

FACT BOOK 2016

For the Three Months Ended June 30, 2015

First 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
Consolidated Balance Sheets

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥ 289,389	¥Δ127,272	¥ 403,350	¥Δ64,376	¥ 467,726	¥ 51,064
Call loans	—	—	—	Δ10,000	10,000	10,000
Monetary claims bought	10,377	Δ1,742	5,886	Δ763	6,649	Δ5,470
Securities	155,952	Δ17,427	221,746	Δ13,327	235,074	61,694
Loans and bills discounted	1,334,115	57,374	1,480,103	5,867	1,474,236	197,494
Accounts receivable—installment	932,273	Δ25,130	1,078,637	40,416	1,038,221	80,817
Other assets	93,026	12,731	103,401	7,867	95,533	15,239
Property, plant and equipment	31,627	442	35,655	Δ118	35,774	4,588
Intangible assets	67,415	Δ307	72,043	904	71,138	3,415
Goodwill	28,431	Δ455	26,608	Δ455	27,064	Δ1,823
Other intangible assets	38,983	147	45,435	1,360	44,074	5,238
Deferred tax assets	22,120	3,362	21,696	906	20,789	2,030
Customer's liabilities for acceptance and guarantees	169,957	Δ6,463	181,754	Δ1,877	183,632	7,211
Allowance for doubtful accounts	Δ46,520	1,053	Δ50,553	Δ1,272	Δ49,280	Δ1,706
Total assets	3,059,737	Δ103,380	3,553,725	Δ35,770	3,589,495	426,378
Deposits	1,663,055	Δ54,713	1,992,785	29,760	1,963,024	245,255
Accounts payable—trade	151,865	Δ51,876	154,677	Δ10,158	164,836	Δ38,906
Call money	30,000	25,100	—	Δ76,300	76,300	71,400
Borrowed money	515,899	672	556,461	Δ35,125	591,586	76,358
Commercial papers	—	—	43,000	43,000	—	—
Bonds payable	104,440	2,831	126,946	12,635	114,310	12,702
Convertible bond—type bonds with subscription rights to shares	820	Δ2,010	90	—	90	Δ2,740
Other liabilities	111,914	55	145,488	Δ265	145,754	33,894
Provision for bonuses	2,591	391	2,884	341	2,542	342
Liabilities for retirement benefits	3,128	338	3,300	Δ12	3,312	522
Provision for point card certificates	11,547	534	11,950	359	11,590	577
Provision for loss on interest repayment	3,203	117	3,918	Δ930	4,848	1,762
Other provision	333	Δ222	303	Δ157	461	Δ94
Defferd tax liabilities	1,852	31	2,320	64	2,256	435
Acceptances and guarantees	169,957	Δ6,463	181,754	Δ1,877	183,632	7,211
Total liabilities	2,770,610	Δ85,214	3,225,882	Δ38,665	3,264,547	408,722
Capital stock	30,056	1,005	30,421	—	30,421	1,370
Capital surplus	105,865	1,004	106,245	15	106,230	1,369
Retained earnings	132,841	Δ3,429	154,749	230	154,518	18,248
Treasury stock	Δ19,040	Δ18,894	Δ25,144	0	Δ25,144	Δ24,998
Total shareholders' equity	249,722	Δ20,313	266,272	246	266,026	Δ4,010
Valuation difference on available-for-sale securities	3,779	Δ247	4,426	183	4,243	216
Deferred gains or losses on hedges	Δ2,546	Δ220	Δ4,049	Δ581	Δ3,468	Δ1,141
Foreign currency translation adjustments	Δ126	Δ421	8,399	952	7,446	7,151
Remeasurements of defined benefit plans	Δ503	Δ132	Δ515	23	Δ539	Δ168
Total other comprehensive income	602	Δ1,021	8,260	578	7,682	6,058
Subscription rights to shares	54	0	73	—	73	18
Non-controlling interests	38,746	3,170	53,235	2,069	51,166	15,590
Total net assets	289,126	Δ18,165	327,842	2,894	324,948	17,656
Total liabilities and net assets	3,059,737	Δ103,380	3,553,725	Δ35,770	3,589,495	426,378

Consolidated Financial Summary

Trading Volume

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	¥ 929,838	6.6%	¥ 1,031,216	10.9%	¥ 4,015,129	7.4%
Hire purchase contracts	55,951	236.0%	¥ 65,264	16.6%	250,248	40.6%
Cash advances	113,443	11.8%	¥ 117,814	3.9%	448,306	3.0%

