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November 13, 2026

Consolidated Financial Results for the Six Months Ended September 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
Inquiries: Masashi Miyawaki / General Manager, Corporate Planning Dept.; Phone: +81-3-3988-2110
Scheduled date to file semi-annual securities report: November 13, 2026
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 Six Months Ended September 30, 2026 (from April 1, 2026 to September 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	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	250,771	9.9	63,231	40.5	64,781	57.4	45,659	66.6	44,691	63.4	51,614	36.0
September 30, 2025	228,167	16.2	45,010	12.5	41,144	(1.5)	27,400	(5.3)	27,353	(3.8)	37,955	121.8

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	311.02	310.44
September 30, 2025	186.66	186.64

(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	%
September 30, 2026	5,089,401	808,799	793,280	15.6
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	–	0.00			
Fiscal year ending March 31, 2027 (Forecast)			–	175.00	175.00

(Note) Revision of projected dividends most recently announced: Yes
For details on the revision to the dividend forecasts, please refer to "Notice Regarding Revision to the Year-End Dividend Forecast" released today (November 13, 2026).

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	520,000	10.0	120,000	17.6	90,000	45.8	626.24

(Note) Revision of projected earnings forecasts most recently announced: Yes
For details on the revisions to the consolidated earnings forecasts, please refer to "Notification Regarding the Revision of Forecast of Business Results for the Full Fiscal Year Ending March 31, 2027 (Consolidated and Non-Consolidated)" released today (November 13, 2026).

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 September 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 September 30, 2026	17,359,241 shares
As of March 31, 2026	41,820,533 shares

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

Six months ended September 30, 2026	143,691,917 shares
Six months ended September 30, 2025	146,542,727 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 September 30, 2026 1,298,169 shares, as of March 31, 2026 1,368,074 shares)

- Semi-annual financial results reports are exempt from review conducted by certified public accountants or an audit firm.
- 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 Semi-annual Consolidated Financial Statements

(1) Condensed Semi-annual Consolidated Statements of Financial Position

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and cash equivalents	112,317	105,921
Trade and other receivables	3,865,302	3,984,678
Inventories	176,379	182,570
Operational investment securities	102,246	104,433
Investment securities	58,643	55,322
Other financial assets	82,076	101,461
Property, plant and equipment	25,055	24,281
Right-of-use assets	6,636	6,896
Intangible assets	114,657	109,629
Investment property	193,593	212,246
Investments accounted for using equity method	143,658	151,004
Deferred tax assets	35,473	30,823
Other assets	22,248	20,131
Assets held for sale	13,892	–
Total assets	4,952,181	5,089,401
Liabilities and equity		
Liabilities		
Trade and other payables	289,300	260,617
Financial guarantee liabilities	8,554	14,369
Bonds and borrowings	3,582,846	3,730,719
Other financial liabilities	44,151	42,883
Income taxes payable	14,370	17,968
Provision for point card certificates	137,157	140,929
Provision for loss on interest repayment	8,986	7,862
Other provisions	929	1,163
Deferred tax liabilities	1,262	1,262
Other liabilities	77,818	62,824
Liabilities directly associated with assets held for sale	11,261	–
Total liabilities	4,176,640	4,280,602
Equity		
Share capital	75,929	75,929
Capital surplus	92,607	23,963
Retained earnings	652,977	682,682
Treasury shares	(117,285)	(48,177)
Other components of equity	56,405	58,883
Total equity attributable to owners of parent	760,634	793,280
Non-controlling interests	14,906	15,518
Total equity	775,541	808,799
Total liabilities and equity	4,952,181	5,089,401

(2) Condensed Semi-annual Consolidated Statements of Income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Revenue		
Income from the payment business	132,998	137,763
Income from the lease business	7,140	8,221
Income from the finance business	38,817	48,421
Revenue from the real estate-related business	32,998	25,229
Revenue from the global business	27,899	40,038
Revenue from the entertainment business	19,483	–
Finance income	3,422	4,634
Total	262,762	264,308
Cost of sales		
Cost of sales for the real estate-related business	18,623	13,537
Cost of sales for the entertainment business	15,972	–
Total	34,595	13,537
Net revenue	228,167	250,771
Selling, general and administrative expenses	131,159	137,112
Impairment losses on financial assets	36,013	30,687
Finance costs	24,726	31,900
Gain arising from the derecognition of financial assets measured at amortized cost	696	1,215
Share of profit of investments accounted for using equity method	7,592	9,136
Other income	2,498	3,840
Other expenses	5,909	482
Profit before tax	41,144	64,781
Income tax expense	13,743	19,121
Profit	27,400	45,659
Profit attributable to		
Owners of parent	27,353	44,691
Non-controlling interests	46	967
Profit	27,400	45,659
Earnings per share		
Basic earnings per share (Yen)	186.66	311.02
Diluted earnings per share (Yen)	186.64	310.44

Reconciliation from profit before tax to business profit

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit before tax	41,144	64,781
Reconciliations (Share of profit of investments accounted for using equity method)	(75)	–
Reconciliations (Other income)	(759)	(2,334)
Reconciliations (Other expenses)	4,873	140
Adjustments for the application of the effective interest method to financial assets	(172)	644
Subtotal	3,865	(1,549)
Business profit	45,010	63,231

