

FACT BOOK 2018

For the Three Months Ended June 30, 2017

First Quarter Report

CONTENTS

Consolidated Financial Summary

Consolidated Balance Sheets.....	1
Trading Volume.....	2
Consolidated Statements of Income.....	2
Operating Expenses.....	3
Finance Receivables.....	4
(Securitized Receivables)	4
(Finance Receivables Including Securitized Receivables)	4
Consolidated Interest-Bearing Debt.....	5
Allowance for Possible Credit Losses.....	5

Operating Segment Performance..... 6

Financial Summary in Domestic

Balance Sheets in Domestic.....	7
Trading Volume in Domestic.....	8
Statements of Income in Domestic.....	8
Operating Expenses.....	9
Finance Receivables in Domestic.....	10
(Securitized Receivables)	10
(Finance Receivables Including Securitized Receivables)	10
Interest-Bearing Debt in Domestic.....	11
Allowance for possible Credit Losses in Domestic.....	11

Key Operating Data

Number of Cardholders.....	12
Number of Active Cardholders.....	12
Result of AEON Bank.....	12

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)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	¥499,804	¥54,936	¥467,180	¥△67,475	¥534,656	¥89,788
Call loans	10,000	10,000	—	△30,000	30,000	30,000
Monetary claims bought	4,738	△312	5,903	1,957	3,945	△1,106
Securities	155,514	△55,617	195,130	24,495	170,635	△40,496
Loans and bills discounted	1,722,839	48,841	2,003,025	138,121	1,864,904	190,906
Accounts receivable-installment	1,056,168	33,780	1,242,108	59,914	1,182,193	159,806
Lease receivables and investment assets	5,282	△122	6,920	△183	7,103	1,698
Other assets	127,866	3,272	169,110	13,950	155,160	30,566
Property, plant and equipment	36,417	△112	33,939	△4,290	38,229	1,699
Intangible assets	80,133	2,970	87,853	800	87,053	9,890
Goodwill	25,131	△466	23,273	△459	23,732	△1,865
Other intangible assets	55,002	3,436	64,580	1,259	63,321	11,755
Deferred tax assets	21,777	1,344	24,762	△245	25,007	4,574
Customer's liabilities for acceptance and guarantees	166,570	△6,871	131,641	△7,087	138,729	△34,712
Allowance for doubtful accounts	△49,752	△294	△51,844	△1,488	△50,356	△897
Total assets	3,837,361	91,815	4,315,732	128,468	4,187,263	441,717
Deposits	2,266,665	113,737	2,692,655	150,565	2,542,090	389,162
Accounts payable-trade	160,913	△12,655	169,797	△19,568	189,365	15,796
Commercial papers	75,000	7,000	47,000	9,000	38,000	△30,000
Borrowed money	516,211	△19,777	525,505	10,559	514,946	△21,042
Bonds payable	130,912	8,837	136,076	△4,044	140,120	18,045
Convertible bond-type bonds with subscription rights to shares	50	—	30,000	—	30,000	29,950
Other liabilities	154,854	2,009	152,852	△11,038	163,890	11,044
Provision for bonuses	2,970	141	3,204	△39	3,243	415
Net defined benefit liability	3,489	△41	3,427	12	3,415	△115
Provision for point card certificates	12,972	515	15,082	563	14,518	2,062
Provision for loss on interest repayment	3,187	△1,018	3,008	△798	3,806	△399
Provision for contingent loss	—	—	565	—	565	565
Other provision	242	△153	186	△172	359	△37
Defferd tax liabilities	2,382	37	3,047	6	3,041	696
Acceptances and guarantees	166,570	△6,871	131,641	△7,087	138,729	△34,712
Total liabilities	3,496,423	91,763	3,914,051	127,958	3,786,093	381,433
Capital stock	30,441	—	45,698	—	45,698	15,256
Capital surplus	106,230	—	121,211	—	121,211	14,981
Retained earnings	179,163	1,396	201,992	△1,409	203,401	25,635
Treasury stock	△25,141	0	△25,100	—	△25,100	40
Total shareholders' equity	290,693	1,396	343,801	△1,409	345,210	55,914
Valuation difference on available-for-sale securities	5,359	△530	4,797	△96	4,893	△996
Deferred gains or losses on hedges	△3,185	329	△2,542	△298	△2,244	1,270
Foreign currency translation adjustments	△1,561	△1,683	△1,159	75	△1,235	△1,358
Remeasurements of defined benefit plans	△580	27	△415	25	△440	166
Total other comprehensive income	32	△1,857	678	△293	972	△917
Subscription rights to shares	110	—	112	—	112	1
Non-controlling interests	50,101	512	57,088	2,213	54,875	5,286
Total net assets	340,938	51	401,680	510	401,170	60,283
Total liabilities and net assets	3,837,361	91,815	4,315,732	128,468	4,187,263	441,717

