

Operating Activities in FY2023

1. Sales and Ordinary profit

Total sales in FY2023 was 7,979 mil. JPY.

Ordinary profit was 1,651 mil. JPY.

Note: Sales for FY2021 onwards do not include the portion of CRIN (CIC→other credit bureaus), due to the application of the accounting standard for revenue recognition.

2. Credit Information held by CIC

The total amount of records held by CIC reached 830.23 mil. records (as of March 20, 2024).

The amount of Credit Information in the database is 786.14 mil. records.

The amount of the Delinquent Information is 21.57 mil. records.

3. Number of Credit Information Inquiries

The number of credit information inquiries by the member companies was 266.38 mil. for FY2023.

4. Number of member companies

The total number of member companies was 837 (as of March 20, 2024).

5. Number of consumer disclosures

The total number of consumer disclosures, for FY2023, was 375,412.

6. Installment sales information (*) held by CIC, Outstanding loan amount for installment sales and Number of credit inquiries by the member credit companies

The amount of installment sales information was 352.65 mil. records for the intermediation of comprehensive credit purchases ("Hokatsu" credit) and 196.15 mil. records for the intermediation of individual credit purchase ("Kobetsu" credit). The outstanding loan amount of installment sales was 24.6311 trillion JPY (as of March 20, 2024).

The total number of credit inquiries by the member credit companies, for FY2023, was 189.55 mil.

(*) The information on the contract of purchasing by credit in case the other party is an individual customer, registered by the member credit companies (revolving payment, installment payment and the lump-sum payment with the repayment period exceeding 2 months from the date of credit granted, including the bonus lump-sum repayment)

7. Consumer loans information^(*) held by CIC, Outstanding amount of consumer loans registered at CIC and Number of credit inquiries by the member consumer loan companies

The amount of consumer loans information held by CIC was 186.47 mil. records and the outstanding amount of consumer loans registered at CIC was 11.1177 trillion JPY (as of March 20, 2024).

The total number of credit inquiries by the member consumer loan companies, for FY2023, was 133.75 mil.

(*) The loan contract in case the other party is an individual customer, registered by the member consumer loan companies (cash advance by credit card, consumer loans, loans on deed)

Financial Conditions

1. Change in Business Results and Assets

(In millions of JPY)

	FY2020	FY2021	FY2022	FY2023
Sales	7,526	7,320	7,654	7,979
Ordinary profit	951	921	1,443	1,651
Net profit	650	628	989	1,146
Total assets	14,066	13,760	15,519	15,790
Equity	12,762	12,515	13,810	14,084

Note: Sales for FY2021 onwards do not include the portion of CRIN, (CIC→other credit bureaus), due to the application of the accounting standard for revenue recognition.

Figures shown in this Financial Condition are rounded down to the nearest mil. JPY.

2. Summary of Balance Sheet

as of March 31, 2024

(In millions of JPY)

Assets		Liabilities	
Current assets	6,295	Current liabilities	1,261
Tangible fixed assets	2,587	Fixed liabilities	444
Intangible fixed assets	4,525		
Investments and Other assets	2,381		
Fixed assets	9,494	Total liabilities	1,706
		Equity	
		Capital	500
		Capital surplus	107
		Retained earnings	14,045
		Total equity	14,084
Total assets	15,790	Total liabilities	15,790

Note: Figures shown in this Financial Condition are rounded down to the nearest mil. JPY.

3. Summary of Income Statement

Fiscal year ended March 31, 2024

(In millions of JPY)

Net sales	7,979
Operating expenses	6,391
Operating income	1,588
Ordinary profit	1,651
Net profit	1,146

Note: Figures shown in this Financial Condition are rounded down to the nearest mil. JPY.

Results of Business

1. Credit Information held by CIC

(In millions)

	FY2020	FY2021	FY2022	FY2023
Total records	797.34	805.00	814.98	830.23
Credit information	755.12	762.61	770.99	786.14
Delinquent information	18.48	19.19	20.09	21.57

Note: Figures for each Fiscal Year (FY) are as of March 20.
Figures shown are rounded off to the nearest million.

2. Number of Credit Information Inquiries

(In millions)

	FY2020	FY2021	FY2022	FY2023
Credit Information Inquiries	212.48	227.46	248.87	266.38

Note: Figures for each Fiscal Year (FY) are as of March 20.
Figures shown are rounded off to the nearest million.

3. Number of Member Companies

	FY2020	FY2021	FY2022	FY2023
Number of member companies	900	902	871	837
Credit companies	336	342	339	339
Consumer loan companies	327	325	323	317

Note: Figures for each Fiscal Year (FY) are as of March 20.

4. Number of consumer disclosures

	FY2020	FY2021	FY2022	FY2023
Consumer disclosures	289,878	266,939	252,633	375,412
by the Internet	171,958	158,967	170,477	330,428
by mail	86,544	87,176	82,156	44,984
by visiting Consumer Disclosure Center	31,376	20,796	0	—

Note: Figures for each Fiscal Year (FY) are as of March 20.

We temporarily closed the consumer disclosure offices from January 2022, and eventually decided to discontinue the consumer disclosure service at the Center on February 28, 2023.