

FACT BOOK 2017

For the Year Ended March 31, 2017

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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)

	2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change
Ordinary income	¥329,046	15.0%	¥359,651	9.3%	¥375,166	4.3%
Ordinary profit	53,080	29.2%	59,380	11.9%	61,606	3.7%
Profit attributable to owners of parent	30,491	47.0%	35,785	17.4%	39,454	10.3%

Consolidated Key Indicators

(Unit : Yen)

	2015／3	2016／3	2017／3
Equity ratio	7.6%	7.8%	8.3%
Profit attributable to owners of parent per Share	¥152.55	¥180.09	¥189.75
Book value per share	¥1,377.56	¥1,465.31	¥1,604.79

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%		
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%
AEON INSURANCE SERVICE (THAILAND) CO., LTD.	100.0%	AEON Leasing Service (Lao) Company Limited.	100.0%
Horizon Master Trust (AEON 2006-1)	— %	Eternal 6 Special Purpose Vehicle Co.,Ltd.	26.0%
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

	2015/3		2016/3		2017/3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥467,726	¥51,064	¥444,868	¥△22,858	¥534,656	¥89,788
Call loans	10,000	10,000	—	△10,000	30,000	30,000
Monetary claims bought	6,649	△5,470	5,051	△1,597	3,945	△1,106
Securities	235,074	61,694	211,131	△23,942	170,635	△40,496
Loans and bills discounted	1,474,236	197,494	1,673,997	199,761	1,864,904	190,906
Accounts receivable-installment	1,038,221	80,817	1,022,387	△15,833	1,182,193	159,806
Lease receivables and investment assets	—	—	5,405	5,405	7,103	1,698
Other assets	95,533	15,239	124,594	29,060	155,160	30,566
Property, plant and equipment	35,774	4,588	36,530	756	38,229	1,699
Intangible assets	71,138	3,415	77,163	6,024	87,053	9,890
Goodwill	27,064	△1,823	25,597	△1,466	23,732	△1,865
Other intangible assets	44,074	5,238	51,565	7,491	63,321	11,755
Deferred tax assets	20,789	2,030	20,433	△356	25,007	4,574
Customer's liabilities for acceptance and guarantees	183,632	7,211	173,441	△10,191	138,729	△34,712
Allowance for doubtful accounts	△49,280	△1,706	△49,458	△177	△50,356	△897
Total assets	3,589,495	426,378	3,745,546	156,050	4,187,263	441,717
Deposits	1,963,024	245,255	2,152,928	189,903	2,542,090	389,162
Accounts payable-trade	164,836	△38,906	173,568	8,732	189,365	15,796
Call money	76,300	71,400	—	△76,300	—	—
Commercial papers	—	—	68,000	68,000	38,000	△30,000
Borrowed money	591,586	76,358	535,989	△55,597	514,946	△21,042
Bonds payable	114,310	12,702	122,074	7,764	140,120	18,045
Convertible bond-type bonds with subscription rights to shares	90	△2,740	50	△40	30,000	29,950
Other liabilities	145,754	33,894	152,845	7,091	163,890	11,044
Provision for bonuses	2,542	342	2,828	285	3,243	415
Net defined benefit liability	3,312	522	3,530	217	3,415	△115
Provision for point card certificates	11,590	577	12,456	866	14,518	2,062
Provision for loss on interest repayment	4,848	1,762	4,206	△642	3,806	△399
Provision for contingent loss	—	—	—	—	565	565
Other provision	461	△94	396	△65	359	△37
Defferd tax liabilities	2,256	435	2,344	87	3,041	696
Acceptances and guarantees	183,632	7,211	173,441	△10,191	138,729	△34,712
Total liabilities	3,264,547	408,722	3,404,660	140,112	3,786,093	381,433
Capital stock	30,421	1,370	30,441	20	45,698	15,256
Capital surplus	106,230	1,369	106,230	△0	121,211	14,981
Retained earnings	154,518	18,248	177,766	23,247	203,401	25,635
Treasury stock	△25,144	△24,998	△25,141	2	△25,100	40
Total shareholders' equity	266,026	△4,010	289,296	23,270	345,210	55,914
Valuation difference on available-for-sale securities	4,243	216	5,889	1,646	4,893	△996
Deferred gains or losses on hedges	△3,468	△1,141	△3,514	△46	△2,244	1,270
Foreign currency translation adjustments	7,446	7,151	122	△7,323	△1,235	△1,358
Remeasurements of defined benefit plans	△539	△168	△607	△68	△440	166
Total other comprehensive income	7,682	6,058	1,890	△5,792	972	△917
Subscription rights to shares	73	18	110	37	112	1
Non-controlling interests	51,166	15,590	49,589	△1,576	54,875	5,286
Total net assets	324,948	17,656	340,886	15,938	401,170	60,283
Total liabilities and net assets	3,589,495	426,378	3,745,546	156,050	4,187,263	441,717