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	¥ 72,946	12.4%	¥ 85,651	17.4%	¥ 329,046	15.0%
Interest income	29,406	18.8%	33,850	15.1%	125,493	16.8%
Interest on loans and discounts	28,785	20.1%	33,214	15.4%	123,270	17.6%
Cash advances	16,334	37.7%	19,251	17.9%	70,472	27.8%
Other loans	12,450	2.9%	13,962	12.1%	52,797	6.2%
Other interest income	620	△ 21.2%	636	2.5%	2,223	△ 14.1%
Fees and commissions	38,287	20.6%	45,955	20.0%	168,283	15.4%
Credit card purchase contracts	22,566	3.4%	24,811	10.0%	97,044	5.2%
Hire purchase contracts	6,509	113.7%	8,461	30.0%	29,633	48.3%
Processing agency service fee	3,341	28.0%	3,668	9.8%	14,499	20.9%
Other fees and commissions	5,870	37.1%	9,012	53.5%	27,105	25.9%
Other operating income	1,652	△ 57.7%	1,832	10.9%	19,053	13.4%
Other ordinary income	3,600	△ 19.4%	4,012	11.5%	16,215	1.1%
Ordinary expenses	64,661	16.2%	73,055	13.0%	275,965	12.6%
Interest expenses	4,832	△ 1.6%	5,610	16.1%	20,677	5.9%
Fees and commissions payments	5,093	15.8%	5,547	8.9%	21,838	7.8%
Other operating expenses	263	△ 7.6%	214	△ 18.8%	1,109	7.9%
General and administrative expenses	45,315	16.6%	49,499	9.2%	186,474	10.0%
Other ordinary expenses	9,156	27.3%	12,183	33.1%	45,865	32.6%
Ordinary profit	8,285	△ 10.3%	12,596	52.0%	53,080	29.2%
Extraordinary loss	—	—	0	—	0	△ 99.4%
Extraordinary loss	11	△ 98.7%	30	178.5%	328	△ 76.6%
Loss on disposal of noncurrent assets	11	△ 90.7%	30	178.5%	38	△ 75.0%
Loss on penalty	—	—	—	—	245	—
Cost on the management integration	—	—	—	—	—	△ 100.0%
Other extraordinary loss	—	—	—	—	44	△ 20.5%
Income before income taxes	8,274	△ 1.5%	12,565	51.9%	52,752	32.6%
Total income taxes	2,478	19.0%	3,256	31.4%	14,065	18.1%
Income taxes—current	5,606	31.7%	4,036	△ 28.0%	15,000	14.5%
Income taxes—deferred	△ 3,127	—	△ 780	△ 75.1%	△ 935	△ 21.4%
Income before minority interests	5,795	△ 8.3%	9,309	60.6%	38,687	38.7%
Profit attributable to non-controlling interests	△ 1,946	7.8%	△ 2,124	9.2%	△ 8,195	14.8%
Profit attributable to owners of parent	3,849	△ 14.7%	7,185	86.7%	30,491	47.0%

Consolidated Financial Summary

Ordinary Expenses

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥ 9,666	16.6%	¥ 10,621	9.9%	¥ 39,320	10.9%
Bad debt allowance	8,066	16.0%	12,155	50.7%	39,788	26.4%
Provision of allowance for doubtful accounts	7,305	18.8%	11,409	56.2%	36,369	31.4%
Bad debts expenses	760	△5.0%	745	△ 2.0%	3,418	△ 10.2%
Salaries and fringe benefits	13,122	19.0%	14,896	13.5%	54,735	14.4%
Administrative expenses	21,137	20.8%	20,696	△ 2.1%	87,409	7.8%
Equipment expenses	6,180	17.3%	7,049	14.1%	26,229	15.1%
General expenses	1,391	△1.2%	1,810	30.2%	6,694	16.6%
Financial expenses	5,096	△2.0%	5,825	14.3%	21,787	6.0%
Total ordinary expenses	64,661	16.2%	73,055	13.0%	275,965	12.6%

Consolidated Financial Summary
Consolidated Finance Receivables

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,334,115	57,374	¥ 1,480,103	¥ 5,867	¥ 1,474,236	¥ 197,494
Cash advances	403,972	19,721	461,092	13,975	447,117	62,866
Other loans	930,143	37,652	1,019,011	Δ8,107	1,027,118	134,627
Total accounts receivable—installment	932,273	Δ25,130	1,078,637	40,416	1,038,221	80,817
Credit card purchase contracts	707,628	Δ41,199	772,986	9,095	763,890	15,062
Hire purchase contracts	224,645	16,069	305,651	31,320	274,330	65,754
Customer's liabilities for acceptance and guarantees	169,957	Δ6,463	181,754	Δ1,877	183,632	7,211
Total operating receivables	2,436,347	25,779	2,740,496	44,406	2,696,090	285,522

