

Consolidated Balance Sheet

IBJ Leasing Company, Limited and Consolidated Subsidiaries
As of September 30, 2015

	Millions of yen		Thousands of U.S. dollars (Note 1)
	September 30 2015	March 31 2015	September 30 2015
ASSETS			
Current Assets:			
Cash and Cash Equivalents	¥ 38,046	¥ 37,457	\$ 317,138
Lease Receivables and Investments in Lease (Note 5)	830,494	811,995	6,922,517
Receivables (Note 5):			
Notes and Accounts	124	46	1,040
Lease	4,345	6,680	36,223
Installment Sales	153,107	154,445	1,276,215
Loans	222,605	232,521	1,855,510
Factoring	123,246	128,546	1,027,308
Total Receivables	503,429	522,240	4,196,296
Operational Investment Securities	78,041	38,627	650,506
Deferred Tax Assets	1,167	1,277	9,733
Prepaid Expenses and Other	25,884	23,794	215,755
Allowance for Doubtful Receivables	(1,189)	(1,035)	(9,913)
Total Current Assets	1,475,874	1,434,357	12,302,032
Property and Equipment:			
Leased Assets (Note 5)	199,261	202,536	1,660,929
Accumulated Depreciation	(108,464)	(135,977)	(904,098)
Net Leased Assets	90,796	66,558	756,831
Advances for Purchases of Leased Assets	-	53	-
Own-used Assets	6,211	6,227	51,775
Accumulated Depreciation	(3,008)	(2,970)	(25,074)
Net Own-used Assets	3,203	3,257	26,701
Total Property and Equipment	94,000	69,869	783,532
Investments and Other Assets:			
Investment Securities	20,016	20,788	166,849
Investments in Unconsolidated Subsidiaries and Associated Companies	7,102	7,798	59,206
Long-term Receivables	8,760	8,947	73,019
Goodwill	221	275	1,843
Intangible Leased Assets (Note 5)	165	139	1,377
Deferred Tax Assets	1,646	866	13,726
Asset for Employees' Retirement Benefits	345	215	2,883
Other	8,327	10,583	69,410
Allowance for Doubtful Receivables	(2,123)	(2,138)	(17,698)
Total Investments and Other Assets	44,462	47,477	370,615
Total Assets	¥ 1,614,337	¥ 1,551,704	\$ 13,456,179

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IBJ Leasing Company, Limited and Consolidated Subsidiaries
As of September 30, 2015

	Millions of yen		Thousands of U.S. dollars (Note 1)
	September 30 2015	March 31 2015	September 30 2015
LIABILITIES and EQUITY			
Current Liabilities:			
Short-term Borrowings (Note 6)	¥ 759,450	¥ 758,689	\$ 6,330,335
Current Portion of Long-term Debt (Note 6)	212,333	188,553	1,769,892
Lease Payable	9,924	8,838	82,724
Accounts Payable — trade	50,264	61,889	418,976
Accrued Expenses	1,830	2,117	15,260
Income Taxes Payable	4,163	4,983	34,705
Deferred Profit on Installment Sales (Note 5)	481	534	4,016
Accruals for Debt Guarantees	90	97	758
Other	20,149	18,614	167,953
Total Current Liabilities	1,058,689	1,044,316	8,824,619
Long-term Liabilities:			
Long-term Debt (Note 6)	400,103	362,709	3,335,030
Deposits Received	20,894	16,902	174,160
Liability for Employees' Retirement Benefits	2,243	2,211	18,697
Retirement Allowance for Directors and Audit & Supervisory Board members	34	34	284
Other	2,449	2,232	20,420
Total Long-term Liabilities	425,724	384,089	3,548,591
Commitments and Contingent Liabilities (Note 7)			
Equity: (Note 10)			
Common Stock	17,874	17,874	148,989
Authorized, 140,000,000 Shares			
Issued, 42,649,000 Shares as of September 30 and March 31, 2015			
Capital Surplus	16,086	16,086	134,086
Retained Earnings	80,079	75,379	667,500
Treasury Stock - at cost	(0)	(0)	(8)
550 shares as of September 30 and			
540 shares as of March 31, 2015			
Accumulated Other Comprehensive Income:			
Unrealized Gain on Available-for-sale Securities	8,091	6,308	67,450
Deferred Gain on Derivatives under Hedge Accounting	73	206	610
Foreign Currency Translation Adjustments	1,844	1,684	15,373
Defined Retirement Benefit Plans	338	351	2,821
Total	124,387	117,890	1,036,821
Non-controlling Interests (Note 3)	5,536	5,407	46,148
Total Equity	129,923	123,297	1,082,969
Total Liabilities and Equity	¥ 1,614,337	¥ 1,551,704	\$ 13,456,179

