

FACT BOOK 2015

For the Nine Months Ended December 31, 2014

Third Quarter Report

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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

Balance Sheets

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥ 414,646	¥Δ102,810	¥ 436,979	¥ 20,317	¥ 416,662	¥Δ100,794
Call loans	—	Δ10,000	—	—	—	Δ10,000
Monetary claims bought	12,803	Δ5,873	7,665	Δ4,453	12,119	Δ6,557
Securities	185,636	Δ16,632	187,336	13,957	173,379	Δ28,889
Loans and bills discounted	1,302,668	174,626	1,356,843	80,102	1,276,741	148,700
Accounts receivable—installment	948,179	440,864	1,098,556	141,152	957,403	450,088
Other assets	83,542	Δ11,437	99,888	19,593	80,294	Δ14,684
Property, plant and equipment	27,572	7,511	35,132	3,946	31,185	11,124
Intangible assets	64,022	4,419	69,300	1,576	67,723	8,120
Goodwill	29,343	458	27,520	Δ1,367	28,887	2
Other intangible assets	34,679	3,960	41,780	2,944	38,835	8,117
Deferred tax assets	19,521	2,798	21,507	2,748	18,758	2,036
Customer's liabilities for acceptance and guarantees	180,210	179,661	181,545	5,123	176,421	175,873
Allowance for doubtful accounts	Δ47,499	Δ6,583	Δ51,321	Δ3,747	Δ47,574	Δ6,657
Total assets	3,191,302	656,545	3,443,434	280,317	3,163,117	628,360
Deposits	1,758,141	546,090	1,819,865	102,095	1,717,769	505,718
Accounts payable—trade	183,426	Δ7,007	209,977	6,234	203,742	13,309
Call money	45,000	45,000	88,894	83,994	4,900	4,900
Borrowed money	544,272	Δ151,113	566,961	51,733	515,227	Δ180,158
Commercial papers	4,411	Δ1,031	—	—	—	Δ5,442
Bonds payable	59,433	Δ2,981	114,424	12,816	101,608	39,193
Convertible bond-type bonds with subscription rights to shares	5,410	Δ24,590	150	Δ2,680	2,830	Δ27,170
Other liabilities	98,228	35,853	132,415	20,555	111,859	49,483
Provision for bonuses	1,314	Δ189	1,457	Δ742	2,200	696
Provision for retirement benefits	2,283	1,863	—	Δ2,789	—	—
Liabilities for retirement benefits	—	—	3,193	403	2,789	2,370
Provision for point card certificates	11,093	2,397	11,362	349	11,012	2,316
Provision for loss on interest repayment	3,004	Δ716	4,080	994	3,085	Δ635
Other provision	538	342	432	Δ123	556	360
Defferd tax liabilities	2,676	Δ19	1,790	Δ30	1,820	Δ875
Acceptances and guarantees	180,210	179,661	181,545	5,123	176,421	175,873
Total liabilities	2,899,445	623,560	3,136,550	280,725	2,855,825	579,940
Capital stock	27,761	12,295	30,391	1,340	29,051	13,585
Capital surplus	103,570	12,295	106,200	1,339	104,860	13,585
Retained earnings	125,870	550	143,864	7,593	136,270	10,950
Treasury stock	Δ145	Δ2	Δ25,144	Δ24,998	Δ145	Δ3
Total shareholders' equity	257,056	25,137	255,311	Δ14,724	270,036	38,117
Valuation difference on available-for-sale securities	4,164	1,447	4,779	752	4,027	1,309
Deferred gains or losses on hedges	Δ1,520	183	Δ4,130	Δ1,803	Δ2,326	Δ621
Foreign currency translation adjustments	Δ132	1,499	7,046	6,751	294	1,926
Remeasurements of defined benefit plans	—	—	Δ458	Δ87	Δ371	Δ371
Total other comprehensive income	2,511	3,130	7,237	5,613	1,623	2,242
Subscription rights to shares	55	32	73	18	55	32
Minority interest	32,233	4,684	44,261	8,685	35,576	8,026
Total net assets	291,857	32,985	306,883	Δ407	307,291	48,419
Total liabilities and net assets	3,191,302	656,545	3,443,434	280,317	3,163,117	628,360

