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January 30, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)

Company name: Orient Corporation
 Listing: Tokyo Stock Exchange
 Securities code: 8585
 URL: <https://www.orico.co.jp/>
 Representative: (Name) Makoto Umemiya (Title) President and Representative Director
 Inquiries: (Name) Tomomichi Fujita (Title) General Manager of Accounting Department
 TEL: +81-3-5877-1111
 Scheduled date to commence dividend payments: –
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

| | Operating revenue | | Operating profit | | Ordinary profit | | Profit attributable to owners of parent | |
|-------------------------------------|-------------------|-----|------------------|--------|-----------------|--------|---|--------|
| | Millions of yen | % | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| Nine months ended December 31, 2025 | 185,979 | 1.9 | 11,301 | 33.6 | 11,301 | 33.6 | 8,756 | (14.5) |
| December 31, 2024 | 182,495 | 8.2 | 8,457 | (15.8) | 8,457 | (15.8) | 10,245 | (11.5) |

Note: Comprehensive income For the nine months ended December 31, 2025 ¥8,009 million [40.8%]
 For the nine months ended December 31, 2024 ¥5,687 million [(47.6)%]

| | Basic earnings per share | Diluted earnings per share |
|-------------------|--------------------------|----------------------------|
| Nine months ended | Yen | Yen |
| December 31, 2025 | 51.16 | 51.16 |
| December 31, 2024 | 59.85 | 59.85 |

(2) Consolidated financial position

| | Total assets | Net assets | Equity-to-asset ratio |
|-------------------|-----------------|-----------------|-----------------------|
| As of | Millions of yen | Millions of yen | % |
| December 31, 2025 | 2,930,101 | 247,448 | 8.2 |
| March 31, 2025 | 2,881,698 | 246,559 | 8.3 |

Reference: Equity
 As of December 31, 2025 ¥240,522 million
 As of March 31, 2025 ¥239,328 million

2. Cash dividends

| | Annual dividends per share | | | | |
|--|----------------------------|--------------------|-------------------|-----------------|-------|
| | First quarter-end | Second quarter-end | Third quarter-end | Fiscal year-end | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal year ended March 31, 2025 | – | 0.00 | – | 40.00 | 40.00 |
| Fiscal year ending March 31, 2026 | – | 0.00 | – | | |
| Fiscal year ending March 31, 2026 (Forecast) | | | | 40.00 | 40.00 |

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial results forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

| | Operating revenue | | 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 | 250,000 | 1.9 | 12,000 | (2.8) | 12,000 | (2.8) | 12,000 | (13.9) | 70.11 |

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
- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(4) Number of issued shares (common stock)

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

| | |
|-------------------------|--------------------|
| As of December 31, 2025 | 171,888,020 shares |
| As of March 31, 2025 | 171,882,620 shares |

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

| | |
|-------------------------|----------------|
| As of December 31, 2025 | 701,786 shares |
| As of March 31, 2025 | 677,100 shares |

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

| | |
|-------------------------------------|--------------------|
| Nine months ended December 31, 2025 | 171,168,773 shares |
| Nine months ended December 31, 2024 | 171,185,026 shares |

Note: The number of treasury shares includes the Company's shares held by the Board Benefit Trust (BBT-RS) and the Employee Stock Ownership Plan (J-ESOP-RS).

* Review of the Japanese-language originals of the attached quarterly consolidated financial statements by certified public accountants or an audit corporation: None

* Proper use of earnings forecasts, and other special matters
(Caution concerning forward-looking statements)

Forecasts of the financial results are based on information available to the Company as of the release date of this report. Actual financial results may differ from the forecasted figures due to various factors in the future. For matters relating to the consolidated financial results forecasts, please refer to “(3) Explanation of Consolidated Financial Results Forecasts and Other Forward-Looking Statements” in “1. Overview of Operating Results, Etc.” on page 3 of the attached document.

(Availability of supplementary material on financial results)

The supplementary materials on financial results will be posted to the Company's website promptly after the financial results announcement.

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1. Overview of Operating Results, Etc.

(1) Overview of Operating Results for the Period

During the nine months ended December 31, 2025, the Japanese economy showed a moderate recovery trend due to improvements in the employment and income environment and effects of various policies. However, regarding the economic outlook, there are concerns that continued price hikes could put downward pressure on personal consumption, in addition to the broader economic impact of rising market interest rates. The future of economic policies both domestically and internationally is also uncertain, and we recognize the need to pay attention to their impact on the economies of various countries, as well as to financial market fluctuations and other trends.

