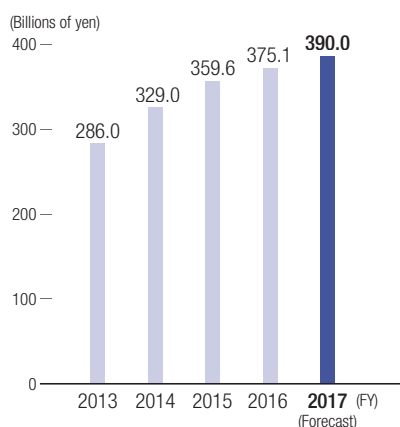


# Financial and Non-Financial Highlights

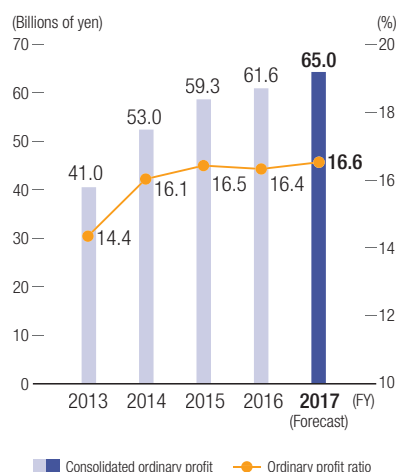
## Overview of Fiscal 2016

- Consolidated ordinary income increased 4% year on year to ¥375.1 billion. Ordinary income increased steadily in Japan as a result of enhanced credit card shopping point programs, but fell overseas due to foreign exchange impact. Appreciation of the yen had a negative effect of ¥16.1 billion.
- Consolidated ordinary profit increased 4% year on year to ¥61.6 billion. Programs to reduce operating expenses in Japan more than offset lower-than-expected reductions from controls on personnel expenses and in bad debt allowance overseas. Appreciation of the yen had a negative effect of ¥3.3 billion.
- Profit attributable to owners of parent increased 10% year on year to ¥39.4 billion. Tax expenses were reduced through measures including tax effect accounting at consolidated subsidiaries. Consolidated return on equity was 12.4%.
- We raised approximately ¥60.0 billion in September 2016 by way of public offering and the issuance of convertible bonds to fund investment in IT systems to increase productivity and customer convenience, and to improve asset profitability by increasing the effectiveness of credit screening and receivables management. Our consolidated equity ratio (domestic standard) increased 1.1 percentage points from a year earlier to 8.5% through compression of risk assets via securitization of receivables and the acquisition of credit ratings.

### Consolidated Ordinary Income



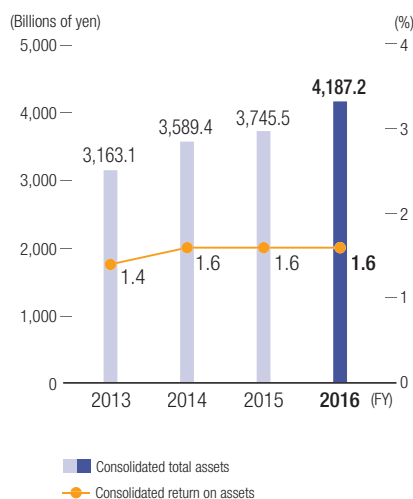
### Consolidated Ordinary Profit and Ordinary Profit Ratio



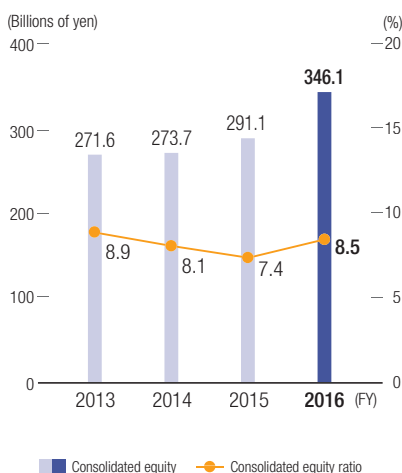
### Profit Attributable to Owners of Parent and Consolidated Return on Equity



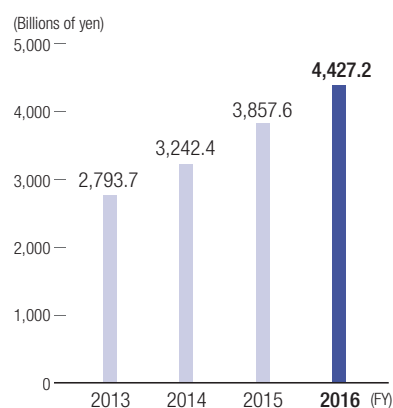
### Consolidated Total Assets and Consolidated Return on Assets



