November 14, 2024

To all whom it may concern

Company name: Credit Saison Co., Ltd.
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(Code: 8253, Prime Market of the Tokyo Stock Exchange)
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Notification Regarding the Revision of Forecast of Business Results for the Full Fiscal Year Ending March 31, 2025 (Consolidated and Non-Consolidated)

Credit Saison Co., Ltd. (hereinafter: "Credit Saison") have implemented revisions to the forecast of business results for the full fiscal year ending March 31, 2025 (consolidated and non-consolidated), which was announced May 15, 2024. See the details below.

1. Revision of Forecast of Full-year Business Results

(1) Revision of Forecast of Consolidated Full-year Business Results for the Fiscal Year Ending March 31, 2025 (April 1, 2024 to March 31, 2025)

	Net revenue	Business profit	Profit attributable to owners of the parent	Basic earnings per share
Previously announced forecast (A)	¥413,000 million	¥77,000 million	¥52,000 million	¥318.86
Current revised forecast (B)	¥416,000 million	¥80,000 million	¥55,000 million	¥352.49
Amount of increase (B-A)	¥3,000 million	¥3,000 million	¥3,000 million	
Rate of increase (%)	0.7	3.9	5.8	
(Reference) Business results in previous fiscal year (FY2023)	¥361,604 million	¥71,941 million	¥72,987 million	¥453.08

(2) Revision of Forecast of Non-consolidated Full-year Business Results for the Fiscal Year Ending March 31, 2025 (April 1, 2024 to March 31, 2025)

	Operating revenue	Operating profit	Ordinary profit	Profit	Earnings per share
Previously announced forecast (A)	¥303,000 million	¥42,500 million	¥48,000 million	¥34,000 million	¥206.49
Current revised forecast (B)	¥306,000 million	¥43,500 million	¥50,000 million	¥47,000 million	¥298.12
Amount of increase (B-A)	¥3,000 million	¥1,000 million	¥2,000 million	¥13,000 million	
Rate of increase (%)	1.0	2.4	4.2	38.2	
(Reference) Business results in previous fiscal year (FY2023)	¥283,868 million	¥37,873 million	¥46,158 million	¥35,924 million	¥221.60

2. Reason for Revisions

For our non-consolidated full-year business results forecast for the fiscal year ending March 31, 2025, the operating profit, ordinary profit, and profit estimates have all been revised upward from previously issued figures due to increases in operating revenue from the steady performance in shopping revolving balances. Accordingly, we have also revised upward our consolidated financial results forecasts for net revenue, business profit, and profit attributable to owners of the parent for the current period.

As announced in the "Notice Regarding the Recording of Gain on Sale of Investment Securities" dated September 27, 2024, we recorded a gain on sale of investment securities (extraordinary profits) in our non-consolidated financial statements for the second quarter of the fiscal year ending March 2025 due to our sale of some investment securities as part of our "Action on Cost of Capital and Share Price-Conscious Management" that was announced on May 15, 2024. In the consolidated financial statements, this will be accounted for as accumulated other comprehensive income, and as such there will be no impact on profit attributable to owners of the parent for the current period.

Note: The above figures were compiled using assumptions and forecasts that are the basis for future outlooks and plans current as of the date of publication. Actual results may differ from forecast figures due to a wide range of factors.