



Financial Summary

Orient Corporation and Subsidiaries

For the years ended March 31, 2018 and 2017

Consolidated

	Millions of yen		Thousands of U.S. dollars (Note)
	2018	2017	2018
For the year:			
Operating revenues	¥ 224,398	¥ 213,693	\$ 2,111,583
Operating expenses	194,310	180,178	1,828,455
Profit before income taxes	31,587	34,099	297,233
Profit	28,024	28,690	263,705
At year-end:			
Working capital	¥ 939,976	¥ 850,635	\$ 8,845,167
Long-term debt	732,079	604,819	6,888,858
Equity capital	259,153	303,791	2,438,628
Total assets	5,475,341	5,329,058	51,522,922
	Yen		U.S. dollars (Note)
Per share data:			
Basic earnings	¥ 13.28	¥ 15.44	\$ 0.12
Diluted earnings	13.27	15.43	0.12
Cash dividends			
Common stock	2.00	2.00	—
Preferred stock:			
1st Series Class I Preferred Stock	22.71	11.35	—
Net assets	109.25	95.33	1.02
Ratios:			
Net profit margin	12.5%	13.4%	
Return on average assets	0.5%	0.6%	
Return on average equity	10.0%	9.9%	
Equity ratio	4.7%	5.7%	
Current ratio	122.2%	120.1%	
Dividend payout ratio	15.0%	12.9%	
Other:			
Number of employees	4,627	4,456	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥106.27=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2018. See Note 1 on page 20.

Operating Assets by Business (Non-Consolidated)

Orient Corporation

As of March 31, 2018 and 2017

	Billions of yen				Increase/decrease	
	2018		2017			
Consumer finance business						
Installment credit						
Auto loans	¥1,137.0	[1,841.9]	¥1,180.2	[1,753.1]	¥ (47.4)	92.5
Shopping credit	802.0	[1,209.7]	861.9	[1,187.7]	10.1	44.3
	1,939.0	[3,051.6]	2,042.2	[2,940.8]	(37.3)	136.8
Credit cards and direct cash loans						
Credit card shopping	131.4	[361.1]	119.1	[329.2]	11.6	18.1
Credit card cashing	37.9	[101.5]	48.1	[105.6]	(14.8)	(7.6)
Direct cash loans	173.1	[207.2]	162.8	[207.3]	3.7	4.2
	342.4	[669.9]	330.2	[642.2]	0.6	14.8
Bank loan guarantee	1,396.5	[1,396.5]	1,382.4	[1,382.4]	76.7	76.7
Settlement and guarantee	85.3	[85.3]	66.6	[66.6]	26.4	26.4
Other (Housing loans)	111.9	[119.7]	133.9	[143.4]	(30.8)	(32.5)
Total	¥3,875.4	[5,323.2]	¥3,955.4	[5,175.6]	¥ 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)
	2018	2017	2018
For the year:			
Operating revenues	¥ 207,473	¥ 201,526	\$ 1,952,319
Operating expenses	180,793	169,885	1,701,260
Profit before income taxes	28,180	32,112	265,173
Profit	25,258	27,138	237,677
At year-end:			
Working capital	¥ 925,765	¥ 838,295	\$ 8,711,442
Long-term debt	729,829	602,566	6,867,686
Equity capital	233,444	287,495	2,196,706
Total assets	5,383,954	5,252,718	50,662,971
	Yen		U.S. dollars (Note)
Per share data:			
Basic earnings	¥ 11.67	¥ 14.61	\$ 0.10
Diluted earnings	11.66	14.60	0.10
Cash dividends			
Common stock	2.00	2.00	—
Preferred stock:			
1st Series Class I Preferred Stock	22.71	11.35	—
Net assets	94.27	85.84	0.88
Ratios:			
Net profit margin	12.2%	13.5%	
Return on average assets	0.5%	0.5%	
Return on average equity	9.7%	9.9%	
Equity ratio	4.3%	5.5%	
Current ratio	122.2%	120.1%	
Dividend payout ratio	17.1%	13.7%	
Other:			
Number of employees	3,634	3,658	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥106.27=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2018. See Note 1 on page 20.

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

