

Results for Fiscal Year 2015

 **AEON Financial Service**

Consolidated Business Scale and Results



- Steady expansion on a consolidated basis to 37.22 million cardholders and ¥3,887.9 billion in finance receivables.
- Ordinary income increased 9% YoY to ¥359.6 billion, with double-digit YoY growth in ordinary profit and net income.

	FY 2015				
	FY 2014 Results	1H Change	2H Change	FY 2015 Results	YoY
Number of cardholders, consolidated	35.67 million	+1.04 million	+0.51 million	37.22 million	+1.55 million
Domestic	24.64 million	+0.61 million	+0.63 million	25.88 million	+1.24 million
AEON Bank accounts	4.32 million	+0.30 million	+0.31 million	4.93 million	+0.61 million
Finance receivables [including securitized receivables]	¥3,242.4 billion	+¥259.7 billion	+¥385.8 billion	¥3,887.9 billion	+¥644.5 billion

	FY 2015						
	1H Results	YoY	2H Results	YoY	FY 2015 Results	YoY	Difference from forecast
Ordinary income	¥173.8 billion	+15%	¥185.8 billion	+5%	¥359.6 billion	+9%	-¥20.3 billion
Ordinary expenses	¥147.9 billion	+12%	¥152.3 billion	+6%	¥300.2 billion	+9%	-¥18.7 billion
Ordinary profit	¥25.9 billion	+33%	¥33.4 billion	-1%	¥59.3 billion	+12%	-¥1.6 billion
Net income attributable to owners of the parent	¥14.1 billion	+28%	¥21.6 billion	+11%	¥35.7 billion	+18%	+¥2.7 billion
Dividends	¥28	+¥3	¥38 (Scheduled)	+¥3	¥66 (Scheduled)	+¥6	-

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Results by Area



- In Japan, growth in card transactions was weak due to low gasoline prices and refund of interest received was ¥800 million higher than planned.
- Overseas, ordinary profit improved because we controlled bad debt allowance, which offset a sudden devaluation of local currencies in the second half.

		FY 2015					
		1H		2H		Full Year	
			YoY		YoY		YoY
Ordinary income	Domestic	¥111.9 billion	+13%	¥127.9 billion	+6%	¥239.8 billion	+9%
	Share	64%	-1%	67%	+1%	66%	±0%
	Overseas	¥62.3 billion	+18%	¥60.7 billion	+6%	¥123.0 billion	+9%
	Share	36%	+1%	33%	-1%	34%	±0%
Ordinary profit	Domestic	¥14.5 billion	+70%	¥23.3 billion	-6%	¥37.9 billion	+14%
	Share	56%	+12%	62%	-4%	60%	±0%
	Overseas	¥11.3 billion	+4%	¥12.6 billion	+13%	¥24.0 billion	+9%
	Share	44%	-12%	38%	+4%	40%	±0%

*Results before inter-segment eliminations

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Results by Segment



	Credit	Banking	Overseas	Fee	Adjustment	Total
Ordinary income	¥161.3 billion	¥46.8 billion	¥123.0 billion	¥49.6 billion	-¥21.2 billion	¥359.6 billion
YoY	+10%	+12%	+9%	+9%	-	+9%
Ordinary expenses	¥124.4 billion	¥45.6 billion	¥99.0 billion	¥45.5 billion	-¥14.4 billion	¥300.2 billion
YoY	+9%	+10%	+10%	+5%	-	+9%
Bad debt allowance	¥12.6 billion	¥0.2 billion	¥31.2 billion	¥1.4 billion	-	¥45.6 billion
YoY	+43%	-	+5%	+20%	-	+15%
Ordinary profit	¥36.9 billion	¥1.1 billion	¥24.0 billion	¥4.0 billion	-¥6.8 billion	¥59.3 billion
YoY	+15%	+¥1.2 billion	+9%	+118%	-	+12%

Loans and bills discounted	¥415.8 billion	¥1,046.1 billion	¥243.2 billion	¥24.4 billion	-¥55.7 billion	¥1,673.9 billion
Loan yield (YoY)	14.7% (+0.2)	1.4% (-0.1)	25.3% (+0.5)	1.6% (-0.2)	-	8.7% (-0.3)
Interest rate (YoY)	0.5% (0.0)	0.1% (-0.1)	4.0% (0.0)	0.9% (0.0)	-	0.7% (-0.1)
Interest rate spread (YoY)	14.2% (+0.2)	1.3% (0.0)	21.4% (+0.6)	0.7% (-0.2)	-	7.9% (-0.3)

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Consolidated Balance Sheets



(Billions of yen)

