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FY2024 3Q IR Presentation Material

January 9, 2025



AEON Financial Service

Stock Listing: Tokyo Stock Exchange, Prime Market
Code No: 8570

Financial summary

Domestic and overseas sales receivables are steadily increasing Revenue and profits are continuing to increase.

Business results are progressing favorably

※Excluding securitized receivables

Consolidated operating revenue is increasing steadily (YoY 109%),
and consolidated operating profit is expanding to ¥37.9 bn (YoY 145%)

- Domestic: Absorption of the impact of the transfer of installment finance sales due to an increase in settlement and banking revenues. Continued improvement in cost efficiency, including sales promotion expenses
- Global: Record-high operating revenue in all 3 areas. Excluding the cost of opening the digital bank, overall the Global Business saw increased revenue and profit

Improvement in asset profitability: The balance of high-yield operating receivables (※) reached a record high

The ratio of high-yielding receivables continued to increase (Japan: 17.4% YoY +1.2pt), and the Global increased to 1 trillion yen

- Domestic: ¥794.3bn (YoY 111%/+¥84bn YTD), Global: ¥1,017bn (YoY 111%/+¥96bn YTD)

Extraordinary losses include compensation costs for credit card fraud

Although cases of credit card fraud using special methods have increased, measures are currently being taken to prevent further damage.

The Highlights of the Consolidated Results

- All profits increased, despite the recording of compensation expenses (¥2.8 bn) for credit card fraud using special methods in extraordinary losses, due to the recovery of domestic operations

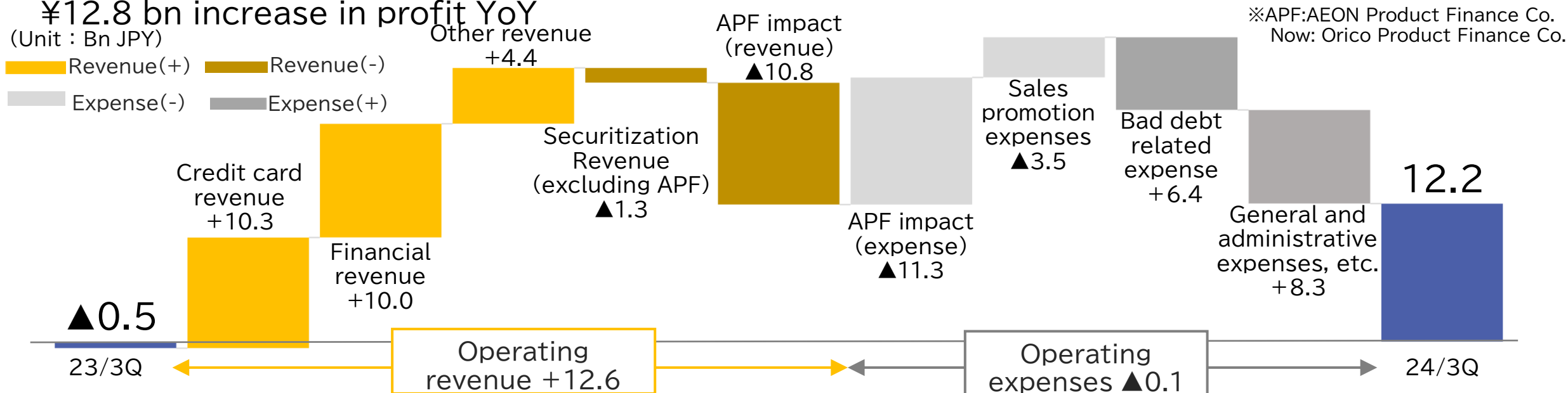
	Consolidated	YoY					FY2024 Forecast	Rate of progress
			Domestic	YoY	Global	YoY		
Operating Revenue	¥388.7 bn	109 %	¥226.4 bn	106 %	¥164.0 bn	114 %	¥520.0 bn	75 %
Operating Profit	¥37.9 bn	145 %	¥12.2 bn	- % (+12.8)	¥25.3 bn	96 %	¥55.0 bn	69 %
Ordinary profit	¥38.9 bn	144 %	—	—	—	—	¥55.0 bn	71 %
Profit attributable to owners of parent	¥13.7 bn	155 %	—	—	—	—	¥21.0 bn	66 %

The Highlights of the Consolidated Results 3Q Accounting Period (3 months)

	Consolidated	YoY				
			Domestic	YoY	Global	YoY
Operating Revenue	¥132.9 bn	112 %	¥78.0 bn	112 %	¥55.5 bn	113 %
Operating Profit	¥10.7 bn	185 %	¥2.7 bn	- % (+4.9)	¥7.8 bn	98 %
Ordinary profit	¥11.8 bn	205 %	—	—	—	—
Profit attributable to owners of parent	¥3.5 bn	219 %	—	—	—	—

[Domestic] Breakdown of Operating Profit

- Due to steady growth in credit card revenue and the recording of financial revenue, operating revenue excluding the impact of APF increased by ¥23.5 bn
- Although bad debt-related expenses increased, continued cost management resulted in a ¥12.8 bn increase in profit YoY



Main factors

[Operating revenue]

- Card revenue +10.3
(Credit card business +7.1, Financing +3.1)
- Financial revenue +10.0
(Interest and dividends +4.2, gains on sales of securities +3.5)
- Other revenue +4.4
(Impact of consolidation of FeliCa PM+2.0, Insurance sales commissions (service transaction revenue) 0.9)

[Operating expenses]

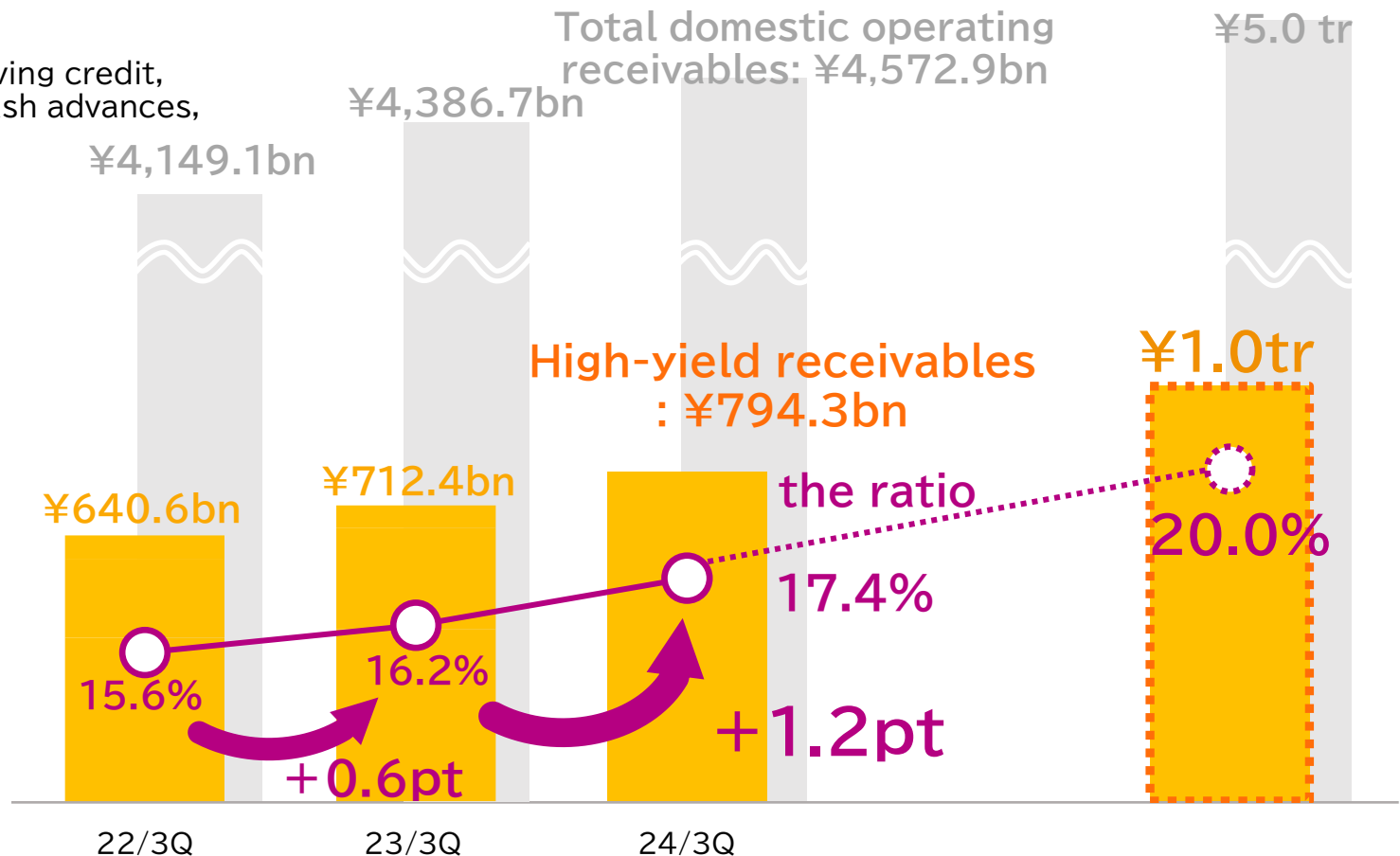
- Sales promotion expenses ▲3.5
(Improving the efficiency of sales promotion expenses)
- Bad debt related expense +6.4
(Impact of increase in operating receivables balance)
- General and administrative expenses, etc +8.3
(Financial expenses +2.5, Impact of consolidation of FeliCa PM +1.7, International brand fees +1.5, Personnel expenses +1.1)

[Domestic] Building a foundation for stock income

- The ratio of high-yield receivables to total domestic operating receivables improved, leading to an increase in asset profitability
- The ratio also improved compared to the first half of the year (17.1%), and efforts are being made to build a stronger earnings base

Ratio of high-yielding loans and changes in balance (excluding securitization)

※High-yield loans: revolving credit, installment finance, cash advances, unsecured loans



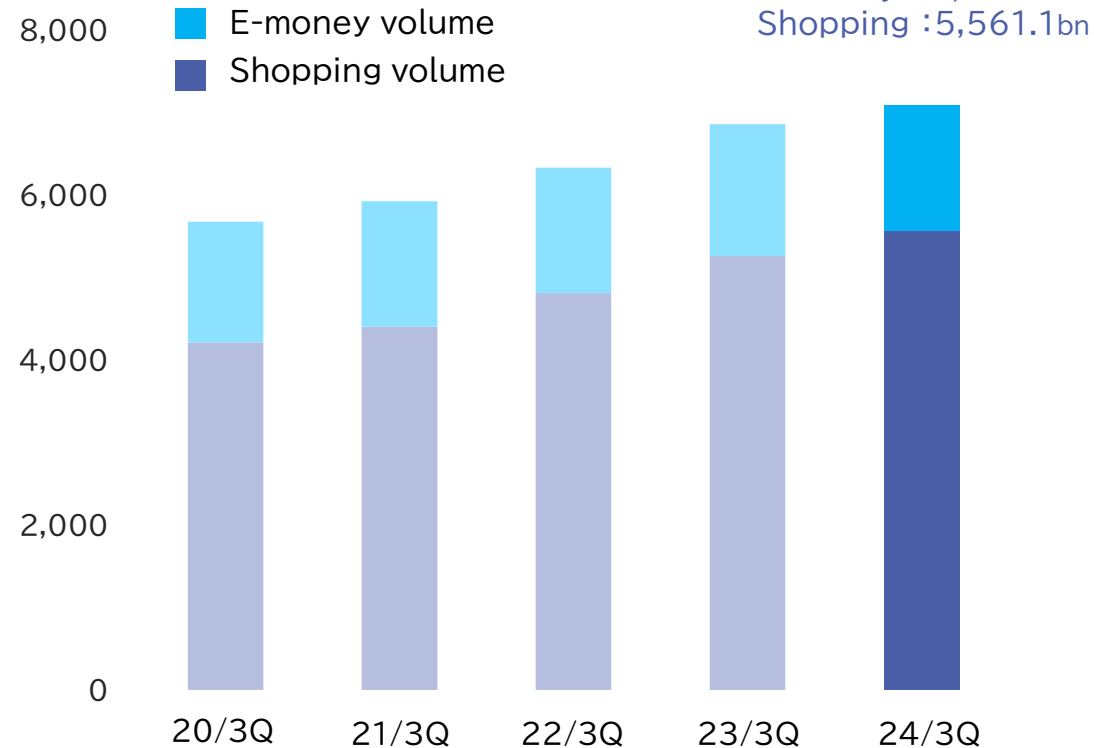
[Domestic] Credit cards, E-money

Productivity
(Revenue growth)

- Shopping transaction volume was up 106% YoY, due to the popularity of Gold Appreciation Day and the promotion of AEON Pay
- Cash advance transaction volume was up on the previous year (100.3% YoY) despite a decline in the market transaction volume, due to improvements to the app, etc.

