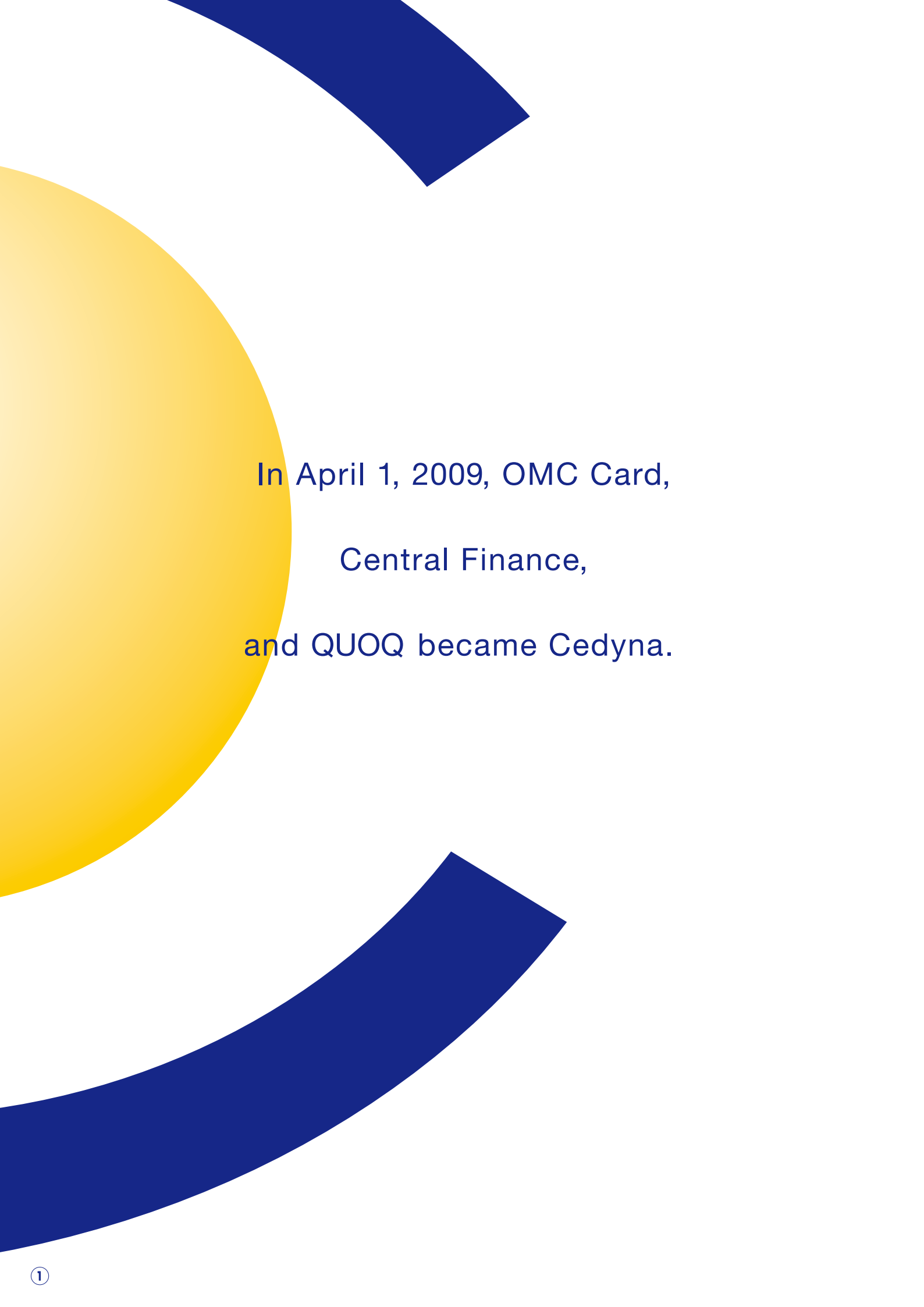


The logo for Cedyna, featuring a large blue letter 'C' with a yellow sphere in the center, followed by the word 'edyna' in a blue, sans-serif font.

# Cedyna

Cedyna Financial Corporation

**CORPORATE PROFILE**



In April 1, 2009, OMC Card,  
Central Finance,  
and QUOQ became Cedyne.

