

# FACT BOOK 2015

## For the Three Months Ended June, 2014

### First Quarter Report

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##### Key Operating Data

Number of Cardholders	12
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#### Remarks:

- 1: All fractions of numbers posted are rounded off to the nearest figure.
- 2: YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3: The consolidated figure may be affected by fluctuation of exchange rates since the figure is converted to Japanese Yen in every financial closing.
- 4: The figure of domestic is an estimated figure before the elimination of intra-company transactions.



イオンフィナンシャルサービス

AEON Financial Service

Stock Code:8570

**Consolidated Financial Summary**  
**Consolidated Balance Sheets**

(Unit: Millions of Yen)

		2013/6		2014/6		2014/3	
		Results	Change	Results	Change	Results	Change
Cash and deposits		¥ 282,578	△ 234,878	¥ 289,389	△ 127,272	¥ 416,662	△ 100,794
Call loans		—	△ 10,000	—	—	—	△ 10,000
Monetary claims bought		16,068	△ 2,608	10,377	△ 1,742	12,119	△ 6,557
Securities		194,021	△ 8,248	155,952	△ 17,427	173,379	△ 28,889
Loans and bills discounted		1,151,424	23,382	1,334,115	57,374	1,276,741	148,700
Accounts receivable—installment		869,871	362,556	932,273	△ 25,130	957,403	450,088
Other assets		63,927	△ 31,052	93,026	12,731	80,294	△ 14,684
Property, plant and equipment		22,990	2,929	31,627	442	31,185	11,124
Intangible assets		63,503	3,899	67,415	△ 307	67,723	8,120
	Goodwill	30,255	1,370	28,431	△ 455	28,887	31
	Other intangible assets	33,247	2,529	38,983	147	38,835	7,353
Deferred tax assets		20,763	4,041	22,120	3,362	18,758	2,036
Customer's liabilities for acceptance and guarantees		191,179	190,630	169,957	△ 6,463	176,421	175,873
Allowance for doubtful accounts		△ 47,315	△ 6,398	△ 46,520	1,053	△ 47,574	△ 6,657
Total assets		2,829,012	294,254	3,059,737	△ 103,380	3,163,117	628,360
Deposits		1,498,981	286,930	1,663,055	△ 54,713	1,717,769	505,718
Accounts payable—trade		168,924	△ 21,509	151,865	△ 51,876	203,742	13,309
Call money		—	—	30,000	25,100	4,900	4,900
Borrowed money		488,101	△ 207,284	515,899	672	515,227	△ 180,158
Commercial papers		—	△ 5,442	—	—	—	△ 5,442
Bonds payable		64,859	2,445	104,440	2,831	101,608	39,193
Convertible bond-type bonds with subscription rights to shares		26,090	△ 3,910	820	△ 2,010	2,830	△ 27,170
Other liabilities		100,543	38,167	111,914	55	111,859	49,483
Provision for bonuses		2,097	593	2,591	391	2,200	696
Provision for retirement benefits		2,207	1,787	—	—	—	—
Liabilities for retirement benefits		—	—	3,128	338	2,789	2,370
Provision for point card certificates		9,822	1,126	11,547	534	11,012	2,316
Provision for loss on interest repayment		3,033	△ 687	3,203	117	3,085	△ 635
Other provision		114	△ 81	333	△ 222	556	360
Defferd tax liabilities		2,683	△ 13	1,852	31	1,820	△ 875
Acceptances and guarantees		191,179	190,630	169,957	△ 6,463	176,421	175,873
Total liabilities		2,558,637	282,752	2,770,610	△ 85,214	2,855,825	579,940
Capital stock		17,421	1,955	30,056	1,005	29,051	13,585
Capital surplus		93,230	1,955	105,865	1,004	104,860	13,585
Retained earnings		125,153	△ 167	132,841	△ 3,429	136,270	10,950
Treasury stock		△ 144	△ 1	△ 19,040	△ 18,894	△ 145	△ 3
Total shareholders' equity		235,660	3,741	249,722	△ 20,313	270,036	38,117
Valuation difference on available-for-sale securities		2,289	△ 428	3,779	△ 247	4,027	1,309
Deferred gains or losses on hedges		△ 2,110	△ 406	△ 2,546	△ 220	△ 2,326	△ 621
Foreign currency translation adjustments		2,447	4,079	△ 126	△ 421	294	1,926
Remeasurements of defined benefit plans		—	—	△ 503	△ 132	△ 371	△ 371
Total other comprehensive income		2,626	3,244	602	△ 1,021	1,623	2,242
Subscription rights to shares		22	0	54	0	55	32
Minority interest		32,065	4,516	38,746	3,170	35,576	8,026
Total net assets		270,374	11,502	289,126	△ 18,165	307,291	48,419
Total liabilities and net assets		2,829,012	294,254	3,059,737	△ 103,380	3,163,117	628,360