(3) Condensed Semi-annual Consolidated Statements of Comprehensive Income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	27,400	45,659
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	6,544	1,703
Remeasurements of defined benefit plans	(3)	(0)
Share of other comprehensive income of investments accounted for using equity method	781	343
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	(19)	(20)
Effective portion of cash flow hedges	3,659	8,122
Exchange differences on translation of foreign operations	(75)	(4,252)
Share of other comprehensive income of investments accounted for using equity method	(332)	59
Total other comprehensive income, net of tax	10,554	5,955
Comprehensive income	37,955	51,614
Comprehensive income attributable to		
Owners of parent	38,329	51,033
Non-controlling interests	(374)	581
Comprehensive income	37,955	51,614

(4) Condensed Semi-annual Consolidated Statements of Changes in Equity

Six months ended September 30, 2025

(Millions of yen)

	Equity attributable to owners of parent					Total	Non-controlling interests	Total
	Share capital	Capital surplus	Retained earnings	Treasury shares	Other components of equity			
Balance as of April 1, 2025	75,929	93,947	602,903	(96,356)	29,254	705,678	13,350	719,028
Profit			27,353			27,353	46	27,400
Other comprehensive income					10,975	10,975	(421)	10,554
Comprehensive income	–	–	27,353	–	10,975	38,329	(374)	37,955
Purchase of treasury shares				(21,466)		(21,466)		(21,466)
Disposal of treasury shares		157		604		762		762
Share-based payment transactions		236		56		292		292
Dividends			(18,062)			(18,062)	(141)	(18,204)
Transfer from other components of equity to retained earnings			388		(388)	–		–
Changes in ownership interest in subsidiaries		(504)			(0)	(505)	147	(358)
Other		(57)				(57)		(57)
Total transactions with owners	–	(168)	(17,674)	(20,805)	(388)	(39,037)	5	(39,031)
Balance as of September 30, 2025	75,929	93,779	612,582	(117,162)	39,841	704,970	12,981	717,952

Six months ended September 30, 2026

(Millions of yen)

	Equity attributable to owners of parent					Total	Non-controlling interests	Total
	Share capital	Capital surplus	Retained earnings	Treasury shares	Other components of equity			
Balance as of April 1, 2026	75,929	92,607	652,977	(117,285)	56,405	760,634	14,906	775,541
Profit			44,691			44,691	967	45,659
Other comprehensive income					6,342	6,342	(386)	5,955
Comprehensive income	–	–	44,691	–	6,342	51,033	581	51,614
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		375		139		514		514
Dividends			(18,849)			(18,849)	(159)	(19,008)
Transfer from other components of equity to retained earnings			3,862		(3,862)	–		–
Changes in ownership interest in subsidiaries		(277)			(1)	(279)	190	(88)
Other		(73)				(73)		(73)
Total transactions with owners	–	(68,644)	(14,986)	69,107	(3,863)	(18,387)	30	(18,357)
Balance as of September 30, 2026	75,929	23,963	682,682	(48,177)	58,883	793,280	15,518	808,799

(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 six months ended September 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 six months ended September 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 six months ended September 30, 2026, to ensure clarity in the segment information of the six months ended September 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

Six months ended September 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	134,863	7,140	38,826	32,999	29,447	19,483	262,762	–	262,762
Intersegment revenue	1,014	1	–	119	–	0	1,134	(1,134)	–
Total	135,878	7,142	38,826	33,118	29,447	19,483	263,896	(1,134)	262,762
Net revenue	135,878	7,142	38,826	14,542	29,447	3,511	229,349	(1,182)	228,167
Segment profit or loss (Business profit or loss) (Note 1)	18,242	2,273	20,419	8,824	(4,695)	218	45,283	(273)	45,010
Reconciliations	–	–	–	–	–	–	–	–	(3,865)
Profit before tax	–	–	–	–	–	–	–	–	41,144

Six months ended September 30, 2026

(Millions of yen)

	Reportable segments							Adjustments (Note 2)	Consolidated
	Payment	Lease	Finance	Real estate-related	Global	Entertain-ment	Total		
Revenue									
Revenue from external customers	141,130	8,221	48,430	25,229	41,296	–	264,308	–	264,308
Intersegment revenue	980	2	0	88	–	–	1,072	(1,072)	–
Total	142,111	8,224	48,431	25,317	41,296	–	265,381	(1,072)	264,308
Net revenue	142,111	8,224	48,431	11,777	41,296	–	251,841	(1,070)	250,771
Segment profit (Business profit) (Note 1)	20,595	2,463	28,620	4,977	5,998	–	62,656	575	63,231
Reconciliations	–	–	–	–	–	–	–	–	1,549
Profit before tax	–	–	–	–	–	–	–	–	64,781

(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 represent inter-segment eliminations.

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

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Segment profit (Business profit)	45,010	63,231
Adjustments for the application of the effective interest method to financial assets	172	(644)
Reconciliations (Share of profit of investments accounted for using equity method)	75	–
Gain on bargain purchase	75	–
Reconciliations (Other income)	759	2,334
Gain on sale of fixed assets	307	1,700
Gain on valuation of investment securities (stocks, etc.)	440	564
Other	11	70
Reconciliations (Other expenses)	(4,873)	(140)
Impairment losses on non-financial assets	(498)	(60)
Loss on disposal of fixed assets	(44)	(58)
Loss associated with sale of shares of subsidiaries and associates	(2,646)	–
Impairment losses on investments accounted for using equity method	(1,677)	–
Other	(6)	(21)
Reconciliations - total	(3,865)	1,549
Profit before tax	41,144	64,781