Under these circumstances, we have redefined our “10-year vision as well as our envisioned society in 10 years” based on our basic policy of solving social issues and enhancing corporate value, and have launched a five-year medium-term management plan which aims to “establish a unique financial model of Orico” as the goal for the final year.

With the fiscal year ending March 31, 2026 being an important period as the first year of the medium-term management plan, we will focus on structural reforms, redirecting resources toward growth areas, and solidifying the foundation of our businesses with competitive advantages.

Operating results for the nine months ended December 31, 2025 were as follows.

Operating revenue increased by ¥3.4 billion year on year to ¥185.9 billion due to the growth in the settlement and guarantee business and bank loan guarantee business, as well as recording revenue from the sale of real estate.

■Settlement and Guarantee Business

In the settlement and guarantee business, the transaction volume of rent settlement guarantees increased year on year, supported by firm demand against the backdrop of an increase in the number of single-person households and rising rental orientation due to soaring housing prices, as well as enhanced convenience through electronic applications. Also, in the accounts receivable settlement guarantees, the transaction volume increased year on year due to a growth in transaction volume for existing member merchants, and a steady rise in the number of new business partners, resulting from our strengthened cooperation with Mizuho Bank, Ltd.

■Overseas Business

In the overseas business, the transaction volume of the three overseas subsidiaries in total decreased year on year as a result of tightening our credit standards to control bad debt-related expenses. We will continue to focus on accumulating high-quality loans through strengthening our collection system and tightening credit standards, while also striving for stable growth by thoroughly reinforcing our governance system.

■Credit Cards and Cash Loans Business

In the credit cards and cash loans business, the transaction volume for credit card shopping increased year on year due to strong growth in usage at large partners. Loan balances decreased year on year due mainly to a decline in new transaction volume.

■Installment Credit Business

In the installment credit business, the transaction volumes for auto loans and shopping credit decreased year on year.

■ Bank Loan Guarantee Business

In the bank loan guarantee business, we are committed to providing financial products and services according to regional challenges. As a result, the balance of guarantees increased compared to the end of the previous fiscal year, marking a turnaround on the back of steady growth in the transaction volume of loan on deeds.

Operating expenses increased by ¥0.6 billion year on year to ¥174.6 billion, mainly due to an increase in financial expenses from rising interest rates, despite a decrease in bad debt-related expenses at overseas subsidiaries.

As a result of these factors, for the nine months ended December 31, 2025, ordinary profit increased ¥2.8 billion year on year to ¥11.3 billion. Profit attributable to owners of parent decreased ¥1.4 billion year on year to ¥8.7 billion due to the absence of extraordinary income related to a revision of the retirement benefit plan that were recorded in the previous fiscal year, despite a decrease in income taxes - deferred.

(2) Summary of Financial Position for the Period

Regarding the status of assets, total assets increased by ¥48.4 billion from ¥2,881.6 billion at the end of the previous fiscal year to ¥2,930.1 billion. This increase was mainly due to an increase in cash and deposits resulting from an increase in interest-bearing debt.

Regarding the status of liabilities, total liabilities increased by ¥47.5 billion from ¥2,635.1 billion at the end of the previous fiscal year to ¥2,682.6 billion. This increase was mainly due to an increase in interest-bearing debt.

Regarding net assets, total net assets increased by ¥0.8 billion from ¥246.5 billion at the end of the previous fiscal year to ¥247.4 billion.

(3) Explanation of Consolidated Financial Results Forecasts and Other Forward-Looking Statements

There are no changes to the consolidated financial results forecasts announced on May 13, 2025.

2. Quarterly Consolidated Financial Statements and Significant Notes Thereto

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

| | As of March 31, 2025 | As of December 31, 2025 |
|---|----------------------|-------------------------|
| Assets | | |
| Current assets | | |
| Cash and deposits | 216,805 | 234,752 |
| Notes and accounts receivable - trade | 588 | 399 |
| Accounts receivable - installment | 1,373,091 | 1,356,735 |
| Beneficiary certificates retained for receivable securitization | 715,677 | 758,196 |
| Lease receivables and investments in leases | 288,081 | 290,168 |
| Short-term loans receivable | 55 | 140 |
| Other | 125,544 | 134,674 |
| Allowance for doubtful accounts | (135,216) | (139,604) |
| Total current assets | 2,584,626 | 2,635,462 |
| Non-current assets | | |
| Property, plant and equipment | 86,917 | 84,061 |
| Intangible assets | | |
| Goodwill | 4,247 | 3,703 |
| Other | 83,837 | 80,530 |
| Total intangible assets | 88,085 | 84,233 |
| Investments and other assets | 121,376 | 125,619 |
| Total non-current assets | 296,379 | 293,915 |
| Deferred assets | 691 | 724 |
| Total assets | 2,881,698 | 2,930,101 |

