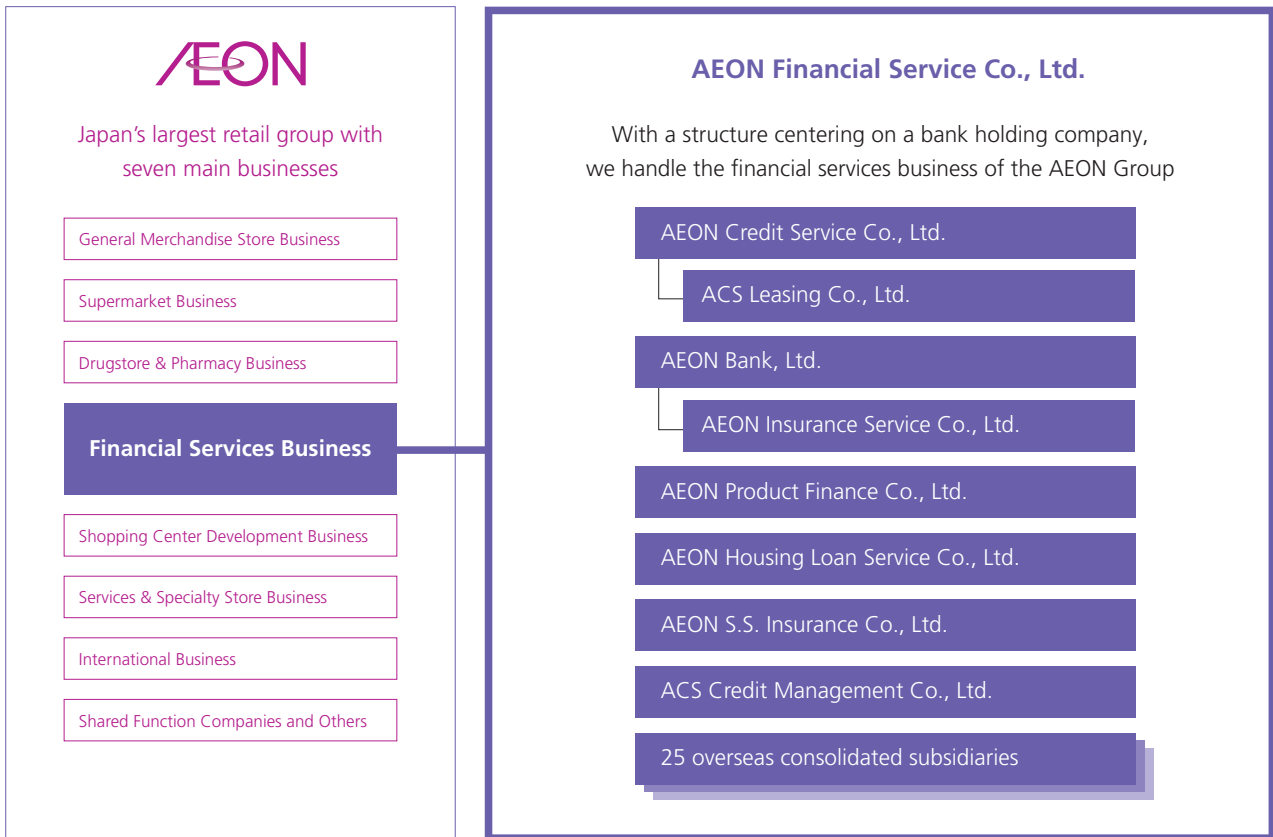


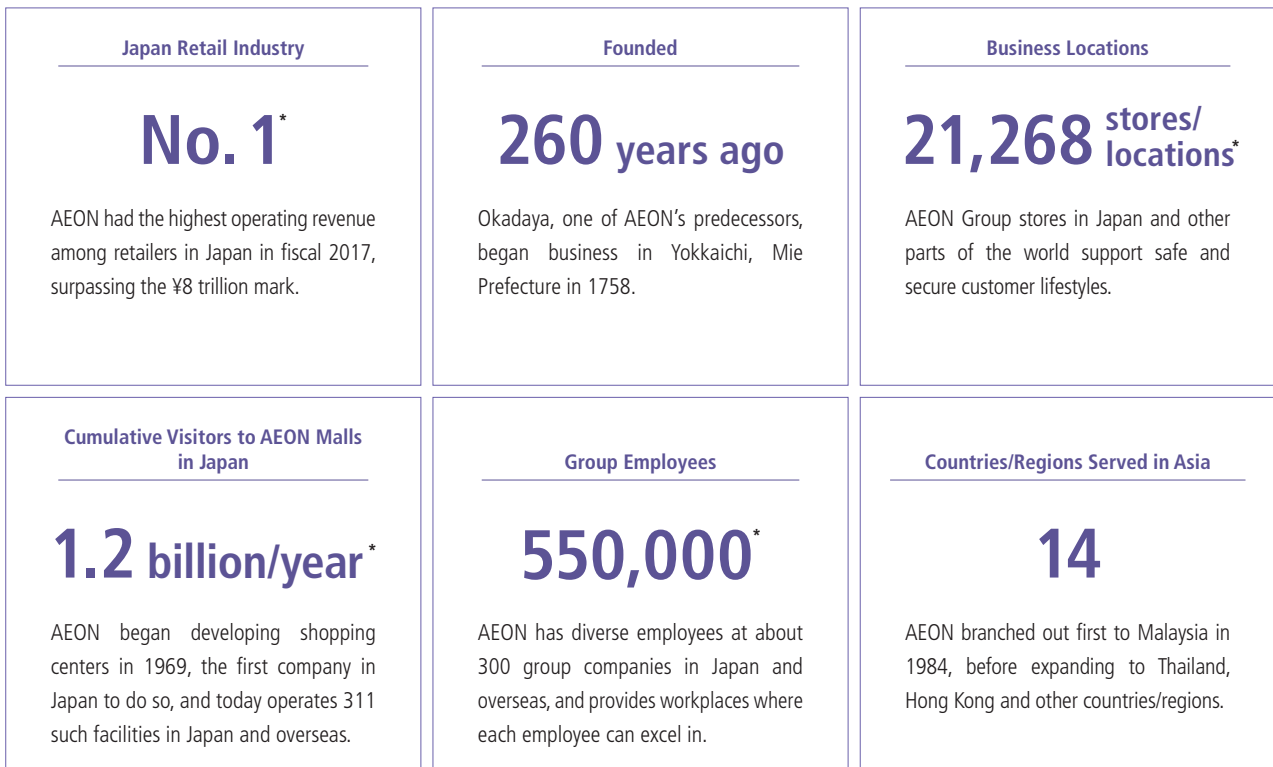
Snapshot

► About the AEON Group

● The AEON Group and AEON Financial Service



● The AEON Group in Numbers



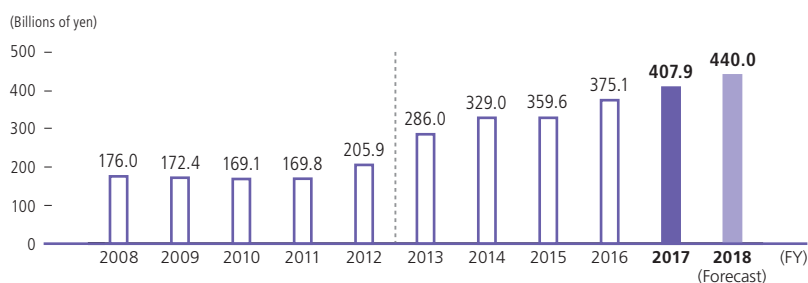
* As of February 28, 2018

► Financial Highlights

Overview of Fiscal 2017

- Ordinary income and ordinary profit set records for the sixth consecutive year.
- Ordinary income increased 8.7% year on year to ¥407.9 billion due to steady expansion in businesses including card shopping and cash advances, both in Japan and overseas.
- Ordinary profit increased 6.7% year on year to ¥65.7 billion. In Japan, we invested proactively in structural reform and in systems/IT to improve productivity. In the Global Business, cost control measures such as productivity improvement initiatives enabled a reduction in bad debt allowance, and thus top line growth recovered.
- Profit attributable to non-controlling interests increased 25.2% year on year due to the strong expansion of profits in the three overseas listed subsidiaries. As a result, the proportion of total net profits held by non-controlling interests increased from 17.1% in fiscal 2016 to 20.9% in fiscal 2017, and profit attributable to owners of parent decreased by 2.0% year on year to ¥38.6 billion.

