

**CONSOLIDATED FINANCIAL
RESULTS
FOR THE QUARTER ENDED
JUNE 30, 2015
SUPPLEMENTARY MATERIALS**

August 12, 2015

J Trust Co., Ltd.

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Please note that figures based on IFRS in this material are unaudited figures prepared by the Company as a reference.

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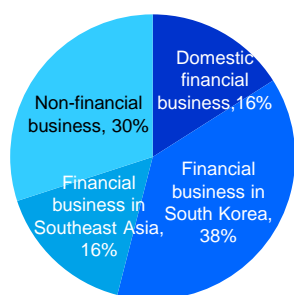
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I. Change in Key Management Indices

(unit: million yen)

	June 30, 2015
Market cap (million yen)	137,157
Number of outstanding shares	118,648,154
Share price	1,156
PBR	0.74
PER	-

Breakdown of operating revenue (1st Quarter of FY 2016)



	FY2013	FY2014	FY2015	June 2015
Operating revenue	55,683	61,926	63,281	19,490
Operating expenses	20,786	26,339	29,285	9,918
Operating gross profit	34,897	35,586	33,996	9,571
Selling, general and administrative expenses	22,892	21,841	39,214	11,523
Operating income (loss)	12,005	13,745	-5,217	-1,951
Non-operating income	1,979	1,010	3,166	489
Non-operating expenses	279	1,404	333	123
Ordinary income (loss)	13,704	13,351	-2,385	-1,585
Extraordinary income	645	1,902	15,482	12
Extraordinary losses	528	3,564	2,080	1,175
Income before income taxes and minority interests	13,821	11,689	11,016	-2,747
Profit (loss) attributable to owners of parent	13,309	11,145	10,143	-2,789
Operating profit ratio ^{*1}	21.56%	22.20%	-8.25%	-10.01%
ROA	7.92%	4.03%	2.32%	-0.52%
ROE	20.92%	6.29%	5.39%	-1.52%

Note 1: Operating income on operating revenue

J Trust Group's Key Initiatives during 1st Quarter of FY 2016

(i) Business development in Southeast Asia

Changed the trade name of PT Bank Mutiara Tbk., a commercial bank in Indonesia, which we acquired in November 2014, to PT Bank JTrust Indonesia Tbk.

We plan to use "J Trust" brand uniformly in East Asia and ASEAN to improve brand value. The maximization of network effect in Asia is expected to contribute to the business performance.

In Thailand, we underwrote convertible bond issued by Group Lease PCL (Kingdom of Thailand), listed on the Stock Exchange of Thailand through JTRUST ASIA PTE. LTD.

We aim to generate synergy through measures as follows: provision of financing by PT Bank JTrust Indonesia, Tbk., joint operation of hire-purchase financing business in Indonesia which is expected to achieve sustainable growth and operational tie-up when the J Trust Group conducts business in Southeast Asia.

(ii) Business development in South Korea

Changed the trade name of Chinae Savings Bank Co., Ltd. to JT Chinae Savings Bank Co., Ltd.

Through the acquisition of JT Savings Bank in January 2015 and JT Capital in March 2015, the J Trust Group became the group to offer comprehensive financial service including savings banking, purchase and collection of accounts receivable, leasing and installment financing business and established the business foundation to offer comprehensive financial services. To aim for further growth, taking the improvement in "J Trust" brand value in South Korea and the contribution on financial performance from maximization of network effect into consideration while maintaining the brand recognition of Chinae Savings Bank Co., Ltd., we changed Chinae Savings Bank's trade name to "JT Chinae Savings Bank Co., Ltd."

(iii) Business development in Japan

Made BtcBox, an operator of bitcoin exchange, an equity method affiliate

Made BtcBox an equity method affiliate through the underwriting of shares issued through a third party allotment. (ratio of voting rights held: 26.46%). We will provide BtcBox with fund and human resources not only to expand BtcBox's Bitcoin exchange operation but also to create new type of business which employs Bitcoin. Leveraging both companies' strength, we will focus on the integration of online payment and conventional payment. We will tackle the establishment of system to create new business utilizing bitcoin such as low-cost international wire transfer through the establishment of overseas exchange, establishment of new settlement system in emerging countries and internet forex trading and aim to increase the corporate value of both companies.

Disclosed share buyback plan

We will return profit to shareholders through the improvement in capital efficiency and implement the flexible capital policy in response to change in business environment.

II. Overview of Consolidated Financial Results for 1st Quarter of FY 2016

1. YOY Comparison of Consolidated Financial Results

(unit: million yen)

	June 2014 (cumulative)		June 2015 (cumulative)		YOY change	YOY (%)	Major factors behind the change
	Result	(%)	Result	(%)			
Operating revenue	15,928	100.0	19,490	100.0	3,562	22.4	<p>Banking business revenue increased due to Chinae Savings Bank's assumption of loan business from affiliated financial institutions including TA Asset, increase in new loan balance and contribution from operating revenue of JT Savings Bank and Bank JTrust Indonesia which we acquired during the previous fiscal year.</p> <p>+</p> <p>Addition of operating revenue from companies such as Highlights Entertainment which we acquired during the previous fiscal year increased other operating revenue.</p> <p>Installment payment paying for commission decreased since the balance of advances paid-installment declined owing to the transfer of "KC Card" brand.</p> <p>-</p> <p>In South Korea, interest on loans decreased since affiliated financial institutions including TA Asset transferred its loan business to JT Chinae Savings Bank.</p>
Operating expenses	7,739	48.6	9,918	50.9	2,179	28.2	<p>Banking business expenses increased due to addition of operating expenses of companies including Bank JTrust Indonesia which we acquired during the previous fiscal year.</p> <p>+</p> <p>Other operating expenses increased due to addition of operating expenses of companies including Highlights Entertainment which we acquired during the previous fiscal year.</p>
Gross operating profit	8,188	51.4	9,571	49.1	1,382	16.9	
Selling, general and administrative expenses	8,546	53.7	11,523	59.1	2,976	34.8	<p>+</p> <p>SG & A expenses increased due to following reasons; increase in provision of allowance for doubtful accounts to improve financial health of Bank JTrust Indonesia and rehabilitate its business (temporary factor), increase in amortization of goodwill related to share acquisition and increase in personnel expenses owing to increase in number of employees.</p>
Operating income	(358)	(2.2)	(1,951)	(10.0)	(1,593)	-	
Ordinary income	(294)	(1.9)	(1,585)	(8.1)	(1,290)	-	<p>+</p> <p>Posted foreign exchange gains as we advance into overseas market.</p> <p>-</p> <p>Operating income decreased.</p>
Profit (loss) attributable to owners of parent	(395)	(2.5)	(2,789)	(14.3)	(2,394)	-	<p>Ordinary income decreased.</p> <p>-</p> <p>Posted impairment loss due to sale of Japan Care Welfare Group.</p>

