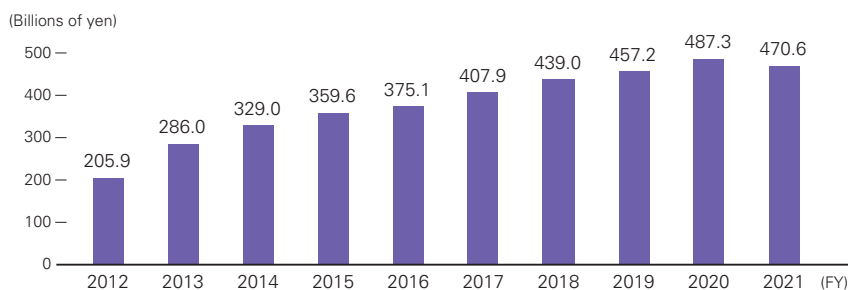


# Financial Highlights

## Summary of Financial Results for Fiscal 2021

- Consolidated operating revenue was 3.4% lower year on year at ¥470.657 billion. This decline occurred despite our initiatives toward medium- to long-term growth, including the creation of the AEON Living Area based on a common points system, and the start of code payment services and direct life insurance writing in Japan, as well as the expansion of transactions in our various business areas. The main reason for the lower figure was a slow recovery in the balance of operating receivables, especially in the areas of cash advances and installment finance for individual products in Japan.
- Consolidated operating profit increased by 44.8% year on year to ¥58.852 billion. This result reflects a major reduction in bad debt related expenses thanks to the continuation of our initiatives in the previous year to enhance screening accuracy and strengthen debt collection systems, as well as our efforts to reduce selling, general and administrative expenses through digitalization.
- There was a substantial improvement in profit attributable to owners of the parent, which increased by 70.8% year on year to ¥30.212 billion.