## Consolidated Financial Summary

### Trading Volume

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	¥ 871,942	14.7%	¥ 929,838	6.6%	¥ 3,736,837	4.9%
Hire purchase contracts	16,652	96.9%	49,965	200.0%	177,977	332.8%
Cash advances	101,477	76.8%	113,443	11.8%	435,079	66.2%

### Consolidated Statements of Income

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	¥ 64,876	49.6%	¥ 72,946	12.4%	¥ 286,070	38.7%
Interest income	24,748	50.9%	29,406	18.8%	107,452	38.6%
Interest on loans and discounts	23,961	46.7%	28,785	20.1%	104,863	38.2%
Cash advances	11,863	10.8%	16,334	37.7%	55,136	15.2%
Other loans	12,097	114.9%	12,450	2.9%	49,726	77.5%
Other interest income	787	—	620	△ 21.2%	2,589	56.0%
Fees and commissions	31,755	39.9%	38,287	20.6%	145,782	29.4%
Credit card purchase contracts	21,817	15.9%	22,566	3.4%	92,280	6.1%
Hire purchase contracts	3,046	63.5%	6,509	113.7%	19,987	137.4%
Processing agency service fees	2,611	47.4%	3,341	28.0%	11,988	38.0%
Other fees and commissions	4,280	—	5,870	37.1%	21,526	152.5%
Other operating income	3,904	—	1,652	△ 57.7%	16,796	—
Other ordinary income	4,467	4.5%	3,600	△ 19.4%	16,038	5.8%
Ordinary expenses	55,641	49.7%	64,661	16.2%	244,978	41.7%
Interest expenses	4,912	64.7%	4,832	△ 1.6%	19,524	47.9%
Fees and commissions payments	4,398	28.5%	5,093	15.8%	20,259	19.1%
Other operating expenses	285	—	263	△ 7.6%	1,028	—
General and administrative expenses	38,850	56.4%	45,315	16.6%	169,568	42.4%
Other ordinary expenses	7,195	21.6%	9,156	27.3%	34,596	46.5%
Ordinary profit	9,234	48.9%	8,285	△ 10.3%	41,092	23.2%
Extraordinary loss	831	—	11	△ 98.7%	1,405	—
Cost on the management integration	698	—	—	—	1,194	△ 51.1%
Loss on disposal of noncurrent assets	118	—	11	△ 90.7%	154	—
Other extraordinary loss	14	—	—	—	56	△ 97.0%
Income before income taxes	8,403	35.5%	8,274	△ 1.5%	39,797	30.5%
Total income taxes	2,083	1.0%	2,478	19.0%	11,912	4.3%
Income taxes—current	4,255	338.7%	5,606	31.7%	13,101	151.2%
Income taxes—deferred	△ 2,172	—	△ 3,127	—	△ 1,189	—
Income before minority interests	6,319	52.6%	5,795	△ 8.3%	27,885	46.2%
Minority interest in income	1,805	61.2%	1,946	7.8%	7,142	31.0%
Net income	4,514	49.5%	3,849	△ 14.7%	20,743	52.3%

**Consolidated Financial Summary**  
**Ordinary Expenses**

(Unit: Millions of Yen)

