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Orico

July 31, 2026

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

Company name: Orient Corporation
Listing: Tokyo Stock Exchange
Securities code: 8585
URL: https://www.orico.co.jp/
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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 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.)

	Operating revenue		Operating profit		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	58,654	(6.7)	1,332	(57.9)	1,332	(57.9)	563	(68.1)
June 30, 2025	62,876	0.3	3,161	(32.8)	3,161	(32.8)	1,764	(37.9)

Note: Comprehensive income For the three months ended June 30, 2026 ¥425 million [(61.2)%]
For the three months ended June 30, 2025 ¥1,098 million [(59.9)%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	3.29	–
June 30, 2025	10.31	10.31

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	2,947,549	251,019	8.3
March 31, 2026	2,844,481	257,188	8.8

Reference: Equity
As of June 30, 2026 ¥244,136 million
As of March 31, 2026 ¥250,465 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, 2026	–	0.00	–	40.00	40.00
Fiscal year ending March 31, 2027	–				
Fiscal year ending March 31, 2027 (Forecast)		0.00	–	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, 2027 (from April 1, 2026 to March 31, 2027)

(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	260,000	5.0	15,000	3.8	15,000	3.8	13,000	0.9	75.94

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 June 30, 2026	171,888,020 shares
As of March 31, 2026	171,888,020 shares

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

As of June 30, 2026	694,980 shares
As of March 31, 2026	702,156 shares

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

Three months ended June 30, 2026	171,188,183 shares
Three months ended June 30, 2025	171,165,412 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.

Table of Contents of Attached Document

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1. Overview of Operating Results, Etc.

(1) Overview of Operating Results for the Period

During the three months ended June 30, 2026, the Japanese economy showed a moderate recovery trend due to improvements in the employment and income environment and effects of various economic policies. On the other hand, in addition to downward pressure on personal consumption caused by continued price hikes, there are concerns about the economic impact of rising market interest rates resulting from the Bank of Japan's normalization of monetary policy, and the economic outlook remains uncertain. Furthermore, the future of economic policies both domestically and internationally is also uncertain, given factors including developments in geopolitical risks such as the situation in the Middle East and fluctuations in financial and capital markets. We recognize the need to continue closely monitoring the impact these factors may have on economies of various countries and financial markets.

Under these circumstances, the Group has 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 has been working on a five-year medium-term management plan which aims to "establish a unique financial model of Orico" as the goal for the final year.

For the second year of our medium-term management plan, the fiscal year ending March 31, 2027, we will steadily implement further business structural reforms, including the transformation of business processes using AI, to accelerate our growth strategy and focus on strengthening our competitive business foundation.

Operating results for the three months ended June 30, 2026 were as follows.

Operating revenue decreased by ¥4.2 billion year on year to ¥58.6 billion due to the absence of gains from the sale of real estate, despite the growth in the credit cards and cash loans business.

■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 strengthened sales forces in the Tokyo metropolitan area. 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. In addition, bad debt-related expenses are on a downward trend, thanks to the success of measures such as tightening our credit standards and strengthening our collection system. Taking into account the impact of geopolitical risks, including the situation in the Middle East, on various countries, we will continue to closely monitor changes in the external environment while focusing on accumulating high-quality loans and 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 mainly due 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, mainly due to the passing rising market interest rates on to prices.

■Bank Loan Guarantee Business

In the bank loan guarantee business, we are committed to providing financial products and services tailored to regional challenges. As a result, the guarantee balance increased from the end of the previous fiscal year.

Operating expenses decreased by ¥2.3 billion year on year to ¥57.3 billion, mainly due to the absence of sales costs of real estate in other operating expenses, despite an increase in financial expenses from rising interest rates.

As a result of these factors, for the three months ended June 30, 2026, ordinary profit decreased by ¥1.8 billion year on year to ¥1.3 billion. Profit attributable to owners of parent decreased by ¥1.2 billion year on year to ¥0.5 billion.

(2) Summary of Financial Position for the Period

Regarding the status of assets, total assets increased by ¥103.0 billion from ¥2,844.4 billion at the end of the previous fiscal year to ¥2,947.5 billion. This increase was mainly due to an increase in short-term loans receivable.

Regarding the status of liabilities, total liabilities increased by ¥109.2 billion from ¥2,587.2 billion at the end of the previous fiscal year to ¥2,696.5 billion. This increase was mainly due to an increase in interest-bearing debt.