Consolidated Statement of Income
 IBJ Leasing Company, Limited and Consolidated Subsidiaries
 For the six-month period ended September 30, 2015

	Millions of yen		Thousands of U.S. dollars (Note 1)
	September 30 2015	September 30 2014	September 30 2015
Revenues	¥ 166,212	¥ 168,873	\$ 1,385,450
Cost and Expenses	148,017	151,019	1,233,790
Gross Profit	18,194	17,853	151,660
Selling, General and Administrative Expenses	9,856	8,898	82,156
Operating Income	8,338	8,955	69,504
Other Income (Expenses):			
Interest Income	3	5	28
Dividend Income	265	248	2,217
Equity in Earnings of Associated Companies	187	159	1,561
Profit from Investments	72	87	600
Interest Expenses	(172)	(156)	(1,439)
Bond Issue Costs	(50)	(57)	(417)
Gain on Sales of Fixed Assets	441	-	3,677
Gain on Sales of Investment Securities	0	-	5
Loss on Sales of Investment Securities	(25)	-	(209)
Loss on Devaluation of Investment Securities	(11)	(7)	(95)
Loss on Impairment of Long-lived Assets	-	(71)	-
Other — net	135	187	1,131
Income before Income Taxes and Non-controlling Interests	9,185	9,351	76,563
Income Taxes:			
Current	4,456	4,070	37,149
Deferred	(1,446)	(751)	(12,060)
Total	3,009	3,319	25,089
Net Income (Note 3)	6,175	6,031	51,474
Net Income attributable to Non-controlling Interests	280	234	2,339
Net Income attributable to Owners of the Parent (Note 3)	¥ 5,894	¥ 5,796	\$ 49,135

	Yen		U.S. dollars (Note 1)
	September 30 2015	September 30 2014	September 30 2015
Amounts per Share of Common Stock (Note 9)			
Net Income attributable to Owners of the Parent per Share	¥ 138.22	¥ 135.91	\$ 1.15

Consolidated Statement of Comprehensive Income
 IBJ Leasing Company, Limited and Consolidated Subsidiaries
 For the six-month period ended September 30, 2015

	Millions of yen		Thousands of U.S. dollars (Note 1)
	September 30 2015	September 30 2014	September 30 2015
Net Income	¥ 6,175	¥ 6,031	\$ 51,474
Other Comprehensive Income:			
Unrealized Gain on Available-for-sale Securities	1,783	634	14,868
Deferred Gain on Derivatives under Hedge Accounting	(141)	(162)	(1,176)
Foreign Currency Translation Adjustments	64	(253)	534
Defined Retirement Benefit Plans	(13)	(3)	(112)
Share of Other Comprehensive Income in Associated Companies	79	(41)	659
Total Other Comprehensive Income	1,772	172	14,773
Comprehensive Income	¥ 7,947	¥ 6,203	\$ 66,247
Total Comprehensive Income attributable to:			
Owners of the Parent	¥ 7,691	¥ 5,999	\$ 64,112
Non-controlling Interests	256	204	2,135

Consolidated Statement of Changes in Equity
 IBJ Leasing Company, Limited and Consolidated Subsidiaries
 For the six-month period ended September 30, 2015

