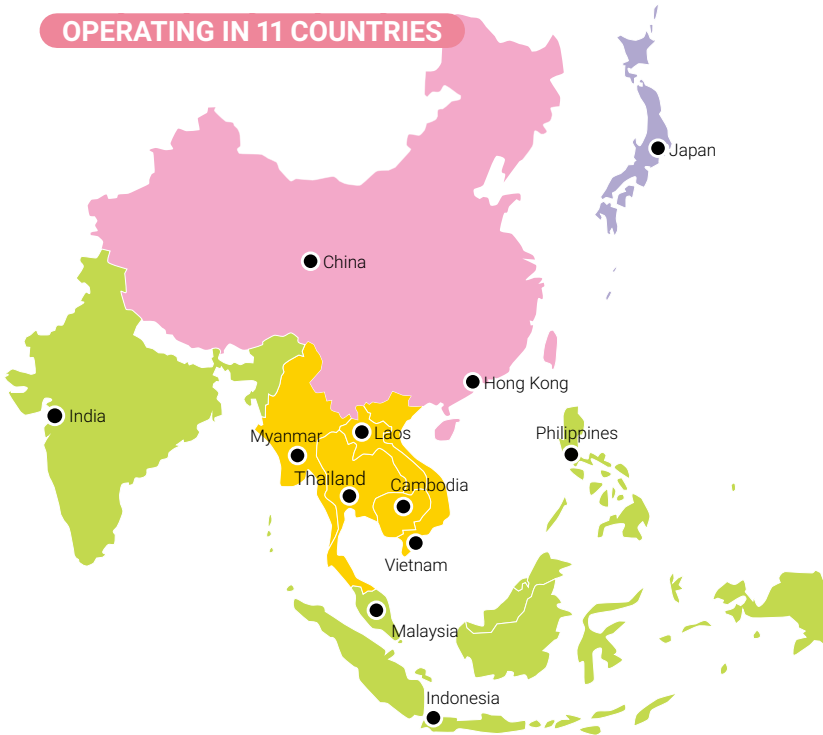


AFS at a Glance

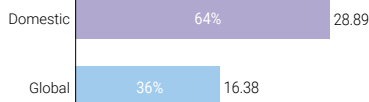
(As of February 29, 2020)

OPERATING IN 11 COUNTRIES



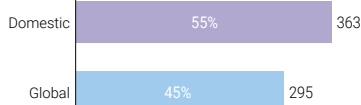
Cardholders

45.27 million



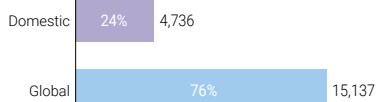
Sales offices

658



Employees

19,873



Operating profit ratio

Domestic 55%
Global 45%



Domestic Business

Core Operating Company

AEON Credit Service Co., Ltd.



Domestic

AEON Bank, Ltd.



Global Business

Core Operating Company

AEON Credit Service (Asia) Co., Ltd.



China Area

Core Operating Company

AEON Thana Sinsap (Thailand) Plc.



Mekong Area

Core Operating Company

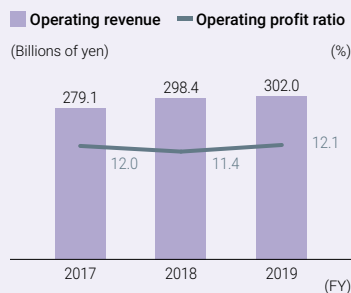
AEON Credit Service (M) Berhad



Malay Area

AEON Credit Service promotes data marketing in cooperation with the AEON Group's retail businesses and provides convenient and affordable benefits, earning it the largest number of cardholders in Japan. Amid an increasingly cashless society, they are a one-stop provider of more user friendly and economical payment services such as credit and e-money.

In addition to its sales network of over 140 branches across Japan, AEON Bank is always working to develop new services, having made the leap into digitalization, with options such as apps, and AI chat to ensure that customers can use their services anytime, anywhere, and at their convenience.



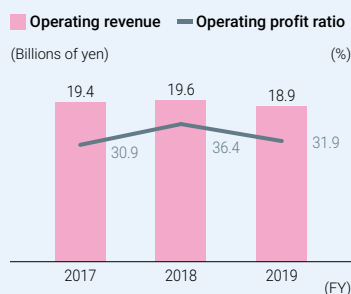
MAJOR OPERATING COMPANIES

- AEON Financial Service Co., Ltd.
- AEON Credit Service Co., Ltd.
- AEON Bank, Ltd.
- AFS Corporation Co., Ltd.*
- AEON Insurance Service Co., Ltd.
- AEON Product Finance Co., Ltd.
- AEON Housing Loan Service Co., Ltd.
- AEON S.S. Insurance Co., Ltd.
- ACS Credit Management Co., Ltd.
- ACS Leasing Co., Ltd.

* Bank holding company

Note: In fiscal 2017 and fiscal 2018 ordinary revenue and ordinary profit ratio were used as measures.

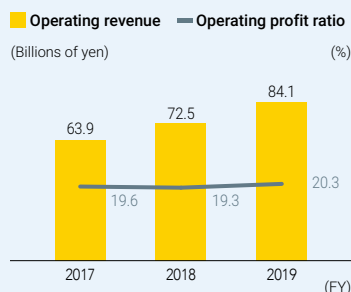
In Hong Kong, our operations are focused primarily on the credit card business, issuing cards in cooperation with AEON Group retail stores and other partner companies. In 1995, we were listed on the Hong Kong Stock Exchange, and since then have been working to increase the number of cardholders and transaction volumes made through sales promotions, while promoting digitalization that makes use of mobile services and technology. In addition, we are developing a personal loan business and an insurance agency business.



