



## Consolidated Financial Results for the Three Months Ended May 31, 2026

July 9, 2026

Company name AEON Financial Services Co., Ltd.  
 Stock exchange listings Tokyo Prime  
 Securities code 8570  
 URL <https://www.aeonfinancial.co.jp/>  
 Representative (Title) President and CEO (Name) Tomoharu Fukayama  
 Inquiries (Title) Managing Executive Officer (Name) Shinichiro Nishimura Tel +81-3-5281-2027  
 Dividend payable date —  
 Supplemental material of results : Yes  
 Convening briefing of results : Yes (For institutional investors and analysts)

(Yen amounts are rounded down to millions, unless otherwise noted.)

### 1. Consolidated financial results for the three months ended May 31, 2026 (from March 1, 2026 to May 31, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

|                    | Operating revenues |      | Operating profit |       | Ordinary profit |       | Profit attributable to owners of parent |       |
|--------------------|--------------------|------|------------------|-------|-----------------|-------|---|-------|
|                    | Millions of yen    | %    | Millions of yen  | %     | Millions of yen | %     | Millions of yen                         | %     |
| Three months ended |                    |      |                  |       |                 |       |   |       |
| May 31, 2026       | 153,881            | 12.7 | 17,486           | 34.5  | 17,545          | 26.7  | 8,966                                   | 105.8 |
| May 31, 2025       | 136,555            | 6.7  | 12,998           | -14.8 | 13,853          | -13.3 | 4,357                                   | -28.4 |

Comprehensive income: For the three months ended May 31, 2026 -1,498 Millions of yen (—%) For the three months ended May 31, 2025 -6,670 Millions of yen (—%)

|                    | Basic earnings per share | Diluted earnings per share |
|--------------------|--------------------------|----------------------------|
| Three months ended | Yen                      | Yen                        |
| May 31, 2026       | 41.53                    | 41.53                      |
| May 31, 2025       | 20.19                    | 20.19                      |

### (2) Consolidated financial position

|                   | Total assets    | Net assets      | Capital adequacy ratio | Net assets per share |
|-------------------|-----------------|-----------------|------------------------|----------------------|
| As of             | Millions of yen | Millions of yen | %                      | Yen                  |
| May 31, 2026      | 8,349,649       | 617,750         | 5.6                    | 2,155.03             |
| February 28, 2026 | 8,313,956       | 625,209         | 5.7                    | 2,208.77             |

Owner's equity: As of May 31, 2026 465,235 Millions of yen As of February 28, 2026 476,838 Millions of yen

### 2. Cash dividends

|   | Annual dividend |                |               |          |        |
|---|-----------------|----------------|---------------|----------|--------|
|   | First quarter   | Second quarter | Third quarter | Year end | Annual |
|   | Yen             | Yen            | Yen           | Yen      | Yen    |
| Fiscal year ended February 28, 2026             | —               | 25.00          | —             | 28.00    | 53.00  |
| Fiscal year ending February 28, 2027            | —               |                |               |          |        |
| Fiscal year ending February 28, 2027 (Forecast) |                 | 25.00          | —             | 28.00    | 53.00  |

Note: Revisions to the forecast of cash dividends most recently announced : None

3. Consolidated financial forecast for the fiscal year ending February 28, 2027 (from March 1, 2026 to February 28, 2027)

(Percentages indicate year-on-year changes.)

|                                      | Operating revenues |     | Operating profit |       | Ordinary profit |       | Profit attributable to owners of parent |       | Basic earnings per share |
|--------------------------------------|--------------------|-----|------------------|-------|-----------------|-------|---|-------|--------------------------|
|                                      | Millions of yen    | %   | Millions of yen  | %     | Millions of yen | %     | Millions of yen                         | %     | Yen                      |
| Fiscal year ending February 28, 2027 | 600,000            | 5.4 | 45,000           | -25.8 | 45,000          | -25.9 | 15,000                                  | -28.9 | 69.48                    |

Note: Revisions to the earnings forecasts most recently announced : None  
We have not disclosed earnings forecasts for the cumulative second quarter.