	Thousands	Millions of yen			
	Number of Shares of Common Stock Outstanding	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock
Balance as of April 1, 2014	42,648	¥ 17,874	¥ 16,086	¥ 66,535	¥ (0)
Net Income attributable to Owners of the Parent				11,144	
Cash Dividends Paid				(2,388)	
Purchase of Treasury Stock					
Change in Scope of Application of Equity Method				86	
Net change during year					
Balance as of March 31, 2015	42,648	¥ 17,874	¥ 16,086	¥ 75,379	¥ (0)
Net Income attributable to Owners of the Parent				5,894	
Cash Dividends Paid				(1,194)	
Purchase of Treasury Stock	(0)				(0)
Change in Scope of Application of Equity Method					
Net change during the period					
Balance as of September 30, 2015	42,648	¥ 17,874	¥ 16,086	¥ 80,079	¥ (0)

	Millions of yen				Total	Non- controlling Interests	Total Equity
	Unrealized Gain on Available-for-sale Securities	Deferred Gain on Derivatives under Hedge Accounting	Foreign Currency Translation Adjustments	Defined Retirement Benefit Plans			
Balance as of April 1, 2014	¥ 3,508	¥ 158	¥ 613	¥ 66	¥ 104,841	¥ 4,998	¥ 109,840
Net Income attributable to Owners of the Parent					11,144		11,144
Cash Dividends Paid					(2,388)		(2,388)
Purchase of Treasury Stock							
Change in Scope of Application of Equity Method					86		86
Net change during year	2,800	47	1,071	284	4,204	408	4,613
Balance as of March 31, 2015	¥ 6,308	¥ 206	¥ 1,684	¥ 351	¥ 117,890	¥ 5,407	¥ 123,297
Net Income attributable to Owners of the Parent					5,894		5,894
Cash Dividends Paid					(1,194)		(1,194)
Purchase of Treasury Stock					(0)		(0)
Change in Scope of Application of Equity Method							
Net change during the period	1,783	(133)	159	(12)	1,796	128	1,925
Balance as of September 30, 2015	¥ 8,091	¥ 73	¥ 1,844	¥ 338	¥ 124,387	¥ 5,536	¥ 129,923

	Thousands of U.S. dollars (Note 1)			
	Common Stock	Capital Surplus	Retained Earnings	Treasury Stock
Balance as of March 31, 2015	\$ 148,989	\$ 134,086	\$ 628,319	\$ (8)
Net Income attributable to Owners of the Parent			49,135	
Cash Dividends Paid			(9,954)	
Purchase of Treasury Stock				(0)
Change in Scope of Application of Equity Method				
Net change during the period				
Balance as of September 30, 2015	\$ 148,989	\$ 134,086	\$ 667,500	\$ (8)

	Thousands of U.S. dollars (Note 1)				Total	Non- controlling Interests	Total Equity
	Unrealized Gain on Available-for-sale Securities	Deferred Gain on Derivatives under Hedge Accounting	Foreign Currency Translation Adjustments	Defined Retirement Benefit Plans			
Balance as of March 31, 2015	\$ 52,588	\$ 1,719	\$ 14,043	\$ 2,927	\$ 982,663	\$ 45,075	\$ 1,027,738
Net Income attributable to Owners of the Parent					49,135		49,135
Cash Dividends Paid					(9,954)		(9,954)
Purchase of Treasury Stock					(0)		(0)
Change in Scope of Application of Equity Method							
Net change during the period	14,862	(1,109)	1,330	(106)	14,977	1,073	16,050
Balance as of September 30, 2015	\$ 67,450	\$ 610	\$ 15,373	\$ 2,821	\$ 1,036,821	\$ 46,148	\$ 1,082,969

Consolidated Statement of Cash Flows

IBJ Leasing Company, Limited and Consolidated Subsidiaries
For the six-month period ended September 30, 2015

