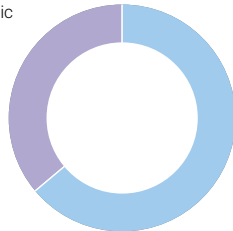


# AFS at a Glance

## Cardholders

**46.13 million**

Domestic  
**36%**

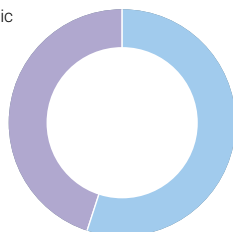


Global  
**64%**

## Sales Offices

**658**

Domestic  
**45%**

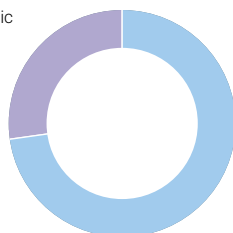


Global  
**55%**

## Employees

**17,611**

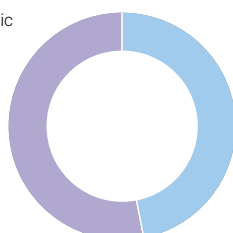
Domestic  
**27%**



Global  
**73%**

## Operating Profit Ratio

Domestic  
**53%**



Global  
**47%**

## Domestic Business

The Domestic Business is classified into two segments: Retail, which provides services targeting individuals, and Solutions, which provides services targeting corporations.

### Retail

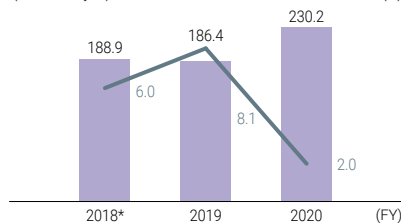
Core Operating Company

**AEON Bank, Ltd.**



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.

■ Operating revenue — Operating profit ratio  
(Billions of yen) (%)



### MAJOR OPERATING COMPANIES

- AEON Bank, Ltd.
- AEON Insurance Service Co., Ltd.
- AEON S.S. Insurance Co., Ltd.
- AEON Allianz Life Insurance Co., Ltd.

### Solutions

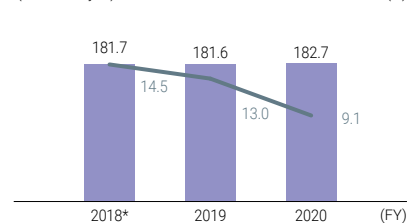
Core Operating Company

**AEON Credit Service Co., Ltd.**



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.

■ Operating revenue — Operating profit ratio  
(Billions of yen) (%)



### MAJOR OPERATING COMPANIES

- AEON Credit Service Co., Ltd.
- AFS Corporation Co., Ltd.
- AEON Product Finance Co., Ltd.
- AEON Housing Loan Service Co., Ltd.
- ACS Credit Management Co., Ltd.
- ACS Leasing Co., Ltd.

\* In fiscal 2018 ordinary revenue and ordinary profit ratio are used.

## Global Business

On the global stage, we are promoting strategies and business, centered on our listed companies in the China, Mekong, and Malay areas, in accordance with the particular characteristics of each area.

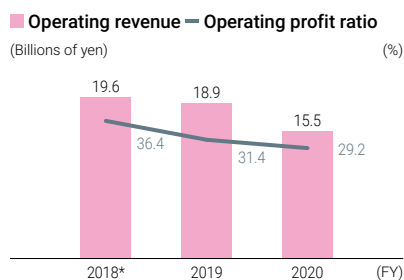
### China Area

Core Operating Company

#### AEON CREDIT SERVICE (ASIA) CO., LTD.



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.

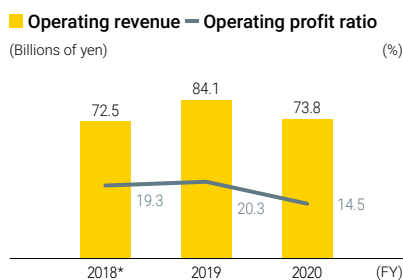
### Mekong Area

Core Operating Company

#### AEON THANA SINSAP (THAILAND) PUBLIC COMPANY LIMITED



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 nonbanks. 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) PUBLIC COMPANY LIMITED
- 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 MICROFINANCE (MYANMAR) CO., LTD.
- AEON LEASING Service (LAO) COMPANY LIMITED