\* Notes

(1) Significant changes in the scope of consolidation during the period : Yes

Newly included: — companies (Company name), Excluded: 1 company (Company name) AFS Corporation Co., Ltd

Note: For details, please refer to page 6 of the attached document: "1. Consolidated Financial Statements and Main Notes – (3) Notes to the Quarterly Consolidated Financial Statements (Changes in the Scope of Consolidation or the Scope of Application of the Equity Method)."

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements : None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations : None

(ii) Changes in accounting policies due to other reasons : None

(iii) Changes in accounting estimates : None

(iv) Restatement : None

(4) Number of issued shares (common shares)

|  |                                 |                   |                                 |                   |
|--|---------------------------------|-------------------|---------------------------------|-------------------|
| ① Number of issued and outstanding shares at the period end (including treasury stock) | As of May 31, 2026              | 216,010,128shares | As of February 28, 2026         | 216,010,128shares |
| ② Number of treasury stock at the period end   | As of May 31, 2026              | 126,017shares     | As of February 28, 2026         | 125,955shares     |
| ③ Average number of shares (quarterly period-YTD)                                      | Three months ended May 31, 2026 | 215,884,115shares | Three months ended May 31, 2025 | 215,880,565shares |

\* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm : Yes (voluntary)

(Availability of supplementary materials for financial results)

Supplementary materials regarding the Company's business and operating results are available on our website.

## **Attachments**

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# 1. Consolidated Financial Statements and Main Notes

## (1) Consolidated Balance Sheet

(Millions of yen)

|   | As of February 28, 2026 | As of May 31, 2026 |
|---|-------------------------|--------------------|
| <b>Assets</b>                                   |                         |                    |
| Current assets                                  |                         |                    |
| Cash and deposits                               | 676,814                 | 456,639            |
| Call loans                                      | 1,396                   | 1,327              |
| Accounts receivable - installment               | 1,730,410               | 1,841,495          |
| Lease receivables and investments in leases     | 17,712                  | 16,948             |
| Operating loans                                 | *2 1,059,226            | 1,086,859          |
| Loans and bills discounted for banking business | *2 2,840,788            | 2,295,858          |
| Securities for banking business                 | 1,097,389               | 1,081,112          |
| Monetary claims bought                          | 188,214                 | 194,771            |
| Money held in trust                             | 75,228                  | 771,961            |
| Other   | 350,500                 | 403,508            |
| Allowance for doubtful accounts                 | △136,658                | △135,365           |
| Total current assets                            | 7,954,031               | 7,991,032          |
| Non-current assets                              |                         |                    |
| Property, plant and equipment                   | 40,867                  | 38,844             |
| Intangible assets                               |                         |                    |
| Goodwill  | 36,156                  | 35,513             |
| Software  | 153,642                 | 156,793            |
| Other   | 2,740                   | 2,640              |
| Total intangible assets                         | 192,539                 | 194,948            |
| Total investments and other assets              | *3 126,013              | 124,377            |
| Total non-current assets                        | 359,420                 | 358,169            |
| Deferred assets                                 |                         |                    |
| Bond issuance costs                             | 414                     | 504                |
| Total deferred assets                           | 504                     | 447                |
| Total assets                                    | 8,313,956               | 8,349,649          |

(Millions of yen)

