

Financial and Non-financial Highlights (10 Years)

Consolidated Financial Data

	Medium-Term Management Plan KPIs (FY2024 Targets)	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020 ^{*1}	FY2021	FY2022
1	Operating revenue (100 million yen)	2,075	2,063	2,118	2,136	2,243	2,333	2,431	2,297	2,298	2,276
2	Ordinary profit (100 million yen)	40 billion yen or more	267	207	294	335	300	219	244	225	230
3	Profit attributable to owners of parent (100 million yen)	226	184	245	286	280	288	206	196	194	190
4	Net assets (100 million yen)	2,258	2,499	2,740	3,039	2,594	2,564	2,515	2,284	2,168	2,297
5	Total assets (100 million yen)	47,760	49,287	51,529	53,290	54,753	55,429	55,847	38,139	37,520	36,700
6	Net assets per share (yen) ^{*2} Note: Common stock	-561.60	-200.70	779.50	953.30	1,092.50	1,192.70	1,253.90	1,199.00	1,249.79	1,324.44
7	Profit per share (yen) ^{*2} Note: Common stock	293.50	229.50	174.60	154.40	132.80	151.90	108.50	105.40	105.54	110.92
8	Capital adequacy ratio (%)	4.7	5.1	5.3	5.7	4.7	4.6	4.5	5.9	5.7	6.2
9	ROE (%)	10% or more	10.7	7.8	9.4	9.9	10.0	11.2	8.1	8.8	8.6
10	Price-earnings ratio (multiplier)	7.09	8.50	12.83	13.02	12.58	7.44	11.15	16.45	11.75	9.94
11	General expenses (100 million yen)	1,170	1,181	1,159	1,184	1,279	1,471	1,504	1,474	1,395	1,441
12	Ratio of general expenses to operating revenue (%)	Less than 60%	56.4	57.2	54.7	55.4	57.0	63.1	61.9	64.2	63.3
13	Dividend per share (yen) ^{*2} Note: Common stock	-	-	-	20	20	20	30	30	30	40
14	Dividend payout ratio (%)	-	-	-	13.0	15.1	13.2	27.7	28.5	28.4	36.1

*1 As a result of changes in accounting policies at the beginning of fiscal year 2021, figures have been reported after retrospective adjustments extending back to fiscal year 2020.

*2 As of October 1, 2022, we have conducted a reverse stock split at a ratio of 1 share for every 10 ordinary shares. Note that the amounts stated for the fiscal year 2021 and prior have been adjusted to reflect the impact of the reverse stock split.

Non-financial Data

	Sustainability KPIs (FY2024 Targets)	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	
1	Amount of copy paper purchased (10 million sheets)	Reduction of 15% compared to FY2021	-	-	-	-	10.6	10.2	9.2	7.6	7.0	6.4
	For Orico	-	-	-	-	8.7	8.4	7.4	6.1	5.7	5.3	
	For all Group companies	-	-	-	-	1.9	1.8	1.8	1.5	1.3	1.1	
2	Energy consumption (GJ) ^{*1}	3% reduction compared to FY2021 (on a base unit basis)	342,607	332,980	331,956	336,302	335,040	303,093	267,649	260,036	251,514	226,082
3	CO ₂ emissions (t-CO ₂) ^{*1}	18,300	17,915	17,183	19,401	16,942	14,800	13,292	11,656	11,619	10,764	
4	Non-combustible waste disposal volume (t) ^{*2}	-	-	73.5	74.3	75.4	79.1	78.8	80.5	83.7	82.7	
5	Average length of service (years)	16.1	16.3	16.5	16.5	16.3	16.2	16.3	16.2	16.7	16.9	
6	Male childcare leave acquisition rate (%) ^{*3}	100%	-	-	-	34	94	93	104	92	102	
7	Female manager ratio (Senior Manager-level and above) (%)	27% or more	11.2	13.7	16.2	17.2	18.6	19.2	21.5	22.7	23.4	26.2
	Female manager ratio (General Manager-level) (%)	9% or more	0.6	0.6	0.6	1.2	4.0	4.1	6.0	6.1	4.4	6.7
8	Paid leave utilization rate (%)	70% or more	49.9	49.2	53.3	54.3	57.4	53.9	63.2	61.2	66.8	69.4

*1 Calculated in accordance with the Act on Rationalizing Energy Use

*2 Occupied offices at Orico head office building (Six companies: Orico, Japan Collection Service, CAL Credit Guarantee, Staff Orico, Orico Research Institute, and Orico Real Estate)

