June 30, 2025

Supplementary Information to Financial Results for the First Three Months of the Fiscal Year Ending February 28, 2026

(From March 1, 2025 to May 31, 2025)

J. Front Retailing Co., Ltd.

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I. J. Front Retailing Consolidated Statements【IFRS】

1. Consolidated business performance

(Millions of yen, %)

Item	Three months ended May 31, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
1. Gross sales	307,403	7,696	2.6	299,707
2. Revenue	110,802	9,333	9.2	101,469
3. Gross profit	52,682	(612)	(1.1)	53,294
4. Gross margin ratio	47.55%	difference (4.97)%		52.52%
5. Selling, general and administrative expenses (SGA)	38,808	1,917	5.2	36,891
6. Business profit	13,874	(2,529)	(15.4)	16,403
7. Operating profit	15,990	(146)	(0.9)	16,136
8. Profit before tax	15,097	(534)	(3.4)	15,631
9. Profit attributable to owners of parent	10,483	(833)	(7.4)	11,316
10. Total assets	1,160,805	(3,342)		1,164,147
11. Equity attributable to owners of parent	403,853	(5,793)		409,646
12. Ratio of equity attributable to owners of parent to total assets	34.8%	difference (0.4)%		35.2%
13. Total interest-bearing liabilities	372,291	8,713		363,578
[Of which: lease liabilities]	[172,121]	[(1,399)]		[173,520]

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, 2025).

2. Segment information

Three months ended May 31, 2025

(Millions of yen, %)

	Reportable segments					Other	Total	Adjustments	Consolidated
	Department Store Business	SC Business	Developer Business	Payment and Finance Business	Total				
Gross sales	192,510	84,826	24,534	3,140	305,011	14,413	319,424	(12,021)	307,403
YoY %	(2.5)	6.0	38.0	(1.5)	2.2	34.9	3.4	—	2.6
(1) Revenue to external customers	63,502	16,357	18,568	1,156	99,584	11,215	110,800	2	110,802
(2) Intersegment revenue	95	279	5,965	1,983	8,325	2,901	11,226	(11,226)	—
Total revenue	63,598	16,636	24,534	3,140	107,910	14,117	122,027	(11,224)	110,802
YoY %	1.6	4.8	38.0	(1.5)	8.5	35.8	11.1	—	9.2
Business profit	8,277	4,180	2,284	91	14,833	(118)	14,715	(840)	13,874
YoY %	(21.8)	4.4	34.2	(76.3)	(11.0)	—	(13.0)	—	(15.4)
Segment profit	9,052	5,490	2,289	89	16,921	(204)	16,717	(726)	15,990
YoY %	(12.5)	39.0	35.0	(74.1)	3.6	—	0.8	—	(0.9)

Note: Due to an organizational restructuring within the Group effective September 1, 2024, a portion of the operations managed by J. Front ONE Partner Co.,Ltd., which was included in “Other”, has been transferred to PARCO Space Systems Co., Ltd. that is included in “Developer Business” and another company.
Based on these changes, the results have been retroactively adjusted to reflect the transfer from March 1, 2024.

3. Performance by consolidated companies

(Millions of yen, %)

Company name	Three months ended May 31, 2025				Capital	Ownership percentage	Business
	Revenue	Business profit	Operating profit	Profit			
1. J. Front Retailing Co., Ltd.	13,655	11,387	11,348	12,207	31,974		
2. Daimaru Matsuzakaya Department Stores Co. Ltd.	59,333	8,224	9,846	6,373	10,000	100.0	Department store
3. The Hakata Daimaru, Inc.	3,442	(55)	(64)	(62)	3,037	69.9	Department store
4. Kochi Daimaru Co., Ltd.	851	16	14	8	300	100.0	Department store
5. Shinsaibashi Kyodo Center Building, K.K.	123	69	69	52	50	89.2	Real estate management for department store business
6. PARCO Co., Ltd.	16,446	4,209	4,519	3,001	34,367	100.0	Shopping center
7. PARCO Digital Marketing Co., Ltd.	255	(34)	(34)	(22)	10	100.0	Internet-related business
8. PARCO (Singapore) Pte Ltd	24	(0)	(0)	0	SGD 4M	100.0	Shopping center
9. PARCO Space Systems Co., Ltd.	8,661	549	549	358	100	100.0	Space engineering & management
10. J. Front Design & Construction Co., Ltd.	13,707	1,189	1,191	781	100	100.0	Design & construction contracting
11. J. Front City Development Co.,Ltd.	2,339	546	549	201	110	100.0	Real estate
12. JFR Card Co., Ltd.	3,140	91	89	2	100	100.0	Payment and finance
13. Daimaru Kogyo, Ltd.	10,739	(227)	(255)	(163)	1,800	100.0	Wholesale
14. Daimaru Kogyo International Trading (Shanghai) Co., Ltd.	2,512	27	28	22	USD 2M	100.0	Wholesale
15. Daimaru Kogyo (Thailand) Co., Ltd.	189	(17)	(16)	(14)	THB 202M	99.9	Wholesale
16. Consumer Product End-Use Research Institute Co., Ltd.	284	24	24	15	100	100.0	Merchandise test Quality control
17. Angel Park Co., Ltd.	267	119	120	90	400	50.2	Parking
18. J. Front One Partner Co.,Ltd.	477	(52)	(51)	(39)	100	100.0	Commissioned back-office service Leasing
19. JFR Information Center Co., Ltd.	2,121	212	212	138	10	100.0	Information service
20. Daimaru Matsuzakaya Tomonokai Co., Ltd.	36	(106)	(166)	(4)	100	100.0	Specified prepaid transaction service
21. XENOZ Co., Ltd.	41	(35)	(36)	(36)	100	51.6	Management of e-sports teams Event management business
22. JFR & KOMEHYO PARTNERS Co.,Ltd.	—	(48)	(48)	(47)	300	51.0	Purchase of branded goods and related items