	2013/6	2014/6		2014/3	
	Results	Results	YOY	Results	YOY
Advertising and promotion	¥ 8,290	¥ 9,666	16.6%	¥ 35,470	43.9%
Bad debt allowance	6,950	8,066	16.0%	31,484	33.5%
Provision of allowance for doubtful accounts	6,150	7,305	18.8%	27,677	34.9%
Bad debts expenses	800	760	△5.0%	3,807	24.2%
Salaries and fringe benefits	11,027	13,122	19.0%	47,854	48.5%
Administrative expenses	17,500	21,137	20.8%	81,085	42.4%
Equipment expenses	5,267	6,180	17.3%	22,789	28.4%
General expenses	1,407	1,391	△1.2%	5,741	25.6%
Financial expenses	5,197	5,096	△2.0%	20,553	55.7%
Total ordinary expenses	55,641	64,661	16.2%	244,978	41.7%

**Consolidated Financial Summary**  
**Consolidated Finance Receivables**

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,151,424	23,382	¥ 1,334,115	57,374	¥ 1,276,741	148,700
Cash advances	313,077	32,300	403,972	19,721	384,250	103,473
Other loans	838,347	△ 8,917	930,143	37,652	892,491	45,226
Total accounts receivable-installment	869,871	362,556	932,273	△ 25,130	957,403	450,088
Credit card purchase contracts	692,406	236,693	707,628	△ 41,199	748,827	293,114
Hire purchase contracts	177,465	125,863	224,645	16,069	208,576	156,974
Customer's liabilities for acceptance and guarantees	191,179	190,630	169,957	△ 6,463	176,421	175,873
Total operating receivables	2,212,475	576,569	2,436,347	25,779	2,410,567	774,662

**(Securitized Receivables)**

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results		Results		Results	
Total loans and bills discounted	¥ 164,811		¥ 248,149		¥ 254,635	
Cash advances	6,549		6,209		6,188	
Other loans	158,262		241,940		248,446	
Total accounts receivable-installment	43,603		129,484		128,565	
Credit card purchase contracts	43,603		99,209		108,412	
Hire purchase contracts	—		30,274		20,152	
Total securitized receivables	208,415		377,634		383,200	

**(Finance Receivables Including Securitized Receivables)**

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,316,236	90,482	¥ 1,582,265	50,888	¥ 1,531,376	305,622
Cash advances	319,626	32,917	410,181	19,742	390,439	103,728
Other loans	996,609	57,565	1,172,083	31,146	1,140,937	201,893
※ Housing loans	543,996	39,267	673,489	19,760	653,729	149,000
Total accounts receivable-installment	913,474	173,447	1,061,758	△ 24,211	1,085,969	345,942
Credit card purchase contracts	736,009	47,584	806,838	△ 50,402	857,240	168,814
Hire purchase contracts	177,465	125,863	254,919	26,190	228,729	177,127
Customer's liabilities for acceptance and guarantees	191,179	190,630	169,957	△ 6,463	176,421	175,873
Total operating receivables	2,420,890	454,560	2,813,981	20,213	2,793,768	827,438

※Housing loans receivable are the number of AEON Bank.

# Consolidated Financial Summary

## Consolidated Interest-Bearing Debt

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥ 77,890	△ 228,848	¥ 122,503	1,161	¥ 121,342	△ 185,396
Long-term loans payable	410,210	21,563	393,396	△ 488	393,884	5,237
Call money	—	—	30,000	25,100	4,900	4,900
Commercial papers	—	△ 5,442	—	—	—	△ 5,442
Bonds payable	64,859	2,445	104,440	2,831	101,608	39,193
Convertible bond-type bonds with subscription rights to shares	26,090	△ 3,910	820	△ 2,010	2,830	△ 27,170
Lease obligation	6,944	1,131	12,963	356	12,607	6,794
Total interest-bearing debt	585,995	△ 213,060	664,123	26,949	637,173	△ 161,882

## Allowance for Possible Credit Losses

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results		Results		Results	
① Opening balance	¥40,916		¥47,574		¥40,916	
② Provision of allowance for doubtful accounts (YOY)	6,950		8,066		31,484	
	—		16.0%		33.5%	
③ Written-off amount (YOY)	6,763		9,119		30,036	
	—		34.8%		20.1%	
Ending balance	47,315		46,520		47,574	
①+②-③ (Beginning of period ratio)	15.6%		△2.2%		16.3%	

Ending balance/Total finance receivables	2.1%	1.9%	2.0%
If including ABS & ABCP & ABL	2.0%	1.7%	1.7%

Written-off amount/Total finance receivables ※	1.2%	1.5%	1.2%
If including ABS & ABCP & ABL ※	1.1%	1.3%	1.1%

※The ratio represents the modulated rate for one-year basis.