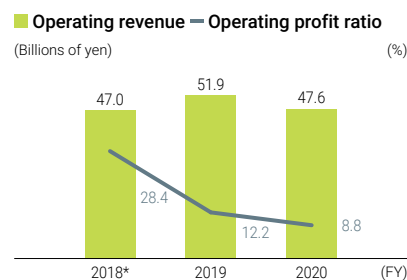
### Malay Area

Core Operating Company

#### AEON CREDIT SERVICE (M) BERHAD



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

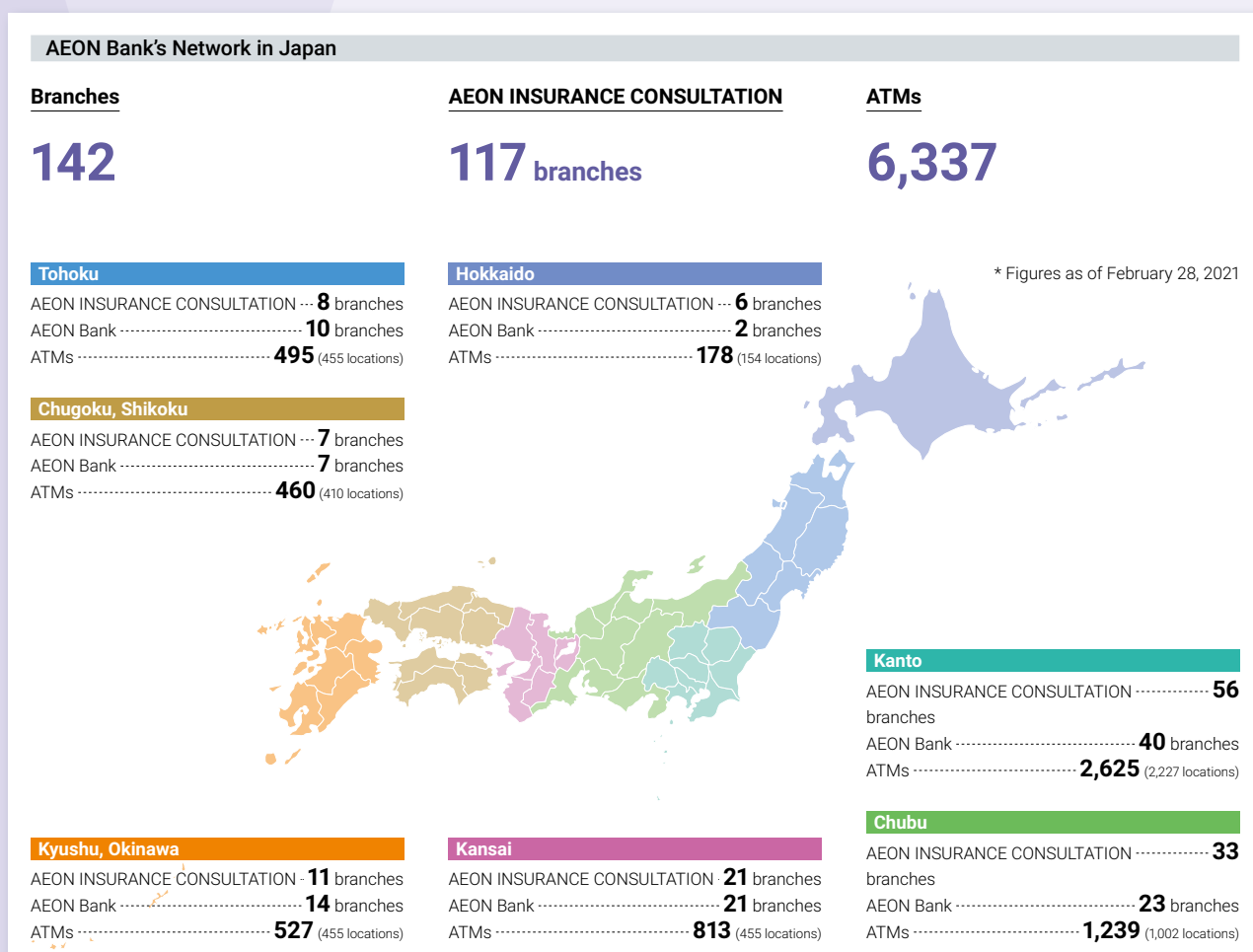
# Domestic Business

## 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.

## Primary Services AND Sales Networks

Main Services		
<b>Credit card shopping</b> Annual transaction volume  <b>Approx. ¥5,670 billion</b>	<b>E-money</b> Annual transaction volume  <b>Approx. ¥2,250 billion</b>	<b>AEON Bank housing loans</b> Receivables at end of period (before securitization)  <b>Approx. ¥2,800 billion</b>
<b>Credit card cash advances</b> Annual transaction volume  <b>Approx. ¥300 billion</b>	<b>Installment finance</b> Annual transaction volume  <b>Approx. ¥210 billion</b>	<b>AEON Bank ordinary and time deposits</b> Deposits at end of period  <b>Approx. ¥4,020 billion</b>



Note: Transaction amounts in each category reflect figures for the consolidated fiscal year under review (March 1, 2020 to February 28, 2021).

## Initiatives in Fiscal 2020

### ■ Response to Changing Customer Lifestyles and Behavior

In the Domestic Business, we are ramping up our digitalization efforts as a response to changing customer lifestyles and behavior. At our branches, we offer a branch visit reservation service, which allows customers to make online appointments in advance and receive wait-free guidance on arrival, and video consultation and processing desks, where customers can conduct a variety of procedures by video-phone. We have also expanded our remote services, such as online consultations where customers can use their PCs or smartphones to talk directly with the person in charge of a branch. This service can be accessed from home or any other place our customers find convenient. In addition, we have set up antiviral processing for branch equipment and individual booths to give customers peace of mind when visiting our locations.

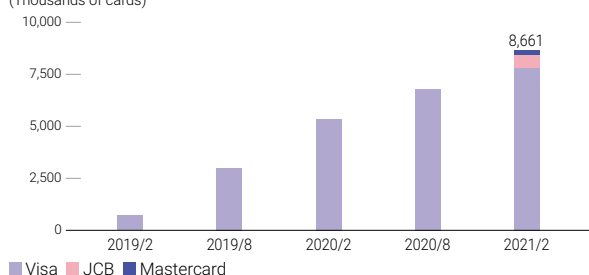


### ■ Promotion of Cashless Systems

To celebrate the 20 years since issuing the first AEON Card, we launched the AEON Card 20th Anniversary Campaign, worth a total of ¥200 million in Tokimeki Point presents, as well as a registration campaign for flat-rate digital movie and music streaming services. We also made concerted efforts to enhance our customer base, issuing new cards—the Sumitomo Real Estate Shopping City AEON Card and the Sakurazaka 46 AEON Card—to appeal to urban residents and younger demographics. In addition, we began adding touch payment functions to our AEON Mastercard and JCB cards from October 2020, complementing our VISA cards, which we have been issuing with this function since fiscal 2018.