|   | As of February 28, 2026 | As of May 31, 2026 |
|---|-------------------------|--------------------|
| <b>Liabilities</b>                                    |                         |                    |
| Current liabilities                                   |                         |                    |
| Accounts payable - trade                              | 392,830                 | 489,416            |
| Deposits for banking business                         | 5,482,096               | 5,426,021          |
| Short-term borrowings                                 | 160,808                 | 139,711            |
| Current portion of long-term borrowings               | 259,536                 | 264,913            |
| Current portion of bonds payable                      | 84,124                  | 84,175             |
| Commercial papers                                     | 5,932                   | 6,006              |
| Provision for bonuses                                 | 6,262                   | 6,519              |
| Provision for point card certificates                 | 1,497                   | 1,105              |
| Other provisions                                      | 124                     | 82                 |
| Other   | 336,074                 | 348,494            |
| Total current liabilities                             | 6,729,287               | 6,766,446          |
| Non-current liabilities                               |                         |                    |
| Reserve for insurance policy liabilities              | 97                      | 111                |
| Bonds payable   | 275,069                 | 305,675            |
| Long-term borrowings                                  | 619,634                 | 596,196            |
| Retirement benefit liability                          | 1,371                   | 1,339              |
| Provision for loss on interest repayment              | 484                     | 427                |
| Other provisions                                      | 3,147                   | 4,471              |
| Deferred tax liabilities                              | 16,190                  | 20,355             |
| Other   | 43,464                  | 36,875             |
| Total non-current liabilities                         | 959,459                 | 965,452            |
| Total liabilities                                     | 7,688,746               | 7,731,899          |
| <b>Net assets</b>                                     |                         |                    |
| Shareholders' equity                                  |                         |                    |
| Share capital   | 45,698                  | 45,698             |
| Capital surplus                                       | 118,588                 | 118,609            |
| Retained earnings                                     | 290,951                 | 302,873            |
| Treasury shares                                       | △321                    | △321               |
| Total shareholders' equity                            | 463,916                 | 466,859            |
| Accumulated other comprehensive income                |                         |                    |
| Valuation difference on available-for-sale securities | △69,484                 | △97,918            |
| Deferred gains or losses on hedges                    | 21,702                  | 35,062             |
| Foreign currency translation adjustment               | 60,207                  | 60,734             |
| Remeasurements of defined benefit plans               | 497                     | 497                |
| Total accumulated other comprehensive income          | 12,922                  | △1,624             |
| Share acquisition rights                              | 4                       | 4                  |
| Non-controlling interests                             | 148,365                 | 152,509            |
| Total net assets                                      | 625,209                 | 617,750            |
| <b>Total liabilities and net assets</b>               | <b>8,313,956</b>        | <b>8,349,649</b>   |

(2) Consolidated Statement of Income and Comprehensive Income  
(Consolidated Income Statement for the 1<sup>st</sup> Quarter of FY2026)

(Millions of yen)

|   | Three months ended<br>May 31, 2025 | Three months ended<br>May 31, 2026 |
|---|------------------------------------|------------------------------------|
| Operating revenue   |                                    |                                    |
| Revenue from credit card business                           | 34,912                             | 39,521                             |
| Revenue from installment sales finance business             | 13,142                             | 15,752                             |
| Financing revenue   | 43,010                             | 46,207                             |
| Recoveries of written off receivables                       | 4,484                              | 5,386                              |
| Financial revenue   | 15,294                             | 21,769                             |
| Insurance revenue   | 3,807                              | 251                                |
| Fees and commissions  | 19,563                             | 23,335                             |
| Other   | 2,340                              | 1,656                              |
| Total operating revenue                                     | 136,555                            | 153,881                            |
| Operating expenses  |                                    |                                    |
| Financial expenses  | 14,071                             | 20,889                             |
| Insurance expenses  | 3,514                              | 160                                |
| Fees and commissions payments                               | 2,402                              | 3,206                              |
| Selling, general and administrative expenses                | 102,583                            | 111,041                            |
| Other   | 984                                | 1,096                              |
| Total operating expenses                                    | 123,556                            | 136,394                            |
| Operating profit  | 12,998                             | 17,486                             |
| Non-operating income  |                                    |                                    |
| Dividend income   | 137                                | 304                                |
| Gain on investments in investment partnerships              | 1,940                              | 40                                 |
| Other   | 17                                 | 24                                 |
| Total non-operating income                                  | 2,095                              | 369                                |
| Non-operating expenses                                      |                                    |                                    |
| Share of loss of entities accounted for using equity method | 149                                | —                                  |
| Foreign exchange loss                                       | 1,090                              | 297                                |
| Miscellaneous losses  | 0                                  | 12                                 |
| Total non-operating expenses                                | 1,240                              | 310                                |
| Ordinary profit   | 13,853                             | 17,545                             |
| Extraordinary income  |                                    |                                    |
| Gain on sale of non-current assets                          | 8                                  | 1                                  |
| Gain on sale of investment securities                       | 1,013                              | 1,731                              |
| Total extraordinary income                                  | 1,021                              | 1,732                              |
| Extraordinary losses  |                                    |                                    |
| Loss on disposal of non-current assets                      | 121                                | 133                                |
| Impairment losses   | 2,794                              | 492                                |
| Total extraordinary losses                                  | 2,916                              | 625                                |
| Profit before income taxes                                  | 11,957                             | 18,651                             |
| Income taxes - current                                      | 6,050                              | 5,537                              |
| Income taxes - deferred                                     | △2,008                             | △171                               |
| Total income taxes  | 4,041                              | 5,365                              |
| Profit  | 7,916                              | 13,286                             |
| Profit attributable to non-controlling interests            | 3,558                              | 4,319                              |
| Profit attributable to owners of parent                     | 4,357                              | 8,966                              |

