

# FACT BOOK 2016

## For the Year Ended March 31, 2016

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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

### Overview

### Consolidated Financial Highlights

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change
Ordinary income	¥286,070	38.7%	¥329,046	15.0%	¥359,651	9.3%
Ordinary profit	41,092	23.2%	53,080	29.2%	59,380	11.9%
Profit attributable to owners of parent	20,743	52.3%	30,491	47.0%	35,785	17.4%

### Consolidated Key Indicators

(Unit: Yen)

	2014/3	2015/3	2016/3
Equity ratio	8.6%	7.6%	7.8%
Profit attributable to owners of parent per Share	¥104.62	¥152.55	¥180.09
Book value per share	¥1,316.00	¥1,377.56	¥1,465.31

## Consolidated Financial Summary

### Overview

#### Consolidated Subsidiaries and Affiliates

Consolidated Subsidiaries (Domestic)	Shareholding ratio of voting right	Consolidated Subsidiaries (Domestic)	Shareholding ratio of voting right
AEON CREDIT SERVICE CO., LTD.	100.0%	A・C・S CREDIT MANAGEMENT CO., LTD.	99.4%
AEON Bank, LTD.	100.0%	AEON S.S. Insurance CO., LTD.	100.0%
AEON INSURANCE SERVICE CO., LTD.	99.0%	AEON PRODUCT FINANCE CO., LTD.	100.0%
AEON HOUSING LOAN SERVICE CO., LTD.	100.0%	ACS Leasing Co., Ltd.	100.0%

Consolidated Subsidiaries (Overseas)	Shareholding ratio of voting right	Consolidated Subsidiaries (Domestic)	Shareholding ratio of voting right
AEON Financial Service (Hong Kong) Co., Ltd.	100.0%	AEON CREDIT SERVICE (M) BERHAD ※3	59.7%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	52.7%	AEON CREDIT SERVICE (TAIWAN) CO., LTD.	100.0%
AEON INSURANCE BROKERS (HK) LIMITED	100.0%	AEON CREDIT CARD (TAIWAN) CO., LTD.	100.0%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE (PHILIPPINES) INC.	60.0%
AEON MICRO FINANCE (SHENYANG) CO., LTD.	100.0%	PT.AEON CREDIT SERVICE INDONESIA	85.0%
AEON CREDIT GUARANTEE (CHINA) CO., LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON Micro Finance (Tianjin) CO., LTD.	100.0%	AEON CREDIT SERVICE INDIA PRIVATE LIMITED	75.0%
AEON THANA SINSAP (THAILAND) PLC. ※2	54.3%	AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%
ACS CAPITAL CORPORATION LTD.	26.4%	AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON Leasing Service (Lao) Company Limited.	98.6%
AEON INSURANCE SERVICE (THAILAND) CO., LTD.	100.0%		
ATS Rabbit Special Purpose Vehicle Company Limited	48.7%		

\*1 The shares of AEON CREDIT SERVICE (ASIA) CO., LTD. are listed on The Stock Exchange of Hong Kong Limited. (Securities Code: 900)

\*2 The shares of AEON THANA SINSAP (THAILAND) PLC. are listed on The Stock Exchange of Thailand. (Securities Code: AEONTS)

\*3 The shares of AEON CREDIT SERVICE (M) BERHAD are listed on The Stock Exchange of Malaysia. (Securities Code: 5139)

Consolidated Affiliates (Overseas)	Shareholding ratio of voting right
FUJITSU CREDIT SERVICE SYSTEMS (TIANJIN) CO.,LTD.	49.0%

