

2014年 3月期 第1四半期決算補足資料

FACT BOOK 2014

For the Year Ended March, 2014

First Quarter Report

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主要指標 Key Operating Data

| | | |
|--------------|------------------------------|----|
| カード会員数の推移 | Number of Cardholders | 10 |
| 稼働会員数の推移 | Number of Active Cardholders | 10 |
| イオン銀行(単体)の業容 | Result of AEON Bank | 10 |

(注)Remarks:

1: 記載数値は、すべて単位未満切り捨て表示をしております。

All fractions of numbers posted are rounded off to the nearest figure.

2: 前年同期比のパーセント表示は、増減率を表しております。

YOY (%) represents the growth ratio compared with the results in the same period of the previous year.

3: 連結記載数値は、決算期ごとの為替レートで換算しておりますので、為替レート変動による影響がございます。

The consolidated figure may be affected by fluctuation of exchange rates since the figure is converted to Japanese Yen in every financial closing.



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連結決算報告 Consolidated Financial Summary
連結貸借対照表 Consolidated Balance Sheets

(単位:百万円/Millions of Yen)

| | 2013/3 | 2013/6 | |
|--|-------------------|------------------|----------------|
| | 参考数値 Reference | 実績 Results | 期首増減 Change |
| 現金預け金 Cash and deposits | ¥517,456 | ¥282,578 | △234,878 |
| コールローン Call loans | 10,000 | — | △10,000 |
| 買入金銭債権 Monetary claims bought | 18,676 | 16,068 | △2,608 |
| 有価証券 Securities | 202,269 | 194,021 | △8,248 |
| 貸出金 Loans and bills discounted | 1,128,041 | 1,151,424 | 23,382 |
| 割賦売掛金 Accounts receivable-installment | 507,315 | 869,871 | 362,556 |
| その他資産 Other assets | 94,979 | 63,927 | △31,052 |
| 有形固定資産 Property, plant and equipment | 20,061 | 22,990 | 2,929 |
| 無形固定資産 Intangible assets | 59,603 | 63,503 | 3,899 |
| 繰延税金資産 Deferred tax assets | 16,722 | 20,763 | 4,041 |
| 支払承諾見返 Customer's liabilities for acceptance and guarantees | 548 | 191,179 | 190,630 |
| 貸倒引当金 Allowance for doubtful accounts | △40,916 | △47,315 | △6,398 |
| 資産の部合計 Total assets | 2,534,757 | 2,829,012 | 294,254 |
| 預金 Deposits | 1,212,051 | 1,498,981 | 286,930 |
| 買掛金 Accounts payable-trade | 190,433 | 168,924 | △21,509 |
| 借入金 Borrowed money | 695,385 | 488,101 | △207,284 |
| コマーシャル・ペーパー Commercial papers | 5,442 | — | △5,442 |
| 社債 Bonds payable | 62,414 | 64,859 | 2,445 |
| 転換社債型新株予約権付社債 Convertible bond-type bonds with subscription rights to shares | 30,000 | 26,090 | △3,910 |
| その他負債 Other liabilities | 62,375 | 100,543 | 38,167 |
| 賞与引当金 Provision for bonuses | 1,503 | 2,097 | 593 |
| 退職給付引当金 Provision for retirement benefits | 419 | 2,207 | 1,787 |
| ポイント引当金 Provision for point card certificates | 8,696 | 9,822 | 1,126 |
| 利息返還損失引当金 Provision for loss on interest repayment | 3,721 | 3,033 | △687 |
| その他の引当金 Other provision | 196 | 114 | △81 |
| 繰延税金負債 Defferd tax liabilities | 2,696 | 2,683 | △13 |
| 支払承諾 Acceptances and guarantees | 548 | 191,179 | 190,630 |
| 負債の部合計 Total liabilities | 2,275,884 | 2,558,637 | 282,752 |
| 資本金 Capital stock | 15,466 | 17,421 | 1,955 |
| 資本剰余金 Capital surplus | 91,275 | 93,230 | 1,955 |
| 利益剰余金 Retained earnings | 125,320 | 125,153 | △167 |
| 自己株式 Treasury stock | △142 | △144 | △1 |
| 株主資本合計 Total shareholders' equity | 231,919 | 235,660 | 3,741 |
| その他有価証券評価差額金 Valuation difference on available-for-sale securities | 2,717 | 2,289 | △428 |
| 繰延ヘッジ損益 Deferred gains or losses on hedges | △1,704 | △2,110 | △406 |
| 為替換算調整勘定 Foreign currency translation adjustments | △1,631 | 2,447 | 4,079 |
| その他の包括利益累計額合計 Total other comprehensive income | △618 | 2,626 | 3,244 |
| 新株予約権 Subscription rights to shares | 22 | 22 | 0 |
| 少数株主持分 Minority interest | 27,549 | 32,065 | 4,516 |
| 純資産の部合計 Total net assets | 258,872 | 270,374 | 11,502 |
| 負債純資産合計 Total liabilities and net assets | 2,534,757 | 2,829,012 | 294,254 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result.