# Cedyna

## Cedyna Financial Corporation

### Our Mission

We continue to create new dreams and satisfactions for every customer.

We aim at a unique No.1 company based on credibility and trust.

We make our work environment to be a lively place where all the employees can share a common goal, and demonstrate their abilities.

### The Concept Behind the Company Name, “Cedyna”

“Initial Letters of ‘Credit Excellence & Dynamics’”

It shows our vision to dynamically bring a fresh air to the consumer finance business, based on credibility and trust, by creating a sophisticated and extraordinary customer value. We, Cedyna, continue to challenge in order to provide even more sophisticated and extraordinary products and services that customers can use with confidence, by developing, integrating and evolving highly advanced financing technology.

### Our Logo

“Eyes Looking into Customers’ New Living”

“C” of “Cedyna” and a sphere inside of it stand for the eye that is consumer-oriented and our will to support every customer’s dream and satisfaction. Also, the sphere represents a globe, showing our global point of view.

**As the top class consumer finance company in Japan, we aspire to provide highly valued products and services for consumers.**

The current environment around credit card and installment business is changing drastically. This change obliges the credit-card industry, one of the three core areas of our business, to come up with various types of new services, and the competition is sure to become severer. In another area of our business, installment business, its market is shrinking year by year, and some of its players are edged out by the competition. However, we can see a vast window of opportunities only if we use our creativity. In solution business, various means of settlement is still demanded, for instance in a business to a business, or a business to a consumer situation. Overall, we are in the difficult and important state in facing a big challenge to get ahead of the competition and expand our business.

Recognizing such a challenge, Cedyna Financial Corporation becomes a member of the consumer division of the SMFG group, and, in cooperation with Sumitomo Mitsui Card Co., Ltd., aims at the top credit card business entity in Japan. At the same time, we aspire to provide highly valued products and services for consumers as the top class consumer finance company that integrates credit card, installment, and solution business. In order to achieve this goal, we see this merger as a good opportunity to strengthen our business structure. Surviving and prospering in such a severe environment require us to have more muscular company structure. Ultimately becoming the top consumer finance company in Japan is also in our view, and diligently we go forward.

Our industry has been providing various convenient products and means of settlement to customers. At the same time, however, serious problems including changes to the Money Lending Business Law which lowered the cap on interest rates, refunding of over-charged interest, and the over-borrowing from multiple lenders, have negatively attracted attention to the industry. It is now more important than ever for us to aim to become a socially responsible and valuable company. Needless to say, we determine that corporate governance and a framework for compliance should be thoroughly strengthened.



We see an international advance as our next step. The biggest pushing factor is Japan's aging population and declining birthrate. Shrinking and aging population is a strong wind against us. One of its solutions is to go overseas, and it should be an urgent move. As a newly born company, Cedyna sees the establishment of global platform as one of the biggest missions.

Our ultimate goal is for Cedyna Card to be the main card for all of you. We strive to improve our customer satisfaction so that Cedyna Card becomes your most frequently used card that is always with you. Another mission of Cedyna is for business partners to utilize our various services and means of settlement, so that your businesses prosper. We, all of the merged three companies, determine to provide products and services that match customer needs, by devoting our experiences and know-how which each of us has acquired for a long time.

Cedyna Financial Corporation, Chairman,  
Tatsuo Tsuchikawa

A handwritten signature in black ink that reads "Tsuchikawa". The signature is written in a cursive, flowing style.

**We are establishing our own unique hybrid business model and aim at maintaining partnership with customers throughout their lives.**

Cedyna Financial Corporation has launched out under the unprecedented global financial and economic crisis. However, we see the crisis as an opportunity to dramatically improve our company value, by establishing our unique hybrid business model. Such a business model is attained through combining and integrating the customer bases, sales forces, and unique know-how that OMC Card, Inc., Central Finance Co. Ltd., and QUOQ Inc. have acquired.

One example is our “Customer Value Chain (CVC)” business model. It enables us to work with various business partners to continually offer products and services that our customers need as they move through the various stages of their lives. The merger of the three companies will further improve our products and services, and we aim at maintaining friendly customer relationship where customers can trust us throughout their lives.