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

	2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥ 416,662	¥Δ100,794	¥ 467,726	¥ 51,064	¥ 444,868	¥Δ22,858
Call loans	—	Δ10,000	10,000	10,000	—	Δ10,000
Monetary claims bought	12,119	Δ6,557	6,649	Δ5,470	5,051	Δ1,597
Securities	173,379	Δ28,889	235,074	61,694	211,131	Δ23,942
Loans and bills discounted	1,276,741	148,700	1,474,236	197,494	1,673,997	199,761
Accounts receivable—installment	957,403	450,088	1,038,221	80,817	1,022,387	Δ15,833
Lease receivables and investment assets	—	—	—	—	5,405	5,405
Other assets	80,294	Δ14,684	95,533	15,239	124,594	29,060
Property, plant and equipment	31,185	11,124	35,774	4,588	36,530	756
Intangible assets	67,723	8,120	71,138	3,415	77,163	6,024
Goodwill	28,887	2	27,064	Δ1,823	25,597	Δ1,466
Other intangible assets	38,835	8,117	44,074	5,238	51,565	7,491
Deferred tax assets	18,758	2,036	20,789	2,030	20,433	Δ356
Customer's liabilities for acceptance and guarantees	176,421	175,873	183,632	7,211	173,441	Δ10,191
Allowance for doubtful accounts	Δ47,574	Δ6,657	Δ49,280	Δ1,706	Δ49,458	Δ177
<b>Total assets</b>	<b>3,163,117</b>	<b>628,360</b>	<b>3,589,495</b>	<b>426,378</b>	<b>3,745,546</b>	<b>156,050</b>
Deposits	1,717,769	505,718	1,963,024	245,255	2,152,928	189,903
Accounts payable—trade	203,742	13,309	164,836	Δ38,906	173,568	8,732
Call money	4,900	4,900	76,300	71,400	—	Δ76,300
Commercial papers	—	Δ5,442	—	—	68,000	68,000
Borrowed money	515,227	Δ180,158	591,586	76,358	535,989	Δ55,597
Bonds payable	101,608	39,193	114,310	12,702	122,074	7,764
Convertible bond—type bonds with subscription rights to shares	2,830	Δ27,170	90	Δ2,740	50	Δ40
Other liabilities	111,859	49,483	145,754	33,894	152,845	7,091
Provision for bonuses	2,200	696	2,542	342	2,828	285
Net defined benefit liability	2,789	2,370	3,312	522	3,530	217
Provision for point card certificates	11,012	2,316	11,590	577	12,456	866
Provision for loss on interest repayment	3,085	Δ635	4,848	1,762	4,206	Δ642
Other provision	556	360	461	Δ94	396	Δ65
Defferd tax liabilities	1,820	Δ875	2,256	435	2,344	87
Acceptances and guarantees	176,421	175,873	183,632	7,211	173,441	Δ10,191
<b>Total liabilities</b>	<b>2,855,825</b>	<b>579,940</b>	<b>3,264,547</b>	<b>408,722</b>	<b>3,404,660</b>	<b>140,112</b>
Capital stock	29,051	13,585	30,421	1,370	30,441	20
Capital surplus	104,860	13,585	106,230	1,369	106,230	Δ0
Retained earnings	136,270	10,950	154,518	18,248	177,766	23,247
Treasury stock	Δ145	Δ3	Δ25,144	Δ24,998	Δ25,141	2
<b>Total shareholders' equity</b>	<b>270,036</b>	<b>38,117</b>	<b>266,026</b>	<b>Δ4,010</b>	<b>289,296</b>	<b>23,270</b>
Valuation difference on available-for-sale securities	4,027	1,309	4,243	216	5,889	1,646
Deferred gains or losses on hedges	Δ2,326	Δ621	Δ3,468	Δ1,141	Δ3,514	Δ46
Foreign currency translation adjustments	294	1,926	7,446	7,151	122	Δ7,323
Remeasurements of defined benefit plans	Δ371	Δ371	Δ539	Δ168	Δ607	Δ68
<b>Total other comprehensive income</b>	<b>1,623</b>	<b>2,242</b>	<b>7,682</b>	<b>6,058</b>	<b>1,890</b>	<b>Δ5,792</b>
Subscription rights to shares	55	32	73	18	110	37
Non-controlling interests	35,576	8,026	51,166	15,590	49,589	Δ1,576
<b>Total net assets</b>	<b>307,291</b>	<b>48,419</b>	<b>324,948</b>	<b>17,656</b>	<b>340,886</b>	<b>15,938</b>
<b>Total liabilities and net assets</b>	<b>3,163,117</b>	<b>628,360</b>	<b>3,589,495</b>	<b>426,378</b>	<b>3,745,546</b>	<b>156,050</b>