連結決算報告 Consolidated Financial Summary

取扱高 Trading Volume

(単位:百万円/Millions of Yen)

| | 2012/5 | 2013/6 | |
|---|-------------------|---------------|--------------|
| | 参考数値 Reference | 実績 Results | 前年同期比 YOY |
| 包括信用購入あっせん Credit card purchase contracts | ¥759,895 | ¥871,942 | 14.7% |
| 個別信用購入あっせん Hire purchase contracts | 8,458 | 16,652 | 96.9% |
| カードキャッシング Cash advances | 57,388 | 101,477 | 76.8% |

連結損益計算書 Consolidated Statements of Income

(単位:百万円/Millions of Yen)

| | 2012/5 | 2013/6 | |
|--|-------------------|---------------|--------------|
| | 参考数値 Reference | 実績 Results | 前年同期比 YOY |
| 経常収益 Ordinary income | ¥43,380 | ¥64,876 | 49.6% |
| 資金運用収益 Interest income | 16,400 | 24,748 | 50.9% |
| 貸出金利息収益 Interest on loans and discounts | 16,336 | 23,961 | 46.7% |
| 内、カードキャッシング Cash advances | 10,706 | 11,863 | 10.8% |
| 内、その他融資 Other loans | 5,630 | 12,097 | 114.9% |
| その他の資金運用収益 Other interest income | 63 | 787 | 1132.4% |
| 役員取引等収益 Fees and commissions | 22,704 | 31,755 | 39.9% |
| 包括信用購入あっせん収益 Credit card purchase contracts | 18,830 | 21,817 | 15.9% |
| 個別信用購入あっせん収益 Hire purchase contracts | 1,863 | 3,046 | 63.5% |
| 業務代行収益 Processing agency service fees | 1,771 | 2,611 | 47.4% |
| その他の役員取引等収益 Other fees and commissions | 238 | 4,280 | 1692.3% |
| その他の業務収益 Other operating income | 0 | 3,904 | — |
| その他経常収益 Other ordinary income | 4,275 | 4,467 | 4.5% |
| 経常費用 Ordinary expenses | 37,177 | 55,641 | 49.7% |
| 資金調達費用 Interest expenses | 2,982 | 4,912 | 64.7% |
| 役員取引等費用 Fees and commissions payments | 3,423 | 4,398 | 28.5% |
| その他業務費用 Other operating expenses | 22 | 285 | 1178.8% |
| 営業経費 General and administrative expenses | 24,832 | 38,850 | 56.4% |
| その他経常費用 Other ordinary expenses | 5,915 | 7,195 | 21.6% |
| 経常利益 Ordinary profit | 6,203 | 9,234 | 48.9% |
| 特別損失 Extraordinary loss | — | 831 | — |
| 経営統合費用 Cost on the management integration | — | 698 | — |
| 固定資産処分損 Loss on disposal of noncurrent assets | — | 118 | — |
| その他の特別損失 Other extraordinary loss | — | 14 | — |
| 税金等調整前四半期(当期)純利益 Income before income taxes | 6,203 | 8,403 | 35.5% |
| 法人税等合計 Total income taxes | 2,062 | 2,083 | 1.0% |
| 法人税、住民税及び事業税 Income taxes-current | 969 | 4,255 | 338.7% |
| 法人税等調整額 Income taxes-deferred | 1,092 | △2,172 | — |
| 少数株主損益調整前四半期純利益 Income before minority interests | 4,140 | 6,319 | 52.6% |
| 少数株主利益 Minority interest in income | 1,120 | 1,805 | 61.2% |
| 四半期(当期)純利益 Net income | 3,020 | 4,514 | 49.5% |

※2012年5月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた数値となります。

The pro forma amount of the term end May 2012 is an estimated figure for the purpose of comparison with the term ended June, 2013 result.

