

Nine-Month Period Ended December 31, 2015 Consolidated Financial Results

(Japanese GAAP)

February 12, 2016

Name of listed company: AEON Financial Service Co., Ltd.

Stock exchange listing: Tokyo Stock Exchange

Code number: 8570 URL: <http://www.aeonfinancial.co.jp/>

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Scheduled date for release of interim report: February 15, 2016

Trading accounts: None

Scheduled date of dividend payment commencement: -

Preparation of supplementary explanations of financial results: Yes

Financial results presentation to be held: Yes (for institutional investors and analysts)

(Amounts of less than one million yen are rounded down)

1. Consolidated results for the nine-month period ended December 31, 2015 (from April 1, 2015 to December 31, 2015)

(1) Consolidated operating results

(Percentages represent changes from the corresponding period of the previous year)

	Ordinary revenue		Ordinary profits		Net income	
Nine-month period ended	(Millions of Yen)	%	(Millions of Yen)	%	(Millions of Yen)	%
December 31, 2015	264,932	11.3	42,235	23.6	23,540	18.7
December 31, 2014	238,018	15.7	34,178	39.9	19,837	91.8

(Note) Comprehensive income December 31, 2015 ¥24,915 million ((29.1)%) December 31, 2014 ¥35,153 million (74.5%)

	Net income per share	Net income per share (Diluted)
Nine-month period ended	Yen	Yen
December 31, 2015	118.47	118.41
December 31, 2014	99.05	98.64

(2) Consolidated financial conditions

	Total assets	Total equity	Equity ratio	Net assets per share
As at	(Millions of Yen)	(Millions of Yen)	%	Yen
December 31, 2015	3,713,311	332,872	7.6	1,418.43
March 31, 2015	3,589,495	324,948	7.6	1,377.56

(Reference) Equity as at December 31, 2015 ¥281,868 million March 31, 2015 ¥273,708 million

(Note) "Equity ratio" = {(Total equity – stock acquisition rights – non-controlling interests) / total assets} X 100

This Equity ratio is different from the capital adequacy ratio prescribed by the Financial Service Agency.

2. Dividends

	Dividends per share				
	1Q-end	2Q-end	3Q-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
FYE 3/2015	-	25.00	-	35.00	60.00
FYE 3/2016	-	28.00	-		
FYE 3/2016 (forecast)				38.00	66.00

(Notes) Revisions to the dividend forecasts most recently announced: No

3. Forecasts of consolidated results for the year ending March 31, 2016 (from April 1, 2015 to March 31, 2016)

(Percentages represent changes from the corresponding period of the previous year)

	Ordinary revenue		Ordinary profits		Net income		Net income per share
	(Millions of Yen)	%	(Millions of Yen)	%	(Millions of Yen)	%	Yen
Full year	380,000	15.5	61,000	14.9	33,000	8.2	166.09

(Note) Revisions to the latest forecasts of consolidated results: No

*Notes

(1) Changes in significant subsidiaries during the period (status changes of specified subsidiaries due to changes in the scope of consolidation): No

Newly consolidated: - Excluded: -

(2) Application of special accounting treatments for interim consolidated financial statements: No

(3) Changes in accounting policies and accounting estimates, and restatement of revisions

- ① Changes in accounting policies as a result of revision of accounting standards : Yes
- ② Changes in accounting policies other than ① : None
- ③ Changes in accounting estimates : None
- ④ Restatement of revisions : None

(4) Number of shares issued (Common stock)

	(Shares)			
① Shares issued at period-end (including treasury stock)	December 31, 2015	208,527,801	March 31, 2015	208,499,435
② Treasury stocks at period-end	December 31, 2015	9,808,643	March 31, 2015	9,808,408
③ Average number of shares during nine-month period	December 31, 2015	198,699,719	December 31, 2014	200,268,987

* Status of interim review procedures

These interim financial results are not subject to interim review requirements as provided in the Financial Instruments and Exchange Act. The review procedures of interim consolidated financial statements as provided in the Financial Instruments and Exchange Act have not been completed as of the date of this report.

* Explanation of appropriate use of the forecasts of consolidated results and other important matters

The forecasts of consolidated results include the Company's future prospects, assumptions used for planning and projections as of the date of this report. Actual results may differ from such forecasts for various reasons. Regarding information on the forecasts of consolidated results, please refer to "(4) Description of information on forecasts of consolidated results" on page 8.

