



Financial Summary

Orient Corporation and Subsidiaries

For the years ended March 31, 2016 and 2015

Consolidated

	Millions of yen		Thousands of U.S. dollars (Note)
	2016	2015	2016
For the year:			
Operating revenues	¥ 211,804	¥ 206,398	\$ 1,879,527
Operating expenses	182,317	185,660	1,617,863
Profit before income taxes	29,362	20,090	260,555
Profit	24,582	18,481	218,138
At year-end:			
Working capital	¥ 641,545	¥ 526,041	\$ 5,693,007
Long-term debt	473,369	416,201	4,200,630
Equity capital	273,904	249,862	2,430,597
Total assets	5,152,900	4,928,726	45,726,328
	Yen		U.S. dollars (Note)
Per share data:			
Basic earnings	¥ 17.46	¥ 22.95	\$ 0.15
Diluted earnings	14.30	10.75	0.12
Cash dividends			
Common stock	—	—	—
Preferred stock:			
1st Series Class I Preferred Stock	—	—	—
1st Series Class J Preferred Stock	—	—	—
Net assets	77.95	(20.07)	0.69
Ratios:			
Net profit margin	11.6%	9.0%	
Return on average assets	0.5%	0.4%	
Return on average equity	9.4%	7.8%	
Equity ratio	5.3%	5.1%	
Current ratio	115.0%	112.5%	
Dividend payout ratio	—	—	
Other:			
Number of employees	4,416	4,507	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥112.69=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2016. See Note 1 on page 20.

Operating Assets by Business (Non-Consolidated)

Orient Corporation

As of March 31, 2016 and 2015

	Billions of yen				Increase/decrease	
	2016		2015			
Consumer finance business						
Installment credit						
Auto loans	¥1,227.7	[1,660.5]	¥1,229.4	[1,531.5]	¥ (1.7)	129.0
Shopping credit	892.0	[1,183.6]	853.0	[1,105.0]	38.9	78.6
	2,119.7	[2,844.2]	2,082.5	[2,636.5]	37.2	207.6
Credit cards and direct cash loans						
Credit card shopping	107.4	[311.1]	123.5	[301.7]	(16.0)	9.3
Credit card cashing	63.0	[113.2]	81.7	[121.8]	(18.6)	(8.5)
Direct cash loans	159.0	[203.0]	166.5	[208.3]	(7.4)	(5.2)
	329.5	[627.4]	371.7	[631.9]	(42.1)	(4.4)
Bank loan guarantee	1,305.7	[1,305.7]	1,225.1	[1,225.1]	80.5	80.5
Other (Housing loans)	164.8	[176.0]	190.1	[203.3]	(25.3)	(27.3)
Total	¥3,919.9	[4,953.4]	¥3,869.6	[4,697.0]	¥ 50.2	256.3

Notes: 1. The figures in parentheses show the balances including securitized receivables.

2. The total amounts in the above table are the total of direct installment receivables and guaranteed loan receivables in the non-consolidated balance sheets.



Non-Consolidated

	Millions of yen		Thousands of U.S. dollars (Note)
	2016	2015	2016
For the year:			
Operating revenues	¥ 199,799	¥ 194,956	\$ 1,772,996
Operating expenses	172,298	175,934	1,528,955
Profit before income taxes	27,387	19,291	243,029
Profit	23,139	18,481	205,333
At year-end:			
Working capital	¥ 630,775	¥ 517,650	\$ 5,597,435
Long-term debt	469,189	412,551	4,163,537
Equity capital	258,453	235,679	2,293,486
Total assets	5,081,940	4,863,479	45,096,636
	Yen		U.S. dollars (Note)
Per share data:			
Basic earnings	¥ 16.44	¥ 22.95	\$ 0.14
Diluted earnings	13.46	10.75	0.11
Cash dividends			
Common stock	—	—	—
Preferred stock:			
1st Series Class I Preferred Stock	—	—	—
1st Series Class J Preferred Stock	—	—	—
Net assets	68.95	(37.44)	0.61
Ratios:			
Net profit margin	11.6%	9.5%	
Return on average assets	0.5%	0.4%	
Return on average equity	9.4%	8.2%	
Equity ratio	5.1%	4.8%	
Current ratio	114.9%	112.5%	
Dividend payout ratio	—	—	
Other:			
Number of employees	3,701	3,819	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥112.69=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2016. See Note 1 on page 20.

Non-Consolidated Operating Assets by Product (Including Securitized Receivables)

