

Supplementary Information to Financial Results for the First Three Months of the Fiscal Year Ending February 29, 2024
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(From March 1, 2023
to May 31, 2023)

J. Front Retailing Co., Ltd.

Contents

<u>I. J. Front Retailing Consolidated Statements 【IFRS】</u>	Page
1. Consolidated business performance	1
2. Segment information	1
3. Performance by consolidated companies	2
4. Components of SGA	3
5. Components of other operating income and other operating expenses	3
6. Components of finance income and finance costs and share of profit (loss) of investments accounted for using equity method	3
<u>II. Daimaru Matsuzakaya Department Stores Non-consolidated Statements 【IFRS】</u>	
1. Business performance	4
2. Summary of gross sales	5,6
3. Components of SGA	7
4. Components of other operating income and other operating expenses	7
5. Components of finance income and finance costs	7
<u>III. PARCO Non-consolidated Statements 【IFRS】</u>	
1. Business performance	8
2. Summary of gross sales(PARCO stores)	9,10
3. Components of operating costs	10
4. Components of SGA	11
5. Components of other operating income and other operating expenses	11
6. Components of finance income and finance costs	11
<u>IV. J. Front City development Non-consolidated Statements 【IFRS】</u>	
1. Business performance	12
2. Summary of results for current period	13
3. Components of SGA	13
4. Components of other operating income and other operating expenses	13
5. Components of finance income and finance costs	13
<u>V. JFR Card Non-consolidated Statements 【IFRS】</u>	
1. Business performance	14
2. Summary of results for current period	14

I. J. Front Retailing Consolidated Statements [IFRS]

1. Consolidated business performance

(Millions of yen, %)

Item	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
1. Gross sales	263,818	36,653	16.1	227,165
2. Revenue	93,456	11,551	14.1	81,905
3. Gross profit	45,831	5,285	13.0	40,546
4. Gross margin ratio	49.04%	difference (0.46)%		49.50%
5. Selling, general and administrative expenses (SGA)	36,000	2,499	7.5	33,501
6. Business profit	9,831	2,786	39.6	7,045
7. Operating profit	10,169	2,609	34.5	7,560
8. Profit before tax	9,926	3,070	44.8	6,856
9. Profit attributable to owners of parent	6,397	423	7.1	5,974
10. Total assets	1,120,320	(633)		1,120,953
11. Equity attributable to owners of parent	363,011	3,626		359,385
12. Ratio of equity attributable to owners of parent to total assets	32.4%	difference 0.3%		32.1%
13. Total interest-bearing liabilities [Of which: lease liabilities]	398,705 [158,417]	(15,244) [(6,408)]		413,949 [164,825]

Notes: 1. Gross sales are calculated by converting sales from purchases recorded at the time of sale (*shoka shiire*) of the "Department Store Business", which are recognized as revenue under IFRS, into a gross amount and converting the net amount of sales of the "SC Business" into tenant transaction volume (gross amount basis).
2. Business profit is calculated by subtracting cost of sales and SGA from revenue.
3. Results for the previous year in Items 10 to 13 are those at the end of the previous consolidated fiscal year (February 28, 2023).

2. Segment information

Three months ended May 31, 2023

(Millions of yen, %)

	Reportable segments					Other	Total	Adjustments	Consolidated
	Department Store Business	SC Business	Developer Business	Payment and Finance Business	Total				
Gross sales	169,692	69,467	16,753	3,236	259,151	13,732	272,883	(9,065)	263,818
YoY %	14.6	15.4	27.0	2.6	15.4	0.3	14.5	—	16.1
(1) Revenue to external customers	54,040	13,875	13,710	1,675	83,302	10,154	93,456	—	93,456
(2) Intersegment revenue	120	261	3,043	1,561	4,987	3,266	8,253	(8,253)	—
Total revenue	54,161	14,137	16,753	3,236	88,289	13,420	101,710	(8,253)	93,456
YoY %	11.0	8.3	24.3	2.6	12.5	0.3	10.7	—	14.1
Business profit	4,859	2,484	1,384	732	9,460	476	9,937	(105)	9,831
YoY %	83.4	8.9	82.3	(27.7)	41.1	16.8	39.7	—	39.6
Segment profit	4,504	3,148	1,615	686	9,953	703	10,657	(487)	10,169
YoY %	99.0	6.6	67.8	(33.1)	38.2	55.9	39.2	—	34.5

Note: Due to the reorganization on March 1, 2023, the previous year's results about profit and loss items have been retroactively adjusted as if the real estate transferred from PARCO Co., Ltd. to J. Front City Development Co., Ltd. had been transferred from March 1, 2022.

