

Operating Activities in FY2019

1. Sales and Ordinary profit

Total sales in FY2019 was 7,743 mil. JPY, increased by 193 mil. JPY (+2.5% Year-on-Year (YoY)). This is due to the increase in sales of Basic Service.

Ordinary profit was 1,351 mil. JPY, increased by 238 mil. JPY (+21.4% YoY), due to the increase in Total sales.

2. Credit Information held by CIC

The total amount of records held by CIC reached 795.40 mil. records at the end of FY2019 (as of March 20, 2020), increased by 15.07 mil. records (+1.9% YoY).

The amount of Credit Information in the database is 751.36 mil. records (+2.3% YoY) and continues to increase.

The amount of the Delinquent Information is 18.23 mil. records (+4.9% YoY) and accounts for 2.4% of Credit Information.

3. Number of Credit Information Inquiries

The number of credit information inquiries (Basic Services) by member companies was 222.96 mil., increased by 9.11 mil. (+4.2% YoY). The number of inquiries for additional services was 49.53 mil., increased by 0.49 mil. (+1.0% YoY).

The number of FINE (Financial Information Network) inquiry, which is the credit information exchange network between designated credit information agencies prescribed by the Money Lending Business Act, decreased to 29.86 mil. (-2.6% YoY).

The number of CRIN (CRedit Information Network) inquiry, which is the credit information exchange network with other credit information agencies, increased from the previous year to 6.58 mil. (+4.8% YoY). This consists of 4.2% increase for outbound inquiries from CIC to other agencies and 5.8% increase for inbound inquiries from other agencies to CIC.

* Figures shown in this Operating Activities are rounded down to 2 decimal points.

Financial Conditions

1. Change in Business Results and Assets

(In millions of JPY)

	FY2016	FY2017	FY2018	FY2019
Sales	7,568	7,550	7,550	7,743
Ordinary profit	1,605	1,171	1,112	1,351
Net profit	1,108	828	766	934
Total assets	12,079	12,577	13,719	13,810
Equity	10,196	11,136	11,694	12,390

Note: Listed below indicate that Total assets and Equity include treasury stock.

FY2016: -368 mil. JPY / FY2017: -61 mil. JPY / FY2018: -20 mil. JPY

Treasury stock is not included in Total assets and Equity for FY2019.

2. Summary of Balance Sheet

as of March 31, 2020

(In millions of JPY)

Assets			Liabilities	
Current assets		6,063	Current liabilities	996
Tangible fixed assets	2,879		Fixed liabilities	423
Intangible fixed assets	4,253			
Investments and Other assets	613		Total liabilities	1,419
Fixed assets		7,746	Equity	
			Capital	500
			Capital surplus	65
			Retained earnings	11,824
			Total equity	12,390
Total assets		13,810	Total liabilities	13,810

3. Summary of Income Statement

Fiscal year ended March 31, 2020

(In millions of JPY)

Net sales	7,743
Operating expenses	6,448
Operating income	1,295
Ordinary profit	1,351
Net profit	934

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

Results of Business

1. Credit Information held by CIC

(In millions)

	FY2016	FY2017	FY2018	FY2019
Credit information	697.52	715.45	734.22	751.36
Delinquent information	16.03	16.52	17.38	18.23
Application information	43.81	45.41	46.08	44.00
Reference material	0.02	0.02	0.03	0.03
Total	741.36	760.89	780.33	795.40

2. Number of Credit Information Inquiries

(In millions)

	FY2016	FY2017	FY2018	FY2019
Basic Services (Credit inquiry)	206.34	211.65	213.85	222.96
Other services	47.12	49.12	49.04	49.53
FINE (*1)	29.82	30.46	30.63	29.86
CRIN (*2)	6.41	6.28	6.28	6.58
Total	289.72	297.53	299.81	308.95

*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).

* Figures shown in this Result of Business are rounded down to 2 decimal points.