### Number of Cards Issued with Contactless Payment Functionality

(Thousands of cards)



### ■ Introduction of eKYC (Online Identity Verification)

Starting from October 2020, AEON Bank has begun utilizing eKYC online identity verification to process online applications for cash cards and AEON Bank CASH+DEBIT Cards. Verification using photos taken with a smartphone increases security by, for example, helping prevent third-party spoofing attacks. In addition, this process takes out the step of mailing documents, making internet banking and foreign currency transactions possible as early as a day after application, thereby increasing convenience for customers.



Image of verification method

### ■ Enhanced Asset Management Services

In asset management services, in October 2020, AEON Bank began handling jointly managed money trusts, which are money trust products backed by the bank's housing loan receivables for individual customers. In addition to providing new options for customers' asset management, the new service has led to the diversification of financing methods.

### ■ Response to Customer Demand for Health Promotion





AEON Allianz Life Insurance Co., Ltd., which became a subsidiary on March 31, 2020, began providing group creditor insurance for AEON Product Finance Co., Ltd. in March 2021 and for AEON Bank housing loans in May 2021. In addition to promoting collaboration among Group companies, we are also preparing to provide health promotion insurance to respond to customer demand related to pre-symptomatic illness, disease prevention, and health promotion. Such initiatives are part of efforts the AEON Group is making to demonstrate its strengths, such as its sales channels, products, and data management, and to conduct Groupwide cross-sales that provide new value to its customers.

**TOPIC** Building AEON Living Areas

**Changes to Our Point System**

As of September 11, 2021, we shifted our system for earning AEON Card points from the Tokimeki Point system to the WAON POINT system. With the change to the WAON POINT system, points gained by using AEON Cards align to the same points earned by making cash or WAON e-money

payments at AEON Group stores. By utilizing the same point system as the AEON Group, using points will become even more convenient for users, and we will promote the points as easy to collect, easy to use, and easy to understand.

Before Changing Point Systems		After Changing Point Systems	
Payment by credit or debit	 Tokimeki Point	Payment by credit or debit	
Payment with WAON e-money*1		Payment with WAON e-money*1	
Payment with cash (when presenting a point card)		Payment with cash (when presenting a point card)	

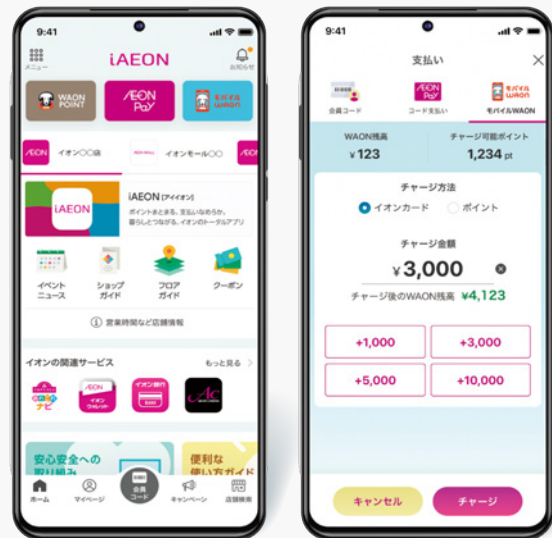
Note: Points are credited according to the following timing based on payment type

- ◆ Payment by credit or debit: 25th of every month
- ◆ Payment with WAON e-money or cash (when presenting a point card): upon payment

\*1 WAON points are accumulated when paying with WAON e-money at WAON POINT non-affiliated merchants and some WAON POINT affiliated merchants.

**iAEON, AEON's All-In-One App**

In September 2021, AEON launched iAEON, its all-in-one app. This app is intended to be a common point of contact for the entire AEON Group, providing customers with convenient and highly satisfying services while also offering a seamless integrated experience between its in-person stores and digital technology. Users of the iAEON app can use, send, exchange, and check the balance of their WAON points. Moreover, it is possible to add up points within the app. Users can present their membership code at the store cash register and use the app to collect points or pay with points. Furthermore, users can register their credit and debit cards with an AEON mark in the app, allowing them to make payments during checkout at any AEON Group store in Japan using AEON Pay, a simple method of code payment where users present a barcode on their smartphone. The introduction of these services will further enhance the appeal of AEON Cards and further promote the shift toward cashless payments. One of the growth strategies of the AEON Group is to create AEON Living Areas that combine the comprehensive capabilities of each AEON Group company to seamlessly provide products, services, and living infrastructure rooted in the local community. The AFS Group plays a role in creating infrastructure that connects these AEON Living Areas with financial services, and we will work to integrate these services with an array of lifestyle-based services.



