

CONSOLIDATED FINANCIAL RESULTS FOR THE NINE MONTHS ENDED DECEMBER 31, 2015 SUPPLEMENTARY MATERIALS

February 12, 2016

J Trust Co., Ltd.

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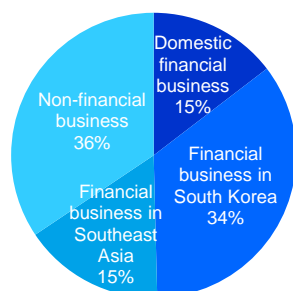
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 - i. JT Chinae Savings Bank
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 - iii. JT Capital
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Under J-GAAP (unit: million yen)

	December 31, 2015
Market cap (million yen)	109,293
Number of outstanding shares	112,441,554
Share price	972
PBR	0.65
PER	-

Operating revenue breakdown (First Nine Months of FY 2016)



	FY2013	FY2014	FY2015	December 2015
Operating revenue	55,683	61,926	63,281	57,947
Operating expenses	20,786	26,339	29,285	28,998
Operating gross profit	34,897	35,586	33,996	28,948
Selling, general and administrative expenses	22,892	21,841	39,214	31,057
Operating income (loss)	12,005	13,745	-5,217	-2,108
Non-operating income	1,979	1,010	3,166	1,040
Non-operating expenses	279	1,404	333	457
Ordinary income (loss)	13,704	13,351	-2,385	-1,525
Extraordinary income	645	1,902	15,482	1,671
Extraordinary losses	528	3,564	2,080	1,475
Income before income taxes and minority interests	13,821	11,689	11,016	-1,329
Profit (loss) attributable to owners of parent	13,309	11,145	10,143	-1,045
Operating profit ratio	21.56%	22.20%	-8.25%	-3.64%
ROA	7.92%	4.03%	2.32%	-0.20%
ROE	20.92%	6.29%	5.39%	-0.62%

J Trust Group's Key Initiatives in 3Q of FY 2016

(i) Business development in Southeast Asia

• Efforts for revitalizing PT Bank JTrust Indonesia Tbk. (hereinafter, "Bank JTrust Indonesia") in Indonesia

→ We transferred non-performing loans (hereinafter, "NPLs") to PT JTRUST INVESTMENTS INDONESIA (hereinafter, "JTII") in October 2015 to reduce NPL ratio and improve financial strength. This transfer enables JTII to focus on NPL collection and expand profit through an increase in receivable collection amount by utilizing various methods including speedy sale of real estate (collateral for receivable) and customer's business rehabilitation, and Bank JTrust Indonesia to separate NPLs and secure a profit-making structure based on its primary banking business. Also, an experienced executive highly knowledgeable to local business was hired to enforce management.

• 6.43% of outstanding common shares of Group Lease PCL, hereinafter, "GL" (listed on the Stock Exchange of Thailand) acquired by exercising the right attached to its convertible bond

→ We acquired 6.43% of outstanding common shares of GL in December 2015 by exercising the right attached to its convertible bond held by JTRUST ASIA PTE. LTD. (hereinafter, "JTA"). We will work together with GL to expand leasing and consumer financing businesses in Southeast Asia including Indonesia, with an eye to the provision of finance by Bank JTrust Indonesia, joint operation of hire-purchase financing business which is expected to achieve sustainable growth, and business tie-up that allows the J Trust Group to develop financial operations in Southeast Asia.

(ii) Business development in South Korea

• Focus on further developing our business foundation as a comprehensive financial group

→ We are further developing our business foundation as a comprehensive financial group. As part of this move, we sold Neoline Credit Co., Ltd. and HICAPITAL Co., Ltd. in October 2015 after confirming that business efficiency was completed through transferring the performing loans to savings banks, and NPLs to TA Asset Management LLC.

(iii) Share Buyback and cancellation of treasury shares

→ We completed share buyback of 6,250,000 treasury shares, aiming to return profits to shareholders through the improvement in capital efficiency and ensure the flexible implementation of capital policy in response to the change in business environment. In December 2015, for the purpose of returning profits to shareholders by reducing the total number of outstanding shares, we cancelled all the treasury shares acquired during the period.

II. Consolidated Financial Results for First Nine Months of FY 2016

1. YOY Comparison of Consolidated Financial Results (Cumulative)

Under J-GAAP (unit: million yen)

	December 2014 (cumulative)		December 2015 (cumulative)		YOY change	YOY (%)	Major factors behind the change
	Result	(%)	Result	(%)			
Operating revenue	48,120	100.0	57,947	100.0	9,827	20.4	<ul style="list-style-type: none"> • Banking business revenue increased due to JT Chinae Savings Bank's assumption of loan businesses from affiliated financial institutions including TA Asset in the previous fiscal year, increase in new loans receivable and contribution from operating revenue of JT Savings Bank and Bank JTrust Indonesia which were acquired during the previous fiscal year. • Other operating revenue increased because of recording gains on valuation and realized profits on GL's convertible bond at JTA.
							<ul style="list-style-type: none"> • Commission for installment payment decreased since the balance of advance on paid-installment declined following the transfer of "KC Card" brand. • In South Korea, interest on loans decreased since affiliated financial institutions including TA Asset transferred its loan businesses to JT Chinae Savings Bank in the previous fiscal year.
Operating expenses	21,522	44.7	28,998	50.0	7,475	34.7	<ul style="list-style-type: none"> • Banking business expenses increased due to addition of operating expenses of companies including JT Savings Bank and Bank JTrust Indonesia which were acquired during the previous fiscal year.
Gross operating profit	26,597	55.3	28,948	50.0	2,351	8.8	
Selling, general and administrative expenses	29,918	62.2	31,057	53.6	1,138	3.8	<ul style="list-style-type: none"> • SG & A expenses increased due to an increase in amortization of goodwill on the acquisition of Bank JTrust Indonesia, and a rise in personnel and other expenses along with the expansion of the scale of Group business.
							<ul style="list-style-type: none"> • SG & A expenses declined compared with the same period of previous fiscal year in which loss on sales of receivables and provision of allowance for doubtful accounts increased as a temporary factor at JT Chinae Savings Bank. • Provision for loss on interest repayment decreased due to transferring "KC Card" brand and unsecured loan business through corporate split at Nihon Hoshou.
Operating income	(3,321)	(6.9)	(2,108)	(3.6)	1,212	-	
Ordinary income	(316)	(0.7)	(1,525)	(2.6)	(1,208)	-	<ul style="list-style-type: none"> • Operating loss decreased. • Foreign exchange gains declined.
Profit (loss) attributable to owners of parent	(1,142)	(2.4)	(1,045)	(1.8)	97	-	<ul style="list-style-type: none"> • Gain on sales of shares of subsidiaries and associates was realized. • Gain on reversal of foreign currency translation adjustment, associated with paid-in capital decrease at subsidiaries in South Korea, were recorded.. • Ordinary loss increased.

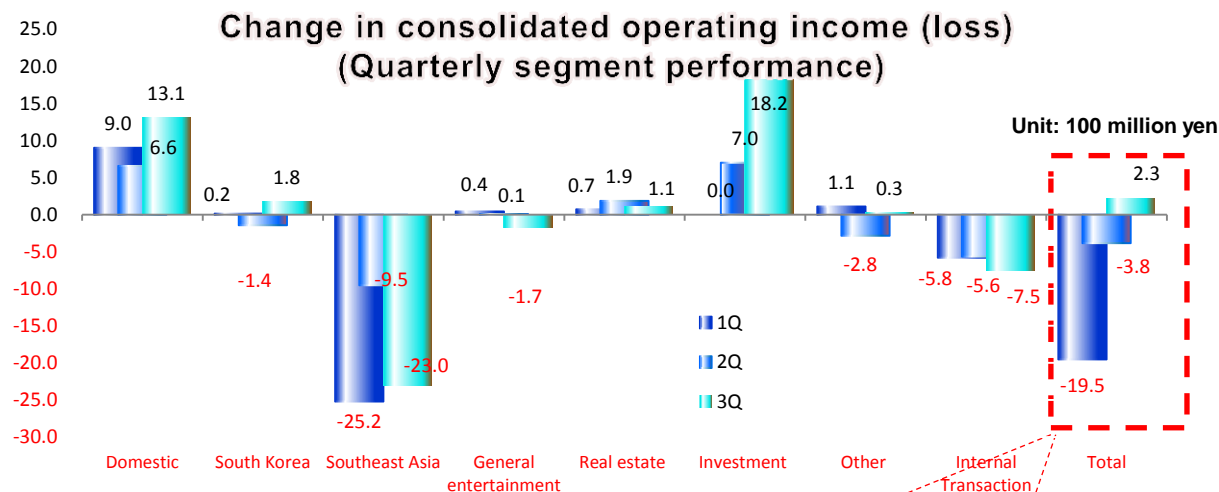
II. Consolidated Financial Results for First Nine Months of FY 2016

2. YOY Comparison of Operating Revenue and Operating Income per Segment (consolidated & cumulative)

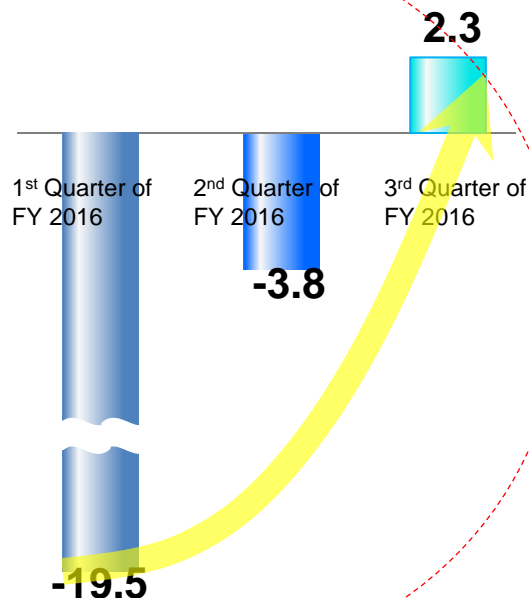
Under J-GAAP (unit: million yen)

