

# FACT BOOK 2017

## For the Three Months Ended June 30, 2016

### 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)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥ 403,350	¥Δ64,376	¥ 499,804	¥ 54,936	¥ 444,868	¥Δ22,858
Call loans	—	Δ10,000	10,000	10,000	—	Δ10,000
Monetary claims bought	5,886	Δ763	4,738	Δ 312	5,051	Δ1,597
Securities	221,746	Δ13,327	155,514	Δ 55,617	211,131	Δ23,942
Loans and bills discounted	1,480,103	5,867	1,722,839	48,841	1,673,997	199,761
Accounts receivable—installment	1,078,637	40,416	1,056,168	33,780	1,022,387	Δ15,833
Lease receivables and investment assets	—	—	5,282	Δ 122	5,405	5,405
Other assets	103,401	7,867	127,866	3,272	124,594	29,060
Property, plant and equipment	35,655	Δ118	36,417	Δ 112	36,530	756
Intangible assets	72,043	904	80,133	2,970	77,163	6,024
Goodwill	26,608	Δ455	25,131	Δ 466	25,597	Δ1,466
Other intangible assets	45,435	1,360	55,002	3,436	51,565	7,491
Deferred tax assets	21,696	906	21,777	1,344	20,433	Δ356
Customer's liabilities for acceptance and guarantees	181,754	Δ1,877	166,570	Δ 6,871	173,441	Δ10,191
Allowance for doubtful accounts	Δ50,553	Δ1,272	Δ 49,752	Δ 294	Δ49,458	Δ177
<b>Total assets</b>	<b>3,553,725</b>	<b>Δ35,770</b>	<b>3,837,361</b>	<b>91,815</b>	<b>3,745,546</b>	<b>156,050</b>
Deposits	1,992,785	29,760	2,266,665	113,737	2,152,928	189,903
Accounts payable—trade	154,677	Δ10,158	160,913	Δ 12,655	173,568	8,732
Call money	—	Δ76,300	—	—	—	Δ76,300
Commercial papers	43,000	43,000	75,000	7,000	68,000	68,000
Borrowed money	556,461	Δ35,125	516,211	Δ 19,777	535,989	Δ55,597
Bonds payable	126,946	12,635	130,912	8,837	122,074	7,764
Convertible bond—type bonds with subscription rights to shares	90	—	50	—	50	Δ40
Other liabilities	145,488	Δ265	154,854	2,009	152,845	7,091
Provision for bonuses	2,884	341	2,970	141	2,828	285
Net defined benefit liability	3,300	Δ12	3,489	Δ 41	3,530	217
Provision for point card certificates	11,950	359	12,972	515	12,456	866
Provision for loss on interest repayment	3,918	Δ930	3,187	Δ 1,018	4,206	Δ642
Other provision	303	Δ157	242	Δ 153	396	Δ65
Defferd tax liabilities	2,320	64	2,382	37	2,344	87
Acceptances and guarantees	181,754	Δ1,877	166,570	Δ 6,871	173,441	Δ10,191
<b>Total liabilities</b>	<b>3,225,882</b>	<b>Δ38,665</b>	<b>3,496,423</b>	<b>91,763</b>	<b>3,404,660</b>	<b>140,112</b>
Capital stock	30,421	—	30,441	—	30,441	20
Capital surplus	106,245	15	106,230	—	106,230	0
Retained earnings	154,749	230	179,163	1,396	177,766	23,247
Treasury stock	Δ25,144	0	Δ 25,141	0	Δ25,141	2
<b>Total shareholders' equity</b>	<b>266,272</b>	<b>246</b>	<b>290,693</b>	<b>1,396</b>	<b>289,296</b>	<b>23,270</b>
Valuation difference on available-for-sale securities	4,426	183	5,359	Δ 530	5,889	1,646
Deferred gains or losses on hedges	Δ4,049	Δ581	Δ 3,185	329	Δ3,514	Δ46
Foreign currency translation adjustments	8,399	952	Δ 1,561	Δ 1,683	122	Δ7,323
Remeasurements of defined benefit plans	Δ515	23	Δ 580	27	Δ607	Δ68
<b>Total other comprehensive income</b>	<b>8,260</b>	<b>578</b>	<b>32</b>	<b>Δ 1,857</b>	<b>1,890</b>	<b>Δ5,792</b>
Subscription rights to shares	73	—	110	—	110	37
Non-controlling interests	53,235	2,069	50,101	512	49,589	Δ1,576
<b>Total net assets</b>	<b>327,842</b>	<b>2,894</b>	<b>340,938</b>	<b>51</b>	<b>340,886</b>	<b>15,938</b>
<b>Total liabilities and net assets</b>	<b>3,553,725</b>	<b>Δ35,770</b>	<b>3,837,361</b>	<b>91,815</b>	<b>3,745,546</b>	<b>156,050</b>

