

Brief Report of Financial Results (Unaudited)

(For the three Months Ended June 30, 2015)

August 6, 2015

Registered Company Name: AEON Financial Service Co., Ltd.

Stock Listing: Tokyo Stock Exchange, First Section

Code No: 8570 URL: http://www.aeonfinancial.co.jp/

President and CEO: Akinori Yamashita

Contact: Hideki Wakabayashi, Director, CFO

1.Business performance (For the three Months ended June 30, 2015 and For the three Months ended June 30, 2014)

(1) Consolidated Operating Results

(Millions of yen truncated to the nearest million, %, yen)

	Ordinary income	Percentage Change	Ordinary profit	Percentage Change	Profit attributable to owners of parent	Percentage Change
Three Months ended June 30, 2015 Three Months ended	¥85,651	17.4%	¥12,596	52.0%	¥7,185	86.7%
June 30, 2014	72,946	12.4%	8,285	Δ10.3%	3,849	△14.7%

**Comprehensive income; The 1st Quarter of Fiscal 2015; 10,135million(130.5%), The 1st Quarter of Fiscal 2014; 4,397 million(△64.2%)

	Net Income per Share (Yen)	Fully Diluted Net Income per Share (Yen)
Three Months ended June 30, 2015	¥36.16	¥36.14
Three Months ended June 30, 2014	18.91	18.73

(2) Financial Position

(Millions of yen truncated to the nearest million, %, yen)

(, /, j)_								
	Total Assets		Capital Ratio	Net Assets per Share (Yen)				
Three Months ended June 30, 2015	¥3,553,725	¥327,842	7.7%	¥1,381.71				
Fiscal year ended March 31, 2015	3,589,495	324,948	7.6%	1,377.56				

(Reference)1. Shareholder's equity; The 1st Quarter of Fiscal 2015; 274,533 million, Fiscal 2014; 273,708 million 2.Capital ratio = {(Net assets – stock acquisition right – Non-controlling interests) / total assets} X 100

2. Cash Dividends

	Dividend per share								
(Base date)	First quarter period	Interim period	Third quarter period	Term end	Annual				
March 2015 term	_	¥25.00	_	¥35.00	¥60.00				
March 2016 term	_	ı	-	1	1				
March 2016 term (Estimated)		(28.00)	ĺ	(38.00)	(66.00)				

Note: Revision on dividend projection in the 1st Quarter; No

3.Projections (For the fiscal year ending March 31, 2016)

(Millions of yen truncated to the nearest million, %, yen)

	Ordinary income	YOY (%)	Ordinary profit	YOY (%)	Profit attributable to owners of parent	YOY (%)	Net income per share
Interim	175,000	15.8	21,000	7.8	11,000	0.1	55.36
Full term	380,000	15.5	61,000	14.9	33,000	8.2	166.09

Note: Revision on the projection of consolidated results in the 1st Quarter; No

4.Others

- (1) Change in significant subsidiary during the term (Change in specified subsidiary that caused a change in the scope of consolidation); No
- (2) Use of simplifications in accounting methods and Specific accounting method is applied to the condensed quarterly consolidated financial statements; No
- (3)Change in accounting principle, procedure, disclosure, etc., concerning preparation of consolidated financial statements (matters to be mentioned concerning the change of important items to be the bases for preparation of consolidated financial statements)
 - ① Change by a newly issued accounting pronouncement; Yes
 - ② Change other than ①; No
 - 3 Change accounting quotation; No
 - 4 Restatement; No
- (4) Number of issued stocks and outstandings (Common stock)
- ① Number of issued stocks and outstandings at term end (including treasury stock)
 The 1st quarter of fiscal 2015; 208,499,435 shares, Fiscal 2014; 208,499,435 shares
- ② Number of shares of treasury stock at end of term
 - The 1st quarter of fiscal 2015; 9,808,438 shares, Fiscal 2014; 9,808,408 shares,
- ③ Average of the number of shares during the quarter(For the Three Months ended June 30, 2015)

 The 1st quarter of fiscal 2015; 198,691,010 shares, The 1st quarter of fiscal 2014; 203,570,493 shares

Remarks on the projections, other issues

Projections above are based on management's assumptions using information available at the time of publication. Owing to various factors, actual results may differ from these projections.