Regarding net assets, total net assets decreased by ¥6.1 billion from ¥257.1 billion at the end of the previous fiscal year to ¥251.0 billion. This decrease was mainly due to a decrease in retained earnings from the payment of dividends.

(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 15, 2026.

(4) Reference Information

Overview of Revenue by Strategy (Based on Management Accounting)

■Consumer Client Strategy (Installment Credit Business, Credit Cards and Cash Loans Business, etc.)

Operating revenue increased year on year, driven by the implementation of price pass-through measures in the installment credit business and growth in transaction volume in the credit cards and cash loans business. However, ordinary profit decreased year on year due to increased financial expenses associated with rising market interest rates. We will continue to expand digital installment payments and personal auto leasing, which are identified as growth areas, while further deepening business structural reforms, particularly in the installment credit business.

■Corporate Client Strategy (Settlement and Guarantee Business, Credit Cards and Cash Loans Business, Bank Loan Guarantee Business, etc.)

Although transaction volume increased in the accounts receivable settlement guarantees and the business credit cards, both operating revenue and ordinary profit decreased year on year due to the absence of gains from the sale of real estate recorded in the previous fiscal year. We will further strengthen our business foundation by expanding our customer base, deepening relationships with existing customers, and enhancing SME-oriented solutions centered on business credit cards.

■Overseas Strategy (Overseas Business)

Operating revenue decreased year on year due to lower transaction volume at overseas subsidiaries. However, ordinary profit increased year on year as a result of a reduction in bad debt-related expenses. We will continue to stabilize earnings by rebuilding business structural reforms, pursuing efficient management, strengthening governance, and accumulating high-quality receivables.

2.Quarterly Consolidated Financial Statements and Significant Notes Thereto

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Current assets		
Cash and deposits	154,579	139,354
Notes and accounts receivable - trade	481	431
Accounts receivable - installment	1,315,119	1,341,114
Beneficiary certificates retained for receivable securitization	791,334	774,062
Lease receivables and investments in leases	284,384	294,180
Short-term loans receivable	312	99,975
Other	130,888	134,732
Allowance for doubtful accounts	(134,747)	(136,738)
Total current assets	2,542,352	2,647,112
Non-current assets		
Property, plant and equipment	84,666	84,852
Intangible assets		
Goodwill	3,521	3,340
Other	80,252	79,730
Total intangible assets	83,773	83,070
Investments and other assets	133,027	131,912
Total non-current assets	301,468	299,836
Deferred assets	660	600
Total assets	2,844,481	2,947,549

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Liabilities		
Current liabilities		
Notes and accounts payable - trade	161,882	159,612
Short-term borrowings	172,142	290,070
Current portion of bonds payable	35,000	20,000
Current portion of long-term borrowings	383,677	376,235
Current portion of long-term debt for receivable securitization	16,249	15,285
Commercial papers	316,600	353,500
Income taxes payable	2,492	1,205
Provision for bonuses	5,030	1,911
Provision for bonuses for directors (and other officers)	169	84
Provision for share awards	182	219
Provision for point program	1,623	1,655
Provision for loss on guarantees	3,105	3,075
Deferred installment income	61,005	63,000
Other	258,324	274,128
Total current liabilities	1,417,487	1,559,984
Non-current liabilities		
Bonds payable	215,000	215,000
Long-term borrowings	868,143	840,217
Long-term debt for receivable securitization	66,825	61,137
Provision for retirement benefits for directors (and other officers)	42	37
Provision for share awards	117	184
Provision for point program	3,387	3,425
Provision for loss on interest repayment	6,346	6,069
Retirement benefit liability	958	957
Other	8,984	9,516
Total non-current liabilities	1,169,805	1,136,546
Total liabilities	2,587,293	2,696,530
Net assets		
Shareholders’ equity		
Share capital	150,079	150,079
Capital surplus	741	741
Retained earnings	85,406	79,095
Treasury shares	(789)	(783)
Total shareholders’ equity	235,437	229,132
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	1,488	1,876
Deferred gains or losses on hedges	(479)	(601)
Foreign currency translation adjustment	462	495
Remeasurements of defined benefit plans	13,556	13,232
Total accumulated other comprehensive income	15,027	15,003
Non-controlling interests	6,722	6,882
Total net assets	257,188	251,019
Total liabilities and net assets	2,844,481	2,947,549