3. Performance by consolidated companies

(Millions of yen, %)

Company name	Three months ended May 31, 2023				Capital	Ownership percentage	Business
	Revenue	Business profit	Operating profit	Profit			
1 J. Front Retailing Co., Ltd.	7,782	6,160	6,123	6,023	31,974		
2. Daimaru Matsuzakaya Department Stores Co. Ltd.	49,861	4,812	4,871	3,270	10,000	100.0	Department store
3. The Hakata Daimaru, Inc.	3,450	66	56	11	3,037	69.9	Department store
4. Kochi Daimaru Co., Ltd.	864	(20)	(20)	(16)	300	100.0	Department store
5. PARCO Co., Ltd.	14,117	2,479	3,160	1,945	34,367	100.0	Shopping center
6. PARCO (Singapore) Pte Ltd	29	4	5	6	SGD 4M	100.0	Shopping center
7. PARCO Space Systems Co., Ltd.	5,907	344	344	222	100	100.0	Space engineering & management
8. J. Front Design & Construction Co., Ltd.	8,624	723	723	470	100	100.0	Design & construction contracting
9. PARCO Digital Marketing Co., Ltd.	240	(13)	(12)	(7)	10	100.0	Internet-related business
10. J. Front City Development Co.,Ltd.	2,145	330	705	445	110	100.0	Real estate
11. JFR Card Co., Ltd.	3,236	732	686	427	100	100.0	Payment and finance
12. Daimaru Kogyo, Ltd.	9,255	247	484	337	1,800	100.0	Wholesale
13. Daimaru Kogyo International Trading (Shanghai) Co., Ltd.	2,722	22	14	12	USD 2M	100.0	Wholesale
14. Daimaru Kogyo (Thailand) Co., Ltd.	101	(2)	(3)	(2)	THB 202M	99.9	Wholesale
15. Consumer Product End-Use Research Institute Co., Ltd.	271	18	17	11	100	100.0	Merchandise test Quality control
16. Angel Park Co., Ltd.	268	127	130	93	400	50.2	Parking
17. JFR Service Co. Ltd.	1,462	(47)	(47)	(24)	100	100.0	Commissioned back-office service Leasing Parking
18. JFR Information Center Co., Ltd.	2,015	135	136	88	10	100.0	Information service
19. Daimaru Matsuzakaya Tomonokai Co., Ltd.	40	(115)	(120)	20	100	100.0	Specified prepaid transaction service

4. Components of SGA

(Millions of yen,%)

Component	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
		Personnel expenses	12,015	
Advertising expenses	2,844	199	7.5	2,645
Packing and transportation costs	299	(41)	(12.1)	340
Depreciation	6,387	(235)	(3.5)	6,622
Operational costs	2,549	488	23.7	2,061
Other	11,903	1,724	16.9	10,179
Total	36,000	2,499	7.5	33,501

Note: Depreciation is included in cost of sales as well as selling, general and administrative expenses.

Q1 results for current fiscal year: 5,231 million yen / Q1 results for previous fiscal year: 5,515 million yen

5. Components of other operating income and other operating expenses

(Millions of yen)

	Three months ended May 31, 2023	Three months ended May 31, 2022	Remarks
Other operating income	1,061	1,260	
Gain on sale of fixed assets	732	65	Mainly PARCO 265, Daimaru Kogyo 238
Other subsidies	87	453	PARCO 87
Other	241	741	
Other operating expenses	723	745	
Loss on disposal of fixed assets	436	615	Mainly Daimaru Matsuzakaya Department Stores 345
Other	287	129	

6. Components of finance income and finance costs and share of profit (loss) of investments accounted for using equity method

(Millions of yen)

Component	Three months ended May 31, 2023	YoY	Three months ended May 31, 2022
Finance income	262	29	233
Interest and dividend income	262	29	233
Finance costs	1,197	(172)	1,369
Interest expenses on borrowings and bonds	1,128	(118)	1,246
Other	69	(54)	123
Share of profit (loss) of investments accounted for using equity method	692	260	432

II. Daimaru Matsuzakaya Department Stores Non-consolidated Statements 【IFRS】

1. Business performance

(Millions of yen, %)