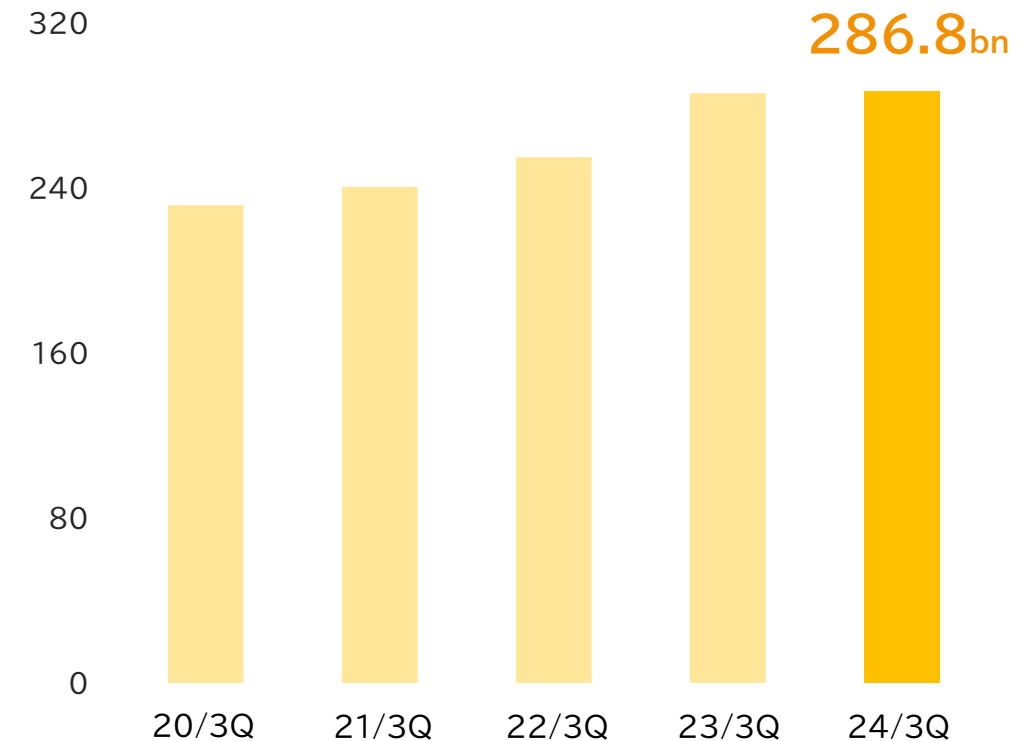
Settlement Transaction Volume

(Unit : Bn JPY)



Cash advance transaction volume

(Unit : Bn JPY)



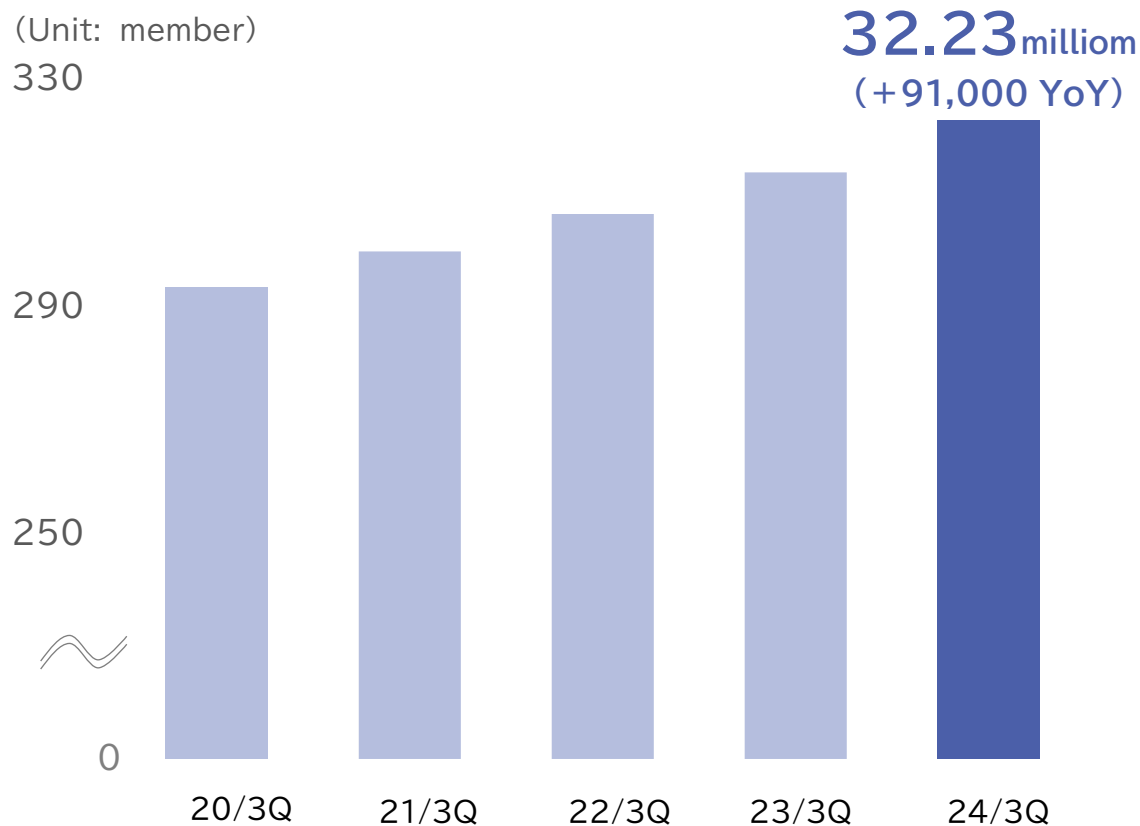
[Domestic] Status of members

- Expand customer base while focusing on acquisition efficiency through acquisition channel and operational reviews
- Total number of card members acquired was 1.19 million (YoY 96%), with growth in in-store acquisition

No. of cardholders in Japan

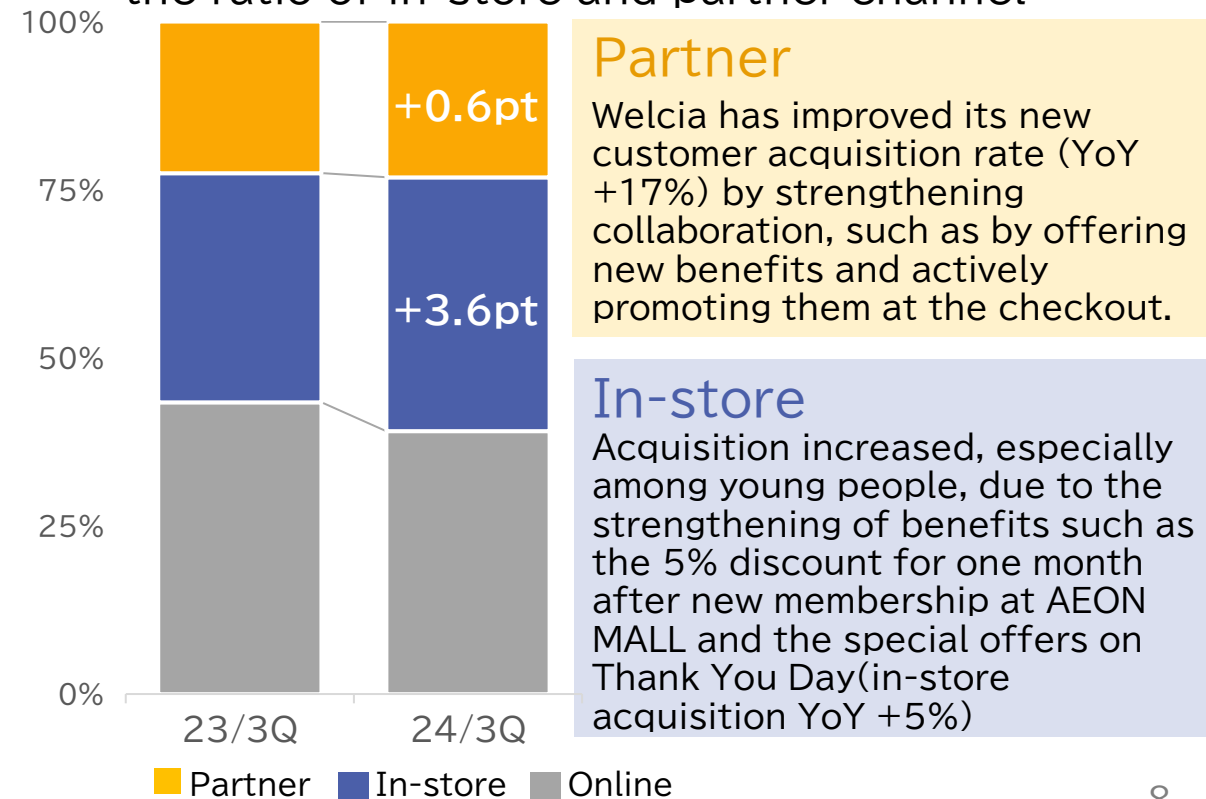
(Unit: member)

330



Member Composition by Channel

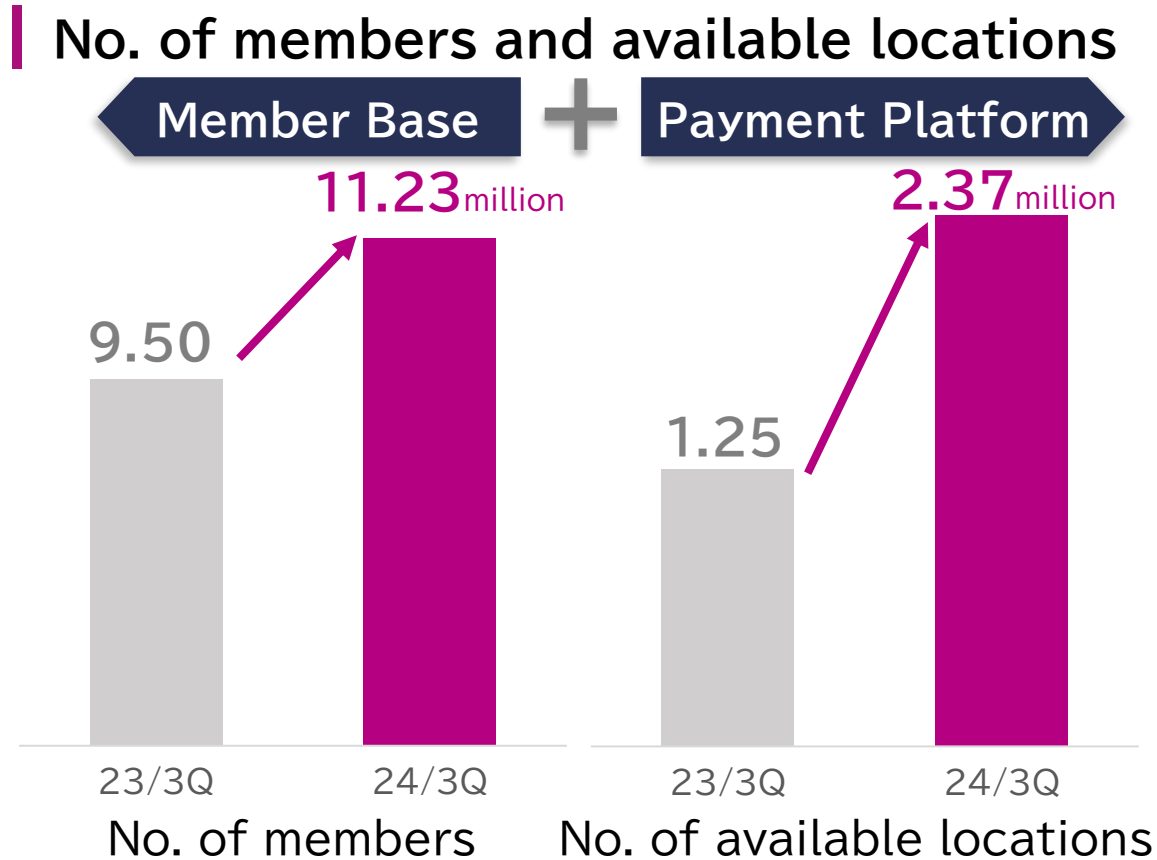
➢Focusing on acquisition efficiency, improving the ratio of in-store and partner channel



[Domestic] AEON Pay

Productivity
(Revenue growth)

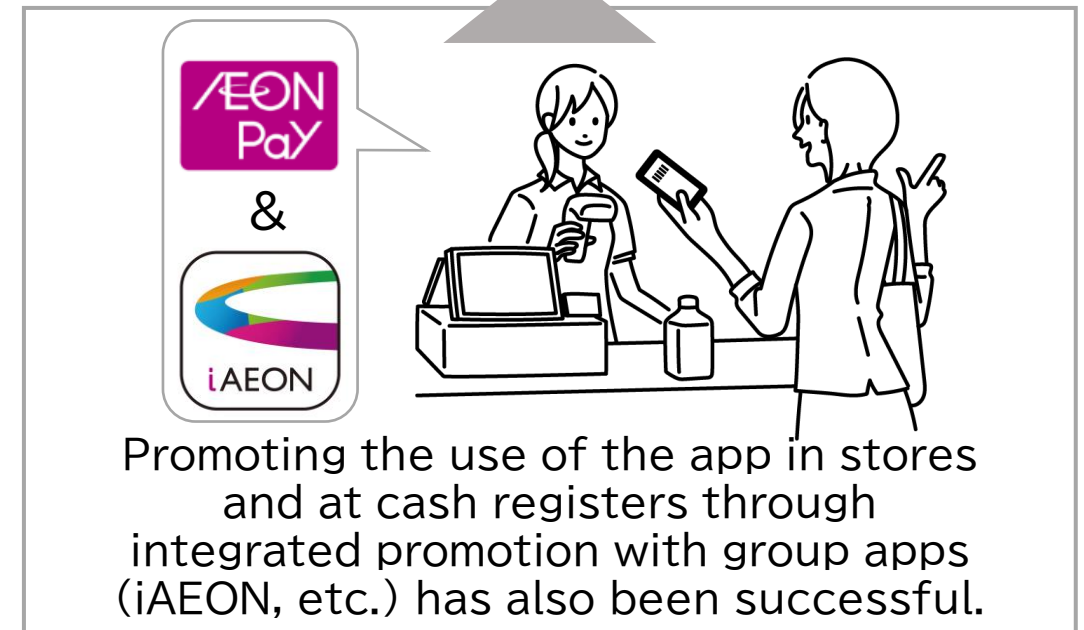
- The no. of available locations is expected to reach the initial target of 2.9 million locations
- By installing it in the group app, the aim is to make it more widely used as a payment function within the AEON Group



AEON Financial Service Co., Ltd.

