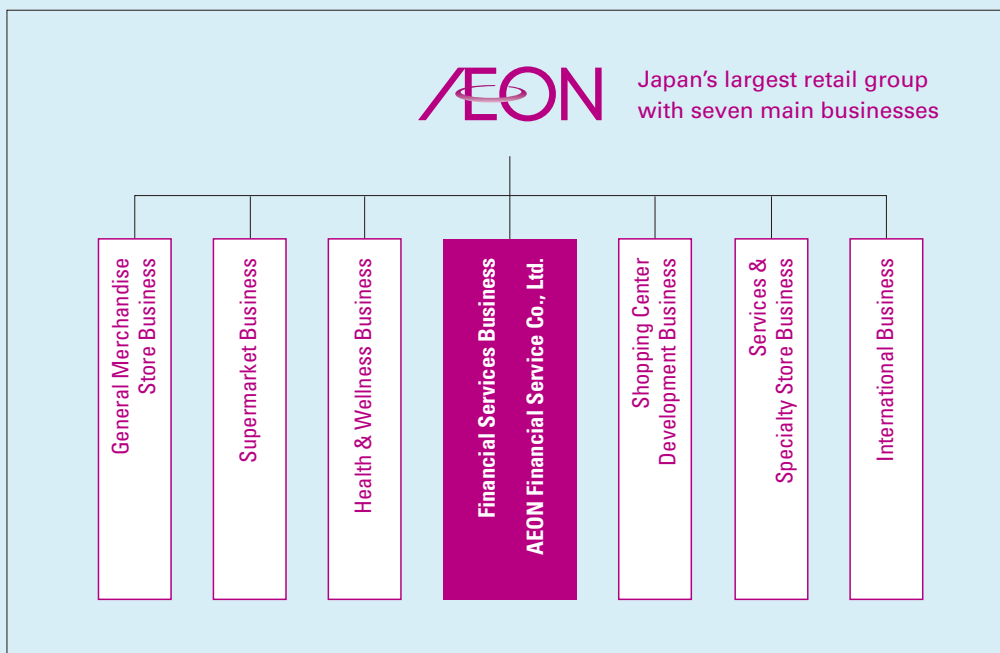


Management Philosophy and Basic Policies

To support customers' lifestyles and enable each individual to maximize future opportunities through effective use of credit