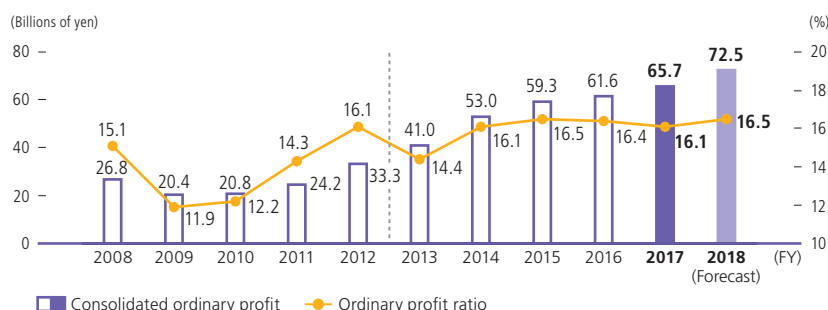
● Consolidated Ordinary Income



Fiscal 2017
¥407.9 billion

YoY
+8.7% ↑

● Consolidated Ordinary Profit and Ordinary Profit Ratio



● Consolidated Ordinary Profit

Fiscal 2017 **¥65.7 billion**

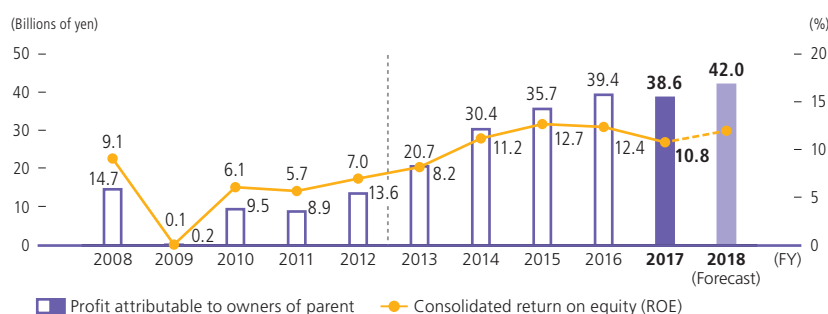
YoY **+6.7%** ↑

● Ordinary Profit Ratio

Fiscal 2017 **16.1%**

YoY **-0.3 percentage points**

● Profit Attributable to Owners of Parent and Consolidated ROE



● Profit Attributable to Owners of Parent

Fiscal 2017 **¥38.6 billion**

YoY **-2.0%**

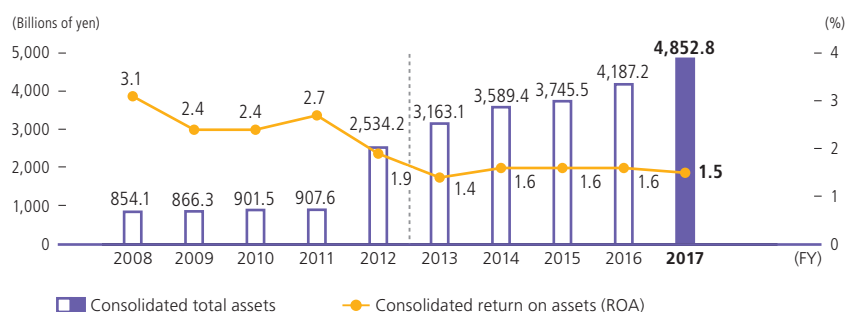
● Consolidated ROE

Fiscal 2017 **10.8%**

YoY **-1.6 percentage points**

- Notes:
1. The consolidated amounts from the fiscal year ended March 31, 2013 onward include the results of AEON Bank, Ltd. and its one subsidiary, as AEON Bank, Ltd. became a wholly-owned subsidiary of the Company through a share exchange as of January 1, 2013.
 2. On April 1, 2013, AEON Financial Service Co., Ltd. ("the Company") became a bank holding company. Accordingly, the Company has prepared the consolidated financial statements from the fiscal year ended March 31, 2014 onward in accordance with the Ordinance for Enforcement of the Banking Act (Ordinance of the Ministry of Finance No. 10 of 1982), which prescribes classifications of assets and liabilities, and revenues and expenses for banking institutions.
 3. The consolidated amounts for the fiscal year ended March 31, 2013 cover a period of 13 months and 11 days from February 21, 2012 through March 31, 2013.

