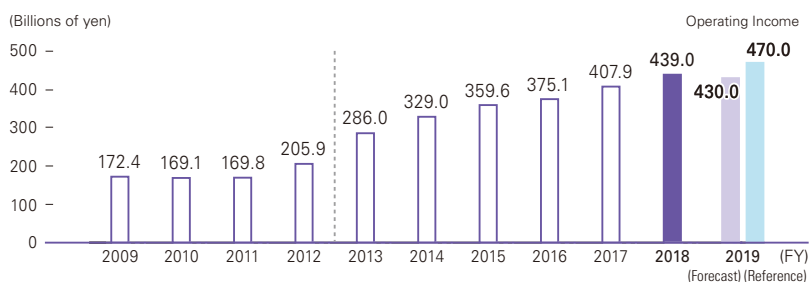


Financial Highlights

Overview of Fiscal 2018

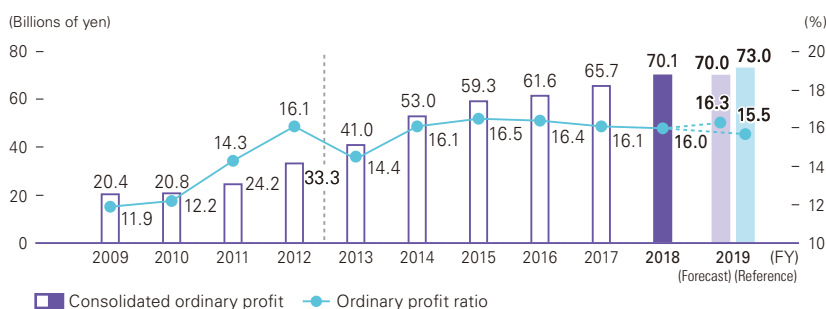
- Consolidated ordinary income and ordinary profit increased for the eighth consecutive fiscal year.
- Consolidated ordinary income increased 7.6% year on year to ¥439.0 billion due to steady expansion in businesses including card shopping and cash advances, both in Japan and overseas.
- Consolidated ordinary profit increased 6.7% year on year to ¥70.1 billion. In Japan, we increased operating efficiency by centralizing head office functions and introducing RPA. In the Global Business, cost control measures such as labor productivity improvement initiatives enabled a reduction in bad debt expenses, and thus top line growth continued to recover.
- Profit attributable to owners of parent increased 1.9% year on year to ¥39.4 billion. Profit attributable to non-controlling interests increased with ordinary profit for the Global Business segment exceeding 50% of consolidated ordinary profit.

Consolidated Ordinary Income



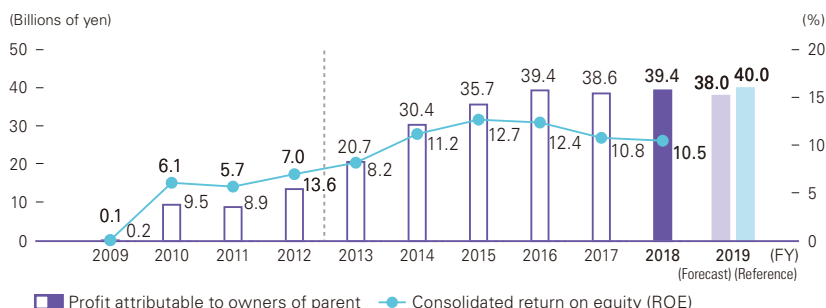
Fiscal 2018
¥439.0 billion
 YoY
+7.6% ↑

Consolidated Ordinary Profit and Ordinary Profit Ratio



Consolidated Ordinary Profit
 Fiscal 2018 **¥70.1 billion**
 YoY **+6.7%** ↑
 Ordinary Profit Ratio
 Fiscal 2018 **16.0%**
 YoY **-0.1 percentage points**