Expanding use through collaboration with the AEON Group

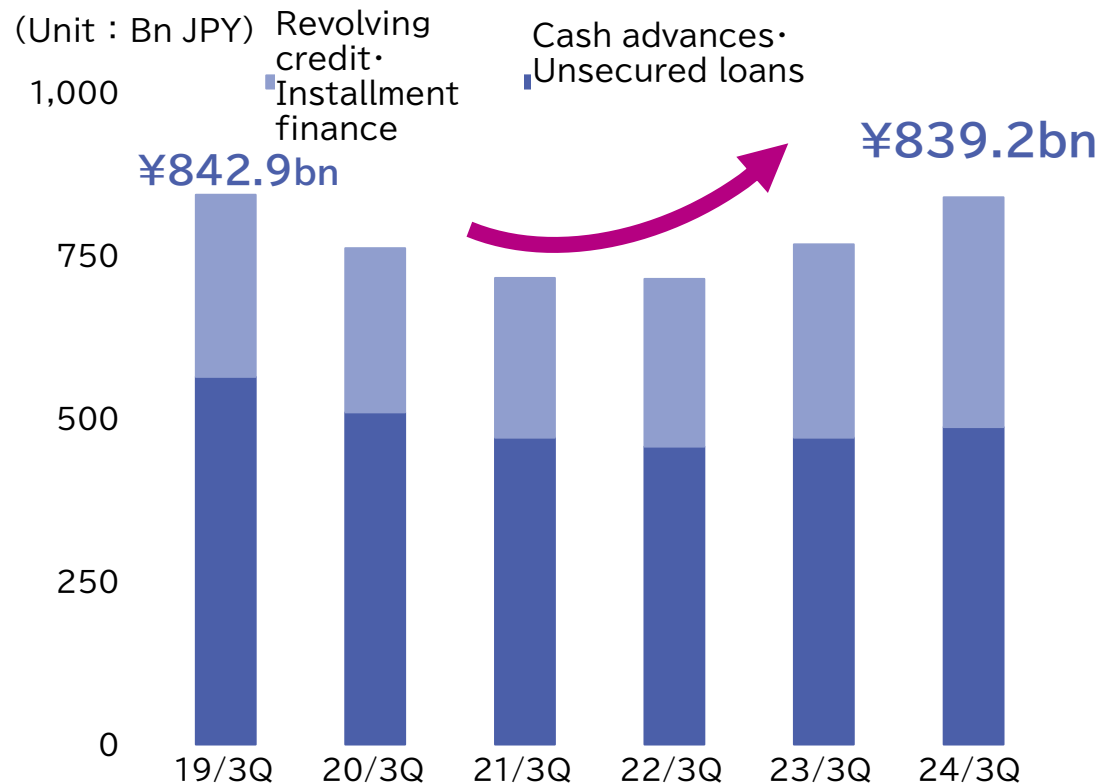
Amount spent per member **YoY + 25%**



[Domestic] Status of acquisition of high-yield loans

- The balance of receivables has been steadily increasing due to improvements in the app UI/UX and personalized approaches based on AI
- The balance of revolving credit has been steadily increasing, and the target balance of receivables of ¥810.0 bn at the end of FY2024 will be achieved early

Balance of high-yielding loans (including securitization)



Breakdown of increase/decrease

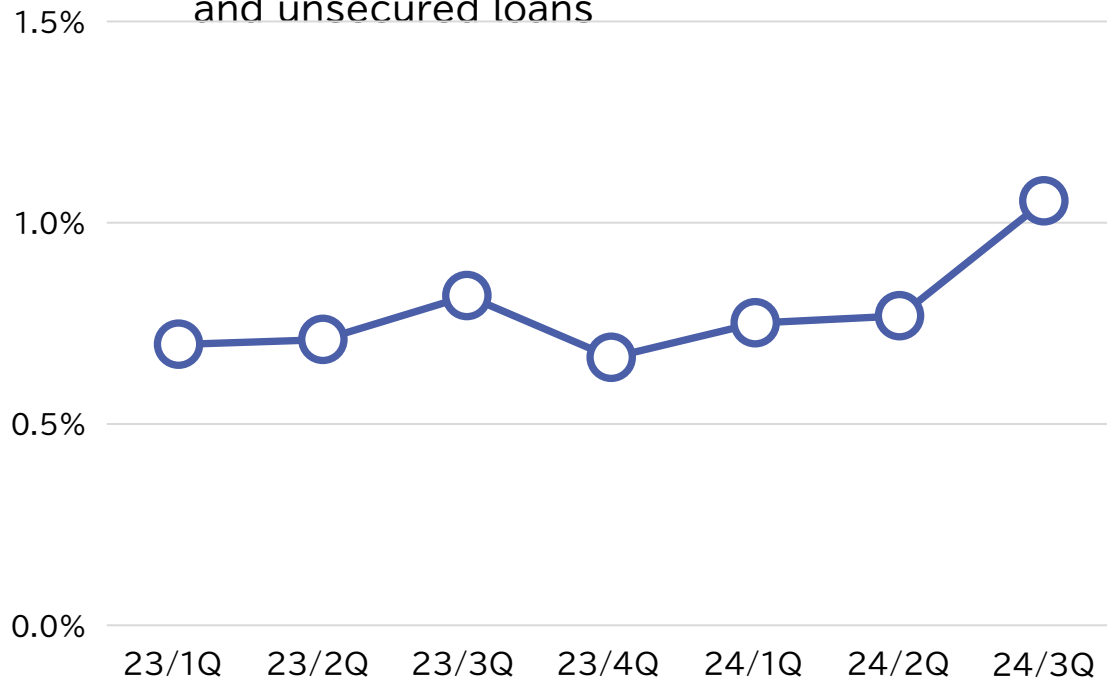
	YoY	Difference at beginning of term
Shopping Revolving	120%	+¥39.1bn
Installment finance	113%	+¥2.7bn
Cash advance	104%	+¥20.8bn
Unsecured loan (Bank card loans, etc.)	97%	▲¥0.5bn
Total	110%	+¥62.2bn

[Domestic] Cost Control

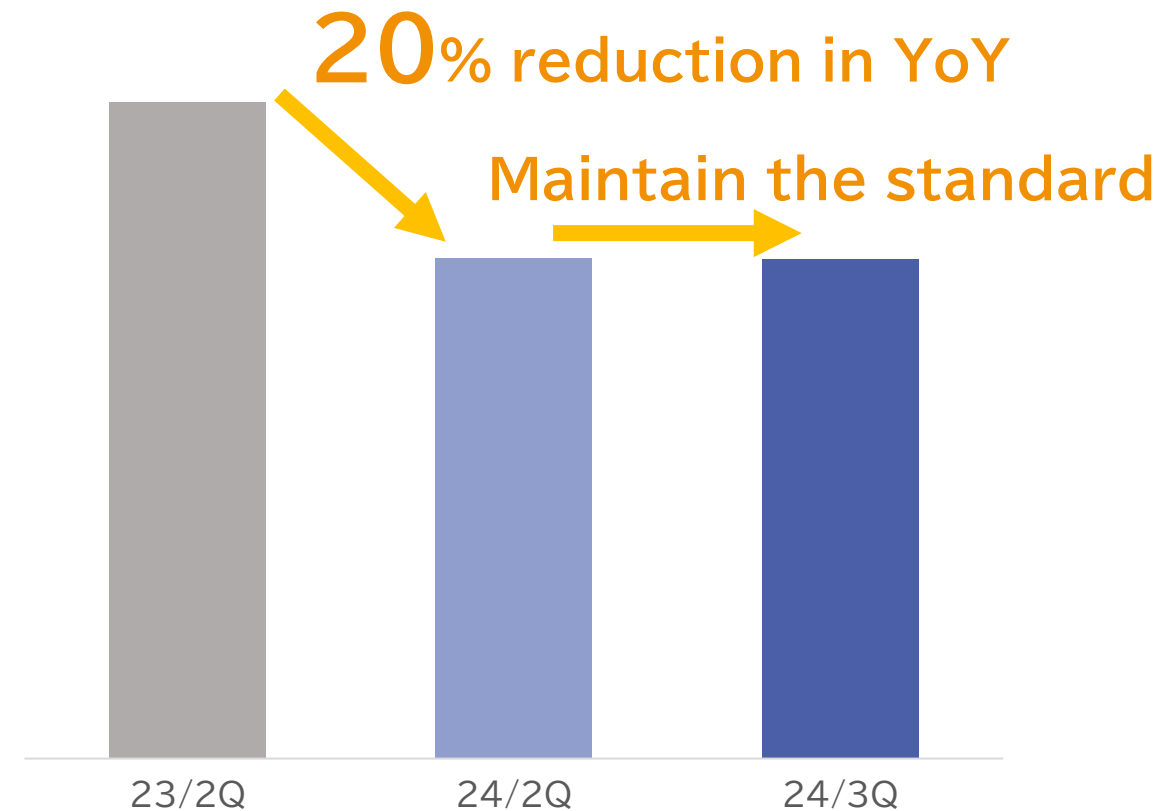
- The ratio of bad debt-related expenses, excluding the impact of unauthorized use, has remained below 1%, and is stable
- The cost per member has stabilized due to the review of investment from the second half of last year, and efficiency improvements continue

Quarterly Trends in Bad Debt Related Expense Ratio

*Ratio of bad debt expenses to the total balance of revolving, installment finance, cash advances, and unsecured loans