	Millions of yen		Thousands of U.S. dollars (Note 1)
	September 30 2015	September 30 2014	September 30 2015
Cash Flows from Operating Activities:			
Income before Income Taxes and Non-controlling Interests	¥ 9,185	¥ 9,351	\$ 76,563
Adjustments for:			
Income Taxes Paid	(5,273)	(1,963)	(43,956)
Depreciation and Disposal of Fixed Assets	5,247	4,972	43,737
Equity in Earnings of Associated Companies	(187)	(159)	(1,561)
Profit from Investments	(72)	(87)	(600)
Loss on Impairment of Long-lived Assets	-	71	-
Increase (Decrease) in Allowance for Doubtful Receivables	138	(451)	1,158
(Decrease) Increase in Accruals for Debt Guarantees	(6)	34	(53)
Loss on Sales of Marketable and Investment Securities	24	-	204
Loss on Devaluation of Marketable and Investment Securities	11	7	95
Gain on Sales of Fixed Assets	(441)	-	(3,677)
Change in assets and liabilities:			
(Increase) Decrease in Lease Receivables and Investments in Lease	(18,445)	11,748	(153,755)
Decrease (Increase) in Receivables	19,852	(6,028)	165,478
(Increase) Decrease in Operational Investment Securities	(36,155)	17,285	(301,375)
Decrease in Accounts Payable — trade	(11,632)	(22,633)	(96,965)
Purchases of Leased Assets	(30,137)	(24,558)	(251,209)
Proceeds from Sales of Leased Assets	3,532	7,613	29,444
Increase in Interest Payable	9	22	79
Other — net	592	2,766	4,942
Total Adjustments	(72,943)	(11,359)	(608,014)
Net Cash Used in Operating Activities	(63,758)	(2,008)	(531,451)
Cash Flows from Investing Activities:			
Purchases of Own-used Assets	(446)	(432)	(3,724)
Proceeds from Sales of Fixed Assets	1,270	-	10,594
Purchases of Marketable and Investment Securities	(210)	(17)	(1,753)
Proceeds from Sales and Redemption of Marketable and Investment Securities	1,082	-	9,023
Other — net	101	535	842
Net Cash Provided in Investing Activities	1,797	86	14,982
Cash Flows from Financing Activities:			
Net Increase in Short-term Borrowings	1,021	2,397	8,513
Proceeds from Long-term Debt	301,032	181,778	2,509,232
Repayments of Long-term Debt	(238,199)	(183,485)	(1,985,492)
Cash Dividends Paid	(1,194)	(1,194)	(9,954)
Other — net	(121)	(113)	(1,010)
Net Cash Provided (Used) by Financing Activities	62,539	(617)	521,289
Foreign Currency Translation Adjustments on Cash and Cash Equivalents	11	(63)	97
Net Increase (Decrease) in Cash and Cash Equivalents	589	(2,602)	4,917
Cash and Cash Equivalents at Beginning of the Period	37,457	35,954	312,221
Cash and Cash Equivalents at End of the Period	¥ 38,046	¥ 33,351	\$ 317,138

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

1. Basis of Presenting Consolidated Financial Statements

The accompanying consolidated financial statements of IBJ Leasing Company, Limited (“IBJL”) and its consolidated subsidiaries (together with IBJL, “IBJL Group”) have been prepared in accordance with the provisions set forth in the Japanese Financial Instruments and Exchange Act and its related accounting regulations and in conformity with accounting principles generally accepted in Japan, which are different in certain respects as to application and disclosure requirements of International Financial Reporting Standards.

In preparing these consolidated financial statements, certain reclassifications and rearrangements have been made to the company’s financial statements issued domestically in order to present them in a form of which is more familiar to readers outside Japan. In addition, certain reclassifications have been made in the 2014 consolidated financial statements to conform to the classifications used in 2015. The accompanying consolidated financial statements and notes should be read in conjunction with the consolidated financial statements and related notes for the year ended March 31, 2015.

The consolidated financial statements are stated in Japanese yen, the currency of the country in which IBJL is incorporated and operates. The translations of Japanese yen amounts into U.S. dollar amounts are included solely for the convenience of readers outside Japan and have been made at the rate of ¥119.97 to US\$1.00, the approximate rate of exchange at September 30, 2015. The translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate. The amounts indicated in millions of yen are rounded down by truncating the figures below one million. As a result, totals may not add up exactly.