(Securitized Receivables)

(Unit: Millions of Yen)

	2014/6	2015/6	2015/3
	Results	Results	Results
Total loans and bills discounted	¥ 248,149	¥ 498,214	¥ 399,362
Cash advances	6,209	7,430	7,444
Other loans	241,940	490,783	391,917
Total accounts receivable—installment	129,484	134,118	146,970
Credit card purchase contracts	99,209	88,478	96,856
Hire purchase contracts	30,274	45,639	50,114
Total securitized receivables	377,634	632,333	546,332

(Finance Receivables Including Securitized Receivables)

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,582,265	50,888	¥ 1,978,318	¥ 104,719	¥ 1,873,598	¥ 342,221
Cash advances	410,181	19,742	468,523	13,960	454,562	64,122
Other loans	1,172,083	31,146	1,509,795	90,758	1,419,036	278,098
Total accounts receivable—installment	1,061,758	Δ24,211	1,212,756	27,565	1,185,191	99,222
Credit card purchase contracts	806,838	Δ50,402	861,465	718	860,746	3,506
Hire purchase contracts	254,919	26,190	351,291	26,846	324,445	95,715
Customer's liabilities for acceptance and guarantees	169,957	Δ6,463	181,754	Δ1,877	183,632	7,211
Total operating receivables	2,813,981	20,213	3,372,829	130,407	3,242,422	448,654

Consolidated Financial Summary
Consolidated Interest-Bearing Debt

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥ 122,503	¥ 1,161	¥ 135,536	△ 47,412	¥ 182,948	¥ 61,605
Long-term loans payable	393,396	△488	420,925	12,287	408,637	14,752
Call money	30,000	25,100	—	△76,300	76,300	71,400
Commercial paper	—	—	43,000	43,000	—	—
Bonds payable	104,440	2,831	126,946	12,635	114,310	12,702
Convertible bond-type bonds with subscription right to shares	820	△2,010	90	—	90	△2,740
Lease obligation	12,963	356	24,774	144	24,630	12,022
Total interest-bearing debt	664,123	26,949	751,272	△55,644	806,917	169,743

Allowance for Possible Credit Losses

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Result		Result		Result	
Opening balance	¥ 47,574		¥ 49,280		¥ 47,574	
Provision of allowance for doubtful accounts (YOY)	8,066 16.0%		12,155 50.7%		39,788 26.4%	
Written-off amount (YOY)	9,119 34.8%		10,883 19.0%		38,081 22.7%	
Ending balance (change)	46,520 △2.2%		50,553 2.6%		49,280 3.6%	

Ending balance/Total finance receivables	1.9%	1.8%	1.8%
If including ABS&ABCP&ABL	1.7%	1.5%	1.5%

Written-off amount/Total finance receivables ※	1.5%	1.6%	1.4%
If including ABS&ABCP&ABL ※	1.3%	1.3%	1.2%