5.Consolidated Financial Statements

(1) Consolidated Quarterly Balance Sheets (Millions of yen trunc

Cash and deposits 467,726 403,350 Call loans 10,000 — Monetary claims bought 6,649 5,886 Securities 235,074 221,746 Lours and bills discounted 1,474,236 1,480,103 Accounts receivable-installment 10,382,21 1,978,633 Other assets 95,533 103,401 Property, plant and equipment 35,774 35,655 Intangible assets 71,138 72,044 Goudwill 27,064 26,608 Other intangible assets 44,074 45,435 Deferred tax assets 2,0789 21,696 Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubtful accounts 49,280 A 50,552 Liabilities 1 1,963,024 1,992,788 Accounts payable-trade 164,836 154,677 Call money 76,300 — Borrowed money 591,586 556,461 Commercial papers — 43,000		(Millions of yen truncated the nearest million yen)			
Asserts Cash and deposits 467,726 403,350 Call loans 10,000 — Moncarry claims bought 6,649 5,886 Securities 235,074 221,746 Loans and bills discounted 1,474,236 1,480,103 Accounts receivable-installment 1,038,221 1,078,635 Other assets 95,533 103,401 Other assets 95,533 103,401 Topoperty plant and equipment 35,774 35,655 Intagible assets 71,138 72,042 Goodwill 27,064 26,608 Other intangible assets 44,074 45,435 Deferred fax assets 20,789 21,696 Customer's Indivities for acceptances and guarantees 183,632 181,754 Allowance for doubtful accounts A 49,280 A 50,553 Total assets 3,589,495 3,553,722 Liabilities 1 1,963,024 1,992,785 Accounts payable-trade 164,836 154,677 Call money 76,300 — </th <th></th> <th>As of</th> <th>As of</th>		As of	As of		
Cash and deposits 467,726 403,350 Call loans 10,000 — Monetary claims bought 6,649 5,886 Securities 235,074 221,746 Lours and bills discounted 1,474,236 1,480,103 Accounts receivable-installment 10,382,21 1,978,633 Other assets 95,533 103,401 Property, plant and equipment 35,774 35,655 Intangible assets 71,138 72,044 Goudwill 27,064 26,608 Other intangible assets 44,074 45,435 Deferred tax assets 2,0789 21,696 Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubtful accounts 49,280 A 50,552 Liabilities 1 1,963,024 1,992,788 Accounts payable-trade 164,836 154,677 Call money 76,300 — Borrowed money 591,586 556,461 Commercial papers — 43,000		March 31, 2015	June 30, 2015		
Call bans	Assets				
Monetary claims bought 6,649 5,886 Securities 235,074 221,744 Loans and bills discounted 1,474,236 1,480,102 Accounts receivable-installment 1,038,221 1,078,637 Other assets 95,533 103,401 Property, plant and equipment 35,774 35,655 Intangible assets 71,138 72,043 Goodwill 27,064 26,608 Other intangible assets 44,074 45,435 Deferred tax assets 20,789 21,696 Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubtful accounts 49,280 △50,552 Total assets 1,963,024 1,992,788 Accounts payable-trade 164,836 154,677 Call money 76,300 — Deposits 1,963,024 1,992,788 Accounts payable-trade 164,836 154,677 Call money 591,586 556,461 Deposits 1,963,024 1,952,942 <t< td=""><td>Cash and deposits</td><td>467,726</td><td>403,350</td></t<>	Cash and deposits	467,726	403,350		
Securities 235,074 221,746 Loans and bills discounted 1,474,236 1,480,103 Accounts receivable-installment 1,038,221 1,078,637 Other assets 95,533 103,401 Property, plant and equipment 35,774 35,655 Intrangible assets 71,138 72,044 Goodwill 27,064 26,608 Other intangible assets 44,074 45,433 Deferred tax assets 20,789 21,696 Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubful accounts A 49,280 Δ 50,555 Total assets 3,589,495 3,553,725 Liabilities 1903,024 1,992,785 Accounts payable-trade 164,836 154,677 Call money 76,300 — Borrowed muney 591,586 556,461 Commercial papers — 43,000 Gonds payable 114,310 126,944 Convertible bond-type bonds with subscription rights to shares 90 90 <td>Call loans</td> <td>10,000</td> <td>-</td>	Call loans	10,000	-		
Loans and bills discounted 1,474,236 1,480,103 Accounts receivable-installment 1,038,221 1,078,633 Other assets 95,533 103,401 Property, plant and equipment 35,774 35,655 Intangible assets 71,138 72,044 Goodwill 27,064 26,608 Other intangible assets 44,074 45,432 Deferred tax assets 20,789 21,696 Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubtral accounts 49,280 Δ 50,553 Total assets 3,589,495 3,553,722 Labilities 1 1,963,024 1,992,785 Accounts payable-trade 164,836 154,677 Call money 76,300 — Borrowed money 591,586 556,461 Commercial papers — 43,000 Bonds payable 114,310 126,946 Convertible bond-type bonds with subscription rights to shares 90 90 Other liabilities 145,754	Monetary claims bought	6,649	5,886		
Accounts receivable-installment 1,038,221 1,078,637 Other assets 95,533 103,401 Property, plant and equipment 35,774 35,655 Intangible assets 71,138 72,043 Goodwill 27,064 26,608 Other intangible assets 44,074 45,438 Deferred tax assets 20,789 21,696 Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubtful accounts Δ 49,280 Δ 50,552 Total assets 3,589,495 3,553,722 Liabilities 1,963,024 1,992,785 Deposits 1,963,024 1,992,785 Accounts payable-trade 164,836 154,677 Call money 76,300 — Borrowed money 591,586 556,461 Bonds payable 114,310 126,946 Convertible bond-type bonds with subscription rights to shares 90 90 Other liabilities 145,754 145,488 Provision for bonuses 2,542 2,884	Securities	235,074	221,746		