### Consolidated Operating Revenue

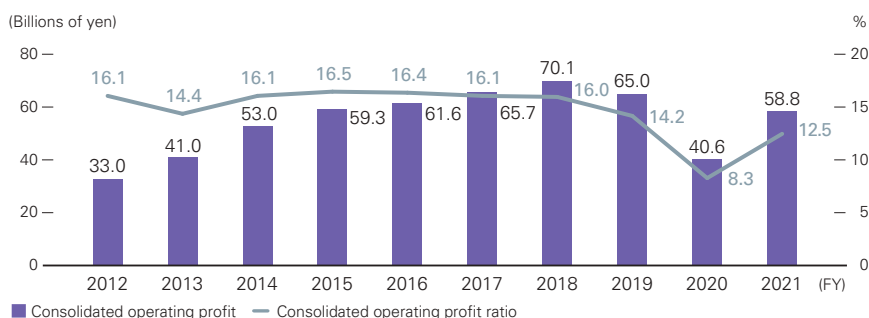


Note: Ordinary revenue is used from fiscal 2013–fiscal 2018

#### Consolidated Operating Revenue

Fiscal 2021 **¥470.6 billion**  
YoY **-3.4%** ↓

### Consolidated Operating Profit and Consolidated Operating Profit Ratio



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

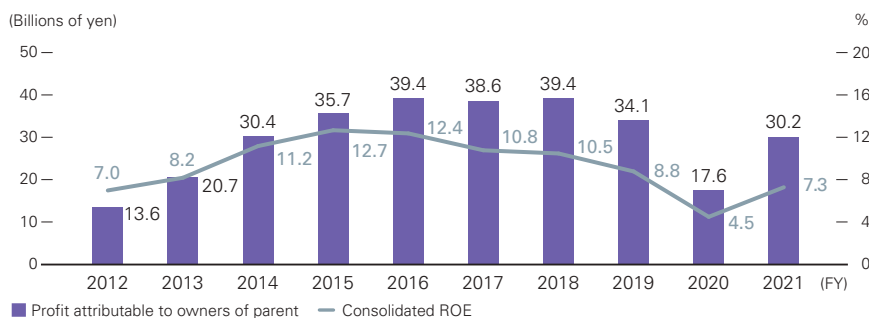
#### Consolidated Operating Profit

Fiscal 2021 **¥58.8 billion**  
YoY **+44.8%** ↑

#### Consolidated Operating Margin

Fiscal 2021 **12.5%**  
YoY **+4.2 pt** ↑

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



#### Profit Attributable to Owners of Parent

Fiscal 2021 **¥30.2 billion**  
YoY **+70.8%** ↑

#### Consolidated ROE

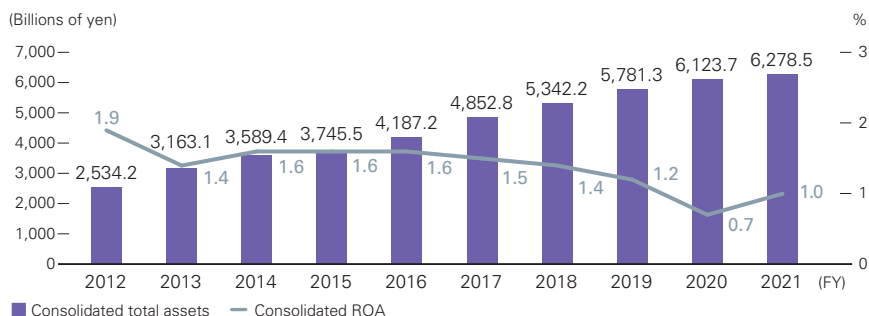
Fiscal 2021 **7.3%**  
YoY **+2.8 pt** ↑

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

3. 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.

