August 12, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under IFRS)

Company name: Credit Saison Co., Ltd.
Stock exchange listing: Tokyo
URL: https://www.saisoncard.co.jp
Securities code: 8253
Representative: Katsumi Mizuno / Representative, Executive President and COO
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Scheduled date to commence dividend payments: –
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (for institutional investors and analysts)

Note: All amounts are rounded down to the nearest million yen, unless otherwise noted.

1. Consolidated Financial Results for the Three Months Ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated Operating Results (cumulative) (% represents year-on-year change)

	Net revenue		Business profit		Profit before tax		Profit		Profit attributable to owners of parent		Total comprehensive income	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	122,462	12.4	30,442	32.7	31,342	37.1	22,213	37.4	21,750	35.1	29,287	64.5
June 30, 2025	108,962	8.9	22,933	0.3	22,866	(3.0)	16,165	(3.9)	16,096	(3.0)	17,808	(23.8)

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	151.42	151.16
June 30, 2025	108.85	108.85

(Note) Net revenue is an indicator calculated by deducting cost of sales from revenue. Business profit is a profit indicator defined by the Group to measure the performance of ordinary business operations.

(2) Consolidated Financial Position

	Total assets	Total equity	Equity attributable to owners of parent	Ratio of equity attributable to owners of parent to total assets
As of	Millions of yen	Millions of yen	Millions of yen	%
June 30, 2026	5,018,896	786,334	770,953	15.4
March 31, 2026	4,952,181	775,541	760,634	15.4

2. Cash Dividends

	Annual dividends per share				
	End of first quarter	End of second quarter	End of third quarter	End of fiscal year	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	–	0.00	–	130.00	130.00
Fiscal year ending March 31, 2027	–				
Fiscal year ending March 31, 2027 (Forecast)		0.00	–	160.00	160.00

(Note) Revision of projected dividends most recently announced: None

3. Consolidated Earnings Forecasts for the Fiscal Year Ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(% represents year-on-year change)

	Net revenue		Business profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2027	507,500	7.3	110,000	7.8	75,500	22.3	525.68

(Note) Revision of projected earnings forecasts most recently announced: None

Notes

(1) Significant changes in the scope of consolidation during the period: None

(2) Changes in accounting policies and changes in accounting estimates
   a. Changes in accounting policies required by IFRS: None
   b. Changes in accounting policies other than a. above: None
   c. Changes in accounting estimates: None

(3) Number of shares issued (common shares)
   a. Number of shares issued at the end of the period (including treasury shares):

As of June 30, 2026	161,102,570 shares
As of March 31, 2026	185,444,772 shares

   b. Treasury shares at the end of the period:

As of June 30, 2026	17,393,057 shares
As of March 31, 2026	41,820,533 shares

   c. Average number of shares outstanding during the period (cumulative):

Three months ended June 30, 2026	143,645,558 shares
Three months ended June 30, 2025	147,870,414 shares

(Note) For shares of the Company held by affiliated companies accounted for using the equity method, the portion attributable to the Company is included in the number of treasury shares.
(Treasury shares at the end of the period: As of June 30, 2026 1,282,774 shares, as of March 31, 2026 1,368,074 shares)

- Review of the Japanese-language originals of the attached quarterly consolidated financial statements by certified public accountants or an audit corporation: None
- Proper use of earnings forecasts, and other special matters

(Caution regarding forward-looking statements, etc.)

The forecasts indicated above are based on our future outlook as of the announcement date of these materials, assumptions that form the basis of plans, and predictions. Actual performance may differ from the projected results due to various factors.

(Means of obtaining supplementary material on financial results)

Supplementary material on financial results will be posted on the Company's website immediately after the announcement of the financial results.

Condensed Quarterly Consolidated Financial Statements

(1) Condensed Quarterly Consolidated Statements of Financial Position

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and cash equivalents	112,317	103,895
Trade and other receivables	3,865,302	3,934,609
Inventories	176,379	180,497
Operational investment securities	102,246	105,091
Investment securities	58,643	61,247
Other financial assets	82,076	85,259
Property, plant and equipment	25,055	23,937
Right-of-use assets	6,636	7,588
Intangible assets	114,657	111,327
Investment property	193,593	204,863
Investments accounted for using equity method	143,658	146,713
Deferred tax assets	35,473	32,472
Other assets	22,248	21,393
Assets held for sale	13,892	–
Total assets	4,952,181	5,018,896
Liabilities and equity		
Liabilities		
Trade and other payables	289,300	265,915
Financial guarantee liabilities	8,554	8,354
Bonds and borrowings	3,582,846	3,668,978
Other financial liabilities	44,151	56,213
Income taxes payable	14,370	8,105
Provision for point card certificates	137,157	139,440
Provision for loss on interest repayment	8,986	8,438
Other provisions	929	930
Deferred tax liabilities	1,262	1,262
Other liabilities	77,818	74,923
Liabilities directly associated with assets held for sale	11,261	–
Total liabilities	4,176,640	4,232,562
Equity		
Share capital	75,929	75,929
Capital surplus	92,607	24,050
Retained earnings	652,977	656,178
Treasury shares	(117,285)	(48,316)
Other components of equity	56,405	63,111
Total equity attributable to owners of parent	760,634	770,953
Non-controlling interests	14,906	15,380
Total equity	775,541	786,334
Total liabilities and equity	4,952,181	5,018,896