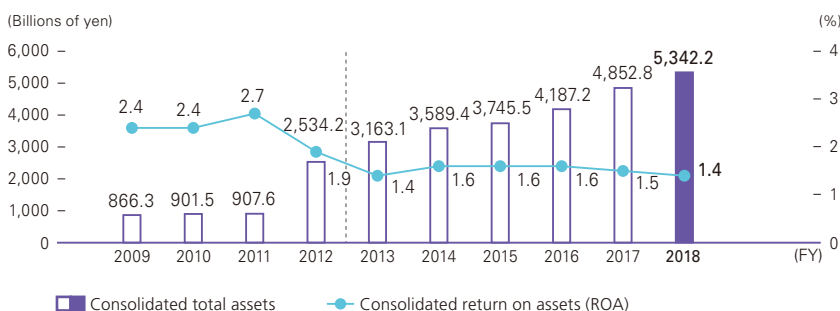
Profit Attributable to Owners of Parent and Consolidated ROE



Profit Attributable to Owners of Parent
 Fiscal 2018 **¥39.4 billion**
 YoY **+1.9%** ↑
 Consolidated ROE
 Fiscal 2018 **10.5%**
 YoY **-0.3 percentage points**

- Notes: 1. The consolidated amounts from fiscal 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, the Company became a bank holding company. Accordingly, the Company has prepared the consolidated financial statements from fiscal 2013 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 fiscal 2012 cover a period of 13 months and 11 days from February 21, 2012 through March 31, 2013.
4. Performance forecasts and payout ratio for fiscal 2019 cover the 11-month period from April 1, 2019 to February 29, 2020.
5. Reference amounts indicate performance forecasts annualized for the 12-month period from April 1, 2019 to March 31, 2020.
6. Due to the change in corporate structure, the Company has adopted operating income in its method of presentation for the performance forecast for fiscal 2019.

Consolidated Total Assets and Consolidated ROA



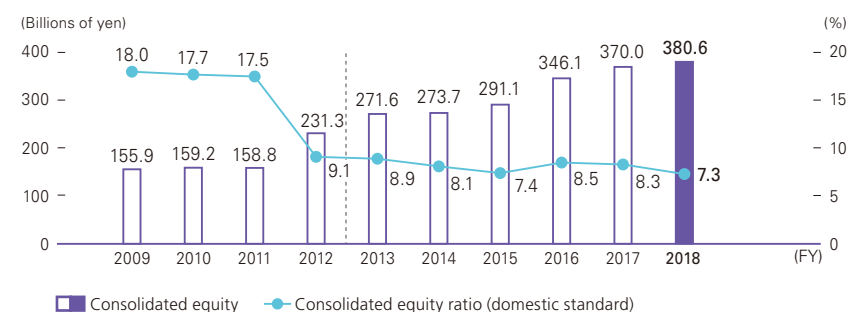
Consolidated Total Assets

Fiscal 2018
¥5,342.2 billion
 Vs. Apr. 1, 2018
+¥489.3 billion ↑

Consolidated ROA

Fiscal 2018 **1.4%**
 YoY **-0.1 percentage points**

Consolidated Equity and Consolidated Equity Ratio (Domestic Standard)



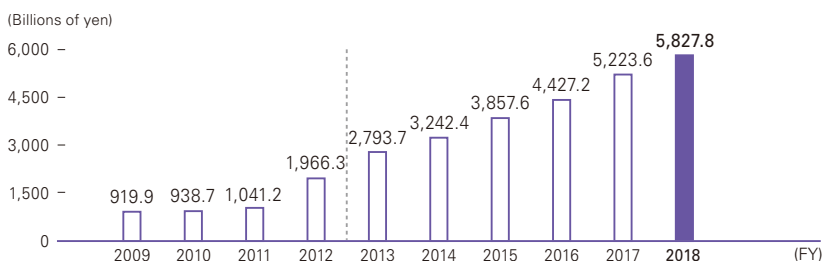
Consolidated Equity

Fiscal 2018
¥380.6 billion
 Vs. Apr. 1, 2018
+¥10.6 billion ↑

Consolidated Equity Ratio (Domestic Standard)