## Consolidated Total Assets and Consolidated ROA



### Consolidated Total Assets

Fiscal 2021 **¥6,278.5 billion**

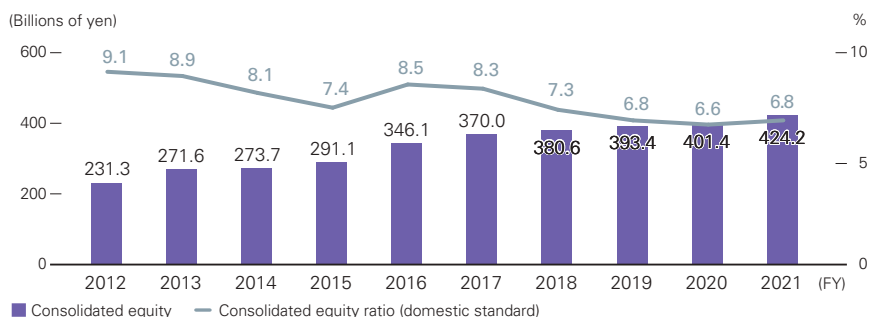
YoY **+¥154.8 billion** ↑

### Consolidated ROA

Fiscal 2021 **1.0%**

YoY **+0.3 pt** ↑

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



### Consolidated Equity

Fiscal 2021 **¥424.2 billion**

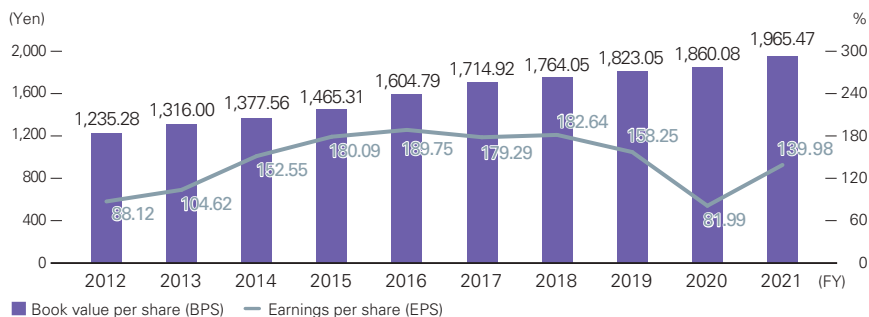
YoY **+¥22.7 billion** ↑

### Consolidated Equity Ratio (Domestic Standard)

Fiscal 2021 **6.8%**

YoY **+0.2 pt** ↑

## Book Value per Share (BPS) and Earnings per Share (EPS)



### Book Value per Share (BPS)

Fiscal 2021 **¥1,965.47**

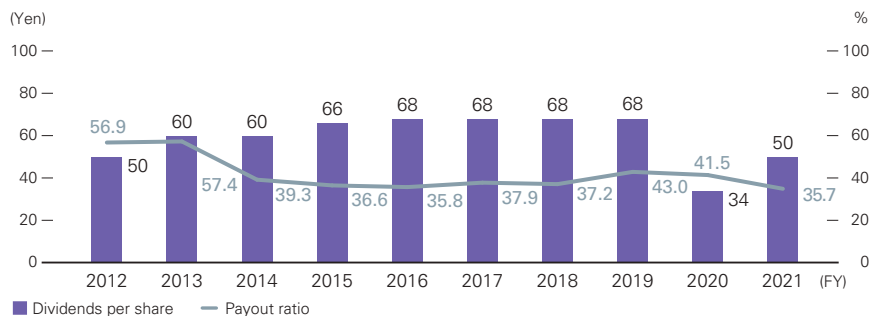
YoY **+¥105.39** ↑

### Earnings per Share (EPS)

Fiscal 2021 **¥139.98**

YoY **+¥57.99** ↑

## Dividends per Share and Payout Ratio



### Dividends per Share

Fiscal 2021 **¥50**

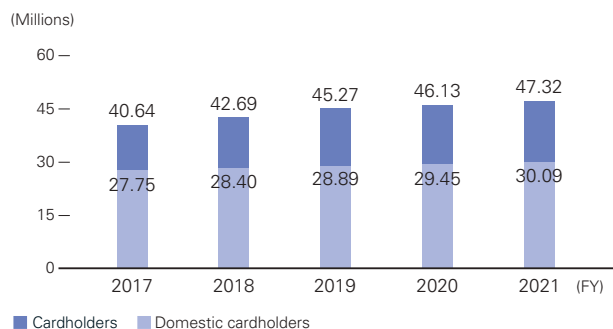
Payout Ratio **35.7%**

Notes: 1. The fiscal 2016 dividend per share includes 2 yen as a commemorative dividend for the 20th anniversary of the company's listing.

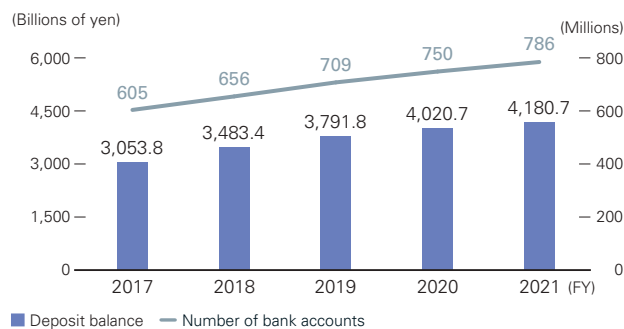
2. The fiscal 2021 dividend per share includes 4 yen as a commemorative dividend for the 40th anniversary of the company's founding.

# Non-Financial Highlights

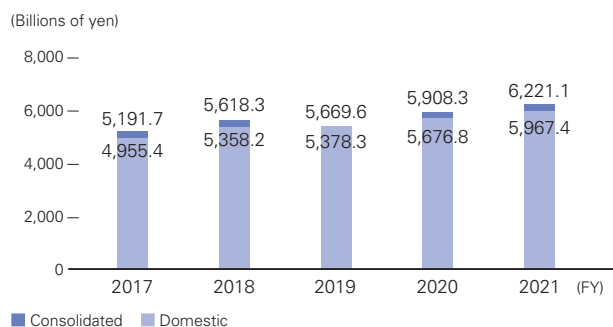
## Cardholders



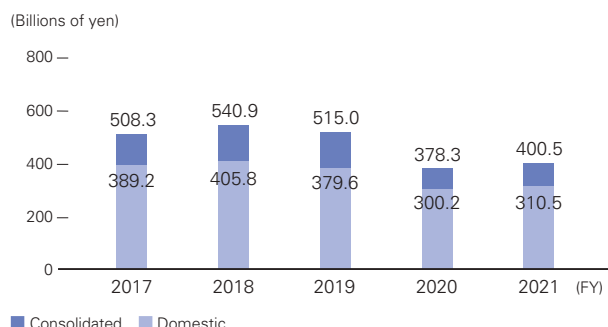
## AEON Bank Deposit Balance and Number of Bank Accounts



