■ 10-year Financial Summary

Consolidated Financial Results

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
For the year: (Millions of yen)										
Revenues	429,405	399,738	384,893	539,241	497,852	554,809	529,700	656,127	695,423	**921,592**
Gross profit before funding costs*1	44,904	45,157	52,596	60,263	59,332	62,115	72,299	91,197	112,301	**123,107**
Funding costs	5,697	6,959	8,467	9,744	7,985	7,581	10,932	17,575	25,957	**34,247**
Gross profit	39,206	38,197	44,128	50,519	51,347	54,534	61,366	73,621	86,343	**88,859**
Selling, general and administrative expenses	21,244	19,034	21,214	24,243	25,383	36,640	29,610	34,109	37,377	**44,185**
Operating income	17,962	19,162	22,913	26,275	25,963	17,893	31,756	39,511	48,966	**44,674**
Ordinary income	18,789	19,964	24,226	26,714	27,542	20,064	40,110	50,897	66,219	**64,969**
Net income attributable to owners of the parent	12,414	13,643	16,594	17,512	21,772	14,902	28,398	35,220	42,038	**47,609**
At year-end: (Millions of yen)										
Total assets	1,752,284	1,821,501	2,161,872	2,348,416	2,603,190	2,748,810	2,954,634	3,363,336	3,898,061	**4,175,256**
Operating assets	1,608,718	1,683,005	2,021,368	2,090,305	2,322,398	2,416,558	2,580,137	2,858,898	3,281,857	**3,399,877**
Lease	950,318	983,590	1,160,218	1,327,723	1,476,331	1,487,631	1,500,511	1,590,557	1,856,387	**1,852,892**
Installment sales receivable*2	137,820	138,592	145,888	139,715	124,433	106,601	95,296	104,359	113,951	**110,267**
Loans	348,085	360,073	469,135	400,999	500,674	582,481	661,664	733,765	777,850	**805,105**
Operational investment securities	172,493	196,860	239,814	221,866	220,959	239,843	322,663	363,711	439,643	**477,775**
Bankruptcy reorganization claims, etc.	3,331	2,440	3,432	5,448	11,477	32,691	25,813	28,867	18,856	**16,360**
Interest-bearing debt	1,492,438	1,536,240	1,834,757	2,000,636	2,255,387	2,375,243	2,537,555	2,842,428	3,278,071	**3,474,058**
Equity	141,755	154,632	182,159	195,780	210,852	230,803	275,834	329,800	401,495	**454,469**
Per share data: (yen)										
Net income	58.22	63.98	77.73	72.10	90.03	61.61	117.35	145.07	154.54	**169.98**
Equity	640.45	698.51	710.78	765.80	829.48	907.23	1,085.55	1,270.62	1,367.89	**1,527.83**
Dividends	64.00	70.00	78.00	82.00	92.00	110.00	147.00	192.00	47.00	**51.00**
Key indicators: (%)										
Return on equity (ROE)	9.4	9.6	10.3	9.8	11.3	7.1	11.8	12.3	12.2	**11.7**
Return on assets (ROA)	1.1	1.1	1.2	1.2	1.1	0.7	1.4	1.6	1.8	**1.6**
Equity ratio	7.8	8.2	8.0	7.9	7.7	8.0	8.9	9.2	9.8	**10.3**
Other (Number of persons)										
Number of employees	1,053	1,081	1,627	1,745	1,795	1,864	1,964	2,176	2,282	**2,434**

On April 1, 2024, our company carried out a 5-for-1 stock split of common shares.
Per-share data for the 2016 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.

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