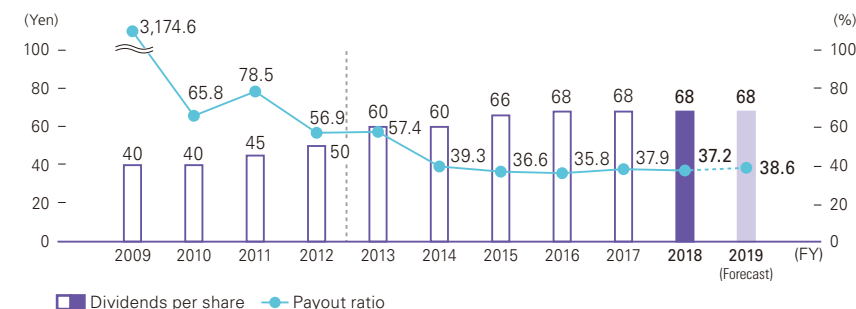
Fiscal 2018 **7.3%**
 YoY **-1.0 percentage points**

Consolidated Finance Receivables (Before Securitization)



Fiscal 2018
¥5,827.8 billion
 Vs. Apr. 1, 2018
+¥604.1 billion ↑

Dividends per Share and Payout Ratio



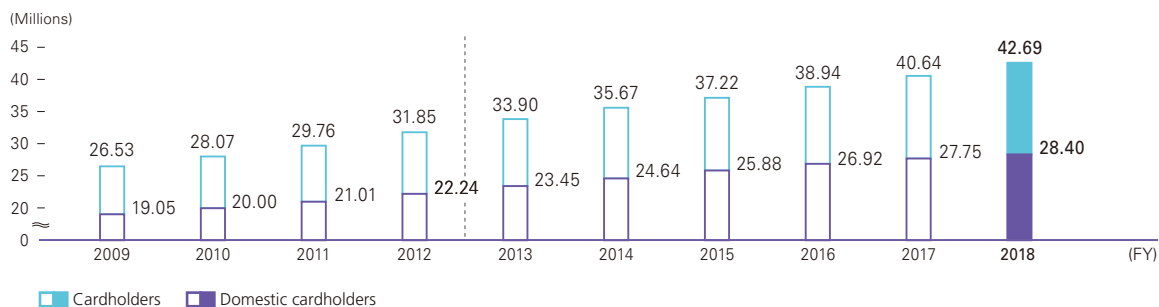
Dividends per Share

Fiscal 2018
¥68
 YoY **+/- ¥0**

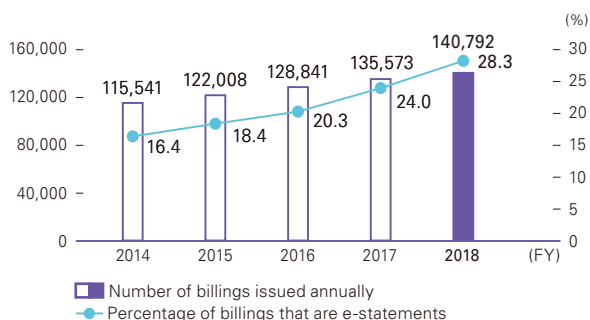
Note: Includes a dividend of ¥2.00 per share in fiscal 2016 to commemorate the 20th anniversary of the listing of AEON Financial Service.

Non-Financial Highlights

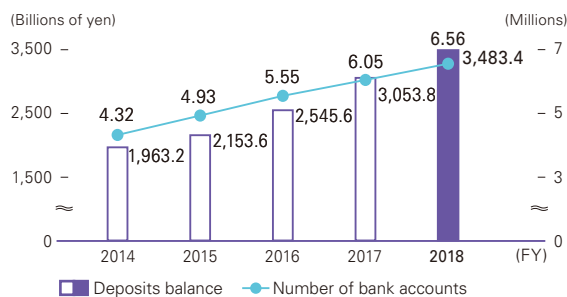
Cardholders



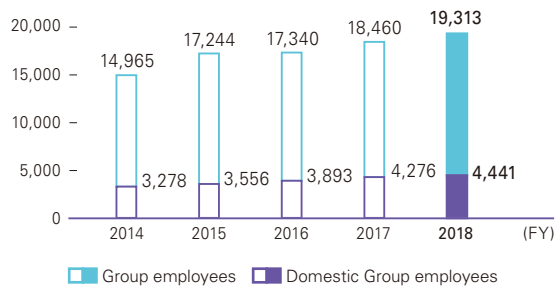
Number of Billings Issued Annually and Percentage of E-Statements