## Consolidated Financial Summary

### Consolidated Trading Volume

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	¥ 3,736,837	4.9%	¥ 4,015,129	7.4%	¥ 4,315,454	7.5%
Hire purchase contracts	177,977	332.8%	250,248	40.6%	296,112	18.3%
Cash advances	435,079	66.2%	448,306	3.0%	469,741	4.8%

### Consolidated Statements of Income

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	¥ 286,070	38.7%	¥ 329,046	15.0%	¥ 359,651	9.3%
Interest income	107,452	38.6%	125,493	16.8%	138,810	10.6%
Interest on loans and discounts	104,863	38.2%	123,270	17.6%	136,342	10.6%
Cash advances	55,136	15.2%	70,472	27.8%	79,380	12.6%
Other loans	49,726	77.5%	52,797	6.2%	56,962	7.9%
Other interest income	2,589	56.0%	2,223	△ 14.1%	2,467	11.0%
Fees and commissions	145,782	29.4%	168,283	15.4%	185,072	10.0%
Credit card purchase contracts	92,280	6.1%	97,044	5.2%	102,700	5.8%
Hire purchase contracts	19,987	137.4%	29,633	48.3%	33,194	12.0%
Processing agency service fee	11,988	38.0%	14,499	20.9%	15,330	5.7%
Other fees and commissions	21,526	152.5%	27,105	25.9%	33,847	24.9%
Other operating income	16,796	—	19,053	13.4%	19,759	3.7%
Other ordinary income	16,038	5.8%	16,215	1.1%	16,010	△ 1.3%
Ordinary expenses	244,978	41.7%	275,965	12.6%	300,270	8.8%
Interest expenses	19,524	47.9%	20,677	5.9%	21,305	3.0%
Fees and commissions payments	20,259	19.1%	21,838	7.8%	24,667	13.0%
Other operating expenses	1,028	—	1,109	7.9%	1,437	29.5%
General and administrative expenses	169,568	42.4%	186,474	10.0%	203,553	9.2%
Other ordinary expenses	34,596	46.5%	45,865	32.6%	49,306	7.5%
Ordinary profit	41,092	23.2%	53,080	29.2%	59,380	11.9%
Extraordinary income	110	—	0	△ 99.4%	1,280	—
Gain on disposal of non current assts	110	—	0	△ 99.4%	1,280	—
Extraordinary loss	1,405	△ 51.1%	328	△ 76.6%	1,411	329.2%
Loss on disposal of noncurrent assets	154	—	38	△ 75.0%	1,304	—
Loss on penalty	—	—	245	—	—	—
Cost on the management integration	1,194	18.1%	—	—	—	—
Other extraordinary loss	56	△ 97.0%	44	△ 20.5%	106	137.6%
Income before income taxes	39,797	30.5%	52,752	32.6%	59,250	12.3%
Total income taxes	11,912	4.3%	14,065	18.1%	14,787	5.1%
Income taxes—current	13,101	151.2%	15,000	14.5%	15,192	1.3%
Income taxes—deferred	△ 1,189	—	△ 935	△ 21.4%	△ 405	△ 56.6%
Income before minority interests	27,885	46.2%	38,687	38.7%	44,463	14.9%
Profit attributable to non-controlling interests	7,142	31.0%	8,195	14.8%	8,678	5.9%
Profit attributable to owners of parent	20,743	52.3%	30,491	47.0%	35,785	17.4%

## Consolidated Financial Summary

### Operating Expenses

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥ 35,470	43.9%	¥ 39,320	10.9%	¥ 44,214	12.4%
Bad debt allowance	31,484	33.5%	39,788	26.4%	45,625	14.7%
Provision of allowance for doubtful accounts	27,677	34.9%	36,369	31.4%	42,688	17.4%
Bad debts expenses	3,807	24.2%	3,418	△ 10.2%	2,937	△ 14.1%
Personnel expenses	47,854	48.5%	54,735	14.4%	60,418	10.4%
Administrative expenses	81,085	42.4%	87,409	7.8%	90,648	3.7%
Equipment expenses	22,789	28.4%	26,229	15.1%	29,135	11.1%
General expenses	5,741	25.6%	6,694	16.6%	7,484	11.8%
Financial expenses	20,553	55.7%	21,787	6.0%	22,743	4.4%
Total ordinary expenses	244,978	41.7%	275,965	12.6%	300,237	8.8%

