November 13, 2026

To all whom it may concern

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Notification Regarding the Revision of Forecast of Business Results for the Full Fiscal Year Ending March 31, 2027 (Consolidated and Non-Consolidated)

Credit Saison Co., Ltd. (hereinafter: "Credit Saison") has implemented revisions to the forecast of business results for the full fiscal year ending March 31, 2027 (consolidated and non-consolidated), which was announced on May 15, 2026. 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, 2027 (April 1, 2026 to March 31, 2027)

	Net revenue	Business profit	Profit attributable to owners of the parent	Basic earnings per share
Previously announced forecast (A)	¥507,500 million	¥110,000 million	¥75,500 million	¥525.68
Current revised forecast (B)	¥520,000 million	¥120,000 million	¥90,000 million	¥626.24
Amount of increase (B-A)	¥12,500 million	¥10,000 million	¥14,500 million	
Rate of increase (%)	2.5	9.1	19.2	
(Reference) Business results in previous fiscal year (FY2025)	¥472,770 million	¥101,999 million	¥61,728 million	¥425.13

(2) Revision of Forecast of Non-consolidated Full-year Business Results for the Fiscal Year Ending March 31, 2027 (April 1, 2026 to March 31, 2027)

	Operating revenue	Operating profit	Ordinary profit	Profit	Earnings per share
Previously announced forecast (A)	¥364,500 million	¥59,500 million	¥66,000 million	¥44,000 million	¥303.46
Current revised forecast (B)	¥368,500 million	¥59,500 million	¥66,000 million	¥57,500 million	¥396.48
Amount of increase (B-A)	¥4,000 million	-	-	¥13,500 million	
Rate of increase (%)	1.1	-	-	30.7	
(Reference) Business results in previous fiscal year (FY2025)	¥343,857 million	¥55,536 million	¥62,061 million	¥54,811 million	¥373.80

2. Reason for Revisions

The Credit Saison Group has set out its vision for 2030 of becoming a "GLOBAL NEO FINANCE COMPANY." Under the current Medium-Term Management Plan (FY2024-FY2026), we are pursuing a growth strategy built on the key policies of "sustainable growth of the Payment Business," "stable growth of the Finance Business," and "strengthening the foundation for sustainable growth of the Global Business."

As for business results for the current fiscal year, our major domestic businesses performed steadily, driven by factors that include revenue from shopping revolving credit, installment payments and other services in the Payment Business; and the expansion of the credit guarantee business and the real estate finance business, along with increased profit contributions from Saison Fundex and Suruga Bank, in the Finance Business. In the Global Business, profit also increased, mainly in the India business.

Based on these recent business trends and the business outlook for the second half, we have revised upward our consolidated full-year business results forecast for the fiscal year ending March 31, 2027, with consolidated net revenue of ¥520.0 billion (an increase of ¥12.5 billion from the previous forecast) and consolidated business profit of ¥120.0 billion (an increase of ¥10.0 billion from the previous forecast).

In addition, we have revised upward our forecast for profit attributable to owners of the parent to ¥90.0 billion (an increase of ¥14.5 billion from the previous forecast), reflecting the increase in consolidated business profit as well as a one-time gain associated with the partial transfer of our equity interest in HD SAISON Finance Joint Stock Company, an equity-method affiliate in Vietnam, among other factors.

As a result of these revisions, consolidated business profit is expected to exceed the initial target of ¥100.0 billion for the final fiscal year of the current Medium-Term Management Plan by ¥20.0 billion. We will continue to strengthen the earning power of our domestic businesses and promote the sustainable growth of the Global Business, working to enhance corporate value over the medium to long term.

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.