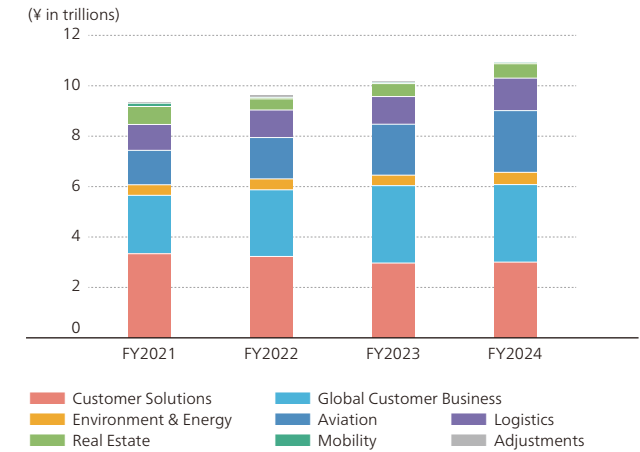


Financial Information

	FY2021	FY2022	FY2023	FY2024
Revenues (¥ in millions)	1,765,559	1,896,231	1,950,583	2,090,808
Gross profit (¥ in millions)	334,661	357,327	380,095	462,637
Operating income (¥ in millions)	114,092	138,727	146,176	187,126
Recurring income (¥ in millions)	117,239	146,076	151,633	193,594
Net income attributable to owners of the parent (¥ in millions)	99,401	116,241	123,842	135,165
Total assets (¥ in millions)	10,328,872	10,726,196	11,149,858	11,762,332
Segment assets (¥ in millions)	9,345,376	9,632,966	10,179,473	10,935,652
Interest-bearing debt (¥ in millions)	8,066,082	8,236,106	8,439,792	8,840,797
Total equity (¥ in millions)	1,333,467	1,551,029	1,705,345	1,804,523
Cash flows (¥ in millions)				
Operating activities	195,845	46,752	(49,128)	(296,884)
Investing activities	(107,879)	(127,322)	143,336	(96,977)
Financing activities	(192,157)	(8,948)	(222,977)	353,628
Cash and cash equivalents at the end of the year (¥ in millions)	520,083	460,486	335,307	290,805
Equity ratio (%)	12.7	14.3	15.1	15.2
ROE (%)	8.0	8.2	7.7	7.8
ROA (%)	1.0	1.1	1.1	1.2
New transactions volume (¥ in billions)	2,507.8	2,640.6	3,051.9	3,311.7
Per-share indicators				
Earnings (¥)	69.24	80.95	86.30	94.19
Equity (¥)	912.19	1,064.46	1,174.88	1,246.64
Dividend (¥)	28.0	33.0	37.0	40.0
Payout ratio (%)	40.4	40.8	42.9	42.5

Segment assets



Segment profit (Net income attributable to owners of the parent)