Consolidated Financial Summary

Consolidated Trading Volume

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	¥4,015,129	7.4%	¥4,315,454	7.5%	¥4,711,676	9.2%
Hire purchase contracts	250,248	40.6%	296,112	18.3%	315,497	6.5%
Cash advances	448,306	3.0%	469,741	4.8%	475,851	1.3%

Consolidated Statements of Income

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	¥329,046	15.0%	¥359,651	9.3%	¥375,166	4.3%
Interest income	125,493	16.8%	138,810	10.6%	140,240	1.0%
Interest on loans and discounts	123,270	17.6%	136,342	10.6%	138,169	1.3%
Cash advances	70,472	27.8%	79,380	12.6%	82,361	3.8%
Other loans	52,797	6.2%	56,962	7.9%	55,808	△2.0%
Other interest income	2,223	△14.1%	2,467	11.0%	2,070	△16.1%
Fees and commissions	168,283	15.4%	185,072	10.0%	187,511	1.3%
Credit card purchase contracts	97,044	5.2%	102,700	5.8%	104,204	1.5%
Hire purchase contracts	29,633	48.3%	33,194	12.0%	33,439	0.7%
Processing agency service fee	14,499	20.9%	15,330	5.7%	15,124	△1.3%
Other fees and commissions	27,105	25.9%	33,847	24.9%	34,743	2.6%
Other operating income	19,053	13.4%	19,759	3.7%	28,226	42.9%
Other ordinary income	16,215	1.1%	16,010	△1.3%	19,188	19.9%
Ordinary expenses	275,965	12.6%	300,270	8.8%	313,559	4.4%
Interest expenses	20,677	5.9%	21,305	3.0%	18,996	△10.8%
Fees and commissions payments	21,838	7.8%	24,667	13.0%	26,372	6.9%
Other operating expenses	1,109	7.9%	1,437	29.5%	3,226	124.4%
General and administrative expenses	186,474	10.0%	203,553	9.2%	214,657	5.5%
Other ordinary expenses	45,865	32.6%	49,306	7.5%	50,306	2.0%
Ordinary profit	53,080	29.2%	59,380	11.9%	61,606	3.7%
Extraordinary income	0	△99.4%	1,280	—	105	△91.8%
Gain on disposal of non current assts	0	△99.4%	1,280	—	105	△91.8%
Extraordinary loss	328	△76.6%	1,411	329.2%	2,046	45.0%
Loss on disposal of noncurrent assets	38	△75.0%	1,304	—	1,297	△0.6%
Provision for contingent loss	—	—	—	—	565	—
Loss on penalty	245	—	—	—	—	—
Other extraordinary loss	44	△20.5%	106	137.7%	183	72.0%
Income before income taxes	52,752	32.6%	59,250	12.3%	59,665	0.7%
Total income taxes	14,065	18.1%	14,787	5.1%	12,065	△18.4%
Income taxes-current	15,000	14.5%	15,192	1.3%	15,920	4.8%
Income taxes-deferred	△935	△21.4%	△405	△56.6%	△3,854	△850.3%
Profit	38,687	38.7%	44,463	14.9%	47,599	7.1%
Profit attributable to non-controlling interests	8,195	14.8%	8,678	5.9%	8,145	△6.1%
Profit attributable to owners of parent	30,491	47.0%	35,785	17.4%	39,454	10.3%