Other assets 95,533 103,401 Property, plant and equipment 35,774 35,655 Intangible assets 71,138 72,044 Goodwill 27,064 26,608 Other intangible assets 44,074 45,435 Deferred tax assets 20,789 21,669 Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubtful accounts Δ 49,280 Δ 50,552 Total assets 3,589,495 3,553,722 Liabilities 1,963,024 1,992,785 Deposits 1,963,024 1,992,785 Accounts payable-trade 164,836 154,677 Call money 76,300 — Borrowed money 591,586 556,461 Commercial papers — 43,000 Commercial papers — 43,000 Borrowed money 591,586 56,461 Convertible bond-type bonds with subscription rights to shares 90 90 Other liabilities 145,754 145,488 Pr	Loans and bills discounted	1,474,236	1,480,103		
Property, plant and equipment 35,774 35,655 Intangible assets 71,138 72,044 26,608 Goodwill 27,064 26,608 36,632 04,743 45,435 Deferred tax assets 20,789 21,696 20,582 21,696 Customer's liabilities for acceptances and guarantees 183,632 181,754 36,552 Allowance for doubtful accounts Δ 49,280 Δ 50,552 37,572 37,573,722	Accounts receivable-installment	1,038,221	1,078,637		
Intangible assets	Other assets	95,533	103,401		
Goodwill 27,064 26,608 Other intangible assets 44,074 45,435 Deferred tax assets 20,789 21,668 Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubtful accounts Δ 49,280 Δ 50,555 Total assets 3,589,495 3,553,725 Liabilities Deposits 1,963,024 1,992,785 Accounts payable-trade 164,836 154,677 Call money 76,300 — Borrowed money 591,586 556,461 Commercial papers — 43,000 Bonds payable 114,310 126,946 Convertible bond-type bonds with subscription rights to shares Other fiabilities 145,754 145,488 Provision for bonuses 2,542 2,884 Provision for bonuses 2,542 3,300 Provision for bons interest repayment 4,848 3,918 Other provision 461 30,300 Provision for loss on interest repayment 4,848 3,918 Deferred tax liabilities 3,264,547 3,225,882 Note assets Capital surplus 106,230 106,244 Total shareholders' equity 266,026 266,277 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profession for losses on hedges Δ 3,468 Δ 4,045 Profe	Property, plant and equipment	35,774	35,655		
Goodwill 27,064 26,608 Other intangible assets 44,074 45,43 Deferred tax assets 20,789 21,648 Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubtful accounts Δ 49,280 Δ 50,553 Total assets 3,589,495 3,553,722 Liabilities 1,963,024 1,992,785 Accounts payable-trade 164,836 154,677 Call money 76,300 — Borrowed money 591,586 565,461 Commercial papers — 43,000 Convertible bond-type bonds with subscription rights to shares 90 90 Other liabilities 145,754 145,488 Provision for bonuses 2,542 2,884 Net defined benefit liability 3,312 3,30 Provision for bos on interest repayment 4,848 3,918 Other provision 461 3,02 Provision for loss on interest repayment 4,848 3,918 Other provision 461 3,0	Intangible assets	71,138	72,043		
Deferred tax assets	Goodwill		26,608		
Deferred tax assets	Other intangible assets	44,074	45,435		
Customer's liabilities for acceptances and guarantees 183,632 181,754 Allowance for doubtful accounts Δ 49,280 Δ 50,552 Total assets 3,589,495 3,553,725 Liabilities 1,963,024 1,992,785 Accounts payable-trade 164,836 154,677 Call money 76,300 1 Borrowed money 591,586 556,461 Commercial papers − 43,000 Bonds payable 114,310 126,946 Convertible bond-type bonds with subscription rights to shares 90 90 Other liabilities 145,754 145,488 Provision for bonuses 2,542 2,884 Net defined benefit liability 3,312 3,300 Provision for point card certificates 11,590 11,950 Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Net assets 3 3,645 3,241 Total liabilities 3,264,5	Deferred tax assets	· · · · · · · · · · · · · · · · · · ·	21,696		
Allowance for doubtful accounts A 49,280 A 50,552 Total assets 3,589,495 3,553,725 Liabilities	Customer's liabilities for acceptances and guarantees	183,632	181,754		
Total assets 3,589,495 3,553,725 Liabilities	Allowance for doubtful accounts				
Deposits	Total assets				
Accounts payable-trade 164,836 154,677 Call money 76,300 — Borrowed money 591,586 556,461 Commercial papers — 43,000 Bonds payable 114,310 126,946 Convertible bond-type bonds with subscription rights to shares 90 90 Other liabilities 145,754 145,488 Provision for bonuses 2,542 2,884 Net defined benefit liability 3,312 3,300 Provision for point card certificates 11,590 11,950 Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets Capital stock 30,421 30,421 Capital stock 30,421 30,421 30,421 Capital stock 30,421 30,421 30,421 Capital stock <t< td=""><td>Liabilities</td><td></td><td>- , , -</td></t<>	Liabilities		- , , -		
