

Operating Activities in FY2022

1. Sales and Ordinary profit

Total sales in FY2022 was 7,654 mil. JPY.

Ordinary profit was 1,443 mil. JPY.

Note: Sales for FY2021 and FY2022 do 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 814.98 mil. records (as of March 20, 2023).

The amount of Credit Information in the database is 770.99 mil. records.

The amount of the Delinquent Information is 20.09 mil. records.

3. Number of Credit Information Inquiries

The number of credit information inquiries by the member companies was 248.87 mil. for FY2022.

4. Number of member companies

The total number of member companies was 871 (as of March 20, 2023).

5. Number of consumer disclosures

The total number of consumer disclosures, for FY2022, was 252,633.

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 338.61 mil. records for the intermediation of comprehensive credit purchases ("Hokatsu" credit) and 205.11 mil. records for the intermediation of individual credit purchase ("Kobetsu" credit). The outstanding loan amount of installment sales was 23.2015 trillion JPY (as of March 20, 2023).

The total number of credit inquiries by the member credit companies, for FY2022, was 177.33 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 179.88 mil. records and the outstanding amount of consumer loans registered at CIC was 10.5403 trillion JPY (as of March 20, 2023).

The total number of credit inquiries by the member consumer loan companies, for FY2022, was 125.28 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)

	FY2019	FY2020	FY2021	FY2022
Sales	7,743	7,526	7,320	7,654
Ordinary profit	1,351	951	921	1,443
Net profit	934	650	628	989
Total assets	13,810	14,066	13,760	15,519
Equity	12,390	12,762	12,515	13,810

Note: Sales for FY2021 and 2022 do 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, 2023

(In millions of JPY)

Assets		Liabilities	
Current assets	5,004	Current liabilities	1,205
Tangible fixed assets	2,767	Fixed liabilities	503
Intangible fixed assets	4,148		
Investments and Other assets	3,599		
Fixed assets	10,515	Total liabilities	1,709
		Equity	
		Capital	500
		Capital surplus	107
		Retained earnings	13,246
		Total equity	13,810
Total assets	15,519	Total liabilities	15,519

3. Summary of Income Statement

Fiscal year ended March 31, 2023

(In millions of JPY)

Net sales	7,654
Operating expenses	6,222
Operating income	1,432
Ordinary profit	1,443
Net profit	989

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)

	FY2019	FY2020	FY2021	FY2022
Total records	795.41	797.34	805.00	814.98
Credit information	751.37	755.12	762.61	770.99
Delinquent information	18.24	18.48	19.19	20.09

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)

	FY2019	FY2020	FY2021	FY2022
Credit Information Inquiries	223.15	212.48	227.46	248.87

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

	FY2019	FY2020	FY2021	FY2022
Number of member companies	903	900	902	871
Credit companies	340	336	342	339
Consumer loan companies	322	327	325	323

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

4. Number of consumer disclosures

	FY2019	FY2020	FY2021	FY2022
Consumer disclosures	269,368	289,878	266,939	252,633
by the Internet	140,126	171,958	158,967	170,477
by mail	65,072	86,544	87,176	82,156
by visiting Consumer Disclosure Center	64,170	31,376	20,796	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.