Download the app here: 

Note: The iAEON app is required to use AEON Pay



# Global Business

## Business Strategy

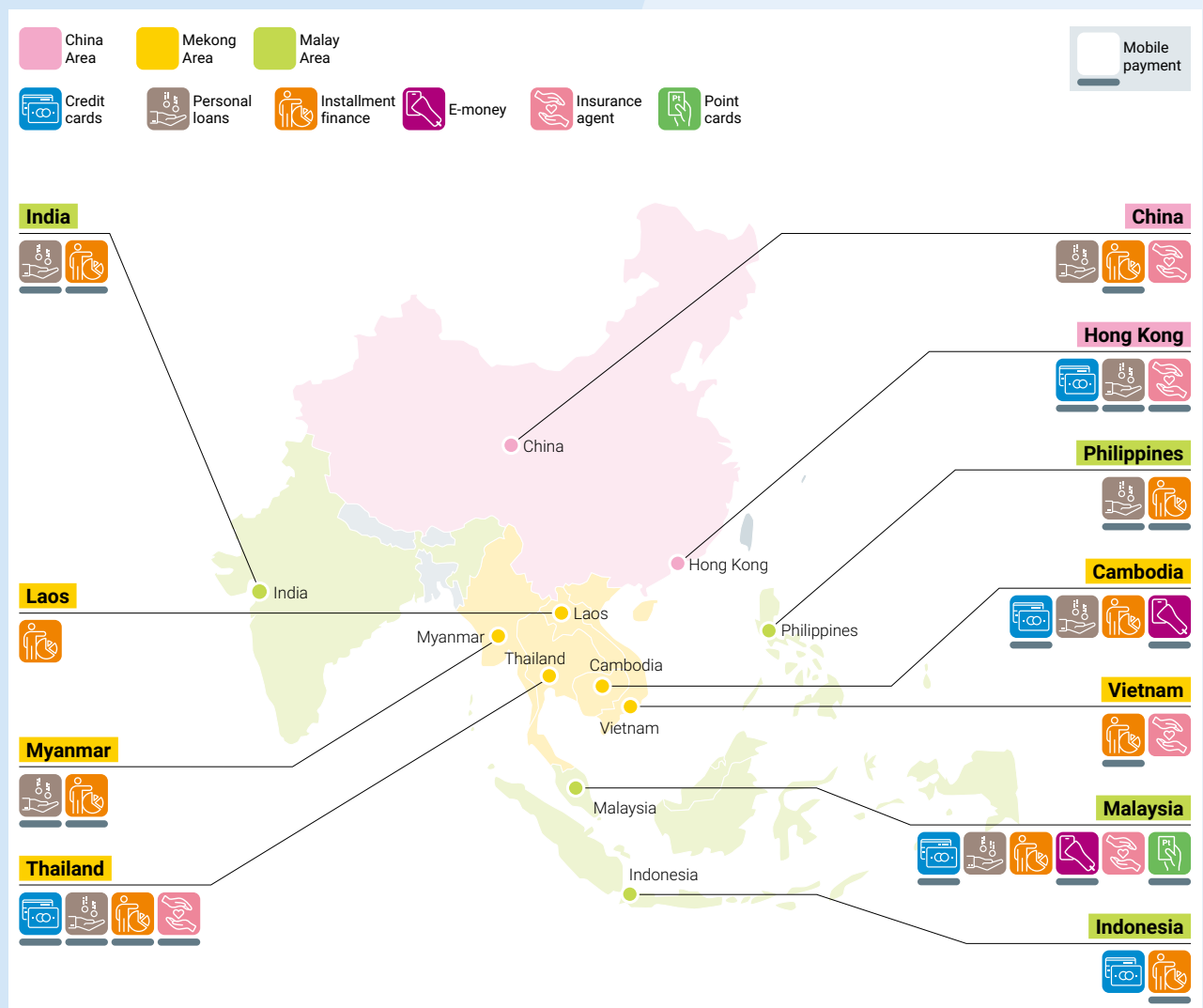
In addition to deepening our collaborative ties with the AEON Group in each region, we aim to strengthen our connections with external companies to expand our economic areas and improve financial accessibility by mobilizing service provision channels.

## Business Environment

In 1987, we began business development in Asia by opening our first overseas base in Hong Kong. Since then, we have expanded business to three areas—the China Area, the Mekong Area, and the Malay Area—focused on our listed subsidiaries in Hong Kong, Thailand, and Malaysia. We provide a variety of financial services through local AEON Group retail business 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 2020, further efforts to promote digitalization allowed us to expand our customer base, and we also refined and enhanced our operations in sales, credit screening, and collection.

## Business Operations by Country





**Initiatives in Fiscal 2020**

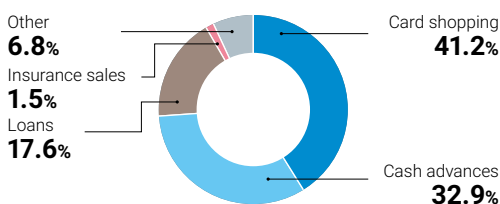
**China Area**

- Hong Kong
- China



Hong Kong's Mong Kok branch

**Revenue Ratio in China Area by Product**



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

In fiscal 2020, the AEON Group's retail business, AEON Stores (Hong Kong) Co., Ltd. (hereinafter "AEON Stores Hong Kong"), saw an increase in sales of food, daily necessities, and other everyday essentials due to increased time spent at home as a result of the COVID-19 pandemic. AEON Stores Hong Kong continued to record a strong volume of credit card transactions as well, thanks to its ongoing cash back campaign for customers, which is based on the amount of money spent on weekends, as well as its new Point Plus 10X Campaign, which takes place on the 10th of every month. In addition, we conducted cash back campaigns for the use of major e-commerce sites and other online channels. To expand transaction volume, we focused on improving screening accuracy by utilizing income forecasting models and external credit alert systems. In debt collection, the ratio of delinquent receivables to the amount outstanding of operating receivables decreased and the balance of receivables was sound as a result of monitoring high-risk receivables, conducting collection operations based on external credit scores, and taking other steps to control delinquency. We also promoted digitalization by launching the Bonus Point Pay service, which improves the service functionality of our smartphone apps by allowing users to redeem points collected from using their credit cards to pay card usage fees. Bonus Point Pay increases convenience for our customers and promotes contact-free services that do not require face-to-face interaction.