Consolidated	Results	Change from start of fiscal year	Consolidated	Results	Change from start of fiscal year
Cash and deposits	444.8	-22.8	Deposits	2,152.9	+189.9
Loans and bills discounted	1,673.9	+199.7	Interest-bearing debt	760.6	-46.2
Domestic	1,430.7	+208.8	Domestic	383.8	-52.0
Cash advances and consumer loans	467.4	+50.9	Overseas	376.8	+5.8
Overseas	243.2	-9.1	Allowance for loss on refund of interest received	4.2	-0.6
Accounts receivable - installment	122.3	-15.8	Accounts payable - trade and other liabilities	313.4	+7.2
Customers' liabilities for acceptances and guarantees	173.4	-10.1	Acceptances and guarantees	173.4	-10.1
Allowance for doubtful accounts	-49.4	-0.1	Total liabilities	3,404.6	+140.1
Securities and other assets	480.3	+5.3	Net assets	340.8	+15.9
Total assets	3,745.5	+156.0	Total liabilities and net assets	3,745.5	+156.0
Interest rate spread	7.9%	-0.3%*	Shareholders' equity ratio [domestic standard]	7.4%	-0.7%

*Change from previous fiscal year

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FY 2015 in Review

1. Progress of Digitalization
2. Strengthening the Business Foundation

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1.1: In-store Branch Reforms



- We opened digitalized branches in Japan and also in Malaysia and Cambodia.
- The introduction of digital signage supported paperless operations and other benefits that improved operating efficiency.

Japan



Former branch



New branch

1.1: In-store Branch Reforms



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Malaysia



Before renovation



After renovation

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1.1: In-store Branch Reforms



- We opened digitalized branches in Japan and also in Malaysia and Cambodia.
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Cambodia



Before renovation



After renovation

1.2: More Efficient Cardholder Sign-Up



- Cardholder sign-up using tablets has grown to 90% of in-store cardholder sign-ups.
- Improved functions have reduced card issuance time and the immediate issuance of cards has increased the activity rate



Cardholder sign-up using a tablet terminal

Effect of Cardholder Sign-Up Using Tablets

Faster Credit Screening

- Shorter card issuance time
- Increased immediate issuance of cards

Higher activity rate and total transaction amount

- Immediate issuance cardholders
Average monthly card use has increased by 20%

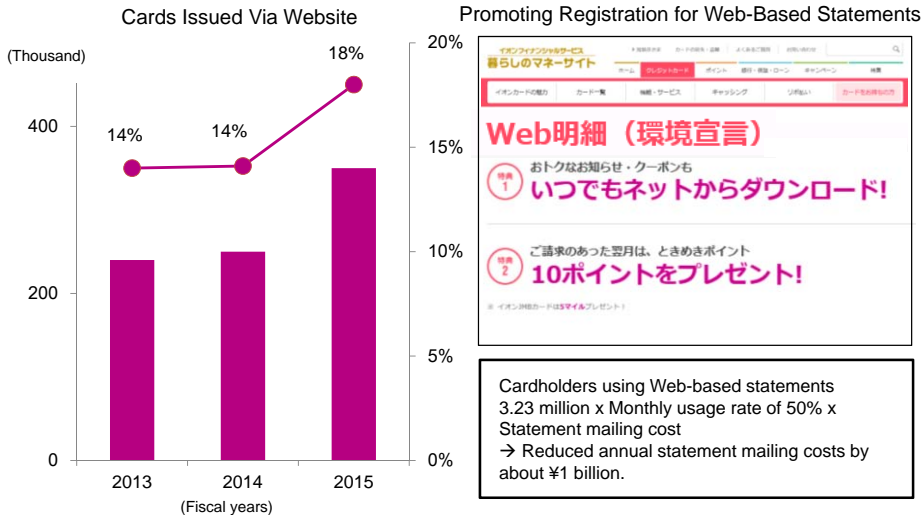
Lower Sign-Up and Issuance Costs

- Lower personnel, promotion and mailing expenses

1.3: Web-Based Initiatives (Credit Cards)



- 350,000 cards issued via website (18% of total), with 80% registered for Web-based statements.
- 3.23 million cardholders use Web-based statements, up by 610,000 YoY, which has reduced annual statement mailing costs by about ¥1 billion.

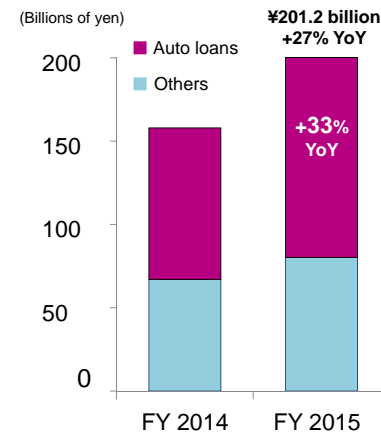


1.4: Web-Based Initiatives (Installment Sales Finance)



- Web-based credit screening has simplified applications, reduced incomplete applications, and increased credit screening speed.
- Addressing sales needs has resulted in strong transaction volume at existing stores and development of new affiliated merchants.

