

Eleven-Year Summary

(Millions of yen)

| | FY3/2010 | FY3/2011 | FY3/2012 | FY3/2013 | FY3/2014 | FY3/2015 | FY3/2016 | FY3/2017 | FY3/2018 | FY3/2019 | FY3/2020 |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------------|
| Business Results | | | | | | | | | | | |
| Total revenues | 747,043 | 724,762 | 724,611 | 698,155 | 717,760 | 742,452 | 825,845 | 838,886 | 869,948 | 864,224 | 923,768 |
| Leases | 558,615 | 560,610 | 562,878 | 546,625 | 579,753 | 604,062 | 674,118 | 692,125 | 706,615 | 700,982 | 740,085 |
| Installment sales | 122,615 | 99,414 | 92,533 | 85,021 | 83,270 | 83,408 | 85,673 | 92,232 | 94,668 | 89,451 | 75,099 |
| Loans | 39,048 | 36,802 | 35,611 | 35,592 | 35,068 | 33,892 | 34,162 | 33,655 | 35,018 | 29,597 | 40,356 |
| Others | 26,764 | 27,935 | 33,587 | 30,914 | 19,667 | 21,089 | 31,890 | 20,872 | 33,646 | 44,193 | 68,227 |
| Cost of revenues | 637,474 | 606,033 | 609,533 | 580,121 | 589,086 | 609,172 | 659,846 | 688,655 | 713,779 | 705,904 | 741,804 |
| Gross profit | 109,569 | 118,729 | 115,078 | 118,033 | 128,673 | 133,279 | 165,998 | 150,231 | 156,169 | 158,320 | 181,964 |
| Selling, general and administrative expenses | 83,755 | 62,846 | 61,921 | 58,045 | 63,395 | 63,042 | 77,726 | 71,119 | 76,883 | 77,949 | 90,110 |
| Operating income | 25,813 | 55,882 | 53,156 | 59,987 | 65,278 | 70,237 | 88,272 | 79,112 | 79,285 | 80,371 | 91,853 |
| Recurring Income | 25,821 | 56,307 | 55,878 | 62,983 | 69,821 | 75,380 | 92,672 | 84,731 | 86,177 | 87,605 | 94,376 |
| Net income attributable to owners of the parent | 20,727 | 25,755 | 34,640 | 36,038 | 37,675 | 44,068 | 54,631 | 53,157 | 63,679 | 68,796 | 70,754 |
| Comprehensive income | — | 27,781 | 38,060 | 46,018 | 74,253 | 84,690 | 35,357 | 55,551 | 65,283 | 66,718 | 48,296 |
| Profitability (%) | | | | | | | | | | | |
| Cost of revenues to total revenues | 85.3 | 83.6 | 84.1 | 83.1 | 82.1 | 82.0 | 79.9 | 82.1 | 82.0 | 81.7 | 80.3 |
| Gross profit margin | 14.7 | 16.4 | 15.9 | 16.9 | 17.9 | 18.0 | 20.1 | 17.9 | 18.0 | 18.3 | 19.7 |
| Overhead ratio | 40.8 | 39.1 | 41.9 | 42.4 | 44.0 | 44.7 | 40.4 | 44.8 | 46.1 | 47.1 | 45.1 |
| Return on equity (ROE)*1 | 6.1 | 7.1 | 8.9 | 8.5 | 7.9 | 8.0 | 9.0 | 8.4 | 9.3 | 9.4 | 9.2 |
| Return on assets (ROA)*1 | 0.5 | 0.7 | 0.9 | 0.9 | 0.9 | 0.9 | 1.1 | 1.0 | 1.2 | 1.2 | 1.2 |
| Sales Performance | | | | | | | | | | | |
| Volume of new transactions | 1,301,590 | 1,169,542 | 1,276,464 | 1,356,270 | 1,561,842 | 1,462,319 | 1,536,731 | 1,665,612 | 1,545,635 | 1,729,673 | 1,881,720 |
| Leases | 516,455 | 438,713 | 472,899 | 581,479 | 718,390 | 720,868 | 787,463 | 904,018 | 747,335 | 904,968 | 912,335 |
| Installment sales | 50,646 | 49,424 | 67,293 | 78,259 | 91,755 | 86,263 | 96,969 | 103,078 | 100,244 | 89,370 | 73,046 |