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1. Qualitative information for the nine-month period ended December 31, 2015

(1) Description of operating results

For the nine-month period ended December 31, 2015, the domestic economy has remained flat, as a favorable inbound demand and saving in household expenses resulting from a decline in energy and oil prices served as contributing factors, while a sluggish growth in exports derived from the deceleration of economy in China and other Asian countries had a negative impact.

In Asian region, prospects for future economic growth still remain uncertain, due to the downturn in exports and investments in China and Thailand and the decline in consumer spending in Malaysia affected by the introduction of Goods and Services Tax in 2015.

Under such business environment, to further grow as a comprehensive financial group originating from retail business, AEON Financial Service Co., Ltd. (hereafter “the Company”) and its subsidiaries (collectively, “the Group”) has continued to provide more safe, secure, convenient and valuable financial products and services. The Group is also determined to optimize management resources such as financial business know-how cultivated in domestic and overseas markets, system infrastructure and marketing network to further strengthen its management bases.

In addition, the Group has further expanded its business operations leveraging on the strengths of each business segment and promoted the overseas business centered on its three listed companies in Hong Kong, Thailand and Malaysia and the fee business and other such as e-money business, in addition to the credit card and banking businesses.

As a result of the above, the Group achieved record-high ordinary revenue, ordinary profits and net income attributable to owners of the parent for the nine-month period ended December 31, 2015.

[Overview of business segment]

① Credit card business

In order to increase the number of holders of AEON cards, the Group simplified the application process and improved the credit review process to shorten the processing time for card issuance using tablets at store locations. The Group also continued to promote “AEON Card (Disney design)” featuring popular Disney characters targeting young customers and reinforced advertisement for new cardholders at stores of The Daiei, Inc.

In addition, the Group has enhanced advertisement for new cardholders through the internet and promoted the use of its credit cards by focusing on customer behavior through direct marketing using their purchase history and financial asset information.

As a result, the number of active domestic cardholders increased by 0.92 million from the beginning of the current fiscal year to 25.56 million as at December 31, 2015.

As for credit card shopping, the Group has promoted credit card usage for payments for daily life infrastructure including public utility bills such as electricity and gas charges, mobile-phone charges, insurance premium and other charges which incur every month. In addition, the Group has intensified its effort on the increasing online shopping and promoted the use of its credit cards.

As a result, the transaction volume of credit card purchases increased by 7.8% to ¥3,058,849 million for the nine-month period ended December 31, 2015, compared to the corresponding period of the previous fiscal year.

As for cash advances, the Group has decreased the minimum unit of cash advance that could be withdrawn by a customer from an ATM of AEON Bank from ten thousands of yen to thousands of yen to improve customer convenience. As a result, the transaction volume of cash advances for the nine-month period ended December 31, 2015 increased by 2.9% to ¥270,604 million compared to the corresponding period of the previous fiscal year and the balance of cash advances as at December 31, 2015 increased by ¥26,926 million from the beginning of the current fiscal year to ¥397,400 million.

AEON Product Finance Co., Ltd. (hereafter “AEON Product Finance”), which operates installment sales business, has promoted campaigns at exhibitions targeting stores of home renovation and solar energy systems and expanded the transaction volume of auto loans through internet.

In addition, AEON Product Finance has improved the efficiency of the credit review process by using the internet and enhanced campaigns targeting existing affiliated merchants to encourage them to introduce other merchants for development of new affiliates.

As a result, the transaction volume of domestic installment sales for the nine-month period ended December 31, 2015 increased by 25.8% to ¥142,291 million compared to the corresponding period of the previous fiscal year.

As a result of the above, the financial results of the credit business were as follows: (a) ordinary revenue increased by 8.9% to ¥115,810 million, and (b) ordinary profits increased by 19.8% to ¥25,562 million, compared to the corresponding period of the previous fiscal year.

② Banking business

During the current quarterly period, the Group opened new bank stores in AEON MALL Shijonawate and Tokoname to expand its marketing network. For the nine month period ended December 31, 2015, the Group newly established three bank stores and installed 121 ATMs of AEON Bank. As a result, the total number of bank stores and AEON Bank ATM increased to 132 and 5,715, respectively, as of December 31, 2015.

Bank stores are important means to make contacts with customers. In order to develop more convenient and user-friendly stores, the Group has promoted paperless operations by utilizing tablets and digital signage and improved operational efficiency through introducing a reservation system and expanding space where internet banking functions are available.