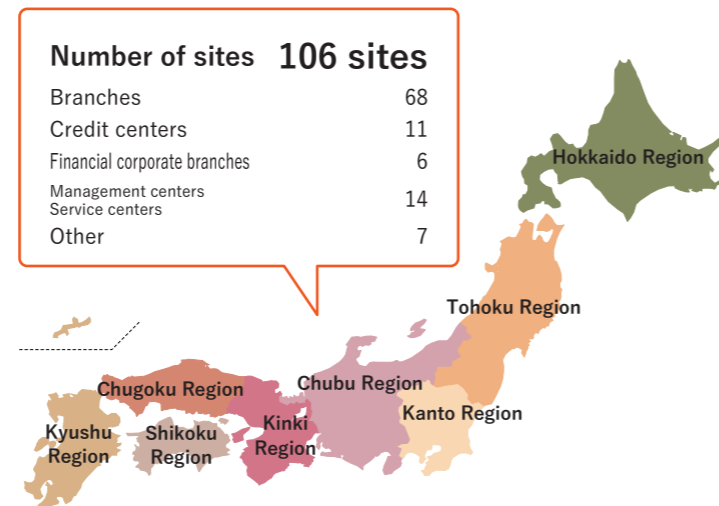
*3 The figures for the "Male childcare leave acquisition rate" for fiscal years up to fiscal year 2021 have been recalculated in accordance with the ratio of childcare leave acquisition as stipulated in Article 71-4, Item 1 of the Ordinance for Enforcement of the Act on Childcare Leave, Caregiver Leave, and Other Measures for the Welfare of Workers Caring for Children or Other Family Members (Ordinance of the Ministry of Labor No. 25, 1991).

Company Overview

Company Overview

Trade Name	Orient Corporation
Stock Exchange	Tokyo Stock Exchange Prime Market (Code: 8585, Name: Orico)
Founded	December 27, 1954
Main Businesses	<ul style="list-style-type: none"> ● Installment credit business ● Credit cards and cash loans business ● Bank loan guarantee business ● Settlement and guarantee business ● Overseas business
Capital	150 billion yen (as of March 31, 2023)
Number of Employees	Non-consolidated 5,819 Consolidated 8,521 (as of March 31, 2023)
Headquarters	Address: 5-2-1 Kojimachi, Chiyoda-ku, Tokyo 102-8503, Japan TEL +81-3-5877-1111

Site Information (as of March 31, 2023)



External Evaluations



Certified as a "DX-certified business operator," which certifies business operators that are prepared to transform their businesses by promoting DX (DX-Ready), in line with the government's guidelines for the operation and management of information processing systems



Recognized with the highest rating of "BEST WORKPLACE for diversity & inclusion" for the "D&I Award 2022" hosted by JobRainbow Co., Ltd., reflecting our status as a leading role model for advancing D&I in Japan



Awarded "Gold" for the fourth consecutive year in the "PRIDE Index 2022", which evaluates LGBTQ+ and other sexual minority initiatives in workplaces including corporations



Certified as a "Platinum Kurumin Plus" company for implementing excellent support for child-rearing and balancing infertility treatment with work based on the Act on Advancement of Measures to Support Raising Next-Generation

2023 CONSTITUENT MSCI JAPAN EMPOWERING WOMEN INDEX (WIN)

Selected as a constituent stock of the "MSCI Japan Empowering Women Index (WIN)", aimed at investors who prioritize gender diversity and are seeking to invest in companies actively promoting women's participation

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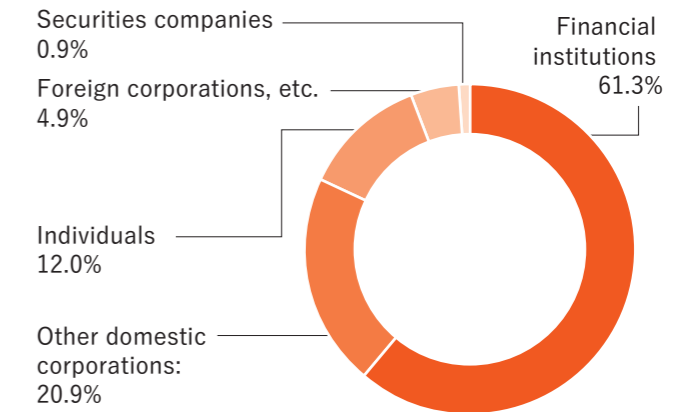


Stock Information (as of March 31, 2023)

Stock Information

Total number of shares authorized	182,500,000
Issued and outstanding shares	171,882,370
Number of shareholders	28,935
Share units	100 Shares

