

With the credit business as our base point, we have achieved growth by maximizing our unique strengths.

Establishment

1981
Nihon Credit Service Co., Ltd.
established as a wholly-owned
subsidiary of Jusco Co., Ltd.

1994
Company's name changed to
AEON Credit Service Co., Ltd.
Shares registered on the
JASDAQ (over-the-counter)
market

Diversity

Global ordinary income
as a percentage of
consolidated ordinary income

30%

[Overseas subsidiaries]

Listed on the Hong Kong
Stock Exchange

Listed on the Stock Exchange
of Thailand

Listed on Bursa Malaysia

Innovation

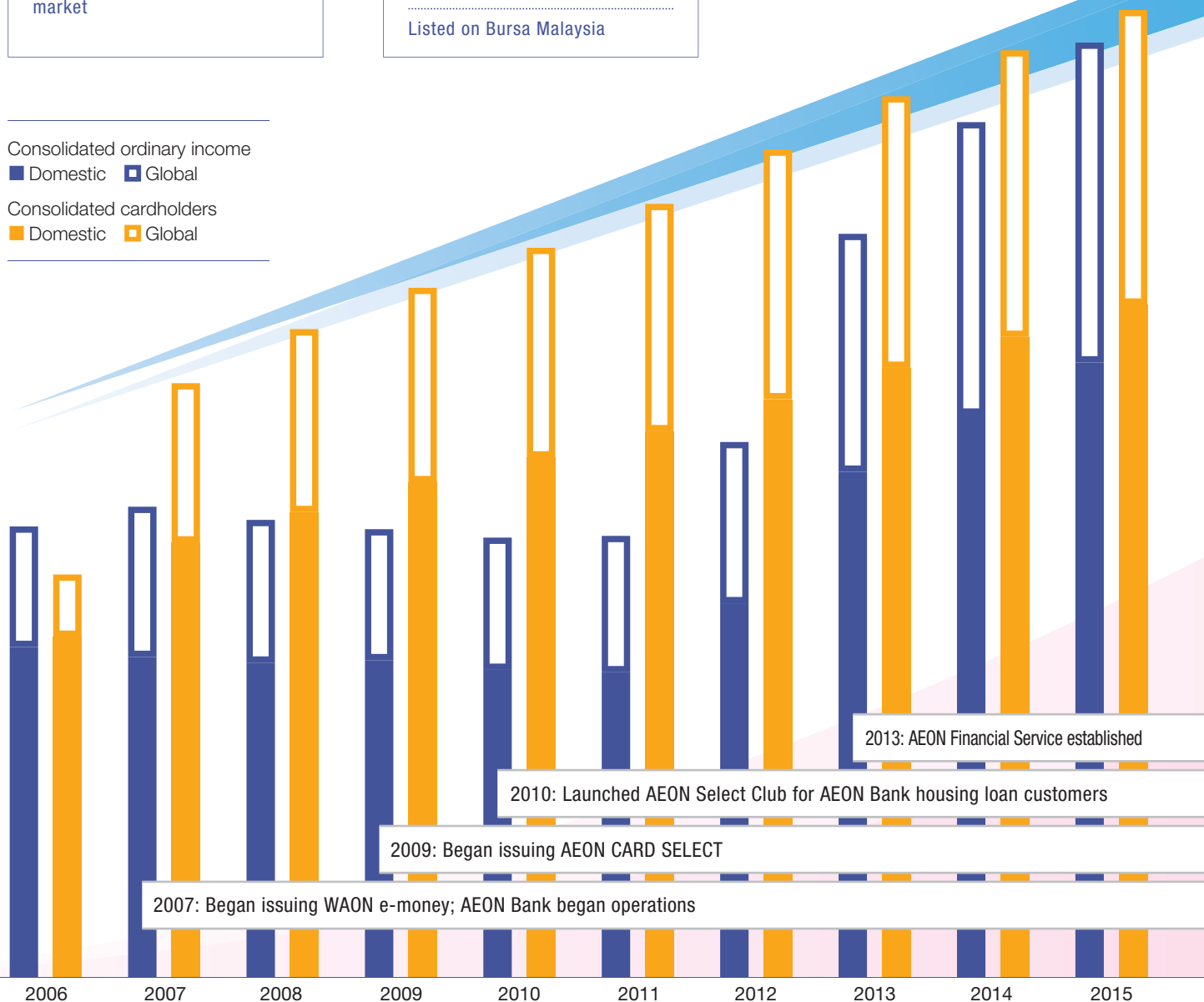
Establishment of
AFS*

2013
Management integration with
AEON Bank, Ltd.

*AEON Financial Service Co., Ltd.

Consolidated ordinary income
■ Domestic ■ Global

Consolidated cardholders
■ Domestic ■ Global



Fiscal 2016 performance

Consolidated ordinary income

¥375.1 billion

Consolidated cardholders

38.94 million

Our Strengths

We are a comprehensive financial group that caters to the lifestyles of each and every customer, through collaboration with the AEON Group

By utilizing the AEON Group's store network, we bring valuable benefits to customers in their daily lives. Our goal is to become the comprehensive financial group that customers feel closest to by leveraging synergies between retail and finance.

We are a global corporate group with operations stretching beyond Japan across Asia

Tapping into expertise acquired in Japan, we provide financial services in collaboration with retailers across Asia. Our Global Business accounts for approximately 40% of consolidated ordinary profit. We currently operate in 12 countries/regions including Japan and are listed on stock exchanges in Hong Kong, Thailand and Malaysia.

We are making active investments in IT systems and digitalization to spur innovation and transform our business model

We will invest approximately ¥100 billion in IT systems and digitalization over the period from fiscal 2017 to fiscal 2019 to transform our business model in response to changes in the external environment. Our Group's AFS Database is key in our ability to meet the individual needs of our customers.

2017:
Launched
e-money business
in Malaysia

2016:
Initiated Tokimeki
double-point campaign

2016