

## Results for the First Half of Fiscal Year 2016

 **AEON Financial Service**

## Consolidated Business Scale and Results



- Steady expansion on a consolidated basis to 38.16 million cardholders and ¥4,111.5 billion in finance receivables
- Increase in installment sales finance in Japan and allowance for doubtful accounts in Thailand based on forecast levels

| Business Scale                      | 1Q               |                         | First Half Total |                         |
|-------------------------------------|------------------|-------------------------|------------------|-------------------------|
|                                     | Results          | Change from start of FY | Results          | Change from start of FY |
| Number of cardholders, consolidated | 37.73 million    | +510 thousand           | 38.16 million    | +940 thousand           |
| Domestic                            | 26.20 million    | +320 thousand           | 26.44 million    | +560 thousand           |
| AEON Bank accounts                  | 5.09 million     | +160 thousand           | 5.25 million     | +320 thousand           |
| Finance receivables                 | ¥4,005.4 billion | +¥147.8 billion         | ¥4,111.5 billion | +¥253.8 billion         |

| Consolidated Results                        | 1Q            |      | 2Q            |      | First Half Total |      |                          |
|---|---------------|------|---------------|------|------------------|------|--------------------------|
|   | Results       | YoY  | Results       | YoY  | Results          | YoY  | Difference from forecast |
| Ordinary income                             | ¥90.4 billion | +6%  | ¥90.5 billion | +3%  | ¥180.9 billion   | +4%  | -¥1.1 billion            |
| Ordinary expenses                           | ¥76.7 billion | +5%  | ¥76.8 billion | +3%  | ¥153.5 billion   | +4%  | -¥0.5 billion            |
| Ordinary profit                             | ¥13.7 billion | +9%  | ¥13.6 billion | +3%  | ¥27.4 billion    | +6%  | -¥0.6 billion            |
| Profit attributable to owners of the parent | ¥8.9 billion  | +25% | ¥8.0 billion  | +16% | ¥17.0 billion    | +21% | +¥2.0 billion            |

|                   |   |     |
|-------------------|---|-----|
| Interim Dividends | — | ¥29 |
|-------------------|---|-----|

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## Results by Area



- In Japan, housing loan transactions grew and ordinary deposits increased due to the effects of negative interest rates
- Overseas, exchange rates were in line with expectations. We tightened credit and shifted to product sales receivables

(Billions of yen)

|                 |                       | FY 2016 |      |         |      |                  |      |
|-----------------|-----------------------|---------|------|---------|------|------------------|------|
|                 |                       | 1Q      |      | 2Q      |      | First Half Total |      |
|                 |                       | Results | YoY  | Results | YoY  | Results          | YoY  |
| Ordinary income | Domestic              | 62.6    | +14% | 64.1    | +13% | 126.7            | +13% |
|                 | Share of consolidated | 69%     | +4%  | 70%     | +6%  | 69%              | +5%  |
|                 | Overseas              | 28.4    | -7%  | 27.3    | -14% | 55.7             | -11% |
|                 | Share of consolidated | 31%     | -4%  | 30%     | -6%  | 31%              | -5%  |
| Ordinary profit | Domestic              | 8.7     | +27% | 9.4     | +24% | 18.2             | +25% |
|                 | Share of consolidated | 61%     | +6%  | 64%     | +7%  | 62%              | +6%  |
|                 | Overseas              | 5.4     | -6%  | 4.8     | -14% | 10.2             | -10% |
|                 | Share of consolidated | 39%     | -6%  | 36%     | -7%  | 38%              | -6%  |

\*Results before inter-segment eliminations

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## Results by Segment



| (Billions of yen)  |                           | 1Q      |         | 2Q      |         | First Half Total |         |
|--------------------|---------------------------|---------|---------|---------|---------|------------------|---------|
|                    |                           | Results | YoY     | Results | YoY     | Results          | YoY     |
| Credit business    | Ordinary income           | 39.6    | +6%     | 43.9    | +15%    | 83.6             | +10%    |
|                    | Ordinary profit           | 7.7     | -7%     | 9.5     | +13%    | 17.3             | +3%     |
|                    | Ordinary profit ratio (%) | (19.6%) | (-2.7%) | (21.7%) | (-0.4%) | (20.7%)          | (-1.5%) |
| Banking business   | Ordinary income           | 14.6    | +26%    | 12.2    | +19%    | 26.9             | +23%    |
|                    | Ordinary profit           | 1.6     | +675%   | -0.6    | -       | 1.0              | +1.2    |
|                    | Ordinary profit ratio (%) | (11.4%) | (+9.6%) | (-)     | (-)     | (-)              | (-)     |
| Overseas business  | Ordinary income           | 28.4    | -7%     | 27.3    | -14%    | 55.7             | -10%    |
|                    | Ordinary profit           | 5.4     | -5%     | 4.8     | -14%    | 10.2             | -10%    |
|                    | Ordinary profit ratio (%) | (19.0%) | (+0.4%) | (17.9%) | (-0.0%) | (18.5%)          | (+0.2%) |
| Fee business, etc. | Ordinary income           | 13.0    | +12%    | 13.6    | +9%     | 26.7             | +10%    |
|                    | Ordinary profit           | 0.8     | +1%     | 1.0     | +1%     | 1.9              | +1%     |
|                    | Ordinary profit ratio (%) | (6.6%)  | (-0.7%) | (7.9%)  | (-0.6%) | (7.2%)           | (-0.7%) |
| Adjustment         | Ordinary income           | -5.3    | -       | -6.6    | -       | -12.0            | -       |
|                    | Ordinary profit           | -1.9    | -       | -1.2    | -       | -3.1             | -       |
| Total              | Ordinary income           | 90.4    | +6%     | 90.5    | +3%     | 180.9            | +4%     |
|                    | Ordinary profit           | 13.7    | +9%     | 13.6    | +3%     | 27.4             | +6%     |
|                    | Ordinary profit ratio (%) | (15.2%) | (+0.5%) | (15.1%) | (+0.0%) | (15.2%)          | (+0.3%) |