Consolidated Financial Summary

Trading Volume

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	¥1,108,344	7.5%	¥1,230,517	11.0%	¥4,711,676	9.2%
Hire purchase contracts	75,911	16.3%	79,799	5.1%	315,497	6.5%
Cash advances	121,382	3.0%	124,572	2.6%	475,851	1.3%

Statements of Income

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	¥90,469	5.6%	¥94,035	3.9%	¥375,166	4.3%
Interest income	35,021	3.5%	37,389	6.8%	140,240	1.0%
Interest on loans and discounts	34,362	3.5%	36,742	6.9%	138,169	1.3%
Cash advances	20,300	5.5%	21,550	6.2%	82,361	3.8%
Other loans	14,061	0.7%	15,192	8.0%	55,808	△2.0%
Other interest income	658	3.5%	646	△1.8%	2,070	△16.1%
Fees and commissions	45,988	0.1%	50,425	9.6%	194,641	5.2%
Credit card purchase contracts	23,292	△6.1%	27,575	18.4%	104,204	1.5%
Hire purchase contracts	8,334	△1.5%	9,121	9.4%	33,439	0.7%
Processing agency service fee	4,016	9.5%	3,462	△13.8%	15,124	△1.3%
Other fees and commissions	10,345	14.8%	10,266	△0.8%	41,873	23.7%
Other operating income	6,444	251.6%	2,742	△57.4%	28,621	44.9%
Other ordinary income	3,015	△24.9%	3,477	15.3%	11,663	△27.1%
Ordinary expenses	76,728	5.0%	82,070	7.0%	313,559	4.4%
Interest expenses	4,952	△11.7%	4,739	△4.3%	18,996	△10.8%
Fees and commissions payments	6,155	11.0%	7,758	26.0%	26,372	6.9%
Other operating expenses	913	326.3%	905	△0.9%	3,452	140.2%
General and administrative expenses	53,301	7.7%	56,813	6.6%	214,431	5.3%
Other ordinary expenses	11,406	△6.4%	11,854	3.9%	50,306	2.0%
Ordinary profit	13,740	9.1%	11,964	△12.9%	61,606	3.7%
Extraordinary income	1	916.2%	1,421	—	105	△91.8%
Gain on disposal of non-current assets	1	916.2%	0	△62.5%	105	△91.8%
Gain on transfer from business divestitures	—	—	1,420	—	—	—
Extraordinary loss	76	148.7%	174	127.4%	2,046	45.0%
Loss on disposal of non-current assets	48	55.9%	79	65.1%	1,297	△0.6%
Business restructuring expenses	—	—	95	—	—	—
Provision for contingent loss	—	—	—	—	565	—
Other extraordinary loss	28	—	0	△99.8%	183	72.0%
Profit before income taxes	13,665	8.7%	13,210	△3.3%	59,665	0.7%
Total income taxes	2,740	△15.8%	3,868	41.1%	12,065	△18.4%
Income taxes-current	4,006	△0.7%	3,568	△10.9%	15,920	4.8%
Income taxes-deferred	△1,265	62.3%	299	—	△3,854	△850.3%
Income before minority interests	10,924	17.3%	9,342	△14.5%	47,599	7.1%
Profit attributable to non-controlling interests	1,976	△7.0%	2,338	18.3%	8,145	△6.1%
Profit attributable to owners of parent	8,948	24.5%	7,003	△21.7%	39,454	10.3%

