

Operating Activities in FY2024

1. Sales and Ordinary profit

Total sales in FY2024 was 8,366 mil. JPY.

Ordinary profit was 1,748 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 845.80 mil. records (as of March 20, 2025).

The amount of Credit Information in the database is 800.25 mil. records.

The amount of the Delinquent Information is 22.83 mil. records.

3. Number of Credit Information Inquiries

The number of credit information inquiries by the member companies was 290.68 mil. for FY2024.

4. Number of member companies

The total number of member companies was 809 (as of March 20, 2025).

5. Number of consumer disclosures

The total number of consumer disclosures, for FY2024, was 531,198.

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 363.83 mil. records for the intermediation of comprehensive credit purchases ("Hokatsu" credit) and 189.09 mil. records for the intermediation of individual credit purchase ("Kobetsu" credit). The outstanding loan amount of installment sales was 26.2417 trillion JPY (as of March 20, 2025).

The total number of credit inquiries by the member credit companies, for FY2024, was 207.10 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 187.94 mil. records and the outstanding amount of consumer loans registered at CIC was 11.6907 trillion JPY (as of March 20, 2025).

The total number of credit inquiries by the member consumer loan companies, for FY2024, was 147.71 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)

	FY2021	FY2022	FY2023	FY2024
Sales	7,320	7,654	7,979	8,366
Ordinary profit	921	1,443	1,651	1,748
Net profit	628	989	1,146	1,206
Total assets	13,760	15,519	15,790	16,942
Equity	12,515	13,810	14,084	15,221

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, 2025

(In millions of JPY)

Assets		Liabilities	
Current assets	7,347	Current liabilities	1,244
Tangible fixed assets	9,594	Fixed liabilities	476
Intangible fixed assets	2,334		
Investments and Other assets	4,462		
Fixed assets	2,797	Total liabilities	1,721
		Equity	
		Capital	500
		Capital surplus	147
		Retained earnings	14,870
		Total equity	15,221
Total assets	16,942	Total liabilities	16,942

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, 2025

(In millions of JPY)

Net sales	8,366
Operating expenses	6,686
Operating income	1,680
Ordinary profit	1,748
Net profit	1,206

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)

	FY2021	FY2022	FY2023	FY2024
Total records	805.00	814.98	830.23	845.80
Credit information	762.61	770.99	786.14	800.25
Delinquent information	19.19	20.09	21.57	22.83

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)

	FY2021	FY2022	FY2023	FY2024
Credit Information Inquiries	227.46	248.87	266.38	290.68

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

	FY2021	FY2022	FY2023	FY2024
Number of member companies	902	871	837	809
Credit companies	342	339	339	334
Consumer loan companies	325	323	317	307

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

4. Number of consumer disclosures

	FY2021	FY2022	FY2023	FY2024
Consumer disclosures	266,939	252,633	375,412	531,198
by the Internet	158,967	170,477	330,428	489,333
by mail	87,176	82,156	44,984	41,865
by visiting Consumer Disclosure Center	20,796	0	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.