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## Consolidated Balance Sheets



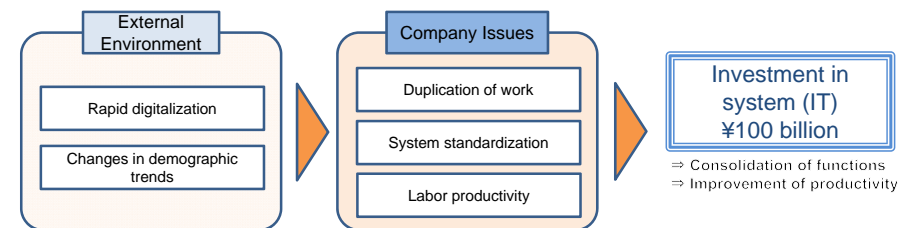
| (Billions of yen)                                    |         |                                  |  |         |                                  |
|--|---------|----------------------------------|--|---------|----------------------------------|
|  | Results | Change from start of fiscal year |  | Results | Change from start of fiscal year |
| Cash and deposits                                    | 543.0   | +98.2                            | Deposits                                       | 2,360.2 | +207.2                           |
| Loans and bills discounted                           | 1,736.9 | +62.9                            | Interest-bearing debt                          | 737.3   | -23.3                            |
| Domestic   | 1,508.6 | +72.9                            | Domestic                                       | 374.8   | -8.9                             |
| Cash advances and consumer loans                     | 492.5   | +25.1                            | Overseas                                       | 362.4   | -14.4                            |
| Overseas   | 233.3   | -9.9                             | Provision for loss on interest repayment       | 2.1     | -2.0                             |
| Accounts receivable – installment                    | 1,104.5 | +82.1                            | Accounts payable – trade and other liabilities | 153.5   | -20.0                            |
| Customers' liabilities for acceptance and guarantees | 157.6   | -15.8                            | Acceptances and guarantees                     | 157.6   | -15.8                            |
| Allowance for doubtful accounts                      | -50.1   | -0.6                             | Total liabilities                              | 3,555.9 | -151.2                           |
| Securities and other assets                          | 437.2   | -43.0                            | Total net assets                               | 373.7   | +32.4                            |
| Total assets   | 3,929.3 | +183.7                           | Total liabilities and net assets               | 3,929.3 | +183.7                           |
| Interest rate spread                                 | 7.3%    | -0.8%*                           | Shareholders' equity ratio [domestic standard] | 8.3%    | +0.9%                            |

\*Change from previous fiscal year

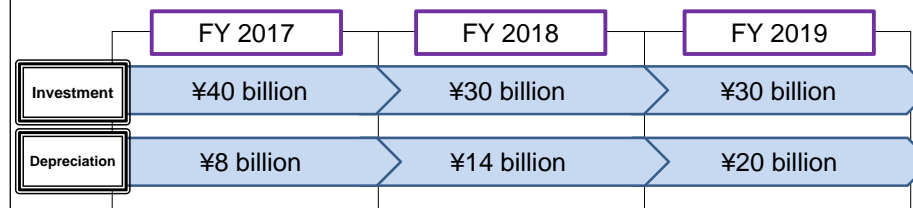
## Purpose of Capital Increase



- Enhance investment in systems to respond to the rapid advance of digitalization and to improve productivity
- Promote further growth by raising funds through stock and convertible bonds to supplement the capital allowance



## Schedule for Total Investment in System



## Increasing Labor Productivity by Investing in System (IT)



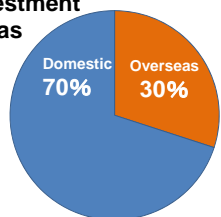
- In Japan, overcame falling yields resulting from legal changes through cost improvements and business expansion through M&A, etc.
- Increase productivity through investment in system (IT) and improve costs, primarily overseas