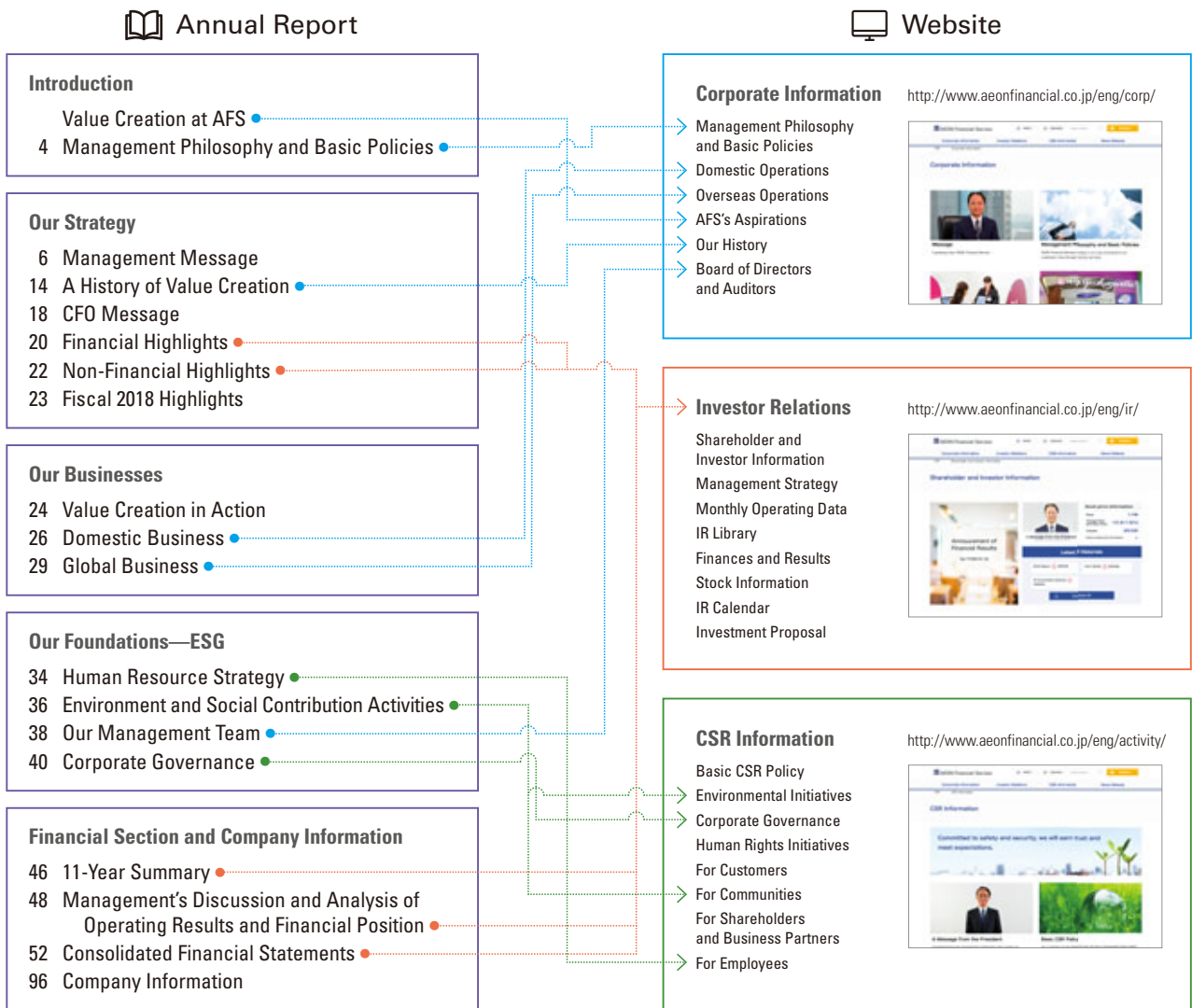
The Management Philosophy of AEON Financial Service Co., Ltd. is to support customers' lifestyles and enable each individual to maximize future opportunities through effective use of credit in Japan and elsewhere in Asia. Our Basic Policies are to put customers first, provide financial services that are closely attuned to customers' lives, earn the trust of society and meet its expectations, and maintain a corporate culture that encourages our people to excel. We are committed to our mission of truly contributing to our customers' lives through financial services.

The AEON Group and AEON Financial Service



The content of this annual report includes information related to our future strategies, policies and financial projections, based on and calculated using currently available data. It includes elements of risk and uncertainty related to economic trends, increased industry competition, market demand, exchange rates, taxes, regulations and other factors. As a result, actual results may materially differ from these forecasts.

Contents



Editorial Policy

AEON Financial Service publishes the Annual Report to provide shareholders, investors and other stakeholders with information on its initiatives to generate sustainable growth in corporate value. The report includes financial information, as well as non-financial information on environmental, social, governance (ESG) and other issues. The objectives of the Annual Report are to help readers understand our ideals and maintain an ongoing dialogue with them.

In addition, our website, corporate video and other media disclose information so that readers can deepen their understanding of the Company.

Scope of Report

- Organization: AEON Financial Service Co., Ltd. and its consolidated subsidiaries
- Period: Fiscal 2018 (April 1, 2018 – March 31, 2019) (Some information is more recent)

Guidelines Referenced

- International Integrated Reporting Framework, International Integrated Reporting Council (IIRC) (December 2013)
- G4 Sustainability Reporting Guidelines, Global Reporting Initiative (May 2013)



Corporate website



Corporate Video

