



March 18, 2013

For immediate release

Registered company name: AEON Credit Service Co., Ltd.

President and CEO: Kazuhide Kamitani

Stock Listing: Tokyo Stock Exchange, First Section
(Code No.: 8570)

Contact: Hideki Wakabayashi

Director, Senior Managing Executive Officer

Notification regarding Organization and CEO Structure of AEON Financial Service Co., Ltd.

As announced on September 12, 2012, through management integration with AEON Bank, Ltd., AEON Credit Service Co., Ltd. plans to transition to a bank holding company with subsidiaries including New AEON Credit Service Co., Ltd. and AEON Bank, Ltd., and to change its name to AEON Financial Service Co., Ltd.

This notification concerns the board of directors' meeting held today, where a vote was taken to decide on the organization and management structure of AEON Financial Service Co., Ltd. and to elect representative directors, together with the management structure of New AEON Credit Service Co., Ltd., as outlined below.

As the wholly owning parent company of AEON Bank, AEON Financial Service Co., Ltd. will to strengthen its business management functions and compliance/governance conditions, and will aim to increase its corporate value by creating synergy with the strengths of each company and accelerating its growth strategy.

For details of this management integration, please refer to the notification entitled "AEON Credit Service and AEON Bank Conclude Share Exchange Agreement and Management Integration Agreement for Transition to a Holding Company System" (September 12, 2012).

Moreover, please note that the transition to a holding company is based on the assumption of approval from the relevant authorities, which is a legal requirement. Also, New AEON Credit Service Co., Ltd. is scheduled to change name to "AEON Credit Service Co., Ltd." on April 1, 2013.

1. Organizational structure of AEON Financial Service Co., Ltd. (As of April 1, 2013)

- (1) IT Strategy Department and Internet Planning Department to be under Director in charge of Solution Development and IT Division.
- (2) Control Department and Finance and Accounting Department to be under Director in charge of Administration.
- (3) Personnel Department, General Affairs Department, Legal Compliance Department and Financing Information Security Department to be under Director in charge of Human Resources, General Affairs and Legal and Compliance Division.

(4) Management Planning Department, Risk Management Department, Corporate Communication Office and President's Office to be under Director in charge of Corporate Planning and Risk Management Division.

(5) Affiliates Administration Department and Audit Department to be established.

Please note that general personnel-related announcements will be made as and when decisions are reached.

2. Management structure of AEON Financial Service Co., Ltd. (As of April 1, 2013)

(1) Management structure

Full name	Title	Responsibilities (Main additional posts)
Tsunekazu Haraguchi	Representative Director, Chairman	(Executive Officer of AEON Co., Ltd.) (Chairman, Director of AEON Bank, Ltd.)
Kazuhide Kamitani	Representative Director, President	(Executive Officer of AEON Co., Ltd.) (Director of AEON Credit Service Co., Ltd.)
Kiyonaga Takashi	Director	In charge of Solution Development and IT Division (Director, Senior Managing Executive Officer of AEON Bank, Ltd.)
Hideki Wakabayashi	Director	In charge of Administration (Director, Senior Managing Executive Officer of AEON Credit Service Co., Ltd.)
Hiroyuki Watanabe	Director	In charge of Human Resources, General Affairs and Legal & Compliance Division (Director, Senior Managing Executive Officer of AEON Bank, Ltd.)
Yutaka Yuge	Director	In charge of Corporate Planning and Risk Management Division
Yoshiki Mori	Director	(Director, Representative Executive Officer Deputy President of AEON Co.,Ltd.)
Masao Mizuno	Director	Representative Director, President, Executive Officer of AEON Credit Service Co., Ltd.
Takamitsu Moriyama	Director	(Representative Director, President of AEON Bank, Ltd.)

(2) Major work history of the representative directors

Full name Tsunekazu Haraguchi Date of birth: May 7, 1947

Major work history

April 1970 Entered Ministry of Finance

May 1995 Director-General of Nagoya Regional Taxation Bureau
 July 1996 Director-General of Kinki Local Finance Bureau
 January 2001 Director-General of the Financial Bureau, Ministry of Finance
 July 2001 Director-General of the Planning and Coordination Bureau, Financial Services Agency
 July 2002 Deputy director of National Life Finance Corporation
 October 2007 Chairman, Representative Director of AEON Bank
 March 2010 Chairman, Director of AEON Bank, Ltd. (present post)
 Co-CEO of Financial Services Business, AEON Co., Ltd. (present post)
 November 2012 Director of AEON Financial Service Co., Ltd. (present post)
 March 2013 Executive Officer of AEON Co., Ltd. (present post)
 *Tsunekazu Haraguchi owns 2,000 shares of the company.