Cedyna Financial Corporation pursues the dramatic increase in operating revenues from credit card business, installment business and solution business, by further improving the value of our products and services. Moreover, we redistribute resources on business and restructure the cost structure in order to pursue higher productivity and performance in business. We are proud of our nationwide branch network and high quality settlement outsourcing business. Yet another strength of ours is “Marketing Solution Partner (MSP) Model”, which is based on our sophisticated soliciting strength and database marketing power. We strongly believe that we can integrate, develop and evolve them so as to propose tremendously high valued products and services in the future.

Our company name, “Cedyna” is an acronym consisting of “credit”, “excellence” and “dynamics”. The name stands for our commitment to be a company customers can trust, and our vision to dynamically provide sophisticated and extraordinary services that we develop. There is a yellow sphere inside the logo “C”. It shows our wish to offer products and services that satisfy customers. In order to achieve the goal, it is inevitable that we structure the business based on win-win-win relationship among our business partners,



Customers and us. All of us, the Cedyna staff, will continue to challenge to be a company with a customer-centric culture.

At the same time, through our daily business, we wish to contribute to make a society where everyone can live a fruitful and contented life. We would like to be a best partner for all the customers throughout their lives.

We see an effort for corporate social responsibility (CSR) as crucial activities for the society to recognize us as a corporate citizen perpetually. In other words, CSR is synonymous to company business activities. Cedyna aims for a corporate citizen trusted by the society and every stakeholder including ordinary citizens. We also work hard to ensure compliance, human rights, and environmental protection, and to carry out social action programs and community conscious activities.

Cedyna Financial Corporation will regard corporate social responsibility more important issue of our business than ever, and will work to strengthen the relations of trust with a society. We determine to strive to improve customer satisfaction and company value.

Cedyna Financial Corporation, President,  
Hiromichi Funahashi

A handwritten signature in black ink, reading "Hiromichi Funahashi". The signature is written in a cursive, flowing style.

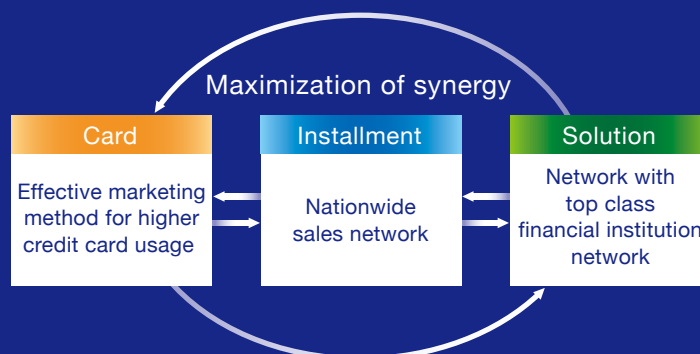
## Strength

**Credit card business, installment business and solution business are organically bound together, to bear a hybrid business model, and energize your living business.**



## The birth of top class consumer finance company in Japan.

Cedyna is composed by three core areas of business: “Credit Card business”, “Installment business”, and “Solution business”. Effective marketing method for higher credit card usage in Credit Card business, nationwide sales network in Installment business and top class financial institution network in Solution business; these strengths from each area of business are integrated to maximize the synergy effect.





## We aim for No.1 credit card organization in Japan.

As a core retail company in Sumitomo Mitsui Financial Group, Cedyne aims for No.1 credit card organization in Japan with Sumitomo Mitsui Credit Card.



## Appealing Credit Cards for Customers What is Marketing Solutions Partner (MSP)?

We believe that a credit card is not simply a tool for settlement, but also a tool that can be utilized to increase the sales of our business partners. Our strong database marketing capability enables us to suggest our partners most relevant strategies, based on thorough analysis of purchasing behaviors and regional propensities of credit card holders. This is our unique business model that we call "Marketing Solutions Partner"

- Unique and original services and benefits from the affiliated partner
- Point services and benefits from Cedyne
- Credit card useable worldwide

- Increasing revenue and profit
- New communication tool
- Marketing tool for customer analysis
- Stronger bond with royal customers





### Shopping Credit

Have you ever thought of selling high-end products but given up the idea because you worry about its time, effort and risk in collecting payments?

Installment sales credit would be your solution.