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Commercial papers — 43,000 Bonds payable 114,310 126,946 Convertible bond-type bonds with subscription rights to shares 90 90 Other ltabilities 145,754 145,488 Provision for bonuses 2,542 2,884 Net defined benefit liability 3,312 3,300 Provision for point card certificates 11,590 11,950 Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Vet assets Capital stock 30,421 30,421 Capital stock 30,421 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,749 Treasury stock \(\Delta \) 25,144 \(\Delta \) 25,144 Total shareholders' equity 266,026 266,272 Valuatio		*	556 461		
Bonds payable 114,310 126,946 Convertible bond-type bonds with subscription rights to shares 90 90 Other liabilities 145,754 145,488 Provision for bonuses 2,542 2,884 Net defined benefit liability 3,312 3,300 Provision for point card certificates 11,590 11,950 Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets Capital stock 30,421 30,421 Capital striplus 106,230 106,245 Retained earnings 154,518 154,749 Treasury stock \(\Delta \) 25,144 \(\Delta \) 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities \(\Delta \) 3,468 \(\Delta \) 4,045 Foreign currency translation adjustment 7,446 </td <td></td> <td></td> <td></td>					
Convertible bond-type bonds with subscription rights to shares 90 90 Other liabilities 145,754 145,488 Provision for bonuses 2,542 2,884 Net defined benefit liability 3,312 3,300 Provision for point card certificates 11,590 11,950 Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets 30,421 30,421 Capital stock 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,749 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,045 Foreign currency transla		114 310	· · · · · · · · · · · · · · · · · · ·		
to shares 145,754 145,488 Other liabilities 2,542 2,884 Net defined benefit liability 3,312 3,300 Provision for point card certificates 11,590 11,950 Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets 2 30,421 30,421 Capital stock 30,421 30,421 30,421 Capital surplus 106,230 106,245 154,745 Treasury stock A 25,144 A 25,144 A 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges A 3,468 A 4,045 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans A 539 </td <td></td> <td></td> <td>, , , , , , , , , , , , , , , , , , ,</td>			, , , , , , , , , , , , , , , , , , ,		
Provision for bonuses 2,542 2,884 Net defined benefit liability 3,312 3,300 Provision for point card certificates 11,590 11,950 Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets 2 30,421 30,421 Capital surplus 106,230 106,243 Retained earnings 154,518 154,749 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,045 Foreign currency translation adjustment 7,446 8,396 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260	to shares				
Net defined benefit liability 3,312 3,300 Provision for point card certificates 11,590 11,950 Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets 2 304,21 30,421 Capital stock 30,421 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,749 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,049 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260	Other liabilities	· ·	,		
Provision for point card certificates 11,590 11,950 Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets Capital stock 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,745 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,049 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 </td <td></td> <td></td> <td></td>					
Provision for loss on interest repayment 4,848 3,918 Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets Capital stock 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,745 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,049 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Net defined benefit liability	-			
Other provision 461 303 Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets State assets State assets Capital stock 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,749 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,049 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Provision for point card certificates		11,950		
Deferred tax liabilities 2,256 2,320 Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets Secondary 1 30,421 30,421 Capital stock 30,421 30,421 30,421 Capital surplus 106,230 106,245 106,245 Retained earnings 154,518 154,749 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,049 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Provision for loss on interest repayment	4,848	3,918		
Acceptances and guarantees 183,632 181,754 Total liabilities 3,264,547 3,225,882 Net assets 30,421 30,421 Capital stock 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,749 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,049 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Other provision		303		