MAJOR OPERATING COMPANIES

- AEON Financial Service (Hong Kong) Co., Ltd.
- AEON Credit Service (Asia) Co., Ltd.
- AEON Insurance Brokers (HK) Limited
- AEON Information Service (Shenzhen) Co., Ltd.
- AEON Micro Finance (Tianjin) Co., Ltd.
- AEON Micro Finance (Shenzhen) Co., Ltd.

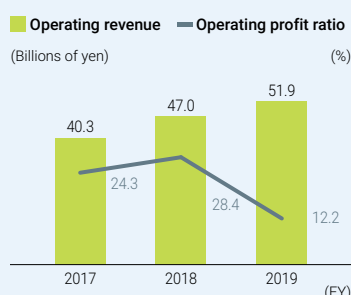
In Thailand, our second base of expansion after Hong Kong, we have approximately 3.3 million cardholders with co-branded cards issued with partner companies. In 2001, we were listed on the Stock Exchange of Thailand and now have brand power as one of Thailand's leading non-banks. Furthermore, we are leveraging our expertise accumulated in the credit business to make active expansion into the insurance agency and service businesses.



MAJOR OPERATING COMPANIES

- AEON Thana Sinsap (Thailand) Plc.
- AEON Insurance Service (Thailand) Co., Ltd.
- ACS Capital Corporation Ltd.
- ACS Servicing (Thailand) Co., Ltd.
- ACS Trading Vietnam Co., Ltd.
- AEON Specialized Bank (Cambodia) Plc.
- AEON Micro Finance (Myanmar) Co., Ltd.
- AEON Leasing Service (Lao) Company Limited

In Malaysia, we are working to increase the number of cardholders by developing affiliated credit card merchants and acquiring cardholders during store openings by partner companies. We are expanding business areas in the installment finance business to include those such as auto and motorcycle loans in cooperation with affiliated merchants and manufacturers. In addition, we are promoting ID integration with local AEON Group retailers and making use of it to provide a variety of services.



MAJOR OPERATING COMPANIES

- AEON Credit Service (M) Berhad
- PT. AEON Credit Service Indonesia
- AEON Credit Service Systems (Philippines) Inc.
- AEON Credit Service (Philippines) Inc.
- AEON Credit Service India Private Limited

Note: In fiscal 2017 and fiscal 2018 ordinary revenue and ordinary profit ratio were used as measures.

Domestic Business

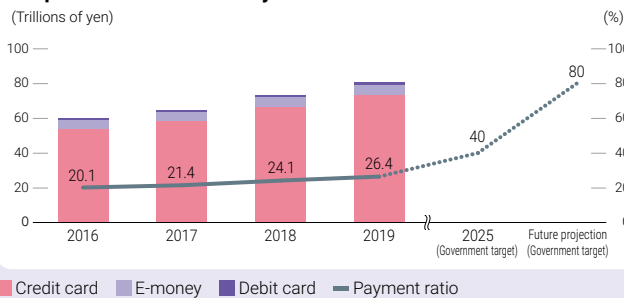
BUSINESS STRATEGY

We aim to grow our customer base further by expanding our product lineup in response to changing demographics and consumer behavior and using digitalization to improve the convenience of our services while also leveraging our strengths as one of the largest retail groups in Japan.

MARKET ENVIRONMENT

Proportion of Cashless Payments

(Trillions of yen)



■ Credit card ■ E-money ■ Debit card ■ Payment ratio

* Source: Created by the Company, based on *Cashless Roadmap 2019*, produced by the Commission for Promotion of Cashless Settlement

Forecasted Conditions

- Accelerating shift toward cashless payments, pushed by government-led and private promotional measures.
- Labor shortage caused by the declining birthrate and aging population and the concentration of populations in urban areas
- Changing lifestyles and behavior patterns prompted by COVID-19.

PRIMARY SERVICES AND SALES NETWORKS

Main Services

Credit card shopping

Annual transaction volume

Approx. ¥5,380 billion

Credit card cash advances

Annual transaction volume

Approx. ¥380 billion

E-money

Annual transaction volume

Approx. ¥1,880 billion

Installment finance

Annual transaction volume

Approx. ¥220 billion

AEON Bank housing loans

Receivables at end of period
(before securitization)

Approx. ¥1,990 billion

AEON Bank ordinary and time deposits

Deposits at end of period

Approx. ¥3,790 billion

AEON Bank's Network in Japan

Branches

141

ATMs

6,197

* Figures as of March 31, 2020

Tohoku

AEON Bank 8 branches
ATMS 496 (455 locations)

Hokkaido

AEON Bank 6 branches
AEON INSURANCE
CONSULTATION 2 branches
ATMS 178 (154 locations)

Chugoku, Shikoku

AEON Bank 7 branches
AEON INSURANCE
CONSULTATION 7 branches
ATMS 470 (410 locations)

Kyushu, Okinawa

AEON Bank 11 branches
AEON INSURANCE
CONSULTATION 14 branches
ATMS 515 (455 locations)

Kansai

AEON Bank 22 branches
AEON INSURANCE
CONSULTATION 26 branches
ATMS 809 (455 locations)

Kanto

AEON Bank 55 branches
AEON INSURANCE
CONSULTATION 35 branches
ATMS 2,510 (2,227 locations)

Chubu

AEON Bank 32 branches
AEON INSURANCE
CONSULTATION 21 branches
ATMS 1,219 (1,002 locations)

Note: Transaction amounts in each category reflect figures for the 11 months of the current consolidated fiscal year (April 1, 2019 to February 29, 2020).

INITIATIVES IN FISCAL 2019

Strengthened Customer Base, Emphasizing Young People and Those in Urban Areas

Domestically, we focused efforts to strengthen our customer base on young people in urban areas. In addition, we enhanced our efforts to increase card usage by implementing promotional measures.