#### From Low-end Shopping to High-end Shopping

A merchant, who sells products and services to customers, and Cedyne sign a contract (a membership contract) in advance. When a customer purchases a product or a service on credit, Cedyne will pay the amount to the merchant and the customer will pay to Cedyne.

### Home Improvement Loan

For remodeling contractors, homebuilders and other home-related businesses, a home improvement loan would be your great help in encouraging your customers to purchase your services.

#### For Extension and Remodeling of your Comfortable Home

A business that provides home extension and remodeling services, and Cedyne sign a contract (a membership contract) in advance. When a customer purchase its service from the business on credit, Cedyne will pay the amount to the business and the customer will pay to Cedyne.



### Automobile Loan

For automobile dealers, Cedyne's automobile loan would better cater customers' various needs.

#### For an Active Life with an Automobile

Cedyne's automobile loan enables your customers to choose a method of repayment that matches their needs for purchasing a car. In addition to an ordinary credit method, credit installment, Cedyne's auto loan will add a wider variety of choice, and it allows affiliated merchants to sell cars advantageously and with less risk.



### Collection Outsourcing

Our collection outsourcing service will save your time and effort for the monthly payment collection.

#### Outsourcing Service for Complicated and Time-consuming Payment Collection

This system is for us to deduct designated amount from customers, consolidate them and credit to our affiliate business. It can be used for collecting rent, subscription fees for newspapers, fees for telephone and Internet usage, tuition fees, and so on. Our customers can enjoy our top class financial institution network in Japan.



### Convenience Store Network for Payment Collection



Convenience store network would add another convenient window for your receiving teller. It enables your customers to pay you through their neighboring convenience stores.

#### More Convenience for Your Customers

Our affiliation with major convenience store chains allows customers of our member businesses to pay at convenience stores. Cedyne will consolidate the collection data and collected money from the headquarters of convenience store chains, and credit the total amount to each member business.

### Business Credit

If you have thought about streamlining the collection of receivables and accrued debits, please consider our business credit service.

#### Minimizing the Credit Risk, and Streamlining the Collection Process

This service is for Cedyne to pay the price for products and services that our member business sells to its client business instead. We are the one to collect the payment from your clients, so that you can minimize the credit risk and streamline the collection process.



