

Shaping the Future of Finance

What have we accomplished in society thus far?

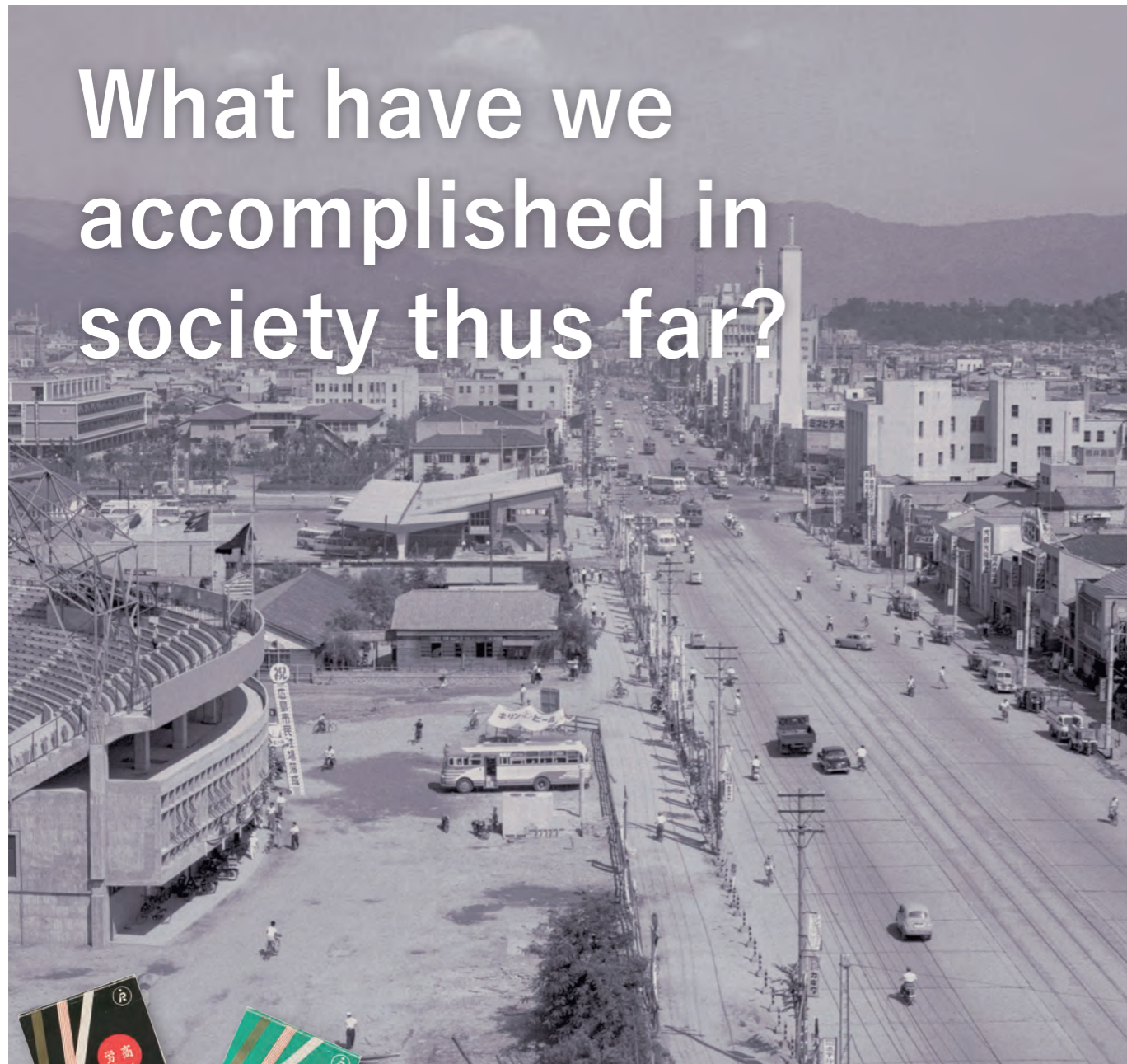


Photo: Kyodo News



It all started with coupons in Hiroshima

Our credit service launched in Hiroshima in 1954 in the form of "coupons." We created the Hiroshima Coupon and the system involved recruiting members, conducting credit assessments, and issuing coupons, just like modern-day credit cards.

A Step Beyond That Dream



What can we accomplish in the society of the future?



OricoPayment Plus, Orico's all-encompassing web payment tool

Gain integrated access not only to credit cards and convenience store payments, but our shopping credit service (Orico Web Credit), digital cash, internet banking, and more.

With You

Endeavor to Achieving a Decarbonized and Circular Society

In alignment with the government's 2050 goal of achieving carbon neutrality, as a leading company in the auto loans sector, we will contribute by expanding initiatives aimed at promoting the spread of environmentally friendly products such as EVs and V2H.

GREEN



Contributing to the Realization of a Decarbonized Society

We aim to contribute to the realization of a decarbonized society not only through the field of auto loans, but also through the supply of electric vehicles (EVs). We also provide a combined loan for EVs and V2H (Vehicle-to-Home), which enables the complimentary introduction of EVs and green power supply to homes, and utilize our services to support an eco-friendly lifestyle. Together with our co-creation partners such as automotive dealers and housebuilders, we strive to contribute to the realization of a decarbonized and circular society.