## Operating Segment Performance (Quick estimation)

(Unit: Millions of Yen)

	Credit		Fee business		Bank		Overseas		The amount of adjustment	Consolidated Statement of income	
	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
Ordinary income	33,202	24.3%	10,515	20.8%	7,989	△ 30.1%	24,931	18.0%	△ 3,691	72,946	12.4%
Interest income	12,100	48.8%	421	△ 5.8%	3,658	△ 17.6%	13,297	10.3%	△ 71	29,406	18.8%
Fees and commissions	20,523	10.8%	9,145	21.9%	2,391	51.4%	9,682	43.7%	△ 3,455	38,287	20.6%
Other operating income	518	—	230	—	903	△ 77.2%	—	—	0	1,652	△ 57.7%
Other ordinary income	59	40.8%	718	△ 5.5%	1,035	△ 28.7%	1,951	△ 15.7%	△ 164	3,600	△ 19.4%
Ordinary expenses	27,610	24.4%	10,434	27.5%	9,644	△ 3.3%	19,622	20.1%	△ 2,651	64,661	16.2%
Interest expenses	953	22.0%	83	45.2%	645	△ 53.6%	3,014	18.6%	135	4,832	△ 1.6%
Fees and commissions payments	4,302	10.7%	241	△ 540.9%	2,628	44.6%	918	40.7%	△ 2,997	5,093	15.8%
Other operating expenses	128	△ 27.3%	—	—	—	—	95	22.2%	40	263	△ 7.6%
General and administrative expenses	19,321	29.4%	9,923	23.7%	6,365	△ 4.1%	9,543	11.5%	161	45,315	16.6%
Other ordinary expenses	2,905	19.8%	187	17.1%	6	△ 94.4%	6,049	34.3%	7	9,156	27.3%
Ordinary profit	5,591	24.2%	80	△ 84.7%	△ 1,655	—	5,308	10.8%	△ 1,040	8,285	△ 10.3%
	Results	Change	Results	Change	Results	Change	Results	Change	Results	Results	Change
Loans and bills discounted	352,639	19,539	16,611	4,524	799,226	42,134	216,842	3,908	△ 90,205	1,334,115	57,374
Accounts receivable—installment	738,080	△ 31,287	—	—	29,779	△ 4,454	166,542	11,023	△ 2,128	932,273	△ 25,130
Deposits	505,785	48,680	—	—	1,160,313	△ 102,388	—	—	△ 3,043	1,663,055	△ 54,713
Balance of interest-bearing debt	241,000	△ 5,607	29,128	△ 7,604	30,000	25,100	312,899	5,455	51,095	664,123	31,849
	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
①Average interest rate on loans and bills discounted	14.1%	1.2%	2.9%	2.4%	1.5%	△ 0.3%	24.7%	0.6%	—	8.8%	0.4%
②Funding interest concerning loan and bills discounted	0.5%	△ 0.5%	0.3%	0.0%	(※) 0.2%	△ 0.2%	3.9%	△ 2.0%	—	0.8%	△ 2.7%
③Interest rate spread(①—②)	13.6%	1.7%	2.6%	2.4%	1.3%	△ 0.1%	20.8%	2.6%	—	8.0%	3.1%

Return is calculated based on the average balance of opening balance and closing balance.

※Funding interest in the banking segment is calculated with deposit balance.