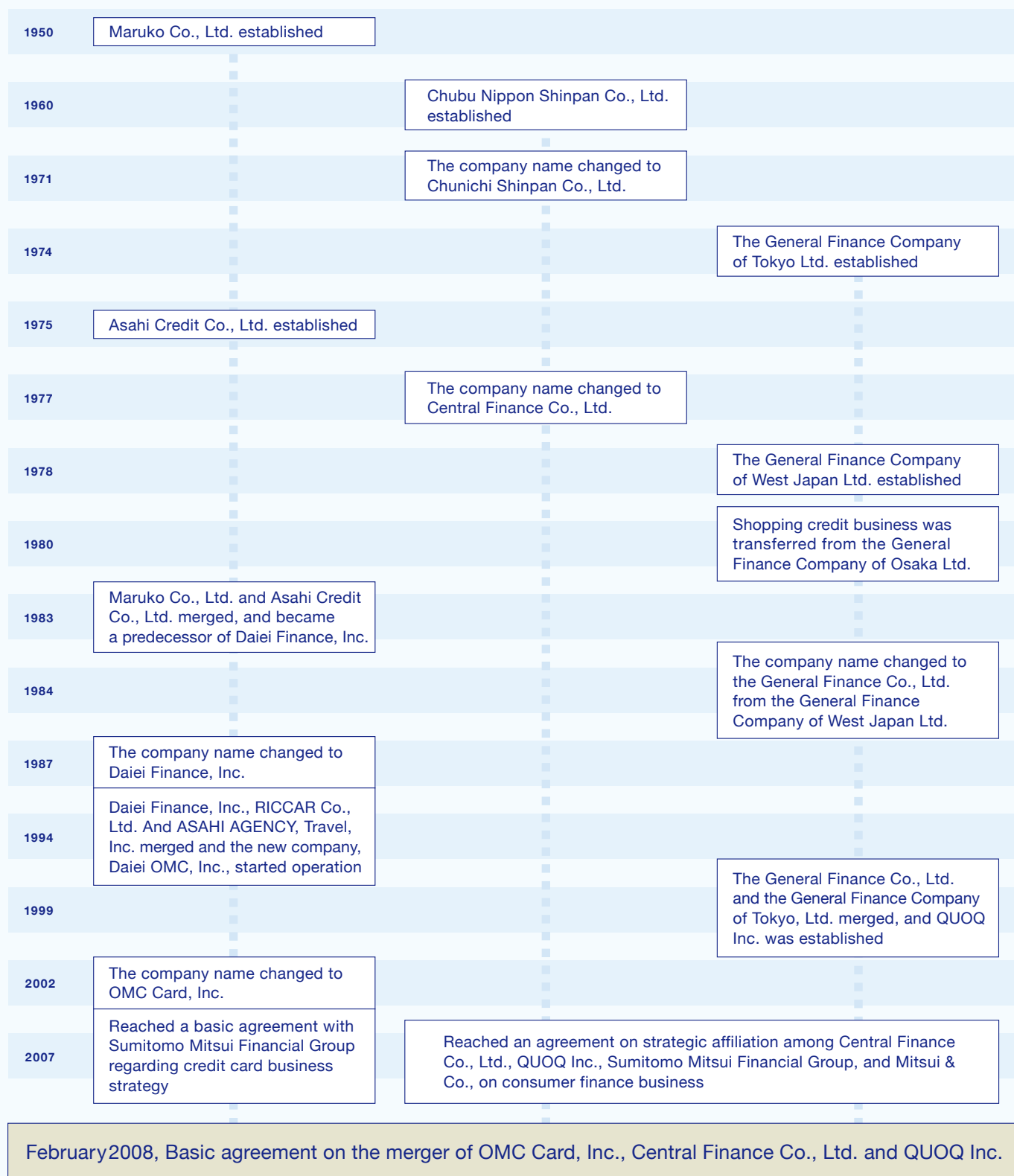
Company Name	Cedyna Financial Corporation
Registered Head Office	23-20 Marunouchi 3-chome, Naka-ku, Nagoya City, Aichi Prefecture
Tokyo Head Office	16-4 Konan 2-chome, Minato-ku, Tokyo
Representatives	Chairman and Representative Director : Tatsuo Tsuchikawa President and Representative Director : Hiromichi Funahashi
Business Profile	Credit Card Business, Installment Business, Solution Business, Loan Business, etc.
Registered Capital	57,843,650,000yen
Stock Exchange Listings	Tokyo Stock Exchange (First Section) Nagoya Stock Exchange (First Section)
Employees	4,578 (as of February 28, 2009)
Contact	Investor Relations Section E-mail : <a href="mailto:ir@cedyna.jp">ir@cedyna.jp</a>



### OMC Card, Inc.

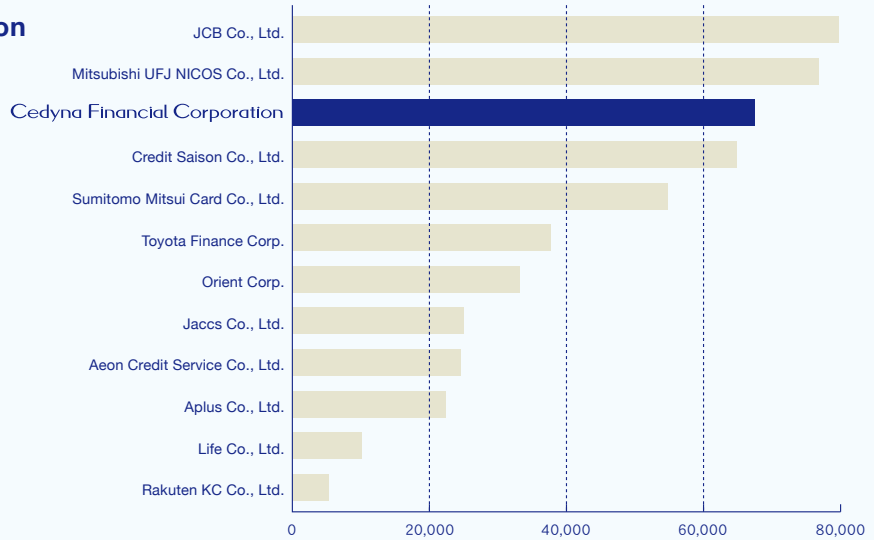
### Central Finance Co., Ltd.