連結決算報告 Consolidated Financial Summary
連結営業債権内訳 Consolidated Finance Receivables

(単位: 百万円/Millions of Yen)

| | 2013/3 | 2013/6 | |
|--|-------------------|---------------|----------------|
| | 参考数値 Reference | 実績 Results | 期首増減 Change |
| 貸出金計 Total loans and bills discounted | ¥1,128,041 | ¥1,151,424 | ¥23,382 |
| カードキャッシング Cash advances | 280,777 | 313,077 | 32,300 |
| その他融資 Other loans | 847,264 | 838,347 | △8,917 |
| 割賦売掛金計 Total accounts receivable-installment | 507,315 | 869,871 | 362,556 |
| 包括信用購入あっせん Credit card purchase contracts | 455,713 | 692,406 | 236,693 |
| 個別信用購入あっせん Hire purchase contracts | 51,601 | 177,465 | 125,863 |
| 営業債権合計 Total operating receivables | 1,635,356 | 2,021,296 | 385,939 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result.

(債権流動化実施額) (Securitized Receivables)

(単位: 百万円/Millions of Yen)

| | 2013/3 | 2013/6 |
|--|-------------------|---------------|
| | 参考数値 Reference | 実績 Results |
| 貸出金計 Total loans and bills discounted | ¥97,712 | ¥164,811 |
| カードキャッシング Cash advances | 5,933 | 6,549 |
| その他融資 Other loans | 91,779 | 158,262 |
| 割賦売掛金計 Total accounts receivable-installment | 232,712 | 43,603 |
| 包括信用購入あっせん Credit card purchase contracts | 232,712 | 43,603 |
| 個別信用購入あっせん Hire purchase contracts | — | 0 |
| 債権流動化残高合計 Total securitized receivables | 330,424 | 208,415 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result.

(債権流動化分を含む営業債権残高) (Finance Receivables Including Securitized Receivables)

(単位: 百万円/Millions of Yen)

| | 2013/3 | 2013/6 | |
|--|------------|---------------|----------------|
| | Reference | 実績 Results | 期首増減 Change |
| 貸出金計 Total loans and bills discounted | ¥1,225,753 | ¥1,316,236 | ¥90,482 |
| カードキャッシング Cash advances | 286,710 | 319,626 | 32,916 |
| その他融資 Other loans | 939,043 | 996,609 | 57,565 |
| 割賦売掛金計 Total accounts receivable-installment | 740,027 | 913,474 | 173,447 |
| 包括信用購入あっせん Credit card purchase contracts | 688,425 | 736,009 | 47,584 |
| 個別信用購入あっせん Hire purchase contracts | 51,601 | 177,465 | 125,863 |
| 営業債権合計 Total operating receivables | 1,965,781 | 2,229,711 | 263,929 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result.

連結決算報告 Consolidated Financial Summary
連結有利子負債内訳 Consolidated Interest-Bearing Debt

(単位: 百万円/Millions of Yen)

| | 2013/3 | 2013/6 | |
|--|-------------------|---------------|----------------|
| | 参考数値 Reference | 実績 Results | 期首増減 Change |
| 短期借入金 Short-term loans payable | ¥306,738 | ¥77,890 | △228,848 |
| 長期借入金 Long-term loans payable | 388,647 | 410,210 | 21,563 |
| コマーシャル・ペーパー Commercial paper | 5,442 | — | △5,442 |
| 社債 Bonds payable | 62,414 | 64,859 | 2,445 |
| 転換社債型新株予約権付社債 Convertible bond-type bonds with subscription rights to shares | 30,000 | 26,090 | △3,910 |
| リース債務 Lease obligation | 5,812 | 6,944 | 1,131 |
| 有利子負債計 Total interest-bearing debt | 799,055 | 585,995 | △213,060 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result.