4. Components of SGA

(Millions of yen,%)

Component	Three months ended May 31, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
Personnel expenses	13,463	382	2.9	13,081
Advertising expenses	2,798	85	3.1	2,713
Packing and transportation costs	316	6	2.0	310
Depreciation	6,131	(73)	(1.2)	6,204
Operational costs	2,947	25	0.8	2,922
Other	13,150	1,492	12.8	11,658
Total	38,808	1,917	5.2	36,891

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: 5,164 million yen / Q1 results for previous fiscal year: 5,121 million yen

5. Components of other operating income and other operating expenses

(Millions of yen)

Component	Three months ended May 31, 2025	Three months ended May 31, 2024	Remarks
Other operating income	2,728	277	
Gain on sale of fixed assets	1,817	—	Mainly Daimaru Matsuzakaya Department Stores
Other	910	277	
Other operating expenses	613	545	
Loss on disposal of fixed assets	399	333	Mainly Daimaru Matsuzakaya Department Stores
Other	213	211	

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, 2025	YoY	Three months ended May 31, 2024
Finance income	195	(10)	205
Interest and dividend income	195	(10)	205
Finance costs	1,479	410	1,069
Interest expenses on borrowings and bonds	1,408	406	1,002
Other	71	4	67
Share of profit (loss) of investments accounted for using equity method	391	32	359

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

1. Business performance

(Millions of yen, %)

Item	Three months ended May 31, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
1. Gross sales	178,672	(2,213)	(1.2)	180,885
[Of which: real estate lease revenue]	[7,282]	[141]	[2.0]	[7,141]
2. Revenue	59,333	1,485	2.6	57,848
3. Gross profit	37,422	(601)	(1.6)	38,023
4. Gross margin ratio	63.07%	Difference (2.66)%		65.73%
5. SGA	29,198	1,429	5.1	27,769
6. Business profit	8,224	(2,030)	(19.8)	10,254
7. Operating profit	9,846	(646)	(6.2)	10,492
8. Profit before tax	9,465	(1,078)	(10.2)	10,543
9. Profit	6,373	(847)	(11.7)	7,220
10. Total assets	505,307	22,886		482,421
11. Equity	172,184	1,141		171,043
12. Equity ratio	34.1%	Difference (1.4)%		35.5%
13. Total interest-bearing liabilities	163,911	27,621		136,290
[Of which: lease liabilities]	[118,823]	[19,704]		[99,119]

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, 2025).

2. Summary of gross sales

(1) Sales by store

(Millions of yen, %)