### QUOQ Inc.

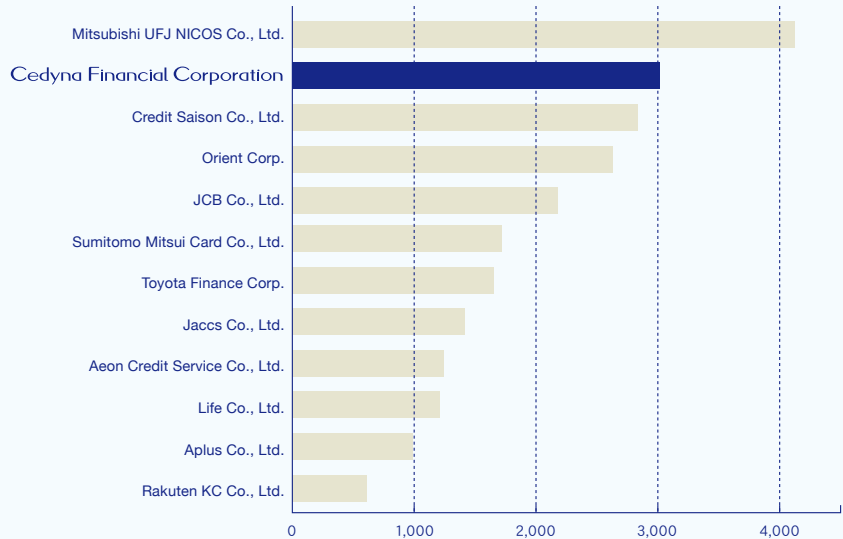


# Outline of Business

## Total Transaction Volume (Millions of USD)

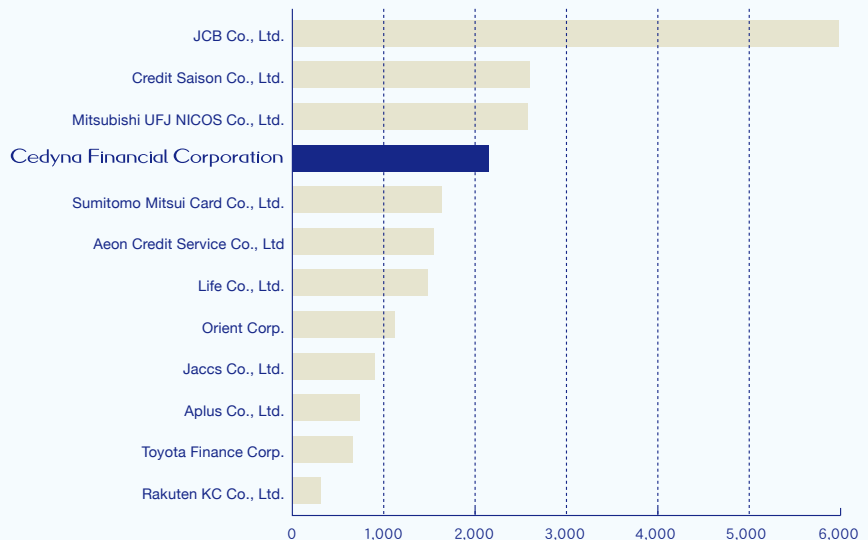


## Net Revenue (Millions of USD)



All dollar figures herein refer to U.S. currency. The translation of Japanese yen amounts into U.S. dollar amounts have been included only for the convenience of readers outside Japan and have been made at the rate of ¥98 to US\$1, the approximate rate of exchange as of March 31, 2009.

## Credit Card Holders (In 10 thousands)



Source: (2008), "The Monthly Consumer Credit", June, July, August, KINZAI INSTITUTE FOR FINANCE, INC. ※Based on each company's non-consolidate account statement as of fiscal year 2007.

Notes: Total transaction volume includes Credit Card business, Credit business, Financing Business, Credit guarantee, Lease etc.

※JCB's total transaction volume and the number of credit card holders are consolidated.



