

Financial Summary

Orient Corporation and Subsidiaries

For the years ended March 31, 2022 and 2021

Consolidated

	Millions of yen		Thousands of U.S. dollars (Note)
	2022	2021	2022
For the year:			
Operating revenues	¥ 229,806	¥ 229,793	\$ 1,877,346
Operating expenses	200,811	207,240	1,640,478
Profit before income taxes	29,375	23,542	239,972
Profit	19,549	19,713	159,701
At year-end:			
Long-term debt	¥ 753,106	¥ 813,572	\$ 6,152,324
Equity capital	214,519	226,350	1,752,463
Total assets	3,752,049	3,813,957	30,651,490
Per share data:			
	Yen		U.S. dollars (Note)
Basic earnings	¥ 10.55	¥ 10.54	\$ 0.08
Diluted earnings	10.55	10.54	0.08
Cash dividends			
Common stock	3.00	3.00	0.02
Preferred stock:			
1st Series Class I Preferred Stock	—	28.81	—
Net assets	124.98	119.90	1.02
Ratios:			
Net profit margin	8.6%	8.5%	
Return on average assets	0.8%	0.6%	
Return on average equity	8.8%	8.9%	
Equity ratio	5.7%	5.9%	
Current ratio	136.5%	137.9%	
Dividend payout ratio	28.4%	28.5%	
Other:			
Number of employees	6,084	4,966	

Note: U.S. dollar figures in this annual report are translated, for convenience only, at the rate of ¥122.41=U.S.\$1, the approximate rate of exchange prevailing at March 31, 2022. See Note 1 on page 28.

Operating Assets by Business

As of March 31, 2022 and 2021

	Billions of yen				Increase/decrease	
	2022		2021			
Consumer finance business						
Credit cards and cash loans						
Credit card shopping	¥ 140.8	[398.1]	¥ 135.6	[395.0]	¥ 5.2	[3.0]
Cash advances	29.9	[68.6]	28.9	[74.4]	0.9	[(5.8)]
Cash loans	123.1	[153.8]	143.5	[172.8]	(20.3)	[(18.9)]
	293.9	[620.6]	308.2	[642.3]	(14.2)	[(21.7)]
Settlement and guarantee	119.8		114.2		5.5	
Installment credit						
Auto loans	1,278.6	[2,183.5]	1,273.2	[2,144.3]	5.3	[39.1]
Shopping credit	743.3	[1,287.9]	808.4	[1,303.5]	(65.1)	[(15.6)]
	2,021.9	[3,471.4]	2,081.7	[3,447.9]	(59.8)	[23.5]
Bank loan guarantee	1,126.1		1,156.8		(30.7)	
Other (Housing loans)	55.4	[59.1]	66.6	[71.2]	(11.2)	[(12.1)]
Total	¥3,617.2	[5,397.2]	¥3,727.7	[5,432.6]	¥(110.4)	[(35.4)]

Note: The figures in square brackets show the balances including securitized receivables.