

Three-Month Period Ended June 30, 2015 Consolidated Financial Results **(Japanese GAAP)**

August 6, 2015

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

Stock exchange listing: Tokyo Stock Exchange

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

Representative: Akinori Yamashita, President and CEO

Official contact: Hideki Wakabayashi, Director, Senior Managing Executive Officer

Contact number: +81-3-5281-2057

Scheduled date for release of interim report: August 13, 2015

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 three-month period ended June 30, 2015 (from April 1, 2015 to June 30, 2015)

(1) Consolidated operating results

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

	Ordinary revenue		Ordinary profits		Net income attributable to owners of the parent	
Three-month period ended	(Millions of Yen)	%	(Millions of Yen)	%	(Millions of Yen)	%
June 30, 2015	85,651	17.4	12,596	52.0	7,185	86.7
June 30, 2014	72,946	12.4	8,285	(10.3)	3,849	(14.7)

(Note) Comprehensive income June 30, 2015 ¥10,135 million (130.5%) June 30, 2014 ¥4,397 million (64.2%)

	Net income per share	Net income per share (Diluted)
Three-month period ended	Yen	Yen
June 30, 2015	36.16	36.14
June 30, 2014	18.91	18.73

(2) Consolidated financial conditions

	Total assets	Total equity	Equity ratio	Net assets per share
As at	(Millions of Yen)	(Millions of Yen)	%	Yen
June 30, 2015	3,553,725	327,842	7.7	1,381.71
March 31, 2015	3,589,495	324,948	7.6	1,377.56

(Reference) Equity as at June 30, 2015 ¥274,533 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	-				
FYE 3/2016 (forecast)		28.00	-	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 attributable to owners of the parent		Net income per share
	(Millions of Yen)	%	(Millions of Yen)	%	(Millions of Yen)	%	Yen
First half	175,000	15.8	21,000	7.8	11,000	0.1	55.36
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)	June 30, 2015	208,499,435	March 31, 2015	208,499,435
② Treasury stocks at period-end	June 30, 2015	9,808,438	March 31, 2015	9,808,408
③ Average number of shares during three-month period	June 30, 2015	198,691,010	June 30, 2014	203,570,493

* 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 three-month period ended June 30, 2015

(1) Description of operating results

For the three-month period ended June 30, 2015, the domestic business environment was on the track of a moderate recovery. As an effect of the economic policies of the government, the amount of consumer spending showed signs of an upward trend, led by an improvement of employment and income conditions.

In the Asian region, however, the prospects for future economic growth still remain uncertain, due to the deceleration of the economic growth in China resulting from stagnation in domestic demand and the decline in export industries in Thailand.

Under such circumstances, to further grow as a comprehensive financial group originating from retail business, the Company and its subsidiaries (collectively, “the Group”) will continue to provide more secure financial products and services. The Group is also determined to optimize management resources such as know-how on financial business cultivated in domestic and overseas markets, system infrastructure and marketing network to further strengthen its management bases.

For the three-month period ended June 30, 2015, the Group has enhanced marketing capacity by utilizing customer information and marketing network held by the respective segments and companies located in Japan and 11 Asian countries and provided highly efficient and convenient services with information technologies such as utilization of tablets.

In addition, the Group has expanded customer bases and promoted marketing based on data analysis. As a result, the Group achieved the record-high balance of uncollateralized loans, which is the sum of domestic cash advances and small lot retail loans.

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 three-month period ended June 30, 2015.

[Consolidated financial results of the Group for the three-month period ended June 30, 2015]

(Millions of Yen)

	Three-month period ended June 30, 2014	Three-month period ended June 30, 2015	Net change
Ordinary revenue	72,946	85,651	+17.4%
Ordinary profits	8,285	12,596	+52.0%
Net income attributable to owners of the parent	3,849	7,185	+86.7%

[Overview of business segment]

① Credit card business

To improve convenience of application for credit cards, the Group has promoted cardholder solicitation on the internet. As a result, the number of applications for credit cards through the internet channel steadily increased.

