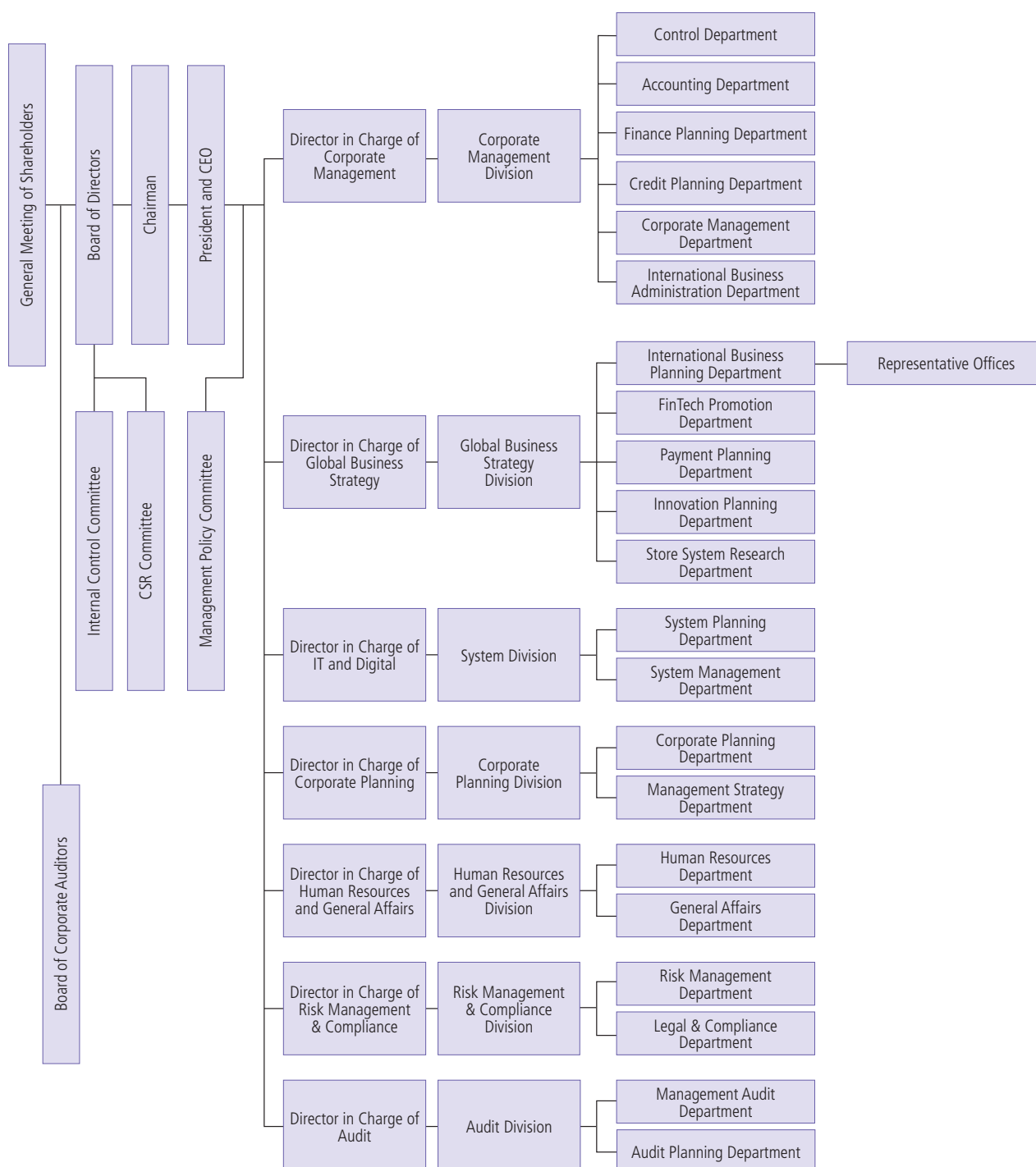


▶ Company Information

■ Corporate Data (As of March 31, 2018)

Company Name	AEON Financial Service Co., Ltd.	Consolidated Employees	18,460
Established	June 20, 1981	Consolidated Cardholders	40.64 million
Representatives	Masaki Suzuki, Chairman Kenji Kawahara, President and CEO	Consolidated Ordinary Income	¥407,970 million
Capital Stock	¥45,698 million	Head Office	Terrace Square, 3-22, Kandanshiki-cho, Chiyoda-ku, Tokyo 101-0054, Japan
		Telephone Number	+81-(0)3-5281-2080

■ Organization (As of June 30, 2018)