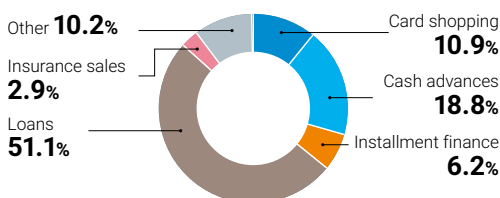
**Mekong Area**

- Thailand
- Cambodia
- Vietnam
- Myanmar
- Laos



Kiosk-type stores in Thailand

**Revenue Ratio in Mekong Area by Product**



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

In fiscal 2020, we strengthened our partnerships with leading external companies, launching the premium card Big C World Mastercard, which is our second partner card with Thai retail giant Big C, and the AEON Rabbit Platinum Card, which is a card with IC ticket functionality and our first partner card with BTS Group Holdings, a Thai transportation giant that operates elevated railways in the Bangkok metropolitan area. These credit cards mainly target middle- and high-income customers living in city centers, and we aim to build a new customer base with high online shopping frequency by offering online payment discounts and other benefits. In addition to providing appropriate staffing during the COVID-19 outbreak, we also worked to expand our sales network and improve our return on investment, adding four kiosk-type stores as a means to control costs and save space. In Cambodia, local subsidiary AEON Specialized Bank (Cambodia) Plc. provides installment finance, unsecured loans, and credit card-related business at local AEON Group retail stores and other affiliated stores. In Laos, local subsidiary AEON Leasing Service (Lao) Co., Ltd., began handling auto loans, which are growing in demand.

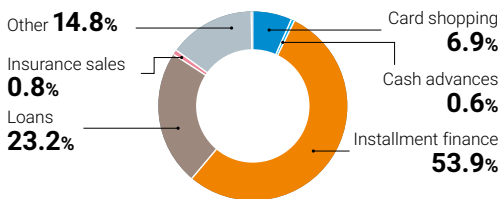
## Malay Area

- ▣ Malaysia
- ▣ Indonesia
- ▣ India
- ▣ Philippines



Malaysian version of AEON Wallet

### Revenue Ratio in Mekong Area by Product



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

In fiscal 2020, we promoted the automation of screening, which includes the introduction of eKYC identity verification for motorcycle loans and auto loans and at home appliance hire purchasing merchants. In Malaysia, where loans account for roughly 50% of installment payment amounts for motorcycle purchases, we relaxed screening standards to increase transaction volume, addressing the growing demand to purchase motorcycles as a means to ensure social distancing amid the COVID-19 pandemic. Furthermore, we were entrusted with acquiring credit card payments for AEON Co. (M) Bhd. (hereinafter "AEON Malaysia"), which handles the AEON Group's retail business in Malaysia, thus demonstrating the synergies and strengthening ties within the AEON Group. To improve the convenience of the payment app provided by AEON Credit Service (M) Berhad, we are introducing a function that allows customers to shop online using accumulated points in cooperation with AEON Malaysia's online shop, in addition to providing immediate e-money issuance and installing service functions for VIP customers. In Indonesia, local subsidiary PT. AEON Credit Service Indonesia launched the AEON Platinum Card in October 2020 for customers with a monthly income of Rp80,000 or higher, a demographic with a growing market share as income levels rise. To expand the card's customer base and increase transaction volume, PT. AEON INDONESIA, which is responsible for the AEON Group's retail business in Indonesia, has provided added benefits, such as waived membership fees at local AEON stores when certain conditions are met.

## TOPIC

### Creating a New Business Model with Digital Banking

In each of the Asian countries where we operate, rising household incomes and aging populations have led to growing demand for asset management products. However, the low percentage of people with a bank account and an inability to access financial services represent a large population of so-called unbanked people. On the other hand, digital financial inclusion has been a priority measure for each of these countries. While progress varies from country to country, customers are shifting to smartphones as their digital environment and companies are rapidly adopting digital methods. In Malaysia, the development of digital banks is on par with Japan and other developed nations due to governmental policies promoting financial inclusion and digitalization to address the unbanked population, coupled with expected growth in numbers of middle- and high-income earners. These factors create an environment that facilitates

participation in the digital banking business. Under these circumstances, we applied for a digital banking license in June 2021 with the goal of building a new business model that combines our existing nonbanking business with digital banking. Digital banks use apps as their main channel, and we believe that they have an advantage over conventional banks in terms of customer contact points, access, convenience, and AI-driven operations. In addition to our existing ability to meet needs related to using and borrowing money, by acquiring a digital banking license we will be able to meet needs related to saving and preparing in the form of new products, such as deposits, small-amount installments and lending, and insurance. With these possibilities at hand, we will seek out ways to meet the needs of a wide variety of customers, such as gig workers and high-income earners, as well as cross-sales with existing products.