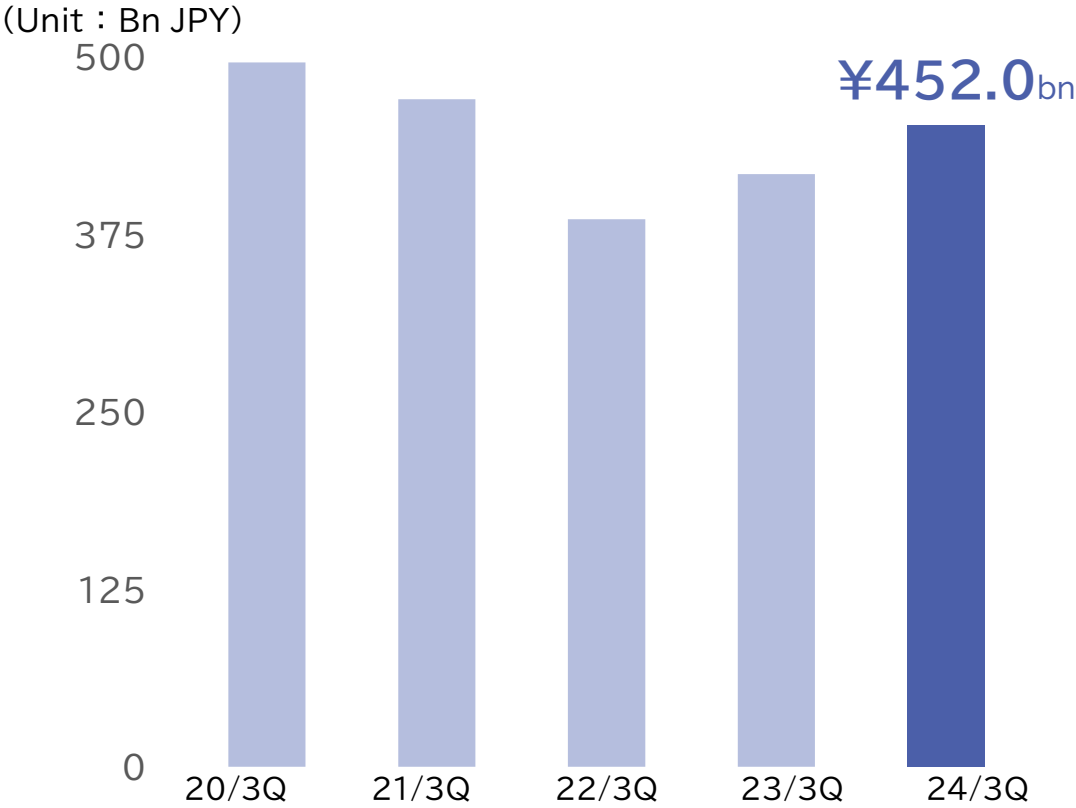
Per-Member Acquisition Costs



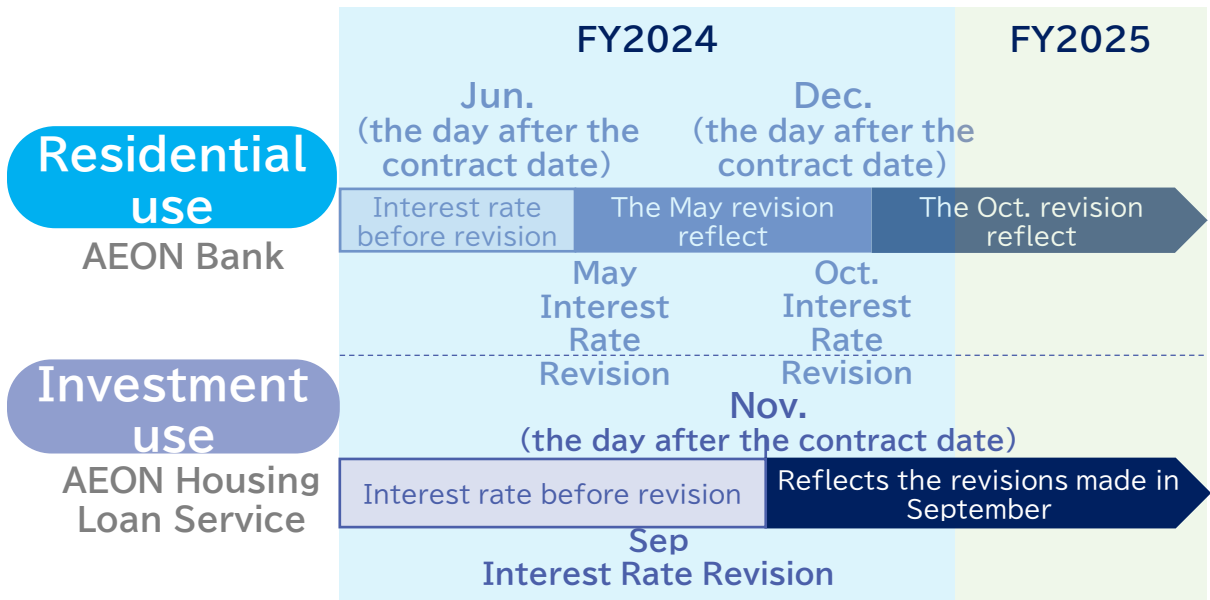
[Domestic] Housing Loan

- By continuing to promote unique benefits other than interest rates in collaboration with retailers, transaction volume was 108% YoY
- Interest rates were revised in May and October for residential use and in September for investment use, and we expect future revenue growth

Housing loan volume



Revision of housing loan interest rates and their impact on earnings

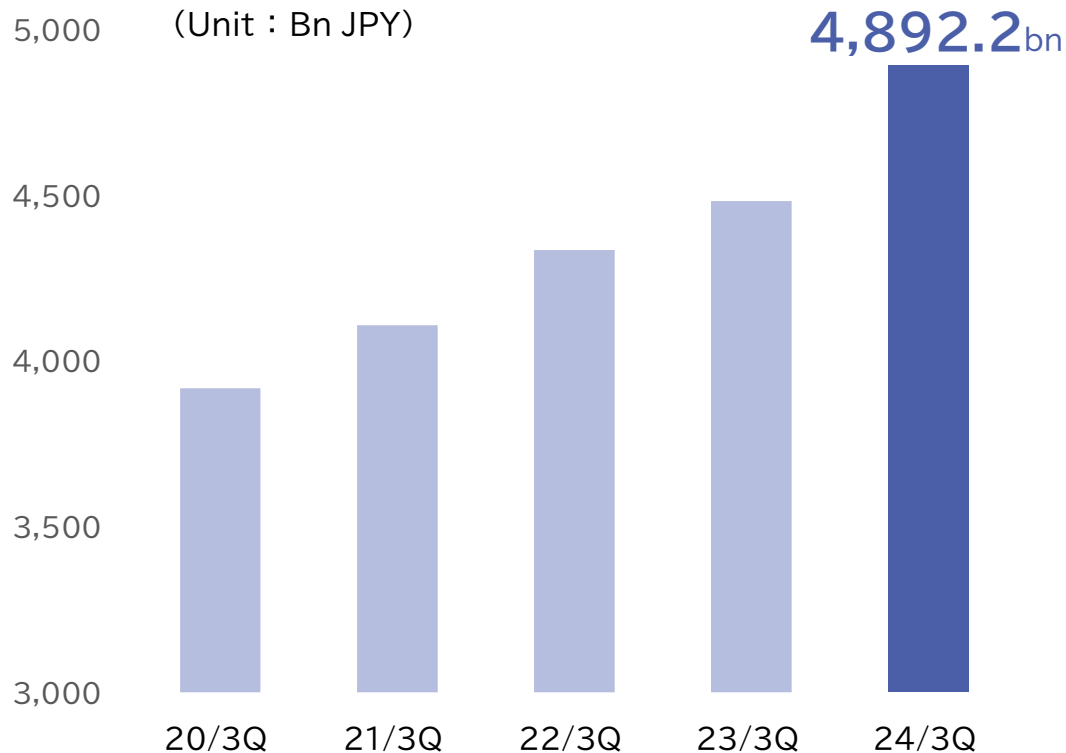


► The effect of the interest rate revision will increase from the 4th quarter to the next fiscal year

[Domestic] Bank Deposit

- Aiming to strengthen deposit acquisition through campaigns such as term deposit campaigns, increase of 109% YoY, increase of ¥352.8 bn from the beginning of the term
- Offering preferential interest rates based on transaction status, both the no. of accounts in the higher stages and the balance of deposits increased

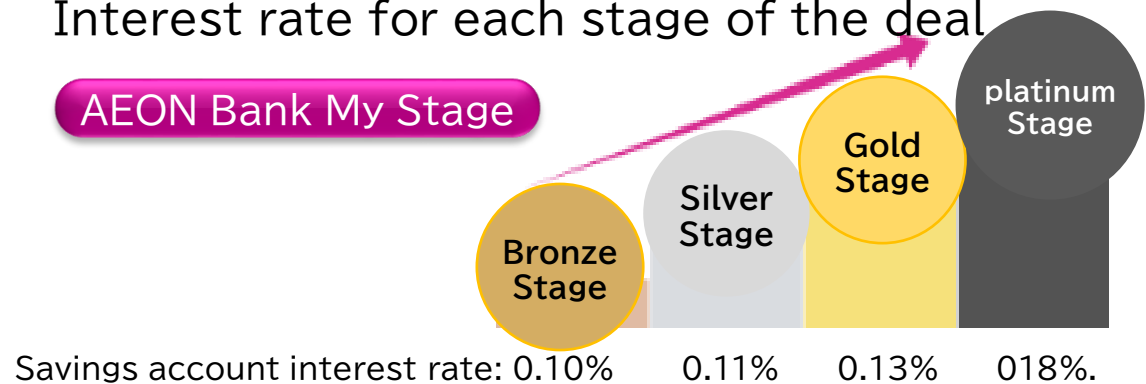
■ AEON Bank Deposit balance



AEON Financial Service Co., Ltd.

■ Promotion of deposit acquisition and cross-selling

Interest rate for each stage of the deal



■ Expanding the share of higher stages

- Contributes to cross-selling for various transactions (monthly credit card usage, investment trusts, etc.)

No. of accounts at Gold Stage or above **YoY + 61%**

[Global] Performance Highlights by Segment

- Operating revenue was the highest ever in all three areas
Excluding the of the digital bank in the Malay region, profits increased
- In the accounting period (3 months), profits in the Chinese Area turned around

Interim period (9 months)	Global business		China Area		Mekong Area		Malay Area	
		YoY		YoY		YoY		YoY
Operating revenue	164.0 bn	114 %	26.0 bn	117 %	71.5 bn	106 %	66.4 bn	124 %
Operating profit	25.3 bn	96 %	6.4 bn	101 %	10.2 bn	100 %	8.7 bn	88 %
<Reference> Bad debt-related exp.	53.4 bn	118 %	6.6 bn	139 %	25.4 bn	104 %	21.3 bn	133 %
3Q accounting period (3 months)	Global business		China Area		Mekong Area		Malay Area	
		YoY		YoY		YoY		YoY
Operating revenue	55.5 bn	113 %	8.7 bn	111 %	23.9 bn	107 %	22.9 bn	122 %
Operating profit	7.8 bn	98 %	2.4 bn	118 %	3.4 bn	103 %	1.9 bn	76 %
<Reference> Bad debt-related exp.	18.3 bn	113 %	2.0 bn	108 %	8.0 bn	101 %	8.2 bn	128 %

Average exchange rate during the period

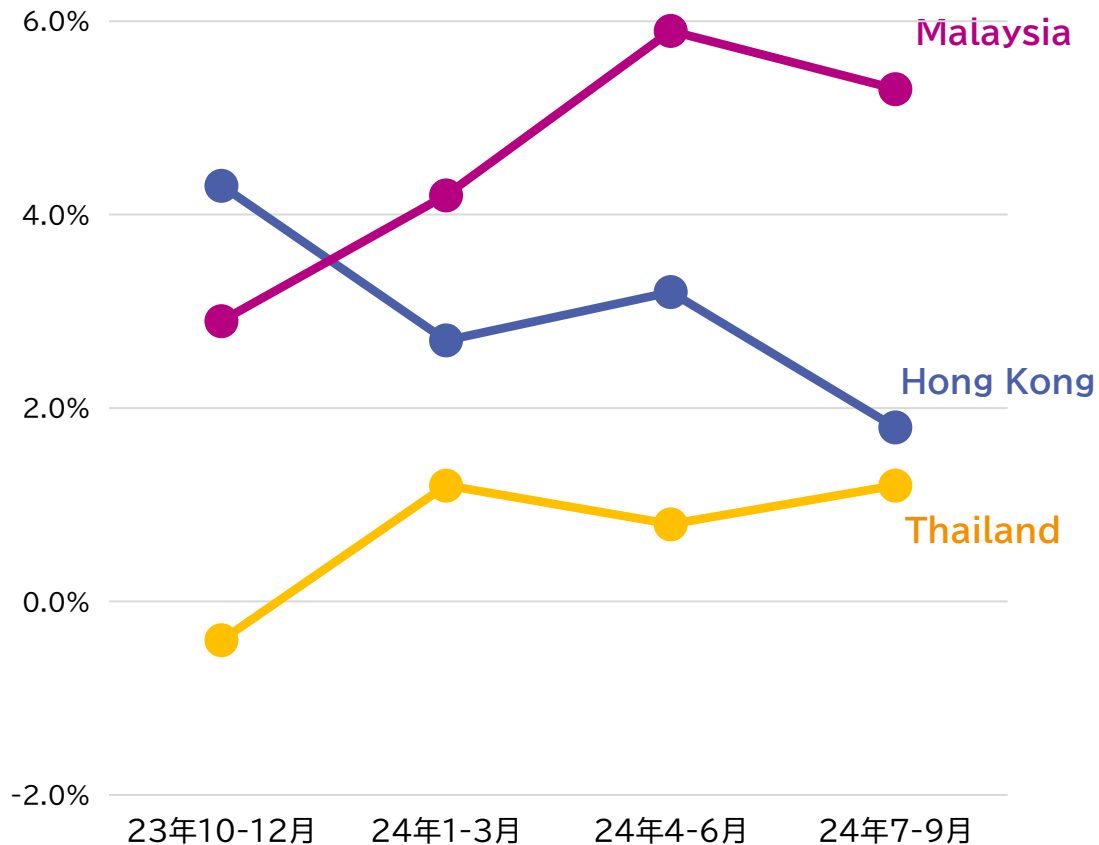
※Figures in () are the diff from the same period of the previous year

HKD:¥19.49(7.3%weaker yen) THB:¥4.31(6.2% weaker yen) MYR:¥33.46(8.0% weaker yen)

[Global] Environment by area

- In Malaysia, economic growth has remained high, and private consumption has been strong
- Meanwhile, in Hong Kong, domestic demand has continued to decline, and the number of personal bankruptcy filings has remained high, and in Thailand, GDP growth has also stagnated

Changes in real GDP growth rate



Malay Area(Malaysia)

- Although it was lower than the previous quarter, the government raised its annual growth forecast. Private consumption continued to be strong, and major industries also grew
- The unemployment rate hit a post-corona low (3.2%), and employment was stable.