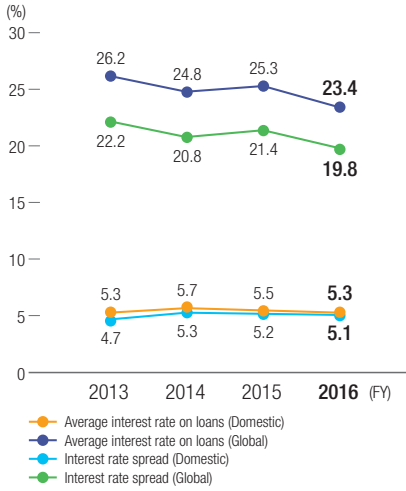
### Consolidated Equity and Consolidated Equity Ratio (Domestic Standard)



### Consolidated Operating Receivables (Before Securitization)



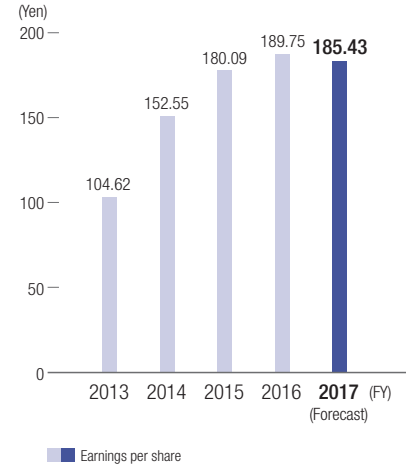
### Average Interest Rate on Loans and Interest Rate Spread (Domestic, Global)



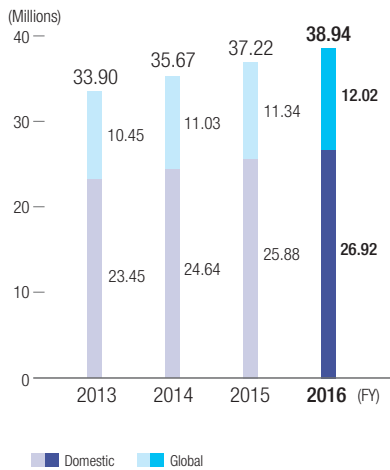
### Dividends per Share and Payout Ratio



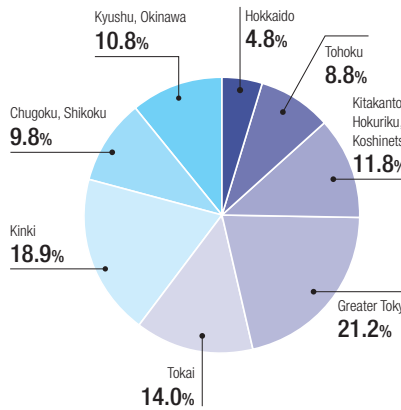
### Earnings per Share



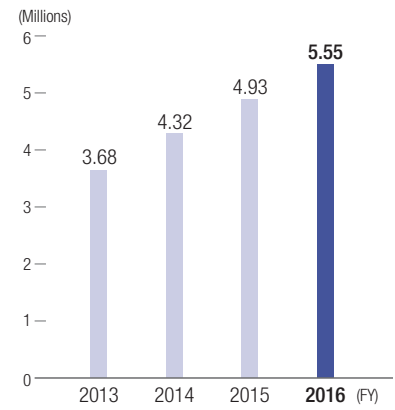
### Cardholders (Consolidated)



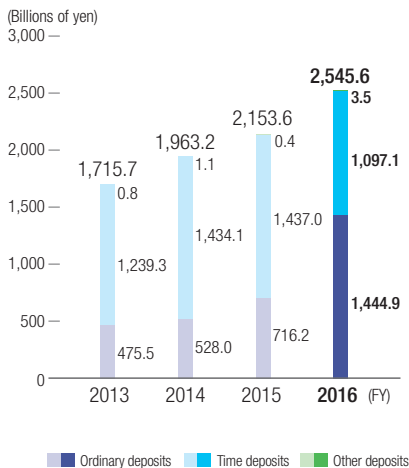
### Breakdown of Cardholders in Japan by Region



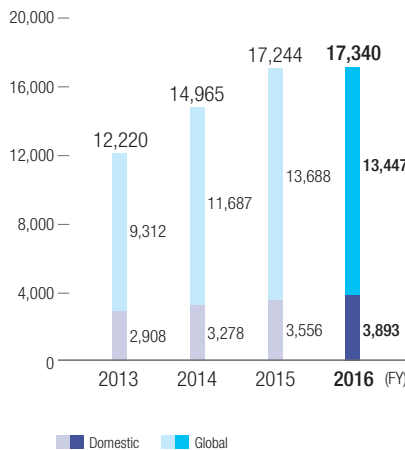
### AEON Bank: Accounts



### AEON Bank: Deposits



### Group Employees (Consolidated)



### Female Managers (Consolidated)