Customers	Digital Bank (New Company)				AEON Credit Service (M) Berhad	
High-income earners	Deposits	Small-amount installments	Small-amount lending	Small-amount insurance	Small-amount investments	
Middle-income earners					E-money management (payment)	Lending / Installment payments
Low-income earners						
Gig workers Unpaid groups (homemakers, pensioners, etc.)						
Students						

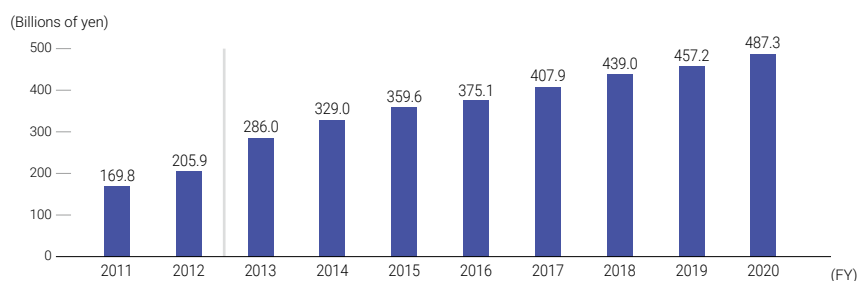


# Financial Highlights

## Overview of Fiscal 2020

- Consolidated operating revenue increased 6.6% year on year, to ¥487.3 billion. Although the impact of the COVID-19 pandemic led to subdued consumer spending, consolidated operating revenue increased after incorporating the profit and loss statements of AEON Allianz Life Insurance Co., Ltd., which became a subsidiary in fiscal 2019, as part of the Company's consolidated results for the second quarter of the fiscal year under review.
- Consolidated operating profit decreased 37.5% year on year, to ¥40.6 billion. This decrease was due to an increase in reserves for doubtful accounts, after an increase in provision of allowance for doubtful accounts in the first quarter of the fiscal year.
- Profit attributable to owners of parent decreased 48.2% year on year, to ¥17.6 billion.