In fiscal 2019 we issued an AEON Card with a Toy Story design and a Keyakizaka46 AEON Card in addition to an AEON Bank CASH+DEBIT Card with a Disney design to attract new, young cardholders and families alike.

To expand our customer base in urban areas, we also issued the Maruetsu Card and the Sumitomo Realty & Development Shopping City AEON Card.

Moreover, we implemented a “New Life Enrollment Campaign” and an “Up to 20% Cash Back Campaign” as sales promotions targeting people 25 and under. These campaigns managed to increase the number of cardholders in their 20s and 30s.



The Maruetsu Card



The Sumitomo Realty & Development Shopping City AEON Card



Keyakizaka46 AEON Card



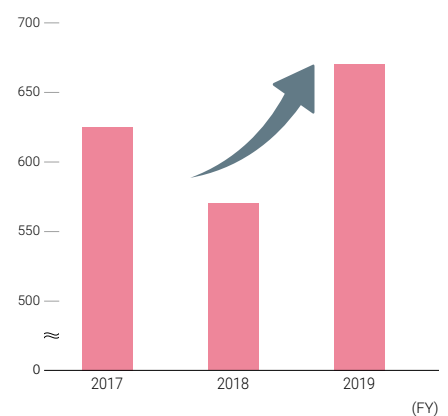
AEON Card with a Toy Story design



AEON Bank CASH+DEBIT Card with a Disney design

New Cardholders in Their 20s and 30s

(Thousands of people)



Opened First Urban-Type Branch in the Kinki Region

In December 2019, AEON Bank opened an Osaka Umeda branch, its first urban-type branch in the Kinki region. The branch offers a convenient, customer-friendly environment, with an online reservation system that allows people working at locations nearby to effectively utilize their breaks or other moments of free time to take advantage of the branch's services, which include consultations on mortgage contracts and asset management services.



Introduced the Proprietary Asset Management Solutions Tool “Port Navi” at All Branches

In asset management services, AEON Bank introduced “Port Navi,” its proprietary asset management solutions tool. In addition to investment trusts, this tool provides more than 60 types of model portfolios, including foreign currency, to allow customers to make optimal proposals closely suited to their asset management needs and future designs.

Recipient of Good Design Award 2019

In recognition of its efforts to improve its Digital Channel User Interface, AEON Bank became a recipient of a Good Design Award, sponsored by the Japan Institute of Design Promotion, in 2019.

Understanding the characteristics of our users, we released a specialized service design that links household finances and day-to-day ATM withdrawals via a unified user interface that integrates our various financial management apps with our ATM interface. The service design received the award particularly for its incorporation of physical contact points such as branches and ATMs as well as mobile apps.



Expanding Online Support for Services by Promoting Digitalization

We are making use of digital tools for smartphones and other devices in an effort to increase convenience for customers and expand the customer base and transaction volume for the Group.

Card Application Function and Immediate Issuance Service Added to AEON WALLET Smartphone App

In May 2019, AEON WALLET, the official smartphone application for the AEON card, added an immediate issuance service allowing users to be issued a credit card after going through a screening that takes as little as five minutes. This feature enables paperless applications and immediate payments.*

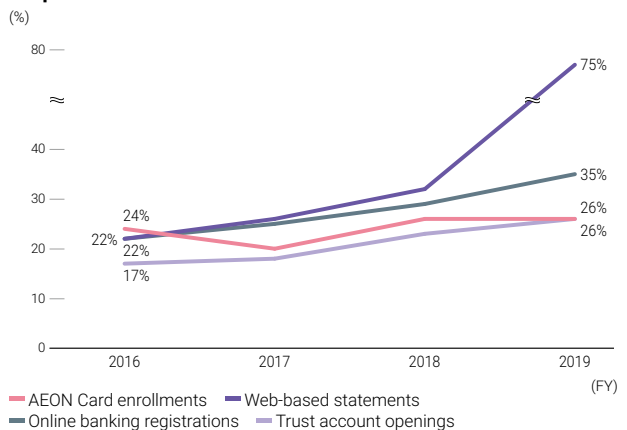
* Must be linked to an ID account.



Proportion of Web-Based AEON Card Statements Rose Significantly

Thanks to the development of smartphone apps and campaigns to promote online applications, there has been a significant rise in the proportion of web-based statements and registrations for online banking. By digitalizing our service platforms, we have improved convenience and productivity.

Proportion of Online Products and Services



Topics

AFS Enters the Insurance Business as Allianz Life Insurance Japan Ltd. Becomes a Subsidiary

In March 2020, AEON Financial Service acquired majority ownership of Allianz Life Insurance Japan Ltd. (Allianz Life Japan),*1 a Japanese subsidiary under the Germany-based Allianz Group umbrella, taking shares through a third-party allotment.

Allianz Life Japan is a life insurance company with over 20,000 existing insurance policies (as of the end of March 2019).

By entering the life insurance business, we expect to help customers to engage in health promotion activities against non-disease or to adopt preventative measures by interlinking our business with the goods, activities, and services provided by AEON Group companies and making health improvement proposals in a collaborative effort.

Going forward, we intend to develop the life insurance business as one of the core businesses of the Group, utilizing our new strategy while protecting existing policyholders.*2

*1 Allianz Life Japan has been suspended from handling new contracts since January 2012.

*2 The Company does not plan to change the terms and conditions of policyholders' insurance contracts as a result of this change in ownership.



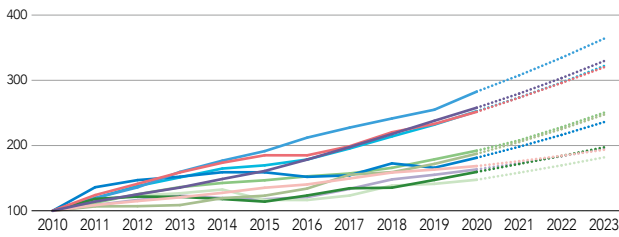
Global Business

BUSINESS STRATEGY

In addition to deepening our collaborative ties with the AEON Group in each region, we aim to strengthen our connections with external companies to expand our economic areas and improve financial accessibility by mobilizing service provision channels.

