

Operating Activities in FY2025

1. Sales and Ordinary profit

Total sales in FY2025 was 8,671 mil. JPY.

Ordinary profit was 1,491 mil. JPY.

2. Credit Information held by CIC

The total amount of records held by CIC reached 866.56 mil. records (as of March 20, 2026).

The amount of Credit Information in the database is 819.89 mil. records.

The amount of the Delinquent Information is 24.23 mil. records.

3. Number of Credit Information Inquiries

The number of credit information inquiries by the member companies was 298.06 mil. for FY2025.

4. Number of member companies

The total number of member companies was 798 (as of March 20, 2026).

5. Number of consumer disclosures

The total number of consumer disclosures, for FY2025, was 305,981.

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 378.11 mil. records for the intermediation of comprehensive credit purchases ("Hokatsu" credit) and 183.15 mil. records for the intermediation of individual credit purchase ("Kobetsu" credit). The outstanding loan amount of installment sales was 27.6753 trillion JPY (as of March 20, 2026).

The total number of credit inquiries by the member credit companies, for FY2025, was 208.59 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 189.82 mil. records and the outstanding amount of consumer loans registered at CIC was 12.3118 trillion JPY (as of March 20, 2026).

The total number of credit inquiries by the member consumer loan companies, for FY2025, was 151.46 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)

	FY2022	FY2023	FY2024	FY2025
Sales	7,654	7,979	8,366	8,671
Ordinary profit	1,443	1,651	1,748	1,491
Net profit	989	1,146	1,206	1,016
Total assets	15,519	15,790	16,942	17,464
Equity	13,810	14,084	15,221	15,847

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

2. Summary of Balance Sheet

as of March 31, 2026

(In millions of JPY)

Assets		Liabilities	
Current assets	7,430	Current liabilities	1,159
Tangible fixed assets	10,034	Fixed liabilities	457
Intangible fixed assets	2,646		
Investments and Other assets	4,309		
Fixed assets	3,078	Total liabilities	1,617
		Equity	
		Capital	500
		Capital surplus	147
		Retained earnings	15,495
		Total equity	15,847
Total assets	17,464	Total liabilities	17,464

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, 2026

(In millions of JPY)

Net sales	8,671
Operating expenses	7,315
Operating income	1,355
Ordinary profit	1,491
Net profit	1,016

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)

	FY2022	FY2023	FY2024	FY2025
Total records	814.98	830.23	845.80	866.56
Credit information	770.99	786.14	800.25	819.89
Delinquent information	20.09	21.57	22.83	24.23

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)

	FY2022	FY2023	FY2024	FY2025
Credit Information Inquiries	248.87	266.38	290.68	298.06

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

	FY2022	FY2023	FY2024	FY2025
Number of member companies	871	837	809	798
Credit companies	339	339	334	331
Consumer loan companies	323	317	307	300

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

4. Number of consumer disclosures

	FY2022	FY2023	FY2024	FY2025
Consumer disclosures	252,633	375,412	531,198	305,981
by the Internet	170,477	330,428	489,333	227,148
by mail	82,156	44,984	41,865	78,833
by visiting Consumer Disclosure Center	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.