### Consolidated Operating Revenue

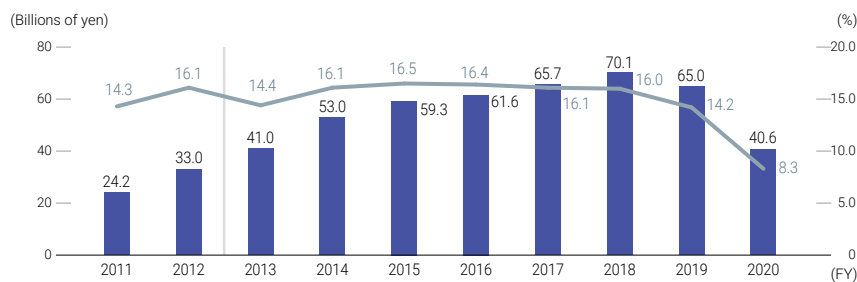


Note: Ordinary revenue is used from fiscal 2013–fiscal 2018

#### Consolidated Operating Revenue

Fiscal 2020 **¥487.3 billion**  
YoY **+6.6%** ↑

### 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 2020 **¥40.6 billion**  
YoY **-37.5%** ↓

#### Consolidated Operating Margin

Fiscal 2020 **8.3%**  
YoY **-5.9pt.**

### Profit Attributable to Owners of Parent and Consolidated ROE



■ Profit attributable to owners of parent — Consolidated ROE

#### Profit Attributable to Owners of Parent

Fiscal 2020 **¥17.6 billion**  
YoY **-48.2%** ↓

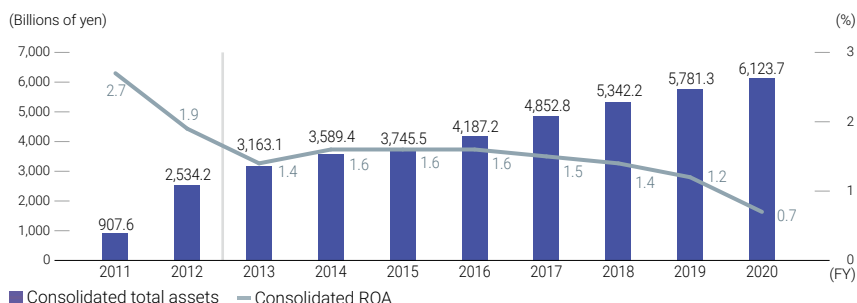
#### Consolidated ROE

Fiscal 2020 **4.5%**  
YoY **-4.3pt.**

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



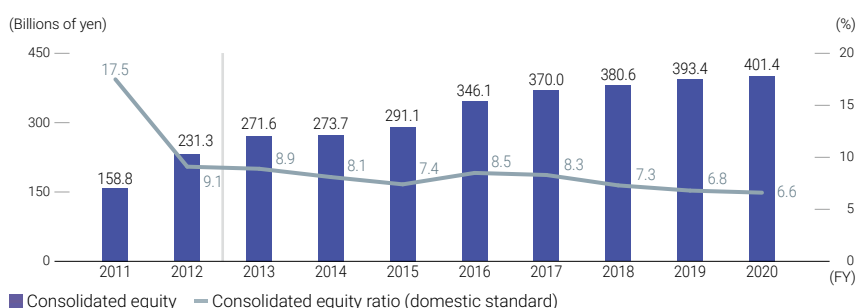
#### Consolidated Total Assets

Fiscal 2020 **¥6,123.7 billion**  
YoY **+342.3 billion** ↑

#### Consolidated ROA

Fiscal 2020 **0.7%**  
YoY **-0.5pt.**

### Consolidated Equity and Consolidated Equity Ratio (Domestic Standard)



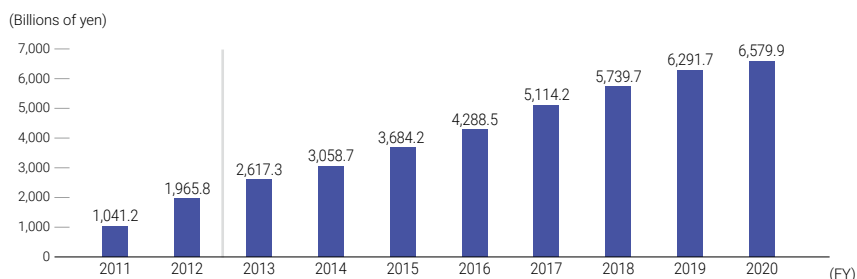
#### Consolidated Equity

Fiscal 2020 **¥401.4 billion**  
YoY **+8.0 billion** ↑

#### Consolidated Equity Ratio (Domestic Standard)

Fiscal 2020 **6.6%**  
YoY **-0.2pt.**

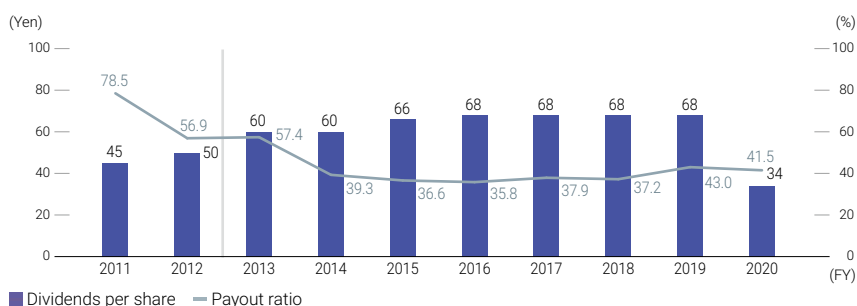
### Consolidated Finance Receivables (Before Securitization)



#### Consolidated Finance Receivables (Before Securitization)

Fiscal 2020 **¥6,579.9 billion**  
YoY **+288.2 billion** ↑

### Dividends per Share and Payout Ratio



#### Dividends per Share

Fiscal 2020 **¥34**  
Payout Ratio **41.5%**

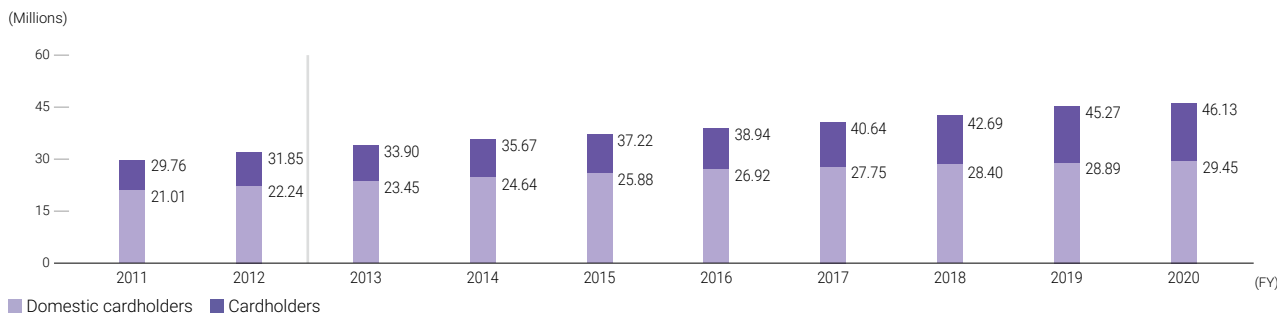
Note: Includes a dividend of ¥2.00 per share in fiscal 2016 to commemorate the 20th anniversary of the listing of AEON Financial Service.

3. The consolidated amounts for fiscal 2012 cover a period of 13 months and 11 days from February 21, 2012 to March 31, 2013.

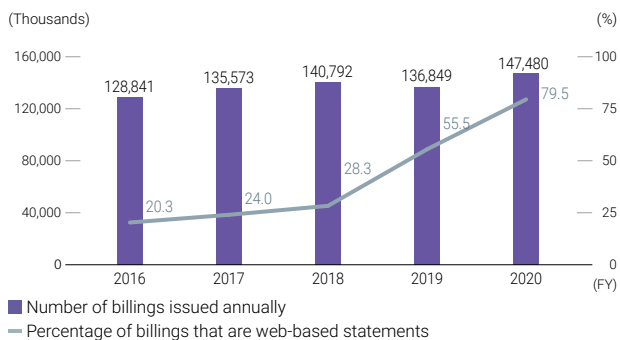
4. Figures for fiscal 2019 are for the 11-month period from April 1, 2019 to February 29, 2020 due to a change in the accounting period.

# Non-Financial Highlights

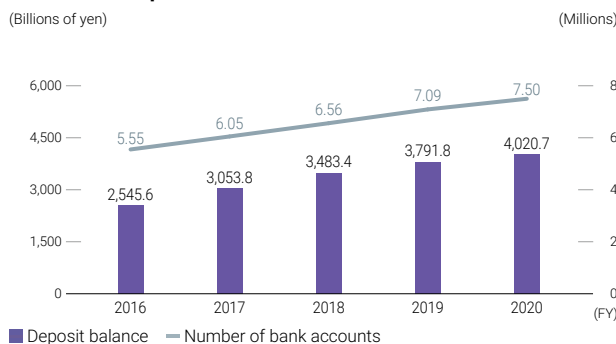
## Cardholders



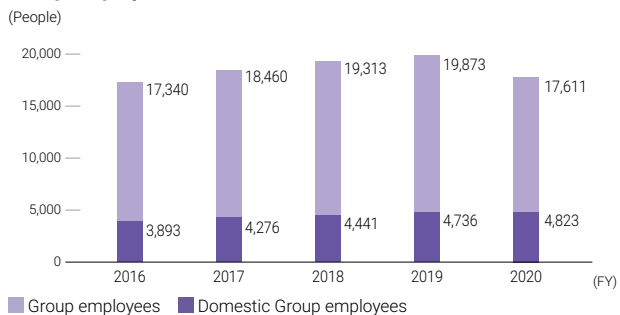
## Number of Billings Issued Annually and Percentage of Web-Based Statements