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

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,276,741	¥ 148,700	¥ 1,474,236	¥ 197,494	¥ 1,673,997	¥ 199,761
Cash advances	384,250	103,473	447,117	62,866	480,784	33,667
Other loans	892,491	45,226	1,027,118	134,627	1,193,213	166,094
Total accounts receivable—installment	957,403	450,088	1,038,221	80,817	1,022,387	△15,833
Credit card purchase contracts	748,827	293,114	763,890	15,062	687,501	△76,388
Hire purchase contracts	208,576	156,974	274,330	65,754	334,885	60,555
Lease receivables and investment assets	—	—	—	—	5,405	5,405
Customer's liabilities for acceptance and guarantees	176,421	175,873	183,632	7,211	173,441	△10,191
Total operating receivables	2,410,567	774,662	2,696,090	285,522	2,875,232	179,142

**(Securitized Receivables)**

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 254,635		¥ 399,362		¥ 690,447	
Cash advances	6,188		7,444		2,192	
Other loans	248,446		391,917		688,254	
Total accounts receivable—installment	128,565		146,970		291,998	
Credit card purchase contracts	108,412		96,856		236,124	
Hire purchase contracts	20,152		50,114		55,874	
Total securitized receivables	383,200		546,332		982,445	

**(Finance Receivables Including Securitized Receivables)**

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,531,376	¥ 305,622	¥ 1,873,598	¥ 342,221	¥ 2,364,444	¥ 490,846
Cash advances	390,439	103,728	454,562	64,122	482,823	28,414
Other loans	1,140,937	201,894	1,419,036	278,098	1,881,103	462,431
Total accounts receivable—installment	1,085,969	345,942	1,185,191	99,222	1,314,385	129,194
Credit card purchase contracts	857,240	168,814	860,746	3,506	923,625	62,879
Hire purchase contracts	228,729	177,127	324,445	95,715	390,760	66,315
Lease receivables and investment assets	—	—	—	—	5,405	5,405
Customer's liabilities for acceptance and guarantees	176,421	175,873	183,632	7,211	173,441	△10,191
Total operating receivables	2,793,768	827,438	3,242,422	448,654	3,857,677	615,255

**Consolidated Financial Summary**  
**Consolidated Interest-Bearing Debt**

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥ 121,342	¥Δ185,396	¥ 182,948	¥ 61,605	¥ 163,850	¥Δ19,098
Long-term loans payable	393,884	5,237	408,637	14,752	372,138	Δ36,498
Call money	4,900	4,900	76,300	71,400	—	Δ76,300
Commercial paper	—	Δ5,442	—	—	68,000	68,000
Bonds payable	101,608	39,193	114,310	12,702	122,074	7,764
Convertible bond-type bonds with subscription right to shares	2,830	Δ27,170	90	Δ2,740	50	Δ40
Lease obligations	12,607	6,794	24,630	12,022	34,555	9,925
Total interest-bearing debt	637,173	Δ161,882	806,917	169,743	760,669	Δ46,247

**Consolidated Allowance for Possible Credit Losses**

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results		Results		Results	
Opening balance	¥ 40,916		¥ 47,574		¥ 49,280	
Provision of allowance for doubtful accounts (YOY)	31,484 33.5%		39,788 26.4%		45,625 14.7%	
Written-off amount (YOY)	31,038 24.1%		38,081 22.7%		45,494 19.5%	
Ending balance (Change)	47,574 16.3%		49,280 3.6%		49,458 0.4%	

Ending balance/Total finance receivables	2.0%	1.8%	1.7%
If including ABS & ABCP & ABL	1.7%	1.5%	1.3%

Written-off amount/Total finance receivables	1.3%	1.4%	1.6%
If including ABS & ABCP & ABL	1.1%	1.2%	1.2%



## Operating Segment Performance (Quick estimation)

(Unit: Millions of Yen)