In addition, the Group simplified the application process and improved the credit review process to shorten the processing time for card issuance at shopping stores of alliance partners and bank agencies and promoted application using tablets at all locations soliciting cardholders.

The Group continued to reinforce cardholder solicitation of “AEON Card (Disney design)” featuring popular Disney characters introduced in the prior year to increase customers in their 20s and 30s who will lead consumption going forward, resulting in an increase in the number of cardholders.

As a result, the number of active domestic cardholders increased by 0.33 million from the beginning of the current fiscal year to 24.97 million as at June 30, 2015.

As for credit card shopping, to expand opportunities for the use of credit card in daily life, the Group has promoted credit card usage to settle monthly public utility bills such as mobile-phone, electricity and gas charges and conducted campaigns to use transportation facilities and ETC cards, charges of which are settled with AEON credit card.

The Group has also promoted credit card usage for leisure and services during the tourist seasons such as Golden Week holidays to expand transaction volume.

As a collaborative effort of AEON Group, campaigns to award points utilizing the network of AEON Group and sales projects at stores in AEON Mall exclusively offered to the cardholders were conducted. As a result, the transaction volume of credit card shopping in the network of AEON Group for the three-month period ended June 30, 2015 increased by 6.3% compared to the corresponding period of the previous fiscal year.

As a result of the above efforts, the number of active cardholders increased by 0.14 million from the beginning of the current fiscal year to 15.39 million as at June 30, 2015 and transaction volume of credit card purchases increased by 10.5% to ¥980,504 million for the three-month period then ended compared to the corresponding period of the previous fiscal year.

As for cash advances, in response to the various financial needs of customers, the Group launched lending services at small amount utilizing the ATM network of AEON Bank to improve customer convenience. Also, the Group has promoted the use of its credit card to customers with greater financial needs based on the analysis

of their historical credit card usage. As a result, the number of cardholders that use cash advances steadily increased and the balance of cash advances as at June 30, 2015 increased by ¥12,243 million from the beginning of the current fiscal year to ¥382,717 million.

AEON Product Finance Co., Ltd. (hereafter “AEON Product Finance”), which operates installment sales business, continued to enforce development of affiliated merchants, mainly stores of vehicles and solar energy systems. In addition, AEON Product Finance has promoted on-line credit approval for auto loans and enhanced support systems to handle customer inquiries to improve convenience of affiliated merchants. As a result, the transaction volume of domestic installment sales for the three-month period ended June 30, 2015 increased by 16.8% to ¥40,524 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 12.3% to ¥37,277 million, and (b) ordinary profits increased by 48.4% to ¥8,298 million, compared to the corresponding period of the previous fiscal year.

② Fee business

In the e-money business, the Group has developed affiliated merchants of WAON card services, targeting companies that provide goods and services closely related to daily life and have strong needs for settlement of small payments. Also, the Group has implemented collaborative sales campaigns to award points with alliance partners to expand transaction volume.

As a result, the total settlement amount of the e-money business including e-money WAON for the three-month period ended June 30, 2015 increased by 11.9% to ¥515,221 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 offer products that suit customer needs such as refinancing existing loans to “Flat 35 housing loans” on the internet and variable interest rate housing loan products arranged by AEON Bank.

As a result, the transaction volume of “Flat 35 housing loans” and variable interest rate housing loan products arranged by AEON Bank for the three-month period ended June 30, 2015 increased by 33.7% and 196.7%, respectively, compared to the corresponding period of the previous fiscal year.

AEON Insurance Service Co., Ltd., which operates insurance agency business, has raised customer-awareness of insurance shops and enhanced sales through holding insurance seminars that suit customers' life events. Also, AEON Insurance Service Co., Ltd. continued to distribute products for various insurance needs.

As a result of the above, the financial results of the fee business were as follows: (a) ordinary revenue increased

by 11.4% to ¥11,719 million, and (b) ordinary profits increased by ¥770 million to ¥851 million, compared to the corresponding period of the previous fiscal year.

