



Financial Highlights

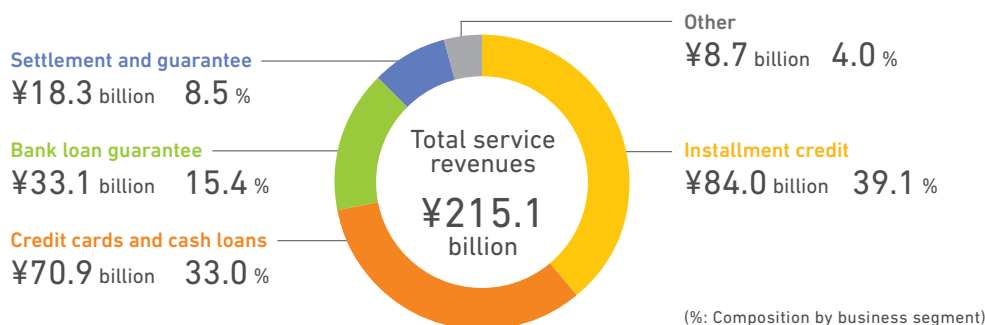
Highlights of Fiscal Year-End Results

Operating revenues reached the same level as the previous fiscal year due to growth in the settlement and guarantee business, despite sales falling below the previous fiscal year in the cash loans business and the bank loan guarantee business.

Operating expenses decreased by 3% from the previous fiscal year, mainly due to a decrease in general expenses because of the effect of process innovation initiatives, such as expanding the scope of web-based credit card statements and optimizing IT costs.

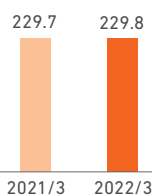
As a result, ordinary profit increased by 29% year on year. Furthermore, profit attributable to owners of parent decreased by 1% year on year.

Service Revenues (Consolidated)

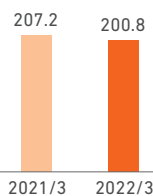


Financial Highlights (Consolidated)

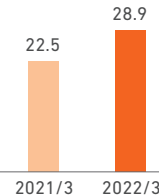
Operating Revenues
(Billions of yen)



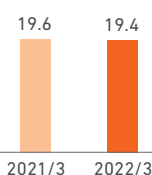
Operating Expenses
(Billions of yen)



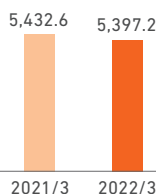
Ordinary Profit
(Billions of yen)



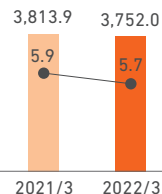
Profit Attributable to Owners of Parent
(Billions of yen)



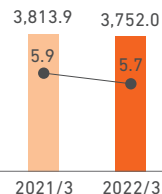
Balance of Operating Assets
(Billions of yen)



Total Assets
(Billions of yen)



Equity Ratio
(%)



* Accounting policies, etc. have changed from the fiscal year ended March 31, 2022. The figures for the fiscal year ended March 31, 2021 (excluding the balance of operating assets) are figures after retrospective application of the changes to accounting policies, etc.

Detailed information related to financial and business performance is available on our website.
<https://www.orico.co.jp/en/company/ir/financial/>

