



Financial Summary

Orient Corporation and Subsidiaries
For the years ended March 31, 2019 and 2018

Consolidated

	Millions of yen		Thousands of U.S. dollars (Note)
	2019	2018	2019
For the year:			
Operating revenues	¥ 233,369	¥ 224,398	\$ 2,102,234
Operating expenses	211,405	194,310	1,904,377
Profit before income taxes	15,662	31,587	141,086
Profit	28,886	28,024	260,210
At year-end:			
Working capital	¥ 931,996	¥ 939,976	\$ 8,395,603
Long-term debt	769,150	732,079	6,928,655
Equity capital	256,209	259,153	2,307,981
Total assets	5,542,940	5,475,341	49,931,898
Per share data:			
	Yen		U.S. dollars (Note)
Basic earnings	¥ 15.19	¥ 13.28	\$ 0.13
Diluted earnings	15.19	13.27	0.13
Cash dividends			
Common stock	2.00	2.00	0.01
Preferred stock:			
1st Series Class I Preferred Stock	28.76	22.71	0.25
Net assets	119.27	109.25	1.07
Ratios:			
Net profit margin	12.4%	12.5%	
Return on average assets	0.5%	0.5%	
Return on average equity	11.2%	10.0%	
Equity ratio	4.6%	4.7%	
Current ratio	121.7%	122.2%	
Dividend payout ratio	13.1%	15.0%	
Other:			
Number of employees	4,685	4,627	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥111.01=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2019. See Note 1 on page 20.

Operating Assets by Business (Non-Consolidated)

Orient Corporation
As of March 31, 2019 and 2018

	Billions of yen				Increase/decrease	
	2019		2018			
Consumer finance business						
Credit cards and cash loans						
Credit card shopping	161.7	[396.5]	131.4	[361.1]	30.3	35.3
Cash advances	39.2	[97.5]	37.9	[101.5]	1.3	(4.0)
Cash loans	173.3	[208.0]	173.1	[207.2]	0.2	0.7
	374.3	[702.0]	342.4	[669.9]	31.8	32.0
Settlement and guarantee	104.5		91.8		(12.7)	
Installment credit						
Auto loans	¥1,189.3	[1,972.4]	¥1,137.0	[1,841.9]	¥ 37.6	115.8
Shopping credit	773.1	[1,244.8]	802.0	[1,209.7]	78.2	(28.8)
	1,962.4	[3,217.3]	1,939.0	[3,051.6]	(8.7)	151.0
Bank loan guarantee	1,321.0		1,396.5		(75.5)	
Other (Housing loans)	86.8	[93.3]	111.9	[119.7]	(25.1)	(26.3)
Total	¥3,849.3	[5,438.3]	¥3,896.6	[5,344.4]	¥ (47.3)	93.9

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)
	2019	2018	2019
For the year:			
Operating revenues	¥ 212,207	¥ 207,473	\$ 1,911,602
Operating expenses	194,105	180,793	1,748,536
Profit before income taxes	11,710	28,180	105,485
Profit	25,552	25,258	230,177
At year-end:			
Working capital	¥ 918,534	¥ 925,765	\$ 8,274,335
Long-term debt	767,940	729,829	6,917,755
Equity capital	232,484	233,444	2,094,261
Total assets	5,452,817	5,383,954	49,120,052
Per share data:			
	Yen		U.S. dollars (Note)
Basic earnings	¥ 13.25	¥ 11.67	\$ 0.11
Diluted earnings	13.25	11.66	0.11
Cash dividends			
Common stock	2.00	2.00	0.01
Preferred stock:			
1st Series Class I Preferred Stock	28.76	22.71	0.25
Net assets	105.45	94.27	0.94
Ratios:			
Net profit margin	12.0%	12.2%	
Return on average assets	0.5%	0.5%	
Return on average equity	11.0%	9.7%	
Equity ratio	4.3%	4.3%	
Current ratio	121.7%	122.2%	
Dividend payout ratio	15.1%	17.1%	
Other:			
Number of employees	3,604	3,634	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥111.01=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2019. See Note 1 on page 20.

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