2. Scope of Consolidation

The consolidated financial statements include the accounts of IBJL Group including IBJL-TOSHIBA Leasing Company, Limited, Dai-ichi Leasing Co., Ltd., IBJ Auto Lease Company, Limited, Toshiba Medical Finance Co., Ltd., IBJ Leasing (China) Ltd. and PT.IBJ Verena Finance. The number of the consolidated subsidiaries as of September 30, 2015 was 20. Nissan Leasing Co., Ltd. was excluded from the scope of the consolidation from the first quarter of the current fiscal year, as it was merged by IBJL. The Higashi-Nippon Leasing Corporation was excluded from the scope of the consolidation from the second quarter of the current fiscal year, as IBJL sold all of shares in it.

The number of associated companies accounted for under the equity method as of September 30, 2015 was 3. Investments in associated companies are Krung Thai IBJ Leasing Co., Ltd., Juhachi Sogo Lease Co., Ltd. and PNB-IBJL Leasing and Finance Corporation. The Toho Lease Co., Ltd. was excluded from the associated companies accounted for under the equity method from the first quarter of the current fiscal year, as IBJL sold all of shares in it.

3. Summary of Significant Accounting Policies

The accounting policies are the same as those applied in the Consolidated Financial Statements as of and for

the year ended March 31, 2015, except for the change mentioned below.

(Changes in accounting policies)

Application of the Accounting Standard for Business Combinations, etc.

Starting with the first quarter of the fiscal year ending March 31, 2016, IBJL has applied the Accounting Standard for Business Combinations (ASBJ Statement No.21, September 13, 2013), the Accounting Standard for Consolidated Financial Statements (ASBJ Statement No.22, September 13, 2013), the Accounting Standard for Business Divestitures (ASBJ Statement No.7, September 13, 2013), etc. As a result, the difference between the fair value of the consideration received or paid and the amount by which the noncontrolling interest is adjusted is accounted for as capital surplus while IBJL retains control over its subsidiary, and acquisition-related costs are accounted for as expenses in the periods in which the costs are incurred. Also, the acquirer retrospectively adjusts the provisional amounts recognized at the acquisition date to reflect new information obtained about facts and circumstances that existed as of the acquisition date. This accounting treatment is effective for a business combination which occurs on or after the beginning of the first quarter of the fiscal year ending March 31, 2016. In addition, “Net Income before Minority Interests” is changed to “Net Income”, “Net Income” is changed to “Net Income attributable to Owners of the Parent”, and “Minority Interests” is changed to “Non-controlling Interests.” In accordance with the new presentation, prior-period financial statements are reclassified.

IBJL is in accordance with transitional handling prescribed in Section 58-2(4) of the Accounting Standard for Business Combinations, Section 44-5(4) of the Accounting Standard for Consolidated Financial Statements and Section 57-4(4) of the Accounting Standard for Business Divestitures. The new standards are applied prospectively from the beginning of the first quarter of the fiscal year ending March 31, 2016 of the first-time application.

The application of the revised accounting standard for above has no impact on the consolidated financial statements.

4. Business Combinations

Transactions under common control, etc.

(1) Outline of the transactions:

(a) The name of the concerning companies and the description of the business:

The name of the concerning companies:

IBJ Leasing Company, Limited, the surviving company

Nissan Leasing Co., Ltd., the absorbed company

The description of the business:

A comprehensive leasing business

(b) Effective date of the business combination:

April 1, 2015

(c) Legal form of the business combination:

An absorption-type merger, with IBJL, as the surviving company and Nissan Leasing Co., Ltd., as the

absorbed company

(d) Company name after the merger:

IBJ Leasing Company, Limited

(e) Outline of the transaction

Nissan Leasing Co., Ltd. has been engaged in the wide range of transactions with automotive manufacturers, automotive parts suppliers and automotive sales companies, as one of the core company of IBJL Group, since IBJL purchased its share from Nissan Motor Co., Ltd. in February 1999.