(Millions of yen)

| | As of March 31, 2025 | As of December 31, 2025 |
|--|----------------------|-------------------------|
| Liabilities | | |
| Current liabilities | | |
| Notes and accounts payable - trade | 168,282 | 176,363 |
| Short-term borrowings | 193,396 | 173,659 |
| Current portion of bonds payable | 40,000 | 55,000 |
| Current portion of long-term borrowings | 400,720 | 418,839 |
| Current portion of long-term debt for receivable securitization | 19,351 | 17,254 |
| Commercial papers | 310,700 | 371,900 |
| Income taxes payable | 4,095 | 1,858 |
| Provision for bonuses | 4,247 | 2,362 |
| Provision for bonuses for directors (and other officers) | 164 | 136 |
| Provision for share awards | 97 | 145 |
| Provision for point program | 1,635 | 1,604 |
| Provision for loss on guarantees | 2,809 | 2,812 |
| Deferred installment income | 68,049 | 65,742 |
| Other | 232,112 | 270,193 |
| Total current liabilities | 1,445,661 | 1,557,873 |
| Non-current liabilities | | |
| Bonds payable | 210,000 | 215,000 |
| Long-term borrowings | 863,482 | 816,592 |
| Long-term debt for receivable securitization | 94,334 | 73,203 |
| Provision for retirement benefits for directors (and other officers) | 32 | 37 |
| Provision for share awards | 69 | 109 |
| Provision for point program | 3,407 | 3,430 |
| Provision for loss on interest repayment | 9,569 | 6,915 |
| Retirement benefit liability | 880 | 914 |
| Other | 7,702 | 8,577 |
| Total non-current liabilities | 1,189,477 | 1,124,779 |
| Total liabilities | 2,635,138 | 2,682,652 |
| Net assets | | |
| Shareholders' equity | | |
| Share capital | 150,075 | 150,079 |
| Capital surplus | 932 | 936 |
| Retained earnings | 79,912 | 81,274 |
| Treasury shares | (794) | (789) |
| Total shareholders' equity | 230,126 | 231,501 |
| Accumulated other comprehensive income | | |
| Valuation difference on available-for-sale securities | 469 | 1,257 |
| Deferred gains or losses on hedges | (553) | (116) |
| Foreign currency translation adjustment | 1,083 | 286 |
| Remeasurements of defined benefit plans | 8,202 | 7,593 |
| Total accumulated other comprehensive income | 9,201 | 9,021 |
| Share acquisition rights | 7 | - |
| Non-controlling interests | 7,223 | 6,926 |
| Total net assets | 246,559 | 247,448 |
| Total liabilities and net assets | 2,881,698 | 2,930,101 |

(2) Quarterly Consolidated Statement of Income and Quarterly Consolidated Statement of Comprehensive Income

(Quarterly Consolidated Statement of Income)

(Millions of yen)

| | Nine months ended December 31, 2024 | Nine months ended December 31, 2025 |
|---|--|--|
| Operating revenue | | |
| Operating revenues | 171,471 | 173,881 |
| Financial revenue | 1,162 | 819 |
| Other operating revenue | 9,861 | 11,278 |
| Total operating revenue | 182,495 | 185,979 |
| Operating expenses | | |
| Selling, general and administrative expenses | 155,519 | 151,815 |
| Financial expenses | 15,536 | 18,248 |
| Other operating expenses | 2,982 | 4,614 |
| Total operating expenses | 174,037 | 174,678 |
| Operating profit | 8,457 | 11,301 |
| Ordinary profit | 8,457 | 11,301 |
| Extraordinary income | | |
| Gain on sale of property, plant and equipment | – | 75 |
| Gain on sale of investment securities | 1,644 | – |
| Gain on revision of retirement benefit plan | 9,434 | – |
| Total extraordinary income | 11,079 | 75 |
| Extraordinary losses | | |
| Loss on sale of property, plant and equipment | – | 35 |
| Loss on retirement of property, plant and equipment | 12 | 37 |
| Loss on sale of investment securities | 1 | – |
| Loss on retirement of software | – | 29 |
| Restructuring cost | 160 | – |
| Loss on valuation of investment securities | 167 | 275 |
| Total extraordinary losses | 341 | 377 |
| Profit before income taxes | 19,195 | 10,998 |
| Income taxes - current | 3,516 | 3,470 |
| Income taxes - deferred | 5,969 | (795) |
| Total income taxes | 9,485 | 2,675 |
| Profit | 9,709 | 8,323 |
| Loss attributable to non-controlling interests | (535) | (433) |
| Profit attributable to owners of parent | 10,245 | 8,756 |