Installment Sales Finance Transaction Volume



Effect of Introducing Web-Based Applications

Faster Credit screening

- Less time to obtain credit screening results
- Accommodates affiliated merchant sales needs

Increased Transaction Volume

- Transaction volume up 34% YoY at affiliated merchants using Web-based credit screening

*Comparison of 2H results after full-scale introduction

Increase in Affiliated Merchants

- New auto loan affiliated merchants up 52% YoY

1.5: Increased Transaction Volume in Japan



- Total transaction volume for card shopping, unsecured loans, installment sales finance and housing loans exceeded ¥5 trillion.
- Increase in cardholders, promotion of free ATM tie-ups, enhancement of new affiliated merchant development and other initiatives increased transaction volume.

FY 2015 Transaction Volume by Product and Finance Receivables

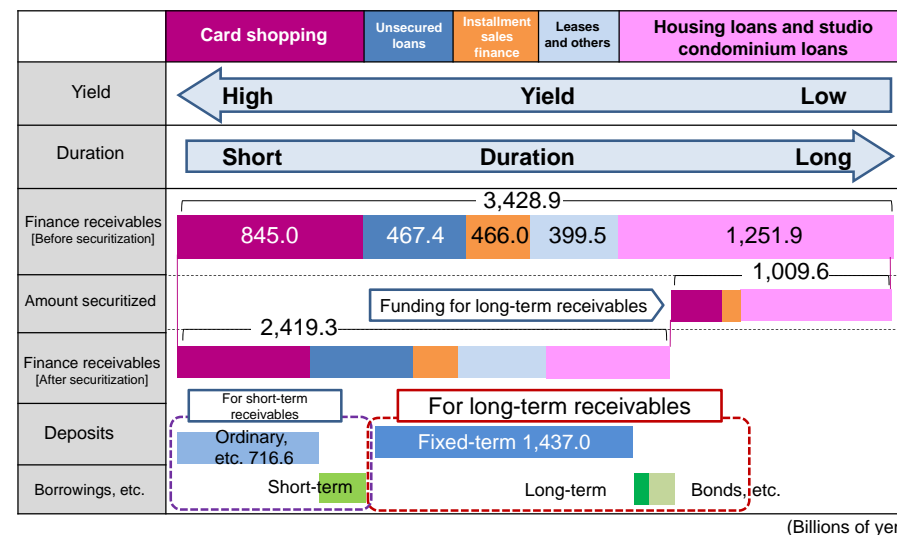
(Billions of yen unless otherwise indicated)

	Credit Card Shopping	Unsecured Loans (cash advances + small consumer loans)	Installment sales finance and customers' liabilities for acceptances and guarantees	Housing Loans and Studio Condominium Loans	Total
Transaction volume	4,104.7	406.9	201.2	385.1	5,098.1
YoY	+7%	+5%	+27%	+42%	+10%
Finance receivables [excluding securitized receivables]	845.0	467.4	466.0	1,251.9	3,030.4
YoY	+71.1	+50.9	+87.8	+300.7	+510.7

2.1: A More Efficient Balance Sheet



- Increase balance sheet efficiency by reducing long-term debt in Japan and securitizing long-term receivables.
- Increase the proportion of ordinary deposits to reduce domestic funding costs.



2.2: Initiatives to Reduce Bad Debt (Overseas)



- We continue to tighten credit and strengthen collection of debt, and quarterly bad debt allowance has decreased.
- We need to shift from loan receivables with high debt risk to product sales receivables

Overseas Bad Debt Allowance – Yen Basis

	1Q	2Q	3Q	4Q	Full Year
Bad debt allowance	¥8.1 billion	¥8.1 billion	¥7.9 billion	¥6.9 billion	¥31.2 billion
YoY	+35%	+5%	-1%	-12%	+9%

Product Comparison for Three Companies in Overseas Markets

		Credit Cards		Hire Purchase		Personal Loans		Total	
		YoY	YoY	YoY	YoY	YoY	YoY		
Hong Kong	Yield	22.2%	-0.7%	—	—	19.9%	+0.2%	21.5%	-0.4%
	Bad debt allowance ratio	4.2%	-0.8%	—	—	8.1%	-1.4%	5.4%	-1.0%
	Margin	18.0%	+0.7%	—	—	11.8%	+1.6%	19.0%	+0.6%
Thailand	Yield	23.6%	-1.3%	23.3%	-1.5%	26.7%	0.0%	24.7%	-0.8%
	Bad debt allowance ratio	6.3%	-0.6%	7.9%	-2.3%	9.2%	0.0%	7.7%	-0.8%
	Margin	17.3%	-0.7%	15.4%	+0.8%	17.5%	0.0%	17.0%	0.0%
Malaysia	Yield	14.6%	-2.9%	16.8%	-0.6%	16.8%	-2.0%	16.5%	-1.2%
	Bad debt allowance ratio	4.0%	+0.8%	4.9%	-0.1%	8.8%	+1.6%	5.7%	+0.2%
	Margin	10.6%	-3.7%	11.9%	-0.5%	8.0%	-3.6%	10.8%	-1.4%

*Bad debt allowance ratio = Provision of allowance for doubtful accounts / Finance receivables

FY 2016 Initiatives

- Promote Digitalization Worldwide
- Improve Product and Service Convenience
- Improve Profitability of Assets

1.1: Digitalization



- Promote digitalization in Japan and overseas to further increase customer convenience and raise operating efficiency.
- Introduce AI, use table tablets, and initiate fingerprint authorization testing for ATMs.



