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July 4, 2022 AEON Financial Service Co., Ltd. AEON Credit Service (M) Berhad

Notice regarding acquisition of highest ranking in "FTSE Russell ESG Ratings" in Malaysia

AEON CREDIT SERVICE (M) BERHAD (hereinafter "ACSM"), a local subsidiary of AEON Financial Services Co., Ltd. (hereinafter "AFS"), is pleased to announce that ACSM has been selected for the FTSE 4Good Bursa Malaysia Index, which consists of the top 200 companies evaluated by FTSE Russell for the eighth consecutive year since 2015. In addition, ACSM received the highest-ranking four-star rating among FBM EMAS (the top 25% overall).



The AFS Group are aware that we can develop our business only through the sustainable development of society and is engaged in environmental conservation and social contribution activities. In addition, in order to ensure that the Group's business is positioned as one of the infrastructures indispensables to society, regardless of whether it is in Japan or overseas, we aim to achieve a balance between economic value and social value by promoting sustainability management.

Going forward, AFS will continue to meet the expectations of our stakeholders and aim to achieve both sustainable social development and business growth.

■FTSE Russell ESG Ratings

FTSE Russell's ESG rating and data model provides investors with a multifaceted understanding of a company's exposure and management to ESG challenges. ESG ratings consist of a comprehensive rating that can be broken down into pillar and theme exposures and scores. The pillars and themes are based on the evaluation of more than 300 individual survey items and are applied according to the business description of each company.

■FTSE4Good Bursa Malaysia Index

It is an indicator created by FTSE and the Malaysian Stock Exchange. It consists of stocks selected and screened from the constituents of the FTSE Bursa Malaysia EMAS Index in accordance with defined and transparent ESG (Environmental, Social and Governance) criteria.

■ ACSM's Initiatives

Each ESG item has received high rating, especially for "Social" and "Governance."

Governance:	Establish a highly developed governance system, including a qualified risk
	management system and measures to combat fraud and bribery as a listed
	company in Malaysia
Social:	Promote HR initiatives such as improving the work environment and enhancing the
	training system.
	Actively make donations to the committee through the AEON Foundation.