In terms of the number of customer deposit accounts, the Group has advertised for new members of “AEON Card Select,” which is a card equipped with the functions and benefits of a cash card, AEON card (credit card) and e-money WAON at newly established bank stores and branches of The Daiei, Inc. As a result, the number of customer deposit accounts held by AEON Bank increased by 0.44 million to 4.77 million and the balance of total deposits of AEON Bank increased by ¥113,276 million to ¥2,076,527 million as at December 31, 2015, compared to the beginning of the current fiscal year.

As for housing loans, the Group has enhanced announcement of programs to offer preferential interest rates via its website and digital signage (electric signboard) installed at bank stores, provided practical training to sales clerks to improve service quality and improved the efficiency of the credit review process. As a result, the balance of housing loans (including securitized finance receivables) increased by ¥212,598 million to ¥1,072,330 million compared to the beginning of the current fiscal year.

As for sales of investment trusts, to encourage usage of Japan’s new tax exemption scheme for investment by individuals (NISA), the Group has conducted promotional campaigns for purchasing investment trusts through NISA accounts with AEON Bank and analyzed product mix by launching well selling products.

In addition, the Group has offered packaged products combining establishment of a term deposit account and purchase of popular investment trusts and services to propose portfolios of investment trusts based on each customer’s risk appetites. These services and products are provided through the internet as well as banking counters to enhance customer convenience.

As for sales of insurance products, the Group has introduced popular products, provided training to sales clerks to improve service quality and enhanced the ability of suggesting products to match customers’ life plans.

As a result of the above, the financial results of the banking business were as follows: (a) the ordinary revenue increased by 16.4% to ¥36,083 million, compared to the corresponding period of the previous fiscal year, and (b) ordinary profits were ¥2,573 million.

③ Overseas business

In Hong Kong where the Group celebrated the 20th anniversary of listing in Hong Kong Stock Exchange in 2015, the Group viewed the current period as the second startup era and actively developed new customers.

In addition, the Group has issued co-branded cards with major airline company and distributor which sells educational materials and promoted sales campaigns to expand credit card usage.

In China business, the Group has promoted collaborative campaigns with affiliated merchants to expand its alliance network and improved operational efficiency of credit review and debt collection processes. In Shenyang, Tianjin and Shenzhen where the Group operates hire purchase business, the Group has collaborated with alliance partners to implement campaigns to promote hire purchase sales.

As a result, consolidated operating revenues of AEON Credit Service (Asia) decreased by 1.0% to HK\$941 million and ordinary profits decreased by 12.6% to HK\$220 million, compared to the corresponding period of the previous fiscal year.

In Thailand, exports, which support the national economy, have been sluggish and personal consumption has remained in a severe situation. Under such environment, the Group continued to expand the number of holders of co-branded cards with a group of companies that operate railway businesses and enhanced solicitation of cardholders in Bangkok and other major cities.

In addition, the Group has strengthened operations of credit review and debt collection and improved credit approval policies for customers with different affiliated merchants and in different regions.

As a result, consolidated operating revenues of AEON Thana Sinsap (Thailand) increased by 2.4% to THB13,259 million, while operating profits decreased by 0.9% to THB2,268 million, compared to the previous fiscal year.

In Malaysia, the Group has promoted the hire purchases of middle to large-sized motorcycles and automobiles and advertised for new credit card customers by enhancing e-mail announcement to existing holders of reward point cards. As a result, operating revenue of AEON Credit Service (Malaysia) increased by 15.9% to MYR772 million and ordinary profits increased by 3.4% to MYR211 million, compared to the corresponding period of the previous fiscal year.

In Cambodia, the Group obtained a specialized banking license in October 2015 and started preparing for credit card business.

*AEON Credit Service (Asia) and AEON Credit Service (Malaysia) have changed their fiscal year-end and the above comparison with the previous fiscal year represents the percentage changes derived from a simple comparison between the nine-month period from March 1, 2015 to November 30, 2015 and the corresponding period of the previous fiscal year from February 21, 2014 to November 20, 2014.

As a result of the above, the overseas business showed the following financial results: (a) ordinary revenue increased by 14.2% to ¥92,767 million, and (b) ordinary profits increased by 12.4% to ¥17,856 million,

compared to the corresponding period of the previous fiscal year.