Store \ Period		Three months ended May 31, 2025	Share	YoY		Three months ended May 31, 2024	Share
				Amount	%		
Daimaru	Osaka Shinsaibashi	25,945	14.5	(2,666)	(9.3)	28,611	15.8
	Osaka Umeda	15,304	8.6	1,473	10.6	13,831	7.6
	Tokyo	19,827	11.1	(1,100)	(5.3)	20,927	11.6
	Kyoto	17,098	9.6	(2,745)	(13.8)	19,843	11.0
	Kobe	23,740	13.3	407	1.7	23,333	12.9
	Suma	1,422	0.8	(65)	(4.3)	1,487	0.8
	Ashiya	1,021	0.6	9	0.8	1,012	0.6
	Sapporo	19,250	10.8	10	0.1	19,240	10.6
	Shimonoseki	1,574	0.9	(193)	(10.9)	1,767	1.0
Matsuzakaya	Nagoya	30,809	17.2	(143)	(0.5)	30,952	17.1
	Ueno	6,248	3.5	85	1.4	6,163	3.4
	Shizuoka	4,349	2.4	50	1.2	4,299	2.4
	Takatsuki	1,327	0.7	(11)	(0.8)	1,338	0.7
Total stores		167,921	94.0	(4,888)	(2.8)	172,809	95.5
Corporations, head office, etc.		10,751	6.0	2,675	33.1	8,076	4.5
Total		178,672	100.0	(2,213)	(1.2)	180,885	100.0
[Of which: net sales of goods]		171,390	95.9	(2,354)	(1.4)	173,744	96.1
[Of which: real estate lease revenue]		7,282	4.1	141	2.0	7,141	3.9

(2) YoY percentage changes in monthly sales

Month	March	April	May	Total 1Q
Total	(1.1)	(0.7)	(1.8)	(1.2)

(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 Matuszakaya Mobile App	2,769	1,286	309,802	8.2

Notes: 1. "Number of active users" means the number of the effective users as of May 31, 2025 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	78,932	(8.2)	46.1	49.5	20.49	(0.04)
Accessories	10,158	18.1	5.9	5.0	28.98	1.55
General goods	35,983	1.4	21.0	20.4	23.28	(0.01)
Household goods	4,721	2.7	2.8	2.6	23.13	(0.55)
Foods	29,712	4.6	17.3	16.3	14.74	0.58
Other	11,881	10.9	6.9	6.2	15.25	(0.78)
Total	171,390	(1.4)	100.0	100.0	20.29	0.09

(5) Duty-free sales

(Millions of yen, %)

Store		Amount	YoY %	Sales share
Daimaru	Osaka Shinsaibashi	10,600	(21.1)	40.9
	Osaka Umeda	2,252	45.4	14.7
	Tokyo	1,642	(29.1)	8.3
	Kyoto	3,201	(38.7)	18.7
	Kobe	1,743	(27.2)	7.3
	Sapporo	2,234	(21.6)	11.6
	Shimonoseki	9	20.3	0.6
Matsuzakaya	Nagoya	1,277	(50.2)	4.1
	Ueno	312	31.7	5.0
	Shizuoka	32	(24.2)	0.7
Total		23,305	(23.9)	13.9

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, 2025	YoY		Three months ended May 31, 2024
		Amount	YoY %	
Personnel expenses	7,700	87	1.1	7,613
Advertising expenses	2,443	86	3.6	2,357
Packing and transportation costs	285	9	3.5	276
Depreciation	5,042	(108)	(2.1)	5,150
Operational costs	2,732	152	5.9	2,580
Other	10,993	1,202	12.3	9,791
Total	29,198	1,429	5.1	27,769

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: 1,404 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, 2025	Three months ended May 31, 2024	Remarks
Other operating income	2,051	531	
Gain on sale of fixed assets	1,094	—	Kitasumiya-machi building
Other	956	531	
Other operating expenses	428	293	
Loss on disposal of fixed assets	412	246	
Other	16	46	

5. Components of finance income and finance costs

(Millions of yen)

Component	Three months ended May 31, 2025	YoY	Three months ended May 31, 2024
Finance income	378	25	353
Interest and dividend income	378	25	353
Finance costs	759	457	302
Interest expenses	759	457	302

III. PARCO Non-consolidated Statements【IFRS】

1. Business performance

(Millions of yen, %)

Item	Three months ended May 31, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
1. Gross sales	84,652	4,818	6.0	79,834
2. Revenue	16,446	770	4.9	15,676
[Of which: real estate lease revenue]	[8,509]	[225]	[2.7]	[8,284]
3. Operating costs	9,811	463	5.0	9,348
4. Operating gross profit	6,635	307	4.9	6,328
5. Gross margin ratio	40.35%	Difference (0.02)%		40.37%
6. SGA	2,426	109	4.7	2,317
7. Business profit	4,209	199	4.9	4,010
8. Operating profit	4,519	561	14.2	3,958
9. Profit before tax	4,300	461	12.0	3,839
10. Profit	3,001	242	8.8	2,759
11. Total assets	286,173	(322)		286,495
12. Equity	76,635	732		75,903
13. Equity ratio	26.8%	Difference 0.3%		26.5%
14. Total interest-bearing liabilities	152,295	(743)		153,038
[Of which: lease liabilities]	[59,462]	[(1,399)]		[60,861]

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 operating costs and SGA from operating revenue.
3. Results for the previous year in Items 11 to 14 are those at the end of the previous business year (February 28, 2025).