AI in use



Cardless fingerprint authorization



Product explanation using table tablets



1.2: Introduce Smartphone Apps to Improve Convenience



- Develop AEON Wallet, an app that feels like using a wallet.
- We plan to include efficient sales promotions for customers visiting stores, point administration, and settlement functions.



Functions (Planned)	
1. Information inquiry	Inquiry various AEON Card information by smartphone
2. Various registrations & changes	Various registration and change procedures via smartphone
3. Coupon delivery	Various coupons delivered to customers' smartphones
4. Information delivery	Deliver optimized information to customers
5. Credit card sign-up	Issue AEON Cards via customer smart phones

1.3: Employ Underutilized AEON Group Business Platform



- Enhance use of tablets to sign up cardholders at strategic small stores.
- Also deploy in greater Tokyo, and strengthen initiatives at new AEON Group shopping malls and drugstores.



Simplifies the application process

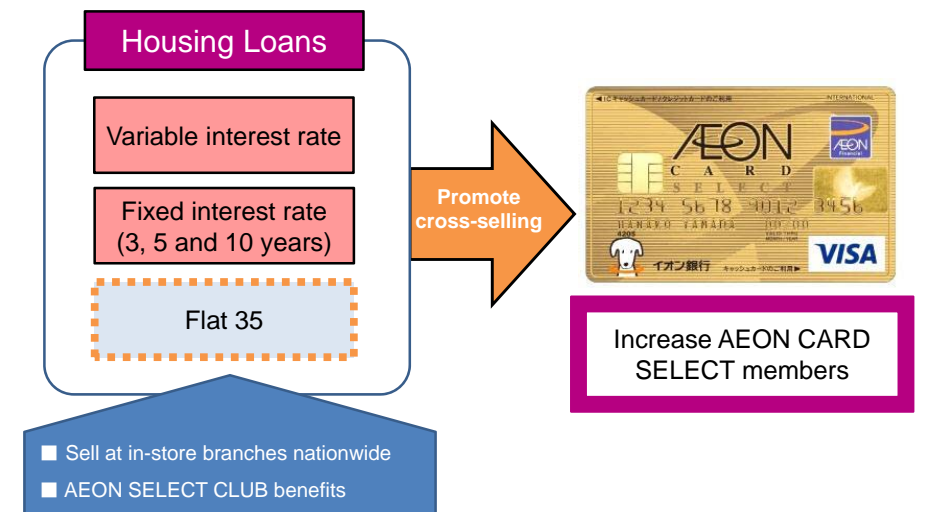
Share of Households	
Tokyo	18%
Greater Tokyo	32%
National average	46%

Use the AEON Group's platform

2.1: Promote Cross-Selling



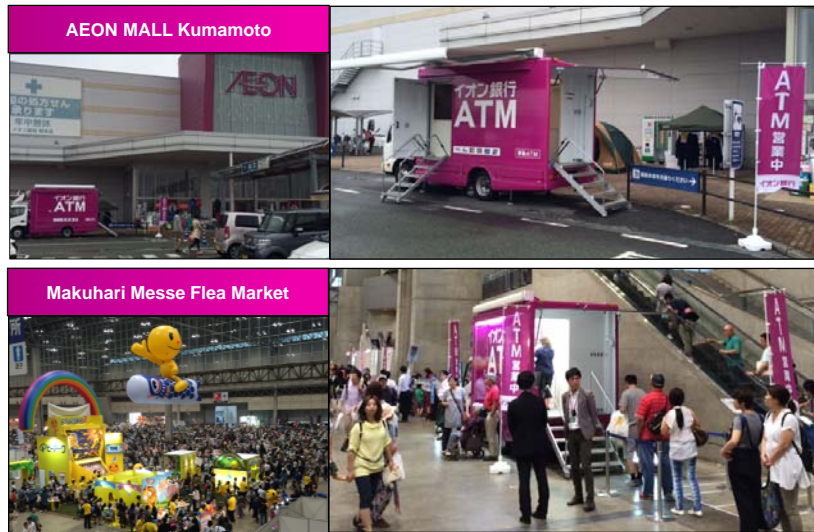
- Expand Flat 35 housing loan origination channels nationwide.
- Use AEON SELECT CLUB benefits to promote cross-selling with credit cards.



