



August 10, 2022

To all whom it may concern

Company name: Credit Saison Co., Ltd.
Representative: Katsumi Mizuno, Executive President and COO
(Code: 8253, Prime Market of the Tokyo Stock Exchange)
Inquiries: Yuka Wakamatsu, General Manager, Public Relations Office
(TEL: +81-3-3982-0700)

Notification Regarding the Revision of the Second Quarter Forecast for the Fiscal Year Ending March 31, 2023 (Consolidated)

Credit Saison Co., Ltd. (hereinafter: "Credit Saison") have implemented revisions to the forecast of business results for the second quarter of the fiscal year ending March 31, 2023 (consolidated), which was announced May 13, 2022. See the details below.

1. Revisions to Forecast to Second Quarter Business Results

(1) Revision of the Forecast of Consolidated Business Results for the Second Quarter of the Fiscal Year Ending March 31, 2023

(April 1, 2022 to September 30, 2022)

	Net revenue	Business profit	Net income attributable to owners of the parent	Basic earnings per share
Previously announced forecast (A)	¥153,000 million	¥26,000 million	¥17,500 million	¥111.97
Current revised forecast (B)	¥153,000 million	¥30,000 million	¥20,000 million	¥127.96
Amount of increase (decrease) (B-A)	—	¥4,000 million	¥2,500 million	
Rate of increase (decrease) (%)	—	15.4	14.3	
(Reference) Business results in previous fiscal year (2nd Quarter FY2021)	¥149,211 million	¥35,309 million	¥21,554 million	¥137.93

2. Reasons for Revisions

With regard to the forecast of consolidated business results for the second quarter of the fiscal year ending in March 31, 2023, in addition to an increase in gains included from the fair value valuation of the funds held, the Japanese Yen depreciated more than was expected in the currency exchange market, and the like, so we expect to record an increase in business profits of approximately ¥4 billion in valuation compared to our initial forecast of business results.

For the full fiscal year ending March 31, 2023, due to uncertain economic conditions, the interest rate market, and exchange rate trends, our consolidated earnings forecast will remain unchanged.

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.