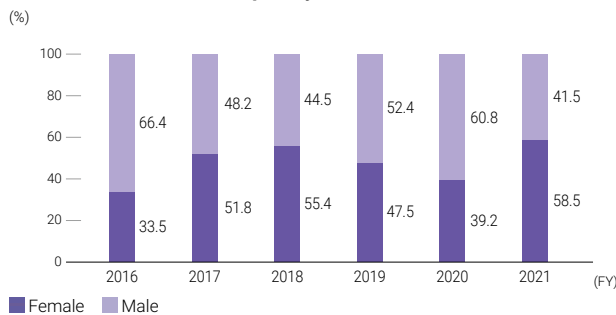
## AEON Bank Deposit Balance and Number of Bank Accounts



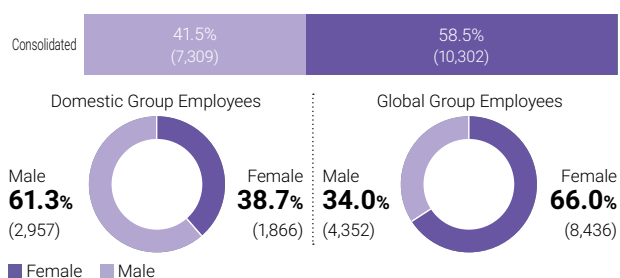
## Group Employees



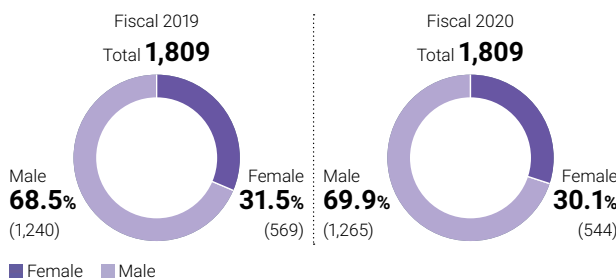
## New Graduate Hires in Japan by Gender



## Employees by Gender (Fiscal 2020)



## 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 to 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.


# Dialogue with Stakeholders




The Company engages in responsible dialogue with shareholders and investors, mainly through top management and the investor relations department. We will continue to improve corporate value through responsible dialogue.

## Status of Investor Relations Activities

Investor Relations Activities	Details	Explanation by Representative Directors	Actions (Fiscal 2020)
Preparation and publication of a disclosure policy	We prepare a disclosure policy and publicize basic policies, standards of information disclosure, methods of information disclosure, and announcements of IR moratorium periods.	—	—
Company briefings for individual investors	We hold company briefing sessions for individual investors to showcase the Company and explain its performance.	—	In-person events: 1 (142 attendees) Online events: 2
Periodic briefings for analysts and institutional investors	Representative directors or the director in charge of corporate management periodically conduct briefings.	Yes	Dialogue counterparties: 337 companies
Periodic briefings for foreign investors	We publish English annual reports and an English version of the IR website. We translate various reporting materials into English and regularly hold meetings with overseas investors.	Yes	Dialogue counterparties: 7 companies
Availability of investor relations materials on the corporate website	We publish various materials, including audio versions of results briefings. We also publish monthly information.	—	Earnings release reports: Quarterly Other investor relations materials: As needed
Establishment of a department and a person in charge of investor relations	An IR representative is assigned to the Corporate Planning Department, which is responsible for disclosure.	—	—
Others	The President and CEO, the director in charge of corporate management, and the person in charge of investor relations conduct meetings with individual domestic and overseas investors and securities analysts.	Yes	Meetings: 110

## External Recognition of AEON Financial Service (As of June 30, 2021)

IR Websites	Awards and Accreditations
Nikko Investor Relations Co., Ltd.	 2020 All Japanese Listed Companies' Website Ranking Overall Ranking: Best Sites
Gomez Consulting Co., Ltd., a subsidiary of Morningstar Japan K.K.	 Gomez IR Site Ranking 2020 Excellent Company: Silver Award

Indices	Awards and Accreditations
MSCI Japan ESG Select Leaders Index*	 Included for five consecutive years (ESG rating: AA/AAA-B)
SOMPO Sustainability Index	 Included for 10 consecutive years
JPX-Nikkei Index 400	 Included for eight consecutive years

## Investor Relations Information Disclosure

Materials	Japanese	English
Announcement of results	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Timely disclosure materials	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Materials for individual investors	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Shareholder and stock information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Performance and financial graphs and data	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## Credit Rating Information (As of June 30, 2021)

Rating Agency	Long Term	Short Term
Japan Credit Rating Agency, Ltd. (JCR)	A (Stable)	J-1
Rating and Investment Information, Inc. (R&I)	A- (Stable)	a-1

\* The MSCI Japan ESG Select Leaders Index is a free float-adjusted market capitalization 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 700 Index, and targets coverage of 50% of the free float-adjusted market capitalization within each Global Industry Classification Standard® (GICS®) sector of the parent index.

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