	Credit		Bank		Overseas		Fee		The amount of adjustment	Consolidated Statement of income	
	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
Ordinary income	161,347	10.2%	46,820	12.4%	123,087	9.4%	49,636	9.3%	△ 21,239	359,651	9.3%
Interest income	58,527	13.4%	16,094	13.5%	63,518	8.7%	1,712	6.6%	△ 1,042	138,810	10.6%
Fees and commissions	93,512	6.1%	17,758	31.6%	48,923	12.5%	42,219	9.1%	△ 17,341	185,072	10.0%
Other operating income	8,901	44.1%	9,771	△ 11.4%	11	△ 70.3%	3,063	51.5%	△ 1,989	19,759	3.7%
Other ordinary income	405	△ 17.8%	3,196	7.9%	10,633	0.1%	2,640	△ 14.0%	△ 865	16,010	△ 1.3%
Ordinary expenses	124,402	8.9%	45,657	9.5%	99,053	9.6%	45,567	4.7%	△ 14,410	300,270	8.8%
Interest expenses	4,399	23.1%	1,175	△ 53.6%	15,025	9.2%	371	10.1%	333	21,305	3.0%
Fees and commissions payments	20,310	11.6%	12,745	8.9%	5,356	18.8%	1,029	14.7%	△ 14,774	24,667	13.0%
Other operating expenses	273	△ 40.4%	25	△ 83.2%	363	△ 4.8%	654	—	121	1,437	29.5%
General and administrative expenses	83,358	7.9%	31,342	14.9%	47,051	12.0%	42,034	2.5%	△ 233	203,553	9.2%
Other ordinary expenses	16,059	8.9%	368	831.1%	31,255	5.1%	1,478	14.7%	143	49,306	7.5%
Ordinary profit	36,945	14.8%	1,162	—	24,034	8.5%	4,068	118.0%	△ 6,829	59,380	11.9%
	Results	Change	Results	Change	Results	Change	Results	Change	Results	Results	Change
Loans and bills discounted	415,865	35,235	1,046,138	166,097	243,290	△ 14,106	24,483	5,947	△ 55,779	1,673,997	199,761
Accounts receivable—installment	768,136	△ 39,669	48,669	30,552	206,161	△ 6,630	1,512	1,512	△ 2,092	1,022,387	△ 15,833
Balance of interest-bearing debt	540,715	△ 21,203	1,614,861	210,578	—	—	—	—	△ 2,649	2,152,928	189,903
Deposits	259,455	△ 458	5,000	△ 76,300	381,840	5,842	43,788	8,219	70,586	760,669	△ 46,247
	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
①Average interest rate on loans and bills discounted	14.7%	0.2%	1.4%	△0.1%	25.3%	0.5%	1.6%	△0.2%	—	8.7%	△0.3%
②Funding interest concerning loan and bills discounted ※2	0.5%	0.1%	0.1%	△0.1%	4.0%	△0.1%	0.9%	0.0%	—	0.8%	△0.1%
③Interest rate spread ①—②	14.2%	0.2%	1.3%	△0.0%	21.4%	0.6%	0.7%	△0.2%	—	7.9%	△0.2%