Consolidated Financial Summary

Operating Expenses

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥39,320	10.9%	¥44,214	12.4%	¥44,884	1.5%
Bad debt allowance	39,788	26.4%	45,625	14.7%	46,245	1.4%
Provision of allowance for doubtful accounts	36,369	31.4%	42,688	17.4%	44,046	3.2%
Bad debts expenses	3,418	△10.2%	2,937	△14.1%	2,199	△25.1%
Personnel expenses	54,735	14.4%	60,418	10.4%	62,874	4.1%
Administrative expenses	87,409	7.8%	90,648	3.7%	98,458	8.6%
Equipment expenses	26,229	15.1%	29,135	11.1%	32,140	10.3%
General expenses	6,694	16.6%	7,484	11.8%	6,733	△10.0%
Financial expenses	21,787	6.0%	22,743	4.4%	22,222	△2.3%
Total ordinary expenses	275,965	12.6%	300,237	8.8%	313,559	4.4%

Consolidated Financial Summary

Consolidated Finance Receivables

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥1,474,236	¥197,494	¥1,673,997	¥199,761	¥1,864,904	¥190,906
Cash advances	447,117	62,866	480,784	33,667	512,111	31,327
Other loans	1,027,118	134,627	1,193,213	166,094	1,352,792	159,579
Total accounts receivable-installment	1,038,221	80,817	1,022,387	△15,833	1,182,193	159,806
Credit card purchase contracts	763,890	15,062	687,501	△76,388	809,661	122,160
Hire purchase contracts	274,330	65,754	334,885	60,555	372,532	37,646
Lease receivables and investment assets	—	—	5,405	5,405	7,103	1,698
Customer's liabilities for acceptance and guarantees	183,632	7,211	173,441	△10,191	138,729	△34,712
Total operating receivables	2,696,090	285,522	2,875,232	179,142	3,192,930	317,698

(Securitized Receivables)

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results		Results		Results	
Total loans and bills discounted	¥399,362		¥690,447		¥892,530	
Cash advances	7,444		2,192		—	
Other loans	391,917		688,254		892,530	
Total accounts receivable-installment	146,970		291,998		341,787	
Credit card purchase contracts	96,856		236,124		245,200	
Hire purchase contracts	50,114		55,874		96,587	
Total securitized receivables	546,332		982,445		1,234,318	

(Finance Receivables Including Securitized Receivables)

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥1,873,598	¥342,221	¥2,364,444	¥490,846	¥2,757,434	¥392,989
Cash advances	454,562	64,122	482,823	28,414	512,111	29,134
Other loans	1,419,036	278,098	1,881,103	462,431	2,245,322	363,854
Total accounts receivable-installment	1,185,191	99,222	1,314,385	129,194	1,523,981	209,595
Credit card purchase contracts	860,746	3,506	923,625	62,879	1,054,861	131,236
Hire purchase contracts	324,445	95,715	390,760	66,315	469,119	78,359
Lease receivables and investment assets	—	—	5,405	5,405	7,103	1,698
Customer's liabilities for acceptance and guarantees	183,632	7,211	173,441	△10,191	138,729	△34,712
Total operating receivables	3,242,422	448,654	3,857,677	615,255	4,427,249	569,571

Consolidated Financial Summary

Consolidated Interest-Bearing Debt

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥182,948	¥61,605	¥163,850	¥△19,098	¥184,102	¥20,252
Long-term loans payable	408,637	14,752	372,138	△36,498	330,844	△41,294
Call money	76,300	71,400	—	△76,300	—	—
Commercial paper	—	—	68,000	68,000	38,000	△30,000
Bonds payable	114,310	12,702	122,074	7,764	140,120	18,045
Convertible bond-type bonds with subscription right to shares	90	△2,740	50	△40	30,000	29,950
Lease obligations	24,630	12,022	34,555	9,925	35,968	1,412
Total interest-bearing debt	806,917	169,743	760,669	△46,247	759,036	△1,633