## Consolidated Financial Summary

### Trading Volume

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	¥ 1,031,216	10.9%	¥ 1,108,344	7.5%	¥ 4,315,454	7.5%
Hire purchase contracts	¥ 65,264	16.6%	¥ 75,911	16.3%	296,112	18.3%
Cash advances	¥ 117,814	3.9%	¥ 121,382	3.0%	469,741	4.8%

### Statements of Income

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	¥ 85,651	17.4%	¥ 90,469	5.6%	¥ 359,651	9.3%
Interest income	33,850	15.1%	35,021	3.5%	138,810	10.6%
Interest on loans and discounts	33,214	15.4%	34,362	3.5%	136,342	10.6%
Cash advances	19,251	17.9%	20,300	5.5%	79,380	12.6%
Other loans	13,962	12.1%	14,061	0.7%	56,962	7.9%
Other interest income	636	2.5%	658	3.5%	2,467	11.0%
Fees and commissions	45,955	20.0%	44,771	△ 2.6%	185,072	10.0%
Credit card purchase contracts	24,811	10.0%	23,292	△ 6.1%	102,700	5.8%
Hire purchase contracts	8,461	30.0%	8,334	△ 1.5%	33,194	12.0%
Processing agency service fee	3,668	9.8%	4,016	9.5%	15,330	5.7%
Other fees and commissions	9,012	53.5%	9,127	1.3%	33,847	24.9%
Other operating income	1,832	10.9%	6,330	245.4%	19,759	3.7%
Other ordinary income	4,012	11.5%	4,346	8.3%	16,010	△ 1.3%
Ordinary expenses	73,055	13.0%	76,728	5.0%	300,270	8.8%
Interest expenses	5,610	16.1%	4,952	△ 11.7%	21,305	3.0%
Fees and commissions payments	5,547	8.9%	6,155	11.0%	24,667	13.0%
Other operating expenses	214	△ 18.8%	847	295.7%	1,437	29.5%
General and administrative expenses	49,499	9.2%	53,366	7.8%	203,553	9.2%
Other ordinary expenses	12,183	33.1%	11,406	△ 6.4%	49,306	7.5%
Ordinary profit	12,596	52.0%	13,740	9.1%	59,380	11.9%
Extraordinary income	0	—	1	916.2%	1,280	—
Gain on disposal of non-current assets	—	—	1	916.2%	1,280	—
Extraordinary loss	30	178.5%	76	148.7%	1,411	329.2%
Loss on disposal of non-current assets	30	178.5%	48	55.9%	1,304	—
Other extraordinary loss	—	—	28	—	106	137.6%
Income before income taxes	12,565	51.9%	13,665	8.7%	59,250	12.3%
Total income taxes	3,256	31.4%	2,740	△ 15.8%	14,787	5.1%
Income taxes-current	4,036	△ 28.0%	4,006	△ 0.7%	15,192	1.3%
Income taxes-deferred	△ 780	△ 75.1%	△ 1,265	62.3%	△ 405	△ 56.6%
Income before minority interests	9,309	60.6%	10,924	17.3%	44,463	14.9%
Profit attributable to non-controlling interests	△ 2,124	9.2%	1,976	△ 7.0%	8,678	5.9%
Profit attributable to owners of parent	7,185	86.7%	8,948	24.5%	35,785	17.4%

