

































### Ⅲ. Performance Forecasts

#### 【Non-Consolidated】

(¥ billions)

	Six months ended Sep.30,			Year ended Mar.31,		
	1 <sup>st</sup> Half of FY2022 Actual	1 <sup>st</sup> Half of FY2023 Forecast	Increase/ (Decrease)	FY2022 Actual	FY2023 Forecast	Increase/ (Decrease)
Ordinary income	53.3	<b>50.9</b>	(2.4)	103.1	<b>100.0</b>	(3.1)
Core gross profit	42.5	<b>40.7</b>	(1.8)	82.6	<b>80.9</b>	(1.7)
Expenses (excluding non-recurring losses)	30.6	<b>32.5</b>	1.8	63.8	<b>64.7</b>	0.8
Core operating profit	11.9	<b>8.2</b>	(3.7)	18.8	<b>16.2</b>	(2.6)
Excluding gains (losses) on cancellation of investment trusts	11.9	<b>8.2</b>	(3.7)	18.8	<b>16.2</b>	(2.6)
Credit cost	1.5	<b>2.0</b>	0.4	4.8	<b>4.0</b>	(0.8)
Ordinary profit	12.5	<b>8.0</b>	(4.5)	17.8	<b>15.9</b>	(1.9)
Net income	8.5	<b>5.6</b>	(2.9)	10.5	<b>11.0</b>	0.4

#### 【Consolidated】

(¥ billions)

	Six months ended Sep.30,			Year ended Mar.31,		
	1 <sup>st</sup> Half of FY2022 Actual	1 <sup>st</sup> Half of FY2023 Forecast	Increase/ (Decrease)	FY2022 Actual	FY2023 Forecast	Increase/ (Decrease)
Ordinary income	64.3	<b>62.8</b>	(1.5)	126.7	<b>125.0</b>	(1.7)
Core gross profit	43.9	<b>43.1</b>	(0.8)	87.1	<b>87.3</b>	0.1
Expenses (excluding non-recurring losses)	32.4	<b>34.5</b>	2.0	67.3	<b>68.8</b>	1.4
Credit cost	2.1	<b>2.5</b>	0.3	5.8	<b>4.9</b>	(0.9)
Ordinary profit	11.3	<b>7.7</b>	(3.6)	17.3	<b>16.8</b>	(0.5)
Profit attributable to owners of parent	7.5	<b>5.0</b>	(2.5)	9.6	<b>11.1</b>	1.4
Core operating profit	11.5	<b>8.6</b>	(2.9)	19.7	<b>18.5</b>	(1.2)
Excluding gains (losses) on cancellation of investment trusts	11.4	<b>8.6</b>	(2.8)	19.6	<b>18.5</b>	(1.1)

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