(Quarterly Consolidated Statement of Comprehensive Income)

(Millions of yen)

| | Nine months ended December 31, 2024 | Nine months ended December 31, 2025 |
|--|--|--|
| Profit | 9,709 | 8,323 |
| Other comprehensive income | | |
| Valuation difference on available-for-sale securities | (459) | 787 |
| Deferred gains or losses on hedges | (91) | 450 |
| Foreign currency translation adjustment | (232) | (941) |
| Remeasurements of defined benefit plans, net of tax | (3,238) | (610) |
| Share of other comprehensive income of entities accounted for using equity method | (0) | 1 |
| Total other comprehensive income | (4,022) | (314) |
| Comprehensive income | 5,687 | 8,009 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | 6,153 | 8,576 |
| Comprehensive income attributable to non-controlling interests | (465) | (567) |

(3) Notes to Quarterly Consolidated Financial Statements

(Notes to Segment Information, Etc.)

I Nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024)

1. Information on the amounts of sales and profit or loss for each reportable segment and disaggregation of revenue

(Unit: Millions of yen)

| | Reportable segments | | | | | | Other (Note) | Total |
|--|--------------------------------|----------|-----------------------------------|-----------------------|------------------------|---------|-----------------|---------|
| | Settlement and guarantee | Overseas | Credit cards and cash loans | Installment credit | Bank loan guarantee | Total | | |
| Operating revenue | | | | | | | | |
| Revenues from contracts with customers | 3,913 | – | 31,448 | 3,809 | 58 | 39,230 | 2,189 | 41,420 |
| Other revenues | 14,119 | 11,314 | 22,206 | 52,186 | 26,209 | 126,038 | 4,013 | 130,051 |
| Operating revenue from external customers | 18,033 | 11,314 | 53,655 | 55,996 | 26,267 | 165,268 | 6,203 | 171,471 |
| Inter-segment sales or transfers | 0 | – | – | 2 | – | 2 | 5,222 | 5,225 |
| Total | 18,034 | 11,314 | 53,655 | 55,998 | 26,267 | 165,271 | 11,425 | 176,697 |
| Segment profit (loss) | 8,375 | (4,215) | 44,963 | 26,950 | 14,555 | 90,628 | 2,695 | 93,323 |

Note: “Other” represents business segments that are not included in the reportable segments and includes a servicer business.

2. Difference between total amount of profit or loss of the reportable segments and the amount reported in the quarterly consolidated statements of income, and the main details of such difference (Matters concerning difference adjustment)

(Unit: Millions of yen)

| Profit | Amount |
|--|----------|
| Total reportable segments | 90,628 |
| Other business segments | 2,695 |
| Corporate expenses (Note) | (80,390) |
| Other | (4,475) |
| Operating profit in the quarterly consolidated statement of income | 8,457 |

Note: Corporate expenses represent mainly selling, general and administrative expenses excluding provision of allowance for doubtful accounts and provision for loss on guarantees.

3. Information about impairment loss of non-current assets or goodwill, etc., by reportable segment (Significant changes in the amount of goodwill)

In the “installment credit business” segment, the provisional accounting treatment applied to the business combination with Orico Product Finance Co., Ltd. on March 25, 2024 (deemed acquisition date: February 29, 2024) was finalized and the amount of goodwill changed from a provisional calculation of ¥401 million to ¥822 million. Also, goodwill decreased by ¥463 million due to the finalization of a contingent acquisition consideration.

II Nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025)

1. Information on the amounts of sales and profit or loss for each reportable segment and disaggregation of revenue

(Unit: Millions of yen)

| | Reportable segments | | | | | | Other (Note) | Total |
|--|--------------------------------|----------|-----------------------------------|-----------------------|------------------------|---------|-----------------|---------|
| | Settlement and guarantee | Overseas | Credit cards and cash loans | Installment credit | Bank loan guarantee | Total | | |
| Operating revenue | | | | | | | | |
| Revenues from contracts with customers | 4,330 | – | 32,271 | 4,938 | 115 | 41,656 | 2,380 | 44,036 |
| Other revenues | 14,612 | 9,705 | 22,049 | 51,835 | 27,957 | 126,159 | 3,685 | 129,844 |
| Operating revenue from external customers | 18,942 | 9,705 | 54,320 | 56,773 | 28,073 | 167,815 | 6,065 | 173,881 |
| Inter-segment sales or transfers | 0 | – | – | 2 | – | 3 | 6,124 | 6,128 |
| Total | 18,943 | 9,705 | 54,320 | 56,776 | 28,073 | 167,818 | 12,190 | 180,009 |
| Segment profit (loss) | 8,499 | (1,759) | 46,020 | 26,827 | 15,578 | 95,166 | 2,265 | 97,432 |

Note: “Other” represents business segments that are not included in the reportable segments and includes a servicer business.