## Consolidated Financial Summary

### Operating Expenses

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥ 10,621	9.9%	¥ 10,720	0.9%	¥ 44,214	12.4%
Bad debt allowance	12,155	50.7%	11,390	△ 6.3%	45,625	14.7%
Provision of allowance for doubtful accounts	11,409	56.2%	10,798	△ 5.4%	42,688	17.4%
Bad debts expenses	745	△ 2.0%	592	△ 20.6%	2,937	△ 14.1%
Personnel expenses	14,896	13.5%	15,868	6.5%	60,418	10.4%
Administrative expenses	20,696	△ 2.1%	23,305	12.6%	90,648	3.7%
Equipment expenses	7,049	14.1%	7,716	9.5%	29,135	11.1%
General expenses	1,810	30.2%	1,927	6.4%	7,484	11.8%
Financial expenses	5,825	14.3%	5,800	△ 0.4%	22,743	4.4%
Total ordinary expenses	73,055	13.0%	76,728	5.0%	300,237	8.8%

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

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,480,103	¥ 5,867	¥ 1,722,839	¥ 48,841	¥ 1,673,997	¥ 199,761
Cash advances	461,092	13,975	492,298	11,514	480,784	33,667
Other loans	1,019,011	△8,107	1,230,540	37,327	1,193,213	166,094
Total accounts receivable—installment	¥ 1,078,637	40,416	1,056,168	33,780	1,022,387	△15,833
Credit card purchase contracts	772,986	9,095	695,008	7,506	687,501	△76,388
Hire purchase contracts	305,651	31,320	361,159	26,274	334,885	60,555
Lease receivables and investment assets	—	—	5,282	△122	5,405	5,405
Customer's liabilities for acceptance and guarantees	181,754	△1,877	166,570	△6,871	173,441	△10,191
Total operating receivables	2,740,496	44,406	2,950,860	75,628	2,875,232	179,142

**(Securitized Receivables)**

(Unit: Millions of Yen)

	2015/6	2016/6	2016/3
	Results	Results	Results
Total loans and bills discounted	498,214	¥ 756,375	¥ 690,447
Cash advances	7,430	521	2,192
Other loans	490,783	755,853	688,254
Total accounts receivable—installment	134,118	298,260	291,998
Credit card purchase contracts	88,478	231,286	236,124
Hire purchase contracts	45,639	66,974	55,874
Total securitized receivables	632,333	1,054,636	982,445

**(Finance Receivables Including Securitized Receivables)**

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,978,318	¥ 104,719	¥ 2,479,214	¥ 114,769	¥ 2,364,444	¥ 490,846
Cash advances	468,523	13,960	492,820	9,843	482,823	28,414
Other loans	1,509,795	90,758	1,986,394	104,926	1,881,103	462,431
Total accounts receivable—installment	1,212,756	27,565	1,354,429	40,043	1,314,385	129,194
Credit card purchase contracts	861,465	718	926,294	2,669	923,625	62,879
Hire purchase contracts	351,291	26,846	428,134	37,374	390,760	66,315
Lease receivables and investment assets	—	—	5,282	△122	5,405	5,405
Customer's liabilities for acceptance and guarantees	181,754	△1,877	166,570	△6,871	173,441	△10,191
Total operating receivables	3,372,829	130,407	4,005,496	147,818	3,857,677	615,255

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

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥ 135,536	△47,412	¥ 163,703	¥ △ 147	¥ 163,850	¥△19,098
Long-term loans payable	420,925	12,287	352,508	△ 19,630	372,138	△36,498
Call money	—	△76,300	—	—	—	△76,300
Commercial papers	43,000	43,000	75,000	7,000	68,000	68,000
Bonds payable	126,946	12,635	130,912	8,837	122,074	7,764
Convertible bond-type bonds with subscription right to shares	90	—	50	—	50	△40
Lease obligation	24,774	144	36,811	2,255	34,555	9,925
Total interest-bearing dept	751,272	△55,644	758,985	△ 1,684	760,669	△46,247