		December 2014 (cumulative)	December 2015 (cumulative)	YOY change	YOY (%)	Major factors behind the change
Domestic financial business	Operating revenue	15,616	8,474	(7,142)	(45.7)	<ul style="list-style-type: none"> Operating revenue declined because commission for installment payment decreased along with a drop in balance of advances paid-installment after the transfer of "KC Card" brand.
	Operating income	1,427	2,874	1,446	101.3	<ul style="list-style-type: none"> Personnel and other expenses declined substantially benefiting from Nihon Hoshou's cost reduction measures including structural reforms. Operating income grew because provision for loss on interest repayment decreased due to transferring "KC Card" brand (KC Card) and unsecured loan business through corporate split at Nihon Hoshou.
Financial business in South Korea	Operating revenue	13,734	19,977	6,242	45.5	<ul style="list-style-type: none"> Banking business revenue rose along with an increase in new loans at JT Chinae Savings Bank and the acquisition of JT Savings Bank during the previous fiscal year.
	Operating income	(4,230)	55	4,285	-	<ul style="list-style-type: none"> Operating income grew owing to a surge in operating revenue. Operating income increased since loss on sales of receivables and provision of allowance for doubtful accounts decreased compared to the previous fiscal year in which the impact of 2 factors was large. This is because of accelerated disposal of NPL at JT Chinae Savings Bank (temporary factor).
Financial business in Southeast Asia	Operating revenue	-	9,038	9,038	-	<ul style="list-style-type: none"> Although banking business revenue increased following the acquisition of Bank JTrust Indonesia during the previous fiscal year, operating income decreased. This was due to an increase in provision of allowance for doubtful accounts to improve the Bank's financial health toward its rehabilitation in March (temporary factor) and an increase in amortization of goodwill related to share acquisition.
	Operating income	-	(5,773)	(5,773)	-	
General entertainment business	Operating revenue	12,042	12,491	448	3.7	<ul style="list-style-type: none"> Operating revenue remained weak although collaborative events offset effects of weak personal consumption after the consumption tax hike. However, operating revenue increased since operating revenue of Highlights Entertainment, which was acquired in the previous fiscal year, contributed to its growth. Operating expenses and R&D expenses posted by Highlights Entertainment pushed down operating income.
	Operating income	421	(118)	(540)	-	
Real estate business	Operating revenue	4,760	4,292	(467)	(9.8)	<ul style="list-style-type: none"> Thanks to the improved market conditions, brisk sales were recorded with the expansion of our marketing area. Despite the above, due to reaction to previous fiscal year in which large scale sale in real estate asset business contributed to strong performance, both operating revenue & income declined.
	Operating income	414	366	(48)	(11.6)	
Investment business	Operating revenue	8	2,723	2,714	-	<ul style="list-style-type: none"> Operating revenue & income increased because valuation gains and profits on GL's convertible bond were realized at JTA.
	Operating income	(80)	2,524	2,604	-	
Other business	Operating revenue	2,648	1,516	(1,131)	(42.7)	<ul style="list-style-type: none"> Operating revenue & income fell and remained soft compared to the previous fiscal year in which Keynote Co., Ltd. received multiple orders for large-scale commercial facilities.
	Operating income	141	(140)	(282)	-	
Total	Operating revenue	48,811	58,514	9,703	19.9	
	Operating income	(1,905)	(213)	1,692	-	
Elimination or internal transaction	Operating revenue	(690)	(567)	123	-	
	Operating income	(1,415)	(1,895)	(479)	-	
Consolidated	Operating revenue	48,120	57,947	9,827	20.4	
	Operating income	(3,321)	(2,108)	1,212	-	

- Operating results continue to grow on a consolidated basis.
- Financial business in South Korea, which turned positive as well as strong domestic financial business and investment businesses offset negative impacts in financial business in Southeast Asia, bringing business to profitability for the cumulative Q3 results.



Consolidated operating income (loss)



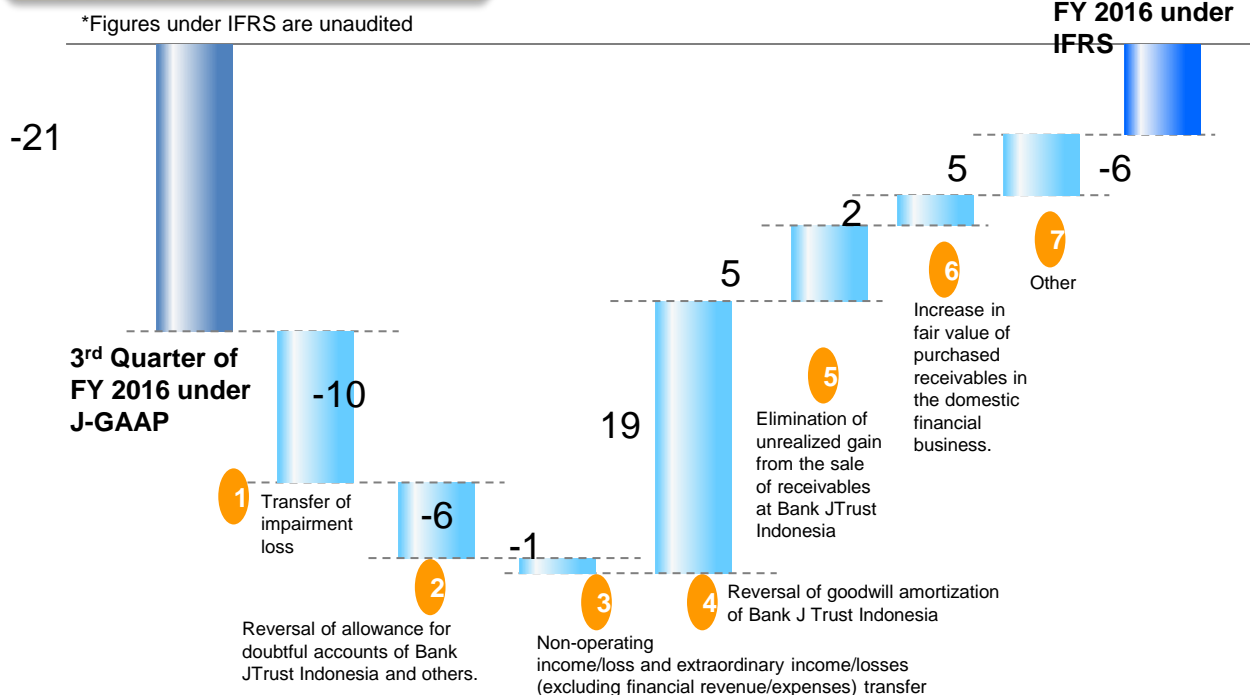
Business by segment in 3rd Quarter of FY 2016

- In financial business in Southeast Asia, Bank JTrust Indonesia reviewed its assets and provision of allowance for doubtful accounts was made, which increased operating losses.
- In financial business in South Korea, our strategy to use the "JT" brand uniformly has proven success and increased new lending. Strong performance in domestic financial and investment businesses offset negative impacts as well and made profit contribution.

- Third quarter results under IFRS significantly improved from the previous quarter.
- We will attain consolidated operating revenue targets with following measures starting from the fourth quarter :
 - Financial business in South Korea- Will post gain on sale of NPL.
 - Financial business in Southeast Asia- By NPL transferred to a subsidiary, Bank JTrust Indonesia has moved to a structure in which it can expand operating assets and improve profitability. This transfer will allow it to lower delinquency ratio further and expects to book reversal of allowance for doubtful accounts.

Operating Income/loss (cumulative) J-GAAP vs IFRS*

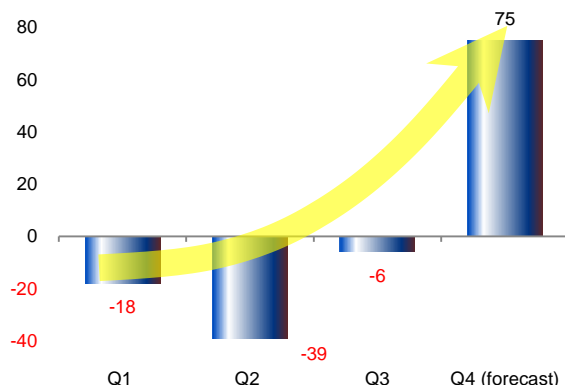
Unit: 100 million yen



Operating Income/loss (cumulative) under IFRS*

*Figures under IFRS are unaudited

Unit: 100 million yen



Key policies from 4th Quarter of FY 2016 onward

Financial Business in South Korea

1. Disposal of NPL

- We can expect to post gain on sale of NPL due to soaring NPL prices.

2. Reduction in advertising expenses

- Through efforts to enhance JT brand uniformity, our name recognition advanced strongly, which becomes a favorable tailwind for marketing activities.

Financial Business in Southeast Asia

1. Improvement in profit making structure through restructuring.

- Expansion of operating assets including an increase in loans to SMEs and portfolio improvements.
- Reduction in interest payments and SGA expense.
- Establishment of a special team to prevent NPL (Special Asset Management).

2. Transfer of NPL to NPL collection subsidiary

- (Transfer took place in October 2015)
- Improvement financial soundness of Bank JTrust Indonesia. Reversal of allowance for doubtful accounts stemming from improved delinquency ratio is expected by the end of FY 2016.
- Focusing on receivables collection at subsidiary to boost revenue.

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)		Exited from consumer finance business and reinforce credit guarantee business co-working with regional banks. Also, focus on our strength, <i>Service</i> business, which possess relatively high profitability.
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. Also, reduce NPL by using our collection ability in Japan.
Financial business (Southeast Asia) (main source of profit)		During the first year (FY 2016), secure profit through NPL transfer to a company specialized in receivable collection. Improve financial health of the organization with enforced management to achieve target profit by operating asset growth scheduled for the following operating years.
Non-financial business (source of additional profit)	General entertainment business	Shift focus from operation of game arcades to comprehensive amusement business with higher profitability which utilizes content.
	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

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	-
Group total ^{*2}	Operating revenue	632	819	1,075	1,421	+31%
	Operating income	-52	75	151	217	+70% ^{*3}
	Operating profit ratio	-	9.2%	14.0%	15.3%	
	EPS (yen)	86	40	116	164	+24%
	ROE	5.6%	2.5%	7.0%	10.0%	

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

*2: After consolidation adjustment

*3: CAGR from FY 2016 till FY 2018

1. Group (under IFRS)

(unit: million yen, %)

		FY 2016 Target	9M of FY 2016 Actual	Progress (%)
			(unaudited)	
Domestic financial business	Operating revenue	11,100	7,920	71.4%
	Operating income	3,200	3,362	105.1%
	Operating asset ^{*1}	48,700	45,310	93.0%
Financial business in South Korea	Operating revenue	30,000	20,151	67.2%
	Operating income	2,500	-311	-
	Operating asset ^{*1}	250,000	202,581	81.0%
Financial business in Southeast Asia ^{*2}	Operating revenue	12,000	8,818	73.5%
	Operating income	1,500	-4,077	-
	Operating asset	109,500	76,973	70.3%
General entertainment business	Sales	15,000	12,491	83.3%
	Operating income	1,100	160	14.5%
Real estate business	Sales	6,500	4,292	66.0%
	Operating income	500	400	80.0%
Other non-financial business	Sales	3,500	4,239	121.1%
	Operating income	-200	1,558	-
Group total ^{*3}	Operating revenue	81,900	57,347	70.0%
	Operating income	7,500	-640	-
	Operating profit ratio	9.2%	-1.1%	-
	EPS (yen)	40	-5.92	-
	ROE	2.5%	-0.4%	-

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 accounting period between a subsidiary and a parent company is within three months, financial results of a subsidiary during subsidiary's accounting period can be reflected in consolidated financial statement. Therefore, the consolidated financial statement of 9 months (from April 1, 2015 till December 31, 2015) reflects the financial result of Bank JTrust Indonesia from January 1, 2015 till September 30, 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 December 31, 2015.

