



Strategic Highlights

Medium-Term Business Plan (from April 2015 to March 2020)

Our Aim

Contributing to the realization of prosperous lives and dreams for customers by having the genuine value of our existence be recognized by society and providing the best financial services and products that meet customers' payment and settlement needs

A company taking on challenges and continuing to grow while facilitating customers' dreams

Basic Policy Realize new "growth models" through the challenge of reform

Expand the business and achieve sustainable revenue growth by continuing the challenge of various reforms while maintaining established businesses as a solid revenue foundation

Target Indicators

(Billions of yen)

Consolidated basis	Fiscal 2016 (Plan)	Fiscal 2016 (Actual Results)	Fiscal 2017 (Plan)	Fiscal 2018 (Plan)	Fiscal 2019 (Plan)	Fiscal 2020 (Plan)
Operating revenues	209.2	211.8	215.4	224.4	231.5	240.6
Operating expenses	184.6	182.3	183.2	188.8	190.2	193.2
Operating income	24.5	29.4	32.2	35.6	41.4	47.3
Profit	21.0	24.5	25.0	30.0	35.0	40.0

Outline of the Plan

- 1 Expand the business and achieve sustainable growth**
 - (1) Thoroughly strengthen the top line (revenues) in expanding markets
"Creation of growth engines"
 - 1) Credit cards and direct cash loans business
Substantially expand the business and revenues by reinforcing product strength, promotional systems, and alliances
 - 2) Bank loan guarantee business
Achieve ¥1.5 trillion in the outstanding balance of bank loan guarantee
 - 3) Settlement and guarantee business
Grow and establish it as a core business using our strengths in credit and debt collection
 - (2) Further consolidate our position of top share in installment credit business
"Maintain stable growth"
 - (3) Take on new challenges to capture frontier fields
"Three approaches for further growth"
 - 1) E-commerce transaction settlement needs
 - 2) Business customers
 - 3) Asian market
- 2 Key measures to support sustainable growth**
 - Thoroughly strengthen product development capability
 - Develop the new strategy of joining with Mizuho Financial Group, Inc.
 - Further strengthen collaboration with ITOCHU Corporation
 - Further refine credit models and further enhance collection models
 - Execute safe and effective release of shared core system
 - Further improve business productivity
 - Create revenues by expanding the scope of business of group companies
- 3 Boost corporate value**
 - Build the Orico brand and make it all-pervasive inside and outside Orico
 - Advance CSR
 - Thoroughly pursue the improvement of customer satisfaction
 - Advance a strong stance on compliance
- 4 Carry out reforms in human resources and corporate culture**
 - Foster creative personnel willing to take on challenges
 - Create organizations brimming with vitality
 - Foster a corporate climate that continues reform
 - Strengthen local capabilities and headquarter capabilities