④ Fee business and other

In the e-money business, cashless settlements for small payments have further increased. The Group continued to develop affiliated merchants of WAON card services such as retail outlets and drugstores.

In December 2015, the Group launched services of over-the-counter settlement and recharge of e-money WAON at stores of Lawson, Inc. to further improve customer convenience.

In addition, the Group newly issued “Soccer Daisuki WAON” cards at Akita and Ehime prefectures in Japan to promote regional development through soccer.

As a result, the total settlement amount of the e-money business for the nine-month period ended December 31, 2015 increased by 7.2% to ¥1,587,519 million compared to the corresponding period of the previous fiscal year.

AEON Housing Loan Service Co., Ltd. that operates housing loan business continued to enhance collaboration with home builders to expand the transaction volume of products such as refinancing existing loans to “Flat 35 housing loans” on the internet and variable interest rate housing loan products arranged by AEON Bank.

AEON Insurance Service Co., Ltd., which operates insurance agency business, has promoted the development of omni-channel retailing by combining multiple channels including internet, mail-order service, insurance shops established in retail outlets of AEON Group throughout Japan and call center operations.

In December 2015, the Group took over the leasing business from Japan Distribution Leasing Corporation and established ACS Leasing Co., Ltd. to launch its leasing business.

As a result of the above, the financial results of the fee business and other were as follows: (a) ordinary revenue increased by 10.8% to ¥36,386 million, compared to the corresponding period of the previous fiscal year, and (b) ordinary profits were ¥2,503 million.

[Environmental conservation and social contribution activities]

The Company aims to increase its corporate value continuously by actively engaging in environmental conservation and social contribution activities. Also, the Company has made efforts to contribute to the development of local society as a good corporate citizen.

For the nine-month period ended December 31, 2015, the Company has engaged in support activities for those who suffered from the flood disaster caused by the heavy rainfall in the Kanto and Tohoku Regions of Japan. These activities include raising disaster relief funds, implementing the “Disaster Restoration Program for

Housing Loans,” which can be used by victims when they purchase a home, and offering an extension of repayment date for AEON card.

The Group’s overseas business, especially the Company’s three listed subsidiaries in Hong Kong, Thailand and Malaysia, has engaged in the social contribution activities such as donating school supplies to children and promoting donations to support building and renovating schools in Asia.

(2) Description of financial conditions

(Assets)

The balance of total assets of the Group as at December 31, 2015 increased by ¥123,815 million to ¥3,713,311 million compared to the end of the previous fiscal year, mainly due to an increase in installment sales receivables of ¥74,557 million resulting from the higher transaction volume of credit card shopping and an increase in loans and bills discounted of ¥82,545 million resulting from the higher transaction volume of cash advances.

(Liabilities)

The balance of total liabilities of the Group as at December 31, 2015 increased by ¥115,890 million to ¥3,380,438 million compared to the end of the previous fiscal year, mainly due to an increase in deposits of ¥104,667 million resulting from promotional campaigns to offer preferential interest rates on term deposit accounts and an increase in commercial paper by ¥45,800 million due to financing needs.

(Equity)

The balance of total equity as at December 31, 2015 increased by ¥7,924 million to ¥332,872 million compared to the end of the previous fiscal year, mainly due to an increase in retained earnings by ¥11,004 million resulting from a favorable performance in the domestic market, which exceeded a decrease in foreign currency translation adjustments of ¥3,557 million due to the appreciation of Japanese Yen.

(3) Description of equity ratio

Consolidated equity ratio of AEON Financial Service Co., Ltd. (Japanese GAAP)

	As at March 31, 2015	As at December 31, 2015 (Preliminary figures)
Consolidated equity ratio	8.1%	7.8%

(4) Description of information on forecasts of consolidated results

As of the date of this report, there has been no change in the forecast of consolidated results released on May 15, 2015.