Total liabilities 3,264,547 3,225,882 Net assets 30,421 30,421 Capital stock 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,749 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,049 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Deferred tax liabilities	2,256	2,320		
Net assets 30,421 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,749 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,049 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Acceptances and guarantees	183,632	181,754		
Capital stock 30,421 30,421 Capital surplus 106,230 106,245 Retained earnings 154,518 154,749 Treasury stock Δ 25,144 Δ 25,144 Total shareholders' equity 266,026 266,272 Valuation difference on available-for-sale securities 4,243 4,426 Deferred gains or losses on hedges Δ 3,468 Δ 4,049 Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Total liabilities	3,264,547	3,225,882		
Capital surplus $106,230$ $106,245$ Retained earnings $154,518$ $154,749$ Treasury stock $\Delta 25,144$ $\Delta 25,144$ Total shareholders' equity $266,026$ $266,272$ Valuation difference on available-for-sale securities $4,243$ $4,426$ Deferred gains or losses on hedges $\Delta 3,468$ $\Delta 4,049$ Foreign currency translation adjustment $7,446$ $8,399$ Remeasurements of defined benefit plans $\Delta 539$ $\Delta 515$ Total other comprehensive income $7,682$ $8,260$ Subscription rights to shares 73 73 Non-controlling interests $51,166$ $53,235$ Total net assets $324,948$ $327,842$	Net assets				
Retained earnings $154,518$ $154,749$ Treasury stock Δ 25,144 Δ 25,144Total shareholders' equity $266,026$ $266,272$ Valuation difference on available-for-sale securities $4,243$ $4,426$ Deferred gains or losses on hedges Δ 3,468 Δ 4,049Foreign currency translation adjustment $7,446$ $8,399$ Remeasurements of defined benefit plans Δ 539 Δ 515Total other comprehensive income $7,682$ $8,260$ Subscription rights to shares 73 73 Non-controlling interests $51,166$ $53,235$ Total net assets $324,948$ $327,842$	Capital stock	30,421	30,421		
Treasury stock Δ 25,144 Δ 25,144Total shareholders' equity266,026266,272Valuation difference on available-for-sale securities4,2434,426Deferred gains or losses on hedges Δ 3,468 Δ 4,049Foreign currency translation adjustment7,4468,399Remeasurements of defined benefit plans Δ 539 Δ 515Total other comprehensive income7,6828,260Subscription rights to shares7373Non-controlling interests51,16653,235Total net assets324,948327,842	Capital surplus	· · · · · · · · · · · · · · · · · · ·	106,245		
Total shareholders' equity $266,026$ $266,272$ Valuation difference on available-for-sale securities $4,243$ $4,426$ Deferred gains or losses on hedges $\Delta 3,468$ $\Delta 4,049$ Foreign currency translation adjustment $7,446$ $8,399$ Remeasurements of defined benefit plans $\Delta 539$ $\Delta 515$ Total other comprehensive income $7,682$ $8,260$ Subscription rights to shares 73 73 Non-controlling interests $51,166$ $53,235$ Total net assets $324,948$ $327,842$	Retained earnings	154,518	154,749		
Valuation difference on available-for-sale securities $4,243$ $4,426$ Deferred gains or losses on hedges $\Delta 3,468$ $\Delta 4,049$ Foreign currency translation adjustment $7,446$ $8,399$ Remeasurements of defined benefit plans $\Delta 539$ $\Delta 515$ Total other comprehensive income $7,682$ $8,260$ Subscription rights to shares 73 73 Non-controlling interests $51,166$ $53,235$ Total net assets $324,948$ $327,842$	Treasury stock	Δ 25,144	Δ 25,144		
Deferred gains or losses on hedges Δ 3,468 Δ 4,049Foreign currency translation adjustment7,4468,399Remeasurements of defined benefit plans Δ 539 Δ 515Total other comprehensive income7,6828,260Subscription rights to shares7373Non-controlling interests51,16653,235Total net assets324,948327,842	Total shareholders' equity	266,026	266,272		
Foreign currency translation adjustment 7,446 8,399 Remeasurements of defined benefit plans Δ 539 Δ 515 Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Valuation difference on available-for-sale securities	4,243	4,426		
Remeasurements of defined benefit plans Δ 539 Δ 515Total other comprehensive income7,6828,260Subscription rights to shares7373Non-controlling interests51,16653,235Total net assets324,948327,842	Deferred gains or losses on hedges	Δ 3,468	Δ 4,049		
Total other comprehensive income 7,682 8,260 Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Foreign currency translation adjustment	7,446	8,399		
Subscription rights to shares 73 73 Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Remeasurements of defined benefit plans	Δ 539	Δ 515		
Non-controlling interests 51,166 53,235 Total net assets 324,948 327,842	Total other comprehensive income	7,682	8,260		
Total net assets 324,948 327,842	Subscription rights to shares	73	73		
	Non-controlling interests	51,166	53,235		
Total liabilities and net assets 3,589,495 3,553,725	Total net assets	324,948	327,842		
	Total liabilities and net assets	3,589,495	3,553,725		

