

Ⅲ. Performance Forecasts

【Non-Consolidated】

(¥ billions)

	Six months ended Sep.30,			Year ended Mar.31,		
	1 st Half of FY2021 Actual	1 st Half of FY2022 Forecast	Increase/ (Decrease)	FY2021 Actual	FY2022 Forecast	Increase/ (Decrease)
Ordinary income	50.3	49.3	(1.0)	100.8	96.0	(4.8)
Core gross profit	41.1	40.8	(0.3)	83.5	80.1	(3.4)
Expenses (excluding non-recurring losses)	31.1	30.9	(0.2)	61.5	63.8	2.2
Core operating profit	10.0	9.8	(0.2)	22.0	16.2	(5.8)
Excluding gains (losses) on cancellation of investment trusts	10.0	9.8	(0.2)	22.0	16.2	(5.8)
Credit cost	1.5	1.5	(0.0)	3.2	3.0	(0.2)
Ordinary profit	9.6	9.0	(0.6)	17.8	14.1	(3.7)
Net income	6.5	6.2	(0.3)	11.0	7.9	(3.1)

【Consolidated】

(¥ billions)

	Six months ended Sep.30,			Year ended Mar.31,		
	1 st Half of FY2021 Actual	1 st Half of FY2022 Forecast	Increase/ (Decrease)	FY2021 Actual	FY2022 Forecast	Increase/ (Decrease)
Ordinary income	61.3	59.9	(1.4)	124.4	119.1	(5.3)
Core gross profit	43.0	42.3	(0.7)	88.8	85.1	(3.7)
Expenses (excluding non-recurring losses)	32.7	32.7	(0.0)	64.8	67.5	2.6
Credit cost	1.6	1.9	0.2	3.4	4.1	0.6
Ordinary profit	9.6	8.1	(1.5)	19.2	13.9	(5.3)
Profit attributable to owners of parent	6.2	5.4	(0.8)	11.7	7.6	(4.1)
Core operating profit	10.2	9.5	(0.7)	23.9	17.5	(6.4)
Excluding gains (losses) on cancellation of investment trusts	10.2	9.5	(0.7)	23.9	17.5	(6.4)

Please be cautious this report is an English translation of the Japanese original. Please refer to the Japanese version for more information.