Item	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
1. Gross sales	155,590	20,207	14.9	135,383
[Of which: real estate lease revenue]	[5,906]	[525]	[9.7]	[5,381]
2. Revenue	49,861	4,977	11.1	44,884
3. Gross profit	32,315	3,675	12.8	28,640
4. Gross margin ratio	64.81%	Difference 1.00%	/	63.81%
5. SGA	27,503	1,654	6.4	25,849
6. Business profit	4,812	2,022	72.5	2,790
7. Operating profit	4,871	2,162	79.8	2,709
8. Profit before tax	4,732	2,238	89.7	2,494
9. Profit	3,270	1,045	47.0	2,225
10. Total assets	436,334	1,860	/	434,474
11. Equity	140,369	1,070	/	139,299
12. Equity ratio	32.2%	Difference 0.1%	/	32.1%
13. Total interest-bearing liabilities	98,499	(5,060)	/	103,559
[Of which: lease liabilities]	[73,499]	[(4,186)]	/	[77,685]

Notes: 1. Gross sales are calculated by converting sales from purchases recorded at the time of sale (*shoka shiire*) of the "Department Store Business," which are recognized as revenue under IFRS, into gross amount.

2. Business profit is calculated by subtracting cost of sales and SGA from revenue.

3. Results for the previous year in Items 10 to 13 are those at the end of the previous business year (February 28, 2023).

2. Summary of gross sales

(1) Sales by store

(Millions of yen, %)

Store	Period	Three months ended May 31, 2023	Share	YoY		Three months ended May 31, 2022	Share
				Amount	%		
				Daimaru	Osaka Shinsaibashi		
	Osaka Umeda	12,799	8.2	2,179	20.5	10,620	7.9
	Tokyo	18,981	12.2	4,991	35.7	13,990	10.3
	Kyoto	15,566	10.0	2,100	15.6	13,466	10.0
	Kobe	21,123	13.6	1,733	8.9	19,390	14.3
	Suma	1,515	1.0	22	1.5	1,493	1.1
	Ashiya	1,004	0.6	24	2.5	980	0.7
	Sapporo	16,329	10.5	2,306	16.4	14,023	10.4
	Shimonoseki	1,811	1.2	(144)	(7.4)	1,955	1.4
Matsuzakaya	Nagoya	28,801	18.5	2,778	10.7	26,023	19.2
	Ueno	5,799	3.7	347	6.4	5,452	4.0
	Shizuoka	4,276	2.8	125	3.0	4,151	3.1
	Takatsuki	1,308	0.8	(59)	(4.3)	1,367	1.0
Total stores		149,098	95.8	21,468	16.8	127,630	94.3
Corporations, head office, etc.		6,491	4.2	(1,262)	(16.3)	7,753	5.7
Total		155,590	100.0	20,207	14.9	135,383	100.0
[Of which: net sales of goods]		149,684	96.2	19,682	15.1	130,002	96.0
[Of which: real estate lease revenue]		5,906	3.8	525	9.7	5,381	4.0

(2) YoY percentage changes in monthly sales

Month	March	April	May	Total 1Q
Total	17.1	16.1	11.6	14.9

(3) Number of the company app users and purchase amount

(Thousand people, millions of yen, %)

Category	Number of effective users	Number of active users	Annual purchase amount	YoY %
Daimaru Matsuzakaya app	1,883	1,082	245,163	22.2

Notes: 1. "Number of active users" means the number of the effective users as of May 31, 2023 who have made purchases during the one-year period prior to that date.

2. Purchase amount is the total value of purchases made by effective app users who have paid with a company-issued credit card, point cards for cash purchases, or by scanning the barcode on the screen of the app.

(4) Sales and gross margin ratio by merchandise category

(Millions of yen, %)

Merchandise category	Sales	YoY %	Share	Share PY	Gross margin ratio	YoY RD
Clothing	69,982	14.6	46.7	46.9	21.66	(0.41)
Accessories	8,028	13.3	5.4	5.4	27.71	0.15
General goods	29,425	24.5	19.7	18.2	23.00	(0.82)
Household goods	4,493	2.9	3.0	3.4	23.54	(0.30)
Foods	28,179	11.2	18.8	19.5	14.12	(0.10)
Other	9,575	12.2	6.4	6.6	15.75	(3.01)
Total	149,684	15.1	100.0	100.0	20.51	(0.49)

(5) Duty-free sales

(Millions of yen, %)

Store	Amount	YoY %	Sales share
Daimaru Osaka Shinsaibashi	4,626	327.0	23.4
Osaka Umeda	625	—	4.9
Tokyo	1,135	—	6.0
Kyoto	1,047	897.6	6.7
Kobe	539	38.9	2.6
Sapporo	810	—	5.0
Shimonoseki	2	—	0.1
Matsuzakaya Nagoya	405	133.0	1.4
Ueno	143	—	2.5
Shizuoka	29	—	0.7
Total	9,366	399.5	6.0

Note: Sales share is the duty-free sales percentage of total sales of each store.

