



July 18, 2025

To whom it may concern

Company Name: Credit Saison Co., Ltd.  
Representative: Katsumi Mizuno, Representative, Executive President and COO  
(Code: 8253, Prime Market of the Tokyo Stock Exchange)  
Inquiries: Naoki Misaka, Executive Officer,  
In charge of Corporate Planning Dept.,  
General Manager, Corporate Planning Dept.  
(TEL: +81-3-3988-2110)

## Notification of Conclusion of Basic Agreement Regarding Company Split and Change of Consolidated Subsidiary (Share Transfer)

Credit Saison Co., Ltd. (hereinafter “Credit Saison”) hereby announces that during the Board of Directors Meeting held on July 18, 2025, the Board resolved to adopt as its basic policy a transaction whereby businesses other than the amusement business (hereinafter “the Continuing Business”) operated by Concerto Inc. (hereinafter “Concerto”), a consolidated subsidiary of Credit Saison, will be transferred to a newly established wholly-owned subsidiary of Credit Saison (hereinafter “the New Company”) through a company split. Subsequently, all shares of Concerto held by Credit Saison will be transferred to Mr. Takamitsu Eguchi (hereinafter “Mr. Eguchi”), Representative Director of Concerto (hereinafter “the Share Transfer”). On the same date, Credit Saison concluded a basic agreement (hereinafter “this Basic Agreement”) with Mr. Eguchi.

### 1. Reason for the Change

Credit Saison aims to become a GLOBAL NEO FINANCE COMPANY, a global comprehensive life services group with finance at the core. As part of group restructuring, Credit Saison resolved to adopt the following as its basic policy and concluded this Basic Agreement: First, an absorption-type split (hereinafter “this Absorption Split”) will be conducted in which Concerto serves as the split company and the New Company serves as the successor company, thereby transferring the continuing business from Concerto to the New Company. Subsequently, all shares of Concerto, which will operate the amusement business after the split, will be transferred to Mr. Eguchi through the share transfer.

### 2. Outline of the Subsidiary to be Changed

(1) Company Name	Concerto Inc.	
(2) Location	3-1-1, Higashi-Ikebukuro, Toshima-ku, Tokyo	
(3) Title and Name of Representative	Takamitsu Eguchi, Representative Director and President	
(4) Description of Business	Amusement business, real estate rental business, cafe business, Ishigaki Island business	
(5) Capital	10 million yen	
(6) Date of Incorporation	October 31, 1991	
(7) Major shareholders and shareholding ratio	Credit Saison Co., Ltd. 100%	
(8)	Capital relationship	Consolidated subsidiary of Credit Saison

Relationship between the Company and the Subsidiary	Personnel relationship	Credit Saison dispatches one director and two auditor	
	Business relationship	No material transactions	
(9) Business Results and Financial Position for the Most Recent Three Years			
Fiscal year-end	Fiscal year ended March 2023	Fiscal year ended March 2024	Fiscal year ended March 2025
Net assets	¥34,875 million	¥35,609 million	¥35,829 million
Total assets	¥41,053 million	¥42,228 million	¥40,183 million
Sales	¥33,462 million	¥34,687 million	¥37,809 million
Operating profit	¥1,202 million	¥572 million	¥1,058 million
Ordinary profit	¥1,248 million	¥633 million	¥1,159 million
Profit	¥550 million	¥733 million	¥220 million
Earnings per share	¥13.99	¥18.62	¥5.60
Dividend per share	-	-	-

\*Note: Credit Saison plans to implement this absorption split in connection with the share transfer, but the above shows the situation before the implementation of this absorption split.

### 3. Outline of the Counterparty of the Share Transfer

(1) Name	Takamitsu Eguchi
(2) Address	Toshima-ku, Tokyo
(3) Relationship with the listed company	Representative Director of Concerto Inc.

### 4. Schedule

(1) Conclusion of this basic agreement	July 18, 2025
(2) Date of contract conclusion for the share transfer	December 19, 2025 (scheduled)
(3) Effective date of this absorption split	April 1, 2026 (scheduled)
(4) Execution date of the share transfer	April 1, 2026 (scheduled)

Please note that this announcement conveys the basic policy regarding the absorption split of the continuing business to the New Company and the share transfer. Details will be announced promptly once determined.

### 5. Future outlook

The impact of this transaction on Credit Saison's consolidated financial results for the fiscal year ending March 2026 is currently under review. Should any matters requiring disclosure arise in the future, we will announce them promptly.