

This is an abridged translation of the original Japanese document and is provided for informational purposes only.  
If there are any discrepancies between this and the original, the original Japanese document prevails.

November 30, 2022  
AEON Financial Service Co., Ltd.  
AEON Credit Service (Asia) Company Limited.

## Notice regarding Financing through Sustainability-Linked Loans

AEON Credit Service (Asia) Company Limited (hereinafter "ACSA"), a subsidiary of AEON Financial Services Co., Ltd. (hereinafter "the Company"), is pleased to announce that we have entered into three Sustainability Linked Loan (SLL)" agreements (the "SLL Agreements") respectively with Mizuho Bank, Ltd., MUFG Bank, Ltd., and Sumitomo Mitsui Banking Corporation. This is the Group's first fundraising through bank loans that bear on sustainability initiatives, whether in Japan or overseas.

In November 2021, the Company defined the social issues that will have a medium- to long-term impact on the Group's business and identified priority issues (materiality) to be addressed. One of these priority issues is "response to climate change, etc.", and we are aiming for accelerating decarbonization together with customers and local communities through the products and services provided by the Group. In addition, Aeon established in 2018 "Aeon Decarbonization Vision", with three focuses on "store", "products and logistics" and "together with customers" and would tackle greenhouse gas emissions from both sides of energy-saving and energy creation. The entire Group is working to ultimately reduce the total amount of greenhouse gas to zero. Furthermore, based on international goals such as the Sustainable Development Goals (SDGs), the Group continue to work on financial literacy education for students.

The ACSA sustainability goals of the SLL Agreements include reduction of electricity consumption, "reduction of paper consumption, and provision of financial support to students, which are in line with the Group's environmental and social contribution measures.

The Company will continue to work to solve social issues through its business, aiming to contribute to the realization of a more sustainable society and increase corporate value.

### ■ Outline of the SLL Agreements

Borrower	AEON Credit Service (Asia) Company Limited
Aggregate Amount	HKD320,000,000-
Start date	November 30, 2022
Maturity	3 years
Lenders	Mizuho Bank, Ltd., MUFG Bank, Ltd., and Sumitomo Mitsui Banking Corporation respectively

\*Each of the SLL Agreements has obtained a third-party opinion from the Hong Kong Quality Assurance Agency, a certification authority established by the Hong Kong government, on their compliance with the "Sustainability-linked Loan Principles" established by the Loan Market Association and others, and the rationality of the goals set.

### ■ Sustainability-Linked Loan (SLL)

By setting sustainability targets in conjunction with borrowers' sustainability policies and strategies and linking borrowing conditions such as interest rates to achieving sustainability goals, it aims to provide incentives to borrowers to achieve their goals, and to promote and support environmentally and socially sustainable economic activities and economic growth.