

10-Year Key Financial Data

Summary of Financial Results (Consolidated)						
Fiscal year ended	March 31, 2015	March 31, 2016	March 31, 2017	March 31, 2018	March 31, 2019	
Operating Income	212.9	204.4	195.3	204.7	181.2	
Income before Income Taxes and Other	38.1	34.9	50.8	58.4	32.1	
Net Income Attributable to Owners of Parent	16.8	12.4	32.4	37.3	15.4	
Comprehensive Income	23.6	6.1	35.9	41.5	11.2	
Net Assets	902.2	903.8	935.3	972.3	964.0	
Total Assets	12,633.8	12,570.4	12,845.0	11,957.3	11,818.5	
Net Assets per Share (Yen)	159.73	160.48	174.92	191.95	195.04	
Net Income per Share (Yen)	7.75	5.72	14.90	17.15	7.08	
Consolidated Tier 1 (Common Stock etc.) Ratio (%)	12.18	12.00	11.98	12.69	12.31	
Consolidated Tier 1 Ratio (%)	12.18	12.00	11.98	12.69	12.31	
Consolidated Total Capital Ratio (%)	13.56	13.37	13.13	13.53	13.00	
Return on Equity (%)	1.89	1.38	3.54	3.93	1.59	
Cash Flows from Operating Activities	222.9	(121.3)	535.3	(165.6)	223.9	
Cash Flows from Investing Activities	31.0	218.6	149.5	16.6	113.5	
Cash Flows from Financing Activities	(4.5)	(4.5)	(10.5)	(24.5)	(24.5)	
Cash and Cash Equivalents at the End of the Year	914.8	1,007.6	1,682.0	1,508.5	1,821.5	
Number of Employees [Average Number of Temporary Employees excluded from Above] (Persons)	4,140 (977)	4,102 (1,018)	4,080 (1,047)	4,083 (1,058)	4,113 (1,036)	

Summary of Financial Results (Non-Consolidated)						
Fiscal year ended	March 31, 2015	March 31, 2016	March 31, 2017	March 31, 2018	March 31, 2019	
Gross Operating Profit	149.6	141.3	134.4	116.5	106.1	
Net Interest Income	131.7	126.0	119.3	105.6	94.6	
General and Administrative Expenses (Excluding Nonrecurring Items)	75.5	76.1	78.2	75.2	75.4	
Net Operating Profit	74.0	65.2	56.2	41.3	30.6	
Credit-Related Expense (Reversal of the General Reserve for Possible Loan Loss)	38.9	34.3	6.9	(19.4)	2.0	
Income before Income Taxes and Other	36.0	33.5	49.1	56.9	30.7	
Net Income	15.6	11.5	31.3	36.2	14.4	
OHR (General and Administrative Expenses/Gross Operating Profit) (%)	50.5	53.8	58.1	64.5	71.1	
Net Assets	898.2	909.1	937.7	971.5	962.3	
Total Assets	12,565.5	12,507.4	12,778.8	11,890.2	11,749.8	
Outstanding Loans	9,503.1	9,539.5	9,356.8	8,648.1	8,289.7	
Balance of Investment Securities	1,931.4	1,703.5	1,543.1	1,514.6	1,383.9	
Outstanding Deposits	5,019.1	5,164.8	5,109.0	4,892.2	5,057.9	
Outstanding Debentures	4,833.5	4,816.8	4,744.1	4,459.5	4,238.3	
Non-consolidated Tier 1 (Common Stock etc.) Ratio (%)	12.25	12.07	12.04	12.75	12.35	
Non-consolidated Tier 1 Ratio (%)	12.25	12.07	12.04	12.75	12.35	
Non-consolidated Total Capital Ratio (%)	13.59	13.41	13.17	13.57	13.02	
Return on Equity (%)	1.75	1.28	3.39	3.80	1.49	
Number of Employees [Average Number of Temporary Employees excluded from Above] (Persons)	3,816 (853)	3,773 (884)	3,753 (908)	3,765 (917)	3,798 (895)	