**Consolidated Allowance for Possible Credit Losses**

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Result		Result		Result	
Opening balance	¥ 49,280		¥ 49,458		¥ 49,280	
Provision of allowance for doubtful accounts (YOY)	12,155	50.7%	11,390	△ 6.3%	45,625	14.7%
Written-off amount (YOY)	10,883	19.0%	11,096	2.0%	45,494	19.5%
Ending balance (Change)	50,553	2.6%	49,752	0.6%	49,458	0.4%

Ending balance/Total finance receivables	1.8%	1.7%	1.7%
If including ABS & ABCP & ABL	1.5%	1.2%	1.3%

Written-off amount/Total finance receivables ※	1.6%	1.5%	1.6%
If including ABS & ABCP & ABL ※	1.3%	1.1%	1.2%

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

## Operating Segment Performance

(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	39,603	6.2%	14,690	26.5%	28,459	△ 7.4%	13,080	11.6%	△ 5,363	90,469	5.6%
Interest income	15,420	9.8%	4,896	21.6%	14,830	△ 6.3%	525	2.9%	△ 650	35,021	3.5%
Fees and commissions	21,770	△ 3.2%	5,287	8.7%	11,272	△ 9.6%	10,977	5.7%	△ 4,536	44,771	△ 2.6%
Other operating income	2,288	225.1%	3,224	95.1%	—	—	817	370.2%	—	6,330	245.4%
Other ordinary income	124	189.7%	1,282	19.9%	2,356	△ 3.9%	760	17.1%	△ 176	4,346	8.3%
Ordinary expenses	31,858	9.9%	13,008	14.2%	23,054	△ 7.9%	12,220	12.4%	△ 3,413	76,728	5.0%
Interest expenses	758	△ 31.5%	466	△ 10.2%	3,572	△ 5.9%	92	1.5%	62	4,952	△ 11.7%
Fees and commissions payments	5,246	12.4%	3,618	12.9%	1,130	△ 9.3%	197	30.5%	△ 4,036	6,155	11.0%
Other operating expenses	153	458.0%	△ 1	—	94	△ 39.7%	460	—	141	847	295.7%
General and administrative expenses	22,063	11.7%	8,892	18.3%	10,980	△ 5.6%	11,011	7.9%	419	53,366	7.8%
Other ordinary expenses	3,637	6.4%	32	△ 79.1%	7,277	△ 11.2%	458	9.4%	0	11,406	△ 6.4%
Ordinary profit	7,744	△ 6.7%	1,682	675.0%	5,404	△ 5.4%	860	1.1%	△ 1,950	13,740	9.1%
	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
Loans and bills discounted	426,420	10,554	1,097,579	51,441	241,898	△ 1,391	19,793	△ 4,689	△ 62,853	1,722,839	48,841
Accounts receivable-installment	801,103	32,966	44,348	△ 4,320	211,147	4,985	1,505	△ 6	△ 1,937	1,056,168	33,780
Balance of interest-bearing debt	589,393	48,678	1,681,210	66,348	—	—	—	—	△ 3,938	2,266,665	113,737
Deposits	262,338	2,883	5,000	0	381,447	△ 393	33,303	△ 10,485	76,895	758,985	△ 1,684
	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
①Average interest rate on loans and bills discounted	14.6%	0.1%	1.4%	0.0%	24.4%	0.1%	1.8%	0.0%	—	8.1%	△0.9%
②Funding interest concerning loan and bills discounted	0.4%	△0.2%	0.1%	△0.0%	3.7%	△0.3%	1.0%	△0.1%	—	0.7%	△0.1%
③Interest rate spread ①—②	14.3%	0.3%	1.3%	0.0%	20.7%	0.3%	0.8%	0.1%	—	7.4%	△0.8%

※The interst rate is calculated from the average of beginning of the term and end of the term.

※2 The funding interest of Bank Segment include the balance on interst-bearing debt.