Consolidated Allowance for Possible Credit Losses

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results		Results		Results	
Opening balance	¥47,574		¥49,280		¥49,458	
Provision of allowance for doubtful accounts (YOY)	39,788 26.4%		45,625 14.7%		46,245 1.4%	
Written-off amount (YOY)	38,081 22.7%		45,494 19.5%		45,348 △0.3%	
Ending balance (Change)	49,280 3.6%		49,458 0.4%		50,356 1.8%	

Ending balance/Total finance receivables	1.8%	1.7%	1.6%
If including ABS & ABCP & ABL	1.5%	1.3%	1.1%

Written-off amount/Total finance receivables	1.4%	1.6%	1.4%
If including ABS & ABCP & ABL	1.2%	1.2%	1.0%

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	YOY
Ordinary income	175,897	9.0%	53,105	13.4%	113,299	△8.0%	54,079	9.0%	△21,214	375,166	4.3%
Interest income	63,334	8.2%	18,760	16.6%	58,047	△8.6%	1,628	△4.9%	△1,531	140,240	1.0%
Fees and commissions	98,180	5.0%	20,389	14.8%	44,884	△8.3%	42,089	△0.3%	△18,032	187,511	1.3%
Other operating income	13,800	55.0%	10,362	6.0%	—	—	4,527	47.8%	△463	28,226	42.9%
Other ordinary income	582	43.5%	3,592	12.4%	10,366	△2.5%	5,833	121.0%	△1,187	19,188	19.9%
Ordinary expenses	135,525	8.9%	52,515	15.0%	90,754	△8.4%	49,776	9.2%	△15,012	313,559	4.4%
Interest expenses	3,203	△27.2%	1,369	16.5%	13,744	△8.5%	329	△11.1%	349	18,996	△10.8%
Fees and commissions payments	21,785	7.3%	15,045	18.1%	5,157	△3.7%	566	△45.0%	△16,182	26,372	6.9%
Other operating expenses	609	123.0%	140	455.3%	283	△22.0%	1,975	202.0%	216	3,226	124.4%
General and administrative expenses	90,333	8.4%	36,389	16.1%	42,301	△10.1%	45,045	7.2%	587	214,657	5.5%
Other ordinary expenses	19,592	22.0%	△429	—	29,267	△6.4%	1,858	25.7%	17	50,306	2.0%
Ordinary profit	40,372	9.3%	589	△49.3%	22,544	△6.2%	4,302	5.8%	△6,202	61,606	3.7%

	Results	Change	Results	Change	Results	Change	Results	Change	Results	Results	Change
Loans and bills discounted	441,706	25,840	1,227,994	181,856	252,181	8,891	16,673	△7,810	△73,651	1,864,904	190,906
Accounts receivable-installment	883,827	115,691	79,513	30,843	218,795	12,634	2,776	1,263	△2,719	1,182,193	159,806
Balance of interest-bearing debt	637,676	96,960	1,908,747	293,885	—	—	—	—	△4,333	2,542,090	389,162
Deposits	250,535	△8,920	25,000	20,000	394,671	12,831	33,846	△9,942	54,982	759,036	△1,633

	Results	YOY	Results	YOY	Results	YOY	Results	YOY	Results	Results	YOY
① Average interest rate on loans and bills discounted ※ 1	14.8%	0.1%	1.4%	0.0%	23.4%	△1.9%	1.8%	0.2%	—	7.8%	△0.9%
② Funding interest concerning loan and bills discounted ※ 2	0.4%	△0.2%	0.1%	0.0%	3.5%	△0.4%	0.8%	△0.1%	—	0.6%	△0.1%
③ Interest rate spread ①－②	14.4%	0.2%	1.3%	0.0%	19.8%	△1.5%	1.0%	0.3%	—	7.2%	△0.7%

