

Approach to CSR

We strive for safety and soundness and to provide products and services with value. Our approach to CSR is to maximize corporate value by improving the quality of these business activities and take continuous actions toward environmental protection activities and social contribution activities.

Principles of Conduct

Customers

We endeavor to provide its customers with assurance and trust in their daily lives, In keeping with the view that "everything we do, we do for our customers." We never-ending mission is to make a positive contribution to customer lifestyles.

Regional Society

We aim to set an example as a good corporate citizen, working together with the community for its growth and the improvement of quality of life.

Corporate Partners

We respect innovative business partners who help the company achieve its objective of "Customer Satisfaction." We strive to work as equals with our business partners, dealing fairly and working for our mutual prosperity.

Shareholders

We strive to conduct innovative and sound management practices that result in high returns for its shareholders.

Employees

To achieve "Customer Satisfaction", we must establish a workplace that fosters close interpersonal relationships and meaningful work. Our goal is to be recognized as the friendliest, people-oriented company to work for in the world.

Overseas CSR Activities in FY2012

We conduct CSR activities not only in Japan, but also overseas in each country in which we operate. In Hong Kong, we sponsored a paper recycling campaign that involved donations in addition to the proceeds from selling second-hand books on behalf of customers to build a junior high school in Shannxi Province in China. In Thailand, 65 of our employees and 300 members of the local community volunteered to plant trees in Si Lanna National Park in Chiang Mai Province. In Malaysia, we held a campaign to promote road safety in cooperation with our alliance partners and the local motorcycle association. As well as promoting safe driving, we also donated helmets.



Junior high school built as a result of the paper recycling campaign



Tree planting in Thailand



Road safety promotion campaign in Malaysia

Strengthening Corporate Governance

At our predecessor company, AEON CREDIT SERVICE CO., Ltd., we conducted due debate and consideration of management issues within the decision-making bodies: the Board of Directors and the Management Policy Committee. We did this to realize basic management policy and our medium-term vision, and to continuously improve corporate value. We also took actions to strengthen management supervision and internal control functions. The purpose of these actions was to secure objectivity of decision-making processes and compliance in terms of overall management.

As a bank holding company, the newly established AEON Financial Services Co., Ltd. aims to further strengthen the management functions and corporate governance structures that AEON CREDIT SERVICE Co., Ltd has implemented to date. In order to realize this, we have established five new committees. Each of these committees considers and makes

decisions on certain items in each field within the scope delegated by the Board of Directors and then reports and makes recommendations to the Board of Directors.

With a focus on maneuverability and prompt decision-making, the Board of Directors is made up of a small number of directors. The Board makes decisions on important matters related to the management of AEON Financial Services and the AEON Financial Services group after debate in each committee and the Management Policy Committee from the perspectives of business efficiency and effectiveness.

Each corporate auditor making up the Board of Corporate Auditors ensures the independence of this. Corporate auditors attend important internal meetings to ensure the required dialogue such as appropriate debate on resolutions is made as well as making available important documents such as minutes of meetings and decision-making documents.

AEON Financial Services Co., Ltd. Corporate Governance Structure (As of June 21, 2013)