● Consolidated Total Assets and Consolidated ROA



● Consolidated Total Assets
Fiscal 2017

¥4,852.8 billion

Vs. Apr. 1, 2017

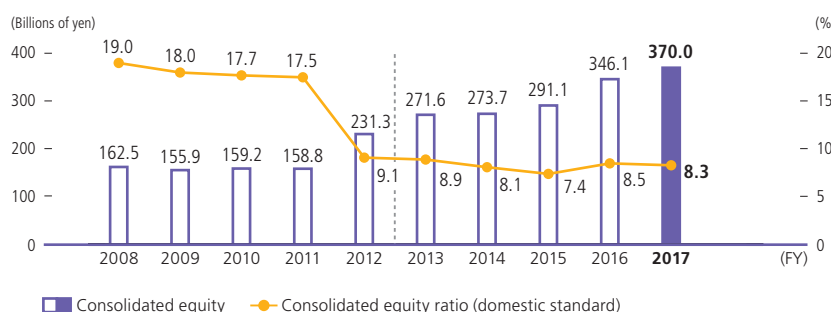
+¥665.5 billion ↑

● Consolidated ROA

Fiscal 2017 **1.5%**

YoY **-0.1 percentage points**

● Consolidated Equity and Consolidated Equity Ratio (Domestic Standard)



● Consolidated Equity
Fiscal 2017

¥370.0 billion

Vs. Apr. 1, 2017

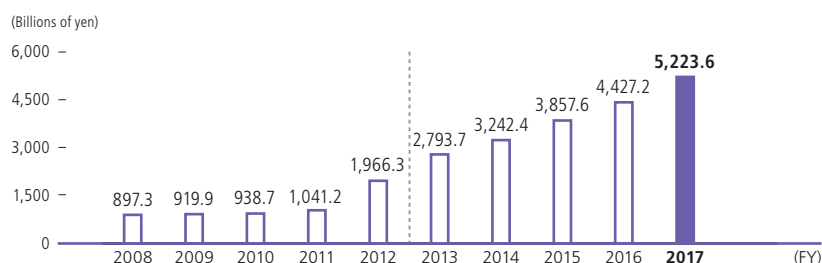
+¥23.8 billion ↑

● Consolidated Equity Ratio
(Domestic Standard)

Fiscal 2017 **8.3%**

YoY **-0.2 percentage points**

● Consolidated Finance Receivables (Before Securitization)