3. Components of SGA

(Millions of yen, %)

Component	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	YoY %	
Advertising expenses	2,500	217	9.5	2,283
Packing and transportation costs	265	(43)	(13.9)	308
Depreciation	5,196	(142)	(2.7)	5,338
Operational costs	2,841	18	0.6	2,823
Other	9,480	1,604	20.4	7,876
Total	27,503	1,654	6.4	25,849

Note: Depreciation is included in cost of sales as well as selling, general and administrative expenses.

[Cost of sales] Q1 results for current fiscal year: 1,373 million yen / Q1 results for previous fiscal year: 1,323 million yen

4. Components of other operating income and other operating expenses

(Millions of yen)

Component	Three months ended May 31, 2023	Three months ended May 31, 2022	Remarks
Other operating income	483	353	
Other	483	353	
Other operating expenses	424	434	
Loss on disposal of fixed assets	345	395	
Other	79	39	

5. Components of finance income and finance costs

(Millions of yen)

Component	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	YoY %	
Finance income	384	(18)		402
Interest and dividend income	384	(18)		402
Finance costs	523	(94)		617
Interest expenses	523	(94)		617

III. PARCO Non-consolidated Statements [IFRS]

* Due to the reorganization on March 1, 2023, the previous year's results about profit and loss items have been retroactively adjusted as if the real estate transferred from PACRO Co., Ltd. to J. Front City Development Co., Ltd. had been transferred from March 1, 2022.

1. Business performance

(Millions of yen, %)

Item	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
1. Gross sales	69,467	9,296	15.4	60,171
2. Revenue	14,117	1,083	8.3	13,034
[Of which: real estate lease revenue]	[7,455]	[367]	[5.2]	[7,088]
3. Operating costs	9,410	499	5.6	8,911
4. Operating gross profit	4,706	583	14.2	4,123
5. Gross margin ratio	33.34%	Difference	1.71%	31.63%
6. SGA	2,227	384	20.8	1,843
7. Business profit	2,479	200	8.8	2,279
8. Operating profit	3,160	211	7.2	2,949
9. Profit before tax	2,863	295	11.5	2,568
10. Profit	1,945	127	7.0	1,818
11. Total assets	308,388	(102,324)		410,712
12. Equity	72,308	(68,884)		141,192
13. Equity ratio	23.4%	Difference	(11.0)%	34.4%
14. Total interest-bearing liabilities	175,153	(16,690)		191,843
[Of which: lease liabilities]	[69,770]	[(12,846)]		[82,616]

Notes 1. Gross sales are the total value of the tenant transaction volume of PARCO stores and sales from the entertainment business.

2. Business profit is calculated by subtracting cost of sales and SGA from revenue.

3. Results for the previous year in Items 11 to 14 are those at the end of the previous business year (February 28, 2023).

2. Summary of gross sales (PARCO stores)

(1) Tenant transaction volume by store

(Millions of yen, %)

Store	Three months ended May 31, 2023		Store	Three months ended May 31, 2023	
	Amount	YoY %		Amount	YoY %
Sapporo PARCO	2,882	34.8	Shintokorozawa PARCO	1,812	(8.8)
Sendai PARCO	4,837	18.2	Hibarigaoka PARCO	1,818	7.6
Urawa PARCO	6,936	9.2	Matsumoto PARCO	963	(1.1)
Ikebukuro PARCO	5,844	18.0			
PARCO_ya Ueno	2,103	31.5	Total all stores	67,567	15.6
Kichijoji PARCO	2,043	23.2	Total comparable stores	67,567	20.4
Shibuya PARCO	7,703	62.6			
Kinshicho PARCO	2,571	22.1			
Chofu PARCO	4,645	9.1			
Shizuoka PARCO	1,856	(4.9)			
Nagoya PARCO	6,972	8.5			
Shinsaibashi PARCO	5,685	52.7			
Hiroshima PARCO	3,137	7.5			
Fukuoka PARCO	5,752	26.1			

Notes: 1. Tenant transaction volume is the total value of tenant transaction volume at PARCO stores.
2. Tsudanuma PARCO store closed on February 28, 2023.