Full name Kazuhide Kamitani Date of birth: June 29, 1956

Major work history

February 1982 Entered Nihon Credit Service Co., Ltd.(Current AEON Credit Service Co., Ltd.)
 July 1990 Representative Director, President of AEON Credit Service (Asia) Co., Ltd.
 May 1994 Director of AEON Credit Service Co., Ltd.
 May 2002 Managing Director of AEON Financial Service Co., Ltd.
 May 2004 Senior Managing Director of AEON Financial Service Co., Ltd.
 May 2008 Representative Director, President of AEON Financial Service Co., Ltd.
 June 2010 Director, Chairman of AEON Thana Sinsap (Thailand) PLC. (present post)
 May 2011 Representative Director, President, Executive Officer of AEON Financial Service Co., Ltd. (present post)
 March 2013 Executive Officer of AEON Co., Ltd.
 Co-CEO of Financial Services Business, AEON Co., Ltd. and
 Group E-commerce Business Officer (present post)

*Kazuhide Kamitani owns 18,361 shares of the company.

(Reference) Management structure of AEON Credit Service Co., Ltd. (As of April 1, 2013)

(1) Directors

Full name	Title	Responsibilities (Main additional posts)
Masao Mizuno	Representative Director, President Executive Officer	Director of AEON Financial Service Co., Ltd.
Hideki Wakabayashi	Director, Senior Managing Executive Officer	Head of Administration (Director of AEON Financial Service Co., Ltd.)
Yoshio Hirako	Director, Managing Executive Officer	Head of Sales and Marketing Division
Yoshitaka Yamada	Director, Executive Officer	Head of Legal and Compliance Division
Takatoshi Ikenishi	Director, Executive Officer	Head of Affiliates Administration Division

Yoshiki Mori	Director, Corporate Adviser	(Director, Representative Executive Officer Deputy President of AEON Co.,Ltd.) (Director of AEON Financial Service Co., Ltd.)
Kazuhide Kamitani	Director	(Executive Officer of AEON Co., Ltd.) (Representative Director, President of AEON Financial Service Co., Ltd.)
Masanori Kosaka	Director	Representative Director, President of AEON Credit Holdings (Hong Kong) Co., Ltd.

(2) Executive Officers

Full name	Title	Responsibilities
Kazuhiko Kawata	Managing Executive Officer	Head of Business Promotion division
Masamichi Kamiyama	Managing Executive Officer	Head of Market Development
Tatsuya Saito	Executive Officer	General Manager of General Affairs Department
Hideyuki Ito	Executive Officer	Director of Kinki Branch Office
Chiharu Endo	Executive Officer	Director of Tokyo Metropolitan Area Branch Office
Hirofumi Sakuraba	Executive Officer	General Manager of Information Systems Department.
Junko Yabuta	Executive Officer	General Manager of Sales Planning Department
Shunji Teraura	Executive Officer	General Manager of President's Office
Tsutomu Omodera	Executive Officer	General Manager of Business Promotion Department
Kiyoshi Wada	Executive Officer	General Manager of Human Resources Department
Kazuaki Arima	Executive Officer	General Manager of Internet Commerce Department

(3) About the major work history of the representative director

Full name Masao Mizuno Date of birth: July 20, 1958

Major work history

March 1982 Entered Nihon Credit Service Co., Ltd. (Current AEON Credit Service Co., Ltd.)
December 1992 Representative Director, President of AEON Thana Sinsap (Thailand) PCL.
April 2011 General Manager of Asian Business Division, AEON Credit Service Co., Ltd.
(present post)
May 2011 Director, Senior Managing Executive Officer of AEON Credit Service Co., Ltd.
(present post)
June 2011 Director, Chairman of AEON Credit Service (Asia) Co., Ltd. (present post)
June 2012 Representative Director, President of AEON Credit Holdings (Hong Kong) Co.,
Ltd. (present post)
January 2013 Representative Director, New AEON Credit Service Co., Ltd. (present post)

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