Affiliated Companies

Company Name	Location	Capital (millions of yen)	Main Business ¹	Voting Rights (%) ²	Relationship to the Company			
					Concurrently Serving Officers	Financial Assistance	Business Transactions	Facility Leasing
(Parent) AEON Co., Ltd. ³	Mihama-ku, Chiba	220,007	Pure holding company	Ownership: 46.9 (3.0)	1	—	Outsourcing fees	Rental of office premises
(Consolidated Subsidiaries)								
ACS Credit Management Co., Ltd.	Mihama-ku, Chiba	600	Solutions	99.4	—	—	Management fees, outsourcing fees	Subletting of office premises
AEON S.S. Insurance Co., Ltd.	Chiyoda-ku, Tokyo	280	Solutions	100.0 (10.0)	—	—	Management fees, outsourcing fees	Subletting of office premises
AEON Housing Loan Service Co., Ltd.	Shinjuku-ku, Tokyo	3,340	Solutions	100.0 (49.0)	—	—	Management fees, outsourcing fees	Subletting of office premises
AEON Bank, Ltd. ^{4,5}	Koto-ku, Tokyo	51,250	Retail	100.0	7	—	Management fees, outsourcing fees	Subletting of office premises
AEON Insurance Service Co., Ltd.	Mihama-ku, Chiba	250	Retail	99.0 (99.0)	—	—	Management fees, outsourcing fees	Subletting of office premises
AEON Credit Service Co., Ltd. ^{4,5}	Chiyoda-ku, Tokyo	500	Solutions	100.0	8	Loans of capital	Management fees, outsourcing fees	Subletting of office premises
AEON Product Finance Co., Ltd.	Chiyoda-ku, Tokyo	3,910	Solutions	100.0	1	Loans of capital	Management fees, outsourcing fees	Subletting of office premises
ACS Leasing Co., Ltd.	Chiyoda-ku, Tokyo	250	Solutions	100.0 (100.0)	—	—	Management fees, outsourcing fees	—
AEON Credit Service (Asia) Co., Ltd. ⁶	Hong Kong	HKD 269 million	China Area	52.8 (52.8)	1	—	Management fees	—
AEON Thana Sinsap (Thailand) Plc. ^{4,7}	Thailand	THB 250 million	Mekong Area	54.3 (19.2)	1	—	Management fees	—
AEON Credit Service (M) Berhad ^{5,8}	Malaysia	MYR 508 million	Malay Area	63.2	—	—	Management fees	—
AEON Credit Service (Taiwan) Co., Ltd.	Taiwan	TWD 22 million	China Area	100.0 (7.1)	—	—	—	—
AEON Credit Card (Taiwan) Co., Ltd.	Taiwan	TWD 841 million	China Area	100.0 (100.0)	—	—	—	—
AEON Information Service (Shenzhen) Co., Ltd.	Shenzhen, China	RMB 2 million	China Area	100.0 (50.0)	—	—	—	—
ACS Capital Corporation Ltd.	Thailand	THB 30 million	Holding Company or Other	29.0 [71.0]	—	—	Management fees	—
PT. AEON Credit Service Indonesia	Indonesia	IDR 100,200 million	Malay Area	85.0 (10.4) [3.7]	—	—	Management fees	—
AEON Credit Guarantee (China) Co., Ltd.	Beijing, China	RMB 141 million	China Area	100.0 (50.0)	—	—	—	—
ACS Servicing (Thailand) Co., Ltd.	Thailand	THB 148 million	Mekong Area	100.0 (100.0)	—	—	Management fees	—
AEON Credit Service Systems (Philippines) Inc.	Philippines	PHP 300 million	Holding Company or Other	100.0 (10.0)	—	—	—	—
ACS Trading Vietnam Co., Ltd.	Vietnam	VND 50,000 million	Mekong Area	100.0 (60.0)	—	—	Management fees	—
AEON Insurance Brokers (HK) Ltd.	Hong Kong	HKD 1 million	China Area	100.0 (100.0)	—	—	—	—
AEON Micro Finance (Shenyang) Co., Ltd.	Shenyang, China	HKD 123 million	China Area	100.0 (100.0)	—	—	—	—
AEON Credit Service India Pvt. Ltd.	India	INR 910 million	Malay Area	100.0 (20.0)	—	—	—	—
AEON Specialized Bank (Cambodia) Plc.	Cambodia	USD 12 million	Mekong Area	100.0 (80.0)	—	—	Management fees	—
AEON Financial Service (Hong Kong) Co., Ltd. ⁵	Hong Kong	RMB 740 million	Holding Company or Other	100.0	1	—	Management fees	—
AEON Micro Finance (Tianjin) Co., Ltd.	Tianjin, China	RMB 100 million	China Area	100.0 (100.0)	—	—	—	—
AEON Leasing Service (Lao) Co., Ltd.	Laos	LAK 28,000 million	Mekong Area	100.0 (100.0)	—	—	—	—
AEON Credit Service (Philippines) Inc.	Philippines	PHP 300 million	Malay Area	60.0 (10.0)	—	—	Management fees	—
AEON Microfinance (Myanmar) Co., Ltd.	Myanmar	MMK 8,259 million	Mekong Area	100.0 (100.0)	—	—	Management fees	—
AEON Insurance Service (Thailand) Co., Ltd.	Thailand	THB 100 million	Mekong Area	100.0 (100.0)	—	—	Management fees	—
AEON Micro Finance (Shenzhen) Co., Ltd.	Shenzhen, China	RMB 150 million	China Area	100.0 (100.0)	—	—	—	—
ATS Rabbit Special Purpose Vehicle Co., Ltd.	Thailand	THB 0 million	Mekong Area	48.7 (48.7)	—	—	—	—
Horizon Master Trust (AEON 2006-1)	Hong Kong	—	China Area	—	—	—	—	—
(Equity-Method Affiliate) Fujitsu Credit Service Systems (Tianjin) Co., Ltd.	Tianjin, China	RMB 20 million	Holding Company or Other	49.0	—	—	—	—