③ Banking business

In response to the financial needs of customers, the Group newly established one branch store and installed 43 ATMs of AEON Bank. As a result, the Group expanded its marketing network, and the total number of bank stores and AEON Bank ATM increased to 130 and 5,637, respectively.

The Group has promoted solicitation of members of “AEON Card Select,” which is a card equipped with the functions and benefits of a credit card, banking card and e-money WAON and conducted campaigns to offer preferential interest rate on term deposit accounts. As a result, the number of customer deposit accounts held by AEON Bank increased by 0.16 million to 4.48 million and the balance of total deposits of AEON Bank increased by ¥28,589 million to ¥1,991,839 million as at June 30, 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 improved credit review systems and streamlined the workflow via digital signage installed at bank stores to shorten the processing time of credit reviews.

In addition, the Group has provided practical training to employees at training facilities to enhance sales by improving service quality. As a result, the balance of housing loans provided by AEON Bank (including securitized finance receivables) increased by ¥76,429 million to ¥936,161 million compared to the beginning of the current fiscal year.

The Group also improved customer convenience with instant issuance of cards for card loans and promoted “Net Free Loan,” which is a loan product available according to the needs of individual customers. As a result, the balance of small lot retail loans increased by ¥3,729 million to ¥49,696 million compared to the beginning of the current fiscal year.

At bank stores that provide important contacts with customers, the Group has started developing more convenient and user-friendly stores that integrate retail and financial services. The Group has promoted paperless operations by utilizing tablets and digital signage and improved operational efficiency through introducing a reservation system and expanding internet banking functions to enhance services from the customers' standpoint.

As a result of the above, the financial results of the banking business were as follows: (a) the ordinary revenue increased by 45.4% to ¥11,612 million and (b) ordinary profits increased by ¥1,872 million to ¥217 million,

compared to the corresponding period of the previous fiscal year.

④ Overseas business

In Hong Kong, despite a slowdown in economic growth, the Group has implemented sales campaign for the 20th anniversary of listing in Hong Kong Stock Exchange and promoted credit card usage to settle recurring payments of rent. In addition, in response to the increase of overseas tourists, the Group has expanded the transaction volume of credit card shopping by awarding points for shopping at stores in Japan and Taiwan and enhancing advertisement for discount coupons that can be used at AEON Group stores in Japan.

As a result, consolidated operating revenues of AEON Credit Service (Asia) increased by 0.2% to HK\$313 million and ordinary profits increased by 1.5% to HK\$78 million, compared to the corresponding period of the previous fiscal year.

In Thailand, despite a downturn in consumer confidence resulting from the delayed economic recovery, the Group has implemented collaborative sales campaigns with alliance partners and promotion to inactive cardholders to expand the transaction volume of credit card shopping. To enhance customer bases, the Group has continued to solicit holders of “AEON Rabbit Member Card,” which combines the finance card of the Group and the IC-imbedded card with railway ticket and e-money functions and improved convenience of members by launching benefits in leisure facilities including movie theaters.

As a result, consolidated operating revenues of AEON Thana Sinsap (Thailand) increased by 5.8% to THB4,188 million, while ordinary profits decreased by 10.9% to THB655 million due to an increase of credit costs, compared to the corresponding period of the previous fiscal year.

In addition, the Group integrated functions of debt collection in AEON Thana Sinsap (Thailand) into ACS Servicing (Thailand), which operates servicing business, to achieve efficiency in operation by streamlining overlapping functions within them.

In Malaysia, the Group has promoted “Thank You Day,” which offers 5% off the price of shopping exclusively to cardholders at stores of AEON Group in response to a negative effect on consumer spending as a result of the adoption of commodity and service tax. Also, the Group has implemented campaigns to offer preferential interest rates on hire purchases for furniture and home appliances to promote the use of financial services.

In addition, the Group has promoted the hire purchases of motorcycles and automobiles and, as a result, operating revenue of AEON Credit Service (Malaysia) increased by 19.4% to MYR256 million, and ordinary profits increased by 1.0% to MYR76 million due to thorough low cost operation, despite an increase in credit costs, compared to the corresponding period of the previous fiscal year.