MARKET ENVIRONMENT

Overseas GDP



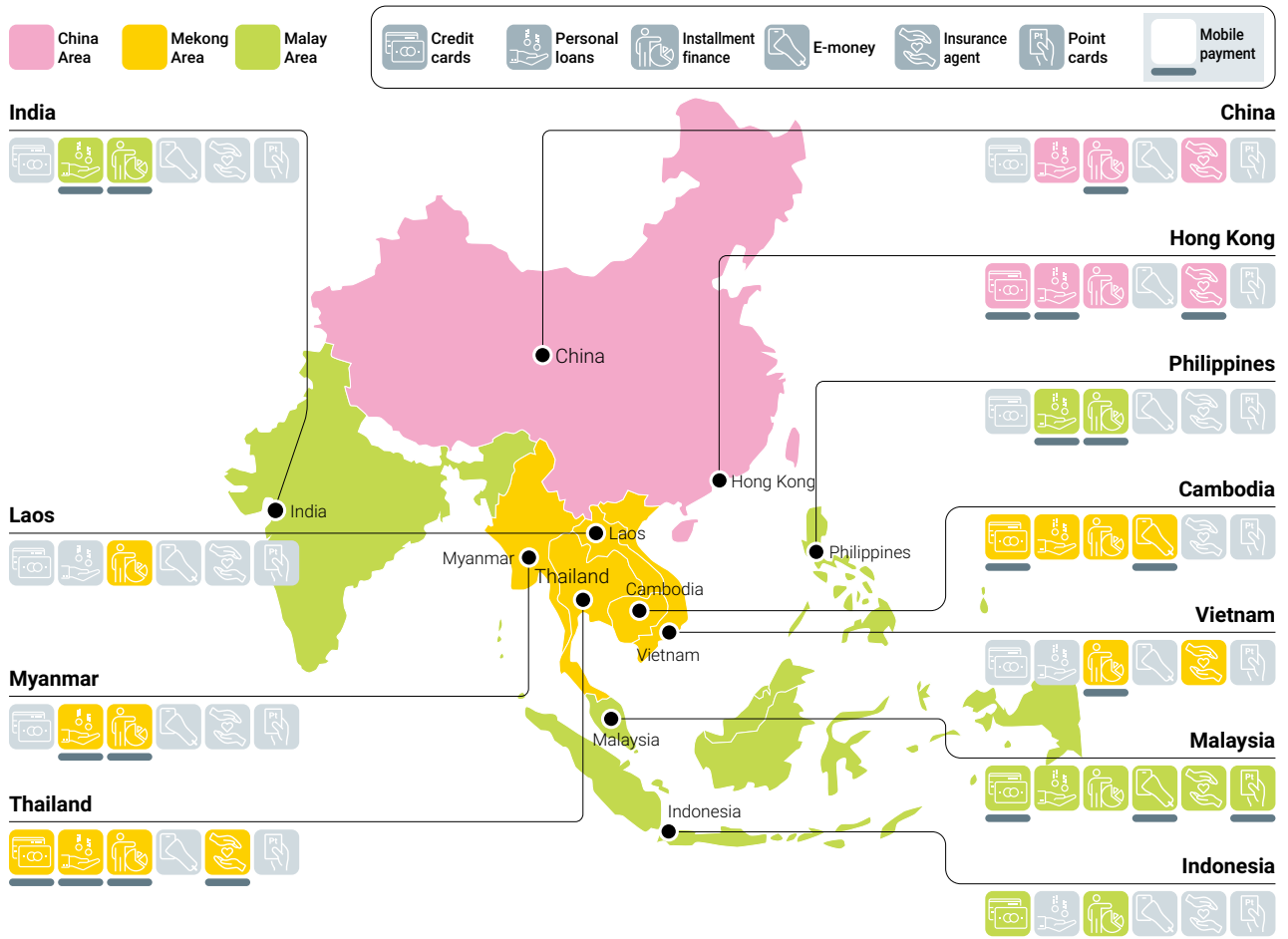
Legend: Cambodia, China, Hong Kong, India, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam

Notes: 1. GDP for 2010 is quantified as 100 for this graph.
2. Source: International Monetary Fund (IMF)
3. Values for 2010–2019 refer to results, whereas values for 2020–2023 refer to projections

Notable Conditions

- Growing population in Southeast Asia and growth and spread of middle class
- Growing number of internet users due to popularization of smartphones
- Companies in technology and other fields outside of finance providing financial services

BUSINESS OPERATIONS BY COUNTRY



BUSINESS OVERVIEW

Utilizing the expertise that we have accumulated in Japan, we established our first overseas location in Hong Kong in 1987. Since then, we have expanded operations and established three subsidiaries in the China, Mekong, and Malay areas, listed on stock exchanges in Hong Kong, Thailand, and Malaysia respectively. We provide a variety of financial services through local AEON Group retail businesses and other

parts of our affiliated store network that include installment finance, personal loans, and credit cards, tailored to the regulatory conditions and growth stage of each country. In fiscal 2019, we worked to expand our customer base by utilizing smartphones and other digital tools and to improve the efficiency and refinement of operations in sales, screening, and collection.