### Changes in the Last 10 Years

|  | FY 2006           |                  | M&A                                | FY 2015           |                   |
|--|-------------------|------------------|------------------------------------|-------------------|-------------------|
|  | Japan             | Overseas         |                                    | Japan             | Overseas          |
| Finance receivables                            | 607               | 203.7            | Bank                               | 3,214.10          | 452.5             |
| Yield  | 20%               | 30%              | Hire purchase                      | 6%                | 25%               |
| Total (Personnel expenses, bad debt allowance) | 38.4 (12.1, 26.3) | 20.1 (6.0, 14.1) | Insurance agency                   | 41.2 (28.3, 12.9) | 49.5 (18.2, 31.2) |
| Ordinary profit                                | 31.7              | 9.3              | Short-term, small-amount insurance | 35.3              | 24                |
|  | Consolidated 41.0 |                  | Leasing                            | Consolidated 59.3 |                   |

\*Personnel expenses and bad debt allowance are expenses related to finance receivables

### Investment Areas



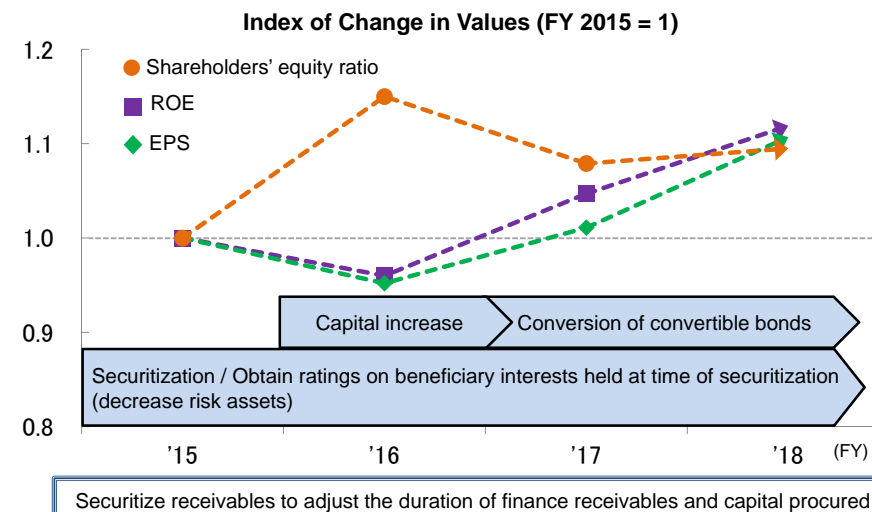
### Main Investments

|                                     |   |
|-------------------------------------|---|
| Research of new technologies        | Make practical use of AI, authentication functions, blockchain technology and other technologies  |
| Strengthening of analysis functions | Use AI in data analysis to raise the accuracy of screening, receivables management and promotions |
| Standardization of systems (IT)     | Develop a foundation for providing services by unifying domestic and overseas systems             |

## Capital Policy – Shareholders' Equity Ratio



- Improve the productivity of capital through measures such as shifting our receivables portfolio to focus on returns
- Maintain the shareholders' equity ratio at around 8% by increasing shareholders' equity and decreasing risk assets



## Forecast of Results for FY 2016



■ Net income per share of ¥171.56 (start of fiscal year: ¥186.19) due to capital increase

| 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                            | ¥171.56      | -5% |

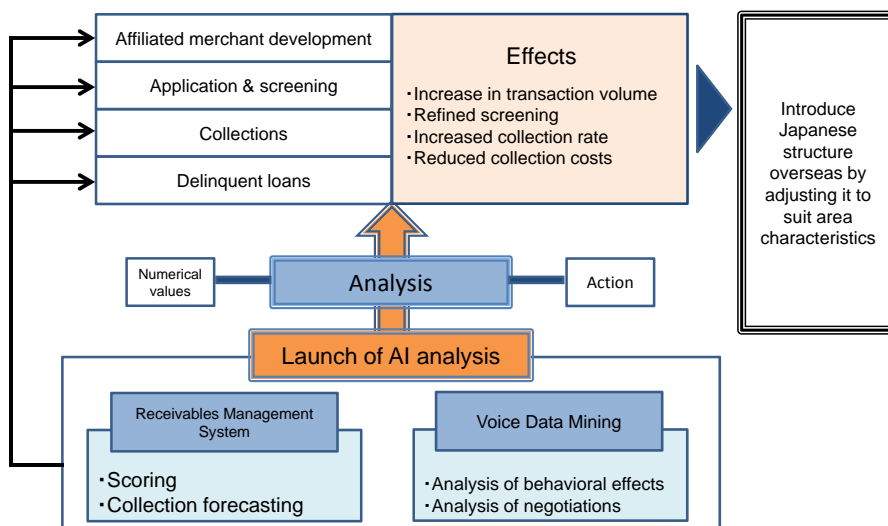
|                   | Interim |     | Year End |     | Full Year |     | Payout Ratio |       |
|-------------------|---------|-----|----------|-----|-----------|-----|--------------|-------|
|                   | Result  | YoY | Forecast | YoY | Forecast  | YoY | Forecast     | YoY   |
| Dividend forecast | ¥29     | +¥1 | ¥39      | +¥1 | ¥68       | +¥2 | 39.6%        | +3.1% |