The Merger aims to obtain more diversified financial needs of the customers by integrating the specialization in the automotive industry owned by Nissan Leasing Co., Ltd. and the financial know-how owned by IBJL.

IBJL Group will make an effort to obtain the wide range of customer needs from the viewpoint of industry and/or commercial distribution, in addition to the business development based of the ongoing forth mid-term management plan. IBJL Group also aims to expand the customer base by strengthening the relationship with the business partners including the closely related financial institutions.

(2) Accounting treatment applied for this business combination

This business combination was accounted for as transactions under common control in accordance with "Accounting Standard for Business Combinations" (ASBJ Statement No.21, September 13, 2013) and "Guidance for Business Combinations and Business Divestitures" (ASBJ Statement No. 10, September 13, 2013).

5. Operating Assets

(1) Operating Assets as of September 30 and March 31, 2015 consisted of the following:

	(Millions of yen)		(Thousands of U.S. dollars)
	September 30, 2015	March 31, 2015	September 30, 2015
Leasing: (*1)			
Finance Lease	¥830,494	¥811,995	\$6,922,517
Operating Lease	90,962	66,697	758,208
Leasing total	921,456	878,693	7,680,725
Installment Sales (*2)	152,625	153,910	1,272,199
Loans and Factoring	345,851	361,067	2,882,818
Other	78,041	38,627	650,506
Total Operating Assets	¥1,497,975	¥1,432,299	\$12,486,248

(*1) Leasing total consists of the aggregate of "Lease Receivables and Investments in Lease", "Leased Assets" and "Intangible Leased Assets" on the Consolidated Balance Sheet at the period-end.

(*2) Installment Sales represent "Installment Sales Receivables" less "Deferred Profit on Installment Sales" on the Consolidated Balance Sheet at the period-end.

- (2) The total amounts of new contracts entered into during the periods ended September 30, 2015 and 2014 were as follows:

	(Millions of yen)		(Thousands of U.S. dollars)
	2015	2014	2015
Leasing:			
Finance Lease	¥148,681	¥112,465	\$1,239,325
Operating Lease	30,277	24,535	252,374
Leasing total	178,959	137,001	1,491,699
Installment Sales (*1)	33,208	36,849	276,803
Loans and Factoring	240,036	202,956	2,000,801
Other	39,374	5,984	328,203
Total	¥491,577	¥382,790	\$4,097,506

(*1) The amount of Installment Sales is shown as “Installment Sales Receivables” less “Deferred Profit on Installment Sales”

6. Short-term Borrowings and Long-term Debt

- (1) “Short-term Borrowings” as of September 30 and March 31, 2015 was as follows:

	(Millions of yen)		(Thousands of U.S. dollars)
	September 30, 2015	March 31, 2015	September 30, 2015
Short-term Borrowings			
Short-term Borrowings from banks and other financial institutions	¥342,150	¥336,489	\$2,851,965
Commercial Paper	417,300	422,200	3,478,370
Total	¥759,450	¥758,689	\$6,330,335
Current Portion of Long-term Debt			
Bonds payable	¥20,000	¥10,000	\$166,708
Long-term Debt from banks and other financial institutions	138,033	131,053	1,150,571
Payables under securitized lease receivables due within one year	54,300	47,500	452,613
Total	¥212,333	¥188,553	\$1,769,892

(2) “Long-term Debt” as of September 30 and March 31, 2015 was as follows:

	(Millions of yen)		(Thousands of U.S. dollars)
	September 30, 2015	March 31, 2015	September 30, 2015
Long-term Debt			
Bonds payable	¥40,000	¥40,000	\$333,417
Long-term Debt from banks and other financial institutions	360,103	322,709	3,001,613
Total	¥400,103	¥362,709	\$3,335,030

7. Commitments and Contingent Liabilities

Contingent Liabilities as of September 30, 2015 were as follows:

	(Millions of yen)	(Thousands of U.S. dollars)
	2015	2015
Guarantee Obligations with respect to operating activities (*1)	¥14,535	\$121,160
Other Guarantee Obligations	12,880	107,361
Accruals for Debt Guarantees	(90)	(758)
Total	¥27,324	\$227,763

(*1) The amount includes bank loans and trade receivables provided by Mizuho Bank, Ltd. and others, which are guaranteed by IBJL Group.