Note 3: After consolidation adjustment

2. Domestic Financial Business (under IFRS)

(unit: million yen, %)

<Under Japanese GAAP>

	FY 2016 Target	9M of FY 2016 Actual	Progress (%)	9M of FY 2016 Actual
		(unaudited)		
Operating revenue ^{*1}	11,100	7,920	71.4%	8,474
Credit guarantee business ^{*2, *3}	6,700	5,204	77.7%	
Receivable collection business ^{*3}	3,800	3,105	81.7%	
Operating income ^{*1}	3,200	3,362	105.1%	2,874
Operating profit ratio	29%	42.4%		
Credit guarantee business ^{*2, *3}	2,000	1,684	84.2%	
Operating profit ratio	30%	32.4%		
Receivable collection business ^{*3}	1,200	1,138	94.8%	
Operating profit ratio	32%	36.7%		
Credit guarantee balance	48,700	45,310	93.0%	
Rental housing loan balance	12,300	6,394	52.0%	
Credit guarantee fee	–	4.92%		

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

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

*3: Since it is difficult to calculate figures for each business under IFRS, figures under Japanese GAAP are provisionally stated.

Other numerical target

(unit: million yen)

		Mar 2015	Dec 2015	Target till Mar 2018
Property related credit guarantee	Credit guarantee balance	22,500	30,062	85,000
Purchased receivables	Principal balance	340,000	465,146	500,000

3. Financial Business in South Korea (under IFRS)

(unit: million yen, %)

<Under Japanese GAAP>

	FY 2016 Target	9M of FY 2016 Actual	Progress (%)	9M of FY 2016 Actual
		(unaudited)		
Operating revenue	30,000	20,151	67.2%	19,977
Operating income	2,500	-311	-	55
Operating profit ratio	8%	-1.5%		
Operating assets	250,000	202,581	81.0%	
Average lending interest rate ^{*1}	14.9%	16.1%		
Average deposit interest rate ^{*1}	2.8%	2.6%		
Net interest margin ^{*1}	10.10%	8.5%		
Average lending interest rate ^{*2}	14.6%	14.8%		
Average funding interest rate ^{*2}	3.4%	3.2%		
BIS ratio ^{*1}	-	12.6%		

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

*2: Weighted average of three companies (two savings banks and JT Capital)

Note: Items on balance sheet are translated using the exchange rate of 1 won = 0.1033 yen for 9 months of FY 2016.

Items on statement of income are translated using the exchange rate of 1 won = 0.1067 yen for 9 months of FY 2016.

Other numerical target

(unit: 100 million won, %)

	Mar 2015	Dec 2015	Target till Mar 2018
Savings bank and capital company			
Consumer loan balance	7,564	7,433	18,000
Credit ratings (average)	6.9	6.8	5.8
Cost to obtain a customer (10 thousand won)	60	60	30
Ratio of loan to large corporations, secured loan and loan with government guarantees	50%	60%	55%
	9,000	10,428	22,000
Receivable collection business	Principal balance	^{*1} 2,439	10,000
	Principal balance per an employee	^{*1} 37	80
	Return on investment	^{*2} 88.7%	Maintain 250%

*1: Reduction is because no additional NPL were purchased and the collection of remaining NPLs continued.

*2: Actual figures for the average collection period of 11.81 months. If adjusted with 60 months, the assumption of numerical target, 450% is obtained.

4. Financial Business in Southeast Asia (under IFRS)

(unit: million yen, %)

<Under Japanese GAAP>

	FY 2016 Target	9M of FY 2016 Actual	Progress (%)	9M of FY 2016 Actual
		(unaudited)		
Operating revenue	12,000	8,818	73.5%	9,038
Operating income	1,500	-4,077	-	-5,773
Operating asset	109,500	76,973	70.3%	
Average lending interest rate	12.7%	11.22%		
Average deposit interest rate	8.2%	8.04%		
Net interest margin	4.5%	0.96%		
Capital Adequacy Ratio (CAR)	-	15.84%		

Note 1: Exchange rate of 1 rupiah = 0.0082 yen and 1 rupiah = 0.0092 yen is used for items on balance sheet and income statement respectively.

Note 2: Regarding Bank JTrust Indonesia, under Japanese GAAP, if the difference in accounting 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 9 months (from April 1, 2015 till December 31, 2015) reflects the financial result of Bank JTrust Indonesia from January 1, 2015 till September 30, 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 December 31, 2015.

Other numerical target

(unit: trillion rupiah, %)

	Mar 2015	Dec 2015	Target till Mar 2018
SME loan	3.8	4.4	13.0
Multi finance	2.4	3.4	5.2
Average deposit interest rate	8.85%	8.04%	7.0%
CASA ratio	10.3%	13.2%	29.2%
Balance of loan to overseas business	0.7	1.2	2.1
Fee income	0.09	* 0.10	0.25

*Actual figures till the current quarter

5. Other Non-Financial Business (under IFRS)

(unit: million yen, %)

i. General Entertainment Business

<Under Japanese GAAP>

	FY 2016 Target	9M of FY 2016 Actual	Progress (%)	9M of FY 2016 Actual
		(unaudited)		
Operating revenue	15,000	12,491	83.3%	12,491
Operating income	1,100	160	14.5%	-118

ii. Real estate Business

	FY 2016 Target	9M of FY 2016 Actual	Progress (%)	9M of FY 2016 Actual
		(unaudited)		
Operating revenue	6,500	4,292	66.0%	4,292
Operating income	500	400	80.0%	366

iii. Other Non-Financial Business

	FY 2016 Target	9M of FY 2016 Actual	Progress (%)	9M of FY 2016 Actual
		(unaudited)		
Operating revenue	3,500	4,239	121.1%	4,240
Of which Investment business		2,723		
Operating income	-200	1,558	-	2,383
Of which Investment business		2,727		

Note: "Investment business", a reportable segment added in the second quarter of FY2016, is included.

Other numerical target

		Mar 2015	Dec 2015	Target till Mar 2018
General entertainment business	Number of content facilities ^{*1}	4	6	12
	Number of collaborative events ^{*1}	25	22	75
Real estate business	Number of ready-built housing sold ^{*1}	85	76	130
	Ratio of in-house construction ^{*2}	12%	42%	75%
	Number of commercial facility construction orders ^{*1}	25	18	40

*1: Actual figures till the current quarter (cumulative)

*2: Calculated every six months. Therefore, the ratio for the subject quarter is the same as the previous quarter.

1. Grand Total: Consolidated Balance Sheet

Balance by product

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(a) Cash and deposits	132,235	141,742	115,243	133,045	122,886	115,243	
(b) Loan balance	101,226	294,450	276,501	280,515	266,928	276,501	
Commercial notes	2,369	2,355	1,401	1,927	1,522	1,401	
Accounts receivable - operating loans	49,242	65,315	50,795	56,536	50,563	50,795	
Loans by banking business	46,701	224,401	221,955	219,512	212,695	221,955	
Long-term operating loans receivable	2,914	2,377	2,347	2,538	2,146	2,347	
(c) Advances paid - installment	40,814	1,422	2,422	1,583	2,172	2,422	
Advances paid - installment	39,776	1,395	2,409	1,560	2,161	2,409	
Long-term operating loans receivable	1,037	27	13	23	11	13	
(d) Purchased receivables	2,527	8,647	7,053	8,655	7,707	7,053	
(e) Credit guarantee balance	40,839	36,712	45,310	38,432	40,706	45,310	
(f) Deposits by banking business	77,142	287,452	267,696	282,045	250,379	267,696	
(g) Interest-bearing liabilities	41,590	27,231	50,277	40,398	49,437	50,277	
(h) Equity capital	177,263	188,034	168,328	183,784	171,841	168,328	

Allowance for doubtful accounts and others

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(i) Balance of NPL	27,413	42,827	32,382	33,777	31,040	32,382	
(j) Allowance for doubtful accounts	16,155	30,617	24,069	27,733	24,037	24,069	
1. Allowance for doubtful accounts	11,684	22,068	18,397	21,604	23,456	18,397	
NPL ratio (gross) (i) ÷ (b)	27.1%	14.5%	11.7%	12.0%	11.6%	11.7%	
NPL ratio (net) ((i)-"1") ÷ (b)	15.5%	7.1%	5.1%	4.3%	2.8%	5.1%	
2. Allowance for doubtful accounts (for advances paid – installment)	3,005	26	11	20	7	11	
3. Allowance for doubtful accounts (for others)	1,465	8,523	5,660	6,108	574	5,660	
(k) Provision for loss on interest repayment	13,438	6,308	-	1,467	0	-	
(l) Provision for loss on guarantees	441	422	420	375	439	420	

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

1. Grand Total: Consolidated Statement of Income

(unit: million yen)

	Mar 2014	Mar 2015	Mar 2016 (cumulative)				
				1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	183	188	100	43	32	24	
Interest on loans	3,054	4,934	3,087	1,007	902	1,178	
Collection from purchased receivable	3,018	3,439	2,719	766	877	1,076	
Installment payment paying for commission	7,463	4,701	159	42	48	68	
Guarantee commission	2,377	2,443	1,379	454	454	470	
Sales on real estate business	4,970	5,821	4,290	1,244	1,622	1,424	
Gain on bad debts recovered	5,135	4,809	3,346	1,392	763	1,190	
Other financial revenue	3,091	1,051	428	171	147	110	
Sales on general entertainment business	16,510	15,960	12,490	3,904	4,458	4,127	
Banking business revenue	12,392	14,376	24,818	8,992	7,921	7,904	
Other operating revenue	3,728	5,553	5,127	1,471	1,061	2,594	
Total operating revenue	61,926	63,281	57,947	19,490	18,287	20,169	
Operating expenses							
Interest on loans	979	1,076	729	173	267	288	
Cost of purchased receivable	700	843	804	249	233	321	
Banking business expenses	4,630	6,031	12,097	4,027	3,501	4,569	
Interest on deposits	4,097	3,316	9,880	3,550	3,276	3,053	
Other banking business expenses	533	2,714	2,216	476	225	1,515	
Other cost of sales	18,027	17,861	13,069	4,105	4,649	4,314	
Other operating expenses	2,001	3,471	2,297	1,362	877	56	
Total operating expenses	26,339	29,285	28,998	9,918	9,529	9,550	
Operating gross profit	35,586	33,996	28,948	9,571	8,757	10,619	
Selling, general and administrative expenses							
Expenses related to bad debts	-2,409	11,906	6,506	3,271	1,201	2,033	
Provision of allowance for doubtful accounts	213	9,513	6,122	3,293	790	2,039	
Bad debts expenses	1,161	54	31	3	15	13	
Provision for loss on interest repayment	-209	2,229	337	6	331	-	
Provision for loss on guarantees	-3,575	108	14	-30	64	-19	
Personnel expenses	11,804	12,062	10,332	3,670	3,360	3,301	
Other expenses	12,446	15,245	14,218	4,581	4,578	5,058	
Total selling, general and administrative expenses	21,841	39,214	31,057	11,523	9,141	10,392	
Operating income (loss)	13,745	-5,217	-2,108	-1,951	-383	226	
Ordinary income (loss)	13,351	-2,385	-1,525	-1,585	-615	674	
Gain on bargain purchase	1,060	14,573	-	-	-	-	
Income (loss) before income taxes and minority interests	11,689	11,016	-1,329	-2,747	179	1,237	
Profit (loss) attributable to owners of parent	11,145	10,143	-1,045	-2,789	468	1,275	