Consolidated Financial Summary

Trading Volume

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	¥ 2,725,227	17.3%	¥ 2,973,581	9.1%	¥ 3,736,837	4.9%
(Credit card purchase contracts) ※	2,725,227	17.3%	2,973,581	9.1%	3,736,837	15.5%
Hire purchase contracts	118,988	324.2%	180,152	51.4%	177,977	332.8%
Cash advances	325,420	83.3%	335,511	3.1%	435,079	66.2%
(Cash advances) ※	325,420	83.3%	335,511	3.1%	435,079	83.1%

Statements of Income

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	¥ 205,679	54.2%	¥ 238,018	15.7%	¥ 286,070	38.7%
Interest income	79,215	57.5%	92,332	16.6%	107,452	38.6%
Interest on loans and discounts	77,190	54.1%	90,657	17.4%	104,863	38.2%
Cash advances	40,017	22.8%	51,804	29.5%	55,136	15.2%
Other loans	37,172	112.3%	38,852	4.5%	49,726	77.5%
Other interest income	2,024	990.9%	1,674	△ 17.3%	2,589	56.0%
Fees and commissions	106,004	52.4%	123,992	17.0%	145,782	29.4%
Credit card purchase contracts	67,976	18.8%	71,896	5.8%	92,280	6.1%
Hire purchase contracts	13,875	134.9%	21,204	52.8%	19,987	137.4%
Processing agency service fee	8,695	55.4%	10,832	24.6%	11,988	38.0%
Other fees and commissions	15,457	—	20,059	29.8%	21,526	152.5%
Other operating income	7,452	—	10,100	35.5%	16,796	—
Other ordinary income	13,006	△ 4.2%	11,593	△ 10.9%	16,038	5.8%
Ordinary expenses	181,244	60.8%	203,840	12.5%	244,978	41.7%
Interest expenses	14,917	69.4%	14,977	0.4%	19,524	47.9%
Fees and commissions payments	14,401	35.8%	15,848	10.0%	20,259	19.1%
Other operating expenses	757	—	771	1.8%	1,028	—
General and administrative expenses	126,292	64.3%	138,825	9.9%	169,568	42.4%
Other ordinary expenses	24,875	51.8%	33,418	34.3%	34,596	46.5%
Ordinary profit	24,434	18.0%	34,178	39.9%	41,092	23.2%
Extraordinary loss	113	—	0	△ 99.6%	110	—
Extraordinary loss	1,360	—	267	△ 80.4%	1,405	△ 51.1%
Loss on disposal of noncurrent assets	147	—	37	△ 74.4%	154	—
Loss on penalty	—	—	220	—	—	—
Cost on the management integration	1,194	—	—	—	1,194	18.1%
Other extraordinary loss	18	△ 82.2%	9	△ 49.9%	56	△ 97.0%
Income before income taxes	23,187	12.5%	33,911	46.2%	39,797	30.5%
Total income taxes	7,471	△ 2.8%	8,206	9.8%	11,912	4.3%
Income taxes—current	9,248	193.9%	10,529	13.9%	13,101	151.2%
Income taxes—deferred	△ 1,776	—	△ 2,323	30.8%	△ 1,189	—
Income before minority interests	15,715	21.6%	25,705	63.6%	27,885	46.2%
Minority interest in income	5,372	37.6%	5,867	9.2%	7,142	31.0%
Net income	10,343	14.6%	19,837	91.8%	20,743	52.3%