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

(Quarterly Consolidated Statement of Income)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Operating revenue		
Operating revenues	56,125	56,681
Financial revenue	296	333
Other operating revenue	6,454	1,639
Total operating revenue	62,876	58,654
Operating expenses		
Selling, general and administrative expenses	50,238	49,770
Financial expenses	6,151	7,236
Other operating expenses	3,324	314
Total operating expenses	59,714	57,322
Operating profit	3,161	1,332
Ordinary profit	3,161	1,332
Extraordinary income		
Gain on sale of investment securities	–	30
Total extraordinary income	–	30
Profit before income taxes	3,161	1,362
Income taxes - current	1,317	768
Income taxes - deferred	551	177
Total income taxes	1,868	945
Profit	1,292	417
Loss attributable to non-controlling interests	(471)	(146)
Profit attributable to owners of parent	1,764	563

(Quarterly Consolidated Statement of Comprehensive Income)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	1,292	417
Other comprehensive income		
Valuation difference on available-for-sale securities	159	387
Deferred gains or losses on hedges	146	(111)
Foreign currency translation adjustment	(282)	52
Remeasurements of defined benefit plans, net of tax	(218)	(320)
Share of other comprehensive income of entities accounted for using equity method	0	0
Total other comprehensive income	(194)	8
Comprehensive income	1,098	425
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,686	538
Comprehensive income attributable to non-controlling interests	(588)	(112)

(3) Notes to Quarterly Consolidated Financial Statements

(Notes to Segment Information, Etc.)

I Three months ended June 30, 2025 (From April 1, 2025 to June 30, 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	1,433	–	10,432	1,534	57	13,458	766	14,225
Other revenues	4,818	3,363	6,333	17,154	9,153	40,823	1,076	41,900
Operating revenue from external customers	6,252	3,363	16,766	18,689	9,211	54,282	1,842	56,125
Inter-segment sales or transfers	0	–	–	0	–	1	1,980	1,981
Total	6,252	3,363	16,766	18,689	9,211	54,283	3,823	58,107
Segment profit (loss)	2,821	(1,124)	13,727	8,946	5,420	29,792	888	30,680

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	29,792
Other business segments	888
Corporate expenses (Note)	(25,876)
Other	(1,642)
Operating profit in the quarterly consolidated statement of income	3,161

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.

II Three months ended June 30, 2026 (From April 1, 2026 to June 30, 2026)

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	1,556	–	11,129	1,292	47	14,027	780	14,807
Other revenues	4,974	2,832	8,102	14,897	9,678	40,484	1,389	41,874
Operating revenue from external customers	6,530	2,832	19,232	16,189	9,725	54,511	2,169	56,681
Inter-segment sales or transfers	0	–	–	1	–	1	2,223	2,225
Total	6,531	2,832	19,232	16,191	9,725	54,513	4,393	58,906
Segment profit (loss)	2,769	(2)	15,456	6,193	5,648	30,063	542	30,606

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	30,063
Other business segments	542
Corporate expenses (Note)	(27,586)
Other	(1,687)
Operating profit in the quarterly consolidated statement of income	1,332

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.

(Notes to Quarterly Consolidated Balance Sheet)

Contingent liabilities

1) Operating guarantee obligations

(Unit: Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Guarantee of loans, etc. to customers by affiliated financial institutions	2,344,085	2,354,878

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

(Unit: Millions of yen)

	As of March 31, 2026	As of June 30, 2026
PT Honest Financial Technologies	2,256	3,448
Honest Financial Technologies International Private Limited	1,119	1,786

(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)

	Three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)	Three months ended June 30, 2026 (From April 1, 2026 to June 30, 2026)
Settlement and guarantee	22	35
Credit cards and cash loans	7,428	9,891
Installment credit	10,917	8,581
Other	(2)	(2)
Total	18,366	18,505

(Notes to Quarterly Consolidated Statement of Cash Flows)

Quarterly consolidated statements of cash flows are not prepared for the three months ended June 30, 2026. Depreciation (including amortization related to intangible assets excluding goodwill) and amortization of goodwill for the three months ended June 30, 2025 and 2026 are as follows.

(Unit: Millions of yen)

	Three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)	Three months ended June 30, 2026 (From April 1, 2026 to June 30, 2026)
Depreciation	4,876	4,810
Amortization of goodwill	179	181