August 14, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

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(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of parent	
For the three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	161,191	7.8	15,575	11.9	16,797	18.0	13,680	35.5
June 30, 2025	149,588	15.6	13,924	46.9	14,234	49.1	10,094	57.3

Note: Comprehensive income For the three months ended June 30, 2026: ¥16,014 million [373.5%]
For the three months ended June 30, 2025: ¥3,382 million [(75.4)%]

	Basic earnings per share	Diluted earnings per share
For the three months ended	Yen	Yen
June 30, 2026	151.78	146.60
June 30, 2025	138.58	132.78

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,187,965	232,059	7.2
March 31, 2026	3,223,695	216,259	6.6

Reference: Equity
As of June 30, 2026: ¥229,000 million
As of March 31, 2026: ¥213,174 million

2. Consolidated earnings forecast for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Net sales		Operating profit		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	610,800	(5.8)	48,700	–	49,700	–	35,800	–	492.08

Note: Revisions to the earnings forecast most recently announced: None

* **Notes**

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement of revisions

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes

(ii) Changes in accounting policies other than (i) above: None

(iii) Changes in accounting estimates: None

(iv) Restatement of revisions: None

Note: Please refer to “2. Quarterly Consolidated Financial Statements and Principal Notes, (3) Notes to Quarterly Consolidated Financial Statements, (Changes in accounting policies)” on page 8 of the Attachments for details.

(4) Number of issued shares (ordinary shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2026	48,727,826 shares
As of March 31, 2026	48,727,826 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2026	– shares
As of March 31, 2026	– shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

For the three months ended June 30, 2026	90,137,436 shares
For the three months ended June 30, 2025	72,839,006 shares

Note: Class I classified shares, Class II classified shares, and Class III classified shares are included in the average number of shares outstanding during the period, as they have the same rights as ordinary shares with respect to dividends.

* Review of the Japanese-language originals of the attached consolidated financial statements by certified public accountants or an audit firm: Yes (voluntary)

* Proper use of earnings forecast and other special matters
The consolidated earnings forecast presented herein is based on information currently available to the Company and on certain assumptions deemed reasonable. Actual results may differ materially due to various factors.

* Although the Company’s shares are not publicly traded, we voluntarily disclose management information to ensure timely and appropriate disclosure on an ongoing basis.

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1. Qualitative Information on Quarterly Financial Results

(1) Explanation of Operating Results

During the three months ended June 30, 2026, the Japanese economy continued a moderate recovery trend, supported by improvements in capital investment and the employment and income environment. Proactive efforts were evident in the corporate sector, particularly in capital investment and digital-related spending aimed at addressing labor shortages and enhancing productivity. In the household sector, personal consumption remained resilient despite the lingering effects of price increases.

Meanwhile, the outlook remains unclear. In addition to movements in energy prices resulting from the situations in Ukraine and the Middle East, uncertainties surrounding overseas economies remain elevated, including concerns over a slowdown in the Chinese economy.

Amid these circumstances, the Company has worked to restore and strengthen its financial and capital base by enhancing its capital position through the issuance of ordinary shares and securing funding via a subordinated syndicated loan in response to the financial burdens that arose in the previous fiscal year. Building on these efforts, we established the Five-Year Plan for Strengthening Our Management Foundation in May 2026, with the aim of leveraging the organizational insights gained through these initiatives to guide future management and achieve sustainable growth.

Under this plan, we are further expanding our efforts to strengthen governance and enhance profitability, while maintaining the fundamental direction of the long-term vision (target profile) and key initiatives set forth in the previous medium-term management plan.

By steadily implementing the plan, we will work to both strengthen governance and secure profitability, in pursuit of the sustainable growth of our corporate group, as well as that of all our executives and employees.

In terms of sustainability management, based on the five material issues identified by the Group, we continue to undertake initiatives that leverage the Group’s strengths and distinctive capabilities to solve social issues through our corporate activities and achieve a sustainable, better society and future,

As for business results, the new transaction volume during the three months ended June 30, 2026 decreased 39.4% year on year to ¥189.9 billion, while the balance of operating assets decreased 1.6% from the end of the previous fiscal year to ¥2,891.6 billion.

