

Financial Summary

Orient Corporation and Subsidiaries

For the years ended March 31, 2017 and 2016

Consolidated

	Millions of yen		Thousands of U.S. dollars (Note)
	2017	2016	2017
For the year:			
Operating revenues	¥ 213,693	¥ 211,804	\$ 1,904,572
Operating expenses	180,178	182,317	1,605,864
Profit before income taxes	34,099	29,362	303,912
Profit	28,690	24,582	255,704
At year-end:			
Working capital	¥ 850,635	¥ 641,545	\$ 7,581,417
Long-term debt	604,819	473,369	5,390,543
Equity capital	303,791	273,904	2,707,584
Total assets	5,329,058	5,152,900	47,496,060
		Yen	U.S. dollars (Note)
Per share data:			
Basic earnings	¥ 15.44	¥ 17.46	\$ 0.13
Diluted earnings	15.43	14.30	0.13
Cash dividends			
Common stock	2.00	—	—
Preferred stock:			
1st Series Class I Preferred Stock	11.35	—	—
Net assets	95.33	77.95	0.84
Ratios:			
Net profit margin	13.4%	11.6%	
Return on average assets	0.6%	0.5%	
Return on average equity	9.9%	9.4%	
Equity ratio	5.7%	5.3%	
Current ratio	120.1%	115.0%	
Dividend payout ratio	—	—	
Other:			
Number of employees	4,456	4,416	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥112.20=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2017. See Note 1 on page 20.

Operating Assets by Business (Non-Consolidated)

Orient Corporation

As of March 31, 2017 and 2016

	Billions of yen				Increase/decrease	
	2017		2016			
Consumer finance business						
Installment credit						
Auto loans	¥1,180.2	[1,753.1]	¥1,227.7	[1,660.5]	¥ (47.4)	92.5
Shopping credit	861.9	[1,187.7]	851.8	[1,143.4]	10.1	44.3
	2,042.2	[2,940.8]	2,079.5	[2,804.0]	(37.3)	136.8
Credit cards and direct cash loans						
Credit card shopping	119.1	[329.2]	107.4	[311.1]	11.6	18.1
Credit card cashing	48.1	[105.6]	63.0	[113.2]	(14.8)	(7.6)
Direct cash loans	162.8	[207.3]	159.0	[203.0]	3.7	4.2
	330.2	[642.2]	329.5	[627.4]	0.6	14.8
Bank loan guarantee	1,382.4	[1,382.4]	1,305.7	[1,305.7]	76.7	76.7
Settlement and guarantee	66.6	[66.6]	40.2	[40.2]	26.4	26.4
Other (Housing loans)	133.9	[143.4]	164.8	[176.0]	(30.8)	(32.5)
Total	¥3,955.4	[5,175.6]	¥3,919.9	[4,953.4]	¥ 35.5	222.2

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)
	2017	2016	2017
For the year:			
Operating revenues	¥ 201,526	¥ 199,799	\$ 1,796,131
Operating expenses	169,885	172,298	1,514,126
Profit before income taxes	32,112	27,387	286,203
Profit	27,138	23,139	241,871
At year-end:			
Working capital	¥ 838,295	¥ 630,775	\$ 7,471,434
Long-term debt	602,566	469,189	5,370,463
Equity capital	287,495	258,453	2,562,344
Total assets	5,252,718	5,081,940	46,815,668
		Yen	U.S. dollars (Note)
Per share data:			
Basic earnings	¥ 14.61	¥ 16.44	\$ 0.13
Diluted earnings	14.60	13.46	0.13
Cash dividends			
Common stock	2.00	—	—
Preferred stock:			
1st Series Class I Preferred Stock	11.35	—	—
Net assets	85.84	68.95	0.76
Ratios:			
Net profit margin	13.5%	11.6%	
Return on average assets	0.5%	0.5%	
Return on average equity	9.9%	9.4%	
Equity ratio	5.5%	5.1%	
Current ratio	120.1%	114.9%	
Dividend payout ratio	—	—	
Other:			
Number of employees	3,658	3,701	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥112.20=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2017. See Note 1 on page 20.

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