事業セグメントの状況 Operating Segment Performance (速報値 Quick estimation)

(単位:百万円/Millions of Yen)

| | クレジット Credit | フィービジネス Fee business | 銀行 Bank | 海外 Overseas | 調整額 The amount of adjustment | 連結財務諸表 計上額 Consolidated Statement of income |
|--|-----------------|-------------------------|------------|----------------|---------------------------------|--|
| 経常収益 Ordinary income | 26,703 | 8,707 | 11,435 | 21,125 | △3,096 | 64,876 |
| 資金運用収益 Interest income | 8,132 | 447 | 4,437 | 12,051 | △320 | 24,748 |
| 役務取引収益 Fees and commissions | 18,528 | 7,499 | 1,579 | 6,736 | △2,589 | 31,755 |
| その他業務収益 Other operating income | 0 | - | 3,966 | 22 | △84 | 3,904 |
| その他経常収益 Other ordinary income | 42 | 760 | 1,452 | 2,314 | △102 | 4,467 |
| 経常費用 Ordinary expenses | 22,199 | 8,181 | 9,969 | 16,332 | △1,041 | 55,641 |
| 資金調達費用 Interest expenses | 781 | 57 | 1,390 | 2,542 | 140 | 4,912 |
| 役務取引等費用 Fees and commissions payments | 3,885 | △54 | 1,817 | 652 | △1,902 | 4,398 |
| その他業務費用 Other operating expenses | 176 | - | 16 | 77 | 14 | 285 |
| 営業経費 General and administrative expenses | 14,931 | 8,019 | 6,637 | 8,555 | 705 | 38,850 |
| その他経常費用 Other ordinary expenses | 2,424 | 159 | 107 | 4,503 | 0 | 7,195 |
| 経常利益 Ordinary profit | 4,503 | 526 | 1,466 | 4,792 | △2,054 | 9,234 |
| 貸出金 Loans and bills discounted | 266,948 | 15,103 | 682,512 | 207,517 | △20,657 | 1,151,424 |
| 割賦売掛金 Accounts receivable-installment | 704,167 | - | 38,257 | 127,549 | △103 | 869,871 |
| 有利子負債残高 Balance of interest-bearing debt | 285,075 | 24,515 | - | 264,601 | 11,803 | 585,995 |
| ①貸出金利回り Average interest rate on loans and bills discounted | 13.0% | 2.0% | 1.8% | 24.1% | - | - |
| ②貸出金に係る資金調達金利回り Funding interest concerning loan and bills discounted | 1.0% | 1.2% | (※) 0.4% | 5.9% | - | - |
| ③貸出金利鞘 Interest rate spread | 12.0% | 0.8% | 1.4% | 18.2% | - | - |
| ①-② | | | | | | |

利回りは期首残高と期末残高の平均残高より算出

Return is calculated based on the average balance of opening balance and closing balance.

※銀行セグメントの資金調達利回りは預金残高を含み算出

Funding interest in the banking segment is calculated with deposit balance.

国内決算報告 Financial Summary in Domestic
国内貸借対照表 Balance Sheets in Domestic

(単位:百万円/Millions of Yen)

