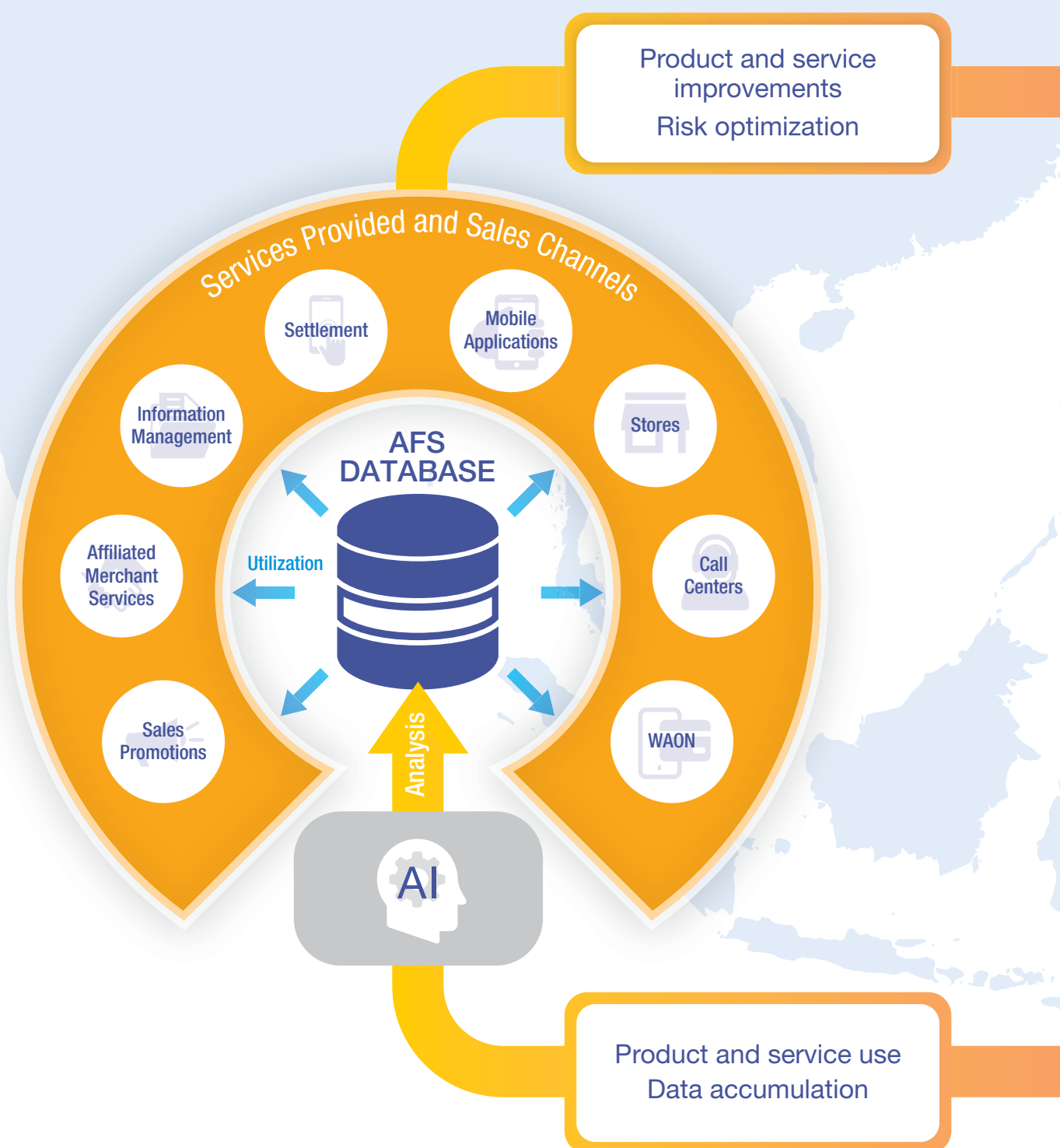


We seek to become the number one retail financial services company in Asia that customers feel closest to.

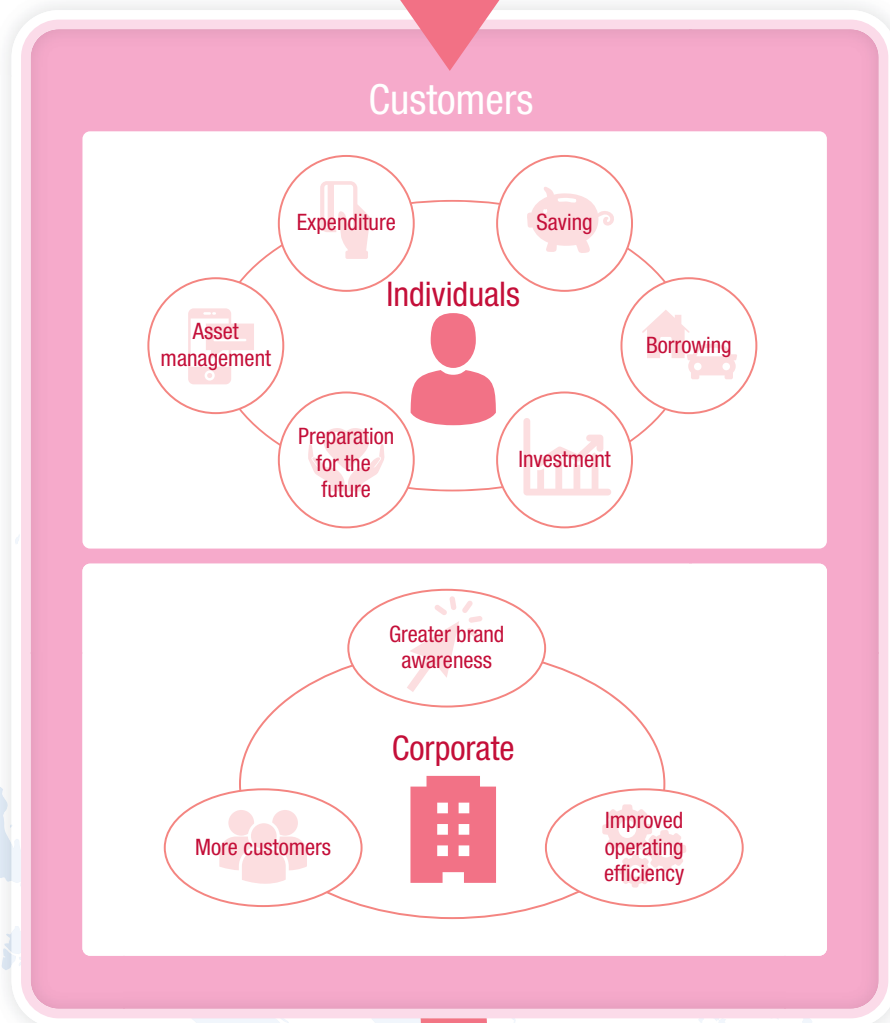


We have been working with retailers to provide financial services that enrich the daily lives of our customers. Moving forward, we will further increase customer satisfaction by providing credit cards and other financial products and services in a timely manner, and building our business by organically linking the channels of our partners and bank branches.

We will also further promote digitalization, carry out unification of databases that integrate retail and financial information, and conduct high-level analysis using artificial intelligence (AI), for the countries/regions in Asia that we operate in, as we build a shared financial platform in Asia. Thus we will respond to the financial needs at each life stage of customers and strive to further enrich their daily lives.

In doing so, we will pursue our goal of becoming the number one retail financial services company in Asia that customers feel closest to.

Provision of products and services



Better access to financial services