Consolidated Financial Summary

Operating Expenses

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥10,720	0.9%	¥12,109	13.0%	¥44,884	1.5%
Bad debt allowance	11,390	△6.3%	11,738	3.1%	46,245	1.4%
Provision of allowance for doubtful accounts	10,798	△5.4%	11,268	4.4%	44,046	3.2%
Bad debts expenses	592	△20.6%	470	△20.6%	2,199	△25.1%
Personnel expenses	15,868	6.5%	16,366	3.1%	62,874	4.1%
Administrative expenses	23,240	12.3%	25,297	8.9%	98,232	8.4%
Equipment expenses	7,716	9.5%	8,689	12.6%	32,140	10.3%
General expenses	1,927	6.4%	2,223	15.4%	6,733	△10.0%
Financial expenses	5,865	0.7%	5,645	△3.8%	22,448	△1.3%
Total ordinary expenses	76,728	5.0%	82,070	7.0%	313,559	4.4%

Consolidated Financial Summary

Consolidated Finance Receivables

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥1,722,839	¥48,841	¥2,003,025	¥138,121	¥1,864,904	¥190,906
Cash advances	492,298	11,514	520,807	8,696	512,111	31,327
Other loans	1,230,540	37,327	1,482,217	129,425	1,352,792	159,579
Total accounts receivable-installment	1,056,168	33,780	1,242,108	59,914	1,182,193	159,806
Credit card purchase contracts	695,008	7,506	754,241	20,453	733,788	46,286
Hire purchase contracts	361,159	26,274	487,866	39,461	448,405	113,519
Lease receivables and investment assets	5,282	△122	6,920	△183	7,103	1,698
Customer's liabilities for acceptance and guarantees	166,570	△6,871	131,641	△7,087	138,729	△34,712
Total operating receivables	2,950,860	75,628	3,383,696	190,765	3,192,930	317,698

(Securitized Receivables)

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results		Results		Results	
Total loans and bills discounted	¥756,375		¥867,302		¥892,530	
Cash advances	521		—		—	
Other loans	755,853		867,302		892,530	
Total accounts receivable-installment	298,260		327,028		341,787	
Credit card purchase contracts	231,286		239,800		245,200	
Hire purchase contracts	66,974		87,228		96,587	
Total securitized receivables	1,054,636		1,194,330		1,234,318	

(Finance Receivables Including Securitized Receivables)

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥2,479,214	¥114,769	¥2,870,327	¥112,893	¥2,757,434	¥392,989
Cash advances	492,820	9,843	520,807	8,696	512,111	29,134
Other loans	1,986,394	104,926	2,349,519	104,197	2,245,322	363,854
Total accounts receivable-installment	1,354,429	40,043	1,569,136	45,155	1,523,981	209,595
Credit card purchase contracts	926,294	2,669	994,041	15,053	978,988	55,362
Hire purchase contracts	428,134	37,374	575,095	30,101	544,993	154,233
Lease receivables and investment assets	5,282	△122	6,920	△183	7,103	1,698
Customer's liabilities for acceptance and guarantees	166,570	△6,871	131,641	△7,087	138,729	△34,712
Total operating receivables	4,005,496	147,818	4,578,027	150,778	4,427,249	569,571

Consolidated Financial Summary

Consolidated Interest-Bearing Debt

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥163,703	¥△147	¥195,951	¥11,848	¥184,102	¥20,252
Long-term loans payable	352,508	△19,630	329,554	△1,289	330,844	△41,294
Commercial papers	75,000	7,000	47,000	9,000	38,000	△30,000
Bonds payable	130,912	8,837	136,076	△4,044	140,120	18,045
Convertible bond-type bonds with subscription right to shares	50	—	30,000	—	30,000	29,950
Lease obligation	36,811	2,255	27,095	△8,873	35,968	1,412
Total interest-bearing dept	758,985	△1,684	765,677	6,641	759,036	△1,633

Consolidated Allowance for Possible Credit Losses

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Result		Result		Result	
Opening balance	¥49,458		¥50,356		¥49,458	
Provision of allowance for doubtful accounts (YOY)	11,390 △6.3%		11,738 3.1%		46,245 1.4%	
Written-off amount (YOY)	11,096 2.0%		10,250 △7.6%		45,348 △0.3%	
Ending balance (Change)	49,752 0.6%		51,844 3.0%		50,356 1.8%	

Ending balance/Total finance receivables	1.7%	1.5%	1.6%
If including ABS & ABCP & ABL	1.2%	1.1%	1.1%

