

Translation

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Summary of Consolidated Financial Results for the Three Months Ended June 30, 2026 (Based on Japanese GAAP)

July 31, 2026

Company name: RICOH LEASING COMPANY, LTD.
 Stock exchange listing: Tokyo
 Stock code: 8566 URL <https://www.r-lease.co.jp/>
 Representative: President and Chief Executive Officer Tokuharu Nakamura
 Executive Officer and General
 Inquiries: Manager of Corporate Management Division Kentaro Takita TEL 050-1702-4203
 Scheduled date to commence dividend payments: —
 Preparation of supplementary material on financial results: Yes
 Holding of financial results meeting: No

(Amounts less than one million yen are rounded down)

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	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2026	87,269	5.9	4,749	(3.6)	4,776	(5.7)	3,300	(5.3)
Three months ended June 30, 2025	82,409	8.9	4,926	(3.4)	5,067	(3.1)	3,486	(1.1)

Note : Comprehensive income for the three months ended June 30, 2026 : 2,452 Millions of yen (43.6%)
 for the three months ended June 30, 2025 : 4,351 Millions of yen 31.8%

	Earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2026	107.08	—
Three months ended June 30, 2025	113.11	—

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of June 30, 2026	1,480,755	241,145	16.3	7,823.21
As of March 31, 2026	1,465,563	241,680	16.5	7,840.55

Reference : Shareholders' equity

As of June 30, 2026 : 241,145 Millions of yen As of March 31, 2026 : 241,680 Millions of yen

2. Cash dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Year ended March 31, 2026	—	90.00	—	95.00	185.00
Year ending March 31, 2027	—				
Year ending March 31, 2027 (Forecast)		128.00	—	128.00	256.00

Notes (1) : Correction to the forecast of cash dividends most recently announced : No

(2) : Breakdown of dividends

2nd quarter-end for the fiscal year ending March 2027 (Forecast) : Ordinary dividend: ¥93.00 Special dividend: ¥35.00

Fiscal year-end for the fiscal year ending March 2027 (Forecast) : Ordinary dividend: ¥93.00 Special dividend: ¥35.00

In addition, the Company plans to implement a special dividend for the period from the fiscal year ending March 2027 through the fiscal year ending March 2032.

3. Forecast of consolidated financial results for the 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		Earnings per share
Full year	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
	370,000	9.3	17,600	(14.7)	17,400	(17.3)	11,900	(7.2)	386.06

Note : Correction to the forecast of financial results most recently announced : No

4. Notes

- (1) Significant changes in scope of consolidation during the three months ended June 30, 2026: No
- (2) Application of special accounting methods for preparing quarterly consolidated financial statements: No
- (3) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements
- Changes in accounting policies due to revisions to accounting standards and other regulations: No
- Changes in accounting policies due to other reasons: No
- Changes in accounting estimates: No
- Restatement of prior period financial statements: No

(4) Number of issued shares (common shares)

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

As of June 30, 2026	31,243,223 shares	As of March 31, 2026	31,243,223 shares
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Number of treasury shares at the end of the period

As of June 30, 2026	418,829 shares	As of March 31, 2026	418,782 shares
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Average number of shares during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	30,824,430 shares	Three months ended June 30, 2025	30,824,461 shares
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Note : The Company's shares held by the trust account related to the stock compensation plan are included in the number of treasury shares at the end of the period (94,700 shares for the first quarter of the fiscal year ending March 2027, and 94,700 shares for the fiscal year ended March 2026). In addition, it is included in treasury stock to be deducted when calculating the average number of shares during the period (94,700 shares for the first quarter of the fiscal year ending March 2027, and 94,700 shares for the first quarter of the fiscal year ended March 2026).

Quarterly consolidated financial statements

Consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 20256
Assets		
Current assets		
Cash and deposits	7,208	4,247
Notes and accounts receivable - trade	271	268
Installment receivables	177,232	182,260
Lease payments receivable	18,263	17,777
Lease receivables and investments in leases	597,143	604,567
Accounts receivable - operating loans	294,596	296,359
Accounts receivable - other loans to customers	9,174	10,032
Other operating assets	8,692	8,518
Accounts receivable - lease	11,232	11,244
Other current assets	77,413	83,339
Allowance for doubtful accounts	(6,665)	(6,868)
Total current assets	1,194,563	1,211,747
Non-current assets		
Property, plant and equipment		
Assets for lease	141,165	142,398
Own-used assets	40,558	40,552
Total property, plant and equipment	181,723	182,950
Intangible assets		
Assets for lease	4,136	4,135
Other intangible assets	11,363	12,548
Total intangible assets	15,500	16,683
Investments and other assets		
Investment securities	48,399	47,138
Distressed receivables	528	511
Other	25,367	22,226
Allowance for doubtful accounts	(520)	(501)
Total investments and other assets	73,774	69,373
Total non-current assets	270,999	269,007
Total assets	1,465,563	1,480,755

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Liabilities		
Current liabilities		
Notes and accounts payable - trade	22,862	12,188
Short-term loans payable	15,500	25,500
Current portion of bonds payable	25,000	35,000
Current portion of long-term borrowings	160,500	133,500
Current portion of long-term payables under securitization of lease receivables	1,151	—
Commercial papers	57,000	64,000
Income taxes payable	2,018	1,586
Deferred profit on installment sales	24,277	25,027
Provision for bonuses	1,773	980
Provision for bonuses for directors (and other officers)	55	—
Other current liabilities	60,547	68,316
Total current liabilities	370,684	363,099
Non-current liabilities		
Bonds payable	158,000	157,000
Long-term borrowings	679,300	702,800
Retirement benefit liability	223	223
Asset retirement obligations	1,817	1,825
Other non-current liabilities	13,857	14,661
Total non-current liabilities	853,198	876,510
Total liabilities	1,223,882	1,239,609
Net assets		
Shareholders' equity		
Share capital	7,896	7,896
Capital surplus	10,418	10,369
Retained earnings	219,368	219,731
Treasury shares	(1,681)	(1,681)
Total shareholders' equity	236,002	236,316
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	5,256	4,516
Deferred gains or losses on hedges	301	211
Remeasurements of defined benefit plans	119	101
Total accumulated other comprehensive income	5,677	4,829
Total net assets	241,680	241,145
Total liabilities and net assets	1,465,563	1,480,755

Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative)

Consolidated statements of income (cumulative)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Net sales	82,409	87,269
Cost of sales	70,226	74,469
Gross profit	12,182	12,799
Selling, general and administrative expenses	7,256	8,049
Operating profit	4,926	4,749
Non-operating income		
Interest income	49	68
Dividend income	247	217
Other	12	7
Total non-operating income	310	293
Non-operating expenses		
Interest expenses	73	127
Bond issuance costs	82	137
Other	12	1
Total non-operating expenses	169	266
Ordinary profit	5,067	4,776
Profit before income taxes	5,067	4,776
Income taxes - current	915	1,501
Income taxes - deferred	665	(25)
Total income taxes	1,581	1,476
Profit	3,486	3,300
Profit attributable to non-controlling interests	—	—
Profit attributable to owners of parent	3,486	3,300

Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	3,486	3,300
Other comprehensive income		
Valuation difference on available-for-sale securities	1,060	(739)
Deferred gains or losses on hedges	(182)	(90)
Remeasurements of defined benefit plans, net of tax	(12)	(18)
Total other comprehensive income	865	(848)
Comprehensive income	4,351	2,452
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	4,351	2,452
Comprehensive income attributable to non-controlling interests	—	—