In addition, net sales increased 7.8% year on year to ¥161.1 billion, operating profit increased 11.9% year on year to ¥15.5 billion, ordinary profit increased 18.0% year on year to ¥16.7 billion, and profit attributable to owners of parent increased 35.5% year on year to ¥13.6 billion.

Business results by segment are as follows:

1) Leasing and installment

In the leasing and installment business, the new transaction volume decreased 19.6% year on year to ¥90.7 billion, while the operating asset balance decreased 2.7% from the end of the previous fiscal year to ¥1,711.1 billion. In addition, net sales increased 11.7% year on year to ¥140.6 billion, and segment profit increased 67.0% year on year to ¥15.0 billion.

2) Financing

In the financing business, the new transaction volume decreased 51.7% year on year to ¥81.5 billion, while the operating asset balance decreased 1.6% from the end of the previous fiscal year to ¥909.8 billion. In addition, net sales decreased 23.8% year on year to ¥12.6 billion, and segment profit decreased 67.6% year on year to ¥2.4 billion.

3) Other

In other businesses, the new transaction volume decreased 44.5% year on year to ¥17.6 billion. In addition, net sales increased 10.9% year on year to ¥7.9 billion, and segment profit increased 193.3% year on year to ¥2.5 billion.

(2) Explanation of Financial Position

Total assets as of June 30, 2026 decreased by ¥35.7 billion from the end of the previous fiscal year to ¥3,187.9 billion. Net assets increased by ¥15.7 billion to ¥232.0 billion, and the equity ratio increased by 0.6 percentage points to 7.2%.

(3) Explanation of Consolidated Earnings Forecast and Other Forward-looking Information

No change has been made to the full-year consolidated earnings forecast for the fiscal year ending March 31, 2027, announced on May 13, 2026.

2. Quarterly Consolidated Financial Statements and Principal Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Current assets		
Cash and deposits	63,359	67,272
Notes receivable - trade	0	1
Installment receivables	100,682	95,897
Lease receivables and investments in leases	1,110,372	1,064,829
Operating loans receivables	822,336	819,923
Other operating loans receivables	95,718	83,293
Lease and other receivables	4,125	4,050
Other operating assets	20,184	22,305
Merchandise	18,554	20,371
Other	57,629	59,223
Allowance for doubtful accounts	(13,143)	(13,353)
Total current assets	2,279,820	2,223,815
Non-current assets		
Property, plant and equipment		
Leased assets		
Leased assets	548,063	551,527
Advances for purchase of leased assets	4,259	3,846
Total leased assets	552,322	555,374
Other operating assets	33,395	33,981
Own-used assets	3,755	5,278
Total property, plant and equipment	589,474	594,634
Intangible assets		
Leased assets		
Leased assets	4,704	4,639
Total leased assets	4,704	4,639
Other intangible assets		
Goodwill	4,863	4,776
Software	1,551	1,516
Other	33,207	33,572
Total other intangible assets	39,622	39,864
Total intangible assets	44,326	44,504
Investments and other assets		
Investment securities	281,651	297,013
Distressed receivables	1,176	2,049
Other	28,388	27,931
Allowance for doubtful accounts	(1,141)	(1,982)
Total investments and other assets	310,074	325,011
Total non-current assets	943,875	964,150
Total assets	3,223,695	3,187,965

