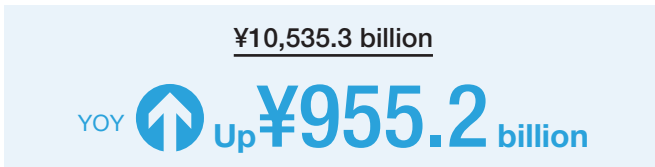


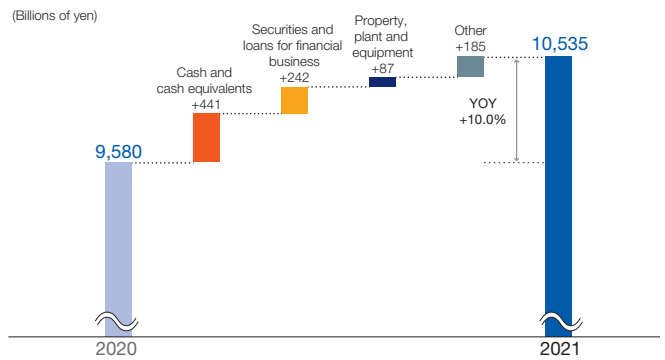
Analysis of the Consolidated Statement of Financial Position

(Years ended March 31)

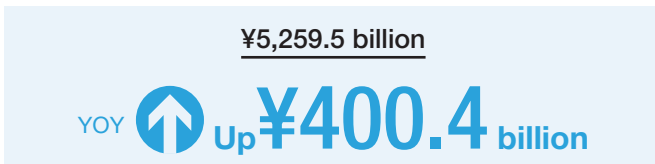
Total Assets



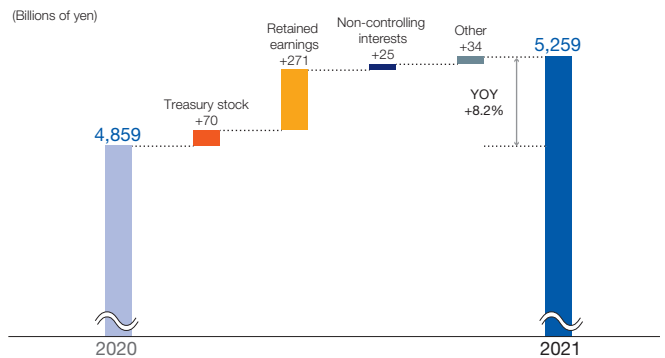
Total assets were ¥10,535.3 billion, an increase of ¥955.2 billion from the previous fiscal year-end. The increase was attributable mainly to an increase in loans for the financial business and cash and cash equivalents due to the securitization of mortgage loans.



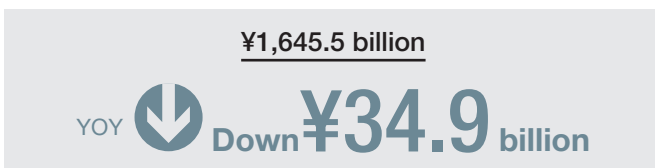
Total Equity



Total equity was ¥5,259.5 billion, up ¥400.4 billion, mainly due to an increase in retained earnings associated with the increase in profit and an increase in non-controlling interests, which outweighed share buybacks.

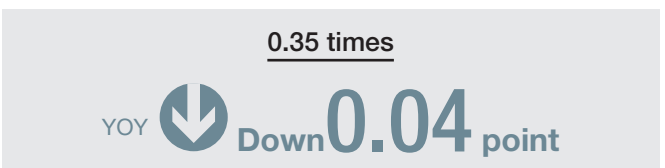


Interest-Bearing Debt



Interest-bearing debt fell ¥34.9 billion year on year to ¥1,645.5 billion, mainly because of a decrease in bonds and borrowings.

D/E Ratio



The D/E ratio fell 0.04 of a point to 0.35 times as equity attributable to owners of the parent increased along with the increase in retained earnings, and interest-bearing debt grew.