Written-off amount/Total finance receivables ※	1.5%	1.2%	1.4%
If including ABS & ABCP & ABL ※	1.1%	0.9%	1.0%

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

Operating Segment Performance (Quick estimate)

(Unit : Millions of Yen)

		Domestic					Global									Adjustments	Consolidated statements appropriation	
		(Reference ※ 1)		Retail		Solutions		(Reference ※ 1)		China Area		Mekong Area		Malay Area		Results	Results	YOY
		Domestic Total	YOY	Results	YOY	Results	YOY	Global Total	YOY	Results	YOY	Results	YOY	Results	YOY			
Ordinary income		64,566	4.3%	41,003	△0.9%	40,533	7.0%	28,947	3.8%	4,757	△2.6%	14,596	2.6%	9,593	9.3%	△16,449	94,035	3.9%
Interest income		21,870	8.8%	21,678	9.7%	355	△24.0%	15,426	4.0%	2,672	△4.8%	10,801	2.7%	1,952	29.1%	△70	37,389	6.8%
Fees and commissions		38,201	12.0%	16,606	2.6%	37,095	4.6%	12,168	3.6%	1,903	4.6%	3,336	0.1%	6,928	5.1%	△15,445	50,425	9.6%
Credit card purchase contracts		23,463	20.6%	8,346	9.6%	14,819	7.1%	4,111	7.1%	1,756	7.7%	1,801	8.8%	553	0.1%	297	27,575	18.4%
Hire purchase contracts		2,975	26.4%	459	345.2%	2,694	18.7%	6,047	4.0%	0	△97.9%	628	△21.0%	5,419	8.0%	△80	9,121	9.4%
Other operating income		2,742	△57.4%	1,135	△72.5%	2,910	62.5%	0	—	0	—	—	—	—	—	△1,303	2,742	△57.4%
Other ordinary income		1,752	39.2%	1,583	23.1%	171	△2.7%	1,353	2.9%	181	△29.7%	458	18.6%	713	6.3%	369	3,477	15.3%
Ordinary expenses		59,351	9.8%	40,816	8.3%	34,460	6.9%	22,526	1.1%	3,273	△11.3%	12,083	0.8%	7,170	8.5%	△15,732	82,070	7.0%
Interest expenses		1,049	△16.3%	857	△19.4%	249	△7.4%	3,521	1.9%	317	△7.2%	1,667	△2.6%	1,536	9.5%	112	4,739	△4.3%
Fees and commissions payments		6,580	26.6%	17,937	2.8%	4,442	31.4%	1,249	21.6%	266	△2.4%	442	52.9%	538	16.3%	△15,869	7,758	26.0%
Other operating expenses		793	16.9%	253	67.3%	539	2.4%	63	△30.5%	1	△23.4%	65	△20.3%	3	—	48	905	△0.9%
General and administrative expenses		46,257	8.1%	21,636	13.8%	24,649	3.0%	10,511	0.8%	1,829	△9.1%	6,115	4.8%	2,569	△0.6%	13	56,813	6.6%
Other ordinary expenses		4,672	13.2%	132	293.1%	4,579	11.0%	7,181	△1.3%	859	△18.9%	3,792	△6.8%	2,529	17.7%	△38	11,854	3.9%
Ordinary profit		5,214	△33.7%	187	△94.9%	6,073	7.2%	6,420	14.4%	1,484	24.1%	2,512	11.9%	2,423	11.8%	△716	11,964	△12.9%

	Results	Change	Results	Change	Results	Change	Results	Change	Results	Change	Results	Change	Results	Change	Results	Results	Change
Loans and bills discounted	1,752,580	135,008	1,768,266	137,294	63,134	9,874	255,018	2,837	42,810	△1,371	168,526	436	43,681	3,772	△83,394	2,003,025	138,121
Accounts receivable-installment	1,019,044	55,646	692,735	46,257	332,578	10,216	216,134	5,027	31,121	△326	44,585	△404	140,427	5,757	659	1,242,108	59,914
Credit card purchase contracts	673,787	20,680	582,444	△60,394	94,025	5,183	80,453	△226	31,121	△326	34,792	71	14,539	27	△2,682	754,241	20,453
Hire purchase contracts	345,256	34,966	110,291	106,651	238,552	5,033	135,680	5,254	0	△0	9,792	△475	125,887	5,730	3,342	487,866	39,461
Balance of interest-bearing debt	2,692,933	150,624	2,695,972	150,807	—	—	—	—	—	—	—	—	—	—	△3,317	2,692,655	150,565
Deposits	273,433	4,068	50,166	△7,731	307,676	23,290	380,900	△2,757	41,623	△1,456	179,168	△4,909	160,109	3,608	26,933	765,677	6,641