II. Overview of Consolidated Financial Results for 1st Quarter of FY 2016

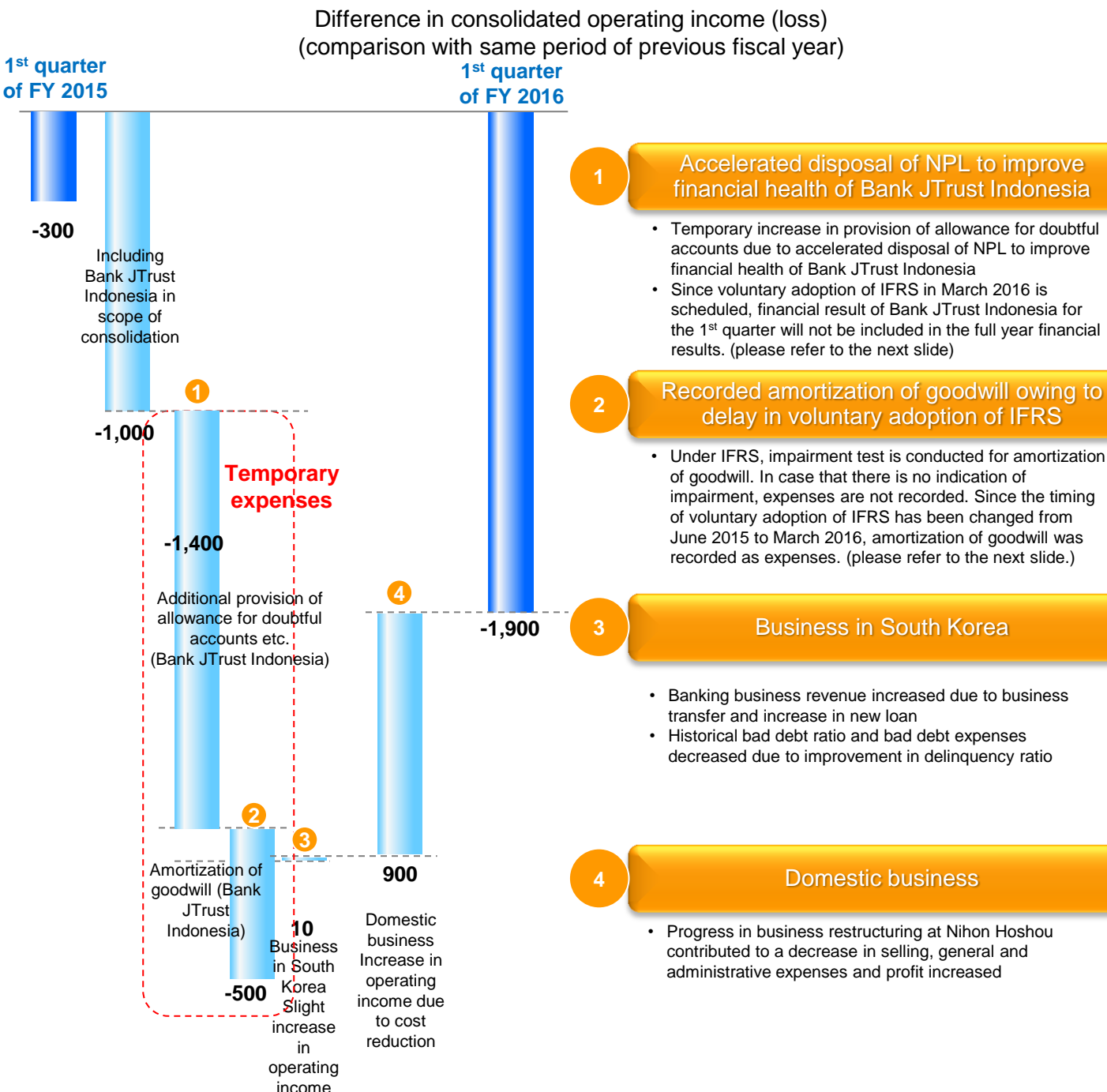
2. YOY Comparison of Operating Revenue and Operating Income per Segment

(unit: million yen)

		June 2014 (cumulative)	June 2015 (cumulative)	YOY change	YOY (%)	Major factors behind the change
Domestic financial business	Operating revenue	5,222	2,860	(2,361)	(45.2)	Operating revenue declined. Installment payment paying for commission decreased since the balance of advances paid-installment declined owing to the transfer of "KC Card" brand.
	Operating income	1,011	903	(108)	(10.7)	
Financial business in South Korea	Operating revenue	4,974	7,412	2,438	49.0	Banking business revenue increased due to increase in new loan balance at JT Chinae Savings Bank and acquisition of JT Savings Bank during the previous fiscal year. Acquisition of JT Capital increased interest on loans .
	Operating income	(1,298)	15	1,313	-	
Financial business in Southeast Asia	Operating revenue	0	3,227	3,227	-	Although banking business revenue increased owing to the acquisition of Bank JTrust Indonesia during the previous fiscal year, operating income decreased. This was due to the increase in provision of allowance for doubtful accounts to improve its financial health toward its rehabilitation as a temporary factor and increase in amortization of goodwill related to share acquisition.
	Operating income	0	(2,519)	(2,519)	-	
General entertainment business	Operating revenue	3,642	3,905	262	7.2	Although slowdown in personal consumption owing to the consumption tax hike was negative for operating revenue, addition of operating revenue of Highlights Entertainment increased operating revenue. Operating income declined due to the addition of Highlights Entertainment's operating expenses.
	Operating income	187	44	(143)	(76.3)	
Real estate business	Operating revenue	1,846	1,244	(601)	(32.6)	Operating revenue and operating income declined. As the repercussion of spike in order prior to the consumption tax hike during the previous fiscal year, number of houses sold did not increase.
	Operating income	241	73	(168)	(69.8)	
Other business	Operating revenue	513	1,097	583	113.7	Operating revenue increased due to addition of operating revenue of JC-Group which was newly included in the scope of consolidation from the current fiscal year, operating expenses increased due to the addition of JC-Group's operating expenses.
	Operating income	(33)	111	144	-	
Total	Operating revenue	16,198	19,748	3,549	21.9	
	Operating income	109	(1,372)	(1,482)	-	
Elimination or internal transaction	Operating revenue	(270)	(258)	12	-	
	Operating income	(467)	(579)	(111)	-	
Consolidated	Operating revenue	15,928	19,490	3,562	22.4	
	Operating income	(358)	(1,951)	(1,593)	-	

III. Topics 1: Comparison with Same Period of Previous Fiscal Year

- Accelerated disposal of NPL to improve financial health of Bank JTrust Indonesia
- Recorded amortization of goodwill temporarily due to the postponement of voluntary adoption of IFRS
- Smooth progress in domestic business towards the achievement of medium term business plan

