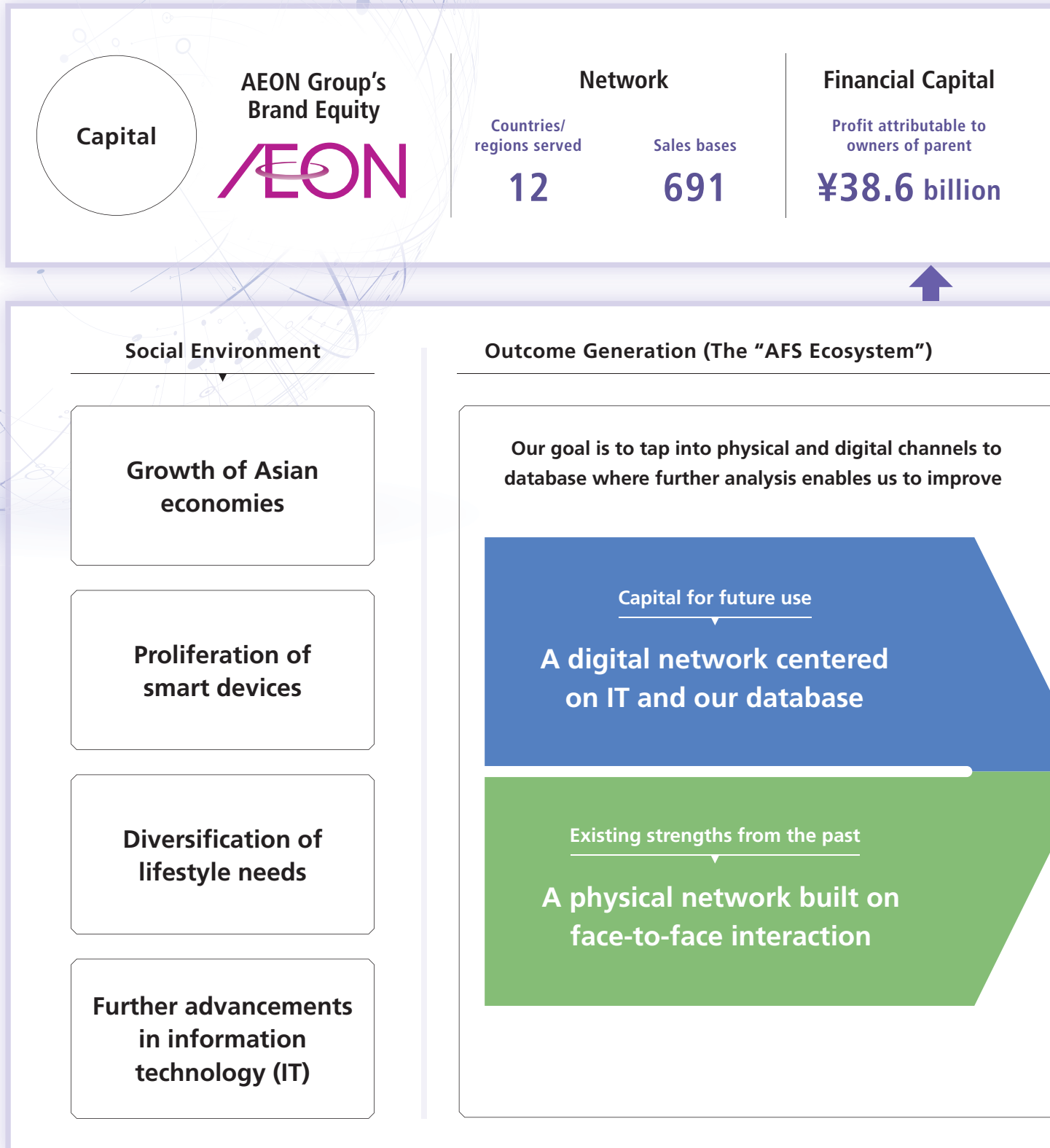


Value Creation Process

Inspired by the key phrase “One Step Up,” we are building a value creation process that is interlinked with resolving social issues.



As a comprehensive financial group with roots in the retail sector, we operate in Japan and 11 other countries/regions in Asia. Centered on the bank holding company, AEON Financial Service Co., Ltd., we do business through 33 consolidated subsidiaries and one equity-method affiliate. Our marketing network comprises nearly 700 locations in Japan, Hong Kong, Thailand, Malaysia and other parts of Asia, and also extends to include AEON Group stores and affiliated merchants.

Human Capital

Consolidated employees	Percentage of group employees located overseas
18,460	77%

Customer Base

Consolidated cardholders
40.64 million

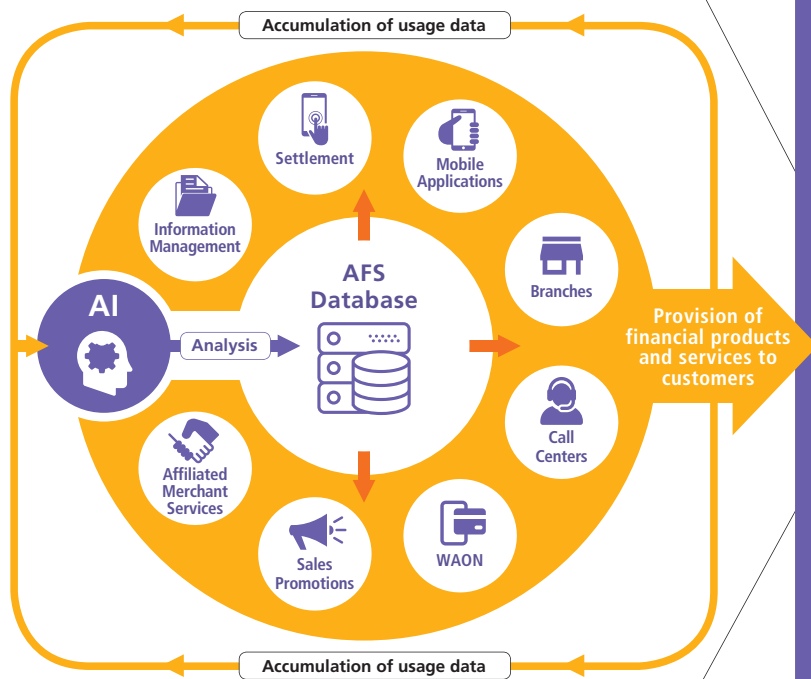
IT/Digital Investment

Fiscal 2017–2019
¥100 billion



Outcomes

establish a platform for building our customer the financial services we provide.



One Step Up

Raise quality of each individual customer's daily life

Create employment opportunities

Build access to credit



Improve access to financial services

Improve circulation of local currency