	Results	Results	Results	Results	Results	Results	Results	Results
① Average interest rate on loans and bills discounted	4.9%	5.0%	1.4%	24.3%	24.4%	25.7%	18.7%	—
② Funding interest concerning loan and bills discounted	0.1%	0.1%	0.3%	3.7%	3.0%	3.7%	3.9%	—
③ Interest rate spread ①-②	4.8%	4.8%	1.0%	20.6%	21.4%	22.0%	14.8%	—

※ 1 The figures provided under "Domestic Total" and "Global Total" are after the elimination of transactions between segments belonging to each business.

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

※ 3 The funding interest include the balance on interest-bearing debt.

Financial Summary in Domestic

Balance Sheets in Domestic

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Cash and deposits	474,082	54,498	¥434,300	¥△70,788	505,088	85,505
Call loans	10,000	10,000	—	△30,000	30,000	30,000
Monetary claims bought	4,738	△312	5,903	1,957	3,945	△1,106
Securities	142,532	△55,594	182,191	24,545	157,645	△40,481
Loans and bills discounted	1,485,940	50,232	1,753,006	135,284	1,617,722	182,014
Accounts receivable-installment	845,021	28,795	1,019,044	55,646	963,398	147,172
Lease receivables and investment assets	5,282	△122	6,920	△183	7,103	1,698
Other assets	94,172	6,304	131,519	13,347	118,171	30,303
Property, plant and equipment	27,636	641	29,437	4	29,433	2,438
Intangible assets	74,456	3,262	83,463	1,083	82,380	11,187
Deferred tax assets	18,182	1,540	21,221	△237	21,459	4,817
Customer's liabilities for acceptance and guarantees	166,570	△6,871	131,641	△7,087	138,729	△34,712
Allowance for doubtful accounts	△34,861	△436	△36,954	△1,373	△35,580	△1,155
Total assets	3,313,754	91,937	3,761,697	122,199	3,639,497	417,681
Deposits	2,266,665	113,737	2,692,655	150,565	2,542,090	389,162
Commercial papers	75,000	7,000	47,000	9,000	38,000	△30,000
Borrowed money	180,700	△10,550	184,400	8,934	175,466	△15,784
Bonds payable	90,000	—	90,000	—	90,000	—
Convertible bond-type bonds with subscription rights to shares	50	—	30,000	—	30,000	29,950
Accounts payable-trade	157,515	△12,678	166,219	△19,476	185,695	15,500
Other liabilities	137,560	2,499	130,394	△14,301	144,695	9,633
Provision for bonuses	2,337	218	2,571	271	2,299	180
Net defined benefit liability	3,164	△41	2,947	△13	2,960	△245
Provision for point card certificates	12,972	515	15,082	563	14,518	2,062
Provision for loss on interest repayment	3,187	△1,018	3,008	△798	3,806	△399
Provision for contingent loss	—	—	565	—	565	565
Other provision	241	△154	186	△172	359	△37
Defferd tax liabilities	2,011	55	2,767	47	2,719	763
Acceptances and guarantees	166,570	△6,871	131,641	△7,087	138,729	△34,712
Total liabilities	3,097,978	92,711	3,499,440	127,534	3,371,905	366,639
Total net assets	215,775	△773	262,256	△5,335	267,592	51,042
Total liabilities and equity	3,313,754	91,937	3,761,697	122,199	3,639,497	417,681

Financial Summary in Domestic

Trading Volume in Domestic

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Credit card purchase contracts	1,060,162	8.1%	¥1,179,249	11.2%	4,515,763	10.0%
Hire purchase contracts	53,871	32.9%	58,093	7.8%	234,607	16.6%
Cash advances	95,612	6.6%	98,514	3.0%	376,220	4.3%
Total e-money contracts	551,100	7.0%	491,547	△10.8%	2,138,891	0.4%