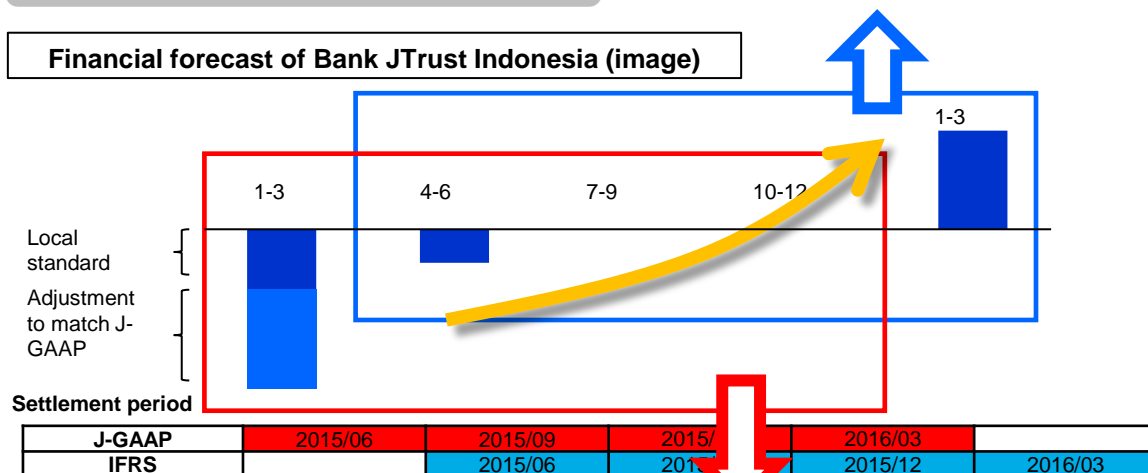


➤ Difference with financial forecast

IFRS

Since the settlement period for subsidiaries and a parent company is specified to be same, the settlement period of subsidiary for the 1st quarter of FY 2016 is from April 1, 2015 till June 30, 2015.

Financial forecast of Bank JTrust Indonesia (image)



J-GAAP

If the difference in settlement period between a subsidiary and a parent company is within three months, financial result of a subsidiary during subsidiary's accounting period can be reflected in consolidated financial statement. Therefore, the consolidated financial statement of the 1st quarter (from April 1, 2015 till June 30, 2015) reflects the financial result of Bank JTrust Indonesia from January 1, 2015 till March 31, 2015.

1

Postponement of voluntary adoption of IFRS caused difference in period of subsidiary's financial result to be reflected in consolidated financial result

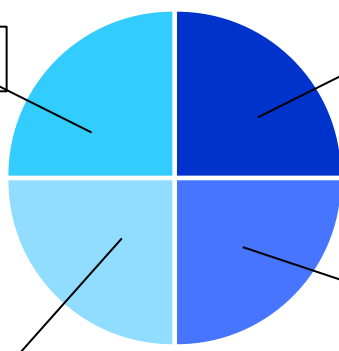
- Under IFRS, financial result from January till March 2015 should be reflected in financial result of FY 2015.
- Due to postponement of voluntary adoption of IFRS and subsequent application of Japanese GAAP, the financial result from January till March 2015 was reflected in the consolidated financial results of 1st quarter. However, the voluntary adoption of IFRS is scheduled for March 2016 and the financial result from January till March 2015 will not be reflected in full year consolidated financial result.

2

Rehabilitation of Bank JTrust Indonesia has just started and we will aim for stable profit increase

- Bank JTrust Indonesia has just begun to make progress towards profit growth after being supervised by Indonesia Deposit Insurance Corporation
- Going forward, Bank JTrust Indonesia will be able to increase profit stably under following growth strategies

4. Expansion in commission fee



1. Improvement in financial health

- Lower NPL ratio
- Establishment of special project team to handle NPL
- Disposal of collateral
- Separation of NPL ⇒ Establishment of finance company

2. Expansion of operating assets through expansion of loan for SME and consumers

- Increase balance of corporate loan by sharing client base with Bank Mayapada
- Steady progress in loan extended in collaboration with multi finance companies
- Expansion in balance of other loan
 - Hiring of new employees
 - Promote internal training on loan sales and marketing

3. Decrease in funding cost

- Direct major customers who have term deposit with high interest rate to low interest product
- Procure low-interest deposit from overseas customers including Japan
- Promote development of internet banking system to improve CASA ratio (ratio of current account and savings account against total deposit balance)

V. Medium Term Business Plan

Profit from banking business which is expected to achieve sustainable profit expansion in fast-growing Asia will play a bigger role

Segment		Strategy
Domestic financial business (stable profit foundation)		Exit from consumer finance business and focus on real estate secured loan business, servicer business and credit guarantee business which possess relatively high profitability and various business opportunities
Financial business (South Korea) (main source of profit)		Each company plays a different role to capitalize on characteristics of business and maximize strength of the Group and aggressively increases balance of receivables through mutual collaboration
Financial business (Southeast Asia) (main source of profit)		During the first year (FY 2016), collection of NPL will be the main source of profit. From the second year, we will achieve the target by improving the area in which we lag behind competitors to the level equivalent to competitors
Non-financial business (source of additional profit)	General entertainment business	Shift from operation of game arcades to comprehensive amusement business with higher profitability which utilizes contents Upside potential from new area which is not included in medium term business plan such as a company involved in development of slot machines
	Real estate business	Increase profit through cost reduction by increasing number of ready-built houses and ratio of in-house construction and expansion of number of commercial facility construction orders Provide housing of Japanese quality overseas and aim to generate synergy with the Group's overseas financial business

Medium Term Business Plan

(unit: 100 million yen, %)

		FY 2015 (actual)	FY 2016 (target)	FY 2017 (target)	FY 2018 (target)	CAGR (from 2015 till 2018)
Domestic financial business	Operating revenue	120	111	111	115	-1%
	Operating income	25	32	40	44	+21%
	Operating asset ^{*1}	365	487	756	1,003	+40%
Financial business (South Korea)	Operating revenue	187	300	408	632	+50%
	Operating income	-52	25	55	83	+82% ^{*3}
	Operating asset ^{*1}	1,907	2,500	3,200	4,000	+28%
Financial business (Southeast Asia)	Operating revenue	-	120	229	303	+59% ^{*3}
	Operating income	-	15	32	53	+88% ^{*3}
	Operating asset	760	1,095	1,663	2,152	+41%
General entertainment business	Sales	151	150	149	148	-1%
	Operating income	9	11	11	11	+7%
Real estate business	Sales	75	65	71	80	+2%
	Operating income	5	5	6	7	+12%
Other non-financial business	Sales	7	35	70	102	+144%
	Operating income	-0	-2	2	5	N/A
Group total ^{*2}	Operating revenue	632	819	1,075	1,421	+31%
	Operating income	-52	75	151	217	+70% ^{*3}
	Operating profit ratio	N/A	9.2%	14.0%	15.3%	
	EPS (yen)	86	40	116	164	+24%
	ROE	5.6%	2.5%	7.0%	10.0%	

Note 1: Excluding principal balance of purchased receivables in receivable collection business (operating assets in domestic financial business refer to credit guarantee balance)

Note 2: After consolidation adjustment

Note 3: CAGR from FY 2016 till FY 2018

1. Group

<under IFRS>

(unit: million yen, %)

		FY 2016 Target	Q1 of FY 2016 Actual	Progress (%)
			(unaudited)	
Domestic financial business	Operating revenue	11,100	2,783	25.1%
	Operating income	3,200	1,109	34.7%
	Operating asset ^{*1}	48,700	38,426	78.9%
Financial business in South Korea	Operating revenue	30,000	7,094	23.6%
	Operating income	2,500	-897	—
	Operating asset ^{*1}	250,000	196,351	78.5%
Financial business in Southeast Asia ^{*2}	Operating revenue	12,000	2,911	24.3%
	Operating income	1,500	-595	—
	Operating asset	109,500	77,102	70.4%
General entertainment business	Sales	15,000	3,905	26.0%
	Operating income	1,100	107	9.7%
Real estate business	Sales	6,500	1,244	19.1%
	Operating income	500	74	14.8%
Other non-financial business	Sales	3,500	1,097	31.3%
	Operating income	-200	-744	—
Group total ^{*3}	Operating revenue	81,900	18,779	22.9%
	Operating income	7,500	-1,839	—
	Operating profit ratio	9.20%	-9.8%	
	EPS (yen)	40	-16.38	
	ROE	2.50%	-1.1%	