2. Domestic Financial Business

(i) Nihon Hoshou

Balance Sheet

Balance by product

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(a) Cash and deposits	5,405	1,658	3,106	1,400	1,730	3,106	
(b) Loan balance	11,578	9,582	7,165	8,745	7,918	7,165	
Commercial notes	2,369	2,355	1,401	1,927	1,522	1,401	
Accounts receivable - operating loans	8,064	6,495	5,381	5,976	6,071	5,381	
Loans by banking business	-	-	-	-	-	-	
Long-term operating loans receivable	1,144	731	381	841	324	381	
(c) Advances paid - installment	34	24	-	21	-	-	
Advances paid - installment	14	7	-	6	-	-	
Long-term operating loans receivable	20	16	-	14	-	-	
(d) Purchased receivables	1,633	3,390	2,850	3,180	3,098	2,850	
(e) Credit guarantee balance	31,757	36,577	45,310	38,432	40,706	45,310	
(f) Deposits by banking business	-	-	-	-	-	-	
(g) Interest-bearing liabilities	5,310	2,662	3,967	2,700	3,370	3,967	
(h) Equity capital	11,163	10,149	11,917	10,461	11,085	11,917	

Allowance for doubtful accounts and others

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(i) Balance of NPL	4,171	3,006	1,825	2,893	1,886	1,825	
(j) Allowance for doubtful accounts	1,535	1,038	714	1,206	625	714	
1. Allowance for doubtful accounts	1,205	756	372	843	325	372	
NPL ratio (gross) (i) ÷ (b)	36.0%	31.4%	25.5%	33.1%	23.8%	25.5%	
NPL ratio (net) ((i)-"1") ÷ (b)	25.6%	23.5%	20.3%	23.4%	19.7%	20.3%	
2. Allowance for doubtful accounts (for advances paid - installment)	19	15	-	14	-	-	
3. Allowance for doubtful accounts (for others)	309	266	342	348	300	342	
(k) Provision for loss on interest repayment	1,833	1,611	-	1,456	-	-	
(l) Provision for loss on guarantees	322	405	420	375	439	420	

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

2. Domestic Financial Business

(i) Nihon Hoshou

Statement of Income

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	179	188	100	43	32	24	
Interest on loans	2,069	998	554	201	194	158	
Collection from purchased receivable	519	1,153	1,383	390	453	540	
Installment payment paying for commission	3	1	0	0	0	-	
Guarantee commission	1,670	1,777	1,379	454	454	470	
Sales on real estate business	6	4	1	0	-	1	
Gain on bad debts recovered	4,144	3,694	2,450	824	756	869	
Other financial revenue	3,330	1,822	915	332	223	359	
Sales on general entertainment business	-	-	-	-	-	-	
Banking business revenue	-	-	-	-	-	-	
Other operating revenue	296	310	284	103	104	76	
Total operating revenue	12,219	9,951	7,070	2,349	2,219	2,501	
Operating expenses							
Interest on loans	440	131	75	21	25	28	
Cost of purchased receivable	157	583	697	190	202	304	
Banking business expenses	-	-	-	-	-	-	
Other cost of sales	-	-	-	-	-	-	
Other operating expenses	224	251	71	26	23	21	
Total operating expenses	823	966	845	238	252	354	
Operating gross profit	11,396	8,984	6,225	2,111	1,967	2,146	
Selling, general and administrative expenses							
Expenses related to bad debts	726	1,146	826	183	549	93	
Provision of allowance for doubtful accounts	833	498	462	207	142	112	
Bad debts expenses	32	27	11	0	10	-	
Provision for loss on interest repayment	16	537	337	6	331	-	
Provision for loss on guarantees	-156	82	14	-30	64	-19	
Personnel expenses	3,690	3,225	1,237	632	337	267	
Other expenses	2,572	2,248	1,492	493	493	505	
Total selling, general and administrative expenses	6,989	6,620	3,556	1,308	1,381	866	
Operating income (loss)	4,407	2,364	2,669	802	585	1,280	
Ordinary income (loss)	4,637	2,492	2,808	832	671	1,305	
Gain on bargain purchase	-	-	-	-	-	-	
Income (loss) before income taxes and minority interests	4,644	1,363	2,803	832	669	1,301	
Net income (loss)	5,484	1,420	2,736	841	624	1,271	

Note: Figures for FY2014 cover 13 months due to change in accounting periods.

2. Domestic Financial Business

(ii) Partir Servicer

Balance Sheet

Balance by product

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(a) Cash and deposits	533	603	859	672	675	859	
(b) Loan balance	-	-	-	-	-	-	
Commercial notes	-	-	-	-	-	-	
Accounts receivable - operating loans	-	-	-	-	-	-	
Loans by banking business	-	-	-	-	-	-	
Long-term operating loans receivable	-	-	-	-	-	-	
(c) Advances paid - installment	-	-	-	-	-	-	
Advances paid - installment	-	-	-	-	-	-	
Long-term operating loans receivable	-	-	-	-	-	-	
(d) Purchased receivables	312	325	295	281	314	295	
(e) Credit guarantee balance	-	-	-	-	-	-	
(f) Deposits by banking business	-	-	-	-	-	-	
(g) Interest-bearing liabilities	-	-	250	250	250	250	
(h) Equity capital	766	835	699	584	644	699	

Allowance for doubtful accounts and others

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(i) Balance of NPL	-	-	-	-	-	-	
(j) Allowance for doubtful accounts	-	-	-	-	-	-	
1. Allowance for doubtful accounts	-	-	-	-	-	-	
NPL ratio (gross) (i) ÷ (b)	-	-	-	-	-	-	
NPL ratio (net) ((i)-"1") ÷ (b)	-	-	-	-	-	-	
2. Allowance for doubtful accounts (for advances paid – installment)	-	-	-	-	-	-	
3. Allowance for doubtful accounts (for others)	-	-	-	-	-	-	
(k) Provision for loss on interest repayment	-	-	-	-	-	-	
(l) Provision for loss on guarantees	-	-	-	-	-	-	

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

2. Domestic Financial Business

(ii) Partir Servicer

Statement of Income

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	-	-	-	-	-	-	-
Interest on loans	-	-	-	-	-	-	-
Collection from purchased receivable	681	706	590	184	214	191	
Installment payment paying for commission	-	-	-	-	-	-	-
Guarantee commission	-	-	-	-	-	-	-
Sales on real estate business	-	-	-	-	-	-	-
Gain on bad debts recovered	114	152	95	32	34	27	
Other financial revenue	36	66	24	7	10	6	
Sales on general entertainment business	-	-	-	-	-	-	-
Banking business revenue	-	-	-	-	-	-	-
Other operating revenue	464	468	478	146	150	181	
Total operating revenue	1,296	1,394	1,188	371	409	406	
Operating expenses							
Interest on loans	-	-	-	-	-	-	-
Cost of purchased receivable	23	31	70	41	20	9	
Banking business expenses	-	-	-	-	-	-	-
Other cost of sales	-	-	-	-	-	-	-
Other operating expenses	0	3	5	0	2	2	
Total operating expenses	24	35	76	42	22	11	
Operating gross profit	1,272	1,359	1,112	329	387	395	
Selling, general and administrative expenses							
Expenses related to bad debts	14	19	19	2	3	13	
Provision of allowance for doubtful accounts	-	-	-	-	-	-	-
Bad debts expenses	14	19	19	2	3	13	
Provision for loss on interest repayment	-	-	-	-	-	-	-
Provision for loss on guarantees	-	-	-	-	-	-	-
Personnel expenses	684	736	569	184	191	193	
Other expenses	431	429	313	101	106	106	
Total selling, general and administrative expenses	1,130	1,185	903	288	301	313	
Operating income (loss)	142	173	209	40	86	82	
Ordinary income (loss)	145	179	212	41	87	83	
Gain on bargain purchase	-	-	-	-	-	-	-
Income (loss) before income taxes and minority interests	145	175	211	41	87	82	
Net income (loss)	94	115	144	28	60	55	

2. Domestic Financial Business

(iii) J TRUST Card

Balance Sheet

Balance by product

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(a) Cash and deposits	-	20,940	2,271	14,925	14,785	2,271	
(b) Loan balance	-	150	83	125	102	83	
Commercial notes	-	-	-	-	-	-	
Accounts receivable - operating loans	-	150	82	125	102	82	
Loans by banking business	-	-	-	-	-	-	
Long-term operating loans receivable	-	-	0	-	-	0	
(c) Advances paid - installment	-	1,311	2,373	1,485	2,110	2,373	
Advances paid - installment	-	1,305	2,367	1,480	2,104	2,367	
Long-term operating loans receivable	-	5	5	5	5	5	
(d) Purchased receivables	-	-	-	-	-	-	
(e) Credit guarantee balance	-	-	-	-	-	-	
(f) Deposits by banking business	-	-	-	-	-	-	
(g) Interest-bearing liabilities	-	1,129	1,481	1,104	1,458	1,481	
(h) Equity capital	-	48,076	36,047	48,187	48,255	36,047	

Allowance for doubtful accounts and others

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(i) Balance of NPL	-	0	0	0	-	0	
(j) Allowance for doubtful accounts	-	19	20	19	19	20	
1. Allowance for doubtful accounts	-	-	0	-	-	0	
NPL ratio (gross) (i) ÷ (b)	-	0.0%	0.0%	0.0%	0.0%	0.0%	
NPL ratio (net) ((i)-"1") ÷ (b)	-	0.0%	0.0%	0.0%	0.0%	0.0%	
2. Allowance for doubtful accounts (for advances paid - installment)	-	6	10	5	6	10	
3. Allowance for doubtful accounts (for others)	-	13	9	13	12	9	
(k) Provision for loss on interest repayment	-	-	-	-	-	-	
(l) Provision for loss on guarantees	-	-	-	-	-	-	