Statements of Income in Domestic

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Ordinary income	¥62,628	13.5%	¥64,884	3.6%	¥267,010	11.3%
Interest income	20,666	14.1%	21,968	6.3%	86,461	11.0%
Interest on loans and discounts	19,556	12.2%	21,346	9.1%	80,262	10.0%
Cash advances	15,388	9.8%	16,477	7.1%	63,217	8.2%
Other loans	4,168	21.7%	4,868	16.8%	17,044	17.0%
Other interest income	1,109	63.2%	622	△44.0%	6,199	25.3%
Fees and commissions	34,114	1.9%	38,196	12.0%	147,646	8.4%
Credit card purchase contracts	19,452	△3.9%	23,463	20.6%	88,127	4.4%
Affiliated merchants	15,792	6.9%	17,568	11.2%	67,322	8.6%
Revolving credit	3,216	△36.3%	5,425	68.7%	19,026	△8.2%
Other	443	7.1%	469	5.8%	1,778	4.7%
Hire purchase contracts	2,353	5.5%	2,975	26.4%	10,144	13.6%
Processing agency service fees	4,016	9.5%	3,462	△13.8%	15,124	△1.3%
Other fees and commissions	8,292	12.7%	8,295	0.0%	34,249	24.7%
Other operating income	6,444	251.0%	2,742	△57.4%	28,621	44.9%
Other income	1,402	△19.0%	1,977	41.0%	4,280	△29.1%
Ordinary expenses	53,830	11.6%	59,141	9.9%	223,732	10.8%
Interest expenses	1,392	△23.9%	1,185	△14.8%	5,271	△16.3%
Fees and commissions payments	5,141	16.3%	6,575	27.9%	22,034	12.1%
Other operating expenses	819	—	824	0.6%	3,169	195.0%
General and administrative expenses	42,349	11.7%	45,884	8.3%	172,218	9.8%
Other ordinary expenses	4,128	3.5%	4,672	13.2%	21,039	16.6%
Ordinary profit	8,798	26.5%	5,743	△34.7%	43,277	14.1%

Financial Summary in Domestic

Ordinary Expenses

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	YOY	Results	YOY	Results	YOY
Advertising and promotion	¥9,560	5.2%	¥10,778	12.7%	¥40,450	6.4%
Bad debt allowance	4,113	3.3%	4,557	10.8%	16,986	18.1%
Provision of allowance for doubtful accounts	4,110	3.7%	4,556	10.8%	16,878	19.0%
Bad debts expenses	2	△82.8%	1	△54.2%	107	△45.3%
Personnel expenses	11,361	10.6%	11,940	5.1%	45,817	8.5%
Administrative expenses	19,792	15.9%	21,751	9.9%	84,382	11.9%
Equipment expenses	5,378	17.0%	6,402	19.0%	23,039	19.7%
General expenses	1,412	6.9%	1,701	20.4%	4,615	△12.9%
Financial expenses	2,211	16.9%	2,009	△9.1%	8,440	14.4%
Total ordinary expenses	53,830	11.6%	59,141	9.9%	223,732	10.8%

Financial Summary in Domestic

Finance Receivables in Domestic

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥1,485,940	¥50,232	¥1,753,006	¥135,284	¥1,617,722	¥182,014
Cash advances	416,044	10,481	440,251	8,590	431,661	26,097
Other loans	1,069,895	39,751	1,312,755	126,693	1,186,061	155,917
Total accounts receivable-installment	845,021	28,795	1,019,044	55,646	963,398	147,172
Credit card purchase contracts	618,589	8,779	673,787	20,680	653,107	43,296
Revolving and installments payment credit card purchase	112,366	6,854	122,822	8,652	114,170	8,658
Hire purchase contracts	226,431	20,015	345,256	34,966	310,290	103,875
Lease receivables and investment assets	5,282	△122	6,920	△183	7,103	1,698
Customer's liabilities for acceptance and guarantees	166,570	△6,871	131,641	△7,087	138,729	△34,712
Total operating receivables	2,502,814	72,033	2,910,614	183,660	2,726,953	296,172

(Securitized Receivables)