Note 1: Excluding principal balance of purchased receivables in receivable collection business (operating assets in domestic financial business refer to credit guarantee balance)

Note 2: Regarding Bank JTrust Indonesia, under Japanese GAAP, if the difference in settlement period between a subsidiary and a parent company is within three months, financial result of a subsidiary during subsidiary's accounting period can be reflected in consolidated financial statement. Therefore, the consolidated financial statement of the 1st quarter (from April 1, 2015 till June 30, 2015) reflects the financial result of Bank JTrust Indonesia from January 1, 2015 till March 31, 2015. Under IFRS, the difference in accounting period is not permitted and above consolidated figures reflect the financial result of Bank JTrust Indonesia from April 1, 2015 till June 30, 2015.

Note 3: After consolidation adjustment

(unit: million yen, %)

2. Domestic Financial Business

<under IFRS>				<Under Japanese GAAP>
	FY 2016 Target	Q1 of FY 2016 Actual	Progress (%)	Q1 of FY 2016 Actual
		(unaudited)		
Operating revenue ^{*1}	11,100	2,783	25.1%	2,860
Credit guarantee business ^{*2}	6,700	1,846	27.6%	
Receivable collection business	3,800	890	23.4%	
Operating income ^{*1}	3,200	1,109	34.7%	903
Operating profit ratio	29%	39.8%		
Credit guarantee business ^{*2}	2,000	553	27.7%	
Operating profit ratio	30%	30.0%		
Receivable collection business	1,200	272	22.7%	
Operating profit ratio	32%	30.6%		
Credit guarantee balance	48,700	38,426	78.9%	
Rental housing loan balance ^{*3}	12,300	1,401	11.4%	
Credit guarantee fee	—	5.17%		

Note 1: Total operating revenue and operating income include figures for credit card business in addition to credit guarantee business and receivable collection business.

Note 2: Figures in credit guarantee business include figures of financial business and business to collect off-balance receivable at Nihon Hoshou.

Note 3: This balance is included in credit guarantee balance shown above.

Other numerical target

(unit: million yen)

		2015/03	2015/06	Target till 2018/03
Property related credit guarantee	Credit guarantee balance	22,500	23,822	85,000
Purchased receivables	Principal balance	340,000	342,116	500,000

(unit: million yen, %)

3. Financial Business in South Korea

<under IFRS>				<under Japanese GAAP>
	FY 2016 Target	Q1 of FY 2016 Actual	Progress (%)	Q1 of FY 2016 Actual
		(unaudited)		
Operating revenue	30,000	7,094	23.6%	7,412
Operating income	2,500	-897	—	15
Operating profit ratio	8%	-12.6%		
Operating assets	250,000	196,351	78.5%	
Average lending interest rate ^{*1}	14.9%	18.0%		
Average deposit interest rate ^{*1}	2.8%	2.9%		
Net interest margin ^{*1}	10.10%	9.56%		
Average lending interest rate ^{*2}	14.6%	15.8%		
Average funding interest rate ^{*2}	3.4%	3.8%		

Note 1: Weighted average of two savings banks (JT Chinae Savings Bank and JT Savings Bank)

Note 2: Weighted average of all companies in South Korea

Note 3: Items on balance sheet are translated using the exchange rate of 1 won = 0.1094 yen for the first quarter of FY 2016.

Items on statement of income are translated using the exchange rate of 1 won = 0.1107 yen for the first quarter of FY 2016.

Other numerical target

(unit: 100 million won, %)

		2015/03	2015/06	Target till 2018/03
Savings bank and capital company				
Consumer loan balance		9,000	7,980	18,000
Credit ratings (average)		6.9	6.8	5.8
Cost to obtain a customer (10 thousand won)		60	67	30
Ratio of loan to large corporations, secured loan and loan with government guarantees		50%	56%	55%
		9,000	9,969	22,000
Receivable collection business	Principal balance	2,600	2,760 ^{*1}	10,000
	Principal balance per an employee	40	37 ^{*1}	80
	Return on investment		28.5% ^{*2}	Maintain 250%

Note 1: Due to transfer of loan receivables and employees of Neoline Credit Co., Ltd. to TA Asset in April 2015

Note 2: Result during the average collection period of 7.03 months. If adjusted with 60 months, the assumption of numerical target, 243% is obtained.

(unit: million yen, %)

4. Financial Business in Southeast Asia

<under IFRS>

<under Japanese GAAP>

	FY 2016 Target	Q1 of FY 2016 Actual	Progress (%)	Q1 of FY 2016 Actual
		(unaudited)		
Operating revenue	12,000	2,911	24.3%	3,227
Operating income	1,500	-595	—	-2,519
Operating asset	109,500	77,102	70.4%	
Average lending interest rate	12.7%	9.99%		
Average deposit interest rate	8.2%	8.43%		
Net interest margin	4.5%	0.43%		

*Exchange rate of 1 rupiah = 0.0092 yen and 1 rupiah = 0.0093 yen is used for items on balance sheet and income statement respectively.

* Regarding Bank JTrust Indonesia, under Japanese GAAP, if the difference in settlement period between a subsidiary and a parent company is within three months, financial result of a subsidiary during subsidiary's accounting period can be reflected in consolidated financial statement. Therefore, the consolidated financial statement of the 1st quarter (from April 1, 2015 till June 30, 2015) reflects the financial result of Bank JTrust Indonesia from January 1, 2015 till March 31, 2015. Under IFRS, the reflection of different accounting period is not permitted and consolidated figures reflect the financial result of Bank JTrust Indonesia from April 1, 2015 till June 30, 2015.

Other numerical target

(unit: trillion rupiah, %)

	2015/03	2015/06	Target till 2018/03
SME loan	3.8	3.7	13.0
Multi finance	2.4	2.7	5.2
Average deposit interest rate	8.85%	8.43%	7.0%
CASA ratio	10.3%	14.7%	29.2%
Balance of loan to overseas business	0.7	1.1	2.1
Fee income	0.09	* 0.03	0.25

*Actual figures till the current quarter

5. Other Non-Financial Business

(unit: million yen, %)

i. Amusement Business (general entertainment business)

<under IFRS>

<under Japanese GAAP>

	FY 2016 Target	Q1 of FY 2016 Actual	Progress (%)
		(unaudited)	
Operating revenue	15,000	3,905	26.0%
Operating income	1,100	107	9.7%

Q1 of FY 2016 Actual
3,905
44

ii. Real estate Business

	FY 2016 Target	Q1 of FY 2016 Actual	Progress (%)
		(unaudited)	
Operating revenue	6,500	1,244	19.1%
Operating income	500	74	14.8%

Q1 of FY 2016 Actual
1,244
73

iii. Other Non-Financial Business

	FY 2016 Target	Q1 of FY 2016 Actual	Progress (%)
		(unaudited)	
Operating revenue	3,500	1,097	31.3%
Operating income	-200	-744	—

Q1 of FY 2016 Actual
1,097
111

Other numerical target

		2015/03	2015/06	Target till 2018/03
Amusement business	Number of contents facilities *1	4	3	12
	Number of collaborative events *1	25	5	75
Real estate business	Number of ready-built houses sold *1	85	21	130
	Ratio of in-house construction *2	12%	-	75%
	Number of commercial facility construction orders *1	25	4	40

Note 1: Actual figures till the current quarter

Note 2: Figures for the current quarter is not shown since the figures are collected semi-annually.