| | 2013/3 | 2013/6 | |
|--|-------------------|------------------|----------------|
| | 参考数値 Reference | 実績 Results | 期首増減 Change |
| 現金預け金 Cash and deposits | ¥495,315 | ¥261,927 | △233,387 |
| コールローン | 10,000 | — | △10,000 |
| 買入金債権 Monetary claims bought | 18,676 | 16,068 | △2,608 |
| 有価証券 Securities | 213,583 | 205,365 | △8,217 |
| 貸出金 Loans and bills discounted | 950,003 | 943,907 | △6,096 |
| 割賦売掛金 Accounts receivable—installment | 400,664 | 742,321 | 341,656 |
| その他資産 Other assets | 84,415 | 52,079 | △32,336 |
| 有形固定資産 Property, plant and equipment | 12,829 | 14,493 | 1,664 |
| 無形固定資産 Intangible assets | 55,200 | 58,676 | 3,475 |
| 繰延税金資産 Deferred tax assets | 14,925 | 18,390 | 3,465 |
| 支払承諾見返 Customer's liabilities for acceptance and guarantees | — | 190,679 | 190,679 |
| 貸倒引当金 Allowance for doubtful accounts | △32,511 | △38,066 | △5,554 |
| 資産の部合計 Total assets | 2,223,104 | 2,465,845 | 242,741 |
| 預金 Deposits | 1,212,051 | 1,498,981 | 286,930 |
| 借入金 Borrowed money | 490,980 | 248,400 | △242,580 |
| 社債 Bonds payable | 40,000 | 40,000 | 0 |
| 転換社債型新株予約権付社債 Convertible bond-type bonds with subscription rights to shares | 30,000 | 26,090 | △3,910 |
| 買掛金 Accounts payable—trade | 185,682 | 162,830 | △22,851 |
| その他負債 Other liabilities | 44,204 | 74,776 | 30,571 |
| ポイント引当金 Provision for point card certificates | 8,696 | 9,822 | 1,126 |
| 賞与引当金 Provision for bonuses | 1,111 | 1,572 | 460 |
| 退職給付引当金 Provision for retirement benefits | 271 | 2,033 | 1,762 |
| 利息返還損失引当金 Provision for loss on interest repayment | 3,721 | 3,033 | △687 |
| その他の引当金 Other provision | 196 | 112 | △84 |
| 繰延税金負債 Defferd tax liabilities | 2,278 | 1,999 | △279 |
| 支払承諾 Acceptances and guarantees | — | 190,679 | 190,679 |
| 負債の部合計 Total liabilities | 2,019,193 | 2,260,331 | 241,138 |
| 純資産の部合計 Total net assets | 203,911 | 205,514 | 1,603 |
| 負債純資産合計 Total liabilities and equity | 2,223,104 | 2,465,845 | 242,741 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた連結消去前の数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result before the elimination of intra-company transactions.

国内決算報告 Financial Summary in Domestic

国内取扱高内訳 Trading Volume in Domestic

(単位:百万円/Millions of Yen)

| | 2012/5 | 2013/6 | |
|---|-------------------|---------------|--------------|
| | 参考数値 Reference | 実績 Results | 前年同期比 YOY |
| 包括信用購入あっせん Credit card purchase contracts | ¥734,913 | ¥834,960 | 13.6% |
| 個別信用購入あっせん Hire purchase contracts | 4 | 204 | 4752.2% |
| カードキャッシング Cash advances | 42,653 | 80,989 | 89.9% |
| 電子マネー取扱高 Total e-money contracts | 277,551 | 370,106 | 33.3% |

国内損益計算書 Statements of Income in Domestic

(単位:百万円/Millions of Yen)

| | 2012/5 | 2013/6 | |
|---|-------------------|---------------|--------------|
| | 参考数値 Reference | 実績 Results | 前年同期比 YOY |
| 経常収益 Ordinary income | ¥29,006 | ¥43,813 | 51.0% |
| 資金運用収益 Interest income | 8,595 | 12,697 | 47.7% |
| 貸出金利利息収益 Interest on loans and discounts | 8,549 | 11,951 | 39.8% |
| 内、カードキャッシング Cash advances | 7,896 | 8,076 | 2.3% |
| 内、その他融資 Other loans | 653 | 3,874 | 492.8% |
| その他の資金運用収益 Other interest income | 45 | 745 | 1545.3% |
| 役務取引等収益 Fees and commissions | 18,041 | 25,021 | 38.7% |
| 包括信用購入あっせん収益 Credit card purchase contracts | 16,265 | 18,533 | 13.9% |
| 内、加盟店収益 Affiliated merchants | 11,305 | 12,649 | 11.9% |
| 内、リボ・分割収益 Revolving credit | 4,681 | 5,514 | 17.8% |
| 内、その他収益 Other | 278 | 369 | 32.7% |
| 個別信用購入あっせん収益 Hire purchase contracts | 0 | 0 | 15.8% |
| 業務代行収益 Processing agency service fees | 1,771 | 2,611 | 47.4% |
| その他の役務取引等収益 Other fees and commissions | 2 | 3,875 | — |
| その他の業務収益 Other operating income | — | 3,881 | — |
| その他経常収益 Other income | 2,370 | 2,213 | △6.6% |
| 経常費用 Ordinary expenses | 25,866 | 39,375 | 52.2% |
| 資金調達費用 Interest expenses | 1,234 | 2,369 | 91.9% |
| 役務取引等費用 Fees and commissions payments | 2,903 | 3,750 | 29.2% |
| その他業務費用 Other operating expenses | 11 | 207 | 1670.9% |
| 営業経費 General and administrative expenses | 19,519 | 30,357 | 55.5% |
| その他経常費用 Other ordinary expenses | 2,197 | 2,691 | 22.5% |
| 経常利益 Ordinary profit | 3,140 | 4,437 | 41.3% |

