May 15, 2024

To whom it may concern

Company Name: Credit Saison Co., Ltd.
Representative: Katsumi Mizuno, Representative, Executive President and COO
(Code: 8253, Prime Market of the Tokyo Stock Exchange)
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Notice Regarding Dividends from Surplus for the Fiscal Year Ended March 31, 2024 (Increase in Dividends) and Dividend Forecast for the Fiscal Year Ending March 31, 2025

Credit Saison Co., Ltd. (hereinafter: "Credit Saison") hereby announces that, at a meeting held on May 15, 2024, the Board of Directors resolved to pay dividends from surplus with a record date of March 31, 2024, as follows. A proposal will be submitted regarding the amount of the dividend from surplus at the Ordinary General Meeting of Shareholders scheduled to be convened in June 19, 2024.

In addition, Credit Saison also hereby announces the dividend forecast for the fiscal year ending March 31, 2025, as follows.

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1. Details of dividends

	Determined amount	Nearest dividend forecast (Announced November 10, 2023)	Results for the previous fiscal year (Fiscal year ended March 2023)
Record date	March 31, 2024	Same as left	March 31, 2023
Dividend per share	105.00 yen (Ordinary dividend: 85.00 yen) (Special dividend: 20.00 yen)	100.00 yen (Ordinary dividend: 80.00 yen) (Special dividend: 20.00 yen)	70.00 yen (Ordinary dividend: 70.00 yen)
Total of dividends (Full year)	17,288 billion yen	—	10,948 billion yen
Effective date	June 20, 2024	—	June 22, 2023
Dividend source	Retained earnings	—	Retained earnings

2. Reason

Credit Saison believes that initiatives to strengthen its corporate structure and to continuously expand its business are important for enhancing shareholder value.

Regarding the sharing of profits, the Company intends to secure sufficient internal reserves to achieve these objectives while providing appropriate, stable, and continuous dividends to its stockholders.

Under this policy, based on the consolidated financial results for the fiscal year ended March 31, 2024, Credit Saison plans to increase the ordinary dividend by 5 yen from the nearest dividend forecast and pay a year-end dividend of 105 yen per share.

3. Dividend forecast for the fiscal year ending March 31, 2025

Credit Saison has formulated a vision for 2030 and the "Credit Saison Group Medium-term Management Plan for Fiscal Years 2024 to 2026," as a plan for executing that vision, and it has set forth a target of a dividend payout ratio of 30% or more, while firmly adhering to a policy of stable and continuous dividends.

Based on this policy, the dividend forecast for the fiscal year ending March 31, 2025, is 105 yen per share.

	Annual dividend			
	End of Second quarter	End of Fiscal year	Annual	Payout ratio (Consolidated)
Dividend forecast for the fiscal year ending March 31, 2025	0.00 yen	105.00 yen	105.00 yen	32.9%