## Financial Summary in Domestic

### Balance Sheets in Domestic

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥ 382,975	¥Δ62,312	¥ 474,082	¥ 54,498	¥ 419,583	¥Δ25,703
Call loans	—	Δ10,000	10,000	10,000	—	Δ10,000
Monetary claims bought	5,886	Δ763	4,738	Δ 312	5,051	Δ1,597
Securities	238,623	Δ12,828	142,532	Δ 55,594	198,126	Δ53,325
Loans and bills discounted	1,223,946	2,107	1,485,940	50,232	1,435,707	213,868
Accounts receivable—installment	854,994	29,565	845,021	28,795	816,226	Δ9,203
Lease receivables and investment assets	—	—	5,282	Δ 122	5,405	5,405
Other assets	76,859	6,440	94,172	6,304	87,868	17,449
Property, plant and equipment	24,032	379	27,636	641	26,994	3,341
Intangible assets	65,680	979	74,456	3,262	71,193	6,493
Deferred tax assets	17,400	693	18,182	1,540	16,641	Δ66
Customer's liabilities for acceptance and guarantees	181,278	1,725	166,570	Δ 6,871	173,441	Δ9,562
Allowance for doubtful accounts	Δ33,424	Δ951	Δ 34,861	Δ 436	Δ34,424	Δ1,952
<b>Total assets</b>	<b>3,038,253</b>	<b>Δ48,415</b>	<b>3,313,754</b>	<b>91,937</b>	<b>3,221,816</b>	<b>135,147</b>
Deposits	1,992,785	29,760	2,266,665	113,737	2,152,928	189,903
Accounts payable—trade	149,789	Δ10,150	—	—	170,194	10,254
Call money	—	Δ76,300	75,000	7,000	—	Δ76,300
Commercial papers	43,000	43,000	180,700	Δ 10,550	68,000	68,000
Borrowed money	214,500	Δ40,400	90,000	—	191,250	Δ63,650
Bonds payable	90,000	10,000	50	—	90,000	10,000
Convertible bond-type bonds with subscription rights to shares	90	—	157,515	Δ 12,678	50	Δ40
Other liabilities	116,067	Δ800	137,560	2,499	135,061	18,194
Provision for bonuses	2,269	399	2,337	218	2,119	250
Net defined benefit liability	2,966	Δ44	3,164	Δ 41	3,206	195
Provision for point card certificates	11,950	359	12,972	515	12,456	866
Provision for loss on interest repayment	3,918	Δ930	3,187	Δ 1,018	4,206	Δ642
Other provision	302	Δ159	241	Δ 154	396	Δ65
Defferd tax liabilities	1,855	87	2,011	55	1,956	188
Acceptances and guarantees	181,278	1,725	166,570	Δ 6,871	173,441	Δ9,562
<b>Total liabilities</b>	<b>2,810,771</b>	<b>Δ46,902</b>	<b>3,097,978</b>	<b>92,711</b>	<b>3,005,266</b>	<b>147,591</b>
<b>Total net assets</b>	<b>227,481</b>	<b>Δ1,513</b>	<b>215,775</b>	<b>Δ 773</b>	<b>216,549</b>	<b>Δ12,444</b>
<b>Total liabilities and equity</b>	<b>3,038,253</b>	<b>Δ48,415</b>	<b>3,313,754</b>	<b>91,937</b>	<b>3,221,816</b>	<b>135,147</b>



## Financial Summary in Domestic

### Trading Volume in Domestic

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	980,504	10.5%	1,060,162	8.1%	4,104,792	7.4%
Hire purchase contracts	40,524	16.8%	53,871	32.9%	201,269	27.4%
Cash advances	89,661	△ 0.7%	95,612	6.6%	360,864	3.6%
Total e-money contracts	515,221	11.9%	551,100	7.0%	2,130,754	7.2%