※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	YOY
Ordinary income	37,277	12.3%	11,719	11.4%	11,612	45.4%	30,735	23.3%	△ 5,693	85,651	17.4%
Interest income	14,037	16.0%	510	21.1%	4,026	10.1%	15,820	19.0%	△ 543	33,850	15.1%
Fees and commissions	22,493	9.6%	10,385	13.6%	4,863	103.3%	12,462	28.7%	△ 4,250	45,955	20.0%
Other operating income	703	35.8%	173	△ 24.4%	1,653	82.9%	—	—	△ 697	1,832	10.9%
Other ordinary income	42	△ 28.5%	649	△ 9.6%	1,069	3.3%	2,452	25.7%	△ 201	4,012	11.5%
Ordinary expenses	28,979	5.0%	10,867	4.2%	11,395	18.2%	25,023	27.5%	△ 3,210	73,055	13.0%
Interest expenses	1,107	16.2%	91	10.1%	519	△ 19.5%	3,795	25.9%	96	5,610	16.1%
Fees and commissions payments	4,668	8.5%	151	△ 37.4%	3,206	22.0%	1,245	35.6%	△ 3,723	5,547	8.9%
Other operating expenses	27	△ 78.6%	—	—	0	—	155	63.7%	30	214	△ 18.8%
General and administrative expenses	19,756	2.3%	10,206	2.9%	7,515	18.1%	11,632	21.9%	388	49,499	9.2%
Other ordinary expenses	3,419	17.7%	419	123.9%	153	—	8,193	35.4%	△ 2	12,183	33.1%
Ordinary profit	8,298	48.4%	851	—	217	△ 113.1%	5,712	7.6%	△ 2,482	12,596	52.0%
	Results	Change	Results	Change	Results	Change	Results	Change	Results	Results	Change
Loans and bills discounted	392,683	12,052	25,354	6,818	862,858	△ 17,181	261,157	3,760	△ 61,949	1,480,103	5,867
Accounts receivable—installment	822,129	14,323	—	—	33,967	15,850	223,643	10,851	△ 1,102	1,078,637	40,416
Balance of interest-bearing debt	593,442	31,523	—	—	1,401,080	△ 3,202	—	—	△ 1,737	1,992,785	29,760
Deposits	255,120	△ 4,793	35,602	33	5,000	△ 76,300	383,907	7,910	71,642	751,272	△ 55,644
	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
①Average interest rate on loans and bills discounted	14.5%	0.4%	1.8%	△1.1%	1.4%	△0.2%	24.4%	△0.4%	—	9.0%	0.2%
②Funding interest concerning loan and bills discounted	0.5%	0.0%	1.0%	0.7%	0.1%	△0.1%	4.0%	0.1%	—	0.8%	△0.0%
③Interest rate spread ①—②	14.0%	0.4%	0.7%	△1.9%	1.2%	△0.1%	20.4%	△0.4%	—	8.2%	0.2%

Financial Summary in Domestic

Balance Sheets in Domestic

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥ 267,980	¥Δ125,992	¥ 382,975	¥Δ62,312	¥ 445,287	¥ 51,314
Call loans	—	—	—	Δ10,000	10,000	10,000
Monetary claims bought	10,377	Δ1,742	5,886	Δ763	6,649	Δ5,470
Securities	174,411	Δ17,416	238,623	Δ12,828	251,452	59,624
Loans and bills discounted	1,117,431	53,623	1,223,946	2,107	1,221,838	158,031
Accounts receivable—installment	765,731	Δ36,154	854,994	29,565	825,429	23,543
Other assets	75,536	14,312	76,859	6,440	70,419	9,195
Property, plant and equipment	21,516	198	24,032	379	23,652	2,334
Intangible assets	61,990	Δ595	65,680	979	64,700	2,114
Deferred tax assets	19,362	3,117	17,400	693	16,707	463
Customer's liabilities for acceptance and guarantees	169,344	Δ6,384	181,278	1,725	183,003	7,274
Allowance for doubtful accounts	Δ34,807	1,289	Δ33,424	Δ951	Δ32,472	3,624
Total assets	2,648,874	Δ115,743	3,038,253	Δ48,415	3,086,669	322,051
Deposits	1,663,055	Δ54,713	1,992,785	29,760	1,963,024	245,255
Coll money	30,000	25,100	—	Δ76,300	76,300	71,400
Borrowed money	227,600	Δ1,800	214,500	Δ40,400	254,900	25,500
Commercial papers	—	—	43,000	43,000	—	—
Bonds payable	80,000	—	90,000	10,000	80,000	—
Convertible bond-type bonds with subscription rights to shares	820	Δ2,010	90	—	90	Δ2,740
Counts payable—trade	145,597	Δ52,780	149,789	Δ10,150	159,939	Δ38,438
Other liabilities	92,742	Δ1,597	116,067	Δ800	116,867	22,526
Provision for point card certificates	11,547	534	11,950	359	11,590	577
Provision for bonuses	2,073	364	2,269	399	1,869	160
Provision for retirement benefits	2,918	330	2,966	Δ44	3,010	422
Provision for loss on interest repayment	3,203	117	3,918	Δ930	4,848	1,762
Other provision	333	Δ222	302	Δ159	461	Δ94
Defferd tax liabilities	1,429	50	1,855	87	1,767	389
Acceptances and guarantees	169,344	Δ6,384	181,278	1,725	183,003	7,274
Total liabilities	2,430,666	Δ93,012	2,810,771	Δ46,902	2,857,674	333,995
Total net assets	218,207	Δ22,730	227,481	Δ1,513	228,994	Δ11,943
Total liabilities and equity	2,648,874	Δ115,743	3,038,253	Δ48,415	3,086,669	322,051

