

Consolidated Financial Results

	2015	2016	2017	2018
For the year*: (Millions of yen)				
Revenues	364,174	429,405	399,738	384,893
Gross profit before funding costs*1	44,803	44,904	45,157	52,596
Funding costs	6,361	5,697	6,959	8,467
Gross profit	38,441	39,206	38,197	44,128
Selling, general and administrative expenses	20,868	21,244	19,034	21,214
Operating income	17,573	17,962	19,162	22,913
Ordinary income	18,570	18,789	19,964	24,226
Net income attributable to owners of the parent	11,609	12,414	13,643	16,594
At year-end: (Millions of yen)				
Total assets	1,718,720	1,752,284	1,821,501	2,161,872
Operating assets	1,581,025	1,608,718	1,683,005	2,021,368
Lease	958,353	950,318	983,590	1,160,218
Installment sales receivable*2	147,455	137,820	138,592	145,888
Loans	377,933	348,085	360,073	469,135
Operational investment securities	97,283	172,493	196,860	239,814
Bankruptcy reorganization claims, etc.	10,393	3,331	2,440	3,432
Interest-bearing debt	1,465,584	1,492,438	1,536,240	1,834,757
Equity	132,786	141,755	154,632	182,159
Per share data: (yen)				
Net income	54.44	58.22	63.98	77.73
Equity	595.72	640.45	698.51	710.78
Dividends	60.00	64.00	70.00	78.00

On April 1, 2024, our company carried out a 5-for-1 stock split of common shares.
Per-share data for the 2015 fiscal year is on a post-split proforma basis, except for dividend per share, which is shown on a pre-split basis for all years.

Key indicators: (%)				
Return on equity (ROE)	9.5	9.4	9.6	10.3
Return on assets (ROA)	1.1	1.1	1.1	1.2
Equity ratio	7.4	7.8	8.2	8.0

Other (Number of persons)				
Number of employees	1,072	1,053	1,081	1,627

*1 Gross profit before cost of capital
*2 After subtraction of deferred profit on installment sales

2019	2020	2021	2022	2023	2024
539,241	497,852	554,809	529,700	656,127	695,423
60,263	59,332	62,115	72,299	91,197	112,301
9,744	7,985	7,581	10,932	17,575	25,957
50,519	51,347	54,534	61,366	73,621	86,343
24,243	25,383	36,640	29,610	34,109	37,377
26,275	25,963	17,893	31,756	39,511	48,966
26,714	27,542	20,064	40,110	50,897	66,219
17,512	21,772	14,902	28,398	35,220	42,038
2,348,416	2,603,190	2,748,810	2,954,634	3,363,336	3,898,061
2,090,305	2,322,398	2,416,558	2,580,137	2,858,898	3,281,857
1,327,723	1,476,331	1,487,631	1,500,511	1,590,557	1,856,387
139,715	124,433	106,601	95,296	104,359	113,951
400,999	500,674	582,481	661,664	733,765	777,850
221,866	220,959	239,843	322,663	363,711	439,643
5,448	11,477	32,691	25,813	28,867	18,856
2,000,636	2,255,387	2,375,243	2,537,555	2,842,428	3,278,071
195,780	210,852	230,803	275,834	329,800	401,495
72.10	90.03	61.61	117.35	145.07	154.54
765.80	829.48	907.23	1,085.55	1,270.62	1,367.89
82.00	92.00	110.00	147.00	192.00	47.00
9.8	11.3	7.1	11.8	12.3	12.2
1.2	1.1	0.7	1.4	1.6	1.8
7.9	7.7	8.0	8.9	9.2	9.8
1,745	1,795	1,864	1,964	2,176	2,282