China Area (Hong Kong, China)

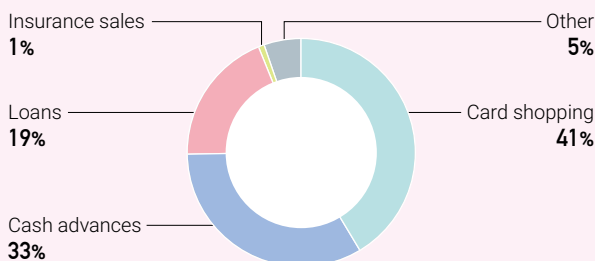
In 1987, we opened a branch in Hong Kong, establishing our first overseas base. In 1990, we established Nihon Credit Service (Asia) Co., Ltd., which has since become AEON Credit Service (Asia) Co., Ltd. Since the 1980s AEON retail stores have led the way in progress, issuing member cards at AEON locations and eventually issuing credit cards in 1988, opening the door for a variety of financial services. In 1995, shares of AEON Credit Service (Asia) were listed on the Hong Kong Stock Exchange.

In fiscal 2019, AEON opened its central branch in Lan Kwai Fong in the Central District of Hong Kong as its third flagship store. AEON is working to attract a wide range of customers to our stores and spread Japanese brands by holding Japanese product exhibitions at the location. Moreover, they increased transaction volume for card shopping with usage promotions that included invitational events for the Rugby World Cup 2019, a joint promotion with an international brand. In the loan business, they promoted digitalized member services with actions that included the launch of completely online, same-day loans via mobile app, covering the process from application and credit screening to the transfer of money to the user's account.



Hong Kong's central branch

Revenue Ratio in China Area by Product



Note: "Other" includes recovery and selling off of bad debt.

Mekong Area (Thailand, Cambodia, Vietnam, Myanmar, Laos)

Following Hong Kong, the Mekong Area became our second overseas base, with the establishment of Siam NCS Co., Ltd., currently AEON Thana Sinsap (Thailand) Plc., in Thailand. In 2001, shares of AEON Thana Sinsap (Thailand) Plc. were listed on the Stock Exchange of Thailand and business has grown steadily since.

In fiscal 2019, they ramped up their usage promotions, which included the launch of year-round card usage benefits at cafes frequented by young people and other restaurants, leading to a steady rise in card transaction volume. In September, they managed to capture a health-conscious customer base by issuing the Tokyo Olympic Card (VISA Olympic-themed card issued by AEON).



Kiosk-type stores in Thailand

In addition, they optimized sales networks and improved investment returns by expanding the development of kiosk-type stores that can be opened with less space and lower setup costs, and by developing movable card recruitment booths.

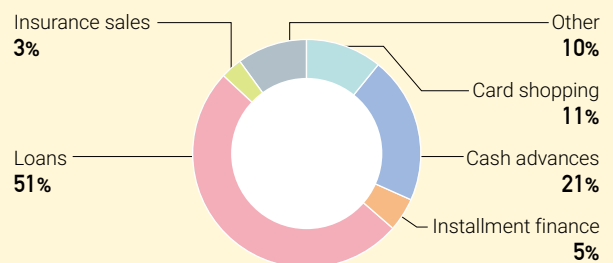
AEON Microfinance (Cambodia) Private Company Limited, currently AEON Specialized Bank (Cambodia) Plc., was established in Cambodia in 2011 and operates businesses including installment finance, unsecured loans, and credit cards. The company also offers a variety of payment methods, including an electronic prepaid money service in Cambodian riel, launched in fiscal 2018.

In Myanmar, local microfinance provider AEON Microfinance (Myanmar) Co., Ltd., opened its first branch in an AEON Orange hypermarket (the combination of a supermarket and department store) operated by the AEON Group in a move to expand its customer base. The branch is situated next to the sales floor for large home appliances with a counter accessible from the home appliances section, where they process installment sales and handle customer inquiries in an effort to increase transaction volume.



AEON Orange Thanlyin branch in Myanmar

Revenue Ratio in Mekong Area by Product



Note: "Other" includes recovery and selling off of bad debt.

Malay Area (Malaysia, Indonesia, India, Philippines)

Malaysia became our third Asian base of operations outside of Japan after establishing ACS Credit Service (M) Sdn. Bhd., currently AEON Credit Service (M) Berhad, in 1996. After being listed on the Bursa Malaysia stock exchange, it has gone on to engage in cardholder acquisition at local AEON Group retail stores and joint planning for initiatives with business partners, increasing cardholders and transaction volume in the process.

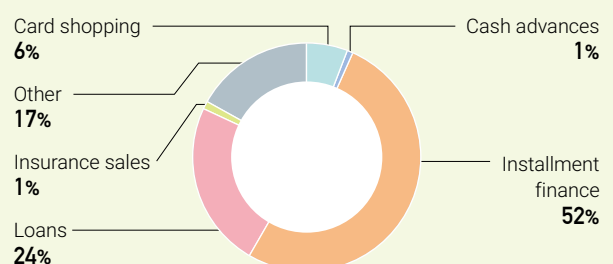
In fiscal 2019, the company made further efforts to pursue greater shared membership among local AEON Group retailers and promoted the use of the AEON Wallet smartphone app, which is equipped with both electronic money and point card functions in order to leverage the AEON Group's brand strength toward developing and expanding its customer base through both retail and financial channels.

In installment finance, the company promoted loans for high-priced Japanese vehicles and medium-large sized motorcycles in order to acquire a superior customer base of middle- to high-class earners, which led to greater transaction volume. Moreover, loans for small motorbikes saw steady growth, with our market share increasing to approximately 30% as a result of tie-ups with affiliated merchants and manufacturers.



