



Financial Summary

Orient Corporation and Subsidiaries

For the years ended March 31, 2020 and 2019

Consolidated

	Millions of yen		Thousands of U.S. dollars (Note)
	2020	2019	2020
For the year:			
Operating revenues	¥ 243,135	¥ 233,369	\$ 2,234,080
Operating expenses	218,695	211,405	2,009,510
Profit before income taxes	25,245	15,662	231,967
Profit	20,662	28,886	189,855
At year-end:			
Working capital	¥ 1,002,976	¥ 931,996	\$ 9,215,988
Long-term debt	826,481	769,150	7,594,238
Equity capital	251,312	256,209	2,309,216
Total assets	5,584,777	5,542,940	51,316,521
	Yen		U.S. dollars (Note)
Per share data:			
Basic earnings	¥ 10.85	¥ 15.19	\$ 0.09
Diluted earnings	10.85	15.19	0.09
Cash dividends			
Common stock	3.00	2.00	0.02
Preferred stock:			
1st Series Class I Preferred Stock	28.76	28.76	0.26
Net assets	125.39	119.27	1.15
Ratios:			
Net profit margin	8.5%	12.4%	
Return on average assets	0.4%	0.5%	
Return on average equity	8.1%	11.2%	
Equity ratio	4.5%	4.6%	
Current ratio	123.4%	121.7%	
Dividend payout ratio	—	13.1%	
Other:			
Number of employees	4,652	4,685	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥108.83=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2020. See Note 1 on page 18.

Operating Assets by Business (Non-Consolidated)

Orient Corporation

As of March 31, 2020 and 2019

	Billions of yen				Increase/decrease	
	2020	2019				
Consumer finance business						
Credit cards and cash loans						
Credit card shopping	129.2	[399.7]	161.7	[396.5]	(32.5)	3.2
Cash advances	38.6	[91.4]	39.2	[97.5]	(0.5)	(6.0)
Cash loans	170.5	[201.7]	173.3	[208.0]	(2.8)	(6.2)
	338.4	[693.0]	374.3	[702.0]	(35.9)	(9.0)
Settlement and guarantee	112.8		104.5		8.2	
Installment credit						
Auto loans	¥1,235.3	[2,079.1]	¥1,189.3	[1,972.4]	¥46.0	106.7
Shopping credit	800.4	[1,292.5]	773.1	[1,244.8]	27.3	47.7
	2,035.8	[3,371.7]	1,962.4	[3,217.3]	73.3	154.4
Bank loan guarantee	1,259.3		1,321.0		(61.6)	
Other (Housing loans)	78.3	[83.8]	86.8	[93.3]	(8.4)	(9.5)
Total	¥3,824.8	[5,520.9]	¥3,849.3	[5,438.3]	¥(24.4)	82.5

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.