- Notes:
1. Segment names are in the Main Business column.
 2. Figures in parentheses in the Voting Rights column indicate percentage of directly or indirectly owned voting rights. Figures in square brackets indicate percentage of voting rights held by entities that are close to and agree with the Company as indicated in external documents.
 3. AEON Co., Ltd. is a company that submits annual securities reports.
 4. AEON Bank, Ltd., AEON Credit Service Co., Ltd., and AEON Thana Sinsap (Thailand) Plc. each account for more than 10% of consolidated ordinary income (excluding intersegment transactions).
 5. Specified subsidiary
 6. Shares of AEON Credit Service (Asia) Co., Ltd. are listed on the Hong Kong Stock Exchange.
 7. Shares of AEON Thana Sinsap (Thailand) Plc. are listed on the Stock Exchange of Thailand.
 8. Shares of AEON Credit Service (M) Berhad are listed on Bursa Malaysia.

■ Share Information

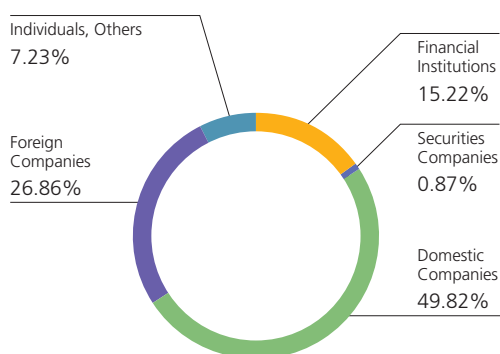
● Basic Share Information

(As of March 31, 2018)

Stock Listing	Tokyo Stock Exchange
Industry Sector	Other Financing Business
Securities Code	8570
Share Unit	100
Fiscal Year	April 1 to March 31 of the following year
Dividend Record Date	March 31 (interim dividend: September 30)
Authorized Shares	540,000,000
Issued Shares	225,510,128
Shareholders	12,724

● Shareholding Ratio by Type of Shareholder

(As of March 31, 2018)