2. Summary of gross sales (PARCO stores)

Gross sales are the total value of the tenant transaction volume of PARCO stores.
"Total comparable stores" does not include the transaction volume of Matsumoto PARCO, which closed in the previous year.

(1) Tenant transaction volume by store

(Millions of yen, %)

Period / Store	Three months ended May 31, 2025		Period / Store	Three months ended May 31, 2025	
	Amount	YoY %		Amount	YoY %
Sapporo PARCO	4,055	12.0	Shizuoka PARCO	1,930	1.4
Sendai PARCO	5,600	7.1	Nagoya PARCO	9,613	14.6
Urawa PARCO	8,124	2.3	Shinsaibashi PARCO	9,801	16.8
Ikebukuro PARCO	6,850	(1.8)	Hiroshima PARCO	3,411	3.2
PARCO_ya Ueno	2,621	15.2	Fukuoka PARCO	7,031	9.0
Kichijoji PARCO	2,218	7.1	Hibarigaoka PARCO	1,778	4.8
Shibuya PARCO	11,116	1.8	Total all stores	82,070	5.8
Kinshicho PARCO	3,025	6.5			
Chofu PARCO	4,889	2.1	Total comparable stores	82,070	6.9

(2) YoY percentage changes in monthly tenant transaction volume

Month	March	April	May	Total 1Q
Total all stores	5.5	5.9	6.2	5.8
Total comparable stores	6.5	6.9	7.2	6.9

(3) Tenant transaction volume by merchandise category

(Millions of yen, %)

Merchandise category	Amount	YoY %	Share
Womenswear	5,993	0.7	7.3
Menswear	1,237	(7.4)	1.5
General clothing	13,367	4.5	16.3
Other clothing	1,753	11.5	2.1
Total clothing	22,352	3.2	27.2
Shoes	3,182	19.7	3.9
Bags	1,889	4.7	2.3
Jewelry	1,805	(2.3)	2.2
Cosmetics	2,858	(2.2)	3.5
Other accessories	4,071	(0.1)	5.0
Total accessories	13,807	3.7	16.8
General goods	22,205	14.0	27.1
Foods	5,266	6.1	6.4
Restaurants	8,744	6.7	10.7
Other	9,694	5.3	11.8
Total comparable stores	82,070	6.9	100.0

(4) Change in number of paying customers and average spend per customer (comparable stores)

Category	YoY %
Number of paying customers	5.5
Average spend per customer	1.3

(5) Cashless payment (comparable stores)

(Millions of yen, %)

Category	Transaction volume	YoY %	Share
Cashless transaction volume	48,217	11.3	58.8
Transaction volume on which PARCO points are given	4,571	7.6	5.6

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

(6) Renovation

Number of renovated sections	139
Renovated area (㎡)	16,483
YoY change in zone transaction volume (%)	170.7

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

(Millions of yen, %)

	Transaction volume	YoY change in transaction volume	Share of transaction volume	YoY change in share of transaction volume
Sapporo PARCO	751	54.3	18.5	5.1
Ikebukuro PARCO	804	20.8	11.7	2.2
Shibuya PARCO	4,877	10.0	43.9	3.3
Shinsaibashi PARCO	3,798	42.6	38.8	7.0
Fukuoka PARCO	1,188	48.0	16.9	4.5
Other	1,793	57.4	4.2	1.3
Total comparable stores	13,214	29.6	16.1	2.8

Note: Inbound tenant 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, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
Personnel expenses	463	25	5.7	438
Rent expenses on land and buildings	333	(6)	(1.6)	339
Advertising expenses	643	42	7.0	601
Outsourcing expenses	1,184	76	6.9	1,108
Depreciation	2,784	(84)	(2.9)	2,868
Utilities expenses	1,017	(39)	(3.7)	1,056
Repair expenses	473	34	7.7	439
Other	2,910	414	16.6	2,496
Total	9,811	463	5.0	9,348

4. Components of SGA

(Millions of yen, %)

Component	Three months ended May 31, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
Personnel expenses	1,013	64	6.7	949
Advertising expenses	32	(49)	(60.4)	81
Outsourcing expenses	549	168	43.9	381
Depreciation	173	(52)	(23.3)	225
Taxes and dues	92	5	6.7	87
Other	565	(26)	(4.4)	591
Total	2,426	109	4.7	2,317

