



May 15, 2025

To whom it may concern

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Notice Regarding Dividends from Surplus for the Fiscal Year Ended March 31, 2025  
(Increase in Dividends) and Dividend Forecast for the Fiscal Year Ending March 31, 2026

Credit Saison Co., Ltd. (hereinafter: "Credit Saison") hereby announces that, at a meeting held on May 15, 2025, the Board of Directors resolved to pay dividends from surplus with a record date of March 31, 2025, as follows. A proposal will be submitted regarding the amount of the dividend from surplus at the Ordinary General Meeting of Shareholders scheduled to be convened in June 25, 2025.

In addition, Credit Saison also hereby announces the dividend forecast for the fiscal year ending March 31, 2026, as follows.

1. Details of dividends

	Determined amount	Nearest dividend forecast (Announced February 14, 2025)	Results for the previous fiscal year (Fiscal year ended March 2024)
Record date	March 31, 2025	Same as left	March 31, 2024
Dividend per share	120.00 yen (Ordinary dividend: 120.00 yen)	110.00 yen (Ordinary dividend: 110.00 yen)	105.00 yen (Ordinary dividend: 85.00 yen) (Special dividend: 20.00 yen)
Total of dividends (full year)	18.062 billion yen	—	17.288 billion yen
Effective date	June 26, 2025	—	June 20, 2024
Dividend source	Retained earnings	—	Retained earnings

2. Reason

Credit Saison believes that initiatives to strengthen its corporate structure and to continuously expand its business are important for enhancing shareholder value. Regarding the sharing of profits, as stated in the "Credit Saison Group Medium-Term Management Plan for Fiscal Years 2024 to 2026," Credit Saison will maintain a stable and sustainable dividend policy with a payout ratio aim for 30% or more. Share buybacks will be conducted with an emphasis on maintaining fiscal discipline, aiming to optimize the level of equity capital, with a total of 70.0 billion yen planned during the period of the Medium-Term Management Plan. From May 16, 2024 to April 7, 2025, Credit Saison completed share buybacks totaling 50.0 billion yen. Furthermore, at the Board of Directors meeting held on May 15, 2025, it was resolved to conduct an additional share buyback of up to 10 million shares (20.0 billion yen).

Under this policy, Credit Saison plans to increase the ordinary dividend by 10 yen from the most recent forecast, setting the year-end dividend at 120 yen per share.

3. Dividend forecast for the fiscal year ending March 31, 2026

Based on the above dividend policy, the dividend forecast for the fiscal year ending March 2026 is an increase of 10 yen to an annual dividend of 130 yen per share.

	Annual dividend			
	End of second quarter	End of fiscal year	Annual	Payout ratio (consolidated)
Dividend forecast for the fiscal year ending March 31, 2026	0.00 yen	130.00 yen	130.00 yen	28.6%