China Area(Hong Kong)

- Growth has slowed due to factors such as a decrease in domestic demand as a result of increased consumption in China (consumption moving north) and the low cost of living there
- The upward trend in the number of personal bankruptcy applications remains unchanged

Mekong Area(Thailand)

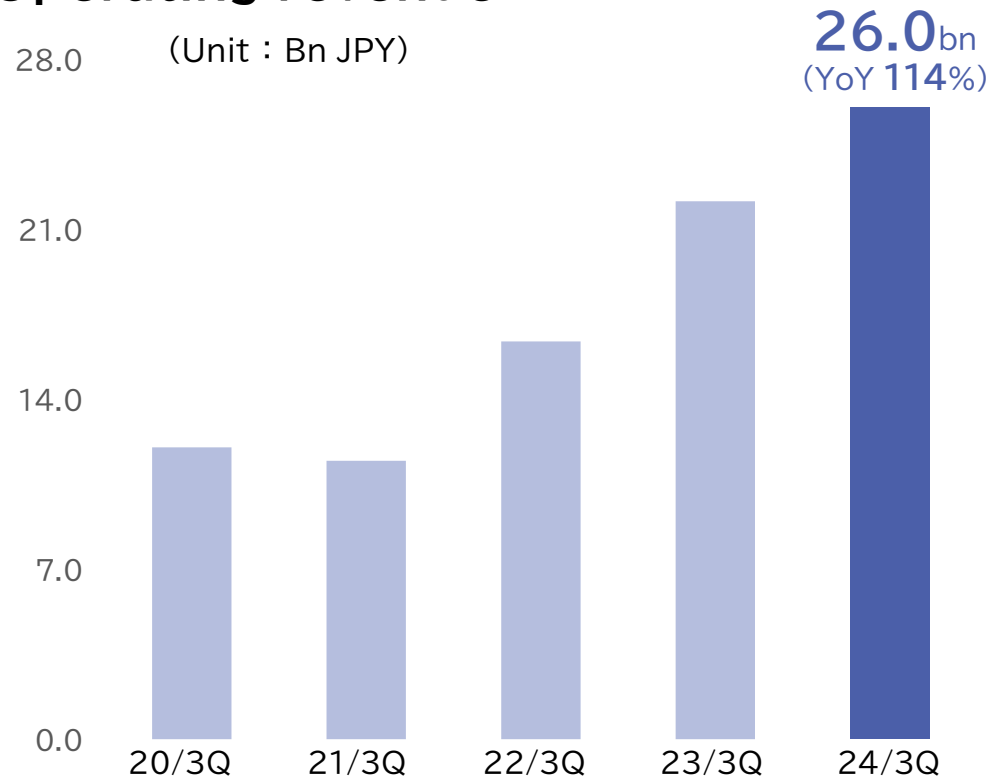
- Growth in private consumption has slowed due to rising prices and stricter screening by financial institutions. Exports have recovered in both the agricultural and manufacturing sectors
- The minimum wage will be increased from Jan. and 10,000 baht will be distributed in cash to those aged 60 and over. (For those under 60, the distribution is scheduled from April to June 2025)

[Global] China Area Performance Highlights

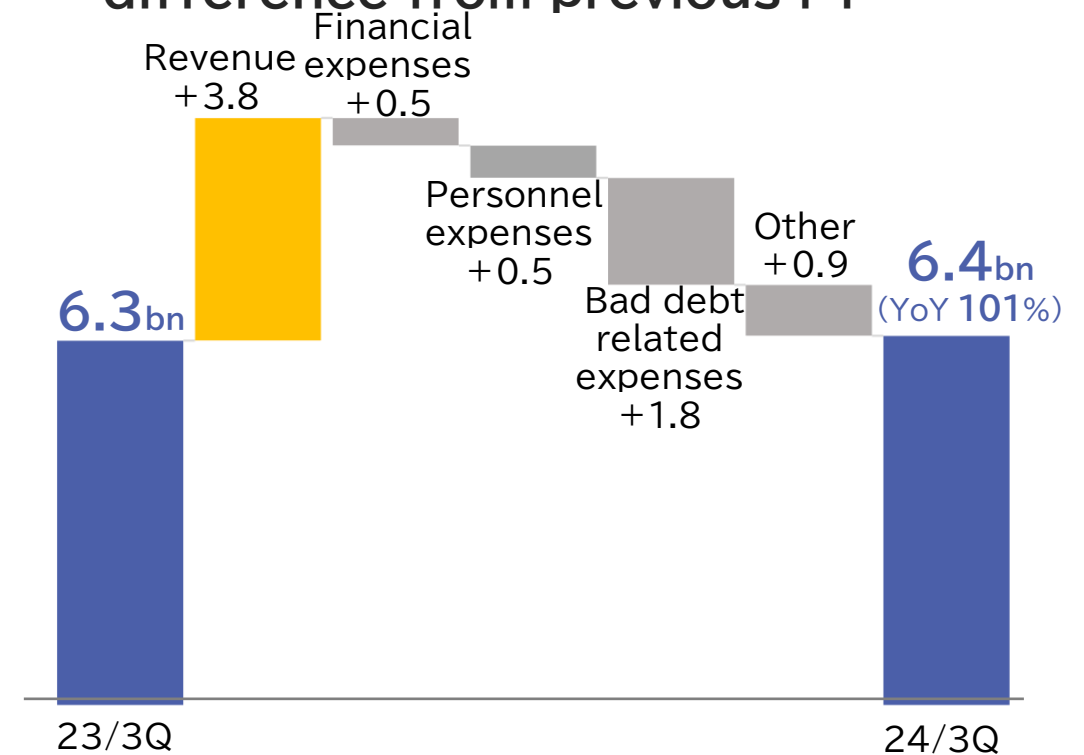
- Capturing consumer demand in the “Kitakami” area and other measures to respond to changes in the environment have been successful, and shopping transaction volume reached a record high in the third quarter
- By strengthening credit screening and credit monitoring through the use of scores, bad debt-related expenses were reduced compared to the previous quarter, and profits increased

Operating revenue

(Unit : Bn JPY)



Breakdown of operating profit difference from previous FY

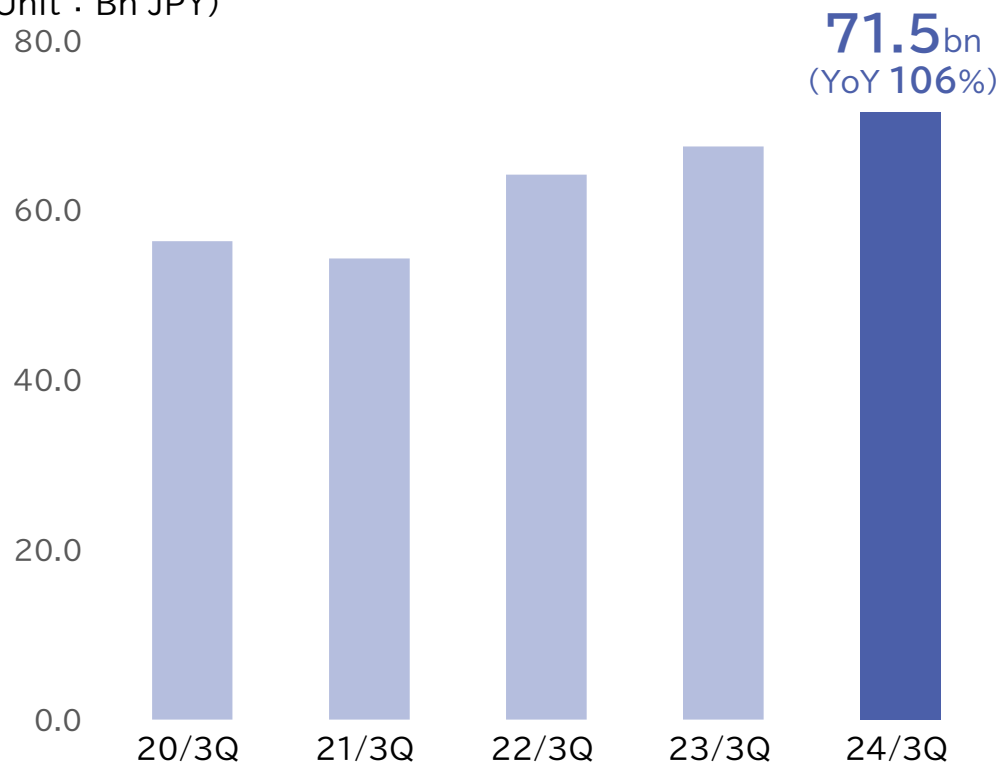


[Global] Mekong Area Performance Highlights

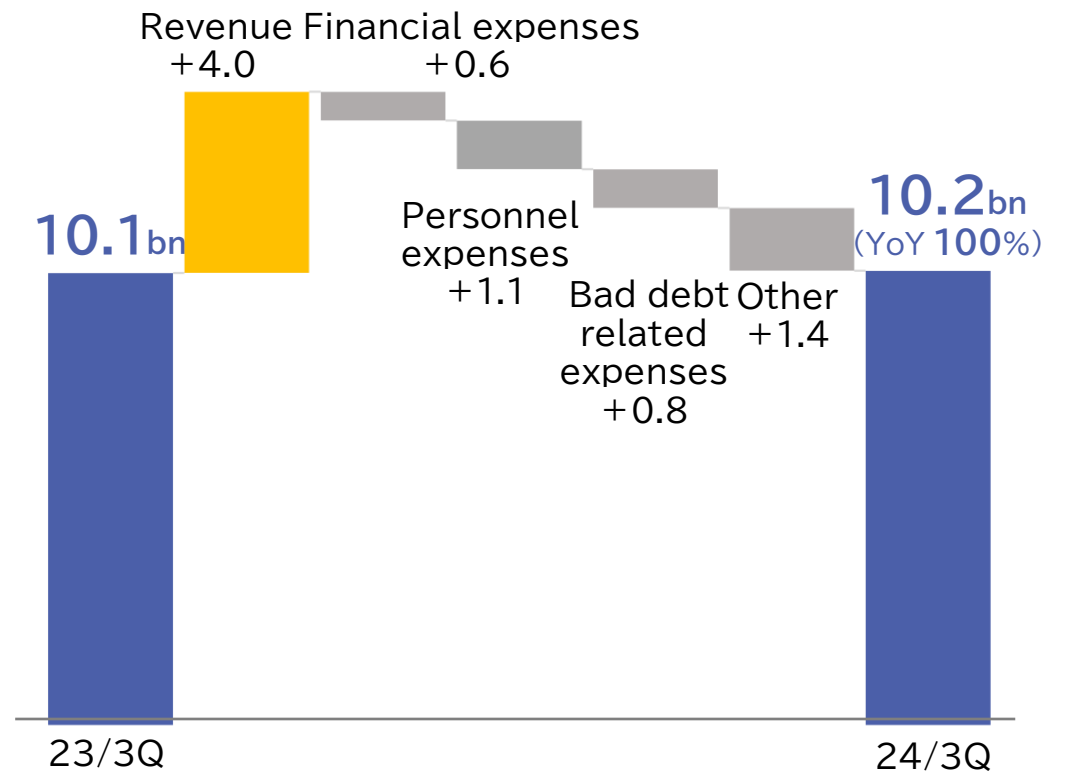
- Expansion of the member base and increase in transaction volume centered on credit card shopping
- Operating revenue increased, but operating profit was almost the same as the previous year due to increases in personnel expenses and bad debt-related expenses