Consolidated Financial Summary

Ordinary Expenses

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥ 26,369	66.0%	¥ 29,572	12.1%	¥ 35,470	43.9%
Bad debt allowance	22,756	42.3%	29,228	28.4%	31,484	33.5%
Provision of allowance for doubtful accounts	19,684	43.7%	26,717	35.7%	27,677	34.9%
Bad debts expenses	3,071	33.9%	2,511	△ 18.3%	3,807	24.2%
Salaries and fringe benefits	35,306	73.5%	40,334	14.2%	47,854	48.5%
Administrative expenses	59,974	64.7%	64,817	8.1%	81,085	42.4%
Equipment expenses	16,809	44.6%	19,225	14.4%	22,789	28.4%
General expenses	4,352	21.4%	4,914	12.9%	5,741	25.6%
Financial expenses	15,675	77.0%	15,748	0.5%	20,553	55.7%
Total ordinary expenses	181,244	60.8%	203,840	12.5%	244,978	41.7%

Consolidated Financial Summary

Finance Receivables

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,302,668	¥ 174,626	¥ 1,356,843	¥ 80,102	¥ 1,276,741	¥ 148,700
Cash advances	364,171	83,393	436,725	52,474	384,250	103,473
Other loans	938,496	91,232	920,118	27,627	892,491	45,226
Total accounts receivable—installment	948,179	440,864	1,098,556	141,152	957,403	450,088
Credit card purchase contracts	741,147	285,433	825,339	76,511	748,827	293,114
Hire purchase contracts	207,032	155,430	273,217	64,641	208,576	156,974
Customer's liabilities for acceptance and guarantees	180,210	179,661	181,545	5,123	176,421	175,873
Total operating receivables	2,431,057	795,152	2,636,945	226,378	2,410,567	774,662

(Securitized Receivables)

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results		Results		Results	
Total loans and bills discounted	¥ 161,307		¥ 386,313		¥ 254,635	
Cash advances	6,195		7,290		6,188	
Other loans	155,112		379,023		248,446	
Total accounts receivable—installment	72,131		111,471		128,565	
Credit card purchase contracts	72,131		78,258		108,412	
Hire purchase contracts	—		33,212		20,152	
Total securitized receivables	233,438		497,785		383,200	

(Finance Receivables Including Securitized Receivables)

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,463,975	¥ 238,221	¥ 1,743,157	¥ 211,780	¥ 1,531,376	¥ 305,622
Cash advances	370,366	83,655	444,015	53,575	390,439	103,728
Other loans	1,093,609	154,565	1,299,141	158,204	1,140,937	201,894
Total accounts receivable—installment	1,020,310	280,283	1,210,028	124,058	1,085,969	345,942
Credit card purchase contracts	813,278	124,852	903,597	46,357	857,240	168,814
Hire purchase contracts	207,032	155,430	306,430	77,701	228,729	177,127
Customer's liabilities for acceptance and guarantees	180,210	179,661	181,545	5,123	176,421	175,873
Total operating receivables	2,664,496	698,166	3,134,731	340,962	2,793,768	827,438

Consolidated Financial Summary

Interest-Bearing Debt

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥ 160,655	¥Δ146,083	¥ 144,172	¥ 22,829	¥ 121,342	¥Δ185,396
Long-term loans payable	383,616	Δ5,030	422,789	28,904	393,884	5,237
Call money	45,000	45,000	88,894	83,994	4,900	4,900
Commercial paper	4,411	Δ1,031	—	—	—	Δ5,442
Bonds payable	59,433	Δ2,981	114,424	12,816	101,608	39,193
Convertible bond-type bonds with subscription right to shares	5,410	Δ24,590	150	Δ2,680	2,830	Δ27,170
Lease obligation	10,185	4,372	24,246	11,638	12,607	6,794
Total interest-bearing debt	668,712	Δ130,343	794,676	157,502	637,173	Δ161,882