	As of March 31, 2026	As of June 30, 2026
Liabilities		
Current liabilities		
Notes and accounts payable - trade	29,412	21,833
Short-term borrowings	704,798	621,013
Current portion of bonds payable	75,000	95,000
Current portion of long-term borrowings	223,036	243,101
Commercial papers	220,869	299,645
Payables under securitization of lease receivables	50,515	47,717
Lease obligations	13,087	12,751
Income taxes payable	9,501	3,908
Deferred profit on installment sales	5,905	5,719
Provision for bonuses	2,310	1,374
Provision for bonuses for directors (and other officers)	4	11
Asset retirement obligations	1,253	1,303
Other	46,323	48,458
Total current liabilities	1,382,017	1,401,841
Non-current liabilities		
Bonds payable	230,000	210,000
Long-term borrowings	1,257,699	1,218,541
Long-term payables under securitization of lease receivables	80,070	69,470
Retirement benefit liability	2,375	2,465
Guarantee deposits received	28,345	26,821
Asset retirement obligations	1,610	1,707
Other	25,315	25,057
Total non-current liabilities	1,625,418	1,554,064
Total liabilities	3,007,436	2,955,906
Net assets		
Shareholders’ equity		
Share capital	49,500	49,500
Capital surplus	81,070	81,070
Retained earnings	52,619	66,299
Total shareholders’ equity	183,189	196,870
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	11,247	10,605
Deferred gains or losses on hedges	4,791	5,817
Foreign currency translation adjustment	12,208	13,992
Remeasurements of defined benefit plans	1,737	1,715
Total accumulated other comprehensive income	29,985	32,129
Non-controlling interests	3,084	3,059
Total net assets	216,259	232,059
Total liabilities and net assets	3,223,695	3,187,965

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

(for the three months ended June 30, 2025 and 2026)

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Net sales	149,588	161,191
Cost of sales	126,198	133,006
Gross profit	23,390	28,185
Selling, general and administrative expenses	9,466	12,609
Operating profit	13,924	15,575
Non-operating income		
Interest income	12	14
Dividend income	476	598
Share of profit of entities accounted for using equity method	216	1,346
Foreign exchange gains	17	-
Other	33	29
Total non-operating income	755	1,988
Non-operating expenses		
Interest expenses	325	567
Bond issuance costs	77	–
Foreign exchange losses	–	70
Other	43	129
Total non-operating expenses	445	766
Ordinary profit	14,234	16,797
Extraordinary income		
Gain on sale of non-current assets	8	5
Gain on sale of investment securities	41	1,541
Total extraordinary income	49	1,546
Extraordinary losses		
Loss on sale and retirement of non-current assets	1	0
Total extraordinary losses	1	0
Profit before income taxes	14,282	18,344
Income taxes	4,134	4,554
Profit	10,148	13,789
Profit attributable to non-controlling interests	53	108
Profit attributable to owners of parent	10,094	13,680

Quarterly Consolidated Statement of Comprehensive Income

(for the three months ended June 30, 2025 and 2026)

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	10,148	13,789
Other comprehensive income		
Valuation difference on available-for-sale securities	1,270	(642)
Deferred gains or losses on hedges	226	1,020
Foreign currency translation adjustment	(7,108)	1,457
Remeasurements of defined benefit plans, net of tax	3	(22)
Share of other comprehensive income of entities accounted for using equity method	(1,158)	411
Total other comprehensive income	(6,766)	2,224
Comprehensive income	3,382	16,014
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,235	15,825
Comprehensive income attributable to non-controlling interests	146	188

(3) Notes to Quarterly Consolidated Financial Statements

(Changes in accounting policies)

The Company has applied the Practical Guidelines on Accounting for Financial Instruments (ASBJ Revised Transferred Guidance No. 9, March 11, 2025; hereinafter referred to as the "Revised Practical Guidelines for Financial Instruments") from the beginning of the first quarter ended June 30, 2026. Therefore, in accordance with Article 132-2 of the Revised Practical Guidelines for Financial Instruments, the Company evaluates at fair value the non-marketable shares included in the constituent assets of investment partnerships, etc., that meet the requirements stipulated in the aforementioned Article (excluding shares of the Company's subsidiaries and affiliated companies), and use this evaluation as the basis for the accounting treatment of investments in such partnerships, etc.

The application of the Revised Practical Guidelines for Financial Instruments had an immaterial effect on the quarterly consolidated financial statements.

(Notes concerning segment information, etc.)