(2) Condensed Quarterly Consolidated Statements of Income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Revenue		
Income from the payment business	65,788	68,866
Income from the lease business	3,455	4,010
Income from the finance business	18,008	23,386
Revenue from the real estate-related business	10,962	11,427
Revenue from the global business	13,332	18,574
Revenue from the entertainment business	9,582	–
Finance income	1,717	2,226
Total	122,846	128,492
Cost of sales		
Cost of sales for the real estate-related business	6,037	6,029
Cost of sales for the entertainment business	7,846	–
Total	13,884	6,029
Net revenue	108,962	122,462
Selling, general and administrative expenses	63,447	66,346
Impairment losses on financial assets	14,989	16,731
Finance costs	12,115	15,429
Gain arising from the derecognition of financial assets measured at amortized cost	504	512
Share of profit of investments accounted for using equity method	4,154	4,556
Other income	2,488	2,579
Other expenses	2,690	260
Profit before tax	22,866	31,342
Income tax expense	6,700	9,128
Profit	16,165	22,213
Profit attributable to		
Owners of parent	16,096	21,750
Non-controlling interests	69	463
Profit	16,165	22,213
Earnings per share		
Basic earnings per share (Yen)	108.85	151.42
Diluted earnings per share (Yen)	108.85	151.16

Reconciliation from profit before tax to business profit

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit before tax	22,866	31,342
Reconciliations (Share of profit of investments accounted for using equity method)	(75)	–
Reconciliations (Other income)	(1,213)	(1,304)
Reconciliations (Other expenses)	1,409	142
Adjustments for the application of the effective interest method to financial assets	(53)	262
Subtotal	66	(900)
Business profit	22,933	30,442

(3) Condensed Quarterly Consolidated Statements of Comprehensive Income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	16,165	22,213
Other comprehensive income		
Items that will not be reclassified to profit or loss		
Net change in fair value of equity instruments designated as measured at fair value through other comprehensive income	4,784	1,199
Remeasurements of defined benefit plans	(8)	(4)
Share of other comprehensive income of investments accounted for using equity method	103	408
Items that may be reclassified to profit or loss		
Net change in fair value of debt instruments measured at fair value through other comprehensive income	(49)	(26)
Effective portion of cash flow hedges	(1,480)	2,788
Exchange differences on translation of foreign operations	(1,569)	2,421
Share of other comprehensive income of investments accounted for using equity method	(137)	285
Total other comprehensive income, net of tax	1,642	7,073
Comprehensive income	17,808	29,287
Comprehensive income attributable to		
Owners of parent	18,058	28,759
Non-controlling interests	(249)	527
Comprehensive income	17,808	29,287

(4) Condensed Quarterly Consolidated Statements of Changes in Equity

Three months ended June 30, 2025

(Millions of yen)

	Equity attributable to owners of parent						Non-controlling interests	Total
	Share capital	Capital surplus	Retained earnings	Treasury shares	Other components of equity	Total		
Balance as of April 1, 2025	75,929	93,947	602,903	(96,356)	29,254	705,678	13,350	719,028
Profit			16,096			16,096	69	16,165
Other comprehensive income					1,962	1,962	(319)	1,642
Comprehensive income	–	–	16,096	–	1,962	18,058	(249)	17,808
Purchase of treasury shares				(8,836)		(8,836)		(8,836)
Disposal of treasury shares		157		240		397		397
Share-based payment transactions		137				137		137
Dividends			(18,062)			(18,062)	(141)	(18,204)
Transfer from other components of equity to retained earnings			569		(569)	–		–
Other		(41)				(41)		(41)
Total transactions with owners	–	253	(17,493)	(8,596)	(569)	(26,405)	(141)	(26,546)
Balance as of June 30, 2025	75,929	94,201	601,505	(104,952)	30,647	697,331	12,958	710,289

Three months ended June 30, 2026

(Millions of yen)

	Equity attributable to owners of parent						Non-controlling interests	Total
	Share capital	Capital surplus	Retained earnings	Treasury shares	Other components of equity	Total		
Balance as of April 1, 2026	75,929	92,607	652,977	(117,285)	56,405	760,634	14,906	775,541
Profit			21,750			21,750	463	22,213
Other comprehensive income					7,009	7,009	64	7,073
Comprehensive income	–	–	21,750	–	7,009	28,759	527	29,287
Purchase of treasury shares				(0)		(0)		(0)
Disposal of treasury shares		139		160		299		299
Cancellation of treasury shares		(68,807)		68,807		–		–
Share-based payment transactions		320				320		320
Dividends			(18,849)			(18,849)	(159)	(19,008)
Transfer from other components of equity to retained earnings			299		(299)	–		–
Changes in ownership interest in subsidiaries		(219)			(3)	(222)	106	(116)
Other		10				10		10
Total transactions with owners	–	(68,556)	(18,549)	68,968	(302)	(18,440)	(53)	(18,494)
Balance as of June 30, 2026	75,929	24,050	656,178	(48,316)	63,111	770,953	15,380	786,334

(5) Segment Information, Etc.