# Financial Summary in Domestic

## Balance Sheets in Domestic

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥ 261,927	△ 233,387	¥ 267,980	△ 125,992	¥ 393,972	△ 101,342
Call loans	—	△ 10,000	—		—	△ 10,000
Monetary claims bought	16,068	△ 2,608	10,377	△ 1,742	12,119	△ 6,557
Securities	205,365	△ 8,217	174,411	△ 17,416	191,828	△ 21,755
Loans and bills discounted	943,907	△ 6,096	1,117,431	53,623	1,063,807	113,803
Accounts receivable—installment	742,321	341,656	765,731	△ 36,154	801,885	401,220
Other assets	52,079	△ 32,336	75,536	14,312	61,223	△ 23,192
Property, plant and equipment	14,493	1,664	21,516	198	21,317	8,488
Intangible assets	58,676	3,475	61,990	△ 595	62,585	7,384
Deferred tax assets	18,390	3,465	19,362	3,117	16,244	1,319
Customer's liabilities for acceptance and guarantees	190,679	190,679	169,344	△ 6,384	175,729	175,729
Allowance for doubtful accounts	△ 38,066	△ 5,554	△ 34,807	1,289	△ 36,096	△ 3,585
Total assets	2,465,845	242,741	2,648,874	△ 115,743	2,764,617	541,512
Deposits	1,498,981	286,930	1,663,055	△ 54,713	1,717,769	505,718
Call money	—	—	30,000	25,100	4,900	4,900
Borrowed money	248,400	△ 242,580	227,600	△ 1,800	229,400	△ 261,580
Bonds payable	40,000	—	80,000	—	80,000	40,000
Convertible, bond-type bonds with subscription rights to shares	26,090	△ 3,910	820	△ 2,010	2,830	△ 27,170
Accounts payable—trade	162,830	△ 22,851	145,597	△ 52,780	198,378	12,696
Other liabilities	74,776	30,571	92,742	△ 1,597	94,340	50,135
Provision for point card certificates	9,822	1,126	11,547	534	11,012	2,316
Provision for bonuses	1,572	460	2,073	364	1,709	597
Provision for retirement benefits	2,033	1,762	—	—	—	—
Liabilities for retirement benefits	—	—	2,918	330	2,588	2,316
Provision for loss on interest repayment	3,033	△ 687	3,203	117	3,085	△ 635
Other provision	112	△ 84	333	△ 222	556	360
Defferd tax liabilities	1,999	△ 279	1,429	50	1,378	△ 899
Acceptances and guarantees	190,679	190,679	169,344	△ 6,384	175,729	175,729
Total liabilities	2,260,331	241,138	2,430,666	△ 93,012	2,523,678	504,485
Total net assets	205,514	1,603	218,207	△ 22,730	240,938	37,027
Total liabilities and equity	2,465,845	242,741	2,648,874	△ 115,743	2,764,617	541,512



## Financial Summary in Domestic

### Trading Volume in Domestic

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	¥ 834,960	11.5%	¥ 886,949	6.2%	¥ 3,581,836	3.9%
※Credit card purchase contracts	834,960	※ 13.6%	—	—	3,581,836	※ 14.7%
Hire purchase contracts	204	—	28,705	—	101,482	—
Cash advances	80,989	83.8%	90,267	11.5%	344,155	73.9%
※Cash advances	80,989	※ 89.9%	—	—	344,155	※ 96.3%
Total e-money contracts	370,106	33.3%	460,502	24.4%	1,683,853	21.2%

※The pro forma amount during the corresponding period of last year at estimated.