Financial Summary in Domestic

Balance Sheets in Domestic

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥445,287	¥51,314	¥419,583	¥△25,703	¥505,088	85,505
Call loans	10,000	10,000	—	△10,000	30,000	30,000
Monetary claims bought	6,649	△5,470	5,051	△1,597	3,945	△1,106
Securities	251,452	59,624	198,126	△53,325	157,645	△40,481
Loans and bills discounted	1,221,838	158,031	1,435,707	213,868	1,617,722	182,014
Accounts receivable-installment	825,429	23,543	816,226	△9,203	963,398	147,172
Lease receivables and investment assets	—	—	5,405	5,405	7,103	1,698
Other assets	70,419	9,195	87,868	17,449	118,171	30,303
Property, plant and equipment	23,652	2,334	26,994	3,341	29,433	2,438
Intangible assets	64,700	2,114	71,193	6,493	82,380	11,187
Deferred tax assets	16,707	463	16,641	△66	21,459	4,817
Customer's liabilities for acceptance and guarantees	183,003	7,274	173,441	△9,562	138,729	△34,712
Allowance for doubtful accounts	△32,472	3,624	△34,424	△1,952	△35,580	△1,155
Total assets	3,086,669	322,051	3,221,816	135,147	3,639,497	417,681
Deposits	1,963,024	245,255	2,152,928	189,903	2,542,090	389,162
Call money	76,300	71,400	—	△76,300	—	—
Commercial papers	—	—	68,000	68,000	38,000	△30,000
Borrowed money	254,900	25,500	191,250	△63,650	175,466	△15,784
Bonds payable	80,000	—	90,000	10,000	90,000	—
Convertible, bond-type bonds with subscription rights to shares	90	△2,740	50	△40	30,000	29,950
Accounts payable-trade	159,939	△38,438	170,194	10,254	185,695	15,500
Other liabilities	116,867	22,526	135,061	18,194	144,695	9,633
Provision for bonuses	1,869	160	2,119	250	2,299	180
Net defined benefit liability	3,010	422	3,206	195	2,960	△245
Provision for point card certificates	11,590	577	12,456	866	14,518	2,062
Provision for loss on interest repayment	4,848	1,762	4,206	△642	3,806	△399
Provision for contingent loss	—	—	—	—	565	565
Other provision	461	△94	396	△65	359	△37
Defferd tax liabilities	1,767	389	1,956	188	2,719	763
Acceptances and guarantees	183,003	7,274	173,441	△9,562	138,729	△34,712
Total liabilities	2,857,674	333,995	3,005,266	147,591	3,371,905	366,639
Total net assets	228,994	△11,943	216,549	△12,444	267,592	51,042
Total liabilities and equity	3,086,669	322,051	3,221,816	135,147	3,639,497	417,681

Financial Summary in Domestic

Trading Volume in Domestic

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	3,821,041	6.7%	4,104,792	7.4%	4,515,763	10.0%
Hire purchase contracts	157,947	55.6%	201,269	27.4%	234,607	16.6%
Cash advances	348,223	1.2%	360,864	3.6%	376,220	4.3%
Total e-money contracts	1,986,085	17.9%	2,130,754	7.2%	2,138,891	0.4%

Statements of Income in Domestic

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	219,335	11.3%	239,863	9.4%	267,010	11.3%
Interest income	69,489	19.0%	77,925	12.1%	86,461	11.0%
Interest on loans and discounts	65,003	21.1%	72,979	12.3%	80,262	10.0%
Cash advances	51,488	31.7%	58,411	13.4%	63,217	8.2%
Other loans	13,515	△7.2%	14,567	7.8%	17,044	17.0%
Other interest income	4,486	△5.3%	4,945	10.2%	6,199	25.3%
Fees and commissions	124,812	10.5%	136,150	9.1%	142,629	4.8%
Credit card purchase contracts	79,660	1.8%	84,420	6.0%	88,127	4.4%
Affiliated merchants	57,635	5.7%	61,985	7.5%	67,322	8.6%
Revolving credit	20,655	△8.1%	20,735	0.4%	19,026	△8.2%
Other	1,369	8.7%	1,699	24.1%	1,778	4.7%
Hire purchase contracts	8,526	50.9%	8,926	4.7%	10,144	13.6%
Processing agency service fees	14,499	20.9%	15,330	5.7%	15,124	△1.3%
Other fees and commissions	22,125	29.5%	27,474	24.2%	29,232	6.4%
Other operating income	19,014	13.2%	19,747	3.9%	28,226	42.9%
Other income	6,018	△33.1%	6,039	0.3%	9,691	60.5%
Ordinary expenses	186,041	9.3%	201,942	8.5%	223,732	10.8%
Interest expenses	6,952	△20.1%	6,301	△9.4%	5,271	△16.3%
Fees and commissions payments	17,608	2.2%	19,648	11.6%	22,034	12.1%
Other operating expenses	728	3.3%	1,074	47.5%	2,942	174.0%
General and administrative expenses	144,638	10.7%	156,867	8.5%	172,445	9.9%
Other ordinary expenses	16,114	24.2%	18,050	12.0%	21,039	16.6%
Ordinary profit	33,293	23.9%	37,920	13.9%	43,277	14.1%