VII. Data Book

1. Consolidated Balance Sheet (Grand Total)

Balance by Product

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(a) Loan balance	101,226	294,450	280,515	280,515			
Commercial notes	2,369	2,355	1,927	1,927			
Accounts receivable - operating loans	49,242	65,315	56,536	56,536			
Loans by banking business	46,701	224,401	219,512	219,512			
Long-term operating loans receivable	2,914	2,377	2,538	2,538			
(b) Advances paid - installment	40,814	1,422	1,583	1,583			
Advances paid - installment	39,776	1,395	1,560	1,560			
Long-term operating loans receivable	1,037	27	23	23			
(c) Purchased receivables	2,527	8,647	8,655	8,655			
(d) Credit guarantee balance	40,839	36,712	38,432	38,432			

Allowance for doubtful accounts and others

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(e) Balance of NPL	27,413	42,827	33,777	33,777			
(f) Allowance for doubtful accounts	16,155	30,617	27,733	27,733			
1. Allowance for doubtful accounts	11,684	22,068	21,604	21,604			
NPL ratio (gross) (e) ÷ (a)	27.1%	14.5%	12.0%	12.0%			
NPL ratio (net) ((e)-"1") ÷ (a)	15.5%	7.1%	4.3%	4.3%			
2. Allowance for doubtful accounts (for advances paid - installment)	3,005	26	20	20			
3. Allowance for doubtful accounts (for others)	1,465	8,523	6,108	6,108			
(g) Provision for loss on interest repayment	13,438	6,308	1,467	1,467			
(h) Provision for loss on guarantees	441	422	375	375			

*Allowance for doubtful accounts (for others) is the allowance for purchased receivables, subrogation receivable, membership and investments and other assets.

VII. Data Book

1. Consolidated Balance Sheet : Domestic Financial Business (1)

Nihon Hoshou

Balance by product

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(a) Loan balance	11,598	9,599	8,760	8,760			
Commercial notes	2,369	2,355	1,927	1,927			
Accounts receivable - operating loans	8,064	6,495	5,976	5,976			
Loans by banking business	0	0	0	0			
Long-term operating loans receivable	1,164	747	856	856			
(b) Advances paid - installment	14	7	6	6			
Advances paid - installment	14	7	6	6			
Long-term operating loans receivable	0	0	0	0			
(c) Purchased receivables	1,633	3,390	3,180	3,180			
(d) Credit guarantee balance	31,757	36,577	38,432	38,432			

Allowance for doubtful accounts

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(e) Balance of NPL	4,171	3,006	2,893	2,893			
(f) Allowance for doubtful accounts	1,535	1,038	1,206	1,206			
1. Allowance for doubtful accounts	1,205	756	843	843			
NPL ratio (gross) (e) ÷ (a)	36.0%	31.3%	33.0%	33.0%			
NPL ratio (net) ((e)-"1") ÷ (a)	25.6%	23.4%	23.4%	23.4%			
2. Allowance for doubtful accounts (for advances paid - installment)	19	15	14	14			
3. Allowance for doubtful accounts (for others)	309	266	348	348			
(g) Provision for loss on interest repayment	1,833	1,611	1,456	1,456			
(h) Provision for loss on guarantees	322	405	375	375			

*Allowance for doubtful accounts (for others) is the allowance for purchased receivables, subrogation receivable, membership and investments and other assets.

VII. Data Book

1. Consolidated Balance Sheet : Domestic Financial Business (2)

Partir Servicer

Balance by product

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(a) Loan balance	0	0	0	0			
Commercial notes	0	0	0	0			
Accounts receivable - operating loans	0	0	0	0			
Loans by banking business	0	0	0	0			
Long-term operating loans receivable	0	0	0	0			
(b) Advances paid - installment	0	0	0	0			
Advances paid - installment	0	0	0	0			
Long-term operating loans receivable	0	0	0	0			
(c) Purchased receivables	312	325	281	281			
(d) Credit guarantee balance	0	0	0	0			

Allowance for doubtful accounts

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(e) Balance of NPL	0	0	0	0			
(f) Allowance for doubtful accounts	0	0	0	0			
1. Allowance for doubtful accounts	0	0	0	0			
NPL ratio (gross) (e) ÷ (a)	—	—	—	—			
NPL ratio (net) ((e)-"1") ÷ (a)	—	—	—	—			
2. Allowance for doubtful accounts (for advances paid - installment)	0	0	0	0			
3. Allowance for doubtful accounts (for others)	0	0	0	0			
(g) Provision for loss on interest repayment	0	0	0	0			
(h) Provision for loss on guarantees	0	0	0	0			

*Allowance for doubtful accounts (for others) is the allowance for purchased receivables, subrogation receivable, membership and investments and other assets.

VII. Data Book

1. Consolidated Balance Sheet : Financial Business in South Korea (1)

JT Chinae Savings Bank

Balance by product

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(a) Loan balance	46,701	120,342	115,996	115,996			
Commercial notes	0	0	0	0			
Accounts receivable - operating loans	0	0	0	0			
Loans by banking business	46,701	120,342	115,996	115,996			
Long-term operating loans receivable	0	0	0	0			
(b) Advances paid - installment	0	0	0	0			
Advances paid - installment	0	0	0	0			
Long-term operating loans receivable	0	0	0	0			
(c) Purchased receivables	0	0	0	0			
(d) Credit guarantee balance	0	0	0	0			

Allowance for doubtful accounts

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(e) Balance of NPL	13,567	10,341	10,301	10,301			
(f) Allowance for doubtful accounts	3,990	8,012	8,029	8,029			
1. Allowance for doubtful accounts	3,990	8,012	8,029	8,029			
NPL ratio (gross) (e) ÷ (a)	29.1%	8.6%	8.9%	8.9%			
NPL ratio (net) ((e)-"1") ÷ (a)	20.5%	1.9%	2.0%	2.0%			
2. Allowance for doubtful accounts (for advances paid - installment)	0	0	0	0			
3. Allowance for doubtful accounts (for others)	0	0	0	0			
(g) Provision for loss on interest repayment	0	0	0	0			
(h) Provision for loss on guarantees	0	0	0	0			

*Allowance for doubtful accounts (for others) is the allowance for purchased receivables, subrogation receivable, membership and investments and other assets.