(Billions of yen)

	March 31, 2020	March 31, 2021	March 31, 2022	March 31, 2023	March 31, 2024
	153.8	151.7	149.3	161.0	167.0
	21.6	8.5	30.6	31.4	22.3
	14.5	9.2	1.85	23.3	15.6
	5.3	24.6	13.6	21.2	39.6
	959.4	979.5	988.4	1,005.1	1,040.2
	11,219.5	13,083.2	12,787.7	13,049.9	13,308.6
	195.44	204.71	208.80	216.48	232.63
	6.68	4.24	8.51	10.72	7.20
	11.68	11.74	11.72	11.56	11.15
	11.68	11.74	11.72	11.92	11.83
	12.38	12.68	12.77	13.19	13.03
	1.51	0.95	1.88	2.34	1.53
	(582.5)	502.6	(370.5)	(38.4)	131.0
	73.7	(184.5)	236.1	223.7	(246.5)
	(10.0)	5.4	0.4	45.4	25.4
	1,302.7	1,626.2	1,492.4	1,723.1	1,633.1
	4,020	3,909	3,765	3,712	3,701
	(1,018)	(1,018)	(1,010)	(1,008)	(1,024)

► Key points of financial results for the fiscal year ended March 31, 2024

① Gross operating profit

Topline growth trend continued, mainly driven by growth of advanced financial services

- In the area of advanced financial services, such as structured finance, fees and commissions increased by ¥2.8 billion year on year due to successful pipeline expansion owing to strengthening the systems of specialist units and stepping up cooperation with funds and other organizations.
- Although repayments of crisis response loans began in earnest, outstanding loans remained largely flat year on year as a result of responding to financing needs through proper lending, including in differentiated fields.
- Other operating income included losses on sales of bonds, including Japanese government bonds of ¥3.4 billion.

② General and administrative expenses (excluding nonrecurring items)

Maintained target OHR through tight cost control

- General and administrative expenses (excluding nonrecurring items) increased by ¥4.4 billion year on year due to upfront investments to support our business models, such as system-related investment and human capital investment, while OHR came to around 60%. Continue to implement necessary investments while maintaining appropriate cost control.

③ Credit-related expenses

Increased due to a rise in bankruptcies and defaults

- Credit-related expenses increased by ¥7.5 billion year on year to ¥28.3 billion due to a rise in bankruptcies and defaults owing to private liquidation and window dressing. Although there was a trend toward the end of the fiscal year in which monthly results were lower than the same month of the previous year, we continued to focus on management improvement and business revitalization support.

	March 31, 2020	March 31, 2021	March 31, 2022	March 31, 2023	March 31, 2024
	100.7	105.4	118.9	121.8	122.8
	88.6	97.9	103.6	107.5	110.6
	72.5	72.5	66.1	69.3	73.7
	28.2	32.9	52.8	52.5	49.1
	7.1	19.5	20.7	20.7	28.3
	20.5	7.6	30.2	30.8	21.9
	13.7	8.7	18.3	22.9	15.3
	72.0	68.8	55.5	56.8	59.9
	956.6	969.9	979.7	997.1	1,019.5
	11,149.3	13,012.6	12,719.3	12,980.4	13,226.7
	8,294.1	9,521.4	9,607.8	9,639.0	9,627.4
	1,283.3	1,464.4	1,215.1	977.9	1,219.6
	5,082.0	5,893.6	5,707.9	5,786.3	6,235.2
	3,990.1	3,787.1	3,542.5	3,448.8	3,296.4
	11.69	11.74	11.71	11.53	11.10
	11.69	11.74	11.71	11.89	11.79
	12.39	12.68	12.76	13.16	12.99
	1.43	0.91	1.87	2.32	1.52
	3,703	3,599	3,419	3,377	3,383
	(879)	(890)	(886)	(883)	(902)