Operating revenue

(Unit : Bn JPY)
80.0



Breakdown of operating profit difference from previous FY

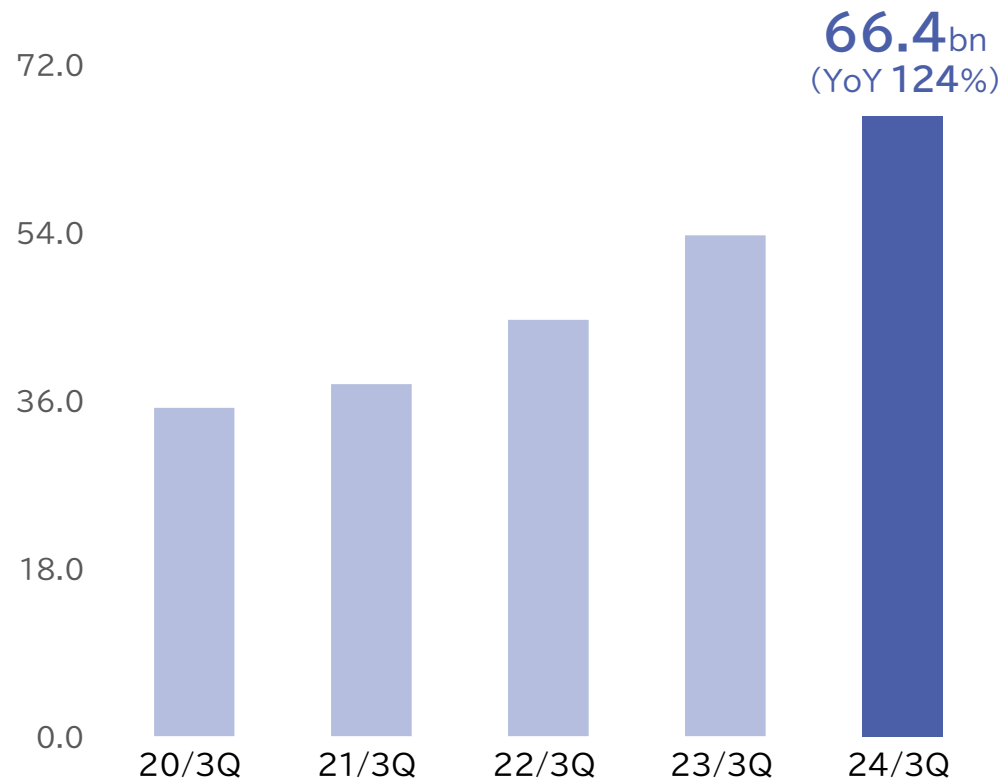


[Global] Malay Area Performance Highlights

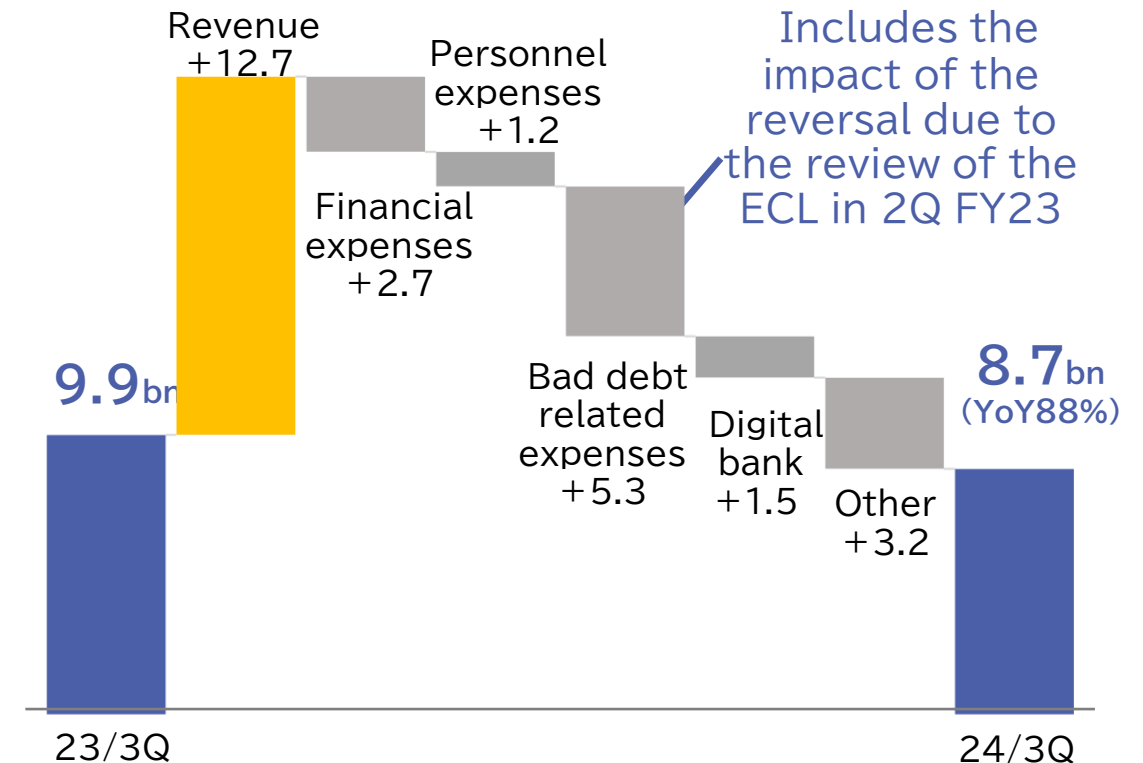
- In addition to the mainstay installment finance, the volume and balance of personal loans increased, and profits continued to grow by more than 20%
- Bad debt-related expenses increased due to the impact of the reversal of the previous fiscal year and the increase in the balance of personal loans. Excluding the increase in digital bank expenses, profits increased

Operating revenue

(Unit : Bn JPY)

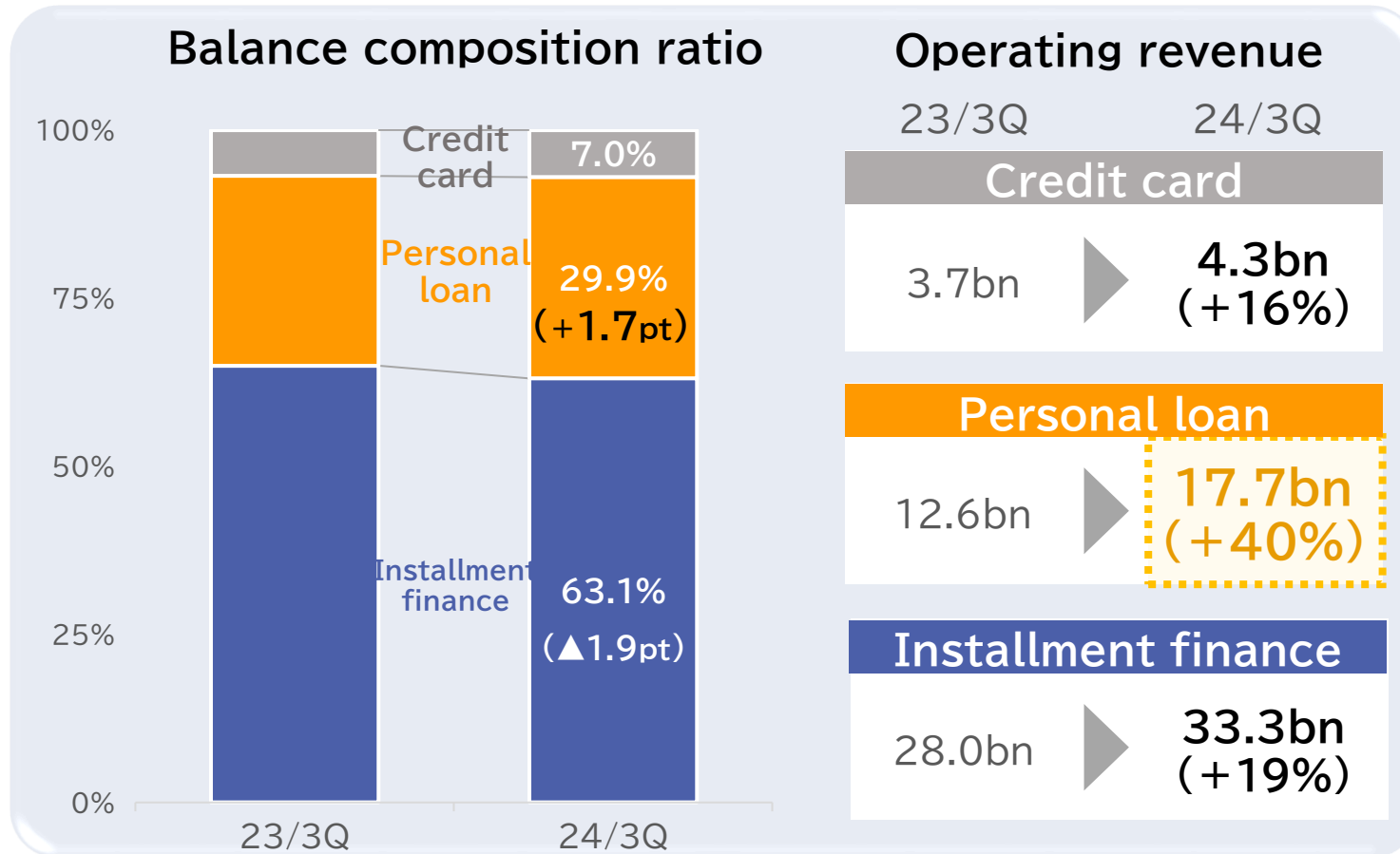


Breakdown of operating profit difference from previous FY



[Global] Expansion of business in the Malay Area

- Increase the ratio of personal loan balances. Promote the construction of a credit portfolio that is resilient to changes in the economic environment
- Contribute to revenue growth by improving customer convenience, such as through full online support



Initiatives to expand personal loans

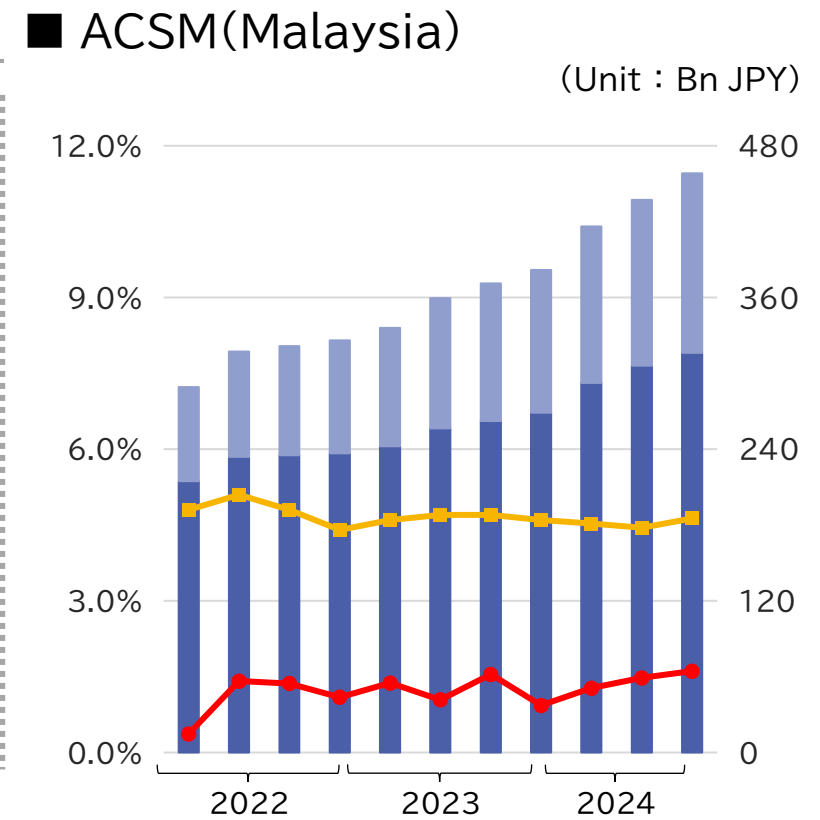
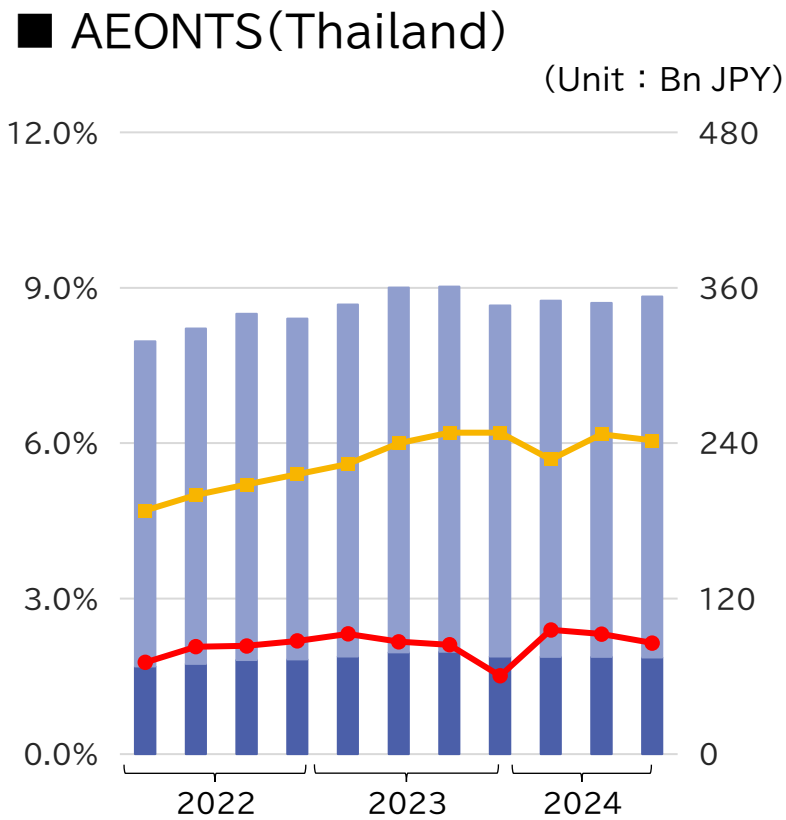
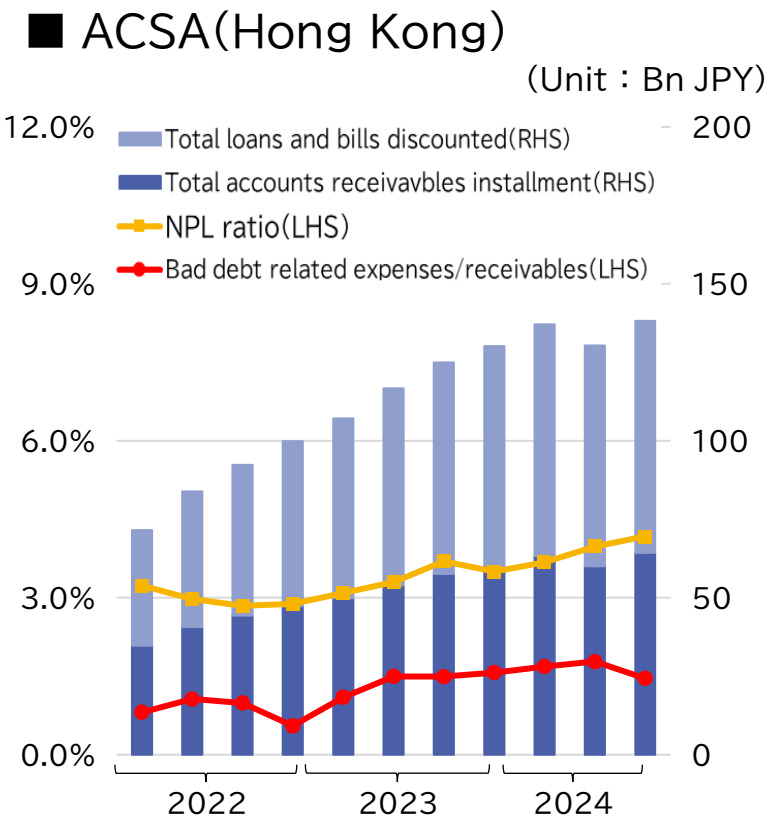
August 2024
Start of marketing using the new member system linked to payment history, etc.

