

## Operating Activities in FY2020

### 1. Sales and Ordinary profit

Total sales in FY2020 was 7,526 mil. JPY, decreased by 2.8% (Year-on-Year (YoY)). This is due to decrease in sales of Basic Service.

Ordinary profit was 951 mil. JPY, decreased by 29.6% (YoY), due to the decrease in Total sales.

### 2. Credit Information held by CIC

The total amount of records held by CIC reached 797.34 mil. records, increased by 0.2% (YoY), at the end of FY2020 (as of March 20, 2021).

The amount of Credit Information in the database is 755.11 mil. records (+0.5% YoY).

The amount of the Delinquent Information is 18.48 mil. records (+1.4% YoY).

### 3. Number of Credit Information Inquiries

The number of credit information inquiries (Basic Services) by member companies was 212.60 mil., decreased by 4.7% (YoY). The number of inquiries for additional services was 46.52 mil., decreased by 6.1% (YoY).

The number of FINE (Financial Information NEtwork) inquiry, the credit information exchange network between designated credit information agencies prescribed by the Money Lending Business Act, decreased to 23.78mil. (-20.4% YoY).

The number of CRIN (CRedit Information Network) inquiry through the credit information exchange network with other credit information agencies increased from the previous year to 7.07 mil. (+7.4% YoY). This consists of 9.3% increase YoY for outbound inquiries and 4.4% increase YoY for inbound inquiries.

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

## Financial Conditions

### 1. Change in Business Results and Assets

(In millions of JPY)

	FY2017	FY2018	FY2019	FY2020
Sales	7,550	7,550	7,743	7,526
Ordinary profit	1,171	1,112	1,351	951
Net profit	828	766	934	650
Total assets	12,577	13,719	13,810	14,066
Equity	11,136	11,694	12,390	12,762

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

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

Treasury stock is not included in Total assets and Equity for FY2019 and FY2020.

### 2. Summary of Balance Sheet

as of March 31, 2021

(In millions of JPY)

Assets			Liabilities	
<b>Current assets</b>		<b>5,775</b>	<b>Current liabilities</b>	<b>831</b>
<b>Tangible fixed assets</b>	<b>2,865</b>		<b>Fixed liabilities</b>	<b>472</b>
<b>Intangible fixed assets</b>	<b>4,239</b>			
<b>Investments and Other assets</b>	<b>1,185</b>		<b>Total liabilities</b>	<b>1,304</b>
<b>Fixed assets</b>		<b>8,290</b>	<b>Equity</b>	
			<b>Capital</b>	<b>500</b>
			<b>Capital surplus</b>	<b>65</b>
			<b>Retained earnings</b>	<b>12,196</b>
			<b>Total equity</b>	<b>12,762</b>
<b>Total assets</b>		<b>14,066</b>	<b>Total liabilities</b>	<b>14,066</b>

### 3. Summary of Income Statement

Fiscal year ended March 31, 2021

(In millions of JPY)

Net sales	7,526
Operating expenses	6,560
Operating income	966
Ordinary profit	951
Net profit	650

\* 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)

	FY2017	FY2018	FY2019	FY2020
Credit information	715.45	734.22	751.36	755.11
Delinquent information	16.52	17.38	18.23	18.48
Application information	45.41	46.08	44.00	42.18
Reference material	0.02	0.03	0.03	0.03
Total	760.89	780.33	795.40	797.34

### 2. Number of Credit Information Inquiries

(In millions)

	FY2017	FY2018	FY2019	FY2020
Basic Services (Credit inquiry)	211.65	213.85	222.96	212.60
Other services	49.12	49.04	49.53	46.52
FINE (*1)	30.46	30.63	29.86	23.78
CRIN (*2)	6.28	6.28	6.58	7.07
Total	297.53	299.81	308.95	289.99

\*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.