Allowance for Possible Credit Losses

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Result		Result		Result	
Opening balance	¥ 40,916		¥ 47,574		¥ 40,916	
Provision of allowance for doubtful accounts (YOY)	22,756 42.3%		29,228 28.4%		31,484 33.5%	
Written-off amount (YOY)	22,384 4.0%		25,481 13.8%		31,038 24.1%	
Ending balance (change)	47,499 16.1%		51,321 7.9%		47,574 16.3%	

Ending balance/Total finance receivables	2.0%	1.9%	2.0%
If including ABS&ABCP&ABL	1.8%	1.6%	1.7%

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

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

Operating Segment Performance (Quick estimation)

(Unit: Millions of Yen)

	Credit		Fee		Bank		Overseas		The amount of adjustment	Consolidated Statement of income	
	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
Ordinary income	106,318	14.4%	32,844	23.0%	31,007	3.3%	81,211	20.8%	△ 13,363	238,018	15.7%
Interest income	38,307	35.4%	1,261	2.1%	10,791	△ 15.1%	42,226	10.8%	△ 255	92,332	16.6%
Fees and commissions	65,901	7.1%	28,679	25.3%	9,823	41.1%	30,894	31.2%	△ 11,306	123,992	17.0%
Other operating income	1,856	△ 34.4%	957	41.8%	8,553	90.8%	18	—	△ 1,285	10,100	35.5%
Other ordinary income	253	△ 6.2%	1,946	3.2%	1,838	△ 68.7%	8,072	45.5%	△ 516	11,593	△ 10.9%
Ordinary expenses	84,975	12.4%	32,854	27.5%	30,899	6.3%	65,319	17.6%	△ 10,208	203,840	12.5%
Interest expenses	2,678	△ 14.2%	250	32.6%	1,823	△ 39.3%	9,847	22.1%	377	14,977	0.4%
Fees and commissions payments	13,447	12.6%	745	135.6%	8,476	22.3%	3,281	70.2%	△ 10,102	15,848	10.0%
Other operating expenses	402	△ 8.0%	—	—	—	—	280	22.2%	88	771	1.8%
General and administrative expenses	57,995	14.1%	30,870	23.2%	20,424	7.4%	30,143	0.7%	△ 608	138,825	9.9%
Other ordinary expenses	10,452	12.4%	986	374.2%	175	53.7%	21,767	41.5%	37	33,418	34.3%
Ordinary profit	21,342	23.2%	△ 9	—	107	△ 88.9%	15,892	36.0%	△ 3,154	34,178	39.9%
	Results	Change	Results	Change	Results	Change	Results	Change	Results	Results	Change
Loans and bills discounted	371,363	38,263	18,867	6,780	781,866	24,774	256,745	43,811	△ 71,999	1,356,843	80,102
Accounts receivable—installment	846,806	77,439	—	—	43,655	9,420	209,507	53,989	△ 1,413	1,098,556	141,152
Balance of interest-bearing debt	608,615	151,510	—	—	1,225,502	△ 37,199	—	—	△ 14,252	1,819,865	102,095
Deposits	253,253	6,646	30,762	△ 5,970	88,894	83,994	375,087	67,643	46,678	794,676	157,502
	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
①Average interest rate on loans and bills discounted	14.5%	1.4%	—	—	1.6%	△ 0.1%	23.9%	0.1%	—	9.2%	0.7%
②Funding interest concerning loan and bills discounted	0.5%	△ 0.8%	—	—	0.2%	△ 0.1%	3.8%	△ 1.8%	—	0.8%	△ 2.5%
③Interest rate spread ①—②	14.0%	2.2%	—	—	1.4%	0.0%	20.1%	2.0%	—	8.4%	3.2%