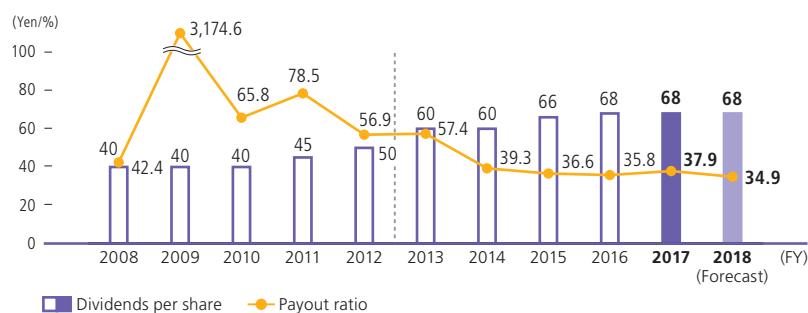
Fiscal 2017

¥5,223.6 billion

Vs. Apr. 1, 2017

+¥796.4 billion ↑

● Dividends per Share and Payout Ratio



● Dividends per Share

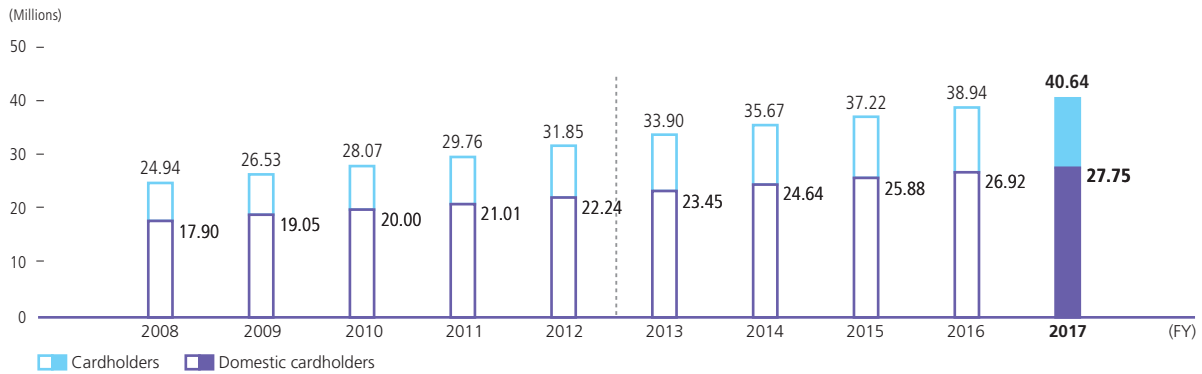
Fiscal 2017 **¥68**

YoY **+/-¥0**

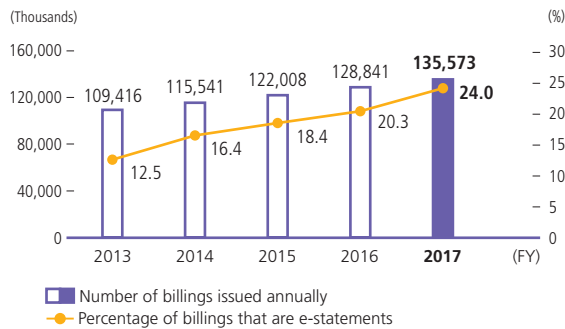
*Includes a dividend of ¥2.00 per share in fiscal 2016 to commemorate the 20th anniversary of the listing of AEON Financial Service.

► Non-Financial Highlights

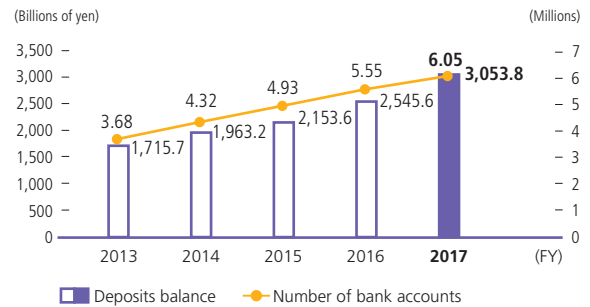
● Cardholders



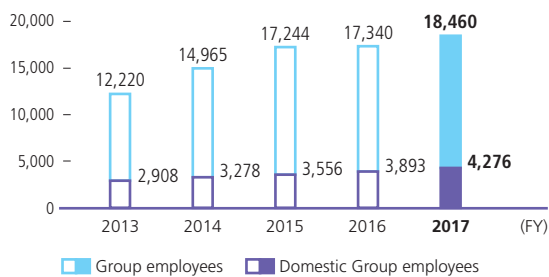
● Number of Billings Issued Annually and Percentage of E-Statements



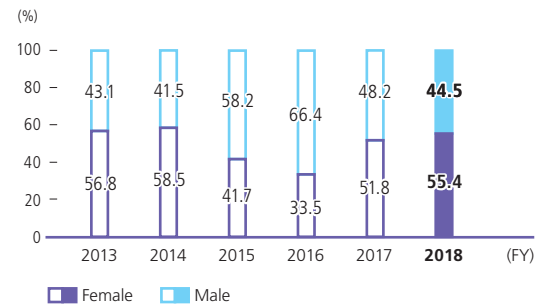
● Deposits Balance and Number of Bank Accounts



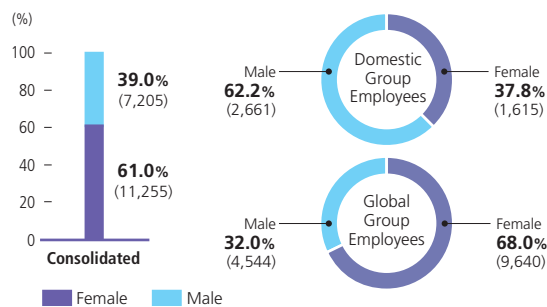
● Group Employees



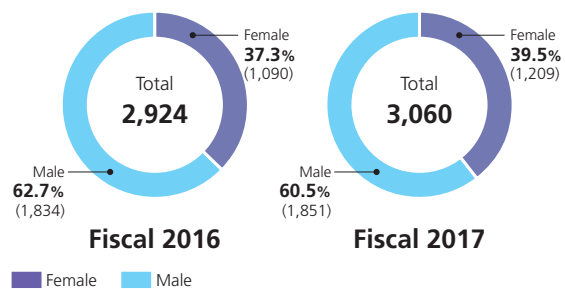
● New Graduate Hires in Japan by Gender



● Employees by Gender (Fiscal 2017)