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

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥34,230	13.5%	¥38,008	11.0%	¥40,450	6.4%
Bad debt allowance	10,079	0.8%	14,378	42.7%	16,986	18.1%
Provision of allowance for doubtful accounts	10,059	1.0%	14,181	41.0%	16,878	19.0%
Bad debts expenses	19	△34.3%	197	896.4%	107	△45.3%
Personnel expenses	38,187	10.8%	42,234	10.6%	45,817	8.5%
Administrative expenses	73,760	10.3%	75,408	2.2%	84,609	12.2%
Equipment expenses	17,419	13.7%	19,242	10.5%	23,039	19.7%
General expenses	4,684	16.0%	5,295	13.1%	4,615	△12.9%
Financial expenses	7,681	△18.3%	7,375	△4.0%	8,214	11.4%
Total ordinary expenses	186,041	9.3%	201,942	8.5%	223,732	10.8%

Financial Summary in Domestic

Finance Receivables in Domestic

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥1,221,838	¥158,031	¥1,435,707	¥213,868	¥1,617,722	¥182,014
Cash advances	370,473	47,759	405,563	35,089	431,661	26,097
Other loans	851,365	110,272	1,030,144	178,779	1,186,061	155,917
Total accounts receivable-installment	825,429	23,543	816,226	△9,203	963,398	147,172
Credit card purchase contracts	680,377	182	609,810	△70,567	728,981	119,170
Revolving and installments payment credit card purchase	121,985	△14,476	105,511	△16,473	114,170	8,658
Hire purchase contracts	145,051	23,361	206,415	61,364	234,417	28,001
Lease receivables and investment assets	—	—	5,405	5,405	7,103	1,698
Customer's liabilities for acceptance and guarantees	183,003	7,274	173,441	△9,562	138,729	△34,712
Total operating receivables	2,230,272	188,850	2,430,780	200,508	2,726,953	296,172

(Securitized Receivables)

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results		Results		Results	
Total loans and bills discounted	¥391,917		¥688,254		¥892,530	
Cash advances	—		—		—	
Other loans	391,917		688,254		892,530	
Total accounts receivable-installment	143,581		291,074		341,787	
Credit card purchase contracts	93,467		235,200		245,200	
Revolving payment credit card purchase	83,467		105,200		115,200	
Hire purchase contracts	50,114		55,874		96,587	
Total securitized receivables	535,499		1,009,622		1,234,318	

(Finance Receivables Including Securitized Receivables)

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Total loans and bills discounted	¥1,613,756	¥301,502	¥2,123,962	¥510,205	¥2,510,252	¥386,290
Cash advances	370,473	47,759	405,563	35,089	431,661	26,097
Other loans	1,243,282	253,743	1,718,399	475,116	2,078,591	360,192
Housing Loans*	859,732	206,002	1,156,112	296,380	1,408,002	251,890
Total accounts receivable-installment	969,011	41,665	1,107,300	138,289	1,305,186	197,885
Credit card purchase contracts	773,845	△11,656	845,010	71,165	974,181	129,170
Revolving and installments payment credit card purchase	205,452	3,683	210,711	5,259	229,370	18,658
Hire purchase contracts	195,165	53,322	262,289	67,124	331,005	68,715
Lease receivables and investment assets	—	—	5,405	5,405	7,103	1,698
Customer's liabilities for acceptance and guarantees	183,003	7,274	173,441	△9,562	138,729	△34,712
Total operating receivables	2,765,771	350,442	3,410,109	644,338	3,961,271	551,162