| Loans and others | 734,487 | 681,403 | 736,271 | 696,531 | 751,696 | 655,187 | 652,297 | 658,514 | 698,054 | 735,333 | 896,338 |
| Financial Position | | | | | | | | | | | |
| Total assets | 3,885,161 | 3,721,136 | 3,682,299 | 4,177,784 | 4,497,502 | 5,035,676 | 5,121,253 | 5,388,844 | 5,552,712 | 5,790,929 | 6,285,966 |
| Operating assets*2 | 3,517,982 | 3,393,547 | 3,335,620 | 3,713,972 | 4,017,419 | 4,540,920 | 4,626,455 | 4,876,553 | 4,910,705 | 5,060,114 | 5,248,363 |
| Total equity | 366,891 | 389,802 | 420,864 | 468,061 | 534,250 | 621,344 | 642,366 | 686,378 | 731,124 | 778,582 | 798,820 |
| Interest-bearing debt | 3,148,926 | 2,961,470 | 2,893,504 | 3,315,294 | 3,484,480 | 3,910,324 | 3,908,736 | 4,142,073 | 4,251,769 | 4,440,352 | 4,930,692 |
| Equity ratio (%) | 9.1 | 10.0 | 10.9 | 10.7 | 11.4 | 11.8 | 12.0 | 12.2 | 12.7 | 13.0 | 12.4 |
| Cash Flows | | | | | | | | | | | |
| Net cash provided by (used in) operating activities | 52,013 | 224,305 | 87,941 | (63,407) | (41,776) | (56,296) | (36,819) | (220,251) | (50,751) | (239,403) | (252,199) |
| Net cash provided by (used in) investing activities | (11,415) | (5,402) | (7,631) | (102,372) | 8,739 | (31,453) | (5,105) | (28,865) | (31,962) | (34,063) | (32,988) |
| Net cash provided by (used in) financing activities | (82,443) | (191,694) | (68,631) | 183,560 | 77,729 | 65,384 | 50,736 | 234,908 | 147,611 | 299,752 | 552,320 |
| Net increase (decrease) in cash and cash equivalents | (41,773) | 27,047 | 11,582 | 18,766 | 47,585 | (17,942) | 8,298 | (15,876) | 61,689 | 25,527 | 268,803 |
| Cash and cash equivalents, end of year | 12,980 | 40,408 | 51,765 | 72,954 | 120,540 | 102,773 | 111,071 | 95,263 | 160,124 | 186,489 | 455,588 |
| Per Share Information*3 (Yen) | | | | | | | | | | | |
| Net income per share | 23.14 | 28.76 | 38.72 | 40.56 | 42.40 | 49.58 | 61.45 | 59.77 | 71.57 | 77.28 | 79.44 |
| Cash dividends per share | 4.8 | 5.0 | 6.0 | 6.5 | 8.0 | 9.5 | 12.3 | 13.0 | 18.0 | 23.5 | 25.0 |
| Number of Employees | | | | | | | | | | | |
| | 2,219 | 2,245 | 2,275 | 2,402 | 2,511 | 2,729 | 2,828 | 2,969 | 3,126 | 3,217 | 3,301 |

*1 Based on net income attributable to owners of the parent

*2 Due to changes in definition of terms that took place in the first quarter of fiscal 2020, the figures given here may be different from those stated in the financial summaries for fiscal 2017–fiscal 2019.

*3 On April 1, 2013, Mitsubishi UFJ Lease & Finance split each share of its common stock, held by shareholders stated or recorded in the register of shareholders as of March 31, 2013, into 10 shares. Net income per share and cash dividends per share have been retrospectively adjusted to reflect the stock split for all periods presented.