(Consolidated Statement of Comprehensive Income for the 1<sup>st</sup> Quarter of FY2026)

(Millions of yen)

|  | Three months ended<br>May 31, 2025 | Three months ended<br>May 31, 2026 |
|--|------------------------------------|------------------------------------|
| Profit   | 7,916                              | 13,286                             |
| Other comprehensive income                                     |                                    |                                    |
| Valuation difference on available-for-sale securities          | △17,641                            | △28,441                            |
| Deferred gains or losses on hedges                             | 6,077                              | 13,754                             |
| Foreign currency translation adjustment                        | △3,121                             | △97                                |
| Remeasurements of defined benefit plans, net of tax            | 98                                 | 0                                  |
| Total other comprehensive income                               | △14,586                            | △14,784                            |
| Comprehensive income   | △6,670                             | △1,498                             |
| Comprehensive income attributable to                           |                                    |                                    |
| Comprehensive income attributable to owners of parent          | △9,544                             | △5,579                             |
| Comprehensive income attributable to non-controlling interests | 2,874                              | 4,081                              |

### (3) Notes on the Quarterly Consolidated Financial Statements

#### (Significant Matters Concerning the Preparation of the Quarterly Consolidated Financial Statements)

The quarterly consolidated financial statements have been prepared in accordance with Article 4, Paragraph 1 of the Standards for Preparation of Quarterly Financial Statements of the Tokyo Stock Exchange, Inc., and the generally accepted accounting standards for quarterly financial statements in Japan.

#### (Notes Regarding the Going Concern Assumption)

Not applicable.

#### (Changes in the Scope of Consolidation or the Scope of Application of the Equity Method)

##### (1) Significant Changes in the Scope of Consolidation

During the first quarter of the consolidated fiscal year, the Company excluded AFS Corporation—a consolidated subsidiary—from the scope of consolidation following its absorption-type merger into the Company.

##### (2) Significant Changes in the Scope of Application of the Equity Method

Not applicable.

##### (3) Changes in Matters Concerning the Fiscal Years of Consolidated Subsidiaries

Not applicable.

(Notes on Consolidated Quarterly Balance Sheet)

1. Contingent Liabilities  
Guarantee Obligations

|  | Previous Consolidated Fiscal Year<br>(Ended February 28, 2026) | First Quarter of Current Fiscal Year<br>(Ended May 31, 2026) |
|--|--|--|
| Credit guarantee business for general customers conducted by the Group | ¥11,437 million  | ¥11,335 million  |

\*2. Loan Commitment Agreements  
(Lending Side)

① The Group conducts cash advance services associated with its credit card business.

The unused portion of loan commitments related to such services is as follows:

|                              | Previous Consolidated Fiscal Year<br>(Ended February 28, 2026) | First Quarter of Current Fiscal Year<br>(Ended May 31, 2026) |
|------------------------------|--|--|
| Total Loan Commitments       | ¥11,079,531 million  | ¥11,111,207 million  |
| Loans Executed               | ¥604,167 million   | ¥604,761 million   |
| Net: Unused Loan Commitments | ¥10,475,363 million  | ¥10,506,445 million  |

The above amounts include receivables subject to securitization.

In addition, these loan commitments are subject to credit screening regarding borrowers' use of funds and credit status, and therefore the full amount is not necessarily shown.

② The Group has entered into overdraft agreements and commitment line agreements for loans with corporate customers.

These agreements obligate the Group to lend funds up to a predetermined limit upon request from customers, unless there is a violation of contractual conditions.