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

2. Domestic Financial Business

(iii) J TRUST Card

Statement of Income

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	-	-	-	-	-	-	-
Interest on loans	-	6	354	122	116	115	
Collection from purchased receivable	-	-	-	-	-	-	
Installment payment paying for commission	-	33	148	39	45	63	
Guarantee commission	-	-	-	-	-	-	
Sales on real estate business	-	-	-	-	-	-	
Gain on bad debts recovered	-	-	-	-	-	-	
Other financial revenue	-	-	-	-	-	-	
Sales on general entertainment business	-	-	-	-	-	-	
Banking business revenue	-	-	-	-	-	-	
Other operating revenue	-	1	3	0	2	0	
Total operating revenue	-	41	507	162	164	180	
Operating expenses							
Interest on loans	-	5	20	6	6	7	
Cost of purchased receivable	-	-	-	-	-	-	
Banking business expenses	-	-	-	-	-	-	
Other cost of sales	-	-	-	-	-	-	
Other operating expenses	-	1	0	0	0	0	
Total operating expenses	-	6	20	6	6	7	
Operating gross profit	-	35	486	156	157	172	
Selling, general and administrative expenses							
Expenses related to bad debts	-	0	4	0	0	3	
Provision of allowance for doubtful accounts	-	0	4	0	0	3	
Bad debts expenses	-	0	-	-	-	-	
Provision for loss on interest repayment	-	-	-	-	-	-	
Provision for loss on guarantees	-	-	-	-	-	-	
Personnel expenses	-	25	82	26	29	26	
Other expenses	-	41	121	31	49	41	
Total selling, general and administrative expenses	-	66	208	57	79	71	
Operating income (loss)	-	-31	277	98	78	100	
Ordinary income (loss)	-	-22	294	111	81	101	
Gain on bargain purchase	-	-	-	-	-	-	
Income (loss) before income taxes and minority interests	-	622	294	111	81	101	
Net income (loss)	-	621	292	111	81	100	

3. Financial Business in South Korea

(i) JT Chinae Savings Bank

Balance Sheet

Balance by product

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
☆ Exchange rate (Month-end)	0.0967	0.1087	0.1033	0.1094	0.1006	0.1033	
(a) Cash and deposits	45,227	27,088	15,991	32,179	26,586	15,991	
(b) Loan balance	46,701	120,342	116,956	115,996	106,603	116,956	
Commercial notes	-	-	-	-	-	-	
Accounts receivable - operating loans	-	-	-	-	-	-	
Loans by banking business	46,701	120,342	116,956	115,996	106,603	116,956	
Long-term operating loans receivable	-	-	-	-	-	-	
(c) Advances paid - installment	-	-	-	-	-	-	
Advances paid - installment	-	-	-	-	-	-	
Long-term operating loans receivable	-	-	-	-	-	-	
(d) Purchased receivables	-	-	-	-	-	-	
(e) Credit guarantee balance	-	-	-	-	-	-	
(f) Deposits by banking business	77,142	141,886	143,036	156,290	122,956	143,036	
(g) Interest-bearing liabilities	-	-	-	-	-	-	
(h) Equity capital	15,979	8,658	10,249	9,399	9,257	10,249	

Allowance for doubtful accounts and others

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(i) Balance of NPL	13,567	10,341	9,255	10,301	9,573	9,255	
(j) Allowance for doubtful accounts	3,990	8,012	7,010	8,029	7,252	7,010	
1. Allowance for doubtful accounts	3,990	8,012	6,995	8,029	7,252	6,995	
NPL ratio (gross) (i) ÷ (b)	29.1%	8.6%	7.9%	8.9%	9.0%	7.9%	
NPL ratio (net) ((i)-"1") ÷ (b)	20.5%	1.9%	1.9%	2.0%	2.2%	1.9%	
2. Allowance for doubtful accounts (for advances paid – installment)	-	-	-	-	-	-	
3. Allowance for doubtful accounts (for others)	-	-	15	-	-	15	
(k) Provision for loss on interest repayment	-	-	-	-	-	-	
(l) Provision for loss on guarantees	-	-	-	-	-	-	

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

3. Financial Business in South Korea

(i) JT Chinae Savings Bank

Statement of Income

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014 ^{*2}	Mar 2015	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
☆ Exchange rate (Period average) ^{*1}	0.0904	0.1038	0.1067	0.1105	0.1047	0.1042	
Operating revenue							
Discount revenue	-	-	-	-	-	-	
Interest on loans	-	-	-	-	-	-	
Collection from purchased receivable	-	-	-	-	-	-	
Installment payment paying for commission	-	-	-	-	-	-	
Guarantee commission	-	-	-	-	-	-	
Sales on real estate business	-	-	-	-	-	-	
Gain on bad debts recovered	-	-	-	-	-	-	
Other financial revenue	-	-	-	-	-	-	
Sales on general entertainment business	-	-	-	-	-	-	
Banking business revenue	12,392	13,614	13,997	5,141	4,435	4,420	
Other operating revenue	-	-	-	-	-	-	
Total operating revenue	12,392	13,614	13,997	5,141	4,435	4,420	
Operating expenses							
Interest on loans	-	-	-	-	-	-	
Cost of purchased receivable	-	-	-	-	-	-	
Banking business expenses	4,630	5,688	3,651	1,445	1,091	1,114	
Interest on deposits	4,097	3,154	2,773	1,008	897	867	
Other banking business expenses	533	2,533	877	437	193	246	
Other cost of sales	-	-	-	-	-	-	
Other operating expenses	-	-	-	-	-	-	
Total operating expenses	4,630	5,688	3,651	1,445	1,091	1,114	
Operating gross profit	7,762	7,926	10,345	3,695	3,344	3,305	
Selling, general and administrative expenses							
Expenses related to bad debts	-504	6,951	2,474	898	772	803	
Provision of allowance for doubtful accounts	-1,085	6,951	2,474	898	772	803	
Bad debts expenses	581	-	-	-	-	-	
Provision for loss on interest repayment	-	-	-	-	-	-	
Provision for loss on guarantees	-	-	-	-	-	-	
Personnel expenses	2,335	2,519	2,278	736	774	767	
Other expenses	2,986	4,525	3,536	1,366	1,191	979	
Total selling, general and administrative expenses	4,817	13,996	8,288	3,001	2,737	2,550	
Operating income (loss)	2,944	-6,070	2,056	694	606	755	
Ordinary income (loss)	2,939	-6,046	2,061	705	598	758	
Gain on bargain purchase	-	-	-	-	-	-	
Income (loss) before income taxes and minority interests	2,665	-6,702	2,059	702	598	758	
Net income (loss)	2,665	-6,702	2,059	702	598	758	

*1: Period averages are only for reference. Monthly averages are used actually.

*2: Figures for March FY2014 cover 15 months due to change in accounting period.

3. Financial Business in South Korea

(ii) JT Savings Bank

Balance Sheet

Balance by product

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
* Exchange rate (Month-end)	-	0.1087	0.1033	0.1094	0.1006	0.1033	
(a) Cash and deposits	-	22,237	12,804	15,222	8,195	12,804	
(b) Loan balance	-	25,692	31,422	28,332	28,134	31,422	
Commercial notes	-	-	-	-	-	-	
Accounts receivable - operating loans	-	-	-	-	-	-	
Loans by banking business	-	25,692	31,422	28,332	28,134	31,422	
Long-term operating loans receivable	-	-	-	-	-	-	
(c) Advances paid - installment	-	-	-	-	-	-	
Advances paid - installment	-	-	-	-	-	-	
Long-term operating loans receivable	-	-	-	-	-	-	
(d) Purchased receivables	-	-	-	-	-	-	
(e) Credit guarantee balance	-	-	-	-	-	-	
(f) Deposits by banking business	-	38,195	36,022	33,611	27,252	36,022	
(g) Interest-bearing liabilities	-	-	-	-	-	-	
(h) Equity capital	-	8,080	7,979	8,156	7,631	7,979	

Allowance for doubtful accounts and others

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(i) Balance of NPL	-	3,714	2,665	3,506	2,814	2,665	
(j) Allowance for doubtful accounts	-	1,512	1,250	1,542	1,343	1,250	
1. Allowance for doubtful accounts	-	1,512	1,250	1,542	1,343	1,250	
NPL ratio (gross) (i) ÷ (b)	-	14.5%	8.5%	12.4%	10.0%	8.5%	
NPL ratio (net) ((i)-"1") ÷ (b)	-	8.6%	4.5%	6.9%	5.2%	4.5%	
2. Allowance for doubtful accounts (for advances paid – installment)	-	-	-	-	-	-	
3. Allowance for doubtful accounts (for others)	-	-	-	-	-	-	
(k) Provision for loss on interest repayment	-	-	-	-	-	-	
(l) Provision for loss on guarantees	-	-	-	-	-	-	

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

3. Financial Business in South Korea

(ii) JT Savings Bank

Statement of Income

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015 ^{*2}	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
☆ Exchange rate (Period average) ^{*1}	-	0.1088	0.1067	0.1105	0.1047	0.1042	
Operating revenue							
Discount revenue	-	-	-	-	-	-	
Interest on loans	-	-	-	-	-	-	
Collection from purchased receivable	-	-	-	-	-	-	
Installment payment paying for commission	-	-	-	-	-	-	
Guarantee commission	-	-	-	-	-	-	
Sales on real estate business	-	-	-	-	-	-	
Gain on bad debts recovered	-	-	-	-	-	-	
Other financial revenue	-	-	-	-	-	-	
Sales on general entertainment business	-	-	-	-	-	-	
Banking business revenue	-	589	2,586	905	839	842	
Other operating revenue	-	-	-	-	-	-	
Total operating revenue	-	589	2,586	905	839	842	
Operating expenses							
Interest on loans	-	-	-	-	-	-	
Cost of purchased receivable	-	-	-	-	-	-	
Banking business expenses	-	189	768	290	239	238	
Interest on deposits	-	162	651	247	202	200	
Other banking business expenses	-	26	117	42	36	37	
Other cost of sales	-	-	-	-	-	-	
Other operating expenses	-	-	-	-	-	-	
Total operating expenses	-	189	768	290	239	238	
Operating gross profit	-	400	1,818	614	599	603	
Selling, general and administrative expenses							
Expenses related to bad debts	-	-203	293	212	40	40	
Provision of allowance for doubtful accounts	-	-203	293	212	40	40	
Bad debts expenses	-	-	-	-	-	-	
Provision for loss on interest repayment	-	-	-	-	-	-	
Provision for loss on guarantees	-	-	-	-	-	-	
Personnel expenses	-	139	597	195	209	193	
Other expenses	-	111	583	159	195	228	
Total selling, general and administrative expenses	-	48	1,474	566	444	462	
Operating income (loss)	-	352	344	48	154	140	
Ordinary income (loss)	-	352	349	49	160	139	
Gain on bargain purchase	-	-	-	-	-	-	
Income (loss) before income taxes and minority interests	-	352	349	49	160	139	
Net income (loss)	-	344	294	23	146	124	

*1: Period averages are only for reference. Monthly averages are used actually.

*2: Figures for March FY2015 reflect performance after February 2015, when JT Savings Bank was acquired.