Chairman: Tatsuo Tsuchikawa      President: Hiromichi Funahashi

Chairman and Representative Director  
: Tatsuo Tsuchikawa

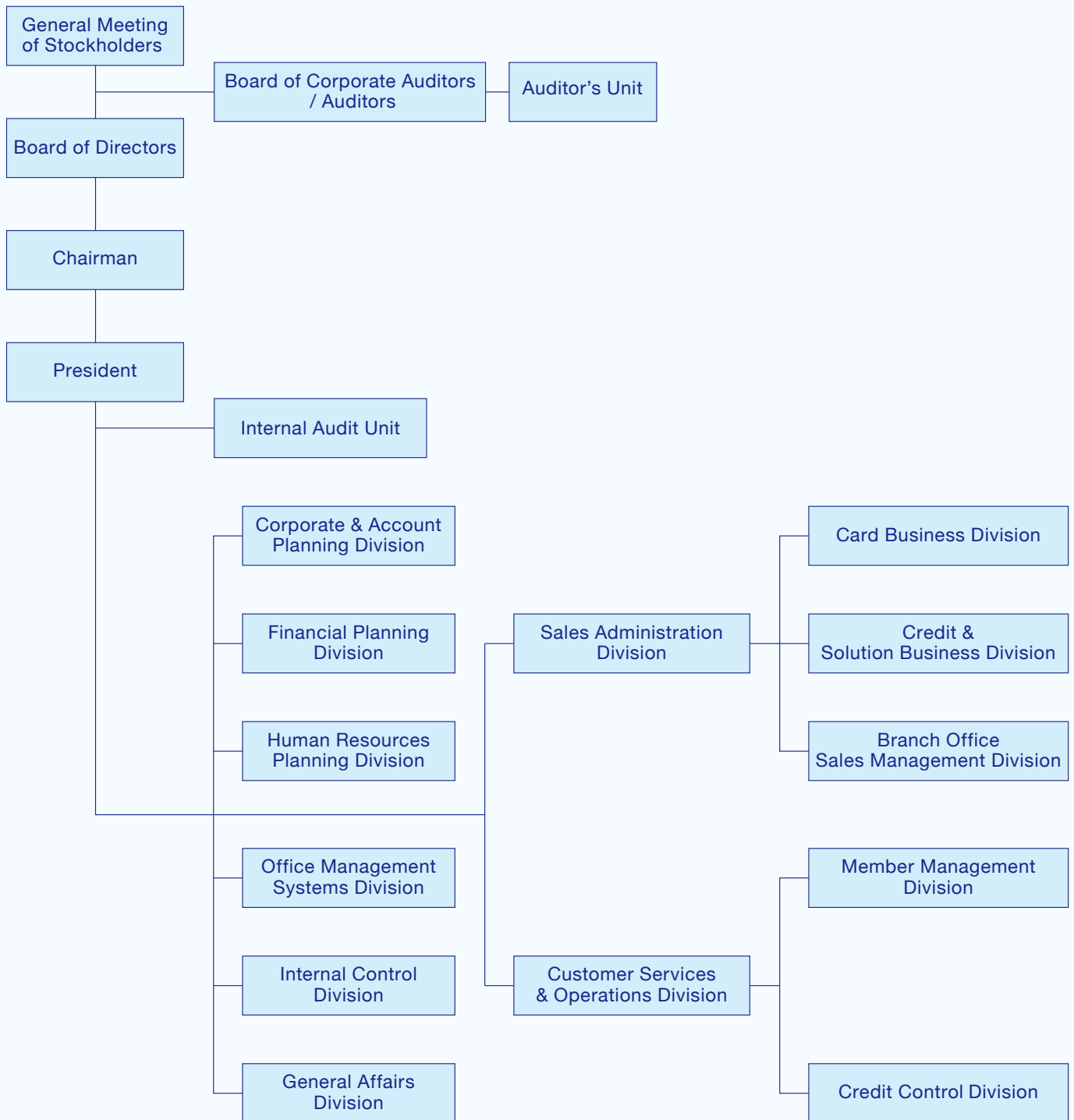
President and Representative Director  
: Hiromichi Funahashi

Representative Director  
Senior Executive Vice President  
: Shimpei Nihei

Representative Director  
Senior Executive Vice President  
: Shinji Ebata

Representative Director  
Senior Executive Vice President  
: Yoshiki Hama

# Organization Chart





<http://www.cedyna.co.jp>