VII. Data Book

1. Consolidated Balance Sheet : Financial Business in South Korea (2)

JT Savings Bank

Balance by product

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(a) Loan balance	-	25,692	28,332	28,332			
Commercial notes	-	0	0	0			
Accounts receivable - operating loans	-	0	0	0			
Loans by banking business	-	25,692	28,332	28,332			
Long-term operating loans receivable	-	0	0	0			
(b) Advances paid - installment	-	0	0	0			
Advances paid - installment	-	0	0	0			
Long-term operating loans receivable	-	0	0	0			
(c) Purchased receivables	-	0	0	0			
(d) Credit guarantee balance	-	0	0	0			

Allowance for doubtful accounts

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(e) Balance of NPL	-	4,252	3,906	3,906			
(f) Allowance for doubtful accounts	-	1,512	1,542	1,542			
1. Allowance for doubtful accounts	-	1,512	1,542	1,542			
NPL ratio (gross) (e) ÷ (a)	-	16.5%	13.8%	13.8%			
NPL ratio (net) ((e)-"1") ÷ (a)	-	10.7%	8.3%	8.3%			
2. Allowance for doubtful accounts (for advances paid – installment)	-	0	0	0			
3. Allowance for doubtful accounts (for others)	-	0	0	0			
(g) Provision for loss on interest repayment	-	0	0	0			
(h) Provision for loss on guarantees	-	0	0	0			

*Allowance for doubtful accounts (for others) is the allowance for purchased receivables, subrogation receivable, membership and investments and other assets.

VII. Data Book

1. Consolidated Balance Sheet : Financial Business in South Korea (3)

JT Capital

Balance by product

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(a) Loan balance	-	44,649	42,803	42,803			
Commercial notes	-	0	0	0			
Accounts receivable - operating loans	-	44,649	42,803	42,803			
Loans by banking business	-	0	0	0			
Long-term operating loans receivable	-	0	0	0			
(b) Advances paid - installment	-	0	0	0			
Advances paid - installment	-	0	0	0			
Long-term operating loans receivable	-	0	0	0			
(c) Purchased receivables	-	0	0	0			
(d) Credit guarantee balance	-	0	0	0			

Allowance for doubtful accounts

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(e) Balance of NPL	-	9,625	3,338	3,338			
(f) Allowance for doubtful accounts	-	1,504	1,049	1,049			
1. Allowance for doubtful accounts	-	1,504	1,049	1,049			
NPL ratio (gross) (e) ÷ (a)	-	21.6%	7.8%	7.8%			
NPL ratio (net) ((e)-"1") ÷ (a)	-	18.2%	5.3%	5.3%			
2. Allowance for doubtful accounts (for advances paid – installment)	-	0	0	0			
3. Allowance for doubtful accounts (for others)	-	0	0	0			
(g) Provision for loss on interest repayment	-	0	0	0			
(h) Provision for loss on guarantees	-	0	0	0			

*Allowance for doubtful accounts (for others) is the allowance for purchased receivables, subrogation receivable, membership and investments and other assets.

VII. Data Book

1. Consolidated Balance Sheet : Financial Business in South Korea (4)

TA Asset Management

Balance by product

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(a) Loan balance	24,649	6,438	6,187	6,187			
Commercial notes	0	0	0	0			
Accounts receivable - operating loans	23,659	5,183	4,490	4,490			
Loans by banking business	0	0	0	0			
Long-term operating loans receivable	989	1,255	1,696	1,696			
(b) Advances paid - installment	0	0	0	0			
Advances paid - installment	0	0	0	0			
Long-term operating loans receivable	0	0	0	0			
(c) Purchased receivables	0	4,048	4,414	4,414			
(d) Credit guarantee balance	0	0	0	0			

Allowance for doubtful accounts

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(e) Balance of NPL	5,631	5,074	5,061	5,061			
(f) Allowance for doubtful accounts	3,896	3,781	3,854	3,854			
1. Allowance for doubtful accounts	3,895	3,781	3,854	3,854			
NPL ratio (gross) (e) ÷ (a)	22.8%	78.8%	81.8%	81.8%			
NPL ratio (net) ((e)-"1") ÷ (a)	7.0%	20.1%	19.5%	19.5%			
2. Allowance for doubtful accounts (for advances paid - installment)	0	0	0	0			
3. Allowance for doubtful accounts (for others)	1	0	0	0			
(g) Provision for loss on interest repayment	0	0	0	0			
(h) Provision for loss on guarantees	0	0	0	0			

*Allowance for doubtful accounts (for others) is the allowance for purchased receivables, subrogation receivable, membership and investments and other assets.

VII. Data Book

1. Consolidated Balance Sheet : Financial Business in Southeast Asia

Bank JTrust Indonesia

Balance by product

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(a) Loan balance	-	76,089	73,105	73,105			
Commercial notes	-	0	0	0			
Accounts receivable - operating loans	-	0	0	0			
Loans by banking business	-	76,089	73,105	73,105			
Long-term operating loans receivable	-	0	0	0			
(b) Advances paid - installment	-	0	0	0			
Advances paid - installment	-	0	0	0			
Long-term operating loans receivable	-	0	0	0			
(c) Purchased receivables	-	0	0	0			
(d) Credit guarantee balance	-	0	0	0			

Allowance for doubtful accounts

(unit: million yen)

	2014/03	2015/03	2016/03				
				2015/06	2015/09	2015/12	2016/03
(e) Balance of NPL ^{*1}	-	9,313	8,275	8,275			
(f) Allowance for doubtful accounts ^{*1}	-	13,060	11,487	11,487			
1. Allowance for doubtful accounts	-	5,913	6,127	6,127			
NPL ratio (gross) (e) ÷ (a)	-	12.2%	11.3%	11.3%			
NPL ratio (net) ((e)-"1") ÷ (a)	-	4.5%	2.9%	2.9%			
2. Allowance for doubtful accounts (for advances paid – installment)	-	0	0	0			
3. Allowance for doubtful accounts (for others) ^{*2}	-	7,147	5,360	5,360			
(g) Provision for loss on interest repayment	0	0	0	0			
(h) Provision for loss on guarantees	0	0	0	0			

Note 1: Figures based on local (Indonesia) standard

Note 2: Allowance for doubtful accounts (for others) is the allowance for purchased receivables, subrogation receivable, membership and investments and other assets.

VII. Data Book

2. Statement of Income : Grand Total

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	183	188	43	43			
Interest on loans	3,054	4,934	1,007	1,007			
Collection from purchased receivable	3,018	3,439	766	766			
Installment payment paying for commission	7,463	4,701	42	42			
Guarantee commission	2,377	2,443	454	454			
Sales on real estate business	4,970	5,821	1,244	1,244			
Gain on bad debts recovered	5,135	4,809	1,392	1,392			
Other financial revenue	3,091	1,051	171	171			
Sales on amusement business	16,510	15,960	3,904	3,904			
Banking business revenue	12,392	14,376	8,992	8,992			
Other operating revenue	3,728	5,553	1,471	1,471			
Total operating revenue	61,926	63,281	19,490	19,490			
Operating expenses	26,339	29,285	9,918	9,918			
Operating gross profit	35,586	33,996	9,571	9,571			
Selling, general and administrative expenses							
Expenses related to bad debts	-2,409	11,906	3,271	3,271			
Provision of allowance for doubtful accounts	213	9,513	3,293	3,293			
Bad debts expenses	1,161	54	3	3			
Provision for loss on interest repayment (selling, general and administrative expenses)	-209	2,229	6	6			
Provision for loss on guarantees	-3,575	108	-30	-30			
Personnel expenses	11,804	12,062	3,670	3,670			
Other expenses	12,446	15,245	4,581	4,581			
Total selling, general and administrative expenses	21,841	39,214	11,523	11,523			
Operating income (loss)	13,745	-5,217	-1,951	-1,951			
Ordinary income (loss)	13,351	-2,385	-1,585	-1,585			
Gain on bargain purchase	1,060	14,573	0	0			
Income before income taxes and minority interests	11,689	11,016	-2,747	-2,747			
Profit (loss) attributable to owners of parent	11,145	10,143	-2,789	-2,789			