(i) General information regarding reportable segments

The Group's reportable segments are components of the Group for which separate financial information is available, and which are subject to regular review by the Board of Directors for the purpose of making decisions about the allocation of management resources and assessing the segments' performance.

The Company and its consolidated subsidiaries separately develop and conduct business activities that directly relate to their various customers, and that are mainly based on market and customer service offerings. In accordance with these considerations, the Group's reportable segments are classified by market and customer service offerings and comprise the "Payment," "Lease," "Finance," "Real Estate-Related" and "Global" business segments.

The Payment business segment mainly consists of the credit card business, which is the Group's major segment, and various peripheral businesses closely related to the credit card business.

The Lease business segment operates the Group's leasing business which is centered on the leasing of office equipment.

The Finance business segment consists of the credit guarantee business and the finance-related business.

The Real Estate-Related business segment comprises the real estate business and the real estate leasing business.

The Global business segment operates the lending business and the investment business.

The Company transferred all shares of Concerto Inc. it held as of April 1, 2026, and excluded that company from the scope of consolidation. Due to the review of the business management classification associated with this, the Entertainment business segment was abolished in the three months ended June 30, 2026, and the businesses within the Group that continued from this segment were reclassified into the Payment business segment. Consequently, the segment information for the three months ended June 30, 2025, has been restated and presented based on the revised reportable segment classification.

Additionally, while the Entertainment business segment does not apply to the Group's reportable segments for the three months ended June 30, 2026, to ensure clarity in the segment information of the three months ended June 30, 2025, the amounts related to the amusement business of Concerto Inc., which was included in the former Entertainment business segment, are separately listed under the old segment name Entertainment business segment.

(ii) Information regarding profit or loss by reportable segments

Three months ended June 30, 2025

(Millions of yen)

	Reportable segments							Adjustments (Note 2)	Consolidated
	Payment	Lease	Finance	Real estate-related	Global	Entertain-ment	Total		
Revenue									
Revenue from external customers	66,702	3,455	18,012	10,962	14,131	9,582	122,846	–	122,846
Intersegment revenue	559	0	–	45	–	0	605	(605)	–
Total	67,261	3,456	18,012	11,007	14,131	9,582	123,452	(605)	122,846
Net revenue	67,261	3,456	18,012	4,993	14,131	1,735	109,591	(629)	108,962
Segment profit or loss (Business profit or loss) (Note 1)	12,140	1,090	9,033	1,891	(868)	121	23,409	(475)	22,933
Reconciliations	–	–	–	–	–	–	–	–	(66)
Profit before tax	–	–	–	–	–	–	–	–	22,866

Three months ended June 30, 2026

(Millions of yen)

	Reportable segments						Adjustments (Note 2)	Consolidated
	Payment	Lease	Finance	Real estate-related	Global	Total		
Revenue								
Revenue from external customers	70,469	4,010	23,386	11,427	19,198	128,492	–	128,492
Intersegment revenue	512	0	0	42	–	556	(556)	–
Total	70,981	4,011	23,387	11,469	19,198	129,048	(556)	128,492
Net revenue	70,981	4,011	23,387	5,439	19,198	123,018	(555)	122,462
Segment profit (Business profit) (Note 1)	11,689	1,125	13,848	1,726	2,281	30,670	(228)	30,442
Reconciliations	–	–	–	–	–	–	–	900
Profit before tax	–	–	–	–	–	–	–	31,342

(Notes) 1. Business profit or loss is calculated by adding or subtracting certain items of adjustment to or from profit before tax. The items of adjustment are determined by the Group based on the judgment that they provide useful comparative information of business performance, considering factors such as the nature and frequency of the respective revenue or expense and appropriately reflect the method by which the business is managed.

2. Adjustments include inter-segment eliminations.

Breakdown of reconciliations from segment profit (business profit) to profit before tax

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Segment profit (Business profit)	22,933	30,442
Adjustments for the application of the effective interest method to financial assets	53	(262)
Reconciliations (Share of profit of investments accounted for using equity method)	75	–
Gain on bargain purchase	75	–
Reconciliations (Other income)	1,213	1,304
Gain on sale of fixed assets	237	1,269
Gain on valuation of investment securities (stocks, etc.)	975	35
Reconciliations (Other expenses)	(1,409)	(142)
Impairment losses on non-financial assets	–	(60)
Loss on disposal of fixed assets	–	(45)
Loss associated with sale of shares of subsidiaries and associates	(1,409)	–
Other	–	(36)
Reconciliations - total	(66)	900
Profit before tax	22,866	31,342