

## Business Activities



Auto loan users

1.5  
million

### Auto Loans

Orico auto loans support the growth of Japanese motorization

Orico auto loans boast a top share of Japan's auto loan market with 1.5 million autoloan users. At the end of fiscal 2017, the balance of Orico auto loans, including securitized loans, totaled ¥1,753 billion. Through our original product development, we offer a wide variety of loans to meet the diverse needs of customers, ranging from loans for new and used domestic cars to those for imported vehicles. We broaden the automobile lifestyle options for our customers through offering convenient and reliable products such as flexible repayment loans, for which each customer can freely decide a monthly payment pattern in line with his/her individual million needs. We also offer auto lease guarantee products aimed at the consumer.



Outstanding shopping credit of

¥1,187  
billion

### Shopping Credit

Market-leading original product development capability

With about 50 years' experience since our foundation, our outstanding shopping credit, including securitized loans, totaled ¥1,187 billion at the end of fiscal 2017. We are currently focusing our marketing efforts in two fields: housing renovation loans and student loans. We provide housing renovation loans for the installation of photovoltaic power systems, all-denka (complete home electrification), and other renovation needs. We provide student loans for the entrance fees and the tuition fees used to attend universities and vocational schools, as well as for other educational expenses. Currently, by offering web-based services, we are aiming to expand the billion transaction volume of shopping credit.



Card holders

10  
million

### Credit Cards

Steadily growing credit card services

The number of Orico card holders has surpassed 10 million. Our diversified credit card lineup meets a wide range of customer needs. In addition to issuing credit cards of the latest design and co-branded cards with various companies and organizations, we offer attractive point programs and Internet-based services. We are also developing cards with even greater functionality that are equipped with a contactless IC settlement service that enables speedy transactions where customers just wave the card over a dedicated card reader/writer without having to sign.



## Settlement and guarantee business

Focusing on the settlement and guarantee business as one source of future growth

Billings

¥576 billion

Orico is expecting future business expansion in the settlement and guarantee business and is promoting it as a new business field. Orico meets settlement needs in a wide variety of situations. This primarily involves alliance leases that can apply to low-cost equipment and machinery, receivables settlement guarantee services that make risk reduction and greater administrative efficiency during business-to-business transactions a reality, payment guarantee services that support the expansion of handling lease management properties, and payment-collection agency services that propose fee payments that match customers' lifestyles.



## Bank Loan Guarantee

Expanding the guarantee service for personal retail finance products

Outstanding bank loan guarantee of

¥1,382 billion

Orico initiated the service of individual loan guarantees in 1983 through alliances with financial institutions. The allied institutions now exceed 500. They highly rate Orico's guaranteed loan products, which address a wide range of financing needs in a timely fashion, and Orico's accumulated expertise in assessments and guarantees.

As a result of Orico's active efforts, the balance of bank loan guarantee has exceeded ¥1 trillion.

## ! Financial Activities

### Stable fund-raising foundation established via the securitization of receivables

Since the first issuing of asset-backed securities (ABS) in Japan in 1996, we have strategically expanded our program to securitize receivables. As of March 31, 2017, we had issued ABS including trust method totaled 500 times in the global ABS market. We have experience of issuance of ABS in Euro market 15 times between March 1998 and December 2006. And also we have issued auto loans ABS 6 times in the US market since September 2014. We are the first ABS issuer for Japanese company into the US ABS market. Furthermore we have issued many private offering ABS frequently in Japan. To date, we have securitized auto loan, shopping credit, student loan, credit card, and loan card receivables globally. These achievements are the result of our drive to increase securitized assets.

As a result, as of March 31, 2017, direct funding outstanding through ABS included trust method totaled ¥858.1 billion. Consequently, the securitization of receivables has become our mainstay fund-raising method, together with bank loans and credit guarantees.

We will continue to stably maintain the securitization of receivables.

Having won recognition for our regular public issues, the stability of our pooled assets and the full disclosure of related information, we will secure our status as a benchmark issuer in the ABS market.