## Financial Summary in Domestic

### Balance Sheets in Domestic

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥ 393,972	¥Δ101,342	¥ 445,287	¥ 51,314	¥ 419,583	¥Δ25,703
Call loans	—	Δ10,000	10,000	10,000	—	Δ 10,000
Monetary claims bought	12,119	Δ6,557	6,649	Δ 5,470	5,051	Δ 1,597
Securities	191,828	Δ21,755	251,452	59,624	198,126	Δ 53,325
Loans and bills discounted	1,063,807	113,803	1,221,838	158,031	1,435,707	213,868
Accounts receivable—installment	801,885	401,220	825,429	23,543	816,226	Δ 9,203
Lease receivables and investment assets	—	—	—	—	5,405	5,405
Other assets	61,223	Δ23,192	70,419	9,195	87,868	17,449
Property, plant and equipment	21,317	8,488	23,652	2,334	26,994	3,341
Intangible assets	62,585	7,384	64,700	2,114	71,193	6,493
Deferred tax assets	16,244	1,319	16,707	463	16,641	Δ 66
Customer's liabilities for acceptance and guarantees	175,729	175,729	183,003	7,274	173,441	Δ 9,562
Allowance for doubtful accounts	Δ36,096	Δ3,585	Δ 32,472	3,624	Δ 34,424	Δ 1,952
<b>Total assets</b>	<b>2,764,617</b>	<b>541,512</b>	<b>3,086,669</b>	<b>322,051</b>	<b>3,221,816</b>	<b>135,147</b>
Deposits	1,717,769	505,718	1,963,024	245,255	2,152,928	189,903
Accounts payable—trade	198,378	12,696	159,939	Δ 38,438	170,194	10,254
Call money	4,900	4,900	76,300	71,400	—	Δ 76,300
Commercial papers	—	—	—	—	68,000	68,000
Borrowed money	229,400	Δ261,580	254,900	25,500	191,250	Δ 63,650
Bonds payable	80,000	40,000	80,000	—	90,000	10,000
Convertible bond—type bonds with subscription rights to shares	2,830	Δ27,170	90	Δ 2,740	50	Δ 40
Other liabilities	94,340	50,135	116,867	22,526	135,061	18,194
Provision for bonuses	1,709	597	1,869	160	2,119	250
Net defined benefit liability	2,588	2,316	3,010	422	3,206	195
Provision for point card certificates	11,012	2,316	11,590	577	12,456	866
Provision for loss on interest repayment	3,085	Δ635	4,848	1,762	4,206	Δ 642
Other provision	556	360	461	Δ 94	396	Δ 65
Defferd tax liabilities	1,378	Δ899	1,767	389	1,956	188
Acceptances and guarantees	175,729	175,729	183,003	7,274	173,441	Δ 9,562
<b>Total liabilities</b>	<b>2,523,678</b>	<b>504,485</b>	<b>2,857,674</b>	<b>333,995</b>	<b>3,005,266</b>	<b>147,591</b>
<b>Total net assets</b>	<b>240,938</b>	<b>37,027</b>	<b>228,994</b>	<b>Δ 11,943</b>	<b>216,549</b>	<b>Δ 12,444</b>
<b>Total liabilities and equity</b>	<b>2,764,617</b>	<b>541,512</b>	<b>3,086,669</b>	<b>322,051</b>	<b>3,221,816</b>	<b>135,147</b>

## Financial Summary in Domestic

### Trading Volume in Domestic

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	3,581,836	3.9%	3,821,041	6.7%	4,104,792	7.4%
Hire purchase contracts	101,482	—	157,947	55.6%	201,269	27.4%
Cash advances	344,155	73.9%	348,223	1.2%	360,864	3.6%
Total e-money contracts	1,683,853	21.2%	1,986,085	17.9%	2,130,754	7.2%

### Statements of Income in Domestic

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	197,136	34.3%	219,335	11.3%	239,863	9.4%
Interest income	58,394	29.0%	69,489	19.0%	77,925	12.1%
Interest on loans and discounts	53,658	29.3%	65,003	21.1%	72,979	12.3%
Cash advances	39,089	10.1%	51,488	31.7%	58,411	13.4%
Other loans	14,568	143.1%	13,515	△ 7.2%	14,567	7.8%
Other interest income	4,735	25.6%	4,486	△ 5.3%	4,945	10.2%
Fees and commissions	112,952	21.7%	124,812	10.5%	136,150	9.1%
Credit card purchase contracts	78,228	1.9%	79,660	1.8%	84,420	6.0%
Affiliated merchants	54,504	3.6%	57,635	5.7%	61,985	7.5%
Revolving credit	22,463	△ 1.1%	20,655	△ 8.1%	20,735	0.4%
Other	1,260	△ 9.9%	1,369	8.7%	1,699	24.1%
Hire purchase contracts	5,650	—	8,526	50.9%	8,926	4.7%
Processing agency service fees	11,988	38.0%	14,499	20.9%	15,330	5.7%
Other fees and commissions	17,085	132.9%	22,125	29.5%	27,474	24.2%
Other operating income	16,796	—	19,014	13.2%	19,747	3.9%
Other income	8,993	15.3%	6,018	△ 33.1%	6,039	0.3%
Ordinary expenses	170,257	36.6%	186,041	9.3%	201,942	8.5%
Interest expenses	8,698	54.5%	6,952	△ 20.1%	6,301	△ 9.4%
Fees and commissions payments	17,221	17.6%	17,608	2.2%	19,648	11.6%
Other operating expenses	704	—	728	3.3%	1,074	47.5%
General and administrative expenses	130,659	38.0%	144,638	10.7%	156,867	8.5%
Other ordinary expenses	12,972	34.4%	16,114	24.2%	18,050	12.0%
Ordinary profit	26,879	21.1%	33,293	23.9%	37,920	13.9%