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results		Results		Results	
Total loans and bills discounted	¥755,853		¥867,302		¥892,530	
Cash advances	—		—		—	
Other loans	755,853		867,302		892,530	
Total accounts receivable-installment	298,045		327,028		341,787	
Credit card purchase contracts	231,071		239,800		245,200	
Revolving payment credit card purchase	101,071		109,800		115,200	
Hire purchase contracts	66,974		87,228		96,587	
Total securitized receivables	1,053,899		1,194,330		1,234,318	

(Finance Receivables Including Securitized Receivables)

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Total loans and bills discounted	¥2,241,794	¥117,831	¥2,620,309	¥110,056	¥2,510,252	¥386,290
Cash advances	416,044	10,481	440,251	8,590	431,661	26,097
Other loans	1,825,749	107,351	2,180,057	101,465	2,078,591	360,192
Housing Loans*	1,247,220	91,108	1,464,091	56,089	1,408,002	251,890
Total accounts receivable-installment	1,143,066	35,766	1,346,073	40,887	1,305,186	197,885
Credit card purchase contracts	849,660	4,650	913,587	15,280	898,307	53,296
Revolving and installments payment credit card purchase	213,437	2,726	232,622	3,252	229,370	18,658
Hire purchase contracts	293,405	31,115	432,485	25,606	406,878	144,588
Lease receivables and investment assets	5,282	△122	6,920	△183	7,103	1,698
Customer's liabilities for acceptance and guarantees	166,570	△6,871	131,641	△7,087	138,729	△34,712
Total operating receivables	3,556,713	146,603	4,104,944	143,673	3,961,271	551,162

*Housing loans receivable are the number of AEON Bank.

Financial Summary in Domestic

Interest-Bearing Debt in domestic

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Short-term loans payable	¥128,800	¥7,550	¥164,800	¥12,950	¥151,850	¥30,600
Long-term loans payable	51,900	△18,100	19,600	△4,016	23,616	△46,384
Comercial Paper	75,000	7,000	47,000	9,000	38,000	△30,000
Bonds payable	90,000	—	90,000	—	90,000	—
Convertible bond-type bonds with subscription right to shares	50	—	30,000	—	30,000	29,950
Lease obligations	36,788	2,258	27,033	△8,865	35,898	1,368
Total interest-bearing dept	382,538	△1,291	378,433	9,068	369,364	△14,465

Allowance for Possible Credit Losses in domestic

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results		Results		Results	
Opening balance	¥22,934		¥24,733		¥22,934	
Provision of allowance for doubtful accounts (YOY)	3,520 3.5%		3,751 6.6%		14,675 17.6%	
Written-off amount (YOY)	2,547 △11.2%		2,468 △3.1%		12,875 16.0%	
Ending balance (Change)	23,907 4.2%		26,016 5.2%		24,733 7.8%	

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

Written-off amount/Total finance receivables ※	1.0%	0.9%	1.2%
If including ABS & ABCP & ABL ※	0.8%	0.7%	1.0%

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

Key Operating Data

Number of Cardholders

(Unit : Ten thousand)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Number of cardholders	3,773	51	3,935	41	3,894	172
Number of Credit cardholders in domestic	2,620	32	2,714	22	2,692	104

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

(Unit : Ten thousand)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
WAON cardholders	5,900	230	6,600	150	6,450	780

Number of Active Cardholders in Domestic

(Unit : Ten thousand)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Active cardholders ※ 1	1,617	24	1,676	15	1,661	68
Card-use rate (%) ※ 2	66.6%	—	66.2%	—	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 (from 2016/7 to 2017/6) × 100.

Result of AEON Bank

(Unit : Millions of Yen)

	2016／6		2017／6		2017／3	
	Results	Change	Results	Change	Results	Change
Balance of Deposits	¥2,268,994	¥115,295	¥2,696,832	¥151,213	2,545,618	391,919
Ordinary deposits	830,775	114,561	1,579,493	134,562	1,444,931	728,718
Time deposits	1,435,001	△2,077	1,115,260	18,101	1,097,158	△339,920
Other deposits	3,217	2,811	2,078	△1,450	3,528	3,121
Balance of loans and bills discounted	1,484,662	62,894	1,767,414	137,368	1,630,046	208,233

(Unit : Ten thousand)

Number of accounts	509	16	569	14	555	62
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Number of branches	133	1	135	—	135	3
Number of ATM	5,733	3	5,904	49	5,855	125