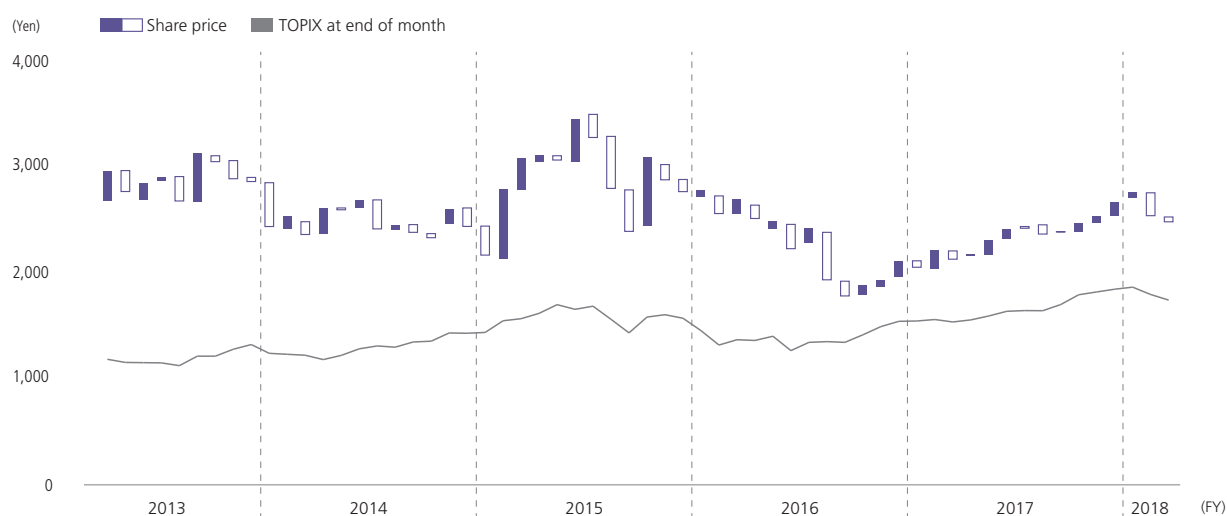


● Major Shareholders (As of March 31, 2018)

Shareholder Name	Shares Held (thousands)	Percentage of Total Shares Held (Excluding Treasury Stock) (%)
AEON Co., Ltd.	101,166	46.88
State Street Bank and Trust Company 505223	7,637	3.53
The Master Trust Bank of Japan, Ltd. (Trust Account)	6,315	2.92
Japan Trustee Services Bank, Ltd. (Trust Account)	5,571	2.58
State Street Bank and Trust Company 505001	5,490	2.54
State Street Bank and Trust Company	4,450	2.06
Japan Trustee Services Bank, Ltd. (Trust Account 5)	2,675	1.24
Maxvalu Nishinohon Co., Ltd.	2,646	1.22
The Chase Manhattan Bank, Ltd 385036	2,189	1.01
Northern Trust Company (AVFC) Re Fidelity Funds	2,167	1.00

Notes: In addition to the above, the Company holds 9,746,000 shares of treasury stock. Shares held are rounded down to the nearest thousand and percentage of total shares held (excluding treasury stock) is rounded down to two decimal places.

● Share Price and Tokyo Stock Price Index (TOPIX)



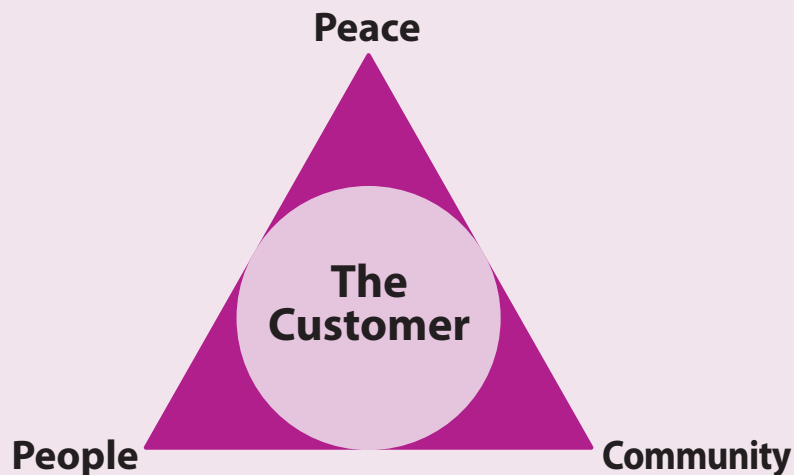
	2013	2014	2015	2016	2017	(FY)
Market capitalization (Billions of yen)	4,806.2	6,327.9	5,538.4	4,728.9	5,513.7	
High (Yen)	3,265	3,145	3,620	2,790	2,914	
Low (Yen)	2,172	1,982	2,091	1,689	2,067	

About the AEON Group

AEON Basic Principles



Pursuing peace, respecting humanity, and contributing to local communities, always with the customer's point of view as its core.



The word aeon (ÆON) has its origins in a Latin root meaning “eternity.” The customers’ beliefs and desires comprise the central core of our philosophy. At Aeon, our eternal mission as a corporate group is to benefit our customers, and our operations are thus customer-focused to the highest degree.

Aeon Basic Principles are the following:

- “Peace”** Aeon is a corporate group whose operations are dedicated to the pursuit of peace through prosperity.
- “People”** Aeon is a corporate group that respects human dignity and values personal relationships.
- “Community”** Aeon is a corporate group rooted in local community life and dedicated to making a continuing contribution to the community.

On the basis of the Aeon Basic Principles, Aeon practices its “Customer-First” philosophy with its ever-lasting innovative spirit.