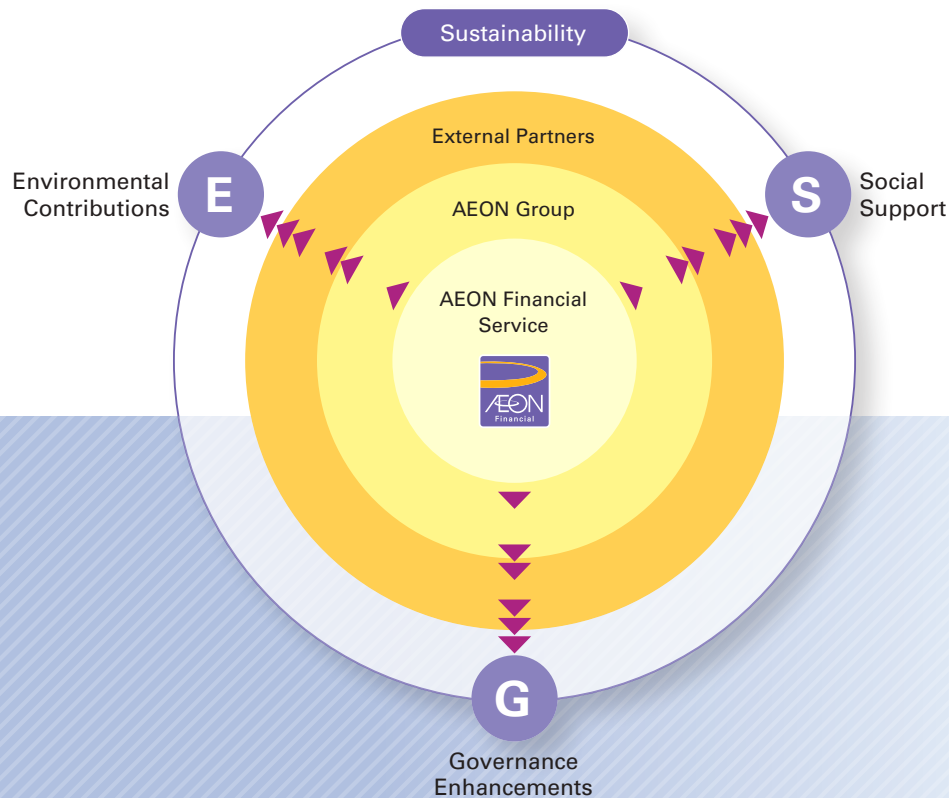


Future Viewpoints

We Want to Tackle That Transformation

In the 40 years since AEON Financial Service was founded, we have been achieving growth by providing new value to our customers while responding to changes in the times and the circumstances in which we operate. Amid significant changes in the business environment—intensifying competition that transcends industry boundaries and the rapid changes brought about by digital technology—we will once again tackle a major transformation.



Business Model Transformation

From now on, we intend to anticipate and approach customer needs more through a complex business model created in partnership with the AEON Group and our business partners.

We will transform our business model based on the three pillars of DX (digital transformation), Health & Wellness, and ESG.

Enhancing Sustainability

One form of value that we are able to provide toward the resolving of social issues is the leveraging of customer trust through financial services. Proposing and providing products and services to help our customers lead richer lives, we will promote sustainability management that balances the resolution of a range of social issues with the sustainable growth of our company.