**Financial Summary in Domestic**  
**Trading Volume in Domestic**

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥ 30,149	38.8%	¥ 34,230	13.5%	¥ 38,008	11.0%
Bad debt allowance	9,994	3.8%	10,079	0.8%	14,378	42.7%
Provision of allowance for doubtful accounts	9,964	3.9%	10,059	1.0%	14,181	41.0%
Bad debts expenses	30	Δ 17.1%	19	Δ 34.3%	197	896.4%
Personnel expenses	34,464	47.9%	38,187	10.8%	42,234	10.6%
Administrative expenses	66,884	36.9%	73,760	10.3%	75,408	2.2%
Equipment expenses	15,320	29.0%	17,419	13.7%	19,242	10.5%
General expenses	4,039	12.0%	4,684	16.0%	5,295	13.1%
Financial expenses	9,403	67.0%	7,681	Δ 18.3%	7,375	Δ 4.0%
Total ordinary expenses	170,257	36.6%	186,041	9.3%	201,942	8.5%

# Financial Summary in Domestic

## Finance Receivables in Domestic

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,063,807	¥ 113,803	¥ 1,221,838	¥ 158,031	¥ 1,435,707	¥ 213,868
Cash advances	322,714	93,603	370,473	47,759	405,563	35,089
Other loans	741,092	20,200	851,365	110,272	1,030,144	178,779
Total accounts receivable-installment	801,885	401,220	825,429	23,543	816,226	△ 9,203
Credit card purchase contracts	680,195	279,570	680,377	182	609,810	△ 70,567
Revolving and installments payment credit card purchase	136,462	△40,971	121,985	△ 14,476	105,511	△ 16,473
Hire purchase contracts	121,690	121,650	145,051	23,361	206,415	61,364
Lease receivables and investment assets	—	—	—	—	5,405	5,405
Customer's liabilities for acceptance and guarantees	175,729	175,729	183,003	7,274	173,441	△ 9,562
Total operating receivables	2,041,422	690,753	2,230,272	188,850	2,430,780	200,508

### (Securitized Receivables)

(Unit: Millions of Yen)

	2014/3	2015/3	2016/3
	Results	Results	Results
Total loans and bills discounted	¥ 248,446	¥ 391,917	¥ 688,254
Cash advances	—	—	—
Other loans	248,446	391,917	688,254
Total accounts receivable-installment	125,459	143,581	321,367
Credit card purchase contracts	105,307	93,467	235,200
Revolving payment credit card purchase	65,307	83,467	105,200
Hire purchase contracts	20,152	50,114	55,874
Total securitized receivables	373,906	535,499	1,009,622

### (Finance Receivables Including Securitized Receivables)

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Total loans and bills discounted	¥ 1,312,253	¥ 270,471	¥ 1,613,756	¥ 301,502	¥ 2,123,962	¥ 510,205
Cash advances	322,714	93,603	370,473	47,759	405,563	35,089
Other loans	989,539	176,867	1,243,282	253,743	1,718,399	475,116
Housing Loans*	653,729	149,000	859,732	206,002	1,156,112	296,380
Total accounts receivable-installment	927,345	296,795	969,011	41,665	1,107,300	138,289
Credit card purchase contracts	785,502	154,992	773,845	△11,656	845,010	71,165
Revolving and installments payment credit card purchase	201,769	24,335	205,452	3,683	210,711	5,259
Hire purchase contracts	141,843	141,803	195,165	53,322	262,289	67,124
Lease receivables and investment assets	—	—	—	—	5,405	5,405
Customer's liabilities for acceptance and guarantees	175,729	175,729	183,003	7,274	173,441	△9,562
Total operating receivables	2,415,328	742,995	2,765,771	350,442	3,410,109	644,338