Becoming a Player in Establishing Healthy Used Car Market and EV Market in Southeast Asia

We are actively expanding into the rapidly growing Southeast Asian market. Leveraging our experience and expertise as a player in the auto loan industry in Japan, we aim to establish a certified used car system that guarantees safety and integrity in Southeast Asia, contributing to the establishment of a circular economy. Moreover, we support the efforts of Southeast Asian countries towards developing an EV market, offering the abundant knowledge in auto loan and network that we have cultivated through our domestic operations.

Striving to Create New Customer Experience Utilizing Digital Technology

With approximately 11 million credit card members and 850,000 member merchants serving as the foundation of our business, we will leverage sophisticated digital technology to explore new business models and, as a leading tech company, persist in the challenge to make Japan's cashless society a reality and create value for a diverse array of customers and business partners.

DIGITAL



Addressing the Challenges of Small- and Medium-Sized Enterprises (SMEs)

"Orico Business payment for SME (OBS)" makes it possible to pay invoices by credit card, even if the supplier does not accept card payments. We will continue our relentless efforts to enhance productivity for SMEs by encouraging DX and cashless transitions and making financial services easily accessible and convenient. We will continue to facilitate the growth of SMEs and stimulate regional economic growth through extensive support, including the building of EC sites and the introduction of accounting DX.



Advancing Digital to Provide Customers with a Variety of New Value

Our member site, e-Orico Services, offers web services such as account statements and the option to change payment methods and exchange points. We will persist in our efforts to further evolve e-Orico Services as a platform for digital communication. We are also working to develop "digital cards" that do not require a plastic card to be issued, as well as to employ advanced digital technology to generate new customer experience value in the realm of cashless transactions.

Taking on Challenges through Open Innovation

We are committed to contributing to a sustainable society by constructing new business models through open innovation and providing convenient financial products and services aimed at growth markets.

OPEN INNOVATION



Investing in Companies That Create New Value for Society and Industry through Technological Innovation

We have established the "Orico Digital Fund" as an investment function and are promoting collaboration with startups and ventures that possess advanced technologies in FinTech and so on. Additionally, we have formed the "Orico Sustainability Fund" with the goal of creating new business opportunities leading to decarbonization and achieving sustainable community development, thereby advancing collaboration with companies that have synergistic potential from an ESG perspective. We will continue to utilize these funds to expand our circle of co-creation partners and generate value over the medium to long term.

Constructing New Business Models through Open Innovation

As a top company in the auto loans sector, we aim to realize a decarbonized and circular society through the use of digital technology by participating in the Mobility Open Blockchain Initiative (MOBI)^{*1}. Additionally, through collaboration with multiple tech companies to create new customer experience value, we will create new business models by leveraging external capabilities^{*2}.

^{*1} MOBI: An international non-profit organization that researches business models using blockchain technology in the mobility domain
^{*2} Capabilities: Organizational strengths or advantages

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Introduces Orico's growth journey as well as our business model and business foundation, which are aimed at value creation

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Leading growth

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POINT

An overview of our Company and Group companies along with primary data from past years

Editorial Policy

Purpose of Publication

We have actively engaged in the disclosure of not only financial information, but also non-financial information including our management strategy, governance, and risks through Annual Report, financial briefings, various explanatory financial materials, corporate governance reports, sustainability reports, our website, and so on. In conjunction with our transition to being a Prime Market-listed company due to the market segmentation reorganization of the Tokyo Stock Exchange in April 2022, as well as our transition to being a company with an audit and supervisory committee in June 2022 established for the purpose of strengthening strategic planning and the agility of our operations, we decided to issue an integrated report for the first time in fiscal year 2022. The main aims of this integrated report are as follows:

- 1) To clearly explain our Company's vision, business model, strategy, and other aspects to a wide range of domestic and overseas stakeholders and gain their understanding;
- 2) To get stakeholders to believe in the potential for continuous improvement of our corporate value through a deep understanding of 1) above; and
- 3) To clearly explain the relationship between business strategy and financial/non-financial capital, and create a cycle of two-way communication through broad dissemination both internally and externally.

Scope

Our Company and Group companies were subject to reporting; however, report targets may differ depending on the item.

Target Period

April 1, 2022 - March 31, 2023 (however, some activities after April 2023 are also included)

Guidelines Referenced

International Integrated Reporting Council (IIRC, now the IFRS Foundation), "International Integrated Reporting Framework"; Ministry of Economy, Trade and Industry, "Guidance for Collaborative Value Creation"

Note about Company Outlook

This report contains information related to future plans, strategies, performance forecasts, and the outlook for our Company and affiliated Group companies. These descriptions are not predicated on past facts, but are predictions based on assumptions and beliefs that we have determined from the information available at this point in time. Furthermore, it encompasses uncertainties such as risks related to economic trends, individual consumption, market demand, taxation, and various systems. Please be advised that actual performance may diverge from our expectations.

We also disseminate information on our website as necessary.
<https://orico.jp/en/corp>