Financial Summary in Domestic

Trading Volume in Domestic

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	886,949	6.2%	980,504	10.5%	3,821,041	6.7%
Hire purchase contracts	34,691	—	40,524	16.8%	157,947	55.6%
Cash advances	90,267	11.5%	89,661	△ 0.7%	348,223	1.2%
Total e-money contracts	460,502	24.4%	515,221	11.9%	1,986,085	17.9%

Statements of Income in Domestic

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	48,113	9.8%	55,174	14.7%	219,335	11.3%
Interest income	16,108	26.9%	18,114	12.4%	69,489	19.0%
Interest on loans and discounts	15,501	29.7%	17,434	12.5%	65,003	21.1%
Cash advances	12,025	48.9%	14,009	16.5%	51,488	31.7%
Other loans	3,476	△ 10.3%	3,424	△ 1.5%	13,515	△ 7.2%
Other interest income	607	△ 18.6%	680	12.0%	4,486	△ 5.3%
Fees and commissions	28,612	14.4%	33,492	17.1%	124,812	10.5%
Credit card purchase contracts	18,624	0.5%	20,236	8.7%	79,660	1.8%
Affiliated merchants	13,437	6.2%	14,770	9.9%	57,635	5.7%
Revolving credit	4,894	△ 11.2%	5,051	3.2%	20,655	△ 8.1%
Other	292	△ 20.8%	414	41.5%	1,369	8.7%
Hire purchase contracts	1,990	—	2,231	12.1%	8,526	50.9%
Processing agency service fees	3,341	28.0%	3,668	9.8%	14,499	20.9%
Other fees and commissions	4,655	20.1%	7,356	58.0%	22,125	29.5%
Other operating income	1,652	△ 57.4%	1,836	11.1%	19,014	13.2%
Other income	1,740	△ 21.4%	1,731	△ 0.5%	6,018	△ 33.1%
Ordinary expenses	45,137	14.6%	48,222	6.8%	186,041	9.3%
Interest expenses	1,817	△ 23.3%	1,829	0.7%	6,952	△ 20.1%
Fees and commissions payments	4,261	13.6%	4,421	3.8%	17,608	2.2%
Other operating expenses	168	△ 18.7%	61	△ 63.5%	728	3.3%
General and administrative expenses	35,783	17.9%	37,920	6.0%	144,638	10.7%
Other ordinary expenses	3,106	15.4%	3,989	28.4%	16,114	24.2%
Ordinary profit	2,976	△ 32.9%	6,952	133.6%	33,293	23.9%

Financial Summary in Domestic
Ordinary Expenses

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥ 8,522	19.8%	¥ 9,090	6.7%	¥ 34,230	13.5%
Bad debt allowance	2,017	Δ 17.7%	3,980	97.3%	10,079	0.8%
Provision of allowance for doubtful accounts	2,000	Δ 18.1%	3,963	98.1%	10,059	1.0%
Bad debts expenses	16	98.7%	16	Δ 1.1%	19	Δ 34.3%
Salaries and fringe benefits	9,318	17.9%	10,271	10.2%	38,187	10.8%
Administrative expenses	18,100	22.1%	17,070	Δ 5.7%	73,760	10.3%
Equipment expenses	4,176	21.9%	4,597	10.1%	17,419	13.7%
General expenses	1,015	Δ 5.6%	1,321	30.1%	4,684	16.0%
Financial expenses	1,985	Δ 22.9%	1,890	Δ 4.8%	7,681	Δ 18.3%
Total ordinary expenses	45,137	14.6%	48,222	6.8%	186,041	9.3%

Financial Summary in Domestic

Finance Receivables in Domestic

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,117,431	¥ 53,623	¥ 1,223,946	¥ 2,107	¥ 1,221,838	¥ 158,031
Cash advances	341,472	18,757	382,717	12,243	370,473	47,759
Other loans	775,958	34,866	841,228	△ 10,136	851,365	110,272
Total accounts receivable—installment	765,731	△36,154	854,994	29,565	825,429	23,543
Credit card purchase contracts	638,162	△42,032	689,304	8,926	680,377	182
Revolving and installments payment credit card purchase	145,737	9,274	128,620	6,634	121,985	△14,476
Hire purchase contracts	127,568	5,878	165,690	20,639	145,051	23,361
Customer's liabilities for acceptance and guarantees	169,344	△6,384	181,278	△ 1,725	183,003	7,274
Total operating receivables	2,052,526	11,084	2,260,219	29,947	2,230,272	188,850