Financial Summary in Domestic

Balance Sheets

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥ 393,897	¥Δ101,417	¥ 416,588	¥ 22,615	¥ 393,972	¥Δ101,342
Call loans	—	Δ10,000	—	—	—	Δ10,000
Monetary claims bought	12,803	Δ5,873	7,665	Δ4,453	12,119	Δ6,557
Securities	201,251	Δ12,331	204,135	12,307	191,828	Δ21,755
Loans and bills discounted	1,091,660	141,656	1,105,098	41,291	1,063,807	113,803
Accounts receivable—installment	803,053	402,388	889,048	87,163	801,885	401,220
Other assets	66,593	Δ17,822	77,329	16,106	61,223	Δ23,192
Property, plant and equipment	18,334	5,505	23,297	1,979	21,317	8,488
Intangible assets	59,248	4,047	63,154	568	62,585	7,384
Deferred tax assets	17,042	2,116	17,320	1,076	16,244	1,319
Customer's liabilities for acceptance and guarantees	179,619	179,619	180,917	5,187	175,729	175,729
Allowance for doubtful accounts	Δ36,440	Δ3,928	Δ34,112	1,983	Δ36,096	Δ3,585
Total assets	2,807,065	583,960	2,950,441	185,824	2,764,617	541,512
Deposits	1,758,141	546,090	1,819,865	102,095	1,717,769	505,718
Call money	45,000	45,000	88,894	83,994	4,900	4,900
Borrowed money	270,800	Δ220,180	231,300	1,900	229,400	Δ261,580
Bonds payable	40,000	—	80,000	—	80,000	40,000
Convertible bond—type bonds with subscription rights to shares	5,410	Δ24,590	150	Δ2,680	2,830	Δ27,170
Counts payable—trade	178,194	Δ7,487	203,012	4,634	198,378	12,696
Other liabilities	80,966	36,761	103,616	9,275	94,340	50,135
Provision for point card certificates	11,093	2,397	11,362	349	11,012	2,316
Provision for bonuses	704	Δ406	765	Δ943	1,709	597
Provision for retirement benefits	2,103	1,832	—	0	—	—
Provision for retirement benefits	—	—	2,923	335	2,588	2,316
Provision for loss on interest repayment	3,004	Δ716	4,080	994	3,085	Δ635
Other provision	538	342	432	Δ123	556	360
Defferd tax liabilities	1,839	Δ439	1,358	Δ20	1,378	Δ899
Acceptances and guarantees	179,619	179,619	180,917	5,187	175,729	175,729
Total liabilities	2,577,416	558,223	2,728,677	204,998	2,523,678	504,485
Total net assets	229,648	25,737	221,764	Δ19,174	240,938	37,027
Total liabilities and equity	2,807,065	583,960	2,950,441	185,824	2,764,617	541,512

Financial Summary in Domestic

Trading Volume

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	2,605,604	16.0%	2,838,444	8.9%	3,581,836	3.9%
※Credit card purchase contracts	2,605,604	11.9%	2,838,444	8.9%	3,581,836	14.7%
Hire purchase contracts	62,133	—	113,150	82.1%	101,482	—
Cash advances	257,622	95.7%	262,867	2.0%	344,155	73.9%
※Cash advances	257,622	100.3%	262,867	2.0%	344,155	96.3%
Total e-money contracts	1,227,638	38.8%	1,481,535	20.7%	1,683,853	21.2%