## Key Initiatives for FY 2016

## —Improvement of Screening and Collection Efficiency—



- Streamline administration of receivables, improve collection costs and expand income opportunities
- Provide feedback on results of delinquency analysis to screening, collections and other areas and refine screening



## —Initiatives for Cardless Operations—



- Started payment service with Apple Pay in October
- Addition of payment function to smartphone app (AEON Wallet), virtualization of credit cards
- Will also roll out these operations in Asia to provide common services between Japan and overseas

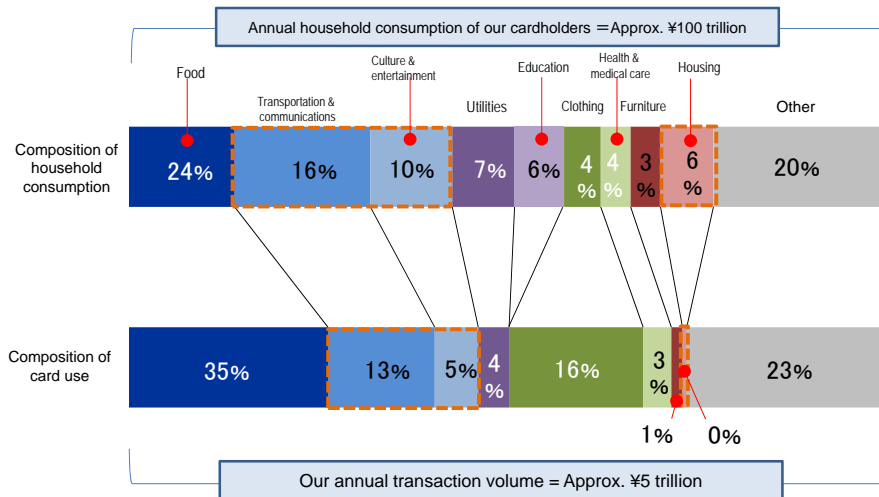


Roll out cashless and cardless operations overseas

## —Initiatives to Increase Card Transaction Volume—



- Strengthened services and benefits in response to changes in household consumption and developed new affiliated merchants
- Launched a rent payment service in September. Will promote use of our services in household consumption

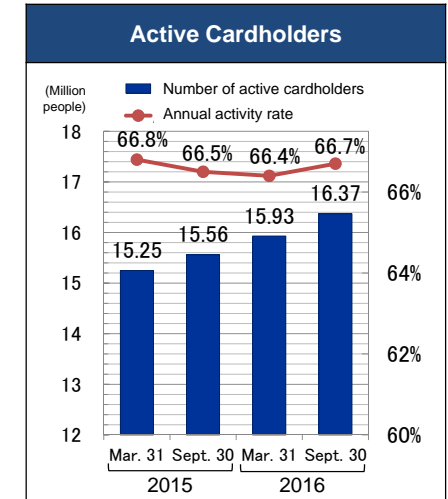
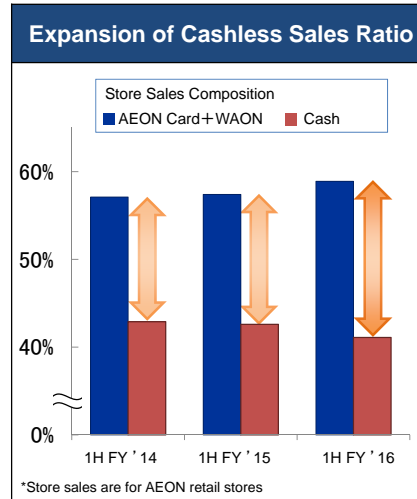


Source: Statistics Bureau, Ministry of General Affairs and Communications, 2015 Survey of Household Economy

## —Promotion of Card Use—



- Enhanced AEON Card point benefits starting in June (double points when used at AEON Group stores)
- Increased the activity rate by expanding the AEON Group's share of sales