### Statements of Income in Domestic

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	55,174	14.7%	¥ 62,628	13.5%	239,863	9.4%
Interest income	18,114	12.4%	20,666	14.1%	77,925	12.1%
Interest on loans and discounts	17,434	12.5%	19,556	12.2%	72,979	12.3%
Cash advances	14,009	16.5%	15,388	9.8%	58,411	13.4%
Other loans	3,424	△ 1.5%	4,168	21.7%	14,567	7.8%
Other interest income	680	12.0%	1,109	63.2%	4,945	10.2%
Fees and commissions	33,492	17.1%	33,499	0.0%	136,150	9.1%
Credit card purchase contracts	20,236	8.7%	19,452	△ 3.9%	84,420	6.0%
Affiliated merchants	14,770	9.9%	15,792	6.9%	61,985	7.5%
Revolving credit	5,051	3.2%	3,216	△ 36.3%	20,735	0.4%
Other	414	41.5%	443	7.1%	1,699	24.1%
Hire purchase contracts	2,231	12.1%	2,353	5.5%	8,926	4.7%
Processing agency service fees	3,668	9.8%	4,016	9.5%	15,330	5.7%
Other fees and commissions	7,356	58.0%	7,676	4.4%	27,474	24.2%
Other operating income	1,836	11.1%	6,330	244.8%	19,747	3.9%
Other income	1,731	△ 0.5%	2,131	23.1%	6,039	0.3%
Ordinary expenses	48,222	6.8%	53,830	11.6%	201,942	8.5%
Interest expenses	1,829	0.7%	1,392	△ 23.9%	6,301	△ 9.4%
Fees and commissions payments	4,421	3.8%	5,141	16.3%	19,648	11.6%
Other operating expenses	61	△ 63.5%	753	—	1,074	47.5%
General and administrative expenses	37,920	6.0%	42,415	11.9%	156,867	8.5%
Other ordinary expenses	3,989	28.4%	4,128	3.5%	18,050	12.0%
Ordinary profit	6,952	133.6%	8,798	26.5%	37,920	13.9%

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

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥ 9,090	6.7%	¥ 9,560	5.2%	¥ 38,008	11.0%
Bad debt allowance	3,980	97.3%	4,113	3.3%	14,378	42.7%
Provision of allowance for doubtful accounts	3,963	98.1%	4,110	3.7%	14,181	41.0%
Bad debts expenses	16	△ 1.1%	2	△ 82.8%	197	896.4%
Personnel expenses	10,271	10.2%	11,361	10.6%	42,234	10.6%
Administrative expenses	17,070	△ 5.7%	19,857	16.3%	75,408	2.2%
Equipment expenses	4,597	10.1%	5,378	17.0%	19,242	10.5%
General expenses	1,321	30.1%	1,412	6.9%	5,295	13.1%
Financial expenses	1,890	△ 4.8%	2,145	13.5%	7,375	△ 4.0%
Total ordinary expenses	48,222	6.8%	53,830	11.6%	201,942	8.5%

**Financial Summary in Domestic**  
**Finance Receivables in Domestic**

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,223,946	¥ 2,107	¥ 1,485,940	¥ 50,232	¥ 1,435,707	¥ 213,868
Cash advances	382,717	12,243	416,044	10,481	405,563	35,089
Other loans	841,228	△ 10,136	1,069,895	39,751	1,030,144	178,779
Total accounts receivable—installment	854,994	29,565	845,021	28,795	816,226	△ 9,203
Credit card purchase contracts	689,304	8,926	618,589	8,779	609,810	△ 70,567
Revolving and installments payment credit card purchase	128,620	6,634	112,366	6,854	105,511	△ 16,473
Hire purchase contracts	165,690	20,639	226,431	20,015	206,415	61,364
Lease receivables and investment assets	—	—	5,282	△ 122	5,405	5,405
Customer's liabilities for acceptance and guarantees	181,278	△ 1,725	166,570	△ 6,871	173,441	△ 9,562
Total operating receivables	2,260,219	29,947	2,502,814	72,033	2,430,780	200,508

**(Securitized Receivables)**

(Unit: Millions of Yen)

	2015/6	2016/6	2016/3
	Results	Results	Results
Total loans and bills discounted	¥ 490,783	¥ 755,853	¥ 688,254
Cash advances	—	—	—
Other loans	490,783	755,853	688,254
Total accounts receivable—installment	130,863	298,045	321,367
Credit card purchase contracts	85,224	231,071	235,200
Revolving payment credit card purchase	75,224	101,071	105,200
Hire purchase contracts	45,639	66,974	55,874
Total securitized receivables	621,647	1,053,899	1,009,622

