Translation

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

November 4, 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
Inquiries: Executive Officer and General Manager of Corporate Management Division Kentaro Takita TEL 050-1702-4203

Scheduled date to file Semi-annual Securities Report: November 11, 2026
Scheduled date to commence dividend payments: December 2, 2026
Preparation of supplementary material on financial results: Yes
Holding of financial results meeting: Yes (for institutional investors and analysts)

(Amounts less than one million yen are rounded down)

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 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	%
Six months ended September 30, 2026	174,614	2.2	10,190	(8.2)	9,995	(12.3)	6,267	0.2
Six months ended September 30, 2025	170,894	11.2	11,106	(2.6)	11,391	(2.0)	6,257	(24.4)

Note：Comprehensive income for the six months ended September 30, 2026： 6,028 Millions of yen (41.1)%
for the six months ended September 30, 2025： 10,232 Millions of yen 27.7%

	Earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2026	203.29	–
Six months ended September 30, 2025	203.00	–

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of September 30, 2026	1,526,555	244,867	16.0	7,939.77
As of March 31, 2026	1,465,563	241,680	16.5	7,840.55

Reference： Shareholders' equity
As of September 30, 2026： 244,867 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	–	128.00			
Year ending March 31, 2027 (Forecast)			–	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 ：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
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	370,000	9.3	17,600	(14.7)	17,400	(17.3)	11,900	(7.2)	386.00

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

4. Notes

(1) Significant changes in scope of consolidation during the six months ended September 30, 2026: No

(2) Application of special accounting methods for preparing semi-annual 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 September 30, 2026	31,243,223 shares	As of March 31, 2026	31,243,223 shares

Number of treasury shares at the end of the period

As of September 30, 2026	402,610 shares	As of March 31, 2026	418,782 shares

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

Six months ended September 30, 2026	30,828,981 shares	Six months ended September 30, 2025	30,824,461 shares

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 (282,725 shares for the second 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 (148,492 shares for the second quarter of the fiscal year ending March 2027, and 94,700 shares for the second quarter of the fiscal year ended March 2026).

* This Summary of Consolidated Financial Results for the six months ended September 30, 2026 is not subject to review by certified public accountants or an audit corporation.

* Explanation regarding the appropriate use of financial forecasts and other special notes
(Cautionary statement regarding forward-looking statements)
Forward-looking statements, such as financial forecasts, contained in this document are based on information currently available to the Company and certain assumptions deemed reasonable, and are not intended as a guarantee that the Company will achieve them. Actual results may differ significantly from the forecasts due to various factors.

Semi-annual consolidated financial statements
Consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Current assets		
Cash and deposits	7,208	25,847
Notes and accounts receivable - trade	271	263
Installment receivables	177,232	181,609
Lease payments receivable	18,263	17,488
Lease receivables and investments in leases	597,143	613,741
Accounts receivable - operating loans	294,596	295,539
Accounts receivable - other loans to customers	9,174	10,393
Other operating assets	8,692	8,336
Accounts receivable - lease	11,232	11,084
Other current assets	77,413	94,234
Allowance for doubtful accounts	(6,665)	(6,894)
Total current assets	1,194,563	1,251,644
Non-current assets		
Property, plant and equipment		
Assets for lease	141,165	142,062
Own-used assets	40,558	40,795
Total property, plant and equipment	181,723	182,857
Intangible assets		
Assets for lease	4,136	4,133
Other intangible assets	11,363	13,149
Total intangible assets	15,500	17,283
Investments and other assets		
Investment securities	48,399	51,535
Distressed receivables	528	597
Other	25,367	23,223
Allowance for doubtful accounts	(520)	(586)
Total investments and other assets	73,774	74,769
Total non-current assets	270,999	274,911
Total assets	1,465,563	1,526,555

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Liabilities		
Current liabilities		
Notes and accounts payable - trade	22,862	18,756
Short-term borrowings	15,500	-
Current portion of bonds payable	25,000	40,000
Current portion of long-term borrowings	160,500	184,600
Current portion of long-term payables under securitization of lease receivables	1,151	-
Commercial papers	57,000	-
Income taxes payable	2,018	3,903
Deferred profit on installment sales	24,277	24,978
Provision for bonuses	1,773	1,604
Provision for bonuses for directors (and other officers)	55	–
Other current liabilities	60,547	164,487
Total current liabilities	370,684	438,331
Non-current liabilities		
Bonds payable	158,000	173,000
Long-term borrowings	679,300	654,000
Retirement benefit liability	223	223
Asset retirement obligations	1,817	1,821
Other noncurrent liabilities	13,857	14,311
Total non-current liabilities	853,198	843,356
Total liabilities	1,223,882	1,281,688
Net assets		
Shareholders' equity		
Share capital	7,896	7,896
Capital surplus	10,418	11,103
Retained earnings	219,368	222,698
Treasury shares	(1,681)	(2,269)
Total shareholders' equity	236,002	239,428
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	5,256	5,133
Deferred gains or losses on hedges	301	206
Remeasurements of defined benefit plans	119	98
Total accumulated other comprehensive income	5,677	5,438
Total net assets	241,680	244,867
Total liabilities and net assets	1,465,563	1,526,555

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

Consolidated statements of income (cumulative)

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Net sales	170,894	174,614
Cost of sales	145,392	148,823
Gross profit	25,501	25,791
Selling, general and administrative expenses	14,395	15,600
Operating profit	11,106	10,190
Non-operating income		
Interest income	101	140
Dividend income	247	226
Gain on investments in investment partnerships	166	9
Other	34	11
Total non-operating income	550	387
Non-operating expenses		
Interest expenses	156	272
Bond issuance costs	82	220
Other	27	89
Total non-operating expenses	266	582
Ordinary profit	11,391	9,995
Extraordinary losses		
Impairment loss	1,600	821
Total extraordinary losses	1,600	821
Profit before income taxes	9,791	9,174
Income taxes - current	2,900	3,716
Income taxes - deferred	632	(809)
Total income taxes	3,533	2,907
Profit	6,257	6,267
Profit attributable to non-controlling interests	-	–
Profit attributable to owners of parent	6,257	6,267

Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	6,257	6,267
Other comprehensive income		
Valuation difference on available-for-sale securities	4,250	(122)
Deferred gains or losses on hedges	(250)	(94)
Remeasurements of defined benefit plans, net of tax	(24)	(21)
Total other comprehensive income	3,975	(239)
Comprehensive income	10,232	6,028
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	10,232	6,028
Comprehensive income attributable to non-controlling interests	–	–