Malaysian version of AEON Wallet

Revenue Ratio in Mekong Area by Product



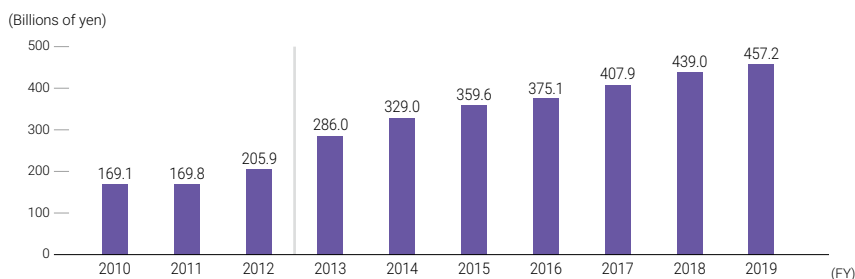
Note: "Other" includes recovery and selling off of bad debt.

Financial Highlights

OVERVIEW OF FISCAL 2019

- Consolidated operating revenue increased 4.3% year on year, to a record high of ¥457.2 billion, due to steady expansion in businesses including card shopping and cash advances in Japan and overseas.
- Consolidated operating profit decreased 7.1% year on year, to ¥65.0 billion. Domestically, this was due to increased sales promotion expenses for promoting cashless payments. Overseas, the application of IFRS No. 9 “Financial Instruments” called for consolidated adjustments at AEON Financial Service in the previous fiscal year and affected some regional subsidiaries, ultimately resulting in an increase in the provision of allowance for doubtful accounts primarily in Thailand, Malaysia, and Hong Kong by requiring the calculation of provision of allowance for doubtful accounts to include normal loans in addition to delinquent loans. Furthermore, improper accounting was discovered in a local subsidiary in the Philippines.
- Profit attributable to owners of parent decreased 13.3% year on year, to ¥34.1 billion.

Consolidated Operating Revenue

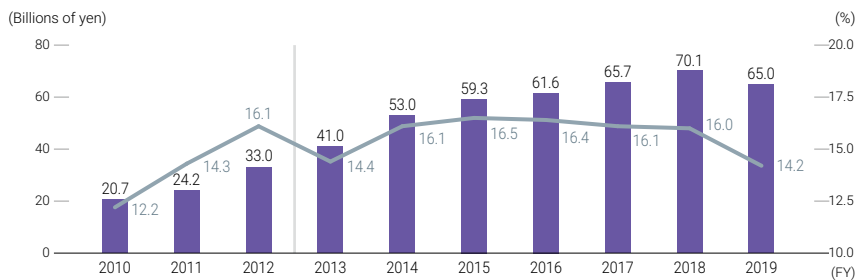


Note: Ordinary revenue is used from fiscal 2013–fiscal 2018

Consolidated Operating Revenue

Fiscal 2019 **¥457.2 billion**
YoY **+4.3%** ↑

Consolidated Operating Profit and Consolidated Operating Profit Ratio



■ Consolidated operating profit — Consolidated operating profit ratio

Note: Ordinary profit is used from fiscal 2013–fiscal 2018

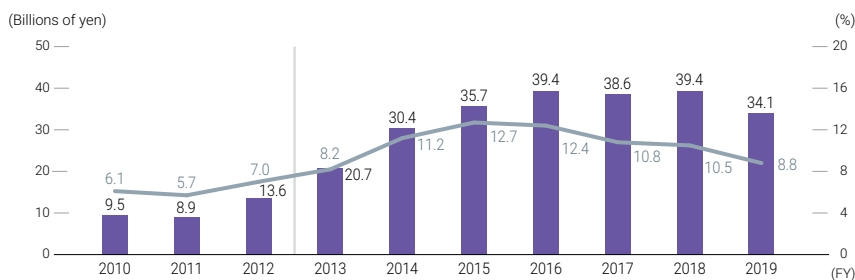
Consolidated Operating Profit

Fiscal 2019 **¥65.0 billion**
YoY **-7.1%** ↓

Consolidated Operating Profit Ratio

Fiscal 2019 **14.2%**
YoY **-1.7 pt**

Profit Attributable to Owners of Parent and Consolidated ROE



■ Profit attributable to owners of parent — Consolidated ROE

Profit Attributable to Owners of Parent

Fiscal 2019 **¥34.1 billion**
YoY **-13.3%** ↓

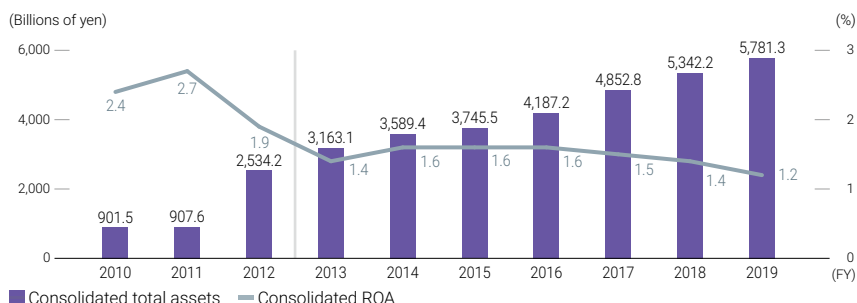
Consolidated ROE

Fiscal 2019 **8.8%**
YoY **-1.7 pt**

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 income and expenses for banking institutions.