For the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

Information on net sales and profit (loss) by reportable segments

(Millions of yen)

	Reportable segments			Other (Note 2)	Total	Adjustment (Note 3)	Amount recorded in Quarterly Consolidated Statement of Income (Note 4)
	Leasing and installment	Financing (Note 1)	Total				
Net sales							
Net sales to outside customers (Note 5)	125,848	16,614	142,462	7,126	149,588	–	149,588
Inter-segment net sales or transfers	–	–	–	90	90	(90)	–
Total	125,848	16,614	142,462	7,216	149,679	(90)	149,588
Segment profit	9,008	7,660	16,669	870	17,539	(3,615)	13,924

Notes:
1. The "Financing" category includes operations involving investments in securities held to generate financial income for business purposes.
2. The "Other" category refers to business segments not included in reportable segments and comprises trading transactions, fee transactions, insurance agency operations, and other activities.
3. The adjustment amount for segment profit represents corporate expenses related to the parent company's administrative divisions (general affairs, human resources, accounting, etc.) within selling, general and administrative expenses that are not attributable to reportable segments.
4. Segment profit is reconciled with operating profit in the Quarterly Consolidated Statement of Income.
5. Revenue from contracts with customers included in net sales for the period under review amounted to ¥5,978 million in the "Other" category.

For the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

Information on net sales and profit (loss) by reportable segments

(Millions of yen)

	Reportable segments			Other (Note 2)	Total	Adjustment (Note 3)	Amount recorded in Quarterly Consolidated Statement of Income (Note 4)
	Leasing and installment	Financing (Note 1)	Total				
Net sales							
Net sales to outside customers (Note 5)	140,634	12,655	153,290	7,901	161,191	–	161,191
Inter-segment net sales or transfers	–	–	–	67	67	(67)	–
Total	140,634	12,655	153,290	7,968	161,259	(67)	161,191
Segment profit	15,045	2,480	17,525	2,552	20,078	(4,503)	15,575

Notes:
1. The “Financing” category includes operations involving investments in securities held to generate financial income for business purposes.
2. The “Other” category refers to business segments not included in reportable segments and comprises trading transactions, fee transactions, insurance agency operations, and other activities.
3. The adjustment amount for segment profit represents corporate expenses associated with the parent company’s administrative divisions (general affairs, human resources, accounting, etc.) within selling, general and administrative expenses that are not attributable to reportable segments.
4. Segment profit is reconciled with operating profit in the Quarterly Consolidated Statement of Income.
5. Revenue from contracts with customers included in net sales for the period under review amounted to ¥3,954 million in the “Other” category.

(Notes in case of significant changes in shareholders’ equity)

Not applicable.

(Notes on going concern assumption)

Not applicable.

(Notes on the Statement of Cash Flows)

The Quarterly Consolidated Statement of Cash Flows for the three months ended June 30, 2026 has not been prepared. Depreciation and amortization (including amortization of intangible assets other than goodwill) and amortization of goodwill for the three months ended June 30 are as follows.

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation and amortization	7,916	7,742
Amortization of goodwill	90	87

3. Other

(1) New Transaction Volume

New transaction volumes during the three-month periods by segments are as follows:

Segments	For the three months ended June 30, 2025		For the three months ended June 30, 2026	
	New transaction volume (Millions of yen)	Composition ratio (%)	New transaction volume (Millions of yen)	Composition ratio (%)
Leasing and installment	112,821	36.0	90,741	47.8
Financing	168,955	53.9	81,582	43.0
Other	31,685	10.1	17,601	9.3
Total	313,461	100.0	189,925	100.0

Notes: 1. For leasing, the amounts represent the acquisition cost of assets obtained for leasing during the three months ended June 30, 2026. For installment, the amounts represent figures after deducting unrealized profit from installment receivables.
2. For financing, the amounts include securities held to generate financial income for business purposes.

(2) Operating Asset Balance

Balances of operating assets by segments are as follows:

Segments	For the fiscal year ended March 31, 2026		For the three months ended June 30, 2026	
	Balance at end of period (Millions of yen)	Composition ratio (%)	Balance at end of period (Millions of yen)	Composition ratio (%)
Leasing and installment	1,757,916	59.8	1,711,174	59.2
Financing	924,656	31.5	909,820	31.5
Other	257,275	8.8	270,675	9.4
Total	2,939,848	100.0	2,891,669	100.0

Notes: 1. For installment, the amounts represent figures after deducting unrealized profit from installment receivables.
2. For financing, the amounts include securities held to generate financial income for business purposes.