## Statements of Income in Domestic

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	¥ 43,813	51.0%	¥ 48,113	9.8%	¥ 197,136	34.3%
Interest income	12,697	47.7%	16,108	26.9%	58,394	29.0%
Interest on loans and discounts	11,951	39.8%	15,501	29.7%	53,658	29.3%
Cash advances	8,076	2.3%	12,025	48.9%	39,089	10.1%
Other loans	3,874	492.8%	3,476	△ 10.3%	14,568	143.1%
Other interest income	745	—	607	△ 18.6%	4,735	25.6%
Fees and commissions	25,021	38.7%	28,612	14.4%	112,952	21.7%
Credit card purchase contracts	18,533	13.9%	18,624	0.5%	78,228	1.9%
Affiliated merchants	12,649	11.9%	13,437	6.2%	54,504	3.6%
Revolving credit	5,514	17.8%	4,894	△ 11.2%	22,463	△ 1.1%
Other	369	32.7%	292	△ 20.8%	1,260	△ 9.9%
Hire purchase contracts	0	15.8%	1,990	—	5,650	—
Processing agency service fees	2,611	47.4%	3,341	28.0%	11,988	38.0%
Other fees and commissions	3,875	—	4,655	20.1%	17,085	132.9%
Other operating income	3,881	—	1,652	△ 57.4%	16,796	—
Other income	2,213	△ 6.6%	1,740	△ 21.4%	8,993	15.3%
Ordinary expenses	39,375	52.2%	45,137	14.6%	170,257	36.6%
Interest expenses	2,369	91.9%	1,817	△ 23.3%	8,698	54.5%
Fees and commissions payments	3,750	29.2%	4,261	13.6%	17,221	17.6%
Other operating expenses	207	—	168	△ 18.7%	704	—
General and administrative expenses	30,357	55.5%	35,783	17.9%	130,659	38.0%
Other ordinary expenses	2,691	22.5%	3,106	15.4%	12,972	34.4%
Ordinary profit	4,437	41.3%	2,976	△ 32.9%	26,879	21.1%

**Financial Summary in Domestic**  
**Ordinary Expenses**

(Unit: Millions of Yen)

	2013/6	2014/6		2014/3	
	Results	Results	YOY	Results	YOY
Advertising and promotion	¥ 7,114	¥ 8,522	19.8%	¥ 30,149	38.8%
Bad debt allowance	2,450	2,017	△ 17.7%	9,994	3.8%
Provision of allowance for doubtful accounts	2,442	2,000	△ 18.1%	9,964	3.9%
Bad debts expenses	8	16	98.7%	30	△ 17.1%
Salaries and fringe benefits	7,905	9,318	17.9%	34,464	47.9%
Administrative expenses	14,826	18,100	22.1%	66,884	36.9%
Equipment expenses	3,426	4,176	21.9%	15,320	29.0%
General expenses	1,076	1,015	△ 5.6%	4,039	12.0%
Financial expenses	2,576	1,985	△ 22.9%	9,403	67.0%
Total ordinary expenses	39,375	45,137	14.6%	170,257	36.6%

## Financial Summary in Domestic

### Finance Receivables in Domestic

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 943,907	△ 6,096	¥ 1,117,431	53,623	¥ 1,063,807	113,803
Cash advances	255,343	26,233	341,472	18,757	322,714	93,603
Other loans	688,563	△ 32,330	775,958	34,866	741,092	20,200
Total accounts receivable—installment	742,321	341,656	765,731	△ 36,154	801,885	401,220
Credit card purchase contracts	629,973	229,348	638,162	△ 42,032	680,195	279,570
Revolving and installments payment credit card purchase	181,724	4,290	145,737	9,274	136,462	△ 40,971
Hire purchase contracts	112,348	112,308	127,568	5,878	121,690	121,650
Customer's liabilities for acceptance and guarantees	190,679	190,679	169,344	△ 6,384	175,729	175,729
Total operating receivables	1,876,908	526,239	2,052,526	11,084	2,041,421	690,753

### (Securitized Receivables)

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results		Results		Results	
Total loans and bills discounted	¥ 158,262		¥ 241,940		¥ 248,446	
Cash advances	—		—		—	
Other loans	158,262		241,940		248,446	
Total accounts receivable—installment	40,000		126,517		125,459	
Credit card purchase contracts	40,000		96,243		105,307	
Revolving and installments payment credit card purchase	—		56,243		65,307	
Hire purchase contracts	—		30,274		20,152	
Total securitized receivables	198,262		368,458		373,906	

