

May 13, 2026

Regarding the financial results announcement of the overseas subsidiary (India)

Kisetsu Saison Finance (India) Pvt. Ltd., a Consolidated subsidiary, has conducted its financial results announcement in India.

In the local financial results in India, a reversal of previously recorded allowance for doubtful accounts is included due to a revision of provisioning guidelines by the Reserve Bank of India. This reversal is a one-off factor and will not have a continuous impact going forward.

In addition, in the Company's Consolidated financial statements, the financial figures prepared under local standards are incorporated after being reclassified into financial statements in accordance with IFRS. Therefore, the reversal has already been taken into account in the Consolidated financial statements, and there is no impact on Consolidated results from this matter.

For further details, please refer to the local disclosure materials below.

*The link leads to the Kisetsu Saison Finance (India) Pvt. Ltd. website.

<https://www.creditsaison.in/investors>

*This announcement is provided for reference purposes regarding the local financial results announcement by a Consolidated subsidiary.

*For the Consolidated financial results of the Company's group, please refer to the financial results materials disclosed by the Company.

(Financial results announcement: scheduled for May 15, 2026 (Friday) at 15:30)