2.2: Introduce Mobile ATMs



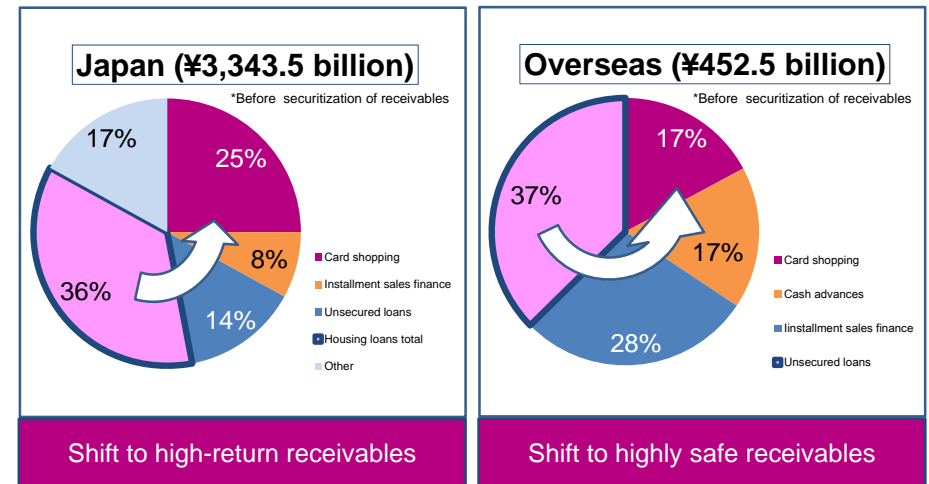
- Introduce mobile ATMs. With electricity and wireless communications powered by a generator, they can be deployed nationwide.
- They are able to meet a wide range of cash dispensing needs to support customers in areas affected by disasters and at events.



3: Review Receivables Portfolio



- Improve safety and efficiency of receivables with screening that emphasizes returns.
- Analyze issues including product, area, and credit duration.



Forecast of Results for FY 2016



- We plan to increase cash dividends per share by a ¥2.00 commemorative dividend, with an increase of ¥1.00 in both 1H and 2H.

	Forecast of Results	
	Results	YoY
Ordinary income	¥380 billion	+6%
Ordinary profit	¥63 billion	+6%
Net income attributable to owners of the parent	¥37 billion	+3%
Net income per share	¥186.19	+3%

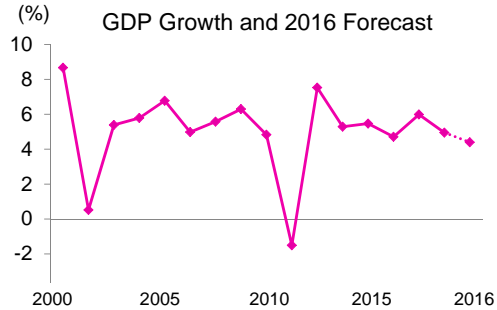
	Interim		Year End		Full Year		Payout Ratio	
	Forecast	YoY	Forecast	YoY	Forecast	YoY	Forecast	YoY
Dividend forecast	¥29	+¥1	¥39	+¥1	¥68	+¥2	36.5%	-0.1%

Initiatives in Malaysia

External Environment in Malaysia



- The export environment is challenging because of the worsening economic outlook for the United States and China, and a financial austerity program is in place. The real GDP growth rate for 2016 is forecast to be +4.0% to +4.5%, compared with +5.0% for 2015.
- Lower commodity and oil prices, ongoing currency depreciation, and the impact of the GST on retail sales are concerns.

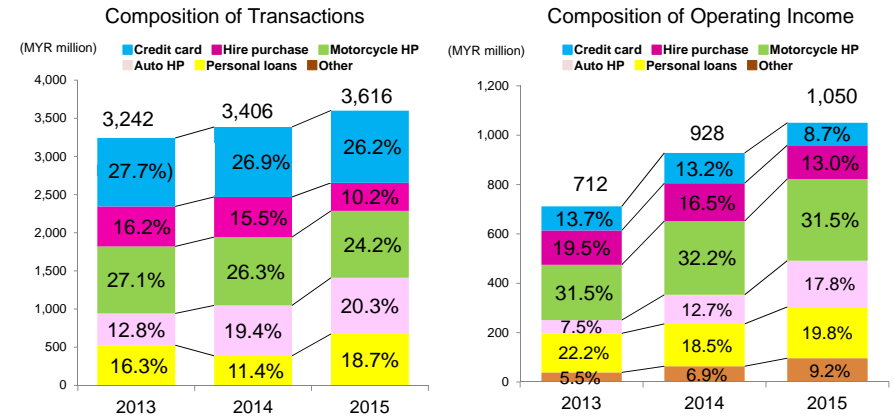


	December 31, 2014	December 31, 2015
Retail sales growth	3.4%	3.0%
WTI crude oil price	USD 59.1/bbl	USD 37.2/bbl
Palm oil price	USD 624.5/t	USD 520.1/t
USD : MYR	USD 1 = MYR 3.6	USD 1 = MYR 4.2

Earnings Structure in Malaysia



- High dependency on installment products, which still account for over 60% of operating income.
- Promoting AEON BIG co-branded cards to increase cardholders and expand transaction volume.
- Expanding the insurance agency business and entering the e-money business to increase fee income.