2. Difference between total amount of profit or loss of the reportable segments and the amount reported in the quarterly consolidated statements of income, and the main details of such difference (Matters concerning difference adjustment)

(Unit: Millions of yen)

| Profit | Amount |
|--|----------|
| Total reportable segments | 95,166 |
| Other business segments | 2,265 |
| Corporate expenses (Note) | (81,045) |
| Other | (5,085) |
| Operating profit in the quarterly consolidated statement of income | 11,301 |

Note: Corporate expenses represent mainly selling, general and administrative expenses excluding provision of allowance for doubtful accounts and provision for loss on guarantees.

3. Information about impairment loss of non-current assets or goodwill, etc., by reportable segment
Not applicable.

(Notes on Significant Changes in the Amount of Shareholders' Equity)

Not applicable.

(Notes on Premise of Going Concern)

Not applicable.

(Change in Fiscal Year of Consolidated Subsidiary)

Previously, for Orico Product Finance Co., Ltd., a consolidated subsidiary whose fiscal year-end date was the last day of February, we used the financial statements as of that date and made necessary adjustments for significant transactions that occurred between its respective fiscal year-end date and that for consolidation. However, starting from the nine months ended December 31, 2025, we have changed the fiscal year-end date of the subsidiary to the last day of March.

As a result of this change, the third quarter of the current fiscal year covers the nine-month period from April 1, 2025 to December 31, 2025. The profit and loss of the subsidiary for the period from March 1, 2025 to March 31, 2025 is adjusted as increase or decrease in retained earnings.

(Changes in Presentation)

(Notes to Consolidated Balance Sheet)

“Provision for share awards for directors (and other officers),” which were presented under “current liabilities” and “non-current liabilities” in the previous fiscal year, have been renamed “provision for share awards” in each item from the third quarter of the current fiscal year because the Company has newly introduced the Employee Stock Ownership Plan “J-ESOP-RS” as a new compensation plan for some of its employees. To reflect this change in presentation, we have made a change in the accounting titles in the consolidated financial statements for the previous fiscal year.

As a result, we have reclassified “provision for share awards for directors (and other officers)” of ¥97 million presented under “current liabilities,” and “provision for share awards for directors (and other officers)” of ¥69 million presented under “non-current liabilities” in the consolidated balance sheets for the previous fiscal year, as “provision for share awards.”

(Notes to Quarterly Consolidated Balance Sheet)

Contingent liabilities

1) Operating guarantee obligations

| | (Unit: Millions of yen) | |
|--|-------------------------|-------------------------|
| | As of March 31, 2025 | As of December 31, 2025 |
| Guarantee of loans, etc. to customers by affiliated financial institutions | 2,247,452 | 2,309,547 |

2) The Company guarantees the following obligations for loans extended by financial institutions to other companies.

| | (Unit: Millions of yen) | |
|----------------------------------|-------------------------|-------------------------|
| | As of March 31, 2025 | As of December 31, 2025 |
| PT Honest Financial Technologies | 1,872 | 3,030 |

(Notes to Quarterly Consolidated Statement of Income)

Operating revenues

Operating revenues include the following revenues from the securitization of accounts receivable - installment, etc.

| | (Unit: Millions of yen) | |
|-----------------------------|--|--|
| | Nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024) | Nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025) |
| Settlement and guarantee | - | 66 |
| Credit cards and cash loans | 20,916 | 23,253 |
| Installment credit | 31,742 | 32,821 |
| Other | (6) | (1) |
| Total | 52,652 | 56,139 |

(Notes to Quarterly Consolidated Statement of Cash Flows)

Quarterly consolidated statements of cash flows are not prepared for the nine months ended December 31, 2025. Depreciation (including amortization related to intangible assets excluding goodwill) and amortization of goodwill for the nine months ended December 31, 2024 and 2025 are as follows.

| | (Unit: Millions of yen) | |
|--------------------------|--|--|
| | Nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024) | Nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025) |
| Depreciation | 14,934 | 14,495 |
| Amortization of goodwill | 450 | 544 |