※2012年5月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた連結消去前の数値となります。

The pro forma amount of the term end May 2012 is an estimated figure for the purpose of comparison with the term ended June, 2013 result before the elimination of intra-company transactions.

国内決算報告 Financial Summary in Domestic
国内営業債権内訳 Finance Receivables in Domestic

(単位:百万円/Millions of Yen)

| | 2013/3 | 2013/6 | |
|--|-------------------|---------------|----------------|
| | 参考数値 Reference | 実績 Results | 期首増減 Change |
| 貸出金計 Total loans and bills discounted | ¥950,003 | ¥943,907 | △6,096 |
| カードキャッシング Cash advances | 229,110 | 255,343 | 26,233 |
| その他融資 Other loans | 720,892 | 688,563 | △32,329 |
| 割賦売掛金計 Total accounts receivable-installment | 400,664 | 742,321 | 341,656 |
| 包括信用購入あっせん Credit card purchase contracts | 400,625 | 629,973 | 229,348 |
| 内、リボ・分割払い残高 Revolving payment credit card purchase | 177,433 | 181,724 | 4,290 |
| 個別信用購入あっせん Hire purchase contracts | 39 | 112,348 | 112,308 |
| 営業債権合計 Total finance receivables | 1,350,668 | 1,686,229 | 335,560 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた連結消去前の数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result before the elimination of intra-company transactions.

(債権流動化実施額) (Securitized Receivables)

(単位:百万円/Millions of Yen)

| | 2013/3 | 2013/6 |
|--|-------------------|---------------|
| | 参考数値 Reference | 実績 Results |
| 貸出金計 Total loans and bills discounted | ¥91,779 | ¥158,262 |
| カードキャッシング Cash advances | — | — |
| その他融資 Othre loans | 91,779 | 158,262 |
| 割賦売掛金計 Total accounts receivable-installment | 229,885 | 40,000 |
| 包括信用購入あっせん Credit card purchase contracts | 229,885 | 40,000 |
| 個別信用購入あっせん Hire purchase contracts | — | 0 |
| 債権流動化残高合計 Total securitized receivables | 321,664 | 198,262 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた連結消去前の数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result before the elimination of intra-company transactions.

(債権流動化分を含む営業債権残高) (Finance Receivables Including Securitized Receivables)

(単位:百万円/Millions of Yen)

| | 2013/3 | 2013/6 | |
|--|-------------------|---------------|----------------|
| | 参考数値 Reference | 実績 Results | 期首増減 Change |
| 貸出金計 Total loans and bills discounted | ¥1,041,782 | 1,102,169 | 60,386 |
| カードキャッシング Cash advances | 229,110 | 255,343 | 26,233 |
| その他融資 Other loans | 812,671 | 846,825 | 34,153 |
| 割賦売掛金計 Total accounts receivable-installment | 630,550 | 782,322 | 151,772 |
| 包括信用購入あっせん Credit card purchase contracts | 630,510 | 669,973 | 39,463 |
| 個別信用購入あっせん Hire purchase contracts | 39 | 112,348 | 112,308 |
| 営業債権合計 Total finance receivables | 1,672,332 | 1,884,491 | 212,158 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた連結消去前の数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result before the elimination of intra-company transactions.