2. Other information regarding the financial results

(1) Changes in significant subsidiaries during the nine-month period ended December 31, 2015

None

(2) Application of special accounting treatments for the interim consolidated financial statements

None

(3) Changes in accounting policies and accounting estimates, and restatement of revisions

Effective from April 1, 2015, the Group has applied “Accounting Standard for Business Combinations” (Accounting Standards Board of Japan (ASBJ) Statement No. 21 issued on September 13, 2013), “Accounting Standard for Consolidated Financial Statements” (ASBJ Statement No. 22 issued on September 13, 2013) and “Accounting Standard for Business Divestitures” (ASBJ Statement No. 7 issued on September 13, 2013). As a result, the difference arising from changes in the equity in subsidiaries under ongoing control of the Company should be accounted for as capital surplus. In addition, under the new standard, acquisition-related costs are recognized as expenses for the fiscal year in which they are incurred. Furthermore, with respect to any business combination entered into on or after April 1, 2015, it is required to reflect adjustments to the allocation of acquisition cost under the provisional accounting treatment retrospectively on the consolidated financial statements of the interim financial period in which the relevant business combination became or will become effective. The term of “minority interest” used in the consolidated statement of income and balance sheet was replaced to “non-controlling interests.” In order to reflect the changes in the presentation, certain reclassifications have been made to the interim consolidated financial statements with respect to the nine-month period of the previous fiscal year.

The Group applied the transitional treatments prescribed in Paragraph 58-2(4) of the Accounting Standard for Business Combinations, Paragraph 44-5(4) of the Accounting Standard for Consolidated Financial Statements and Paragraph 57-4(4) of the Accounting Standard for Business Divestitures, and accordingly, new accounting standards will be applied prospectively on or after April 1, 2015.

The effects on ordinary profits and income before income taxes for the nine-month period ended December 31, 2015 and capital surplus as at December 31, 2015 are immaterial.

3. Significant events regarding the going concern assumption

None

4. Interim consolidated financial statements

(1) Interim consolidated balance sheets

	(Millions of Yen)	
	As at March 31, 2015	As at December 31, 2015
(Assets)		
Cash and due from banks	467,726	404,279
Call loans	10,000	-
Monetary claims bought	6,649	4,544
Securities	235,074	237,578
Loans and bills discounted	1,474,236	1,556,781
Installment sales receivables	1,038,221	1,112,778
Lease receivables and investment assets	-	5,610
Other assets	95,533	130,958
Property and equipment	35,774	36,609
Intangible assets	71,138	74,249
Goodwill	27,064	26,076
Other intangible assets	44,074	48,172
Deferred tax assets	20,789	20,025
Customers' liabilities for acceptances and guarantees	183,632	182,211
Allowance for possible credit losses	(49,280)	(52,317)
Total assets	3,589,495	3,713,311
(Liabilities)		
Deposits	1,963,024	2,067,692
Accounts payable	164,836	216,584
Call money	76,300	-
Commercial paper	-	45,800
Borrowed money	591,586	581,630
Bonds	114,310	123,775
Convertible bonds	90	50
Other liabilities	145,754	140,397
Allowance for bonuses	2,542	2,029
Retirement benefit liability	3,312	3,376
Allowance for point program	11,590	12,508
Allowance for loss on refund of interest received	4,848	1,727
Allowance – other	461	343
Deferred tax liabilities	2,256	2,311
Acceptances and guarantees	183,632	182,211
Total liabilities	3,264,547	3,380,438

	(Millions of Yen)	
	As at March 31, 2015	As at December 31, 2015
(Equity)		
Common stock	30,421	30,441
Capital surplus	106,230	106,230
Retained earnings	154,518	165,523
Treasury stock	(25,144)	(25,145)
Total shareholders' equity	266,026	277,049
Unrealized gain on available-for-sale securities	4,243	4,864
Deferred loss on derivatives under hedge accounting	(3,468)	(3,466)
Foreign currency translation adjustments	7,446	3,888
Accumulated adjustments for retirement benefit	(539)	(468)
Total accumulated other comprehensive income	7,682	4,818
Stock acquisition rights	73	112
Non-controlling interests	51,166	50,891
Total equity	324,948	332,872
Total liabilities and equity	3,589,495	3,713,311

(2) Interim consolidated statements of income and comprehensive income

(Interim consolidated statements of income)