The growing share of credit card and fee income is transforming our earnings structure.

Doubtful Accounts in Malaysia

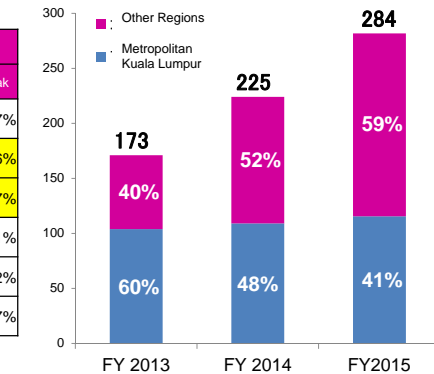


- Collections in service businesses, agriculture and retailing have deteriorated since the GST was introduced.
- We are increasing the provision of allowance for doubtful accounts in regions where the above businesses account for a substantial share of operating income.
- The head office has structured a support system for regions to focus on debt collection.

Customers by Business

	Metro Kuala Lumpur	North	South	East Coast	East Malaysia	
					Sabah	Sarawak
Service	26%	15%	18%	27%	27%	17%
Retail	11%	11%	11%	10%	12%	16%
Agro	1%	3%	5%	11%	12%	7%
Mfg.	21%	32%	31%	10%	7%	11%
Public	16%	22%	14%	24%	22%	22%
Other	25%	17%	21%	17%	20%	27%

Geographic Distribution of Provision of Allowance for Doubtful Accounts (MYR million)

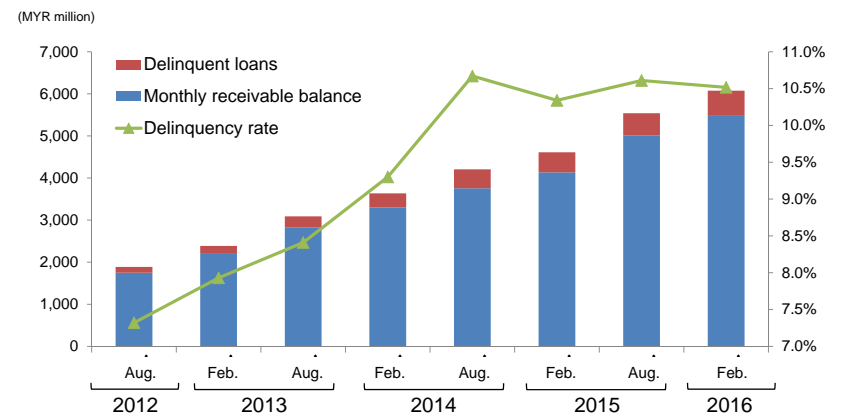


Doubtful Accounts in Malaysia



- More stringent screening, mainly for auto and motorcycle installment loans.
- Delinquent rate has been trending downward recently.

Finance Receivables and Delinquency Rate



Initiatives to Digitalize Branches



- We have been opening digital branches since FY 2015, and now have three in operation.
- We are promoting cashless, paperless operations by introducing self-service terminal payment at ATMs and applications via tablet.



We will renovate and digitalize 30 existing branches in FY 2016.

Initiatives to Digitalize Branches



ATM Corner before Renovation



Pre-Digitalization Application



Having More ATMs Reduces Operating Costs



Tablet Applications Increase Operating Efficiency



Initiatives to Digitalize Branches – Operating Efficiency Gains



- Less time managing cash has reduced working hours and overtime.
- Cashless operation has reduced costs associated with cash collection.
- Shorter customer wait times, and tablet terminals simplify application.

Operating Efficiency Gains at Menara Olympia Branch

	Oct.-Dec.	Jan.-Mar.	Change from Pre-Renovation
Total working time (hours)	5,068	4,082	-19%
Cash collection costs (MYR) (ATM cash collection + counter cash collection)	13,547	6,750	-50%
Branch floor space (sq. ft.)	2,760	1,260	-54%
Rent (MYR)	96,678	57,078	-41%
Average wait time for application	7 min 46 sec	7 min 10 sec	-36 sec
ATM use (times)	18,392	24,761	+35%

Achieved better customer service, higher employee productivity and lower branch operating costs.