3. Financial Business in South Korea

(iii) JT Capital

Balance Sheet

Balance by product

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
* Exchange rate (Month-end)	-	0.1087	0.1033	0.1094	0.1006	0.1033	
(a) Cash and deposits	-	1,700	852	4,733	2,007	852	
(b) Loan balance	-	44,649	39,445	42,803	38,165	39,445	
Commercial notes	-	-	-	-	-	-	
Accounts receivable - operating loans	-	44,649	39,445	42,803	38,165	39,445	
Loans by banking business	-	-	-	-	-	-	
Long-term operating loans receivable	-	-	-	-	-	-	
(c) Advances paid - installment	-	-	-	-	-	-	
Advances paid - installment	-	-	-	-	-	-	
Long-term operating loans receivable	-	-	-	-	-	-	
(d) Purchased receivables	-	-	-	-	-	-	
(e) Credit guarantee balance	-	-	-	-	-	-	
(f) Deposits by banking business	-	-	-	-	-	-	
(g) Interest-bearing liabilities	-	26,392	27,606	28,632	26,386	27,606	
(h) Equity capital	-	13,193	14,456	16,132	14,495	14,456	

Allowance for doubtful accounts and others

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(i) Balance of NPL	-	3,310	2,213	1,405	1,070	2,213	
(j) Allowance for doubtful accounts	-	1,504	791	1,049	828	791	
1. Allowance for doubtful accounts	-	1,504	790	1,049	827	790	
NPL ratio (gross) (i) ÷ (b)	-	7.4%	5.6%	3.3%	2.8%	5.6%	
NPL ratio (net) ((i)-"1") ÷ (b)	-	4.0%	3.6%	0.8%	0.6%	3.6%	
2. Allowance for doubtful accounts (for advances paid – installment)	-	-	-	-	-	-	
3. Allowance for doubtful accounts (for others)	-	-	1	-	1	1	
(k) Provision for loss on interest repayment	-	-	-	-	-	-	
(l) Provision for loss on guarantees	-	-	-	-	-	-	

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

3. Financial Business in South Korea

(iii) JT Capital

Statement of Income

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
☆ Exchange rate (Period average) **1	-	-	0.1067	0.1105	0.1047	0.1042	
Operating revenue							
Discount revenue	-	-	-	-	-	-	
Interest on loans	-	-	2,463	772	685	1,005	
Collection from purchased receivable	-	-	-	-	-	-	
Installment payment paying for commission	-	-	-	-	-	-	
Guarantee commission	-	-	-	-	-	-	
Sales on real estate business	-	-	-	-	-	-	
Gain on bad debts recovered	-	-	5,332	4,901	66	364	
Other financial revenue	-	-	-	-	-	-	
Sales on general entertainment business	-	-	-	-	-	-	
Banking business revenue	-	-	-	-	-	-	
Other operating revenue	-	-	303	155	87	60	
Total operating revenue	-	-	8,099	5,829	840	1,430	
Operating expenses							
Interest on loans	-	-	935	454	263	216	
Cost of purchased receivable	-	-	-	-	-	-	
Banking business expenses	-	-	-	-	-	-	
Other cost of sales	-	-	-	-	-	-	
Other operating expenses	-	-	438	79	137	221	
Total operating expenses	-	-	1,373	534	401	437	
Operating gross profit	-	-	6,726	5,294	438	992	
Selling, general and administrative expenses							
Expenses related to bad debts	-	-	1,055	458	45	551	
Provision of allowance for doubtful accounts	-	-	1,055	458	45	551	
Bad debts expenses	-	-	-	-	-	-	
Provision for loss on interest repayment	-	-	-	-	-	-	
Provision for loss on guarantees	-	-	-	-	-	-	
Personnel expenses	-	-	1,027	381	324	321	
Other expenses	-	-	1,816	547	550	718	
Total selling, general and administrative expenses	-	-	3,899	1,387	920	1,591	
Operating income (loss)	-	-	2,827	3,907	-482	-598	
Ordinary income (loss)	-	-	2,766	3,862	-544	-552	
Gain on bargain purchase	-	-	-	-	-	-	
Income (loss) before income taxes and minority interests	-	-	2,763	3,860	-544	-552	
Net income (loss)	-	-	2,139	2,906	-357	-410	

*1: Period averages are only for reference. Actually, monthly averages are cumulative and used.

3. Financial Business in South Korea

(iv) TA Asset Management

Balance Sheet

Balance by product

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015	Jun 2015	Sep 2015	Dec 2015	Mar 2016
☆ Exchange rate (Month-end)	0.0967	0.1087	0.1033	0.1094	0.1006	0.1033	
(a) Cash and deposits	563	640	3,824	734	3,182	3,824	
(b) Loan balance	24,649	6,438	5,272	6,187	5,363	5,272	
Commercial notes	-	-	-	-	-	-	
Accounts receivable - operating loans	23,659	5,183	3,307	4,490	3,541	3,307	
Loans by banking business	-	-	-	-	-	-	
Long-term operating loans receivable	989	1,255	1,965	1,696	1,821	1,965	
(c) Advances paid - installment	-	-	-	-	-	-	
Advances paid - installment	-	-	-	-	-	-	
Long-term operating loans receivable	-	-	-	-	-	-	
(d) Purchased receivables	-	4,048	3,312	4,414	3,639	3,312	
(e) Credit guarantee balance	-	-	-	-	-	-	
(f) Deposits by banking business	-	-	-	-	-	-	
(g) Interest-bearing liabilities	11,982	6,438	-	2,462	-	-	
(h) Equity capital	10,445	12,915	13,117	13,110	12,239	13,117	

Allowance for doubtful accounts and others

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015	Jun 2015	Sep 2015	Dec 2015	Mar 2016
(i) Balance of NPL	5,631	5,074	4,533	5,061	4,511	4,533	
(j) Allowance for doubtful accounts	3,896	3,781	3,469	3,854	3,409	3,469	
1. Allowance for doubtful accounts	3,895	3,781	3,468	3,854	3,409	3,468	
NPL ratio (gross) (i) ÷ (b)	22.8%	78.8%	86.0%	81.8%	84.1%	86.0%	
NPL ratio (net) ((i)-"1") ÷ (b)	7.0%	20.1%	20.2%	19.5%	20.5%	20.2%	
2. Allowance for doubtful accounts (for advances paid - installment)	-	-	-	-	-	-	
3. Allowance for doubtful accounts (for others)	1	0	0	0	0	0	
(k) Provision for loss on interest repayment	-	-	-	-	-	-	
(l) Provision for loss on guarantees	-	-	-	-	-	-	

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

3. Financial Business in South Korea

(iv) TA Asset Management

Statement of Income

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
☆ Exchange rate (Period average)**1	-	0.1038	0.1067	0.1105	0.1047	0.1042	
Operating revenue							
Discount revenue	-	-	-	-	-	-	
Interest on loans	-	2,448	258	99	83	75	
Collection from purchased receivable	-	-	-	-	-	-	
Installment payment paying for commission	-	-	-	-	-	-	
Guarantee commission	-	-	-	-	-	-	
Sales on real estate business	-	-	-	-	-	-	
Gain on bad debts recovered	-	149	104	39	36	28	
Other financial revenue	-	-	-	-	-	-	
Sales on general entertainment business	-	-	-	-	-	-	
Banking business revenue	-	-	-	-	-	-	
Other operating revenue	-	260	910	374	285	251	
Total operating revenue	-	2,858	1,274	512	405	355	
Operating expenses							
Interest on loans	-	354	107	86	21	-	
Cost of purchased receivable	-	-	-	-	-	-	
Banking business expenses	-	-	-	-	-	-	
Other cost of sales	-	-	-	-	-	-	
Other operating expenses	-	-	-	-	-	-	
Total operating expenses	-	354	107	86	21	-	
Operating gross profit	-	2,503	1,166	426	384	355	
Selling, general and administrative expenses							
Expenses related to bad debts	-	1,099	-515	35	-59	-491	
Provision of allowance for doubtful accounts	-	1,099	-515	35	-59	-491	
Bad debts expenses	-	-	-	-	-	-	
Provision for loss on interest repayment	-	-	-	-	-	-	
Provision for loss on guarantees	-	-	-	-	-	-	
Personnel expenses	-	616	376	129	124	122	
Other expenses	-	495	281	129	81	70	
Total selling, general and administrative expenses	-	2,211	142	293	146	-298	
Operating income (loss)	-	292	1,024	132	237	654	
Ordinary income (loss)	-	319	1,089	144	244	701	
Gain on bargain purchase	-	-	-	-	-	-	
Income (loss) before income taxes and minority interests	-	417	1,089	144	244	701	
Net income (loss)	-	318	866	113	195	557	

*1: Period averages are only for reference. Actually, monthly averages are cumulative and used.

4. Financial Business in Southeast Asia

Bank JTrust Indonesia

Balance Sheet

Balance by product

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

Due to a difference in the fiscal year-end within 3 months, figures in December 2015 are based on the financial statements as of September 2015.

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
☆ Exchange rate (Month-end)		0.0092	0.0082	0.0092	0.0092	0.0082	
(a) Cash and deposits	-	30,359	25,880	17,411	17,858	25,880	
(b) Loan balance	-	76,089	72,038	73,105	76,288	72,038	
Commercial notes	-	-	-	-	-	-	
Accounts receivable - operating loans	-	-	-	-	-	-	
Loans by banking business	-	76,089	72,038	73,105	76,288	72,038	
Long-term operating loans receivable	-	-	-	-	-	-	
(c) Advances paid - installment	-	-	-	-	-	-	
Advances paid - installment	-	-	-	-	-	-	
Long-term operating loans receivable	-	-	-	-	-	-	
(d) Purchased receivables	-	-	-	-	-	-	
(e) Credit guarantee balance	-	-	-	-	-	-	
(f) Deposits by banking business	-	107,432	95,376	96,793	100,749	95,376	
(g) Interest-bearing liabilities	-	1,802	1,801	1,804	1,839	1,801	
(h) Equity capital	-	9,890	10,095	9,300	9,216	10,095	

Allowance for doubtful accounts and others

(unit: million yen)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(i) Balance of NPL	-	9,313	10,153	8,275	9,319	10,153	
(j) Allowance for doubtful accounts	-	13,060	10,001	11,487	10,176	10,001	
1. Allowance for doubtful accounts	-	5,913	4,967	6,127	5,118	4,967	
NPL ratio (gross) (i) ÷ (b)	-	12.2%	14.1%	11.3%	12.2%	14.1%	
NPL ratio (net) ((i)-"1") ÷ (b)	-	4.5%	7.2%	2.9%	5.5%	7.2%	
2. Allowance for doubtful accounts (for advances paid – installment)	-	-	-	-	-	-	
3. Allowance for doubtful accounts (for others)	-	7,147	5,033	5,360	5,058	5,033	
(k) Provision for loss on interest repayment	-	-	-	-	-	-	
(l) Provision for loss on guarantees	-	-	-	-	-	-	

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.

4. Financial Business in Southeast Asia

Bank JTrust Indonesia

Statement of Income

(unit: million yen)

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

Due to a difference in the fiscal year-end within 3 months, figures in the third quarter of fiscal 2016 are based on the financial statements as of September 2015.