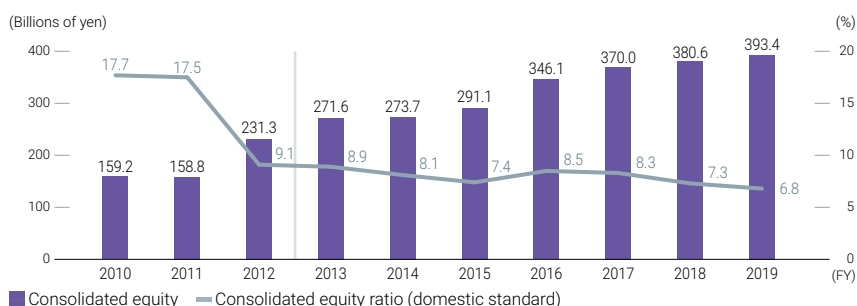
Consolidated Total Assets and Consolidated ROA



Consolidated Total Assets	
Fiscal 2019	¥5,781.3 billion
YoY	+¥527.2 billion ↑

Consolidated ROA	
Fiscal 2019	1.2%
YoY	-0.2 pt

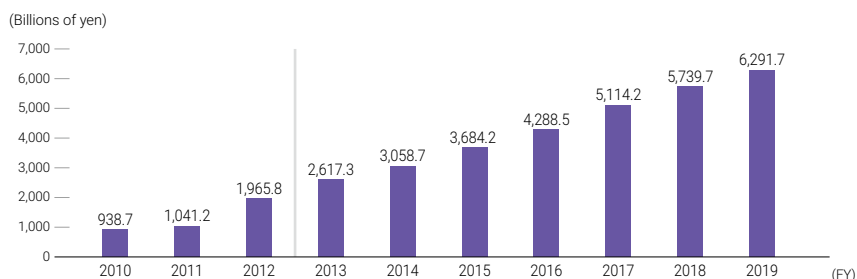
Consolidated Equity and Consolidated Equity Ratio (Domestic Standard)



Consolidated Equity	
Fiscal 2019	¥393.4 billion
YoY	+¥12.7 billion ↑

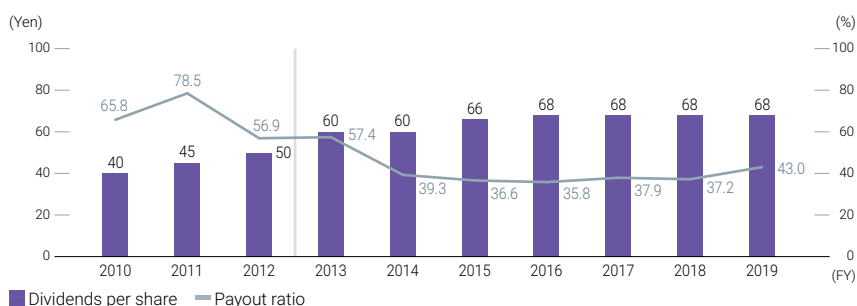
Consolidated Equity Ratio (Domestic Standard)	
Fiscal 2019	6.8%
YoY	-0.4 pt

Consolidated Finance Receivables (Before Securitization)



Consolidated Finance Receivables (Before Securitization)	
Fiscal 2019	¥6,291.7 billion
YoY	+¥551.9 billion ↑

Dividends per Share and Payout Ratio



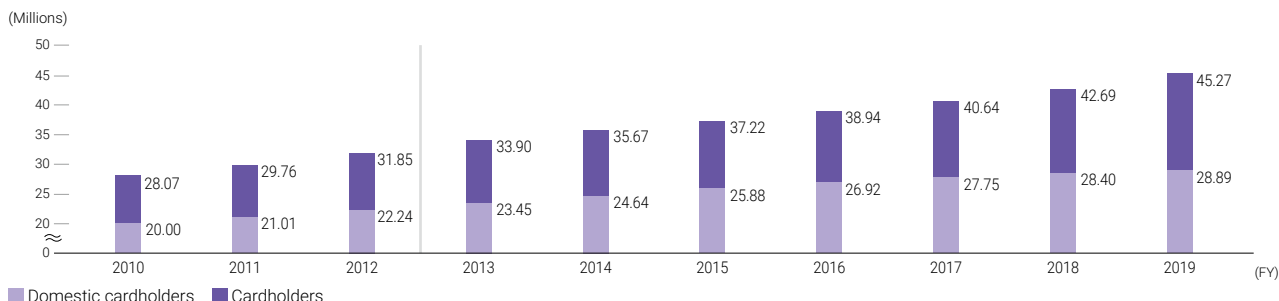
Dividends per Share	
Fiscal 2019	¥68
YoY	—

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

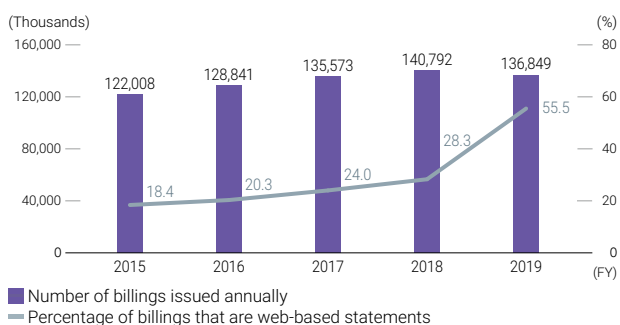
- The consolidated amounts for fiscal 2012 cover a period of 13 months and 11 days from February 21, 2012 through March 31, 2013.
- Figures for fiscal 2019 are for the 11-month period from April 1, 2019 to February 29, 2020 due to a change in the accounting period.

Non-Financial Highlights

Cardholders



Number of Billings Issued Annually and Percentage of Web-Based Statements



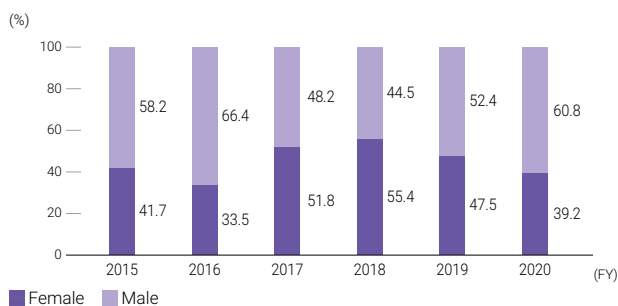
AEON Bank Deposit Balance and Number of Bank Accounts