	(Millions of yen truncated the nearest million yen)				
	For the Three months	For the Three months			
	ended June 30, 2014	ended June 30, 2015			
Ordinary income	72,946	85,651			
Interest income	29,406	33,850			
Interest on loans and discounts	28,785	33,214			
Interest and dividends on securities	485	513			
Fees and commisions	38,287	45,955			
Other operating income	1,652	1,832			
Other ordinary income	3,600	4,012			
Ordinary expenses	64,661	73,055			
Interest expenses	4,832	5,610			
Interest on deposits	1,015	1,169			
Fees and commissions payments	5,093	5,547			
Other operating expenses	263	214			
General and administrative expenses	45,315	49,499			
Other ordinary expenses	9,156	12,183			
Ordinary profit	8,285	12,596			
Extraordinary income	_	(
Gain on disposal of non-current assets		(
Extraordinary loss	11	30			
Loss on disposal of noncurrent assets	11	30			
Income before income taxes	8,274	12,565			
Income taxes-current	5,606	4,036			
Convertible bond-type bonds with subscription rights	Δ 3,127	Δ 780			
to shares Total income taxes	2,478	3,256			
Profit	5,795	9,309			
Profit attributable to non-controlling interests	1,946	2,124			
Profit attributable to owners of parent	3,849	7,185			