Statements of Income

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	140,412	52.7%	159,511	13.6%	197,136	34.3%
Interest income	42,848	52.2%	52,498	22.5%	58,394	29.0%
Interest on loans and discounts	39,258	52.1%	48,525	23.6%	53,658	29.3%
Cash advances	28,036	18.7%	38,219	36.3%	39,089	10.1%
Other loans	11,222	413.0%	10,306	△ 8.2%	14,568	143.1%
Other interest income	3,589	52.8%	3,972	10.7%	4,735	25.6%
Fees and commissions	82,471	48.5%	93,112	12.9%	112,952	21.7%
Credit card purchase contracts	57,821	15.8%	59,563	3.0%	78,228	1.9%
Affiliated merchants	39,707	15.7%	42,916	8.1%	54,504	3.6%
Revolving credit	17,177	17.1%	15,594	△ 9.2%	22,463	△ 1.1%
Other	936	1.2%	1,052	12.3%	1,260	△ 9.9%
Hire purchase contracts	3,709	—	6,415	73.0%	5,650	—
Processing agency service fees	8,695	55.4%	10,832	24.6%	11,988	38.0%
Other fees and commissions	12,245	—	16,300	33.1%	17,085	132.9%
Other operating income	7,452	—	10,081	35.3%	16,796	—
Other income	7,640	△ 7.3%	3,818	△ 50.0%	8,993	15.3%
Ordinary expenses	125,918	61.0%	138,863	10.3%	170,257	36.6%
Interest expenses	6,855	98.7%	5,148	△ 24.9%	8,698	54.5%
Fees and commissions payments	12,487	40.7%	12,849	2.9%	17,221	17.6%
Other operating expenses	527	—	490	△ 7.0%	704	—
General and administrative expenses	96,558	61.6%	108,723	12.6%	130,659	38.0%
Other ordinary expenses	9,490	55.5%	11,651	22.8%	12,972	34.4%
Ordinary profit	14,493	5.6%	20,647	42.5%	26,879	21.1%

Financial Summary in Domestic
Ordinary Expenses

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥ 22,260	58.9%	¥ 25,836	16.1%	¥ 30,149	38.8%
Bad debt allowance	7,421	29.9%	7,483	0.8%	9,994	3.8%
Provision of allowance for doubtful accounts	6,977	22.6%	7,470	7.1%	9,964	3.9%
Bad debts expenses	444	—	13	△ 97.1%	30	△ 17.1%
Salaries and fringe benefits	25,530	81.6%	28,442	11.4%	34,464	47.9%
Administrative expenses	48,906	55.7%	55,086	12.6%	66,884	36.9%
Equipment expenses	11,316	53.3%	12,917	14.1%	15,320	29.0%
General expenses	3,099	43.5%	3,458	11.6%	4,039	12.0%
Financial expenses	7,383	112.1%	5,638	△ 23.6%	9,403	67.0%
Total ordinary expenses	125,918	61.0%	138,863	10.3%	170,257	36.6%

Financial Summary in Domestic **Finance Receivables**

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,091,660	¥ 141,656	¥ 1,105,098	¥ 41,291	¥ 1,063,807	¥ 113,803
Cash advances	304,223	75,112	361,442	38,728	322,714	93,603
Other loans	787,437	66,544	743,655	2,563	741,092	20,200
Total accounts receivable-installment	803,053	402,388	889,048	87,163	801,885	401,220
Credit card purchase contracts	676,189	275,564	742,343	62,148	680,195	279,570
Revolving and installments payment credit card purchase	168,843	△8,590	168,693	32,231	136,462	△40,971
Hire purchase contracts	126,864	126,824	146,704	25,014	121,690	121,650
Customer's liabilities for acceptance and guarantees	179,619	179,619	180,917	5,187	175,729	175,729
Total operating receivables	2,074,333	723,665	2,175,064	133,642	2,041,422	690,753

(Securitized Receivables)

(Unit: Millions of Yen)

	2013/12	2014/12	2014/3
	Results	Results	Results
Total loans and bills discounted	¥ 155,112	¥ 379,023	¥ 248,446
Cash advances	—	—	—
Other loans	155,112	379,023	248,446
Total accounts receivable-installment	68,973	108,105	125,459
Credit card purchase contracts	68,973	74,893	105,307
Revolving payment credit card purchase	28,973	34,893	65,307
Hire purchase contracts	—	33,212	20,152
Total securitized receivables	224,085	487,129	373,906

(Finance Receivables Including Securitized Receivables)

