

10-Year Key Financial Data

Summary of Financial Results (Consolidated)					
Fiscal year ended	March 31, 2014	March 31, 2015	March 31, 2016	March 31, 2017	
Operating Income	219.6	212.9	204.4	195.3	
Income before Income Taxes and Other	27.4	38.1	34.9	50.8	
Net Income Attributable to Owners of Parent	12.8	16.8	12.4	32.4	
Comprehensive Income	11.1	23.6	6.1	35.9	
Net Assets	884.5	902.2	903.8	935.3	
Total Assets	12,524.1	12,633.8	12,570.4	12,845.0	
Net Assets per Share (Yen)	151.56	159.73	160.48	174.92	
Net Income per Share (Yen)	5.91	7.75	5.72	14.90	
Consolidated Tier 1 (Common Stock etc.) Ratio (%)	12.18	12.18	12.00	11.98	
Consolidated Tier 1 Ratio (%)	12.18	12.18	12.00	11.98	
Consolidated Total Capital Ratio (%)	13.70	13.56	13.37	13.13	
Return on Equity (%)	1.46	1.89	1.38	3.54	
Cash Flows from Operating Activities	(32.1)	222.9	(121.3)	535.3	
Cash Flows from Investing Activities	169.2	31.0	218.6	149.5	
Cash Flows from Financing Activities	(4.5)	(4.5)	(4.5)	(10.5)	
Cash and Cash Equivalents at the End of the Year	665.4	914.8	1,007.6	1,682.0	
Number of Employees [Average Number of Temporary Employees excluded from Above] (Persons)	4,145 [929]	4,140 [977]	4,102 [1,018]	4,080 [1,047]	

Summary of Financial Results (Non-Consolidated)					
Fiscal year ended	March 31, 2014	March 31, 2015	March 31, 2016	March 31, 2017	
Gross Operating Profit	151.7	149.6	141.3	134.4	
Net Interest Income	134.1	131.7	126.0	119.3	
General and Administrative Expenses (Excluding Nonrecurring Items)	75.0	75.5	76.1	78.2	
Net Operating Profit	76.6	74.0	65.2	56.2	
Credit-Related Expense (Reversal of the General Reserve for Possible Loan Loss)	48.9	38.9	34.3	6.9	
Income before Income Taxes and Other	26.7	36.0	33.5	49.1	
Net Income	12.5	15.6	11.5	31.3	
OHR (General and Administrative Expenses/Gross Operating Profit) (%)	49.4	50.5	53.8	58.1	
Net Assets	882.7	898.2	909.1	937.7	
Total Assets	12,459.6	12,565.5	12,507.4	12,778.8	
Outstanding Loans	9,488.4	9,503.1	9,539.5	9,356.8	
Balance of Investment Securities	1,971.1	1,931.4	1,703.5	1,543.1	
Outstanding Deposits	4,857.4	5,019.1	5,164.8	5,109.0	
Outstanding Debentures	4,825.2	4,833.5	4,816.8	4,744.1	
Non-consolidated Tier 1 (Common Stock etc.) Ratio (%)	12.25	12.25	12.07	12.04	
Non-consolidated Tier 1 Ratio (%)	12.25	12.25	12.07	12.04	
Non-consolidated Total Capital Ratio (%)	13.73	13.59	13.41	13.17	
Return on Equity (%)	1.42	1.75	1.28	3.39	
Number of Employees [Average Number of Temporary Employees excluded from Above] (Persons)	3,815 [814]	3,816 [853]	3,773 [884]	3,753 [908]	



(Billions of yen)

	March 31, 2018	March 31, 2019	March 31, 2020	March 31, 2021	March 31, 2022	March 31, 2023
	204.7	181.2	153.8	151.7	149.3	161.0
	58.4	32.1	21.6	8.5	30.6	31.4
	37.3	15.4	14.5	9.2	18.5	23.3
	41.5	11.2	5.3	24.6	13.6	21.2
	972.3	964.0	959.4	979.5	988.4	1,005.1
	11,957.3	11,818.5	11,219.5	13,083.2	12,787.7	13,049.9
	191.95	195.04	195.44	204.71	208.80	216.48
	17.15	7.08	6.68	4.24	8.51	10.72
	12.69	12.31	11.68	11.74	11.72	11.56
	12.69	12.31	11.68	11.74	11.72	11.92
	13.53	13.00	12.38	12.68	12.77	13.19
	3.93	1.59	1.51	0.95	1.88	2.34
	(165.6)	223.9	(582.5)	502.6	(370.5)	(38.4)
	16.6	113.5	73.7	(184.5)	236.1	223.7
	(24.5)	(24.5)	(10.0)	5.4	0.4	45.4
	1,508.5	1,821.5	1,302.7	1,626.2	1,492.4	1,723.1
	4,083	4,113	4,020	3,909	3,765	3,712
	[1,058]	[1,036]	[1,018]	[1,018]	[1,010]	[1,008]

	March 31, 2018	March 31, 2019	March 31, 2020	March 31, 2021	March 31, 2022	March 31, 2023
	116.5	106.1	100.7	105.4	118.9	121.8
	105.6	94.6	88.6	97.9	103.6	107.5
	75.2	75.4	72.5	72.5	66.1	69.3
	41.3	30.6	28.2	32.9	52.8	52.5
	(19.4)	2.0	7.1	19.5	20.7	20.7
	56.9	30.7	20.5	7.6	30.2	30.8
	36.2	14.4	13.7	8.7	18.3	22.9
	64.5	71.1	72.0	68.8	55.5	56.8
	971.5	962.3	956.6	969.9	979.7	997.1
	11,890.2	11,749.8	11,149.3	13,012.6	12,719.3	12,980.4
	8,648.1	8,289.7	8,294.1	9,521.4	9,607.8	9,639.0
	1,514.6	1,383.9	1,283.3	1,464.4	1,215.1	977.9
	4,892.2	5,057.9	5,082.0	5,893.6	5,707.9	5,786.3
	4,459.5	4,238.3	3,990.1	3,787.1	3,542.5	3,448.8
	12.75	12.35	11.69	11.74	11.71	11.53
	12.75	12.35	11.69	11.74	11.71	11.89
	13.57	13.02	12.39	12.68	12.76	13.16
	3.80	1.49	1.43	0.91	1.87	2.32
	3,765	3,798	3,703	3,599	3,419	3,377
	[917]	[895]	[879]	[890]	[886]	[883]