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Company name: AEON Financial Service Co., Ltd.
Name of representative: Tomoharu Fukayama, President and CEO
(Securities code: 8570 Prime Market)
Inquiries: Shinichiro Nishimura, Managing Executive Officer
(Tel: +81 3 5281 2027)

Announcement Regarding the Formulation of the Medium-Term Management Plan (FY2026-FY2030)

AEON Financial Service Co., Ltd. (hereinafter the “Company”) hereby announces that, at today's Board of Directors meeting, it has resolved to formulate a medium-term management plan covering the period from FY2026 to FY2030.

1. Basic Policy

The Company’s group has set forth the vision of becoming "a community-based global company that brings ‘Finance Closer to Everyone’" by 2030. The Company views not only Japan but the entire Asian region as its market, and in each country it is developing community-based financial services. As a retail-based financial company, the Company is working towards realizing its vision by putting customers first, resolving and eliminating their inconveniences.

This medium-term management plan is positioned as a five-year period for accelerating growth towards achieving its goals. By leveraging the strengths of the AEON Group—its domestic and overseas retail touchpoints—and integrating financial data, AI, and other digital technologies, the Company aims to seamlessly connect various financial services, and achieve sustainable growth and enhanced corporate value through customer-centric financial services in the Asian countries of operation.

2. Target Management Indicators for 2030

This medium-term management plan sets the following management indicators as targets for FY2030.

FY2026-2027 is positioned as a phase of strengthening the foundation, during which strategic investments will be made to achieve corporate growth. From FY2028 onward, these investments will be converted into profits, achieving operating profit growth and improved capital efficiency.

<Management Indicators>

ROE	:	10.0%
Consolidated operating revenue	:	780.0 bn JPY
Consolidated operating profit	:	100.0 bn JPY
Operating profit ratio	:	12.8%

3. Key Strategies

The Company’s group, reaffirming its strength in customer touchpoints starting from retail, will respond to customer needs by providing innovative financial services. The Company aims to make financial services more accessible and trustworthy and will work to enhance corporate value through the following key strategies.

<Demonstration of Earning Power>

The Company will maximize synergies within the AEON Group both domestically and overseas, leveraging AEON's financial strengths to the maximum level. By combining retail data and AI, the Company will deepen its understanding of customers and continuously enhance the value it provides.

(1) Expanding Customer Base through AEON Pay

Domestically, the Company will develop the code payment service "AEON Pay" from a mere payment method into a core brand for financial services.

The Company will consolidate previously dispersed customer touchpoints, such as credit cards and bank accounts, into AEON Pay. Furthermore, the Company will strengthen collaboration with various AEON Group companies and partners, and enhance its approach to new customer segments, particularly younger generations, through family connections, aiming for steady expansion of the customer base.

This will strengthen customer touchpoints starting with AEON Pay, building a foundation for future financial service provision.

(2) Strengthening the Lending Business through Utilization of Data and AI

By integrating purchase and customer data obtained through payments and utilizing AI, the Company will provide loan services tailored to the individual needs and timing of each customer.

This will steadily expand cross-selling from payments to loans and strengthen corporate lending services targeting AEON Group's business partners and local suppliers, thereby building a stable revenue base. Furthermore, leveraging the strengths of having a bank, and backed by low-cost funding from customer deposits, the Company will realize a lending business that balances profitability and competitiveness.

(3) Establishment of the "Retail x Finance x Digital" Business Model in Key Asian Countries

Overseas, the Company has designated Malaysia, Vietnam, and Cambodia as key countries, where high economic growth is expected and the AEON Group's store expansion is progressing. By concentrating its management resources, it will establish the "Retail x Finance x Digital" business model, which integrates retail and finance in each country.

The Company aims to achieve sustainable profit growth in growth markets by linking payment and lending services particularly on smartphone apps and developing financial services tailored to regional characteristics.

In Vietnam, which the AEON Group positions as a key country in its overseas strategy, the Company has launched a payment business with credit scoring capabilities via a smartphone app, and aims to build a new revenue base by expanding the customer base and transaction volume through digital means while also strengthening collaboration with the AEON Group.

<Transition to Highly Efficient Management>

In this medium-term management plan, the Company will fundamentally review its conventional high-cost structure simultaneously with its growth strategy. By thoroughly improving operational efficiency using AI and other technologies, as well as reducing costs by reviewing products and services, it will create investment capacity that can be allocated to sustainable growth investments.

• Domestic Cost Structure Reform

In the domestic business, by the end of fiscal year 2027, which is the first half of this medium-term management plan, the Company will undertake a fundamental reform of its cost structure through improvements to business operations, including a review of products and services, and the reduction of indirect costs. Furthermore, the Company will move away from human-dependent business processes and promote operational efficiency and sophistication in areas such as credit and debt management, and customer touchpoints such as contact centers, utilizing AI and digital technologies. This will enhance customer experience and transform as well as lead to a lean and efficient management system with high manpower productivity.

The investment capacity created by this will be reallocated with a focus on areas that will strengthen the Company's future

competitiveness, such as AEON Pay and key overseas countries, and the Company will proceed with building a business foundation that supports sustainable growth.

<Safety and Security First>

The Company takes the major incidents that occurred during the previous medium-term management plan period (FY2021-FY2025) very seriously, and recognizes strengthening governance, including risk management and compliance, across the entire group as a top priority. In this medium-term management plan, the Company positions the strengthening of corporate governance as a prerequisite for supporting corporate growth and will establish "Safety and Security First" by realizing robust corporate governance.

• Realizing Robust Corporate Governance

The Company will enhance its internal control system based on three lines of defense and improve the effectiveness of management control across the entire group, including subsidiaries. It will strengthen the coordination of risk management, compliance, and internal audit functions, and aim to build a sound and resilient organizational structure by improving the effectiveness of group governance.

In addition, the Company will enhance its cybersecurity measures, fraud prevention, and AML/CFT compliance using AI and other advanced technologies to improve the accuracy of risk prediction and build a management system that prioritizes proactive prevention, thereby providing customers with safe and secure financial services.

This will enable the Company to build a resilient corporate foundation that allows for sustainable growth investments.

<Reference Materials>

Explanatory materials regarding the Company's medium-term management plan are available on the corporate website. Please refer to them as well.

<https://www.aeonfinancial.co.jp/en/ir/strategy/medium/>

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