(2) YoY percentage changes in monthly tenant transaction volume

Month	March	April	May	Total 1Q
Total all stores	18.8	14.9	13.3	15.6
Total comparable stores	23.8	19.6	17.8	20.4

(3) Tenant transaction volume by merchandise category (comparable stores)

(Millions of yen, %)

Merchandise category	Amount	YoY %	Share
Womenswear	6,254	3.5	9.3
Menswear	1,568	0.2	2.3
General clothing	11,021	22.1	16.3
Other clothing	1,472	26.2	2.2
Total clothing	20,316	14.1	30.1
Shoes	2,202	27.3	3.3
Bags	1,493	30.8	2.2
Jewelry	1,487	29.8	2.2
Cosmetics	2,767	10.5	4.1
Other accessories	3,579	17.6	5.3
Total accessories	11,530	20.5	17.1
General goods	15,290	25.0	22.6
Foods	5,286	8.6	7.8
Restaurants	7,561	32.4	11.2
Other	7,581	27.3	11.2
Total	67,567	20.4	100.0

(4) Number of paying customers and average spend per customer (comparable stores)

Category	YoY %
Number of paying customers	12.8
Average spend per customer	6.7

(5) Cashless payment (comparable stores)

(Millions of yen, %)

Category	Transaction volume	YoY %	Share of transaction volume
Cashless transaction volume	36,678	23.8	54.3
Transaction volume on which PARCO points are given	7,319	(2.5)	10.8

Note: Cashless transaction volume includes credit card, electronic money, and code payments (including POKEPARU PAYMENT).

(6) Renovation

Number of sections	113
Renovated area (m ²)	13,000
YoY change in zone transaction volume (%)	207.2

(7) Share of inbound tenant transaction volume of main stores

(%)

	Transaction volume	YoY change in transaction volume	Share of transaction volume	YoY change in share of transaction volume
Sapporo PARCO	176	—	6.1	5.6
Ikebukuro PARCO	295	247.5	5.0	3.4
Shibuya PARCO	2,097	844.5	27.2	21.8
Shinsaibashi PARCO	1,044	—	18.4	15.7
Fukuoka PARCO	296	—	5.2	4.6
Total comparable stores	4,349	701.2	6.4	5.4

Note: Inbound transaction volume is calculated based on the sum of purchases made with overseas-issued credit cards and Chinese mobile payment methods.

3. Components of operating costs

(Millions of yen, %)

Component	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
Personnel expenses	420	36	9.3	384
Rent expenses on land and buildings	330	19	6.1	311
Advertising expenses	553	(79)	(12.5)	632
Outsourcing expenses	1,182	(20)	(1.7)	1,202
Depreciation	3,022	(160)	(5.0)	3,182
Utilities expenses	1,342	346	34.7	996
Repair expenses	418	2	0.4	416
Other	2,140	357	20.0	1,783
Total	9,410	499	5.6	8,911

4. Components of SGA

(Millions of yen, %)

Component	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
Personnel expenses	936	205	28.1	731
Advertising expenses	50	2	5.1	48
Outsourcing expenses	373	124	49.9	249
Depreciation	251	(5)	(2.0)	256
Taxes and dues	92	(5)	(4.9)	97
Other	522	61	13.2	461
Total	2,227	384	20.8	1,843

5. Components of other operating income and other operating expenses

(Millions of yen)

	Three months ended May 31, 2023	Three months ended May 31, 2022	Remarks
Other operating income	813	758	
Gain on sale of fixed assets	634	—	Partial sale of Beneficial interests in real estate trust of Fukuoka PARCO store, sale of Tsudanuma PARCO store, etc.
Other subsidies	87	453	
Other	91	304	
Other operating expenses	132	87	
Loss on disposal of fixed assets	90	77	Partial removal and disposal of assets due to in-store renovations and renewal of store facilities.
Other	41	10	

6. Components of finance income and finance costs

(Millions of yen)

	Three months ended May 31, 2023	YoY	
		Three months ended May 31, 2023	Three months ended May 31, 2022
Finance income	286	93	193
Interest and dividend income	286	93	193
Finance costs	584	9	575
Interest expenses	584	9	575

IV. J. Front City Development Non-consolidated Statements [IFRS]

* Due to the reorganization on March 1, 2023, the previous year's results about profit and loss items have been retroactively adjusted as if the real estate transferred from Parco Co., Ltd. to J. Front City Development Co., Ltd. had been transferred from March 1, 2022.