Unused loan balances under these agreements are as follows:

|  | Previous Consolidated Fiscal Year<br>(Ended February 28, 2026) | First Quarter of Current Fiscal Year<br>(Ended May 31, 2026) |
|--|--|--|
| Unused Loan Balance                                | ¥21,454 million  | ¥19,428 million  |
| Of which the contractual period is within one year | ¥14,413 million  | ¥4,574 million   |

Many of these agreements expire without being executed; therefore, the unused balance does not necessarily affect future cash flows. These agreements generally include clauses allowing refusal of loan execution or reduction of credit limits in cases such as changes in financial conditions, preservation of claims, or other reasonable causes.

Furthermore, the Group periodically reviews customers' business conditions in accordance with internal procedures and may revise contracts or take credit protection measures as necessary.

③ AEON Bank, Ltd., a consolidated subsidiary of the Company, has entered into a revolving credit facility agreement to supplement liquidity for jointly managed designated money trusts established by the bank.

This agreement aims to avoid temporary declines in funding capacity during refinancing.

It also includes an option clause, meaning loan execution is not guaranteed.

|  | Previous Consolidated Fiscal Year<br>(Ended February 28, 2026) | First Quarter of Current Fiscal Year<br>(ended May 31, 2026) |
|--|--|--|
| Unused Loan Balance                                | ¥18,933 million  | ¥18,925 million  |
| Of which the contractual period is within one year | ¥11,663 million  | ¥11,659 million  |

\* 3 . Parent Company Shares

The amount of parent company shares included in investments and other assets is as follows:

|                              | Previous Fiscal Year<br>(Ended February 28, 2026) | First Quarter of Current Fiscal Year<br>(Ended May 31, 2026) |
|------------------------------|---|--|
| Investments and other Assets | ¥2,292 million                                    | —  |

(Notes to Quarterly Consolidated Statement of Cash Flows)

A quarterly consolidated statement of cash flows for the first quarter of the current fiscal year has not been prepared.

Depreciation (including amortization of intangible assets excluding goodwill) and amortization of goodwill for the period are as follows:

|                          | Previous First Quarter<br>(March 1, 2025 — May 31,<br>2025) | Current First Quarter<br>(March 1, 2026 — May 31,<br>2026) |
|--------------------------|---|--|
| Depreciation             | ¥7,696 million  | ¥7,626 million   |
| Amortization of Goodwill | ¥891 million  | ¥867 million   |

(Notes to Shareholders' Equity)

Previous First Quarter (March 1, 2025 — May 31, 2025)

1 . Dividends Paid

| (Resolution)                              | Type of Shares | Total Dividends | Dividend per Share | Record Date       | Effective Date | Source of Dividend |
|---|----------------|-----------------|--------------------|-------------------|----------------|--------------------|
| Board of Directors Meeting April 21, 2025 | Common Stock   | ¥6,044 million  | ¥28.00             | February 28, 2025 | May 8, 2025    | Retained Earnings  |

2 . Dividends whose record date falls within the period but whose effective date is after the end of the quarter:  
Not applicable.

3 . Significant Changes in Shareholders' Equity  
Not applicable.

Current First Quarter (March 1, 2026 — May 31, 2026)

1 . Dividends Paid

| (Resolution)                              | Type of Shares | Total Dividends | Dividend per Share | Record Date       | Effective Date | Source of Dividend |
|---|----------------|-----------------|--------------------|-------------------|----------------|--------------------|
| Board of Directors Meeting April 16, 2026 | Common Stock   | ¥6,044 million  | ¥28.00             | February 28, 2026 | May 7, 2026    | Retained Earnings  |

2 . Dividends whose record date falls within the period but whose effective date is after the end of the quarter:  
Not applicable.

3 . Significant Changes in Shareholders' Equity  
Not applicable.

## (Segment Information)

## 【Segment Information】

First quarter of previous fiscal year (March 1, 2025 to May 31, 2025)

1. Information on the amount of operating revenue and profit or loss by reportable segment, and information on the breakdown of revenue