5. Components of other operating income and other operating expenses

(Millions of yen)

Component	Three months ended May 31, 2025	Three months ended May 31, 2024	Remarks
Other operating income	427	100	
Gain on sale of fixed assets	31	—	
Other	395	100	
Other operating expenses	116	153	
Loss on disposal of fixed assets	98	77	
Other	18	75	

6. Components of finance income and finance costs

(Millions of yen)

Component	Three months ended May 31, 2025	YoY	Three months ended May 31, 2024
Finance income	353	(93)	446
Interest and dividend income	353	(93)	446
Finance costs	572	7	565
Interest expenses	572	7	565

IV. J. Front City Development Non-consolidated Statements【IFRS】

1. Business performance

(Millions of yen, %)

Item	Three months ended May 31, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
1. Gross sales	2,339	159	7.3	2,180
2. Revenue	2,339	159	7.3	2,180
[Of which: real estate lease revenue]	[2,013]	[197]	[10.9]	[1,816]
3. Operating costs	1,120	3	0.3	1,117
4. Operating gross profit	1,219	157	14.7	1,062
5. Gross margin ratio	52.12%	Difference 3.37%		48.75%
6. SGA	673	43	6.7	630
7. Business profit	546	115	26.5	431
8. Operating profit	549	127	30.0	422
9. Profit before tax	487	130	36.3	357
10. Profit	201	(46)	(18.3)	247
11. Total assets	108,022	(8)		108,030
12. Equity	71,741	(1,545)		73,286
13. Equity ratio	66.4%	Difference (1.4)%		67.8%
14. Total interest-bearing liabilities	15,759	(548)		16,307
[Of which: lease liabilities]	[15,759]	[(548)]		[16,307]

Notes: 1. Gross sales are the total value of real estate lease revenue, proceeds from sale of property, etc.
2. Business profit is calculated by subtracting operating costs 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, 2025).

2. Components of operating costs

(Millions of yen, %)

Component	Three months ended May 31, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
Outsourcing expenses	48	(16)	(24.1)	64
Depreciation	830	15	1.8	815
Utilities expenses	183	2	1.2	181
Repair expenses	3	2	73.6	1
Other	53	0	0.6	53
Total	1,120	3	0.3	1,117

3. Components of SGA

(Millions of yen, %)

Component	Three months ended May 31, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
Personnel expenses	253	15	6.3	238
Advertising expenses	2	(2)	(42.4)	4
Outsourcing expenses	203	50	32.8	153
Depreciation	23	(1)	(5.6)	24
Taxes and dues	44	(8)	(14.9)	52
Other	144	(13)	(7.7)	157
Total	673	43	6.7	630

4. Components of other operating income and other operating expenses

(Millions of yen)

Component	Three months ended May 31, 2025	Three months ended May 31, 2024	Remarks
Other operating income	3	5	
Other	3	5	
Other operating expenses	0	15	
Other	0	15	

5. Components of finance income and finance costs

(Millions of yen)

Component	Three months ended May 31, 2025	YoY	Three months ended May 31, 2024
Finance income	8	3	5
Interest and dividend income	8	3	5
Finance costs	70	(0)	70
Interest expenses	70	(0)	70

V. JFR Card Non-consolidated Statements 【IFRS】

1. Business performance

(Millions of yen, %)

Item	Three months ended May 31, 2025	YoY		Three months ended May 31, 2024
		Amount	%	
1. Gross sales	3,140	(48)	(1.5)	3,188
2. Operating revenue	3,140	(48)	(1.5)	3,188
3. SGA	3,048	247	8.8	2,801
4. Business profit	91	(295)	(76.3)	386
5. Operating profit	89	(255)	(74.1)	344
6. Profit before tax	4	(305)	(98.6)	309
7. Profit	2	(199)	(98.6)	201

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, 2025	Three months ended May 31, 2024	YoY %
Merchant fee	1,086	1,123	(3.3)
Installment fee	749	724	3.4
Annual fee income, Other	1,304	1,340	(2.7)
Total	3,140	3,188	(1.5)

Note: "Merchant fee" includes the points granted on 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	57,474	3.5	47.6
Outside the Group	63,333	3.1	52.4
Total	120,807	3.3	100.0

(3) Number of cards issued, credit transaction volume

(Thousand cards, millions of yen, %)

	Number of cards issued	Credit transaction volume	YoY %
Total	1,296	120,807	3.3

(4) Finance receivables

(Millions of yen, %)

	Results for current period	Results for previous period	YoY %
Total	25,508	24,447	4.3