## Financial Summary in Domestic Interest-Bearing Debt in domestic

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥79,500	¥Δ204,380	¥144,100	¥ 64,600	¥121,250	¥Δ22,850
Long-term loans payable	149,900	Δ57,200	110,800	Δ39,100	70,000	Δ 40,800
Call money	4,900	—	76,300	71,400	—	Δ 76,300
Bonds payable	80,000	40,000	80,000	—	90,000	10,000
Convertible bond-type bonds with subscription right to shares	2,830	Δ27,170	90	Δ2,740	50	Δ 40
Lease obligations	12,599	6,843	24,629	12,029	34,529	9,900
Total interest-bearing dept	329,729	Δ237,006	435,919	106,189	383,829	Δ52,089

## Allowance for Possible Credit Losses in Domestic credit card

(Unit: Millions of Yen)

	2014/3		2015/3		2016/3	
	Results		Results		Results	
Opening balance	¥ 26,468		¥ 24,251		¥ 21,555	
Provision of allowance for doubtful accounts (YOY)	9,298 23.5%		9,173 Δ1.3%		12,476 36.0%	
Written-off amount (YOY)	11,515 Δ7.7%		11,869 3.1%		11,097 Δ6.5%	
Ending balance (Change)	24,251 Δ8.4%		21,555 Δ11.1%		22,934 6.4%	

Ending balance/Total finance receivables	2.4%	2.1%	2.3%
If including ABS & ABCP & ABL	2.1%	1.9%	1.8%

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

## Key Operating Data

### Number of Cardholders

(Unit: Ten thousand)

	2013/3		2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change	Results	Change
Number of cardholders	3,185	209	3,390	205	3,567	177	3,722	155
Number of Credit cardholders in domestic	2,224	123	2,345	121	2,464	119	2,588	124

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

(Unit: Ten thousand)

	2013/3		2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change	Results	Change
WAON cardholders	3,180	770	3,980	800	4,880	900	5,670	790

### Number of Active Cardholders in Domestic

(Unit: Ten thousand)

	2013/3		2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change	Results	Change
Active cardholders ※1	1,372	104	1,454	82	1,525	71	1,593	68
Card-use rate (%) ※2	66.8%	—	67.0%	—	66.8%	—	66.4%	—

※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 (2015/4 and 2016/3) × 100.

### Attribution

— Composition ratio by sex

	Composition ratio by sex
Male	35.1%
Female	64.9%

— Composition ratio by area

	Composition ratio by area		Composition ratio by area
Hokkaido	4.7%	Tokai	14.2%
Tohoku	9.0%	Kinki	18.9%
Kitakanto/Hokuriku/Koushinetsu	11.9%	Cyugoku/Shikoku	9.8%
Syutoken	20.7%	Kyusyu/Okinawa	10.8%

— Composition ratio by age

	Composition ratio by age : Total	Composition ratio by age : Male	Composition ratio by age : Female
Under 29	5.4%	6.4%	4.9%
30—39	12.7%	12.9%	12.7%
40—49	23.9%	22.0%	24.8%
50—59	22.3%	21.4%	22.9%
Over 60	35.6%	37.3%	34.7%
Total	100.0%	100.0%	100.0%

## Key Operating Data

### Result of AEON Bank

(Unit: Millions of Yen)

	2013/3		2014/3		2015/3		2016/3	
	Results	Change	Results	Change	Results	Change	Results	Change
Balance of Deposits	1,220,116	103,392	1,715,781	495,665	1,963,250	247,468	2,153,699	190,448
Ordinary deposits	264,179	59,281	475,547	211,368	528,000	52,452	716,213	188,213
Time deposits	955,225	43,972	1,239,348	284,122	1,434,133	194,785	1,437,079	2,945
Other deposits	711	138	885	173	1,116	230	406	△ 709
Balance of loans and bills discounted	702,400	238,397	1,014,112	311,711	1,210,503	196,391	1,421,813	211,309

(Unit: Ten thousand)

Number of accounts	306	47	368	62	432	64	493	61
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Number of branches	105	24	124	19	129	5	132	3
Number of ATM	2,680	729	4,932	2,252	5,594	662	5,730	136

### Estimated Results for the Year Ending March 31, 2017

(Unit: Millions of Yen)

	Consolidated Estimated Results
Ordinary income (YOY)	380,000 5.7%
Ordinary profit (YOY)	63,000 6.1%
Profit attributable to owners of parent (YOY)	37,000 3.4%