VII. Data Book

2. Statement of Income : Domestic Financial Business (1)

Nihon Hoshou

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	179	188	43	43			
Interest on loans	2,069	998	201	201			
Collection from purchased receivable	519	1,153	390	390			
Installment payment paying for commission	3	1	0	0			
Guarantee commission	1,670	1,777	454	454			
Sales on real estate business	6	4	0	0			
Gain on bad debts recovered	4,144	3,694	824	824			
Other financial revenue	3,330	1,822	332	332			
Sales on amusement business	0	0	0	0			
Banking business revenue	0	0	0	0			
Other operating revenue	296	310	103	103			
Total operating revenue	12,219	9,951	2,349	2,349			
Operating expenses	823	966	238	238			
Operating gross profit	11,396	8,984	2,111	2,111			
Selling, general and administrative expenses							
Expenses related to bad debts	726	1,146	183	183			
Provision of allowance for doubtful accounts	833	498	207	207			
Bad debts expenses	32	27	0	0			
Provision for loss on interest repayment (selling, general and administrative expenses)	16	537	6	6			
Provision for loss on guarantees	-156	82	-30	-30			
Personnel expenses	3,690	3,225	632	632			
Other expenses	2,572	2,248	493	493			
Total selling, general and administrative expenses	6,989	6,620	1,308	1,308			
Operating income (loss)	4,407	2,364	802	802			
Ordinary income (loss)	4,637	2,492	832	832			
Gain on bargain purchase	0	0	0	0			
Income before income taxes and minority interests	4,644	1,363	832	832			
Profit (loss) attributable to owners of parent	5,484	1,420	841	841			

VII. Data Book

2. Statement of Income : Domestic Financial Business (2)

Partir Servicer

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	0	0	0	0			
Interest on loans	0	0	0	0			
Collection from purchased receivable	681	706	184	184			
Installment payment paying for commission	0	0	0	0			
Guarantee commission	0	0	0	0			
Sales on real estate business	0	0	0	0			
Gain on bad debts recovered	114	152	32	32			
Other financial revenue	36	66	7	7			
Sales on amusement business	0	0	0	0			
Banking business revenue	0	0	0	0			
Other operating revenue	464	468	146	146			
Total operating revenue	1,296	1,394	371	371			
Operating expenses	24	35	42	42			
Operating gross profit	1,272	1,359	329	329			
Selling, general and administrative expenses							
Expenses related to bad debts	14	19	2	2			
Provision of allowance for doubtful accounts	0	0	0	0			
Bad debts expenses	14	19	2	2			
Provision for loss on interest repayment (selling, general and administrative expenses)	0	0	0	0			
Provision for loss on guarantees	0	0	0	0			
Personnel expenses	684	736	184	184			
Other expenses	431	429	101	101			
Total selling, general and administrative expenses	1,130	1,185	288	288			
Operating income (loss)	142	173	40	40			
Ordinary income (loss)	145	179	41	41			
Gain on bargain purchase	0	0	0	0			
Income before income taxes and minority interests	145	175	41	41			
Profit (loss) attributable to owners of parent	94	115	28	28			

VII. Data Book

2. Statement of Income : Financial Business in South Korea (1)

JT Chinae Savings Bank

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	0	0	0	0			
Interest on loans	0	0	0	0			
Collection from purchased receivable	0	0	0	0			
Installment payment paying for commission	0	0	0	0			
Guarantee commission	0	0	0	0			
Sales on real estate business	0	0	0	0			
Gain on bad debts recovered	0	0	0	0			
Other financial revenue	0	0	0	0			
Sales on amusement business	0	0	0	0			
Banking business revenue	12,392	13,614	5,141	5,141			
Other operating revenue	0	0	0	0			
Total operating revenue	12,392	13,614	5,141	5,141			
Operating expenses	4,630	5,688	1,445	1,445			
Operating gross profit	7,762	7,926	3,695	3,695			
Selling, general and administrative expenses							
Expenses related to bad debts	-504	6,951	898	898			
Provision of allowance for doubtful accounts	-1,085	6,951	898	898			
Bad debts expenses	581	0	0	0			
Provision for loss on interest repayment (selling, general and administrative expenses)	0	0	0	0			
Provision for loss on guarantees	0	0	0	0			
Personnel expenses	2,335	2,519	736	736			
Other expenses	2,986	4,525	1,366	1,366			
Total selling, general and administrative expenses	4,817	13,996	3,001	3,001			
Operating income (loss)	2,944	-6,070	694	694			
Ordinary income (loss)	2,939	-6,046	705	705			
Gain on bargain purchase	0	0	0	0			
Income before income taxes and minority interests	2,665	-6,702	702	702			
Profit (loss) attributable to owners of parent	2,665	-6,702	702	702			

VII. Data Book

2. Statement of Income : Financial Business in South Korea (2)

JT Savings Bank

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	—	0	0	0			
Interest on loans	—	0	0	0			
Collection from purchased receivable	—	0	0	0			
Installment payment paying for commission	—	0	0	0			
Guarantee commission	—	0	0	0			
Sales on real estate business	—	0	0	0			
Gain on bad debts recovered	—	0	0	0			
Other financial revenue	—	0	0	0			
Sales on amusement business	—	0	0	0			
Banking business revenue	—	589	905	905			
Other operating revenue	—	0	0	0			
Total operating revenue	—	589	905	905			
Operating expenses	—	189	290	290			
Operating gross profit	—	400	614	614			
Selling, general and administrative expenses							
Expenses related to bad debts	—	-203	212	212			
Provision of allowance for doubtful accounts	—	-203	212	212			
Bad debts expenses	—	0	0	0			
Provision for loss on interest repayment (selling, general and administrative expenses)	—	0	0	0			
Provision for loss on guarantees	—	0	0	0			
Personnel expenses	—	139	195	195			
Other expenses	—	111	159	159			
Total selling, general and administrative expenses	—	48	566	566			
Operating income (loss)	—	352	48	48			
Ordinary income (loss)	—	352	49	49			
Gain on bargain purchase	—	0	0	0			
Income before income taxes and minority interests	—	352	49	49			
Profit (loss) attributable to owners of parent	—	344	23	23			

