

## Operating Activities in FY2017

### 1. Sales and Ordinary profit

The total sales in FY2017 reached to 7,550 mil. JPY, reduced by 17 mil. JPY, due to change for allocation of the FINE\* (Financial Information NETwork) fee and discount for the additional service fee.

And the ordinary profit reduced, from the previous year, to 1,171 mil. JPY, reduced by 433 mil. JPY owing to the increase in the selling, general and administrative expenses due to operation and maintenance cost regarding system development.

\*FINE (Financial Information NETwork) is the credit information exchange network between the designated credit information agencies prescribed by the Money Lending Business Act.

### 2. Credit Information held by CIC

The amount of credit information held by CIC reached, at the end of FY 2017 (as of March 20, 2018), to 760.89 mil. records, increased by 19.53 mil. records (+2.6% from the previous year).

In this database, the amount of the Credit Information was 715.45 mil. records (+2.6% from the previous year) and continues to increase.

The amount of the Delinquent Information was 16.52 mil. records (+3.1% from the previous year) and accounts for 2.3% of the Credit Information.

### 3. Number of Credit Information Inquiries

The number of credit information inquiries (the Basic Service) by the member companies was 211.65 mil., increased by 5.30 mil. (+2.5% the previous year). In addition, the number of inquiries for the additional services was 49.12 mil., increased by 1.99 mil. (+4.2% the previous year).

In contrast, the number of the FINE (Financial Information NETwork) inquiry continued to increase to 30.46mil. (+2.1% from the previous year).

The number of the CRIN (CRedit Information Network) inquiry through the credit information exchange network with other credit information agencies reduced from the previous year to 6.28 mil. (-2.0% from the previous year) .

## Financial Conditions

### 1. Change in Business Results and Assets

(In millions of JPY)

	FY2014	FY2015	FY2016	FY2017
Sales	7,360	7,410	7,568	7,550
Ordinary profit	714	1,021	1,605	1,171
Net profit	423	663	1,108	828
Total assets	10,648	11,373	12,079	12,577
Equity	8,533	9,529	10,196	11,136

Note: Listed below are indicate that the total assets and the equity include the treasury stock.

FY2015 -142.92 mil. JPY / FY2016 -368.22 mil. JPY / FY2017 -61.25 mil. JPY

### 2. Summary of Balance Sheet

March 31, 2018

(In millions of JPY)

Assets			Liabilities	
<b>Current assets</b>		<b>6,499</b>	<b>Current liabilities</b>	<b>1,051</b>
Tangible fixed assets	2,324		Fixed liabilities	390
Intangible fixed assets	3,411			
Investments and Other assets	341		<b>Total liabilities</b>	<b>1,441</b>
<b>Fixed assets</b>		<b>6,078</b>	Equity	
			Capital	500
			Capital surplus	65
			Retained earnings	10,632
			Treasury stock	△61
			<b>Total equity</b>	<b>11,136</b>
<b>Total assets</b>		<b>12,577</b>	<b>Total liabilities</b>	<b>12,577</b>

### 3. Summary of Income Statement

Fiscal year ended March 31, 2018

(In millions of JPY)

Net sales	7,550
Operating expenses	6,398
Operating income	1,151
Ordinary profit	1,171
Net profit	838

## Results of Business

### 1. Credit Information held by CIC

(In millions)

	FY2014	FY2015	FY2016	FY2017
Credit information	635.35	667.13	697.52	715.45
Delinquent information	14.68	15.19	16.03	16.52
Application information	46.72	47.19	43.81	45.41
Reference material	0.01	0.02	0.02	0.02
Total	682.09	714.34	741.36	760.89

### 2. Number of Credit Information Inquiries

(In millions)

	FY2014	FY2015	FY2016	FY2017
Basic Services (Credit inquiry)	190.39	199.62	206.34	211.65
Other services	19.48	42.09	47.12	49.12
FINE (*1)	30.67	28.61	29.82	30.46
CRIN (*2)	6.43	6.09	6.41	6.28
Total	246.98	276.43	289.72	297.53

\*1 : CIC exchanges the personal credit information such as outstanding balances with Japan Credit Information Reference Center Corp. (JICC), prescribed by the Money Lending Business Act.

\*2 : CIC exchanges the derogatory (delinquent) information with the Personal Credit Information Center of Japanese Bankers Association and Japan Credit Information Reference Center Corp. (JICC).