July 2024
Improvements to application flow

October 2023
Fully online individual loans

[Global] Balance of Receivables and NPL of Listed Subsidiaries

ACSA: NPL ratio increased due to restructuring agreement, but bad debt expense ratio decreased
AEONTS: Bad debt expenses decreased due to reversal of provisions from the 2Q floods, NPL ratio remained stable
ACSM: NPL ratio remained stable despite strong growth in outstanding loans

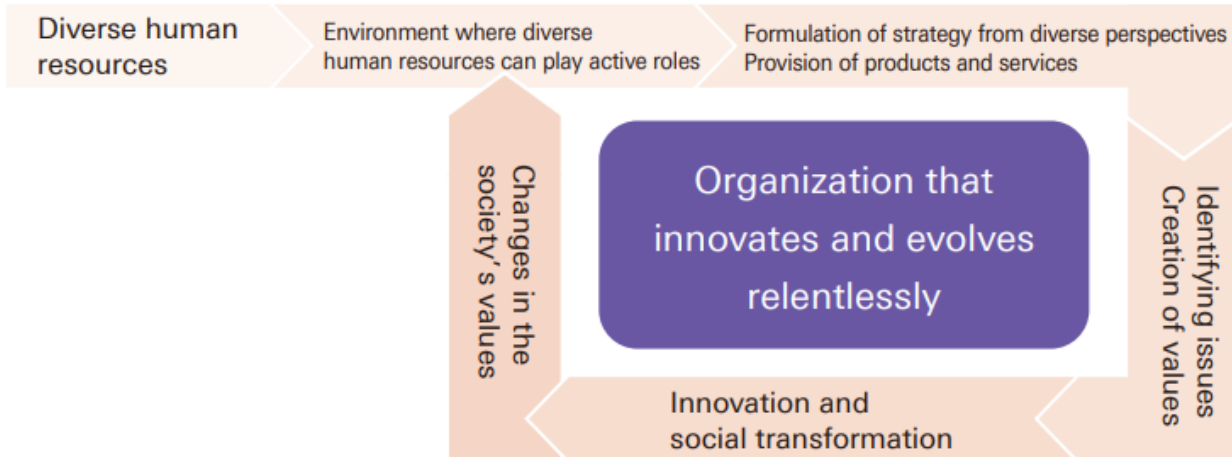


Term-end rate ※Figures in () are the diff from the previous quarter.
HKD:¥19.37(4.3% weak yen) THB:¥4.38(2.8% weak yen) MYR:¥34.00(1.3% weak yen)

Sustainability Initiatives

Promoting DE&I

Working to create a corporate environment where all employees can work in a way that is true to themselves and find fulfillment in their work, and we are promoting the diversification of decision-making levels as a priority issue.



- Established the DE&I Promotion Office to accelerate initiatives
- Implemented unconscious bias training, etc.
- Launched a cross-departmental women's network

Improving external ESG evaluations

ACS Malaysia

Winner of the “Sustainability & CSR Malaysia Hour 2024” Grand Prize (Financial Services Category)



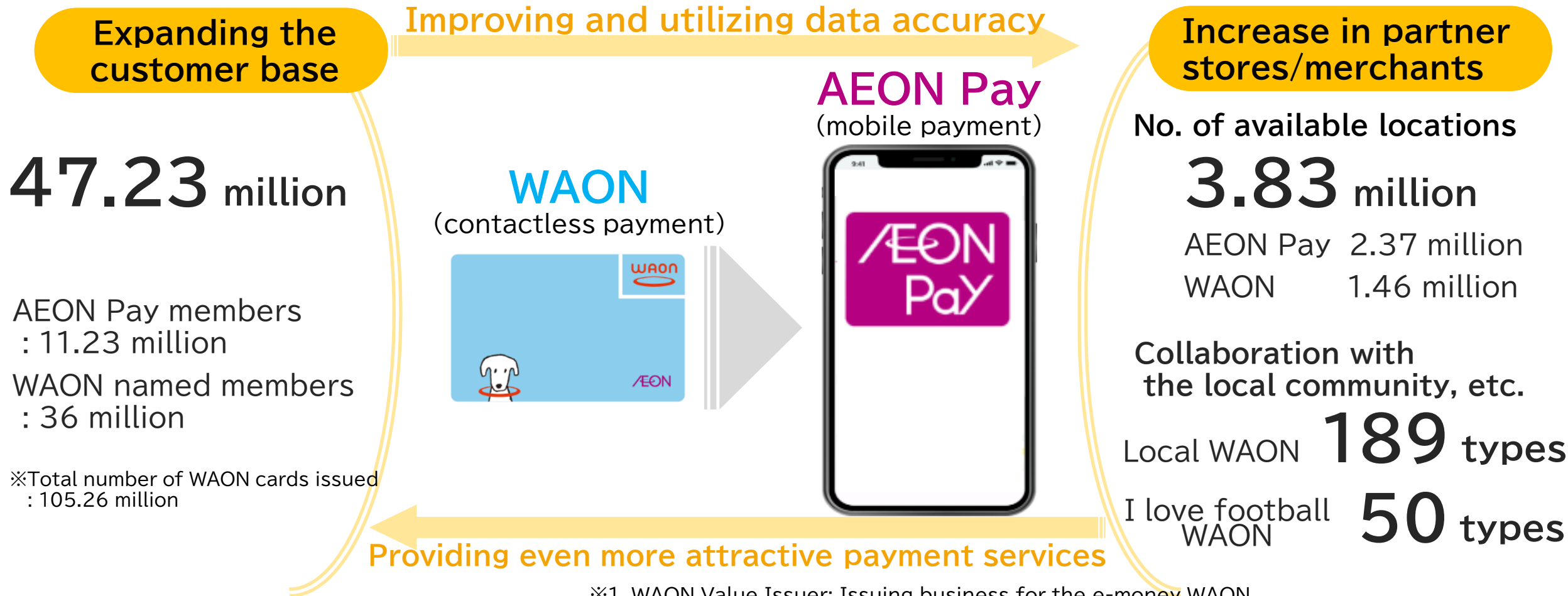
Received the “Best Company Award (Financial Services Category)” for contributing to socioeconomic change in Malaysia and for outstanding community engagement.



Priority Measures

[Review of business portfolio] Consolidation of the financial business of the AEON Group

- Consolidate the e-money WAON value issuer business ※1
Leverage economies of scale to strengthen competitiveness
- Integrate with AEON Pay to provide a seamless payment experience starting from your smartphone



[Review of business portfolio] Business expansion in Vietnam

- On October 7, 2024, the group-wide loyalty program “WAON POINT” was launched in Vietnam
- The acquisition of a finance company has further expanded the customer and merchant base, and is promoting the creation of an AEON Living Zone

Development of a common infrastructure as an expansion of the living sphere



Issuing common points at ACS Trading Vietnam
Promoting the use of a common ID for the group and building a data utilization platform



Start of common points

Finance company acquisition (FY24Q4 planned)



Expansion of the foundation through the start of the finance business

On December 30, 2024, approval was received from the State Bank of Vietnam to acquire a stake in the company. After acquiring the company, plans are in place to develop financial products such as credit cards in addition to personal loans.

Expanding the AEON Living Zone through the use of shared IDs and digital technology

[Domestic] Reorganizing real touch points

Productivity

- In collaboration with Monex Inc., respond to customer investment needs while reducing administrative operations
- Strengthen insurance products, which have high face-to-face consultation needs, and further improve productivity by integrating branches

Increased efficiency
through the use of
external resources

Partnership with Monex, Inc.



Expansion of
product list

Conventionally, there were about
300 investment trust products

including stocks, bonds, ETFs, etc.
aprox.

1,700 products

Reduction of
administrative
operations

Reduce the time spent
on in-store administrative
operations **by half**

Reorganizing the role of stores to meet customer needs •
Further improving productivity

Improving productivity
by providing
“one-stop” services
Consolidating bank and
insurance branches



Consolidating bases within
shopping centers

Conventionally, there were 147 bank branches
and 105 insurance branches,
for a total of 252 branches

182 branches

Expansion of opportunities
to serve customers

Improving employee skills
to increase labor
productivity

[Domestic] Maximizing Group Synergy

Productivity
(profit growth)

- In the Chugoku and Shikoku area, 110,000 new customers were acquired through the issuance of a new co-branded card with Fuji
- In Hokkaido, the company is aiming to capture demand for payments at former Seiyu stores and acquire new members



Chugoku and Shikoku area
approx. 100 stores

Issuing a new co-branded
card with Fuji



Former EFCA credit card members
: 110,000

Former SEIYU

9 stores in Sapporo city

Acquiring customers at
former Seiyu stores
(Hokkaido)



Former Seiyu store annual sales
¥26.1bn FY ending Dec.2022

[Global] Measures taken by various countries to improve productivity

Productivity

- As a measure to increase profits from the 4th quarter onwards, in addition to providing new products in each overseas area, Indonesia will work with new companies to advance credit operations using AI

■ China Area(ACSA)



Adding a virtual card function to our own app to improve convenience on EC

■ Mekong Area(AEONTS)



The second installment of the fully digital credit card, the “PRiMO Digital Card” is being issued for young people

■ Malay Area(Indonesia)



Enhancing credit operations through AI scoring in collaboration with an AI tech company in Mongolia



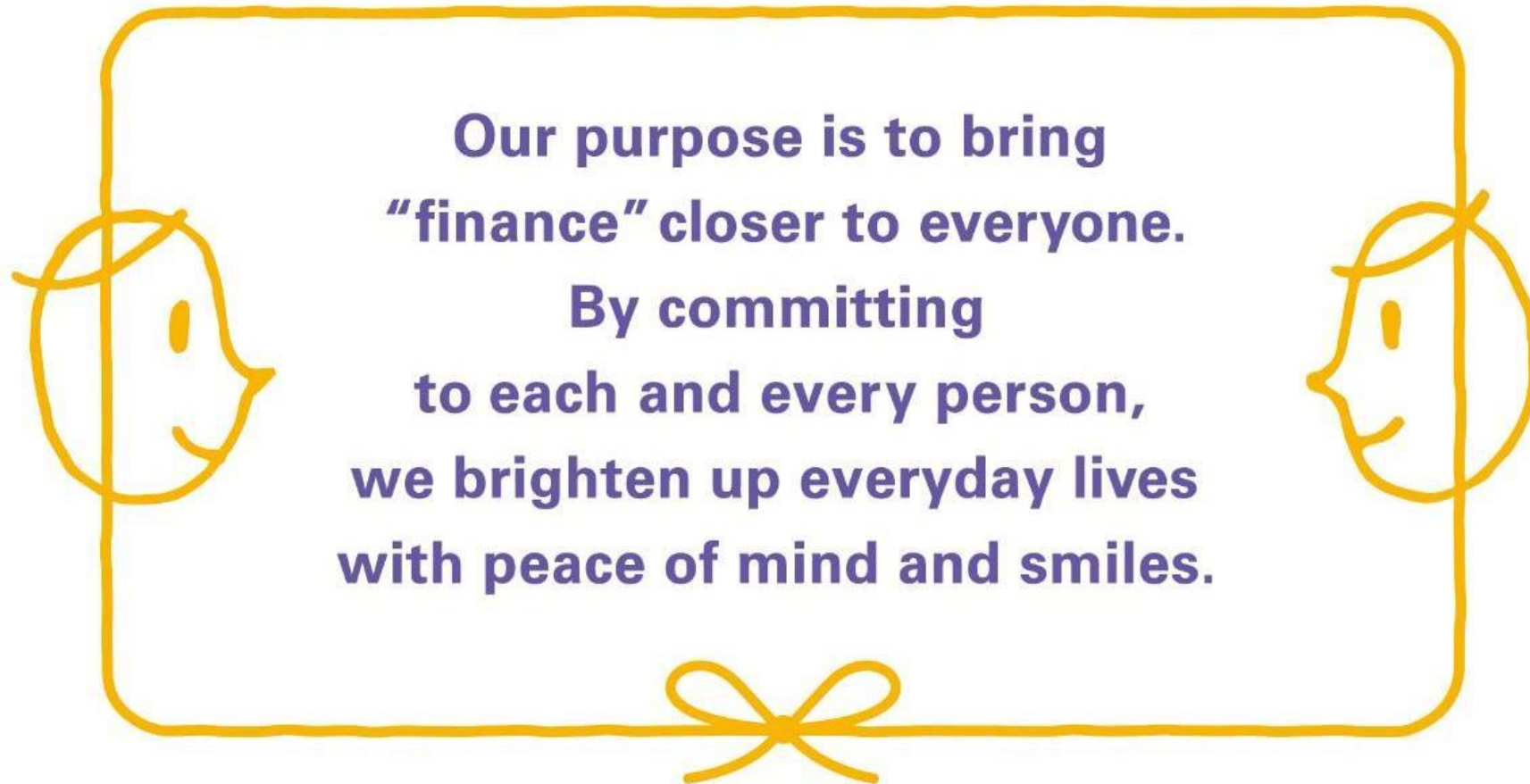
Earnings and Dividend Forecasts

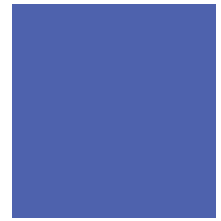
FY2024 earnings forecast, dividend forecast