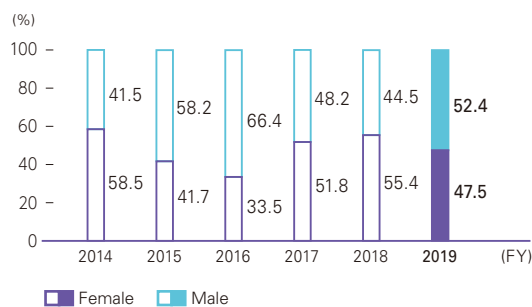
AEON Bank Deposits Balance and Number of Bank Accounts



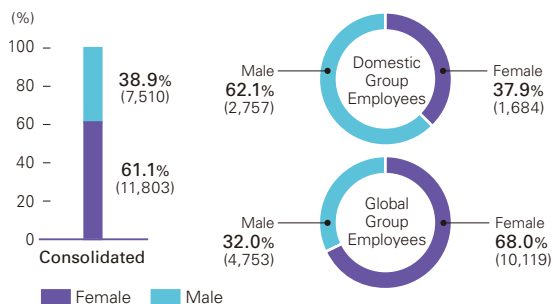
Group Employees



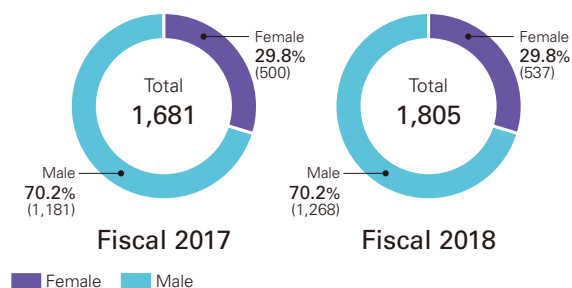
New Graduate Hires in Japan by Gender



Employees by Gender (Fiscal 2018)



Managers by Gender



- Notes: 1. The consolidated amounts from fiscal 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, the Company became a bank holding company. Accordingly, the Company has prepared the consolidated financial statements from fiscal 2013 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 fiscal 2012 cover a period of 13 months and 11 days from February 21, 2012 through March 31, 2013.

Fiscal 2018 Highlights

April 2018

- Launched e-money (prepaid) service denominated in Cambodian riels

June 2018

- Launched ATM service that repairs credit card magnetic defects

August 2018

- Initiated field tests for AEON Card in-branch customer service using autonomous robot technology and for interactive mirror signage using AI
- Launched household spending budgeting app Kakeibu

October 2018

- Launched Malaysian version of the AEON Wallet smartphone app
- Launched auto loan business for four-wheeled vehicles using IoT devices for rideshare drivers in Indonesia
- Invested in Tokyo Green Bonds¹
- Completely redesigned AEON Bank ATM screen interface

November 2018

- Initiated paperless investment trust procedures
- Began offering AEON NEXCO Nishi-nihon Card



- Began offering AEON Card (SKE48)



- Began offering AEON Card Select (Minions)



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- Launched J-Premier Platinum JCB Card in Thailand for Thai visitors to Japan

May 2018

- Began offering foreign currency deposits
- Launched e-money WAON support on Google Pay™

July 2018

- Launched auto loan business for four-wheeled vehicles using IoT devices in the Philippines

September 2018

- Initiated field tests of cardless payment using biometric authentication technology



- Initiated field tests of document data analysis using AI
- Launched the Sumatto ATM app service that uses smartphone near field communication functions

January 2019

- Acquired Green 1 rating,² the highest Green Bond rating, for securitization of renovation loans and solar loans

February 2019

- Acquired 3 Stars Quality Service rating, the highest for call center service quality awarded under HDI Benchmark/Assessment³



March 2019

- Launched U-25 New Life Campaign featuring J-pop group Keyakizaka46

Notes: 1. Green Bonds: Bonds issued to fund environmental businesses.

2. Green 1: The highest credit rating given by the Japan Credit Rating Agency, Ltd. to Green Bond issuers in its Green Finance Assessment of environmental management and transparency.

3. HDI Benchmark/Assessment: Specialized judges use criteria based on Help Desk International's (HDI) international standards to evaluate call center response from a customer perspective and assign ratings at one of four levels from zero stars to three stars.