Initiatives in Cambodia

Cambodia Business Overview



Cambodia Business Overview

(As of Dec. 31, 2015)

Company name	AEON SPECIALIZED BANK (CAMBODIA) PLC. *Name changed from AEON MICROFINANCE (CAMBODIA) CO., LTD. in February 2016
Established	October 2011
Capital	USD 10 million
Employees	430
Branches	8
Businesses	<ul style="list-style-type: none"> • Installment loans for consumer durables • Personal loans • Credit cards (new)
Transaction volume	USD 33.4 million (+35% YoY)
Operating income	USD 7.6 million (+43% YoY)
Ordinary income	USD 1.4 million (+35% YoY)
Receivables	USD 27.9 million (+34% YoY) *Ranks 10th among 53 companies in the microfinance industry

- Changed to a specialized bank in February 2016.
- As a specialized bank, received authorization to become Cambodia's first credit card issuer and began issuing cards in February 2016.



Newspaper ad announcing AEON SPECIALIZED BANK

Initiatives to Date



History

2011	Oct.	Established AEON MICROFINANCE (CAMBODIA) CO., LTD.
	Dec.	Began offering installment loans for consumer durables (purpose loans)
2013	Apr.	Became profitable on a monthly basis
	Jun.	Opened Siem Reap Branch
	Sep.	Began issuing member cards
2014	Jan.	Eliminated accumulated deficit
	Mar.	Began offering personal loans
2015	Oct.	Acquired specialized bank license
2016	Feb.	Completed transition to specialized bank Began issuing credit cards



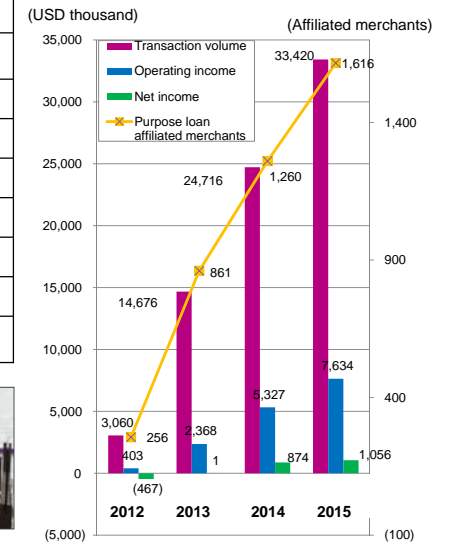
Installment loan application



Personal loan application

Performance

• Applications now average about 6,000 per month



Credit Card Business Launched



Cambodia's Credit Card Market

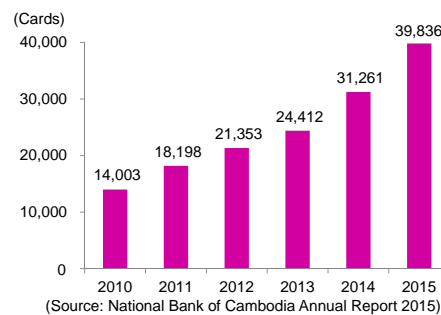
Cards issued in Cambodia	39,836
Issuers	11 (only commercial banks could issue until now)
Issuer ranking	1. ACLEDA Bank 10,486 cards
	2. Union Commercial Bank 7,378 cards
	3. Canadia Bank 6,040 cards

(Source: National Bank of Cambodia Annual Report 2015)

Reasons Card Issuance Growth Has Been Slow

- Until now, only commercial banks could issue credit cards.
- Issuing banks have been conservative, only issuing cards to people with a monthly income above USD 1,000, which is only 4% of the working population.
- A cash security deposit was a requirement at application.
- Another constraint has been the limited number of large retail facilities where cards could be used.

Credit Cards Issued



(Source: National Bank of Cambodia Annual Report 2015)

Factors Differentiating AEON

- Creating a group of cardholders centered on the largest shopping center in Cambodia, AEON MALL, which serves 280,000 visitors a week.
- Using expertise in unsecured loan business to issue true credit cards.

AEON MALL Phnom Phen



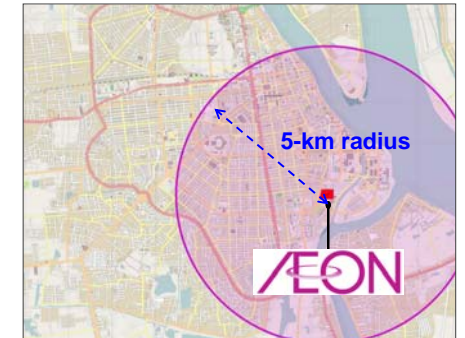
Cambodia's First Modern Shopping Mall



Overview of AEON MALL Phnom Phen

Date opened	June 2014
Floor space	68,000 m ²
Specialty stores	190

AEON MALL's 5-km Radius Service Area



5-Kilometer Radius Service Area

Population	770,000
Households	200,000
Household income	78% of households above USD 400 per month

Issuing AEON cards will generate synergies as we sign up customers in the vicinity of our mall as cardholders.