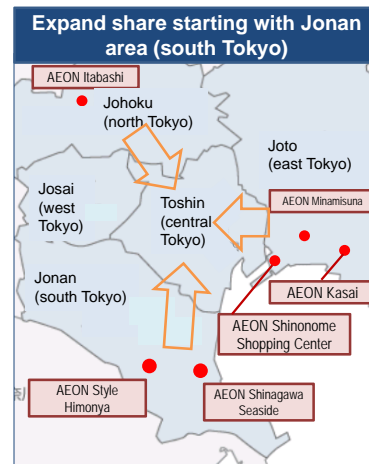
## —Strategy in Greater Tokyo—



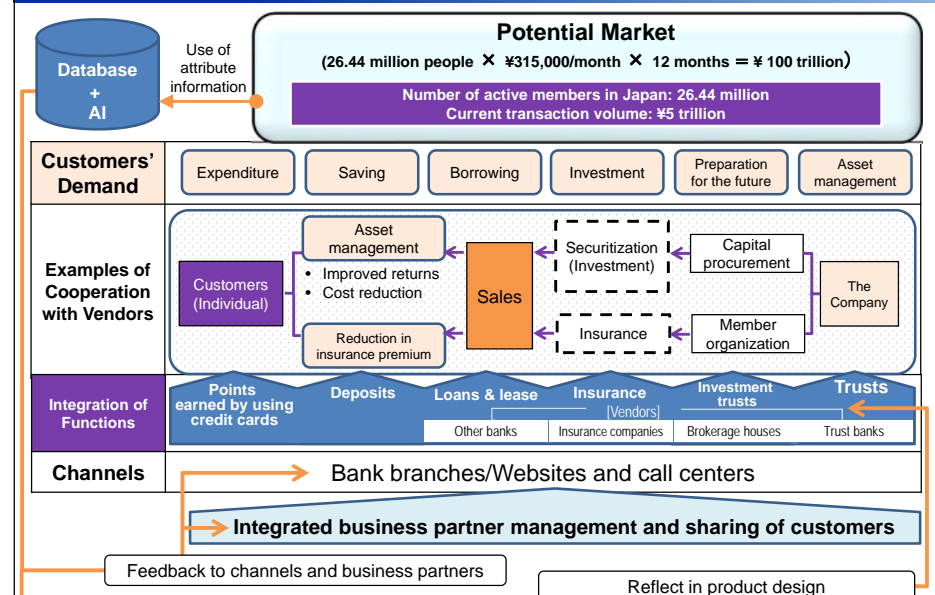
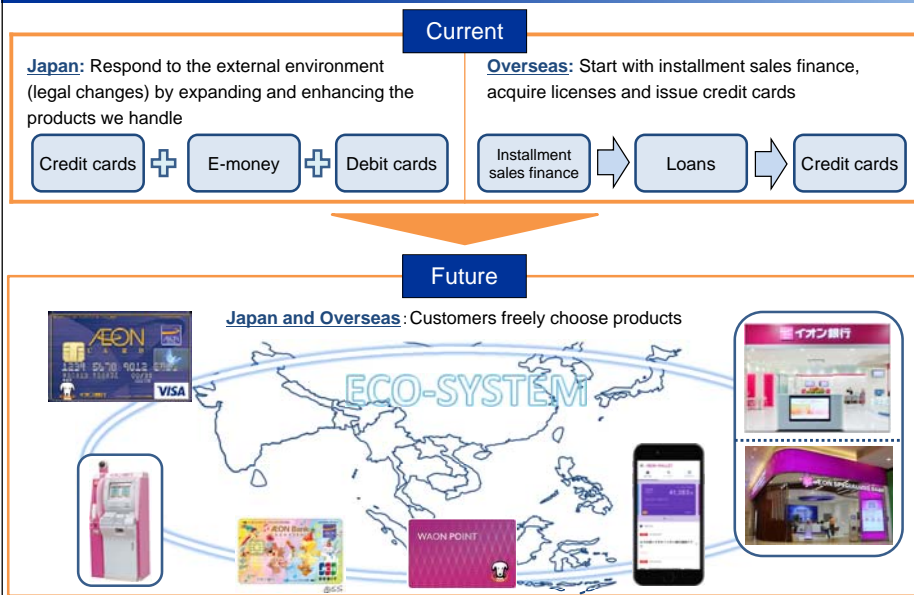
- Strengthened cardholder sign-ups at AEON Group stores (consigned sign-ups using tablets)
- Database-driven sales promotion and expansion of touch points (In Store Branches, ATMs)

|  |   |
|--|---|
| <h4>Enhancement of card and account sign-ups</h4> <ul style="list-style-type: none"> <li>• Use of tablets to simplify sign-ups</li> <li>• Consignment of sign-ups at small stores</li> </ul> | <h4>Expansion of affiliated merchants</h4> <ul style="list-style-type: none"> <li>• Enhancement of point benefits</li> <li>• Support for sales promotion (customer referral) using purchasing data</li> </ul> |
| <h4>Promotion of omni-channel strategy</h4> <ul style="list-style-type: none"> <li>• Web-based completion of transactions</li> <li>• Use of database marketing</li> </ul>                    | <h4>Expansion of touch points</h4> <ul style="list-style-type: none"> <li>• Strategic installment of ATMs</li> <li>• Store openings in Jonan area</li> </ul>  |

become main account and card



# Future Direction



# Initiatives in Hong Kong

## External Environment of Hong Kong



- Economic growth in China is weakening, which has led to a slowdown in Hong Kong's economy.
- The number of visitors from China has decreased, causing spending on lifestyle-related goods such as groceries and daily essentials to bottom out.

