

April 2013

## Aeon Financial Services: a new journey begins.

On April 1, 2013, AEON CREDIT SERVICE CO., LTD. and AEON Bank, Ltd. merged to form a bank holding company that holds the subsidiaries operating our banking and credit card businesses. At the same time, we changed our trading name to AEON Financial Service Co., Ltd.

This marks the addition of the functions of AEON Bank, Ltd. to our organization, which has grown to date as the Aeon group integrated financial services company of our parent company, AEON Co., Ltd. As a result, we have created a financial services group that is unrivaled in its integration with the retail industry, with core businesses in the credit, banking, insurance, and e-money industries. This is our first step into a whole new stage of growth.

Going forward, we will maximize group synergy and aim to increase both corporate and shareholder value. We will also maximize customer satisfaction by providing sound, reliable, and convenient financial products and services.

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### Highlights in Business Performance

#### Strengthening of Credit Card Businesses



Number of Active Card Members  
\*Consolidated  
**31.85**  
million  
Yoy increase: 2.09 million

Active Card Members in Japan  
**2,224**million  
Yoy increase: 1.23 million

Active Card Members Overseas  
**961**million  
Yoy increase: 860,000

#### Total Card Shopping Volume Handled

\*Consolidated  
**JPY**  
**3.5615**  
trillion  
Yoy increase: 24.7%



#### Expansion of e-Money Businesses

##### Number of WAON Cards Issued

**31.8**  
million  
Yoy increase: 7.7 million



##### Number of WAON Member Outlets

**160,000**  
Yoy increase: 21,000

#### Increased Deposit Balance

##### Deposit Balance

**JPY**  
**1.2201**  
trillion  
Yoy increase: JPY103.4 billion



#### Expansion of the Business Promotion Network

##### Number of Bank ATM Installations

**2,680**  
Yoy increase: 737

##### Number of AEON Bank Branches

**105** branches  
Yoy increase: 24 branches