(Securitized Receivables)

(Unit: Millions of Yen)

	2014/6	2015/6	2015/3
	Results	Results	Results
Total loans and bills discounted	¥ 241,940	¥ 490,783	¥ 391,917
Cash advances	—	—	—
Other loans	241,940	490,783	391,917
Total accounts receivable—installment	126,517	130,863	143,581
Credit card purchase contracts	96,243	85,224	93,467
Revolving payment credit card purchase	56,243	75,224	83,467
Hire purchase contracts	30,274	45,639	50,114
Total securitized receivables	368,458	621,647	535,499

(Finance Receivables Including Securitized Receivables)

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,359,371	¥ 47,117	¥ 1,714,730	¥ 100,973	¥ 1,613,756	¥ 301,502
Cash advances	341,472	18,757	382,717	12,243	370,473	47,759
Other loans	1,017,899	28,360	1,332,012	88,729	1,243,282	253,743
Housing Loans*	673,489	19,760	936,161	76,429	859,732	206,002
Total accounts receivable—installment	892,249	△35,096	985,858	16,847	969,011	41,665
Credit card purchase contracts	734,405	△51,096	774,528	682	773,845	△11,656
Revolving and installments payment credit card purchase	201,980	210	203,844	△ 1,608	205,452	3,683
Hire purchase contracts	157,843	16,000	211,330	16,164	195,165	53,322
Customer's liabilities for acceptance and guarantees	169,344	△6,384	181,278	△1,725	183,003	7,274
Total operating receivables	2,420,965	5,636	2,881,867	116,096	2,765,771	350,442

*Housing loans receivable are the number of AEON Bank.

Financial Summary in Domestic

Interest-Bearing Debt in domestic

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥95,800	¥ 16,300	¥107,700	¥Δ36,400	¥144,100	¥ 64,600
Long-term loans payable	131,800	Δ18,100	106,800	Δ4,000	110,800	Δ39,100
Call money	30,000	25,100	—	Δ76,300	76,300	71,400
Bonds payable	80,000	—	90,000	10,000	80,000	—
Convertible bond-type bonds with subscription right to shares	820	Δ2,010	90	—	90	Δ2,740
Lease obligation	12,958	359	24,774	145	24,629	12,029
Total interest-bearing debt	351,378	21,649	372,364	Δ63,554	435,919	106,189

Allowance for Possible Credit Losses in domestic

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results		Results		Results	
Opening balance	¥ 24,251		¥ 21,555		¥ 24,251	
Provision of allowance for doubtful accounts	2,010		3,402		9,173	
(YOY)	Δ5.9%		69.2%		Δ1.3%	
Written-off amount	2,455		2,869		11,869	
(YOY)	Δ23.0%		16.9%		3.1%	
Ending balance	23,806		22,088		21,555	
(YOY)	Δ1.8%		2.5%		Δ11.1%	

Ending balance/Total creditcard receivables	2.4%	2.1%	2.1%
If including ABS&ABCP&ABL	2.2%	1.9%	1.9%

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

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

Key Operating Data

Number of Cardholders

(Unit: Ten thousand)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Number of cardholders	3,439	49	3,623	56	3,567	177
Number of Credit cardholders in domestic	2,379	34	2,497	33	2,464	119

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

(Unit: Ten thousand)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
WAON cardholders	4,210	230	5,080	200	4,880	900

Number of Active Cardholders in Domestic

(Unit: Ten thousand)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Active cardholders ※1	1,477	23	1,539	14	1,525	71
Card-use rate (%) ※2	67.1%	—	66.5%	—	66.8%	—

※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 (2014/7 and 2015/6) × 100.

Result of AEON Bank

(Unit: Millions of Yen)

	2014/6		2015/6		2015/3	
	Results	Change	Results	Change	Results	Change
Balance of Deposits	1,662,342	Δ53,439	1,991,839	28,589	1,963,250	247,468
Ordinary deposits	482,444	6,896	555,790	27,790	528,000	52,452
Time deposits	1,178,686	Δ60,661	1,434,483	350	1,434,133	194,785
Other deposits	1,211	325	1,565	448	1,116	230
Balance of loans and bills discounted	1,084,369	70,257	1,208,911	Δ1,591	1,210,503	196,391

(Unit: Ten thousand)

Number of accounts	382	14	448	16	432	64
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Number of branches	126	2	130	1	129	5
Number of ATM	5,167	235	5,637	43	5,594	662