|   | 1H FY 2015    | 1H FY 2016    |
|---|---------------|---------------|
| GDP Growth Rate of China                | +7.0%         | +6.7%         |
| GDP Growth Rate of Hong Kong            | +3.1%         | +1.7%         |
| Population of Hong Kong                 | 7.30 million  | 7.34 million  |
| Total visitors to Hong Kong (Jan.-June) | 29.33 million | 27.16 million |
| Visitors from China                     | 22.85 million | 20.42 million |
| Hong Kong retail sales growth rate      | -1.6%         | -10.5%        |
| Food                                    | +7.9%         | +1.2%         |
| Supermarkets                            | +1.1%         | +1.0%         |
| Unemployment rate in Hong Kong          | 3.2%          | 3.4%          |

1. Control the bad debt allowance and increase the quality of finance receivables

2. Improve productivity by promoting digitalization

3. Improve convenience and increase customer satisfaction

■ Bad debt allowance as a percentage of operating income  
1H FY 2014: 25.5% ⇒ 1H FY 2015: 24.0% ⇒ 1H FY 2016: 23.1%

(Millions of HK dollars)

|                              |                     | 1H FY 2014 |                                   | 1H FY 2015 |      |                                   | 1H FY 2016 |      |                                   |
|------------------------------|---------------------|------------|-----------------------------------|------------|------|-----------------------------------|------------|------|-----------------------------------|
|                              |                     | Results    | Percentage of finance receivables | Results    | YoY  | Percentage of finance receivables | Results    | YoY  | Percentage of finance receivables |
| Credit cards                 | Finance receivables | 3,501      | —                                 | 3,508      | +0%  | —                                 | 3,584      | +2%  | —                                 |
|                              | Transaction volume  | 3,321      | —                                 | 3,584      | +8%  | —                                 | 3,660      | +2%  | —                                 |
|                              | Operating income    | 401        | 11.5%                             | 396        | -1%  | 11.3%                             | 383        | -3%  | 10.7%                             |
|                              | Bad debt allowance  | 86         | 2.5%                              | 77         | -10% | 2.2%                              | 75         | -3%  | 2.1%                              |
| Personal loans               | Finance receivables | 1,815      | —                                 | 1,740      | -4%  | —                                 | 1,613      | -7%  | —                                 |
|                              | Transaction volume  | 692        | —                                 | 759        | +10% | —                                 | 691        | -9%  | —                                 |
|                              | Operating income    | 186        | 10.2%                             | 179        | -4%  | 10.3%                             | 172        | -4%  | 10.7%                             |
|                              | Bad debt allowance  | 82         | 4.5%                              | 82         | +0%  | 4.7%                              | 73         | -11% | 4.5%                              |
| ACS Asia Consolidated total* | Finance receivables | 5,316      | —                                 | 5,248      | -1%  | —                                 | 5,198      | -1%  | —                                 |
|                              | Transaction volume  | 4,097      | —                                 | 4,397      | +7%  | —                                 | 4,389      | +0%  | —                                 |
|                              | Operating income    | 659        | 12.4%                             | 662        | +0%  | 12.6%                             | 638        | -4%  | 12.3%                             |
|                              | Bad debt allowance  | 168        | 3.2%                              | 159        | -5%  | 3.0%                              | 148        | -7%  | 2.8%                              |

\* Includes insurance business and other income (income from collection of written-off claims, etc.)

- Advertising expenses: 33% decrease (YoY) ⇔ Transaction volume: 0% increase (YoY)
- Bad debt allowance: 7% decrease (YoY) ⇔ Finance receivables: 2% increase (YoY)
- Personnel expenses: 14% decrease (YoY) ⇔ Operating income: 4% decrease (YoY)  
Personnel expenses as a percentage of operating income 1H FY 2015: 14.2% ⇒ 1H FY 2016: 12.7%

(Millions of HK dollars)

| ACS Asia Consolidated | FY 2014 1H |      | FY 2015 1H |      | FY 2016 1H |      |        |
|-----------------------|------------|------|------------|------|------------|------|--------|
|                       | Results    | YoY  | Results    | YoY  | Results    | YoY  | Change |
| Transaction volume    | 4,097      | +6%  | 4,397      | +7%  | 4,389      | +0%  | —      |
| Operating income      | 659        | +12% | 662        | +0%  | 638        | -4%  | -24    |
| Operating expenses    | 482        | +14% | 515        | +7%  | 467        | -9%  | -48    |
| Advertising           | 35         | -5%  | 41         | +16% | 27         | -33% | -13    |
| Bad debt allowance    | 168        | +24% | 159        | -5%  | 148        | -7%  | -11    |
| Personnel             | 78         | +20% | 94         | +20% | 81         | -14% | -13    |
| Other                 | 200        | +8%  | 221        | +10% | 212        | -4%  | -9     |
| Operating profit      | 177        | +6%  | 147        | -17% | 171        | +16% | +24    |

