

## Operating Activities in FY2021

### 1. Sales and Ordinary profit

Total sales in FY2021 was 7,320 mil. JPY.

Ordinary profit was 921 mil. JPY.

Note: Sales for FY2021 does not include the sales from CRIN, 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 805.00 mil. records (as of March 20, 2022).

The amount of Credit Information in the database is 762.61 mil. records.

The amount of the Delinquent Information is 19.19 mil. records.

### 3. Number of Credit Information Inquiries

The number of credit information inquiries by the member companies was 227.46 mil. for FY2021.

### 4. Number of member companies

The total number of member companies was 902 (as of March 20, 2022).

### 5. Number of consumer disclosures

The total number of consumer disclosures, for FY2021, was 266,939.

### 6. Installment sales information<sup>(\*)</sup> 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 328.27 mil. records for the intermediation of comprehensive credit purchases ("Hokatsu" credit) and 215.01 mil. records for the intermediation of individual credit purchase ("Kobetsu" credit). The outstanding loan amount of installment sales was 22.6917 trillion JPY (as of March 20, 2022).

The total number of credit inquiries by the member credit companies, for FY2021, was 160.31 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 180.07 mil. records and the outstanding amount of consumer loans registered at CIC was 10.0252 trillion JPY.

The total number of credit inquiries by the member consumer loan companies, for FY2021, was 110.09 mil. (as of March 20, 2022).

(\*) 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)

	FY2018	FY2019	FY2020	FY2021
<b>Sales</b>	7,550	7,743	7,526	7,320
<b>Ordinary profit</b>	1,112	1,351	951	921
<b>Net profit</b>	766	934	650	628
<b>Total assets</b>	13,719	13,810	14,066	13,760
<b>Equity</b>	11,694	12,390	12,762	12,515

Note: Sales for FY2021 does not include the sales from CRIN, due to the application of the accounting standard for revenue recognition.

### 2. Summary of Balance Sheet

as of March 31, 2022

(In millions of JPY)

Assets		Liabilities	
<b>Current assets</b>	5,358	<b>Current liabilities</b>	775
<b>Tangible fixed assets</b>	2,615	<b>Fixed liabilities</b>	469
<b>Intangible fixed assets</b>	4,069		
<b>Investments and Other assets</b>	1,717		
<b>Fixed assets</b>	8,402	<b>Total liabilities</b>	1,245
		<b>Equity</b>	
		<b>Capital</b>	500
		<b>Capital surplus</b>	65
		<b>Retained earnings</b>	12,537
		<b>Total equity</b>	12,515
<b>Total assets</b>	13,760	<b>Total liabilities</b>	13,760

### 3. Summary of Income Statement

Fiscal year ended March 31, 2022

(In millions of JPY)

<b>Net sales</b>	7,320
<b>Operating expenses</b>	6,434
<b>Operating income</b>	886
<b>Ordinary profit</b>	921
<b>Net profit</b>	628

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)

	FY2018	FY2019	FY2020	FY2021
<b>Total records</b>	780.33	795.41	797.34	805.00
<b>Credit information</b>	734.22	751.37	755.12	762.61
<b>Delinquent information</b>	17.38	18.24	18.48	19.19

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)

	FY2018	FY2019	FY2020	FY2021
<b>Credit Information Inquiries</b>	214.01	223.15	212.48	227.46

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

	FY2018	FY2019	FY2020	FY2021
<b>Number of member companies</b>	921	903	900	902
<b>Credit companies</b>	340	340	336	342
<b>Consumer loan companies</b>	330	322	327	325

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

### 4. Number of consumer disclosures

	FY2018	FY2019	FY2020	FY2021
<b>Consumer disclosures</b>	254,131	269,368	289,878	266,939
<b>by the Internet</b>	123,005	140,126	171,958	158,967
<b>by mail</b>	64,947	65,072	86,544	87,176
<b>by visiting Consumer Disclosure Center</b>	66,179	64,170	31,376	20,796

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