

## Providing sound, reliable, and convenient financial services

<p><b>Credit Card Businesses</b></p> <p>Our core credit card business consists of shopping and cashing businesses. Key sources of income in this business are fees from the retail outlets where our cards are used as well as fees from customers.</p>	<p><b>E-money Businesses</b></p> <p>The Aeon WAON e-money service stands at the center of our e-money business and we are taking actions toward expanding both the number of cards issued and the number of locations in which they can be used. We are working to improve customer convenience by offering both pre-paid services and cards that combine e-money and credit card services.</p>	<p><b>Housing Loan Businesses</b></p> <p>We are strengthening our business promotion ability by taking advantage of the AEON CREDIT SERVICE network, which spans throughout Japan. We also provide discount shopping services to housing loan customers at Aeon stores as a retail-linked service.</p>	<p><b>Processing Businesses</b></p> <p>We are developing call-center operation businesses in which we accept commissioning of customer inquiries, servicer businesses in which we take advantage of our expertise in the collection of retail claims, and marketing businesses in which we analyze customer purchasing information.</p>	<p><b>Insurance Agency Businesses</b></p> <p>We provide products including life, non-life, and motor vehicle insurance through both our in-store channel within the Aeon retail branch network and our Internet-based AEON INSURANCE Market channel.</p>	<p><b>Banking Businesses</b></p> <p>We provide unique products and services for our retail customers that other financial institutions have been unable to provide to date by taking advantage of both Aeon and AEON BANK in areas including deposit accounts, credit cards, and e-money services.</p>
					

### An integral part of our customers' lives across wide-ranging locations

Through our flagship credit and e-money services, we have realized a switch to cashless services that touch our customers' lives in locations as wide-ranging as the ticket gate at their local station, the checkout at their favorite store, and the toll booth on the highway. In doing so, we are contributing to the realization of comfort and convenience in their lifestyles. Cards that incorporate ticketing services for public transportation and services enabling payment through mobile telephones are also examples of how we are achieving this. Moreover, we believe that we will be able to further

strengthen our customer relationships as a result of the merger in April 2013 by taking advantage of one of Japan's largest retail infrastructure networks, which has been developed by the Aeon group, and through contact points including bank branches, insurance shops, and our Internet-based service websites. We intend to work toward further strengthening structures and the scope of our businesses to ensure that we are able to provide sound, reliable, and convenient financial services to our customers across wide-ranging locations in their lives.

### Being there for even more of our customers' changing life stages

Our customers experience a multitude of changes across their lifetimes such as family environment changes including marriage, having children, and their children's education, considering purchasing or renovating their homes, and planning for their retirement lifestyles. We are strengthening our product range by developing new services including banking, insurance, and home loan services to complement our existing credit services so that we are able to support our customers over the

long term as they go through these life stages. As a part of this, we are progressing with an expansion in our services for senior citizens as Japan's population continues to age. This is also one of the common medium-term strategies across the Aeon group. In addition to developing shopping malls that are tailored to the needs of senior citizens, we are also providing services including special discount days for our over-55 customers.