- Will expand AEON Card immediate issuance service to four brands with the addition of VISA, MasterCard and JCB brands to the existing UnionPay brand



Launched immediate issuance service in FY 2012

Will expand this service to four brands in 2H FY 2016

Can be used from the same day

Increase in card applications

Increase in card activity rate

## Initiatives to Expand Card Transaction Volume ①



- Implement plans exclusively for cardholders based on the concept of "Extraordinary experiences with everyday use"
- Increase cardholder loyalty

### Summer Royal Caribbean Cruise Plan



### Autumn Hong Kong Ocean Park Halloween Plan



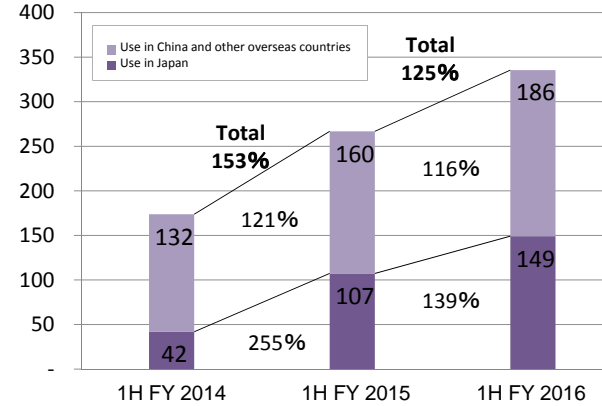
## Initiatives to Expand Card Transaction Volume ②



- 870,000 visitors from Hong Kong to Japan in Jan.-June 2016, up 25% over the same period a year earlier  
⇒ Capturing overseas consumption, mainly from use in Japan

### Card Shopping Overseas Transaction Volume

(Millions of HK dollars)



夏日炎炎 外遊之選



AEON Card 外遊優惠



AEON Card JAL 客戶專享全年優惠

## New Concept Branch



- Renewal of in-store branches in AEON Stores (Hong Kong) based on new concept  
⇒ Kornhill branch (June), Whampoa branch (September)

### Previous store style



AEON Stores (Hong Kong) Kornhill branch

### New concept

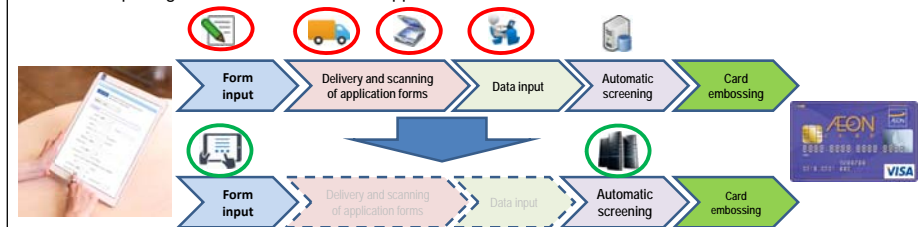


AEON Stores (Hong Kong) Whampoa branch

## Future Initiatives



- Paperless Operation  
Eliminate paper application forms and issue cards immediately in store or online  
Reduce postage costs and risk of loss of application forms



- Mobile Payment  
Payment app and virtual card (issuance of card to smartphone)



(Reference) 1H FY 2016 Results (Hong Kong, Thailand, Malaysia)



|  |  | 1H FY2015 |      | 1H FY2016 |      |
|--|--|-----------|------|-----------|------|
|  |  | Result    | YOY  | Result    | YOY  |
| AEON CREDIT SERVICE (ASIA)<br>(HK\$ '000)      | Revenue  | 628,960   | -1%  | 606,598   | -4%  |
|  | Operating income   | 587,366   | +0%  | 563,935   | -4%  |
|  | Profit before tax  | 146,887   | -13% | 185,576   | +26% |
|  | Profit for the period attributable to: Owners of the Company | 119,748   | -12% | 152,142   | +27% |
| AEON THANA SINSAP (THAILAND)<br>(BAHT '000)    | Total revenues   | 8,565,263 | -1%  | 8,776,334 | +2%  |
|  | Income before income tax expense                             | 1,569,730 | -1%  | 1,376,390 | -13% |
|  | Net profit for the period                                    | 1,256,167 | -1%  | 1,097,266 | -13% |
| AEON CREDIT SERVICE (M) Berhad<br>(RMS\$ '000) | Revenue  | 461,162   | -    | 530,766   | +15% |
|  | Profit from operations                                       | 218,032   | -    | 253,877   | +64% |
|  | Profit before taxation                                       | 140,538   | -    | 157,291   | +11% |
|  | Profit for the period  | 106,727   | -    | 117,921   | +10% |

Source: Data released by each company. Figures for Hong Kong and Thailand are consolidated.