● Managers by Gender



- Notes:
- The consolidated amounts from the fiscal year ended March 31, 2013 onward include the results of AEON Bank, Ltd. and its one subsidiary, as AEON Bank, Ltd. became a wholly-owned subsidiary of the Company through a share exchange as of January 1, 2013.
 - On April 1, 2013, AEON Financial Service Co., Ltd. ("the Company") became a bank holding company. Accordingly, the Company has prepared the consolidated financial statements from the fiscal year ended March 31, 2014 onward in accordance with the Ordinance for Enforcement of the Banking Act (Ordinance of the Ministry of Finance No. 10 of 1982), which prescribes classifications of assets and liabilities, and revenues and expenses for banking institutions.
 - The consolidated amounts for the fiscal year ended March 31, 2013 cover a period of 13 months and 11 days from February 21, 2012 through March 31, 2013.

► Fiscal 2017 Highlights

April 2017

- Acquired Eruboshi¹ certification from the Japanese Minister of Health, Labour and Welfare



July 2017

- Began offering groundbreaking auto loans in the Philippines
- Launched AEON Card featuring the Minions
- Began offering AEON Bank iDeCo as a new asset management service

August 2017

- Began issuing e-money in Malaysia (international brand prepaid card)



- Launched initiatives to optimize customer service by using speech recognition technology and text mining tools in the collections business
- Cosponsored the Tokyo Girls Collection (TGC) fashion show and issued the AEON Card with TGC design
- Began field-testing a databank of personal data

November 2017

- First bank in Japan to begin using fingerprint and vein pattern recognition for biometric authentication of various banking services



January 2018

- AEON Bank, Ltd., AEON Credit Service Co., Ltd. and KDDI Evolva, Inc. collaborated to launch an AI-automated chatbot service



- Introduced paperless housing loan application process

June 2017

- Selected as a constituent for the MSCI Japan ESG Select Leaders Index²



2018 Constituent
MSCI Japan ESG
Select Leaders Index

- Issued Kojima x Bic Camera Card
- Began cardholder enrollment for AEON Card using robot technology and field-testing for AI concierge, both of which are firsts in the Japanese financial industry



- Began field-testing blockchain technology in preparation for the construction of a Group financial platform linking Japan and the rest of Asia

September 2017

- Launched and began enrollment for Tsumitate NISA
- Launched initiatives to construct advanced debt collection solutions using AI and machine learning technology in the collections business

October 2017

- Invested in Tokyo Green Bonds issued by the Tokyo Metropolitan Government

December 2017

- Began offering the ONE PIECE Mastercard credit card in Hong Kong



March 2018

- Began offering WealthNavi³ function in AEON Bank app
- WAON e-money settlement service is introduced in Kasumi Co., Ltd. stores

Notes: 1. Eruboshi certification from the Japanese Minister of Health, Labour and Welfare is awarded to companies that fulfill the criteria stipulated in the Act on Promotion of Women's Participation and Advancement in the Workplace. Our Japanese subsidiaries AEON Credit Service Co., Ltd., AEON Bank, Ltd. and AEON Insurance Service Co., Ltd. received the highest Class 3 certification, and AEON Product Finance Co., Ltd. received Class 2 certification.

2. The MSCI Japan ESG Select Leaders Index is a free float-adjusted market capitalization weighted index designed to represent the performance of companies that have high Environmental, Social and Governance (ESG) performance from within its parent index, the MSCI Japan IMI Top 500 Index, and targets coverage of 50% of the parent index. (For more details on the MSCI Japan IMI Top 500 Index, please refer to the MSCI website.)
The inclusion of AEON Financial Service Co., Ltd. in any MSCI Index, and the use of MSCI logos, trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement or promotion of AEON Financial Service Co., Ltd. by MSCI or any of its affiliates. The MSCI Indexes are the exclusive property of MSCI. MSCI and the MSCI Index names and logos are trademarks or service marks of MSCI or its affiliates.

3. WealthNavi is a fully automated robot advisor service that creates and executes a customized asset management plan for customers.