### (Finance Receivables Including Securitized Receivables)

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,102,169	60,386	¥ 1,359,371	47,117	¥ 1,312,253	270,471
Cash advances	255,343	26,233	341,472	18,757	322,714	93,603
Other loans	846,825	34,152	1,017,899	28,360	989,539	176,867
※ Housing loans	543,996	39,267	673,489	19,760	653,729	149,000
Total accounts receivable—installment	782,322	151,772	892,249	△ 35,096	927,345	296,795
Credit card purchase contracts	669,973	39,463	734,405	△ 51,096	785,502	154,992
Revolving and installments payment credit card purchase	181,724	4,290	201,980	210	201,769	24,335
Hire purchase contracts	112,348	112,308	157,843	16,000	141,843	141,803
Customer's liabilities for acceptance and guarantees	190,679	190,679	169,344	△ 6,384	175,729	175,729
Total operating receivables	2,075,170	402,837	2,420,965	5,636	2,415,328	742,995

※Housing loans receivable are the number of AEON Bank.

## Financial Summary in Domestic

### Interest-Bearing Debt in domestic

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥ 54,800	△ 229,080	¥ 95,800	16,300	¥ 79,500	△ 204,380
Long-term loans payable	193,600	△ 13,500	131,800	△ 18,100	149,900	△ 57,200
Call money	—	—	30,000	25,100	4,900	4,900
Bonds payable	40,000	0	80,000	—	80,000	40,000
Convertible bond-type bonds with subscription rights to share	26,090	△ 3,910	820	△ 2,010	2,830	△ 27,170
Lease obligation	6,903	1,147	12,958	359	12,599	6,843
Total interest-bearing debt	321,393	△ 245,342	351,378	21,649	329,729	△ 237,006

## Allowance for Possible Credit Losses

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results		Results		Results	
① Opening balance	¥26,468		¥24,251		¥26,468	
② Provision of allowance for doubtful accounts (YOY)	2,137 —		2,010 △5.9%		9,298 23.5%	
③ Written-off amount (YOY)	3,190 —		2,455 △23.0%		11,515 △7.7%	
Ending balance ①+②-③ (Beginning of period ratio)	25,415 △4.0%		23,806 △1.8%		24,251 △8.4%	
Ending balance/Total finance receivables	2.9%		2.4%		2.4%	
If including ABS & ABCP & ABL	2.7%		2.2%		2.1%	
Written-off amount/Total finance receivables ※	1.4%		1.0%		1.1%	
If including ABS & ABCP & ABL ※	1.4%		0.9%		1.0%	

※The ratio represents the modulated rate for one-year basis.

## Key Operating Data

### Number of Cardholders

(Unit: Ten thousand)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Number of cardholders	3,245	60	3,439	49	3,390	205
Number of Credit cardholders in domestic	2,259	35	2,379	34	2,345	121

※The number of Affiliate Card members is included in the number of card members in domestic.

(Unit: Ten thousand)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
WAON cardholders	3,380	200	4,210	230	3,980	800

### Number of Active Cardholders in Domestic

(Unit: Ten thousand)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Active cardholders ※1	1,400	28	1,477	23	1,454	82
Card-use rate (%) ※2	67.1%	—	67.1%	—	67.0%	—

※1 "Active cardholders" means the number of cardholders who have used their cards at least once within the previous 12 months.

※2 Card-use rate = Total cardholders/Average total active cardholders at the term (2013/7 and 2014/6) × 100.

### Result of AEON Bank

(Unit: Millions of Yen)

	2013/6		2014/6		2014/3	
	Results	Change	Results	Change	Results	Change
Balance of Deposits	1,496,109	275,992	1,662,342	△ 53,439	1,715,781	495,665
Ordinary deposits	263,422	△ 757	482,444	6,896	475,547	211,368
Time deposits	1,232,031	276,806	1,178,686	△ 60,661	1,239,348	284,122
Other deposits	655	△ 56	1,211	325	885	173
Balance of loans and bills discounted	829,817	127,417	1,084,369	70,257	1,014,112	311,711
Housing loans	543,996	39,267	673,489	19,760	653,729	149,000

※Housing loans receivable are including securitized receivables.

(Unit: Ten thousand)

Number of accounts	325	18	382	14	368	62
Number of branches	113	8	126	2	124	19
Number of ATM	3,225	545	5,167	235	4,932	2,252