(Reference) FY 2016 1H Results (Hong Kong, Thailand, Malaysia)



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

|                 | 1H FY 2015 |         | 1H FY 2016 |  |
|-----------------|------------|---------|------------|--|
|                 | Results    | Results | YoY        |  |
| Ordinary income | 10.3       | 9.1     | -11%       |  |
| Ordinary profit | 2.2        | 2.6     | +17%       |  |
| Net income      | 1.8        | 2.2     | +18%       |  |

Exchange rates: HKD 1  
 · 1H 2015: ¥15.66  
 · 1H 2016: ¥13.98

Fiscal period  
 · 2015: Mar. 1-Aug. 31  
 · 2016: Mar. 1-Aug. 31

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

|                 | 1H FY 2015 |         | 1H FY 2016 |  |
|-----------------|------------|---------|------------|--|
|                 | Results    | Results | YoY        |  |
| Ordinary income | 31.0       | 27.0    | -13%       |  |
| Ordinary profit | 5.6        | 4.2     | -26%       |  |
| Net income      | 4.5        | 3.3     | -26%       |  |

Exchange rates: THB 1  
 · 1H 2015: ¥3.63  
 · 1H 2016: ¥3.08

Fiscal period  
 · 2015: Feb. 21-Aug. 20  
 · 2016: Mar. 1-Aug. 31

■ Results of AEON Credit Service (M) Berhad (Billions of yen)

|                 | 1H FY 2015 |         | 1H FY 2016 |  |
|-----------------|------------|---------|------------|--|
|                 | Results    | Results | YoY        |  |
| Ordinary income | 16.3       | 15.6    | -4%        |  |
| Ordinary profit | 4.3        | 4.0     | -6%        |  |
| Net income      | 3.2        | 2.9     | -7%        |  |

Exchange rates: MYR 1  
 · 1H 2015: ¥32.43  
 · 1H 2016: ¥26.89

Fiscal period  
 · 2015: Mar. 1-Aug. 31  
 · 2016: Mar. 1-Aug. 31

Note: Results for fiscal 2015 have been retroactively adjusted.

(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 | Banking | Overseas | Fee | Total |
|---|--------|---------|----------|-----|-------|
| Allowance for doubtful accounts, beginning of period        | 27.5   | 3.2     | 15.0     | 4.2 | 49.4  |
| Provision of allowance for doubtful accounts                | 8.0    | -0.0    | 14.6     | 0.7 | 23.4  |
| Write-off of doubtful accounts (including transferred debt) | 6.9    | 0.1     | 15.0     | 0.5 | 22.7  |
| Allowance for doubtful accounts, end of period              | 28.6   | 3.0     | 14.6     | 4.4 | 50.1  |

(Domestic subsidiaries) AEON Bank: ¥3.0 billion, AEON Product Finance: ¥4.1 billion, AEON Housing Loan Service: ¥1.2 billion

■ Allowance for Loss on Refund of Interest Received

(Billions of yen)

|  | FY 2015 1H | FY 2016 1H |
|--|------------|------------|
| Allowance for loss on refund of interest received, beginning of period       | 4.8        | 4.2        |
| Provision for loss on refund of interest received                            | 0.0        | 0.0        |
| Interest refunded (Sums refunded and appropriation of interest to principal) | 1.9        | 2.0        |
| Allowance for loss on refund of interest received, end of period             | 2.9        | 2.1        |

(Reference) FY 2016 Business Plan (Domestic)



|                       | FY 2016 1H    |                                  | FY 2016       |                                  |
|-----------------------|---------------|----------------------------------|---------------|----------------------------------|
|                       | Results       | Change from start of fiscal year | Plan          | Change from start of fiscal year |
| Number of cardholders | 26.44 million | +0.56 million                    | 27.40 million | +1.52 million                    |

|                                  | Results          | YoY   | Plan             | YoY   |
|----------------------------------|------------------|-------|------------------|-------|
| Card shopping transaction volume | ¥2,167.0 billion | +8.8% | ¥4,430.0 billion | +7.9% |
| E-money transaction volume       | ¥1,090.8 billion | +5.9% | ¥2,250.0 billion | +5.6% |

|                                 | Results        | Change from start of fiscal year | Plan           | Change from start of fiscal year |
|---------------------------------|----------------|----------------------------------|----------------|----------------------------------|
| Balance of cash advances        | ¥422.3 billion | +¥16.8 billion                   | ¥433.0 billion | +¥27.5 billion                   |
| Balance of small consumer loans | ¥70.2 billion  | +¥8.4 billion                    | ¥85.0 billion  | +¥23.2 billion                   |
| Balance of unsecured loans      | ¥492.5 billion | +¥25.1 billion                   | ¥518.0 billion | +¥50.6 billion                   |