*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 three-month period from March 1, 2015 to May 31, 2015 and the corresponding period of the previous fiscal year from February 21, 2014 to May 20, 2014.

As a result of the above, the overseas segment showed the following financial results: (a) ordinary revenue increased by 23.3% to ¥30,735 million, and (b) ordinary profits increased by 7.6% to ¥5,712 million, compared to the corresponding period of the previous fiscal year.

(2) Description of financial conditions

(Assets)

The balance of total assets of the Group as at June 30, 2015 decreased by ¥35,770 million to ¥3,553,725 million compared to the end of the previous fiscal year, mainly due to a decrease of cash and due from banks of ¥64,376 million resulting from the redemption of liabilities such as call money, which exceeded increases of loans and bills discounted of ¥5,867 million and installment sales receivables of ¥40,416 resulting from the higher transaction volume of cash advances and credit card shopping.

(Liabilities)

The balance of total liabilities of the Group as at June 30, 2015 decreased by ¥38,665 million to ¥3,225,882 million compared to the end of the previous fiscal year, due to a decrease of borrowed money of ¥35,125 million resulting from the repayment of borrowed money.

(Equity)

The balance of total equity as at June 30, 2015 increased by ¥2,894 million to ¥327,842 million compared to the end of the previous fiscal year, due to an increase of foreign currency translation adjustments of ¥952 million as an effect of depreciation of yen and an increase of unrealized gain on available-for-sale securities of ¥183 million resulting from a booming domestic stock market.

(3) Description of equity ratio

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

	As at March 31, 2015	As at June 30, 2015 (Preliminary figures)
Consolidated equity ratio	8.1%	8.2%

(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 three-month period ended June 30, 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 presentation of net income was also changed from “minority interests” 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 three-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 three-month period ended June 30, 2015 and capital surplus as at June 30, 2015 are immaterial.

(4) Additional information

Accounting treatment of card issuance costs

Some of the Company’s consolidated domestic subsidiaries had expensed credit card issuance costs immediately as incurred in the past. However, the issuance costs of IC-imbedded credit cards issued on or after July 1, 2014 are capitalized as assets and amortized over the valid periods of the cards. This change is a result of an increase in the asset value of the IC-imbedded cards due to a policy decision to switch newly issued credit cards to the IC-imbedded cards that can store a larger amount of customer-related information and to encourage customers to renew their current credit cards to the

IC-imbedded cards in order to promote new products and services by using database marketing.

As a result, the ordinary profits and income before income taxes for the three-month period ended June 30, 2015 increased by ¥707 million, respectively, compared to the amounts under the previous method.

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 June 30, 2015
(Assets)		
Cash and due from banks	467,726	403,350
Call loans	10,000	-
Monetary claims bought	6,649	5,886
Securities	235,074	221,746
Loans and bills discounted	1,474,236	1,480,103
Installment sales receivables	1,038,221	1,078,637
Other assets	95,533	103,401
Property 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
Customers' liabilities for acceptances and guarantees	183,632	181,754
Allowance for possible credit losses	(49,280)	(50,553)
Total assets	3,589,495	3,553,725
(Liabilities)		
Deposits	1,963,024	1,992,785
Accounts payable	164,836	154,677
Call money	76,300	-
Borrowed money	591,586	556,461
Commercial paper	-	43,000
Bonds	114,310	126,946
Convertible bonds	90	90
Other liabilities	145,754	145,488
Allowance for bonuses	2,542	2,884
Retirement benefit liability	3,312	3,300
Allowance for point program	11,590	11,950
Allowance for loss on refund of interest received	4,848	3,918
Allowance – other	461	303
Deferred tax liabilities	2,256	2,320
Acceptances and guarantees	183,632	181,754
Total liabilities	3,264,547	3,225,882