国内決算報告 Financial Summary in Domestic
国内有利子負債内訳 Interest-Bearing Debt in Domestic

(単位:百万円/Millions of Yen)

| | 2013/3 | 2013/6 | |
|--|-------------------|---------------|----------------|
| | 参考数値 Reference | 実績 Results | 期首増減 Change |
| 短期借入金 Short-term loans payable | ¥283,880 | ¥54,800 | △229,080 |
| 長期借入金 Long-term loans payable | 207,100 | 193,600 | △13,500 |
| 社債 Bonds payable | 40,000 | 40,000 | — |
| 転換社債型新株予約権付社債 Convertible bond-type bonds with subscription rights to shares | 30,000 | 26,090 | △3,910 |
| リース債務 Lease obligation | 5,756 | 6,903 | 1,147 |
| 有利子負債計 Total interest-bearing debt | 566,736 | 321,393 | △245,342 |

※2013年3月期の参考数値は、2013年6月期実績との比較を目的として概算で組み替えた連結消去前の数値となります。

The pro forma amount of the term end March 2013 is an estimated figure for the purpose of comparison with the term ended June, 2013 result before the elimination of intra-company transactions.

主要指標 Key Operating Data

カード会員の状況 Number of Cardholders

(単位:万人/Ten thousand)

| | 2012/5 | | 2013/6 | | 2013/3 | |
|---|---------------|----------------|---------------|----------------|---------------|----------------|
| | 実績 Results | 期首増減 Change | 実績 Results | 期首増減 Change | 実績 Results | 期首増減 Change |
| 連結有効会員数 Number of cardholders | 3,023 | 47 | 3,245 | 60 | 3,185 | 209 |
| 国内有効会員数 Number of Credit cardholders in domestic | 2,130 | 29 | 2,259 | 35 | 2,224 | 123 |

※国内カード会員数には家族カード会員数を含んでおります。

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

(単位:万枚/Ten thousand)

| | 2012/5 | | 2013/6 | | 2013/3 | |
|---------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
| | 実績 Results | 期首増減 Change | 実績 Results | 期首増減 Change | 実績 Results | 期首増減 Change |
| WAON発行枚数 WAON cardholders | 2,550 | 140 | 3,380 | 200 | 3,180 | 770 |

国内稼働会員数の推移 Number of Active Cardholders in Domestic

(単位:万人/Ten thousand)

| | 2012/5 | | 2013/6 | | 2013/3 | |
|----------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
| | 実績 Results | 期首増減 Change | 実績 Results | 期首増減 Change | 実績 Results | 期首増減 Change |
| 稼働会員数 ※1 Active cardholders | 1,294 | 26 | 1,400 | 28 | 1,372 | 104 |
| 年間稼働率(%) ※2 Card-use rate (%) | 65.6% | — | 67.1% | — | 66.8% | — |

※1 稼働会員数とはカード会員数の内、1年間に1回以上カードを利用した会員数です。

“Active cardholders” means the number of cardholders who have used their cards at least once within the previous 12 months.

※2 年間稼働率=稼働会員数÷(2012/6~2013/6)平均国内カード会員数(家族カード会員除く)×100

Card-use rate = Total cardholders/Average total active cardholders at the third quarter (2012/6 and 2013/6) × 100.

イオン銀行(単体)の業容 Result of AEON Bank

(単位:百万円/Millions of Yen)

| | 2012/6 | | 2013/6 | | 2013/3 | |
|---|---------------|----------------|---------------|----------------|---------------|----------------|
| | 実績 Results | 期首増減 Change | 実績 Results | 期首増減 Change | 実績 Results | 期首増減 Change |
| 預金残高 Balance of Deposits | 1,114,270 | Δ2,453 | 1,496,109 | 275,992 | 1,220,116 | 103,393 |
| 普通預金 Ordinary deposits | 210,512 | 5,614 | 263,422 | Δ757 | 264,179 | 59,281 |
| 定期預金 Time deposits | 903,202 | Δ8,050 | 1,232,031 | 276,806 | 955,225 | 43,972 |
| その他預金 Other deposits | 555 | Δ17 | 655 | Δ56 | 711 | 138 |
| 貸出金残高 Balance of loans and bills discounted | 515,379 | 51,376 | 829,817 | 127,417 | 702,400 | 238,397 |

(単位:万/Ten thousand)

| | | | | | | |
|------------------------|-----|----|-----|----|-----|----|
| 口座数 Number of accounts | 270 | 11 | 325 | 18 | 306 | 47 |
|------------------------|-----|----|-----|----|-----|----|

| | | | | | | |
|--------------------------|----|---|-----|---|-----|----|
| 銀行店舗数 Number of branches | 86 | 5 | 113 | 8 | 105 | 24 |
|--------------------------|----|---|-----|---|-----|----|