(Unit : JPY)

	Consolidated	YoY				
			Domestic	YoY	Global	YoY
Operating Revenue	520.0 bn	107 %	310.0 bn	105 %	210.0 bn	108 %
Operating Profit	55.0 bn	110 %	15.0 bn	129 %	41.0 bn	107 %
Ordinary Profit	55.0 bn	107 %	Dividend per share		Payout ratio	
Profit attributable to owners of parent	21.0 bn	100 %	Annual: 53	Interim: 25 Year-end: 28	54.5 %	

Our Purpose





Appendix

- Domestic: Demonstrate the strength of funding, which is centered on bank deposits
Global: Assume an improvement in interest margins due to a decrease in borrowing rates

Domestic

Global

Interest Rate
Environment
(External
Environment)

Outlook for continued interest rate hikes due to changes in the Bank of Japan's monetary policy

Outlook for lower interest rates in developing countries following interest rate cuts in the US

Fundraising

Raising funds centered on deposits at AEON Bank

Borrowing from local financial institutions is the main source

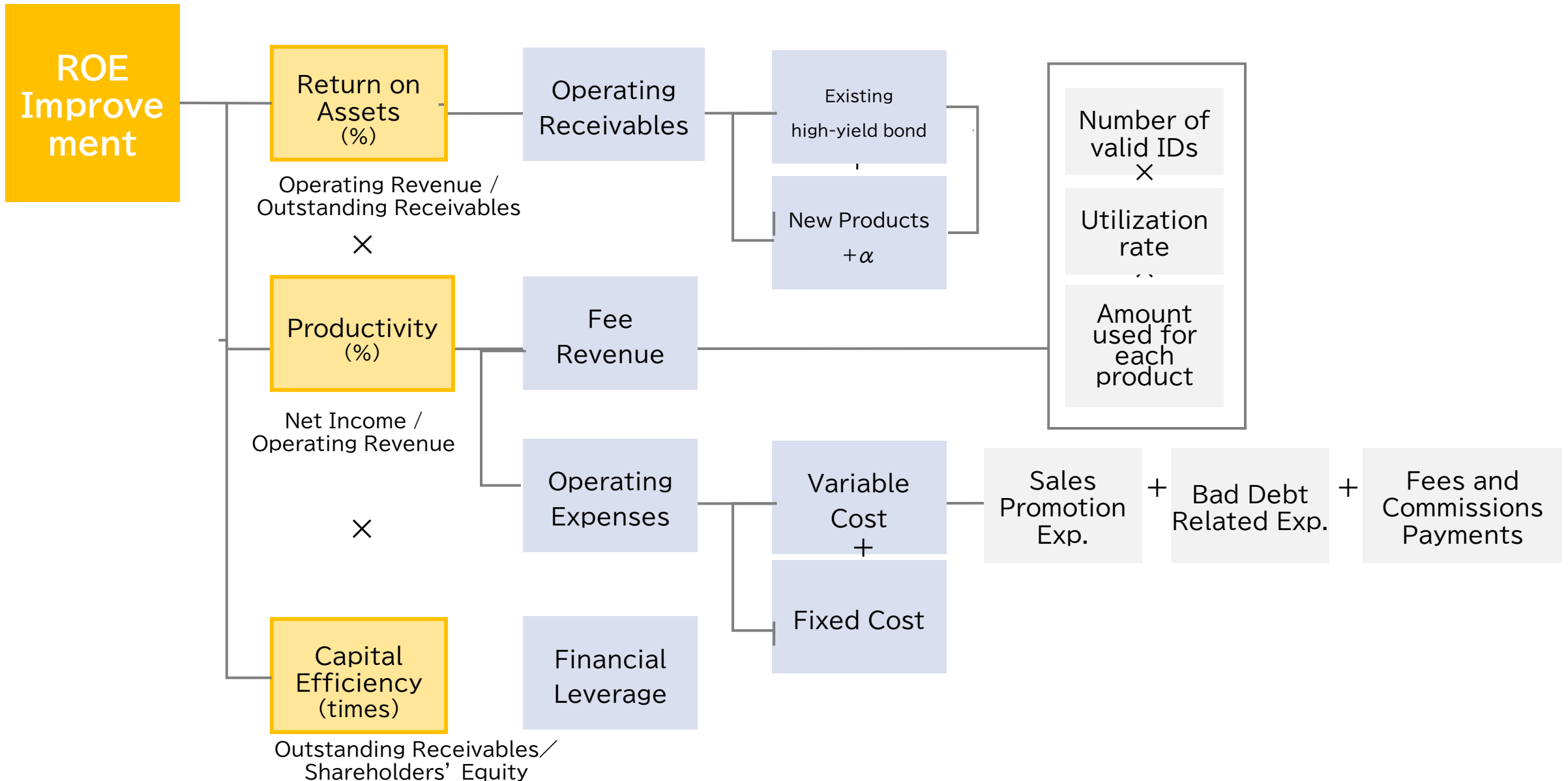
Impact on
our
company

Although financing costs have increased, interest income on assets with variable interest rates has increased, and medium- to long-term income and expenditure have improved

Improvement in income and expenditure due to a decrease in the interest rate on borrowings

Approach to ROE Improvement

【Repost】



Consolidated Balance Sheet

(Unit : Bn JPY)

	FY 2024			FY 2024	
	3Q Results	YTD		3Q Results	YTD
Cash and deposits	533.7	▲ 131.7	Deposits	4,898.7	+360.4
Operating Loans	994.2	+75.4	Accounts payable-trade	415.7	+147.2
Loans and bills discounted for banking business	2,705.1	+365.9	Interest-bearing debt (excl. deposits)	1,267.6	▲ 45.4
Accounts receivables-installment	1,854.6	+ 11.1	Other	219.8	▲ 31.4
Allowance for doubtful accounts	▲ 123.6	▲ 2.9	Total liabilities	6,802.0	+430.8
Other	1,420.3	+121.1	Total net assets	582.5	+8.2
Total assets	7,384.6	+439.0	Total liabilities and net assets	7,384.6	+439.0

Results by Segment

(Unit : Bn JPY)	Domestic			Global				Consol.
	Total ※1	Retail	Solutions	Total ※1	China Area	Mekong Area	Malay Area	Total ※1
Operating Revenue	226.4	144.9	137.6	164.0	26.0	71.5	66.4	388.7
YoY	106%	114%	99%	114%	117%	106%	124%	109%
Operating Profit	12.2	9.9	2.2	25.3	6.4	10.2	8.7	37.9
YoY	-%	-%	227%	96%	101%	100%	88%	145%
Operating Profit Ratio	5.4%	6.8%	1.6%	15.5%	24.6%	14.3%	13.2%	9.8%
Change	+5.7pt	+7.1pt	+0.9pt	▲3.0pt	▲3.9pt	▲0.8pt	▲5.4pt	+2.4pt

(Reference) The impact on revenue due to securitization ¥7.8bn (▲¥3.9bn compared to the same period of the previous FY) ※2

※1 Domestic and Global figures are after elimination of intersegment transactions in each business segment.

Consolidated figures include headquarters, functional companies, and consolidated eliminations.

※2 From FY23, the method of recording revenue from securitization has been partially changed.

The impact on revenue under the previous method was ¥7.0 bn (a decrease of ¥2.7 bn from the previous FY).

Results by Area

(Unit : Bn JPY)		Transaction volume	YoY	Operating receivables (Before securitization)	YTD
Domestic	Credit card	5,848.0	106%	1,909.2	+192.8
	credit card shopping	5,561.1	106%	1,476.0	+171.9
	(of which, revolving and installment)	-	-	352.6	+41.9
	cash advance	286.8	100%	433.1	+20.8
	Housing loan	452.0	108%	3,843.2	+282.6
	Other	-	-	1,258.8	+82.4
	Total	-	-	7,011.3	+557.9
Global	Credit card	521.1	123%	304.3	+8.4
	credit card shopping	377.7	120%	155.8	+4.6
	cash advance	143.4	131%	148.4	+3.8
	Installment finance	125.9	121%	338.2	+49.3
	Personal loans	172.5	111%	358.9	+38.0
	Other	-	-	0.1	+0.1
	Total	-	-	1,001.7	+96.0

Cumulative Results of Overseas Listed Companies (Local Currency)

		FY 2023	FY 2024	
		3Q Results	3Q Results	YoY
AEON CREDIT SERVICE (ASIA) HK\$' 000	Revenue	1,192,889	1,304,551	109%
	Profit before tax	339,443	328,748	97%
	Profit for the period	282,263	275,307	98%
AEON THANA SINSAP (THAILAND) BAHT' 000	Revenue	16,540,572	16,747,306	101%
	Profit before tax	2,767,690	2,644,652	96%
	Profit for the period	2,217,651	2,191,205	99%
AEON CREDIT SERVICE (M)Berhad RM' 000	Revenue	1,410,917	1,625,683	115%
	Profit before tax	402,579	333,811	83%
	Profit for the period	305,098	239,644	79%

Cumulative Results of Overseas Listed Companies (Yen conversion)

(Unit : Bn JPY)		FY 2023	FY 2024		Exchange rates
		3Q Results	3Q Results	YoY	
AEON CREDIT SERVICE (ASIA)	Revenue	21.6	25.4	117%	<u>(JPY / HKD)</u> • FY2023Q3 : ¥18.16 • FY2024Q3 : ¥19.49
	Profit before tax	6.1	6.4	104%	
	Profit for the period	5.1	5.3	105%	
AEON THANA SINSAP (THAILAND)	Revenue	67.1	72.1	107%	<u>(JPY / THB)</u> • FY2023Q3 : ¥4.06 • FY2024Q3 : ¥4.31
	Profit before tax	11.2	11.3	101%	
	Profit for the period	9.0	9.4	105%	
AEON CREDIT SERVICE (M)Berhad	Revenue	43.7	54.3	124%	<u>(JPY / MYR)</u> • FY2023Q3 : ¥30.98 • FY2024Q3 : ¥33.46
	Profit before tax	12.4	11.1	90%	
	Profit for the period	9.4	8.0	85%	

Transaction Volumes and Operating Receivables of Global Business

(Unit : Bn JPY)		China Area (Hong Kong)		Mekong Area (Thailand)		Malay Area		Global Business	
			YoY (Change)		YoY (Change)		YoY (Change)		YoY (Change)
Credit card	Transaction volume	197.0	121%	266.6	122%	57.5	129%	521.1	123%
	Operating Receivables	105.7	+9.8	165.2	▲14.5	33.3	+6.9	304.3	+2.1
Installment finance	Transaction volume	-	-	20.8	131%	105.1	120%	125.9	121%
	Operating Receivables	-	-	36.7	+8.0	301.5	+48.4	338.2	+56.5
Personal loans	Transaction volume	24.6	97%	89.5	111%	58.2	120%	172.5	111%
	Operating Receivables	32.4	+3.4	183.3	+3.7	143.1	+33.1	358.9	+40.3
Total	Transaction volume	221.6	118%	377.0	120%	220.9	122%	819.6	120%
	Operating Receivables	138.2	+13.3	385.4	▲2.5	478.0	+88.5	1,001.5	+99.0

Allowance for Doubtful Accounts and Provision for Loss on Interest Repayment by Segments

[Allowance for Doubtful Accounts]

(Unit : Bn JPY)	Domestic Total	Retail	Solutions	Global Total	China Area	Mekong Area	Malay Area	Consol. Total
Opening balance of allowance for doubtful accounts	55.6	3.0	53.0	64.3	4.7	35.8	23.7	120.7
Bad debt related expenses (Allowance for doubtful accounts and losses)	21.2	0.0	21.2	53.4	6.6	25.4	21.3	77.4
Bad debt written-off (including transferred debt)	23.7	0.5	23.1	48.0	6.2	24.7	17.1	74.5
Ending balance of allowance for doubtful accounts	53.0	2.4	51.1	69.7	5.1	36.5	27.9	1,23.6

※Balance at end of period of domestic subsidiaries

<Retail> AEON Bank:2.4

<Solutions> AEON Financial Service:49.7
AEON Housing Loan Service:1.2

Including the impact of transfer of installment finance business ¥9.2 bn

[Provision for Loss on Interest Repayment]

	FY2023 3Q	FY2024 3Q
Beginning of period	4.8	2.5
Provision	-	-
Interest Repayment	2.2	1.3
End of period	2.5	1.1

Statements contained in this report with respect to the Company's management strategies, business policies and results forecasts are forward-looking statements about the future performance of the Company, which are based on the assumptions and beliefs in light of the information currently available. These forward-looking statements involve various uncertain factors including known and unknown risks such as economic trends, industry competition, market demand, exchange rates, tax and other systems that may cause the Company's actual results, performance or achievements to differ materially from the expectations expressed herein.



AEON Financial Service