$(Consolidated\ statement\ of\ comprehensive\ income)$

	(Millions of yen truncat	ed the nearest million yen)
	For the Three months	For the Three months
	ended June 30, 2014	ended June 30, 2015
Profit	5,795	9,309
Other comprehensive income	Δ 1,398	826
Valuation difference on available-for-sale securities	Δ 252	205
Deferred gains or losses on hedges	Δ 410	Δ 1,073
Foreign currency translation adjustment	Δ 603	1,669
Remeasurements of defined benefit plans	Δ 132	23
comprehensive income	4,397	10,135
(attributable to)		
Comprehensive income attributable to owners of the Company	2,827	7,763
Comprehensive income attributable to non-controlling interests	1,569	2,372

Segment Information

(Millions of yen)

		For the three month ended June 30, 2014							
	Credit	Fee	Bank	Overseas	Total	Adjustments	Consolidated financial statements appropriation		
Operating revenue									
Operating revenue from external customer	33,155	7,359	7,500	24,931	72,946	_	72,946		
The internal operating income between segments	46	3,156	488	_	3,691	Δ 3,691	_		
Total	33,202	10,515	7,989	24,931	76,638	Δ 3,691	72,946		
Segment Profit (loss)	5,591	80	Δ 1,655	5,308	9,325	Δ 1,040	8,285		

(Reference)1. The operating profit is stated in here in replace of sales turnover of general corporations

- 2.Adjustment of segmental profit or loss is $\Delta 1,040$ million as the overall expense which has not been allocated to any segment.
 - Such expense mainly is operating expense which has not been assigned to any segment.
- 3.Segmental profit or loss has been adjusted with the operating profit in the quarterly consolidated income statement.

Millions of ven)

	For the three month ended June 30, 2015							
	Credit	Fee	Bank	Overseas	Total	Adjustments	Consolidated financial statements appropriation	
Operating revenue								
Operating revenue from external customer	36,538	8,040	10,339	30,732	85,651	_	85,651	
The internal operating income between segments	739	3,678	1,272	3	5,693	Δ 5,693	_	
Total	37,277	11,719	11,612	30,735	91,345	Δ 5,693	85,651	
Segment Profit	8,298	851	217	5,712	15,079	Δ 2,482	12,596	

(Reference)1. The operating profit is stated in here in replace of sales turnover of general corporations

- 2.Adjustment of segmental profit is $\Delta 2,482$ million as the overall expense which has not been allocated to any segment.
 - Such expense mainly is operating expense which has not been assigned to any segment.
- 3.Segmental profit has been adjusted with the operating profit in the quarterly consolidated income statement.