

Company: Stellar Finance Inc.

Fiscal Year: 2025

1. Executive Summary

Stellar Finance Inc. reported a strong fiscal year with revenue growth of 12% compared to 2024. Net income increased from \$120 million in 2024 to \$135 million in 2025. The company successfully expanded its fintech solutions globally.

2. Income Statement Highlights

- Revenue: \$1,120 million
- Cost of Goods Sold: \$450 million
- Gross Profit: \$670 million
- Operating Expenses: \$300 million
- Net Income: \$135 million

3. Balance Sheet Highlights

- Total Assets: \$2,500 million
- Total Liabilities: \$1,200 million
- Shareholder Equity: \$1,300 million

4. Risk Factors

- Regulatory changes in international markets
- Currency fluctuations affecting revenue
- Competition from emerging fintech startups

5. Cash Flow Statement

- Net Cash from Operating Activities: \$180 million
- Net Cash Used in Investing Activities: \$70 million
- Net Cash from Financing Activities: \$50 million
- Ending Cash Balance: \$160 million