

Takamitsu Moriyama

Executive Vice President in
charge of Banking
Businesses


Akinori Yamashita

President and CEO

Masao Mizuno

Executive Vice President in
charge of Credit Businesses,
Fee Businesses and
Overseas Businesses

We strive to provide reliable, convenient and beneficial financial products and services that have real relevance in people's daily lives.



AEON Financial Service Co., Ltd. (the “Company”) provides a variety of financial services in Japan and other Asian countries, based on our management philosophy to support customers’ futures and their lifestyles through the effective use of credit.

As a comprehensive financial group that grew from the retail sector, we have worked consistently to provide customers with financial products and services that will be useful in their everyday lives. Such products and services include the issuance of AEON CARD SELECT, which combines the functions and benefits of a cash card, credit card, and e-money “WAON,” as well as the AEON Select Club, which offers customers who have a housing loan with AEON Bank a 5% discount every day on purchases at AEON stores. As a result of these initiatives, we have been able to steadily expand our business operations, including adding more credit card members and growing the balance of bank deposits.

Meanwhile, competition among players in the financial services industry, which we belong to, has been growing ever more intense. In Japan, companies from other sectors have been entering the financial services field, while overseas, both Japanese and foreign-affiliated companies are entering the market in conjunction with the Asian shift in the economy. In light of these developments, in April 2013, we carried out a management integration of AEON Credit Service Co., Ltd. and AEON Bank, Ltd., thereby transitioning to a bank holding company.

In order to achieve additional growth, we are currently focusing on realizing four synergies: improving convenience in the financing businesses, strengthening marketing ability, expanding overseas businesses, and improving productivity and strengthening business promotion ability, and thus we are accelerating efforts to expand the credit businesses, the banking businesses, fee businesses, and overseas businesses.

Moreover, in addition to coping with bolstering compliance and corporate governance as a bank holding company, we are proactively promoting CSR activities, primarily environmental protection and social contribution activities. By doing so, we are working to contribute to the development of local communities as a good corporate citizen.

Going forward, we will continue to strive to be a company valued by society, with each and every employee of the Company acting with a high level of ambition and sincerity.

AEON Financial Service Co., Ltd. will continue to strive to earn the trust of our customers and satisfy their expectations. We look forward to your ongoing support.