(Unit: millions of yen )

|  | Segment  |           |            |                |            | Total   | Adjustments<br>(Notes) 2 | Amounts<br>recorded on<br>the quarterly<br>consolidated<br>income<br>statement<br>(Notes) 3 |
|--|----------|-----------|------------|----------------|------------|---------|--------------------------|---|
|  | Domestic |           | Overseas   |                |            |         |                          |   |
|  | Retail   | Solutions | China Area | Mekong<br>Area | Malay Area |         |                          |   |
| Operating Revenue  |          |           |            |                |            |         |                          |   |
| Operating revenue from external customers                | 58,134   | 22,075    | 8,494      | 24,307         | 23,537     | 136,550 | 4                        | 136,555   |
| Internal operating revenue or transfers between segments | 1,695    | 24,924    | —          | 5              | —          | 26,624  | -26,624                  | —   |
| Total  | 59,830   | 46,999    | 8,494      | 24,312         | 23,537     | 163,175 | -26,620                  | 136,555   |
| Segment Profit or Loss                                   | -706     | 4,734     | 2,486      | 4,033          | 2,887      | 13,434  | -435                     | 12,998  |

(Notes) 1. Operating revenue is shown instead of general corporate sales.

2. The adjustment amounts are as follows:

The adjustment of ¥4 million to operating revenue from external customers consists of operating revenue from holding companies not attributable to any business segment.

The main components of the adjustment of -¥435 million to segment profit or loss consist of operating profit from holding companies, etc. not attributable to any business segment and elimination of inter-segment transactions.

3. Segment profit or loss has been adjusted with operating profit on the quarterly consolidated statements of income.

4. Revenues from contracts with customers subject to the revenue recognition accounting standard included in operating revenue from external customers for the first quarter of the previous fiscal year by reportable segment are Domestic Retail: ¥18,333 million, Domestic Solutions: ¥10,649 million, China Area: ¥1,592 million, Mekong Area: ¥2,354 million, and Malay Area: ¥2,275 million.

2. Information regarding impairment losses on fixed assets or goodwill, etc. by reportable segment

Not applicable.

First quarter of current fiscal year (March 1, 2026 to May 31, 2026)

1. Information on the amount of operating revenue and profit or loss by reportable segment, and information on the breakdown of revenue

(Unit: millions of yen )

|  | Segment  |           |            |                |            | Total   | Adjustments<br>(Notes) 2 | Amounts<br>recorded on<br>the quarterly<br>consolidated<br>income<br>statement<br>(Notes) 3 |
|--|----------|-----------|------------|----------------|------------|---------|--------------------------|---|
|  | Domestic |           | Overseas   |                |            |         |                          |   |
|  | Retail   | Solutions | China Area | Mekong<br>Area | Malay Area |         |                          |   |
| Operating Revenue  |          |           |            |                |            |         |                          |   |
| Operating revenue from external customers                | 64,992   | 23,513    | 9,844      | 26,034         | 29,490     | 153,875 | 5                        | 153,881   |
| Internal operating revenue or transfers between segments | 1,968    | 26,946    | 3          | 2              | —          | 28,920  | -28,920                  | —   |
| Total  | 66,961   | 50,459    | 9,847      | 26,036         | 29,490     | 182,795 | -28,914                  | 153,881   |
| Segment Profit or Loss                                   | 1,514    | 5,095     | 3,321      | 4,146          | 4,064      | 18,141  | -654                     | 17,486  |

(Notes) 1. Operating revenue is shown instead of general corporate sales.

2. The adjustment amounts are as follows:

The adjustment of ¥5 million to operating revenue from external customers consists of operating revenue from holding companies not attributable to any business segment.

The main components of the adjustment of -¥654 million to segment profit or loss consist of operating profit from holding companies, etc. not attributable to any business segment and elimination of inter-segment transactions.

3. Segment profit or loss has been adjusted with operating profit on the quarterly consolidated statements of income.

4. Revenues from contracts with customers subject to the revenue recognition accounting standard included in operating revenue from external customers for the first quarter of the previous fiscal year by reportable segment are Domestic Retail: ¥18,906 million, Domestic Solutions: ¥11,400 million, China Area: ¥1,785 million, Mekong Area: ¥2,918 million, and Malay Area: ¥2,824 million.

2. Matters regarding change to reportable segments

During the previous fiscal year, with the objective of making it easier for stakeholders to understand, the reportable segment title which was previously reported as "Global" has been changed to "Overseas." This change is only a change in title name and has no impact on segment information.

The segment information for the first quarter of the previous consolidated fiscal year is also described using the changed title.

3. Information regarding impairment losses on fixed assets or goodwill, etc. by reportable segment

Not applicable.

\*Note: This document has been translated from a part of the Japanese original for reference purposes only.

In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.