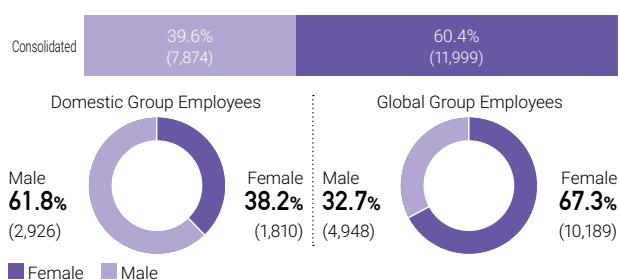
Group Employees



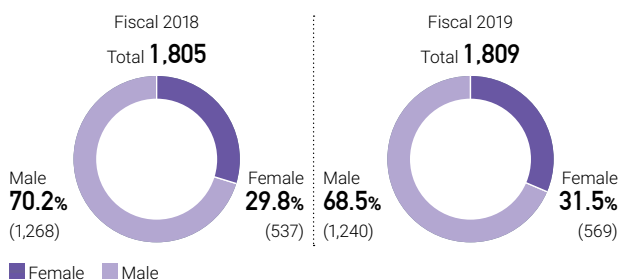
New Graduate Hires in Japan by Gender



Employees by Gender (Fiscal 2019)



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.
 4. Figures for fiscal 2019 are for the 11-month period from April 1, 2019 to February 29, 2020 due to a change in the accounting period.

CSR Topics

	Implementation Date / Period	Initiatives
Domestic	Major Domestic Companies	
	April 1, 2019–May 26, 2019	Raised funds to support school construction in Myanmar
	April 2019–September 2019	Participated in disaster volunteering tour for Project Aeon Joining Heart
	May 25, 2019	Participated in tree planting in town of Minamifurano, Hokkaido Prefecture
	June 2, 2019	Participated in countrywide tree planting festival
	June 15, 2019–September 1, 2019	Donated to "24-Hour Television: Love Saves the Earth" charity program
	July 5, 2019–July 19, 2020	Participated in project to provide sandbags to disaster-stricken areas
	August 2019–September 2019	Supported Fukushima Kids Morimori Project
	September 2019	Dispatched mobile ATMs to respond to damages from power outages in Chiba Prefecture
	September 12, 2019–September 16, 2019	Participated in tree planting in Bidor, Malaysia
	September 14, 2019–October 15, 2019	Raised funds to support AEON UNICEF Safe Water Campaign
	October 5, 2019	Volunteered in town of Shichigahama, Miyagi Prefecture for Project Aeon Joining Heart and held donation ceremony
	October 5, 2019–October 6, 2019	Volunteered for AEON future co-creation program Kesenuma Oshima Tsubaki Fruit Harvest
	October 13, 2019–November 17, 2019	Raised funds for emergency support in wake of damage from Reiwa 1 East Japan Typhoon (Typhoon Hagibis)
	October 19, 2019	Held third volunteer cotton harvest
	November 1, 2019–February 29, 2020	Donated to support Shuri Castle
	December 2, 2019–December 15, 2019	Raised funds for people in Asia with disabilities
	February 8, 2020–March 8, 2020	Raised funds to support people in manufacturing with disabilities
	Year-round	Participated in Clean & Green Campaign activities
	Year-round	Held financial literacy lectures
	Year-round	Took donations to assist with recovery efforts for Great East Japan Earthquake
Year-round	Took donations for the C.W. Nicol Afan Woodland Trust	
Year-round	Took donations to support UNHCR, the UN Refugee Agency	
China Area	Hong Kong: AEON Credit Service (Asia) Co., Ltd.	
	April 8, 2019	Joined 2019 Lingnan University's award ceremony as scholarship donor
	May 6, 2019	Awarded scholarships to students at Hong Kong University of Science and Technology
	August 28, 2019	Joined appointment ceremony of UNICEF HK's Young Envoy Programme 2019 as sponsor
Mekong Area	Thailand: AEON Thana Sinsap (Thailand) Plc.	
	April 1, 2019–September 30, 2019	Held blood donation drive
	April 19, 2019	Donated PM 2.5 anti-pollution masks to support victims of air pollution in Chiang Mai Province of northern Thailand
	April 27, 2019	Provided support for Little Hands Can Help project
	April 30, 2019–May 10, 2019	Sponsored AEON Education Tour 2019
	July 11, 2019	Granted scholarships to support children in Luuk Rieang Group (The Association of Children and Youth for the Peace in the Southernmost Provinces of Thailand)
	August 27, 2019	Participated in tree planting program at schools in Chiang Mai Province
	October 27, 2019	Held the 3rd AEON Mini Marathon
	November 9, 2019	Participated in tree planting in Chiang Mai National Park
	November 14, 2019	Participated in clean-up activities at Ubon Ratchathani schools
	November 27, 2019	Held AEON Scholarship Granting Ceremony
	January 10, 2020–February 29, 2020	Held blood donation drive
Malay Area	Malaysia: AEON Credit Service (M) Berhad	
	March 19, 2019	Assisted with Malaysia AEON Foundation's efforts to support victims of 2019 Kim Kim River toxic pollution incident in Johor, Malaysia
	April 4, 2019	Provided support for fire victims in state of Sarawak, East Malaysia
	May 16, 2019	Assisted with Malaysia AEON Foundation's efforts to support underprivileged children for Hari Raya celebrations
	June 16, 2019	Sponsored Malaysia AEON Foundation's AEON Charity Run & Ride 2019 event
	July 20, 2019	Held local cleanup activities around East Coast branch area
	September 14, 2019	Held tree planting activities for AEON Malaysia's 35th anniversary
	October 20, 2019	Donated to orphanage near North branch office
	November 10, 2019	Participated in tree planting in East Malaysia
	January 17, 2020	Assisted Malaysia AEON Foundation with Chinese New Year CSR activities