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016*2	2Q 2016*2	3Q 2016*2	4Q 2016
☆ Exchange rate (Period average) **1			0.0092	0.0094	0.0093	0.0089	
Operating revenue							
Discount revenue	-	-	-	-	-	-	-
Interest on loans	-	-	-	-	-	-	-
Collection from purchased receivable	-	-	-	-	-	-	-
Installment payment paying for commission	-	-	-	-	-	-	-
Guarantee commission	-	-	-	-	-	-	-
Sales on real estate business	-	-	-	-	-	-	-
Gain on bad debts recovered	-	-	-	-	-	-	-
Other financial revenue	-	-	-	-	-	-	-
Sales on general entertainment business	-	-	-	-	-	-	-
Banking business revenue	-	-	8,913	3,185	2,870	2,857	-
Other operating revenue	-	-	-	-	-	-	-
Total operating revenue	-	-	8,913	3,185	2,870	2,857	-
Operating expenses							
Interest on loans	-	-	-	-	-	-	-
Cost of purchased receivable	-	-	-	-	-	-	-
Banking business expenses	-	-	6,455	2,294	2,176	1,985	-
Interest on deposits	-	-	6,455	2,294	2,176	1,985	-
Other banking business expenses	-	-	-	-	-	-	-
Other cost of sales	-	-	-	-	-	-	-
Other operating expenses	-	-	1,234	498	312	424	-
Total operating expenses	-	-	7,690	2,792	2,488	2,409	-
Operating gross profit	-	-	1,222	393	381	447	-
Selling, general and administrative expenses							
Expenses related to bad debts	-	-	1,674	1,382	-225	517	-
Provision of allowance for doubtful accounts	-	-	1,674	1,382	-225	517	-
Bad debts expenses	-	-	-	-	-	-	-
Provision for loss on interest repayment	-	-	-	-	-	-	-
Provision for loss on guarantees	-	-	-	-	-	-	-
Personnel expenses	-	-	2,300	991	286	1,021	-
Other expenses	-	-	1,301	414	390	495	-
Total selling, general and administrative expenses	-	-	5,275	2,788	452	2,034	-
Operating income (loss)	-	-	-4,052	-2,395	-70	-1,587	-
Ordinary income (loss)	-	-	-4,021	-2,425	-89	-1,506	-
Gain on bargain purchase	-	-	-	-	-	-	-
Income (loss) before income taxes and minority interests	-	-	-3,784	-2,425	-89	-1,269	-
Net income (loss)	-	-	-3,992	-2,485	-143	-1,363	-

*1: Period averages are only for reference. Actually, monthly averages are cumulative and used.

*2: For the 1Q of FY2016, adjustment necessary for consolidation regarding significant transactions from April to June 2015 is made to financial statements as of March 31, 2015.

For the 2Q of FY2016, adjustment necessary for consolidation regarding significant transactions from July to September 2015 is made to financial statements as of June 30, 2015.

For the 3Q of FY2016, adjustment necessary for consolidation regarding significant transactions from October to December 2015 is made to financial statements as of September 30, 2015.

5. Non-Financial Business

(i) ADORES

Statement of Income

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	-	-	-	-	-	-	-
Interest on loans	-	-	-	-	-	-	-
Collection from purchased receivable	-	-	-	-	-	-	-
Installment payment paying for commission	-	-	-	-	-	-	-
Guarantee commission	-	-	-	-	-	-	-
Sales on real estate business	1,369	2,136	471	152	156	163	
Gain on bad debts recovered	-	-	-	-	-	-	-
Other financial revenue	-	-	-	-	-	-	-
Sales on general entertainment business	14,769	13,249	9,559	3,119	3,440	2,999	
Banking business revenue	-	-	-	-	-	-	-
Other operating revenue	493	1	0	0	0	0	
Total operating revenue	16,632	15,387	10,032	3,271	3,596	3,163	
Operating expenses							
Interest on loans	-	-	-	-	-	-	-
Cost of purchased receivable	-	-	-	-	-	-	-
Banking business expenses	-	-	-	-	-	-	-
Other cost of sales	14,050	13,378	8,715	2,831	3,067	2,816	
Other operating expenses	-	-	-	-	-	-	-
Total operating expenses	14,050	13,378	8,715	2,831	3,067	2,816	
Operating gross profit	2,582	2,008	1,316	440	529	346	
Selling, general and administrative expenses							
Expenses related to bad debts	-	-	-	-	-	-	-
Provision of allowance for doubtful accounts	-	-	-	-	-	-	-
Bad debts expenses	-	-	-	-	-	-	-
Provision for loss on interest repayment	-	-	-	-	-	-	-
Provision for loss on guarantees	-	-	-	-	-	-	-
Personnel expenses	623	563	422	152	141	128	
Other expenses	996	988	635	203	216	215	
Total selling, general and administrative expenses	1,620	1,551	1,058	355	357	344	
Operating income (loss)	961	457	258	84	171	2	
Ordinary income (loss)	910	434	266	83	174	8	
Gain on bargain purchase	-	-	-	-	-	-	-
Income (loss) before income taxes and minority interests	832	300	-537	-757	308	-88	
Net income (loss)	762	346	-648	-779	209	-78	

5. Non-Financial Business

(ii) Keynote

Statement of Income

Based on non-consolidated figures before consolidation adjustment under Japanese GAAP.

(unit: million yen)

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	-	-	-	-	-	-	-
Interest on loans	-	-	-	-	-	-	-
Collection from purchased receivable	-	-	-	-	-	-	-
Installment payment paying for commission	-	-	-	-	-	-	-
Guarantee commission	-	-	-	-	-	-	-
Sales on real estate business	3,577	3,676	3,802	1,081	1,464	1,256	
Gain on bad debts recovered	-	-	-	-	-	-	-
Other financial revenue	-	-	-	-	-	-	-
Sales on general entertainment business	-	-	-	-	-	-	-
Banking business revenue	-	-	-	-	-	-	-
Other operating revenue	1,042	2,091	666	100	62	504	
Total operating revenue	4,620	5,767	4,469	1,181	1,526	1,760	
Operating expenses							
Interest on loans	-	-	-	-	-	-	-
Cost of purchased receivable	-	-	-	-	-	-	-
Banking business expenses	-	-	-	-	-	-	-
Other cost of sales	3,908	4,936	3,731	1,006	1,229	1,495	
Other operating expenses	-	-	-	-	-	-	-
Total operating expenses	3,908	4,936	3,731	1,006	1,229	1,495	
Operating gross profit	712	830	737	175	296	265	
Selling, general and administrative expenses							
Expenses related to bad debts	-	-	-	-	-	-	-
Provision of allowance for doubtful accounts	-	-	-	-	-	-	-
Bad debts expenses	-	-	-	-	-	-	-
Provision for loss on interest repayment	-	-	-	-	-	-	-
Provision for loss on guarantees	-	-	-	-	-	-	-
Personnel expenses	332	371	304	100	101	103	
Other expenses	162	211	166	52	56	57	
Total selling, general and administrative expenses	495	582	470	152	157	160	
Operating income (loss)	216	248	266	22	138	104	
Ordinary income (loss)	160	175	207	5	121	80	
Gain on bargain purchase	-	-	-	-	-	-	-
Income (loss) before income taxes and minority interests	138	223	251	7	148	96	
Net income (loss)	75	140	180	1	110	69	

Overseas subsidiaries

(i) JT Chinae Savings Bank (in local currency)

Non-consolidated figures before consolidation adjustment based on local accounting standards (unit: 10 million won)

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(a) Loan balance	47,529	108,960	112,611	104,781	105,094	112,611	
Loans by banking business	47,529	108,960	112,611	104,781	105,094	112,611	
(f) Deposits by banking business	79,813	130,571	138,509	142,898	122,263	138,509	
Loan to deposit ratio (b) ÷ (f)	59.6%	83.4%	81.3%	73.3%	86.0%	81.3%	

	Mar 2014 ^{*1}	Mar 2015	Mar 2016 (cumulative)				
				1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	-	-	-	-	-	-	-
Interest on loans	-	-	-	-	-	-	-
Collection from purchased receivable	-	-	-	-	-	-	-
Installment payment paying for commission	-	-	-	-	-	-	-
Guarantee commission	-	-	-	-	-	-	-
Sales on real estate business	-	-	-	-	-	-	-
Gain on bad debts recovered	-	-	-	-	-	-	-
Other financial revenue	-	-	-	-	-	-	-
Sales on general entertainment business	-	-	-	-	-	-	-
Banking business revenue	15,463	14,476	13,905	4,516	4,454	4,934	
Other operating revenue	-	-	-	-	-	-	-
Total operating revenue	15,463	14,476	13,905	4,516	4,454	4,934	
Operating expenses							
Interest on loans	-	-	-	-	-	-	-
Cost of purchased receivable	-	-	-	-	-	-	-
Banking business expenses	7,036	3,333	3,486	1,311	1,040	1,135	
Interest on deposits	5,543	3,027	2,588	910	853	824	
Other banking business expenses	1,493	306	898	401	186	311	
Other cost of sales	-	-	-	-	-	-	-
Other operating expenses	-	-	-	-	-	-	-
Total operating expenses	7,036	3,333	3,486	1,311	1,040	1,135	
Operating gross profit	8,426	11,143	10,419	3,205	3,414	3,799	
Selling, general and administrative expenses							
Expenses related to bad debts	6,708	3,607	4,189	1,221	1,611	1,357	
Provision of allowance for doubtful accounts	6,708	3,607	4,189	1,221	1,611	1,357	
Bad debts expenses	-	-	-	-	-	-	-
Provision for loss on interest repayment	-	-	-	-	-	-	-
Provision for loss on guarantees	-	-	-	-	-	-	-
Personnel expenses	2,920	2,423	2,139	665	751	722	
Other expenses	4,077	4,376	3,303	1,234	1,137	932	
Total selling, general and administrative expenses	13,706	10,407	9,633	3,121	3,499	3,012	
Operating income (loss)	-5,280	735	786	83	-84	787	
Ordinary income (loss)	-5,270	-76	797	91	-84	790	
Gain on bargain purchase	-	-	-	-	-	-	-
Income (loss) before income taxes and minority interests	-5,553	122	797	91	-84	790	
Net income (loss)	-5,553	122	797	91	-84	790	

*1: Figures for March FY2014 cover 15 months due to change in accounting period.