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,246,772	¥ 204,990	¥ 1,484,121	171,868	¥ 1,312,253	¥ 270,471
Cash advances	304,223	75,112	361,442	38,728	322,714	93,603
Other loans	942,549	129,877	1,122,679	133,139	989,539	176,867
Housing Loans*	617,455	112,726	776,842	123,112	653,729	149,000
Total accounts receivable-installment	872,026	241,476	997,154	69,808	927,345	296,795
Credit card purchase contracts	745,162	114,652	817,236	31,734	785,502	154,992
Revolving and installments payment credit card purchase	197,816	20,382	203,586	1,816	201,769	24,335
Hire purchase contracts	126,864	126,824	179,917	38,074	141,843	141,803
Customer's liabilities for acceptance and guarantees	179,619	179,619	180,917	5,187	175,729	175,729
Total operating receivables	2,298,419	626,086	2,662,193	246,864	2,415,328	742,995

*Housing loans receivable are the number of AEON Bank.

Financial Summary in Domestic Interest-Bearing Debt

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥111,200	¥Δ172,680	¥111,500	¥ 32,000	¥79,500	¥Δ204,380
Long-term loans payable	159,600	Δ47,500	119,800	Δ30,100	149,900	Δ57,200
Call money	45,000	45,000	88,894	83,994	4,900	—
Bonds payable	40,000	—	80,000	—	80,000	40,000
Convertible bond-type bonds with subscription right to shares	5,410	Δ24,590	150	Δ2,680	2,830	Δ27,170
Lease obligation	10,171	4,414	24,244	11,645	12,599	6,843
Total interest-bearing debt	371,381	Δ195,355	424,588	94,859	329,729	Δ237,006

Allowance for Possible Credit Losses in domestic

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results		Results		Results	
Opening balance	¥ 26,468		¥ 24,251		¥ 26,468	
Provision of allowance for doubtful accounts (YOY)	7,185 34.3%		6,578 Δ8.4%		9,298 23.5%	
Written-off amount (YOY)	9,027 Δ7.1%		7,920 Δ12.3%		11,515 Δ7.7%	
Ending balance (change)	24,626 Δ7.0%		22,909 Δ5.5%		24,251 Δ8.4%	

Ending balance/Total creditcard receivables	2.5%	2.1%	2.4%
If including ABS&ABCP&ABL	2.3%	1.9%	2.1%

Written-off amount/Total creditcard receivables ※	1.2%	1.0%	1.1%
If including ABS&ABCP&ABL ※	1.1%	0.9%	1.0%

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

Key Operating Data

Number of Cardholders

(Unit: Ten thousand)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Number of cardholders	3,344	159	3,531	141	3,390	205
Number of Credit cardholders in domestic	2,316	92	2,434	89	2,345	121

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

(Unit: Ten thousand)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
WAON cardholders	3,780	600	4,680	700	3,980	800

Number of Active Cardholders in Domestic

(Unit: Ten thousand)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Active cardholders ※1	1,441	69	1,508	54	1,454	82
Card-use rate (%) ※2	67.3%	—	66.8%	—	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 (2014/1 and 2014/12) × 100.

Result of AEON Bank

(Unit: Millions of Yen)

	2013/12		2014/12		2014/3	
	Results	Change	Results	Change	Results	Change
Balance of Deposits	1,761,071	540,955	1,830,897	115,115	1,715,781	495,665
Ordinary deposits	523,221	249,041	507,007	31,459	475,547	211,368
Time deposits	1,246,131	290,906	1,321,370	82,022	1,239,348	284,122
Other deposits	1,719	1,007	2,520	1,634	885	173
Balance of loans and bills discounted	1,011,071	308,671	1,099,373	85,261	1,014,112	311,711
Housing loans	617,455	112,726	776,842	123,112	653,729	149,000

(Unit: Ten thousand)

Number of accounts	355	49	415	47	368	62
Number of branches	122	17	131	7	124	19
Number of ATM	4,596	1,916	5,537	605	4,932	2,252