**(Finance Receivables Including Securitized Receivables)**

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥ 1,714,730	¥ 100,973	¥ 2,241,794	¥ 117,831	¥ 2,123,962	¥ 510,205
Cash advances	382,717	12,243	416,044	10,481	405,563	35,089
Other loans	1,332,012	88,729	1,825,749	107,351	1,718,399	475,116
Housing Loans*	936,161	76,429	1,247,220	91,108	1,156,112	296,380
Total accounts receivable—installment	985,858	16,847	1,143,066	35,766	1,107,300	138,289
Credit card purchase contracts	774,528	682	849,660	4,650	845,010	71,165
Revolving and installments payment credit card purchase	203,844	△ 1,608	213,437	2,726	210,711	5,259
Hire purchase contracts	211,330	16,164	293,405	31,115	262,289	67,124
Lease receivables and investment assets	—	—	5,282	△ 122	5,405	5,405
Customer's liabilities for acceptance and guarantees	181,278	△ 1,725	166,570	△ 6,871	173,441	△ 9,562
Total operating receivables	2,881,867	116,096	3,556,713	146,603	3,410,109	644,338

\*Housing loans receivable are the number of AEON Bank.

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

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥107,700	¥△36,400	¥ 128,800	¥ 7,550	¥121,250	¥△22,850
Long-term loans payable	106,800	△4,000	51,900	△ 18,100	70,000	△40,800
Call money	—	△76,300	—	—	—	△76,300
Comercial Paper	43,000	43,000	75,000	7,000	68,000	68,000
Bonds payable	90,000	10,000	90,000	—	90,000	10,000
Convertible bond-type bonds with subscription right to shares	90	—	50	—	50	△40
Lease obligations	24,774	145	36,788	2,258	34,529	9,900
Total interest-bearing dept	372,364	△63,554	382,538	△ 1,291	383,829	△52,089

**Allowance for Possible Credit Losses in domestic**

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results		Results		Results	
Opening balance	¥ 21,555		¥ 22,934		¥ 21,555	
Provision of allowance for doubtful accounts (YOY)	3,402 69.2%		3,520 3.5%		12,476 36.0%	
Written-off amount (YOY)	2,869 16.9%		2,547 △ 11.2%		11,097 △6.5%	
Ending balance (Change)	22,088 2.5%		23,907 4.2%		22,934 6.4%	

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

Written-off amount/Total finance receivables ※	1.1%	1.0%	1.1%
If including ABS & ABCP & ABL ※	1.0%	0.8%	0.9%

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

## Key Operating Data

### Number of Cardholders

(Unit: Ten thousand)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Number of cardholders	3,623	56	3,773	51	3,722	155
Number of Credit cardholders in domestic	2,497	33	2,620	32	2,588	124

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

(Unit: Ten thousand)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
WAON cardholders	5,080	200	5,900	230	5,670	790

### Number of Active Cardholders in Domestic

(Unit: Ten thousand)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Active cardholders ※1	1,539	14	1,617	24	1,593	68
Card-use rate (%) ※2	66.5%	—	66.6%	—	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 (2015/7 and 2016/6) × 100.

### Result of AEON Bank

(Unit: Millions of Yen)

	2015/6		2016/6		2016/3	
	Results	Change	Results	Change	Results	Change
Balance of Deposits	¥ 1,991,839	¥ 28,589	¥ 2,268,994	¥ 115,295	¥ 2,153,699	¥ 190,448
Ordinary deposits	555,790	27,790	830,775	114,561	716,213	188,213
Time deposits	1,434,483	350	1,435,001	△2,077	1,437,079	2,945
Other deposits	1,565	448	3,217	2,811	406	△709
Balance of loans and bills discounted	1,208,911	△1,591	1,484,662	62,894	1,421,813	211,309

(Unit: Ten thousand)

Number of accounts	448	16	509	16	493	61
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Number of branches	130	1	133	1	132	3
Number of ATM	5,637	43	5,733	3	5,730	136