1. Business performance

(Millions of yen, %)

Item	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
1. Gross sales	2,145	574	36.5	1,571
2. Revenue	2,145	288	15.5	1,857
[Of which: real estate lease revenue]	[1,808]	[181]	[11.1]	[1,627]
3. Operating costs	1,325	307	30.1	1,018
4. Operating gross profit	820	(18)	(2.2)	838
5. Gross margin ratio	38.22%	Difference	(6.94)%	45.16%
6. SGA	490	5	0.9	485
7. Business profit	330	(23)	(6.6)	353
8. Operating profit	705	154	28.0	551
9. Profit before tax	643	165	34.4	478
10. Profit	445	113	34.3	332
11. Total assets	105,000	/		/
12. Equity	70,140			
13. Equity ratio	66.8%			
14. Total interest-bearing liabilities	17,281			
[Of which: lease liabilities]	[17,281]			

Notes: 1. Gross sales are the total value of the tenant transaction volume of PARCO stores and sales from the entertainment business.

2. Business profit is calculated by subtracting cost of sales and SGA from revenue.

3. Results for the previous year in Items 11 to 14 are those at the end of the previous business year (February 28, 2023).

2. Components of operating costs

(Millions of yen, %)

Component	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
		Outsourcing expenses	44	
Depreciation	785	(23)	(2.8)	808
Utilities expenses	200	57	39.7	143
Repair expenses	7	(5)	(43.3)	12
Other	287	283	—	4
Total	1,325	307	30.1	1,018

3. Components of SGA

(Millions of yen, %)

Component	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
		Personnel expenses	171	
Advertising expenses	2	0	(13.0)	2
Outsourcing expenses	161	61	60.7	100
Depreciation	20	(10)	(33.2)	30
Taxes and dues	51	26	105.5	25
Other	83	(72)	(46.6)	155
Total	490	5	0.9	485

4. Components of other operating income and other operating expenses

(Millions of yen)

	Three months ended May 31, 2023	Three months ended May 31, 2022	Remarks
Other operating income	375	225	
Gain on sale of fixed assets	373	65	Gain on sale of Shinsaibashi PLAZA
Other	1	159	
Other operating expenses	0	27	
Loss on disposal of fixed assets	—	25	
Other	0	2	

5. Components of finance income and finance costs

(Millions of yen)

	Three months ended May 31, 2023	YoY	Three months ended May 31, 2022
Finance income	4	(1)	5
Interest and dividend income	4	(1)	5
Finance costs	67	(11)	78
Interest expenses	67	(11)	78

V. JFR Card Non-consolidated Statements 【IFRS】

1. Business performance

(Millions of yen, %)

Item	Three months ended May 31, 2023	YoY		Three months ended May 31, 2022
		Amount	%	
1. Gross sales	3,236	82	2.6	3,154
2. Operating revenue	3,236	82	2.6	3,154
3. SGA	2,504	363	16.9	2,141
4. Business profit	732	(280)	(27.7)	1,012
5. Operating profit	686	(339)	(33.1)	1,025
6. Profit before tax	654	(340)	(34.1)	994
7. Profit	427	(252)	(37.1)	679

Note: Business profit is calculated by subtracting SGA from operating revenue.

2. Summary of results for current period

(1) Components of operating revenue

(Millions of yen, %)

Item	Three months ended May 31, 2023	Three months ended May 31, 2022	YoY %
Merchant fee	1,145	1,073	6.7
Installment fee	700	663	5.6
Annual fee income, Other	1,390	1,417	(1.9)
Total	3,236	3,154	2.6

Note: "Merchant fee" includes the points granted for credit card payment, which are accounted for under IFRS (negative operating revenue).

(2) Transaction inside/outside the Group

(Millions of yen, %)

Category	Amount	YoY %	Share
Inside the Group	54,023	6.2	47.4
Outside the Group	59,917	8.2	52.6
Total	113,940	7.2	100.0

(3) Number of cards issued, credit transaction volume

(Thousand cards, millions of yen, %)

	Number of cards issued	Credit transaction volume	YoY %
Total	1,392	113,940	7.2

(4) Finance receivables

(Millions of yen, %)

	Results for current period	Results for previous period	YoY %
Total	23,353	22,093	5.7