	(Millions of Yen)	
	As at March 31, 2015	As at June 30, 2015
(Equity)		
Common stock	30,421	30,421
Capital surplus	106,230	106,245
Retained earnings	154,518	154,749
Treasury stock	(25,144)	(25,144)
Total shareholders' equity	266,026	266,272
Unrealized gain on available-for-sale securities	4,243	4,426
Deferred loss on derivatives under hedge accounting	(3,468)	(4,049)
Foreign currency translation adjustments	7,446	8,399
Accumulated adjustments for retirement benefit	(539)	(515)
Total accumulated other comprehensive income	7,682	8,260
Stock acquisition rights	73	73
Non-controlling interests	51,166	53,235
Total equity	324,948	327,842
Total liabilities and equity	3,589,495	3,553,725

(2) Interim consolidated statements of income and comprehensive income

(Interim consolidated statements of income)

	(Millions of Yen)	
	Three-month period ended June 30, 2014	Three-month period ended June 30, 2015
Ordinary revenue	72,946	85,651
Interest income	29,406	33,850
(of which: Interest on loans and bills discounted)	28,785	33,214
(of which: Interest and dividends on securities)	485	513
Fees and commissions	38,287	45,955
Other operating income	1,652	1,832
Other income	3,600	4,012
Ordinary expenses	64,661	73,055
Interest expenses	4,832	5,610
(of which: Interest on deposits)	1,015	1,169
Fees and commissions	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 profits	8,285	12,596
Extraordinary gain	-	0
Gain on disposal of property and equipment and intangible assets	-	0
Extraordinary loss	11	30
Loss on disposal of property and equipment and intangible assets	11	30
Income before income taxes	8,274	12,565
Income taxes - current	5,606	4,036
Income taxes - deferred	(3,127)	(780)
Total income taxes	2,478	3,256
Net income	5,795	9,309
Net income attributable to non-controlling interests	1,946	2,124
Net income attributable to owners of the parent	3,849	7,185

(Interim consolidated statements of comprehensive income)

(Millions of Yen)

	Three-month period ended June 30, 2014	Three-month period ended June 30, 2015
Net income	5,795	9,309
Other comprehensive income	(1,398)	826
Unrealized profit (loss) on available-for-sale securities	(252)	205
Deferred loss on derivatives under hedge accounting	(410)	(1,073)
Foreign currency translation adjustments	(603)	1,669
Adjustments for retirement benefit	(132)	23
Comprehensive income	4,397	10,135
Total comprehensive income attributable to:		
Owners of the parent	2,827	7,763
Non-controlling interests	1,569	2,372

(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 three-month period ended June 30, 2014 (from April 1, 2014 to June 30, 2014)

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

(Millions of Yen)

	Credit	Fee Business	Banking	Overseas	Total	Reconciliations (Note 2)	Consolidated (Note 3)
Ordinary revenue							
Ordinary revenue from customers	33,155	7,359	7,500	24,931	72,946	-	72,946
Intersegment revenue or transfers	46	3,156	488	-	3,691	(3,691)	-
Total ordinary revenue	33,202	10,515	7,989	24,931	76,638	(3,691)	72,946
Segment profit (loss)	5,591	80	(1,655)	5,308	9,325	(1,040)	8,285

(Notes)

1. For the segment revenue, the Group uses ordinary revenue instead of sales that are used by normal commercial companies.
2. ¥ (1,040) 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 three-month period ended June 30, 2014.

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

None

For the three-month period ended June 30, 2015 (from April 1, 2015 to June 30, 2015)

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

(Millions of Yen)

	Credit	Fee Business	Banking	Overseas	Total	Reconciliations (Note 2)	Consolidated (Note 3)
Ordinary revenue							
Ordinary revenue from customers	36,538	8,040	10,339	30,732	85,651	-	85,651
Intersegment revenue or transfers	739	3,678	1,272	3	5,693	(5,693)	-
Total ordinary revenue	37,277	11,719	11,612	30,735	91,345	(5,693)	85,651
Segment profit	8,298	851	217	5,712	15,079	(2,482)	12,596

(Notes)

1. For the segment revenue, the Group uses ordinary revenue instead of sales that are used by normal commercial companies.
2. ¥ (2,482) 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 three-month period ended June 30, 2015.

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

None