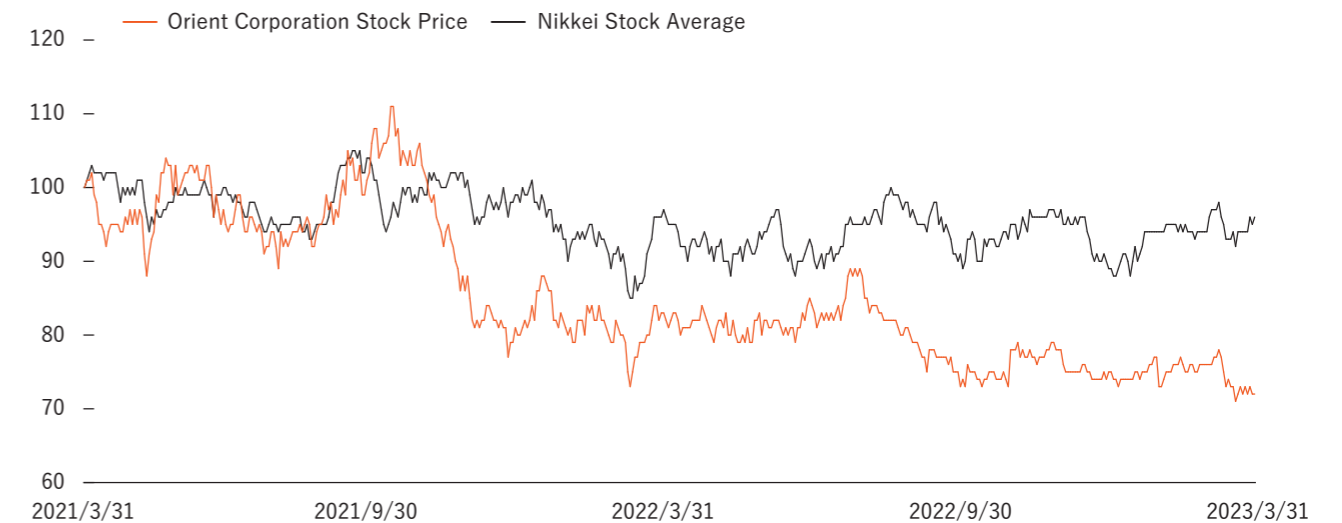
Share Ownership Distribution



Major Shareholders (As of March 31, 2023)

Shareholder Name	Number of Shares Held	Shareholding Ratio
Mizuho Bank, Ltd.	83,640,000 shares	48.66%
ITOCHU Corporation	28,404,000 shares	16.52%
Custody Bank of Japan, Ltd. (Trust Account)	11,951,000 shares	6.95%
The Master Trust Bank of Japan, Ltd. (Trust Account)	6,773,000 shares	3.94%
Chuo-Nittochi Group Co., Ltd.	1,917,000 shares	1.11%
Tokyo Century Corporation	1,536,000 shares	0.89%
STATE STREET BANK WEST CLIENT – TREATY 505234	923,000 shares	0.53%
BNYM AS AGT/CLTS NON TREATY JASDEC	766,000 shares	0.44%
Hiroyoshi Morimoto	737,000 shares	0.42%
MSIP CLIENT SECURITIES	682,000 shares	0.39%

Stock Price Chart



(Note) The graph depicting the fluctuations in Orient Corporation's stock price and the Nikkei Stock Average is based on the closing price at the end of March 2021, set at 100. As of October 1, 2022, we have conducted a reverse stock split at a ratio of 1 share for every 10 ordinary shares. The stock price fluctuations take into account the effect of the reverse stock split.

Group Company Information (as of June 30, 2023)

Consolidated Subsidiaries

Orico Research Institute, Ltd.

Description of Business

Research and analysis on consumption, the economy, and technology trends; general support for talent development and education
Address: 5-2-1 Kojimachi, Chiyoda-ku, Tokyo 102-8503, Japan
TEL: +81-3-5877-5858 FAX: +81-3-5877-5859

Orico Real Estate Co., Ltd.

Description of Business

Real estate sales business (including real estate investment), real estate leasing business, real estate brokerage business
Address: 5-2-1 Kojimachi, Chiyoda-ku, Tokyo 102-8503, Japan
TEL: +81-3-5210-2171 FAX: +81-3-5210-2174

Orico Business & Communications Co., Ltd.

Description of Business

Commercial product sales business (including commercial equipment, office supplies, direct gift certificates, sales promotion materials, etc.), advertising and promotion business
Address: 1-4-15 Takadanobaba, Taiju Seimei Takadanobaba Building, Shinjuku-ku, Tokyo 169-0075, Japan
TEL: +81-3-6892-0611 FAX: +81-3-6892-0615
(Moving to the following address from August 21, 2023)
5-2-1 Kojimachi, Chiyoda-ku, Tokyo 102-8503, Japan
TEL: +81-50-5537-8058 FAX: +81-3-6840-1602

Orico Forrent Insure Co., Ltd.