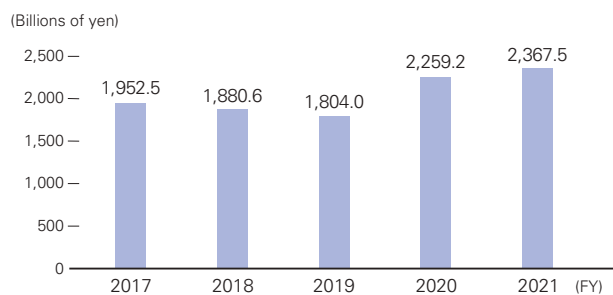
## Card Shopping Transaction Volume



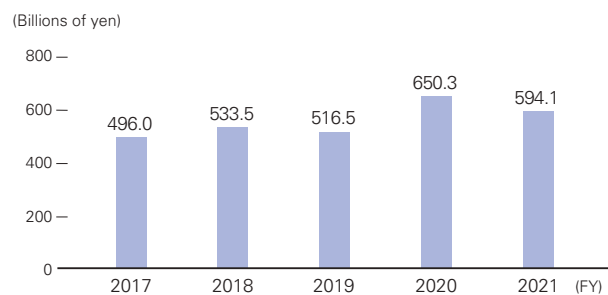
## Card Cashing Transaction Volume



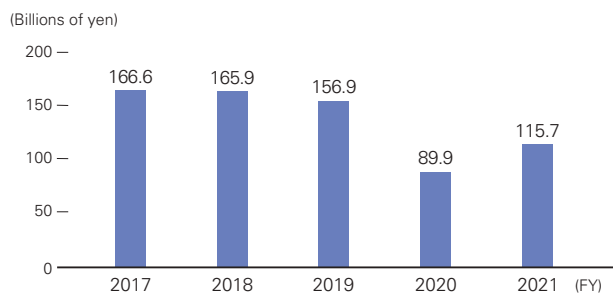
## Total E-money Contracts Transaction Volume (Domestic)



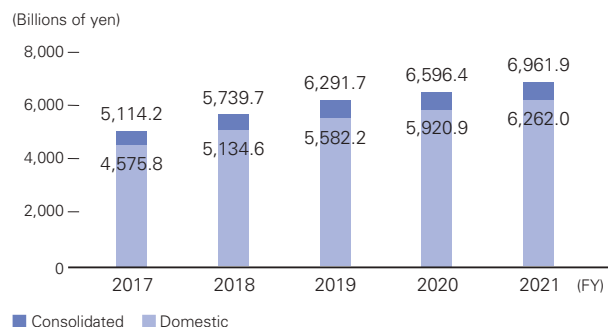
## Housing Loan Transaction Volume (Domestic)



## Unsecured Loan Transaction Volume (Global)



## Finance Receivables (Before Securitization)



Note: 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 2021)  |
|--|---|---|--|
| 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.   | —                                       | Online event: 2  |
| Periodic briefings for analysts and institutional investors                | Representative directors or the director in charge of corporate management periodically conduct briefings.  | Yes                                     | Dialogue counterparties: 348   |
| Small meeting of outside directors   | We held small meetings for the first time between outside directors and institutional investors.  | Yes                                     | Online event: 1  |
| 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<br>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 Global 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: 158  |

### External Recognition of AEON Financial Service (As of September 30, 2022)

| IR Websites  | Awards and Accreditations  |
|--|--|
| Nikko Investor Relations Co., Ltd.                                 |  <p>2021 All Japanese Listed Companies' Website Ranking Overall Ranking: Best Sites</p> |
| Gomez Consulting Co., Ltd., a subsidiary of Morningstar Japan K.K. |  <p>Gomez IR Site Ranking 2021 Excellent Company: Silver Award</p>                      |

### Investor Relations Information Disclosure

| Materials                                 | Japanese | English |
|---|----------|---------|
| Announcement of results                   | ●        | ●       |
| Timely disclosure materials               | ●        | ●       |
| Materials for individual investors        | ●        | —       |
| Shareholder and stock information         | ●        | ●       |
| Performance and financial graphs and data | ●        | ●       |

| Indices                                  | Awards and Accreditations   |
|--|---|
| FTSE Blossom Japan Sector Relative Index |  <p>Selected of the component for the first time</p> |
| SOMPO Sustainability Index               |  <p>Included for 11 consecutive years</p>            |
| JPX-Nikkei Index 400                     |  <p>Included for nine consecutive years</p>          |

### Credit Rating Information (As of September 30, 2022)

| 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        |