	(Millions of Yen)	
	Nine-month period ended December 31, 2014	Nine-month period ended December 31, 2015
Ordinary revenue	238,018	264,932
Interest income	92,332	103,613
(of which: Interest on loans and bills discounted)	90,657	101,755
(of which: Interest and dividends on securities)	1,251	1,419
Fees and commissions	123,992	138,212
Other operating income	10,100	10,950
Other income	11,593	12,156
Ordinary expenses	203,840	222,697
Interest expenses	14,977	16,065
(of which: Interest on deposits)	2,889	2,925
Fees and commissions	15,848	18,159
Other operating expenses	771	729
General and administrative expenses	138,825	152,380
Other ordinary expenses	33,418	35,362
Ordinary profits	34,178	42,235
Extraordinary income	0	1
Gain on disposal of property and equipment and intangible assets	0	1
Extraordinary loss	267	1,105
Loss on disposal of property and equipment and intangible assets	37	1,026
Loss on cancellation	220	-
Other extraordinary loss	9	78
Income before income taxes and minority interests	33,911	41,131
Income taxes - current	10,529	10,838
Income taxes - deferred	(2,323)	378
Total income taxes	8,206	11,216
Net income	25,705	29,915
Net income attributable to non-controlling interests	5,867	6,375
Net income attributable to owners of the parent	19,837	23,540

(Interim consolidated statements of comprehensive income)

(Millions of Yen)

	Nine-month period ended December 31, 2014	Nine-month period ended December 31, 2015
Net income	25,705	29,915
Other comprehensive income	9,448	(4,999)
Unrealized loss on available-for-sale securities	765	609
Deferred loss on derivatives under hedge accounting	(3,303)	30
Foreign currency translation adjustments	12,074	(5,710)
Adjustments for retirement benefit	(87)	71
Comprehensive income	35,153	24,915
Total comprehensive income attributable to:		
Owners of the parent	25,450	20,676
Non-controlling interests	9,702	4,238

(3) Notes regarding the interim consolidated financial statements

(Notes regarding the going concern assumption)

None

(Notes regarding significant changes in shareholders' equity)

None

(Segment information)

For the nine-month period ended December 31, 2014 (from April 1, 2014 to December 31, 2014)

1. Information on amounts of ordinary revenue and profit (loss) for each reportable segment

(Millions of Yen)

	Credit	Banking	Overseas	Fee Business and Other	Total	Reconciliations (Note 2)	Consolidated (Note 3)
Ordinary revenue							
Ordinary revenue from customers	105,221	28,997	81,211	22,587	238,018	-	238,018
Intersegment revenue or transfers	1,096	2,009	0	10,257	13,363	(13,363)	-
Total ordinary revenue	106,318	31,007	81,211	32,844	251,381	(13,363)	238,018
Segment profit (loss)	21,342	107	15,892	(9)	37,332	(3,154)	34,178

(Notes)

1. For the segment revenue, the Group uses ordinary revenue instead of sales that are used by normal commercial companies.
2. ¥ (3,154) million of reconciliations to segment profit (loss) represents the corporate expenses unallocated to any reportable segment. The corporate expenses are mainly general and administrative expenses unattributable to any reportable segment.
3. Segment profit (loss) is reconciled with ordinary profits on the consolidated statement of income for the nine-month period ended December 31, 2014.

2. Information on impairment loss on property and equipment and goodwill for each reportable segment

None

For the nine-month period ended December 31, 2015 (from April 1, 2015 to December 31, 2015)

1. Information on amounts of ordinary revenue and profit for each reportable segment

(Millions of Yen)

	Credit	Banking	Overseas	Fee Business and Other	Total	Reconciliations (Note 2)	Consolidated (Note 3)
Ordinary revenue							
Ordinary revenue from customers	113,930	32,868	92,766	25,367	264,932	-	264,932
Intersegment revenue or transfers	1,880	3,215	0	11,019	16,115	(16,115)	-
Total ordinary revenue	115,810	36,083	92,767	36,386	281,048	(16,115)	264,932
Segment profit	25,562	2,573	17,856	2,503	48,496	(6,261)	42,235

(Notes)

1. For the segment revenue, the Group uses ordinary revenue instead of sales that are used by normal commercial companies.
2. ¥ (6,261) million of reconciliations to segment profit represents the corporate expenses unallocated to any reportable segment. The corporate expenses are mainly general and administrative expenses unattributable to any reportable segment.
3. Segment profit is reconciled with ordinary profits on the consolidated statement of income for the nine-month period ended December 31, 2015.

2. Information on impairment loss on property and equipment and goodwill for each reportable segment

None

3. Information on changes in reportable segments

For the nine-month period ended December 31, 2015, ACS Leasing Co., Ltd. has been established and included in the "Fee business" segment. Accordingly, the term of "Fee business" previously used in the reportable segment has been replaced with "Fee business and other." The segment information for the nine-month period of the previous fiscal year is presented under the new term.