

November 9, 2005

Credit Saison Co., Ltd.  
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### Notice of Revisions to Performance Forecasts

November 9, 2005 – In connection with the merger announced today between Credit Saison Co., Ltd. (“Credit Saison”) and UC CARD Co., Ltd., which will take effect on January 1, 2006, Credit Saison has revised its performance forecasts for the fiscal year ending March 31, 2006 (April 1, 2005 to March 31, 2006), which were disclosed with its announcement of business results on May 19, 2005.

#### 1. Revisions to Performance Forecast for the Fiscal Year Ending March 31, 2006 (Consolidated)

(Millions of yen; %)

	Operating revenues	Ordinary income	Net income
Previous forecast (A) (announced on May 19, 2005)	252,000	60,000	34,000
Revised forecast (B)	263,000	60,000	20,000
Amount of change (B-A)	11,000	-	( 14,000 )
Percentage change (%)	4.4%	-	(41.2)%
For reference: Results for the fiscal year ended March 31, 2005	240,385	56,514	31,818

#### 2. Revisions to Performance Forecast for the Fiscal Year Ending March 31, 2006

(Non-consolidated)

(Millions of yen; %)

	Operating revenues	Ordinary income	Net income
Previous forecast (A) (announced on May 19, 2005)	203,000	50,000	30,000
Revised forecast (B)	214,000	50,000	15,000
Amount of change (B-A)	11,000	-	(15,000)
Percentage change (%)	5.4%	-	(50.0)%
For reference: Results for the fiscal year ended March 31, 2005	190,248	46,985	25,798

### **3. Reasons for the Revision of the Performance Forecasts**

The revisions factor in the three-month contribution of UC CARD Co., Ltd. due to the merger scheduled on January 1, 2006, and a one-time expense that is expected to occur due to integration of business. The goodwill amortization expense that will occur at the time of the merger is expected to be ¥24,000 million, which will be accounted for as an extraordinary loss.

Note: The above performance forecasts were prepared on the basis of information available to management as of the release date of these materials. Various factors could cause actual performance to differ from these forecasts.

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