Financial Summary in Domestic

Interest-Bearing Debt in domestic

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥144,100	¥64,600	¥121,250	¥△22,850	¥151,850	¥30,600
Long-term loans payable	110,800	△39,100	70,000	△40,800	23,616	△46,384
Call money	76,300	71,400	—	△76,300	—	—
Commercial papers	—	—	68,000	68,000	38,000	△30,000
Bonds payable	80,000	—	90,000	10,000	90,000	—
Convertible bond-type bonds with subscription right to shares	90	△2,740	50	△40	30,000	29,950
Lease obligations	24,629	12,029	34,529	9,900	35,898	1,368
Total interest-bearing dept	435,919	106,189	383,829	△52,089	369,364	△14,465

Allowance for Possible Credit Losses in Domestic credit card

(Unit : Millions of Yen)

	2015／3		2016／3		2017／3	
	Results		Results		Results	
Opening balance	¥24,251		¥21,555		¥22,934	
Provision of allowance for doubtful accounts (YOY)	9,173 △1.3%		12,476 36.0%		14,675 17.6%	
Written-off amount (YOY)	11,869 3.1%		11,097 △6.5%		12,875 16.0%	
Ending balance (Change)	21,555 △11.1%		22,934 6.4%		24,733 7.8%	

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

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

Key Operating Data

Number of Cardholders

(Unit : Ten thousand)

	2014／3		2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change	Results	Change
Number of cardholders	3,390	205	3,567	177	3,722	155	3,894	172
Number of Credit cardholders in domestic	2,345	121	2,464	119	2,588	124	2,692	104

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

(Unit : Ten thousand)

	2014／3		2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change	Results	Change
WAON cardholders	3,980	800	4,880	900	5,670	790	6,450	780

Number of Active Cardholders in Domestic

(Unit : Ten thousand)

	2014／3		2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change	Results	Change
Active cardholders ※ 1	1,454	82	1,525	71	1,593	68	1,661	68
Card-use rate (%) ※ 2	67.0%	—	66.8%	—	66.4%	—	66.3%	—

※ 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 (2016/4 and 2017/3) × 100.

Attribution

—Composition ratio by sex

	Composition ratio by sex
Male	35.5%
Female	64.5%

—Composition ratio by area

	Composition ratio by area		Composition ratio by area
Hokkaido	4.8%	Tokai	14.0%
Tohoku	8.8%	Kinki	18.9%
Kitakanto/Hokuriku/Koushinetsu	11.8%	Cyugoku/Shikoku	9.8%
Syutoken	21.2%	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	12.1%	12.4%	11.9%
40—49	23.3%	21.6%	24.2%
50—59	22.2%	21.2%	22.7%
Over 60	37.0%	38.4%	36.3%
Total	100.0%	100.0%	100.0%

Key Operating Data

Result of AEON Bank

(Unit : Millions of Yen)

	2014／3		2015／3		2016／3		2017／3	
	Results	Change	Results	Change	Results	Change	Results	Change
Balance of Deposits	1,715,781	495,665	1,963,250	247,468	2,153,699	190,448	2,545,618	391,919
Ordinary deposits	475,547	211,368	528,000	52,452	716,213	188,213	1,444,931	728,718
Time deposits	1,239,348	284,122	1,434,133	194,785	1,437,079	2,945	1,097,158	△339,920
Other deposits	885	173	1,116	230	406	△709	3,528	3,121
Balance of loans and bills discounted	1,014,112	311,711	1,210,503	196,391	1,421,813	211,309	1,630,046	208,233

(Unit : Ten thousand)

Number of accounts	368	62	432	64	493	61	555	62
Number of branches	124	19	129	5	132	3	135	3
Number of ATM	4,932	2,252	5,594	662	5,730	136	5,855	125

Estimated Results for the Year Ending March 31, 2018

(Unit : Millions of Yen)

		Consolidated Estimated Results
Ordinary income	(YOY)	390,000 4.0%
Ordinary profit	(YOY)	65,000 5.5%
Profit attributable to owners of parent	(YOY)	40,000 1.4%