Signing Up Cardholders at AEON MALL



Initial Sign-Up of AEON Gold Card Cardholders (From April 8, 2016)

- Began taking Aeon Gold Card applications from people who already have credit cards (annual monthly income above USD 1,000).
- 726 applications from the start on April 8 through April 31.
- We will focus on our 50,000 loan customers to add classic card cardholders in stages.



Signing Up Cardholders at AEON MALL



High-class credit card application desk



Digital signage provides instructions



Credit card visual display

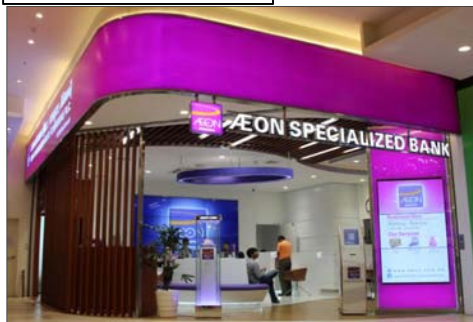
Digitalization Initiatives: Digital Branches 1.1



- Introducing cutting-edge branch concepts in Japan, Thailand and neighboring countries.
- Promoting digitalization encompassing digital signage, and paperless operations.

New Branch Concept

Former Branch



Digitalization Initiatives: Digital Branches 1.2



Can send short mobile phone messages to summon waiting customers



Purpose loan application using a tablet



Card activation via tablet



Advertising on large screens

Digitalization Initiatives: Net Use 2.1



■ Situation in Cambodia

- The average age is young in Cambodia at 24
- The post civil war generation welcomes digitalization and Internet use is spreading rapidly
- 78% of Internet users, or about 3 million people, use Facebook



Café visitors enjoying the Internet

■ AEON Financial Service on Facebook

30,000 views in three days after posting our credit card TV commercial



(Reference) Allowance for Doubtful Accounts and Allowance for Loss on Refund of Interest Received by Segment



■ Allowance for Doubtful Accounts (by Segment)

(Billions of yen)

	Credit	Fee	Banking	Overseas	Total
Allowance for doubtful accounts, beginning of period	26.1	3.1	3.2	16.8	49.2
Provision of allowance for doubtful accounts	12.6	1.4	0.0	31.2	45.6
Write-off of doubtful accounts (including transferred debt)	11.2	0.3	0.0	33.0	45.4
Allowance for doubtful accounts, end of period	27.5	4.2	3.2	15.0	49.4

(Domestic subsidiaries) AEON Bank: ¥3.2 billion, AEON Product Finance: ¥4.7 billion, AEON Housing Loan Service: ¥1.2 billion

■ Allowance for Loss on Refund of Interest Received

(Billions of yen)

	FY 2014	FY 2015
Allowance for loss on refund of interest received, beginning of period	3.0	4.8
Provision for loss on refund of interest received	5.8	3.3
Interest refunded (Sums refunded and appropriation of interest to principal)	4.0	3.9
Allowance for loss on refund of interest received, end of period	4.8	4.2

(Reference) FY 2014 Results (Hong Kong, Thailand and Malaysia)



■ Consolidated Results of AEON Credit Service (Asia) Co., Ltd.

(Billions of yen)

	FY 2014		FY 2015	
	Results	YoY	Results	YoY
Ordinary income	18.1	122%	19.5	108%
Ordinary profit	4.8	138%	4.7	98%
Net income	3.9	139%	3.8	98%

Exchange rates
 •2014: HKD 1 = JPY 14.04
 •2015: HKD 1 = JPY 15.54

■ Consolidated Results of AEON THANA SINSAP (THAILAND) PLC.

(Billions of yen)

	FY 2014		FY 2015	
	Results	YoY	Results	YoY
Ordinary income	57.6	118%	62.0	108%
Ordinary profit	10.1	101%	11.3	113%
Net income	8.0	101%	9.0	113%

Exchange rates
 •2014: THB 1 = JPY 3.33
 •2015: THB 1 = JPY 3.48

■ Results of AEON Credit Service (M) Berhad

(Billions of yen)

	FY 2014		FY 2015	
	Results	YoY	Results	YoY
Ordinary income	28.3	128%	32.0	106%
Ordinary profit	9.4	129%	9.1	97%
Net income	7.0	128%	6.9	99%

Exchange rates
 •2014: MYR 1 = JPY 32.58
 •2015: MYR 1 = JPY 30.34

(Reference) FY 2015 Business Plan (Domestic)



	FY 2015	FY 2016	
	Results	Plan	YoY
Number of cardholders	25.88 million	27.40 million	+1.52 million
Card shopping transaction volume	¥4,104.7 billion	¥4,430.0 billion	108%
E-money transaction volume	¥2,130.7 billion	¥2,250.0 billion	106%
Balance of cash advances	¥405.5 billion	¥433.0 billion	+¥27.5 billion
Balance of small consumer loans	¥61.8 billion	¥85.0 billion	+¥23.2 billion
Balance of unsecured loans	¥467.4 billion	¥518.0 billion	+¥50.6 billion