Description of Business

Rental guarantee service (guarantee services in the real estate rental domain)
Address: 4-9-25 Shibaura, Shibaura Square Building, Minato-ku, Tokyo 108-8555, Japan
TEL: +81-3-6743-6120 FAX: +81-3-6743-6121

ORIFA Servicer Corporation

Description of Business

Research business, debt collection business
(an "on-site visitation-type" servicing company that utilizes a nationwide network for everything from customer surveys to debt collections)
Address: 1-3-21 Okubo, Lucid Square Shinjuku East, Shinjuku-ku, Tokyo 169-0072, Japan
TEL: +81-3-6233-3480 FAX: +81-3-6233-3481

Staff Orico Co., Ltd.

Description of Business

Comprehensive shared services related to human resources, general affairs, accounting, and finance for Orico Group
Address: 5-2-1 Kojimachi, Chiyoda-ku, Tokyo 102-8503, Japan
TEL: +81-3-5877-5970 FAX: +81-3-5877-5971

Japan Collection Service Co., Ltd.

Description of Business

Debt collection business
(comprehensive servicing company that conducts credit purchases, collections, and backup servicing for credit securitization)
Address: 5-2-1 Kojimachi, Chiyoda-ku, Tokyo 102-8503, Japan
TEL: +81-3-3222-0328 FAX: +81-3-3222-0391

Business Orico Co., Ltd.

Description of Business

Administrative processing for the Orico Group
Address: 6-1 Kujirai Shinden, Dai 3 Imaizumi Building, Kawagoe City, Saitama 350-0809, Japan
TEL: +81-49-239-1785 FAX: +81-49-239-5759

HOLONIC CO., LTD.

Description of Business

Business solutions (credit card sales promotions, office support service, etc.), outsourcing for the Orico Group
Address: 1-36-14 Shinjuku, Shinjuku Gyoen Side Building, Shinjuku-ku, Tokyo 160-0022, Japan
TEL: +81-3-5361-8741 FAX: +81-3-5361-8744

CAL Credit Guarantee Co., Ltd.

Description of Business

Auto loan guarantees for Orico
Address: 5-2-1 Kojimachi, Chiyoda-ku, Tokyo 102-8503, Japan
Note: Customer service is not available at this address.

Orico Auto Leasing (Thailand) Ltd.

Description of Business

Auto loan business in Thailand
Bhiraj Tower at EmQuartier, 17th Fl., Unit 1705-1707
689 Sukhumvit Rd., North Klongton, Vadhana, Bangkok
10110 Thailand

Orico Auto Finance Philippines Inc.

Description of Business

Auto loan business in the Philippines
The Podium West Tower, 21th FL, Unit 2104
12 ADB Avenue, Ortigas Center,
Barangay Wack-Wack, Greenhills East,
1550 Mandaluyong City, Metro Manila
The Philippines

PT Orico Balimor Finance

Description of Business

Auto loan business in Indonesia
Grha 137 Building, 7th Floor
Jl. Pangeran Jayakarta No.137. Jakarta, 10730 Indonesia

Equity-method Affiliates

ITOCHU Orico Insurance Services Co., Ltd.

Description of Business

Insurance distribution business
(property and casualty insurance agency, life insurance solicitation, consulting, and other administrative outsourcing)
Address: 2-5-1 Kita-Aoyama, Minato-ku, Tokyo 107-0061, Japan
TEL: +81-3-3497-8200 FAX: +81-3-3497-8199

ORICO AUTO LEASING CO., LTD.

Description of Business

Auto lease business for personal/non-fleet market (KOALA CLUB agency expansion)
Address: 2-27-5 Taito, Nittochi Okachimachi Building, Taito-ku, Tokyo 110-0016, Japan
TEL: +81-3-6865-5515 FAX: +81-3-5816-5712

ORICO BUSINESS LEASING CO., LTD.

Description of Business

Leasing business in partnership with goods sales companies (vendor leasing)
Address: 2-27-5 Taito, Nittochi Okachimachi Building, Taito-ku, Tokyo 110-0016, Japan
TEL: +81-3-5846-3951 FAX: +81-3-5846-3955

JCM Co., Ltd.

Description of Business

Business activities aimed at automobile dealers (including automobile distribution-related activities, sales of automobiles/maintenance management systems, registration proxy services, and exclusive distributor for used car information magazine "Car Sensor")
Address: 3-13 Kanda Nishikicho, Takebashi Yasuda Building, Chiyoda-ku, Tokyo 101-0054, Japan
TEL: +81-3-3219-1155 FAX: +81-3-3219-1320

Domestic Group Companies
14 Companies
Overseas Group Companies
3 Companies