8. Segment Information

(1) Information about sales and profit

For the six-month period ended September 30, 2015

(Millions of yen)

	2015							
	Reportable segment						Reconciliations (*1)	Consolidated (*2)
	Leasing	Installment sales	Loans	Other	Total			
Sales:								
Sales to external customers	¥153,798	¥6,959	¥3,597	¥1,856	¥166,212	¥-	¥166,212	
Intersegment sales and transfers	169	125	137	34	466	(466)	-	
Total	153,967	7,084	3,734	1,891	166,678	(466)	166,212	
Operating Expenses	145,742	6,911	2,757	805	156,216	1,657	157,874	
Segment Profit	¥8,225	¥173	¥977	¥1,085	¥10,462	¥(2,123)	¥8,338	

For the six-month period ended September 30, 2014

(Millions of yen)

	2014							
	Reportable segment						Reconciliations (*1)	Consolidated (*2)
	Leasing	Installment sales	Loans	Other	Total			
Sales:								
Sales to external customers	¥151,893	¥11,904	¥3,631	¥1,444	¥168,873	¥-	¥168,873	
Intersegment sales and transfers	145	202	112	39	499	(499)	-	
Total	152,038	12,106	3,743	1,484	169,372	(499)	168,873	
Operating Expenses	143,746	11,934	1,783	820	158,285	1,632	159,917	
Segment Profit	¥8,291	¥172	¥1,960	¥663	¥11,087	¥(2,132)	¥8,955	

For the six-month period ended September 30, 2015

(Thousands of U.S. dollars)

	2015							
	Reportable segment					Total	Reconciliations (*1)	Consolidated (*2)
	Leasing	Installment sales	Loans	Other				
Sales:								
Sales to external customers	\$1,281,972	\$58,010	\$29,991	\$15,477	\$1,385,450		\$-	\$1,385,450
Intersegment sales and transfers	1,412	1,043	1,142	287	3,884	(3,884)		-
Total	1,283,384	59,053	31,133	15,764	1,389,334	(3,884)		1,385,450
Operating Expenses	1,214,823	57,609	22,982	6,713	1,302,127	13,819		1,315,946
Segment Profit	\$68,561	\$1,444	\$8,151	\$9,051	\$87,207	\$ (17,703)		\$69,504

(*1) The details of Reconciliations to Segment Profit for the periods ended September 30, 2015 and 2014 were as follows:

	(Millions of yen)		(Thousands of U.S. dollars)
	2015	2014	2015
	Elimination of intersegment transactions	¥(143)	¥(160)
Administrative expenses not allocated to the reportable segments	(1,980)	(1,972)	(16,504)
Total	¥(2,123)	¥(2,132)	\$(17,703)

(*2) Segment Profits are reconciled to Operating Income in the Consolidated Statement of Income.

(2) Impairment loss of long-lived assets or goodwill per reportable segment:

Not applicable

9. Per Share Information

Details of basic net income attributable to Owners of the Parent per share (“EPS”) for the periods ended September 30, 2015 and 2014 were as follows:

	(Millions of yen)	(Thousands of shares)	(Yen)	(U.S. dollars)
	Net income	Weighted average shares	EPS	
For the period ended September 30, 2015:				
Basic EPS	¥5,894	42,648	¥138.22	\$1.15
For the period ended September 30, 2014:				
Basic EPS	¥5,796	42,648	¥135.91	\$1.13

10. Subsequent Events

Appropriation of Retained Earnings

On November 5, 2015, the Board of Directors of IBJL resolved to approve the payment of the interim cash dividends to its shareholders registered as of September 30, 2015 as follows:

	(Millions of yen)	(Thousands of U.S. dollars)
Interim cash dividends, ¥30.00 (\$0.25) per share	¥1,279	\$10,665