Overseas subsidiaries

(ii) JT Savings Bank (in local currency)

Non-consolidated figures before consolidation adjustment based on local accounting standards (unit: 10 million won)

	Mar 2014	Mar 2015	Dec 2015	Jun 2015	Sep 2015	Dec 2015	Mar 2016
(b) Loan balance	-	23,636	30,371	25,897	27,917	30,371	
Loans by banking business	-	23,636	30,371	25,897	27,917	30,371	
(f) Deposits by banking business	-	35,138	34,872	30,723	27,090	34,872	
Loan to deposit ratio (b) ÷ (f)	-	67.3%	87.1%	84.3%	103.1%	87.1%	

	Mar 2014	Mar 2015 ^{*1}	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	-	-	-	-	-	-	-
Interest on loans	-	-	-	-	-	-	-
Collection from purchased receivable	-	-	-	-	-	-	-
Installment payment paying for commission	-	-	-	-	-	-	-
Guarantee commission	-	-	-	-	-	-	-
Sales on real estate business	-	-	-	-	-	-	-
Gain on bad debts recovered	-	-	-	-	-	-	-
Other financial revenue	-	-	-	-	-	-	-
Sales on general entertainment business	-	-	-	-	-	-	-
Banking business revenue	-	526	2,243	760	740	742	
Other operating revenue	-	-	-	-	-	-	-
Total operating revenue	-	526	2,243	760	740	742	
Operating expenses							
Interest on loans	-	-	-	-	-	-	-
Cost of purchased receivable	-	-	-	-	-	-	-
Banking business expenses	-	174	717	262	228	226	
Interest on deposits	-	149	607	223	192	190	
Other banking business expenses	-	25	110	38	35	35	
Other cost of sales	-	-	-	-	-	-	-
Other operating expenses	-	-	-	-	-	-	-
Total operating expenses	-	174	717	262	228	226	
Operating gross profit	-	351	1,526	498	512	515	
Selling, general and administrative expenses							
Expenses related to bad debts	-	90	213	67	63	82	
Provision of allowance for doubtful accounts	-	90	213	67	63	82	
Bad debts expenses	-	-	-	-	-	-	-
Provision for loss on interest repayment	-	-	-	-	-	-	-
Provision for loss on guarantees	-	-	-	-	-	-	-
Personnel expenses	-	128	559	176	199	183	
Other expenses	-	103	548	143	186	217	
Total selling, general and administrative expenses	-	322	1,321	387	449	484	
Operating income (loss)	-	28	204	110	62	30	
Ordinary income (loss)	-	28	209	111	67	29	
Gain on bargain purchase	-	-	-	-	-	-	-
Income (loss) before income taxes and minority interests	-	28	209	111	67	29	
Net income (loss)	-	28	244	139	66	38	

*1: Figures for March FY2015 reflect performance after February 2015, when JT Savings Bank was acquired.

Overseas subsidiaries

(iii) JT Capital (in local currency)

Non-consolidated figures before consolidation adjustment based on local accounting standards (unit: 10 million won)

	Mar 2014	Mar 2015	Dec 2015	Jun 2015	Sep 2015	Dec 2015	Mar 2016
(b) Loan balance	-	41,075	38,185	39,125	37,938	38,185	
Accounts receivable - operating loans	-	41,075	38,185	39,125	37,938	38,185	

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	-	-	-	-	-	-	
Interest on loans	-	-	2,438	748	697	992	
Collection from purchased receivable	-	-	-	-	-	-	
Installment payment paying for commission	-	-	-	-	-	-	
Guarantee commission	-	-	-	-	-	-	
Sales on real estate business	-	-	-	-	-	-	
Gain on bad debts recovered	-	-	4,814	4,191	-78	702	
Other financial revenue	-	-	-	-	-	-	
Sales on general entertainment business	-	-	-	-	-	-	
Banking business revenue	-	-	-	-	-	-	
Other operating revenue	-	-	151	88	40	21	
Total operating revenue	-	-	7,404	5,028	659	1,716	
Operating expenses							
Interest on loans	-	-	948	410	251	285	
Cost of purchased receivable	-	-	-	-	-	-	
Banking business expenses	-	-	-	-	-	-	
Other cost of sales	-	-	-	-	-	-	
Other operating expenses	-	-	512	94	172	245	
Total operating expenses	-	-	1,460	504	424	531	
Operating gross profit	-	-	5,943	4,523	235	1,184	
Selling, general and administrative expenses							
Expenses related to bad debts	-	-	992	204	-95	883	
Provision of allowance for doubtful accounts	-	-	992	204	-95	883	
Bad debts expenses	-	-	-	-	-	-	
Provision for loss on interest repayment	-	-	-	-	-	-	
Provision for loss on guarantees	-	-	-	-	-	-	
Personnel expenses	-	-	915	299	310	305	
Other expenses	-	-	1,527	479	486	560	
Total selling, general and administrative expenses	-	-	3,435	983	701	1,749	
Operating income (loss)	-	-	2,508	3,540	-465	-565	
Ordinary income (loss)	-	-	2,435	3,513	-527	-550	
Gain on bargain purchase	-	-	-	-	-	-	
Income (loss) before income taxes and minority interests	-	-	2,431	3,510	-527	-551	
Net income (loss)	-	-	1,882	2,654	-374	-396	

Overseas subsidiaries

(iv) TA Asset Management (in local currency)

(unit: 10 million won)

Non-consolidated figures before consolidation adjustment based on local accounting standards

	Mar 2014	Mar 2015	Dec 2015				
				Jun 2015	Sep 2015	Dec 2015	Mar 2016
(b) Loan balance	25,490	5,923	5,103	5,655	5,331	5,103	
Accounts receivable - operating loans	24,467	4,768	3,201	4,104	3,520	3,201	
Long-term operating loans receivable	1,023	1,155	1,902	1,550	1,810	1,902	
(d) Purchased receivables	0	3,724	3,206	4,035	3,618	3,206	

	Mar 2014	Mar 2015	Mar 2016 (cumulative)				
				1Q 2016	2Q 2016	3Q 2016	4Q 2016
Operating revenue							
Discount revenue	-	-	-	-	-	-	
Interest on loans	-	2,436	241	89	80	71	
Collection from purchased receivable	-	-	-	-	-	-	
Installment payment paying for commission	-	-	-	-	-	-	
Guarantee commission	-	-	-	-	-	-	
Sales on real estate business	-	-	1	-	1	0	
Gain on bad debts recovered	-	3	97	35	34	27	
Other financial revenue	-	-	-	-	-	-	
Sales on general entertainment business	-	-	-	-	-	-	
Banking business revenue	-	-	-	-	-	-	
Other operating revenue	-	381	848	337	272	239	
Total operating revenue	-	2,822	1,189	463	388	338	
Operating expenses							
Interest on loans	-	354	98	77	20	-	
Cost of purchased receivable	-	-	-	-	-	-	
Banking business expenses	-	-	-	-	-	-	
Other cost of sales	-	-	-	-	-	-	
Other operating expenses	-	-	-	-	-	-	
Total operating expenses	-	354	98	77	20	-	
Operating gross profit	-	2,467	1,091	385	367	338	
Selling, general and administrative expenses							
Expenses related to bad debts	-	1,090	-495	31	-56	-470	
Provision of allowance for doubtful accounts	-	1,090	-165	31	-149	-48	
Bad debts expenses	-	-	-329	-	92	-422	
Provision for loss on interest repayment	-	-	-	-	-	-	
Provision for loss on guarantees	-	-	-	-	-	-	
Personnel expenses	-	598	352	116	118	116	
Other expenses	-	478	261	116	78	66	
Total selling, general and administrative expenses	-	2,168	117	265	139	-287	
Operating income (loss)	-	299	973	119	227	625	
Ordinary income (loss)	-	324	1,034	130	233	670	
Gain on bargain purchase	-	-	-	-	-	-	
Income (loss) before income taxes and minority interests	-	423	1,034	130	233	670	
Net income (loss)	-	312	817	102	182	532	

Overseas subsidiaries

(v) Bank JTrust Indonesia (in local currency)

(unit :100 million Indonesia rupiah)

Non-consolidated figures before consolidation adjustment based on local accounting standards

	Mar 2014	Mar 2015	Dec 2015	Jun 2015	Sep 2015	Dec 2015	Mar 2016
(b) Loan balance	-	78,443	87,851	79,462	82,922	87,851	
Loans by banking business	-	78,443	87,851	79,462	82,922	87,851	
(f) Deposits by banking business	-	110,754	116,312	105,209	109,509	116,312	
Loan to deposit ratio (b) ÷ (f)	-	70.8%	75.5%	75.5%	75.7%	75.5%	

	Mar 2014	Mar 2015	Mar 2016 (cumulative)	1Q 2016 ^{*1}	2Q 2016 ^{*1}	3Q 2016 ^{*1}	4Q 2016
Operating revenue							
Discount revenue	-	-	-	-	-	-	-
Interest on loans	-	-	-	-	-	-	-
Collection from purchased receivable	-	-	-	-	-	-	-
Installment payment paying for commission	-	-	-	-	-	-	-
Guarantee commission	-	-	-	-	-	-	-
Sales on real estate business	-	-	-	-	-	-	-
Gain on bad debts recovered	-	-	-	-	-	-	-
Other financial revenue	-	-	-	-	-	-	-
Sales on general entertainment business	-	-	-	-	-	-	-
Banking business revenue	-	-	9,640	3,334	3,091	3,215	
Other operating revenue	-	-	-	-	-	-	-
Total operating revenue	-	-	9,640	3,334	3,091	3,215	
Operating expenses							
Interest on loans	-	-	-	-	-	-	-
Cost of purchased receivable	-	-	-	-	-	-	-
Banking business expenses	-	-	7,023	2,447	2,348	2,227	
Interest on deposits	-	-	7,023	2,447	2,348	2,227	
Other banking business expenses	-	-	-	-	-	-	-
Other cost of sales	-	-	-	-	-	-	-
Other operating expenses	-	-	1,313	526	317	470	
Total operating expenses	-	-	8,337	2,974	2,665	2,697	
Operating gross profit	-	-	1,302	360	425	517	
Selling, general and administrative expenses							
Expenses related to bad debts	-	-	1,847	1,488	-236	595	
Provision of allowance for doubtful accounts	-	-	1,847	1,488	-236	595	
Bad debts expenses	-	-	-	-	-	-	-
Provision for loss on interest repayment	-	-	-	-	-	-	-
Provision for loss on guarantees	-	-	-	-	-	-	-
Personnel expenses	-	-	2,519	1,061	311	1,146	
Other expenses	-	-	1,307	403	421	482	
Total selling, general and administrative expenses	-	-	5,674	2,953	495	2,224	
Operating income (loss)	-	-	-4,371	-2,593	-70	-1,707	
Ordinary income (loss)	-	-	-4,455	-2,664	-90	-1,700	
Gain on bargain purchase	-	-	-	-	-	-	-
Income (loss) before income taxes and minority interests	-	-	-4,155	-2,608	-104	-1,442	
Net income (loss)	-	-	-4,403	-2,673	-162	-1,567	

*Note: For the 1Q of FY2016, adjustment necessary for consolidation regarding significant transactions from April to June 2015 is made to financial statements as of March 31, 2015.
For the 2Q of FY2016, adjustment necessary for consolidation regarding significant transactions from July to September 2015 is made to financial statements as of June 30, 2015.
For the 3Q of FY2016, adjustment necessary for consolidation regarding significant transactions from October to December 2015 is made to financial statements as of September 30, 2015.