VII. Data Book

2. Statement of Income : Financial Business in South Korea (3)

JT Capital

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	—	—	0	0			
Interest on loans	—	—	772	772			
Collection from purchased receivable	—	—	0	0			
Installment payment paying for commission	—	—	0	0			
Guarantee commission	—	—	0	0			
Sales on real estate business	—	—	0	0			
Gain on bad debts recovered	—	—	4,901	4,901			
Other financial revenue	—	—	0	0			
Sales on amusement business	—	—	0	0			
Banking business revenue	—	—	0	0			
Other operating revenue	—	—	155	155			
Total operating revenue	—	—	5,829	5,829			
Operating expenses	—	—	534	534			
Operating gross profit	—	—	5,294	5,294			
Selling, general and administrative expenses							
Expenses related to bad debts	—	—	458	458			
Provision of allowance for doubtful accounts	—	—	458	458			
Bad debts expenses	—	—	0	0			
Provision for loss on interest repayment (selling, general and administrative expenses)	—	—	0	0			
Provision for loss on guarantees	—	—	0	0			
Personnel expenses	—	—	381	381			
Other expenses	—	—	547	547			
Total selling, general and administrative expenses	—	—	1,387	1,387			
Operating income (loss)	—	—	3,907	3,907			
Ordinary income (loss)	—	—	3,862	3,862			
Gain on bargain purchase	—	—	0	0			
Income before income taxes and minority interests	—	—	3,860	3,860			
Profit (loss) attributable to owners of parent	—	—	2,906	2,906			

VII. Data Book

2. Statement of Income : Financial Business in South Korea (4)

TA Asset Management

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	—	0	0	0			
Interest on loans	—	2,448	99	99			
Collection from purchased receivable	—	0	0	0			
Installment payment paying for commission	—	0	0	0			
Guarantee commission	—	0	0	0			
Sales on real estate business	—	0	0	0			
Gain on bad debts recovered	—	149	39	39			
Other financial revenue	—	0	0	0			
Sales on amusement business	—	0	0	0			
Banking business revenue	—	0	0	0			
Other operating revenue	—	260	374	374			
Total operating revenue	—	2,858	512	512			
Operating expenses	—	354	86	86			
Operating gross profit	—	2,503	426	426			
Selling, general and administrative expenses							
Expenses related to bad debts	—	1,099	35	35			
Provision of allowance for doubtful accounts	—	1,099	35	35			
Bad debts expenses	—	0	0	0			
Provision for loss on interest repayment (selling, general and administrative expenses)	—	0	0	0			
Provision for loss on guarantees	—	0	0	0			
Personnel expenses	—	616	129	129			
Other expenses	—	495	129	129			
Total selling, general and administrative expenses	—	2,211	293	293			
Operating income (loss)	—	292	132	132			
Ordinary income (loss)	—	319	144	144			
Gain on bargain purchase	—	0	0	0			
Income before income taxes and minority interests	—	417	144	144			
Profit (loss) attributable to owners of parent	—	318	113	113			

VII. Data Book

2. Statement of Income : Financial Business in Southeast Asia

Bank JTrust Indonesia

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	-	-	0	0			
Interest on loans	-	-	0	0			
Collection from purchased receivable	-	-	0	0			
Installment payment paying for commission	-	-	0	0			
Guarantee commission	-	-	0	0			
Sales on real estate business	-	-	0	0			
Gain on bad debts recovered	-	-	0	0			
Other financial revenue	-	-	0	0			
Sales on amusement business	-	-	0	0			
Banking business revenue	-	-	3,185	3,185			
Other operating revenue	-	-	0	0			
Total operating revenue	-	-	3,185	3,185			
Operating expenses	-	-	2,792	2,792			
Operating gross profit	-	-	393	393			
Selling, general and administrative expenses	-	-					
Expenses related to bad debts	-	-	1,382	1,382			
Provision of allowance for doubtful accounts	-	-	1,382	1,382			
Bad debts expenses	-	-	0	0			
Provision for loss on interest repayment (selling, general and administrative expenses)	-	-	0	0			
Provision for loss on guarantees	-	-	0	0			
Personnel expenses	-	-	991	991			
Other expenses	-	-	414	414			
Total selling, general and administrative expenses	-	-	2,788	2,788			
Operating income (loss)	-	-	-2,395	-2,395			
Ordinary income (loss)	-	-	-2,425	-2,425			
Gain on bargain purchase	-	-	0	0			
Income before income taxes and minority interests	-	-	-2,425	-2,425			
Profit (loss) attributable to owners of parent	-	-	-2,485	-2,485			

VII. Data Book

2. Statement of Income : General Entertainment Business

ADORES

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	0	0	0	0			
Interest on loans	0	0	0	0			
Collection from purchased receivable	0	0	0	0			
Installment payment paying for commission	0	0	0	0			
Guarantee commission	0	0	0	0			
Sales on real estate business	1,369	2,136	152	152			
Gain on bad debts recovered	0	0	0	0			
Other financial revenue	0	0	0	0			
Sales on amusement business	14,769	13,249	3,119	3,119			
Banking business revenue	0	0	0	0			
Other operating revenue	493	1	0	0			
Total operating revenue	16,632	15,387	3,271	3,271			
Operating expenses	14,050	13,357	2,831	2,831			
Operating gross profit	2,582	2,030	440	440			
Selling, general and administrative expenses							
Expenses related to bad debts	0	0	0	0			
Provision of allowance for doubtful accounts	0	0	0	0			
Bad debts expenses	0	0	0	0			
Provision for loss on interest repayment (selling, general and administrative expenses)	0	0	0	0			
Provision for loss on guarantees	0	0	0	0			
Personnel expenses	623	563	152	152			
Other expenses	996	1,024	203	203			
Total selling, general and administrative expenses	1,620	1,588	355	355			
Operating income (loss)	961	441	84	84			
Ordinary income (loss)	910	418	83	83			
Gain on bargain purchase	0	0	0	0			
Income before income taxes and minority interests	832	286	-757	-757			
Profit (loss) attributable to owners of parent	762	325	-779	-779			

VII. Data Book

2. Statement of Income : Real Estate Business

Keynote

(unit: million yen)

	2014/03	2015/03	2016/03	2015/06	2015/09	2015/12	2016/03
Operating revenue							
Discount revenue	0	0	0	0			
Interest on loans	0	0	0	0			
Collection from purchased receivable	0	0	0	0			
Installment payment paying for commission	0	0	0	0			
Guarantee commission	0	0	0	0			
Sales on real estate business	3,577	3,676	1,081	1,081			
Gain on bad debts recovered	0	0	0	0			
Other financial revenue	0	0	0	0			
Sales on amusement business	0	0	0	0			
Banking business revenue	0	0	0	0			
Other operating revenue	1,042	2,091	100	100			
Total operating revenue	4,620	5,767	1,181	1,181			
Operating expenses	3,908	4,936	1,006	1,006			
Operating gross profit	712	830	175	175			
Selling, general and administrative expenses							
Expenses related to bad debts	0	0	0	0			
Provision of allowance for doubtful accounts	0	0	0	0			
Bad debts expenses	0	0	0	0			
Provision for loss on interest repayment (selling, general and administrative expenses)	0	0	0	0			
Provision for loss on guarantees	0	0	0	0			
Personnel expenses	332	371	100	100			
Other expenses	162	211	52	52			
Total selling, general and administrative expenses	495	582	152	152			
Operating income (loss)	216	248	22	22			
Ordinary income (loss)	160	175	5	5			
Gain on bargain purchase	0	0	0	0			
Income before income taxes and minority interests	138	223	7	7			
Profit (loss) attributable to owners of parent	75	140	1	1			