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February 4, 2025

AEON Financial Service Co., Ltd.

**Notice regarding Completion of Acquisition of Capital Contribution
at Post and Telecommunication Finance Company Limited Company Limited
(Subsidiary Company)**

AEON Financial Service Co., Ltd. (the “Company” or “we”) hereby announces that the successful completion of its acquisition of shares in Post and Telecommunication Finance Company Limited (hereinafter referred to as "PTF"), a finance company in Vietnam. This follows the initial agreement disclosed in the press release dated October 20, 2023, titled "Notice regarding Conclusion of Agreement of Acquisition of Capital Contribution at Post and Telecommunication Finance Company Limited Company Limited (Subsidiary Company)" As of February 3, 2025, PTF has officially become a consolidated subsidiary of the Company.

1. Background and Purpose of the Transaction

Starting in Hong Kong in 1987, we have been operating in various Asian countries and are committed to financial inclusion in each country and region.

Vietnam, characterized by a young demographic and strong economic growth potential, is a key market in AEON Group's overseas strategy, supported by an expanding retail network. The Company established ACS Trading Vietnam Co., Ltd. in 2008, offering installment sales services primarily for home appliances and motorcycles, integrating closely with customers' daily lives. Furthermore, in October 2024, the Company introduced the AEON Group common point service, "WAON POINT," in Vietnam.

By acquiring PTF, a well-established local financial service provider, the Company will strengthen its product and service portfolio, including personal loans and credit card issuance. This strategic acquisition will further expand the AEON lifestyle ecosystem in Vietnam, leveraging synergies with AEON Group.

2. Overview of the subsidiary company to be changed

(Japanese yen: 1 Vietnamese dong = 0.0061 yen)

(1) Company Name	Post and Telecommunication Finance Company Limited
(2) Location	No. 3, Dang Thai Than, Hoan Kiem, Hanoi
(3) Title and name of representative	Nguyen Minh Thang, Chairman of the Members' Council
(4) Business	Financial industry
(5) Capital	1.55 trillion Vietnamese dong Approx. 9.4 billion yen



(6)Year of establishment	1998		
(7) Major shareholders and shareholding ratio	AEON Financial Service Co., Ltd. (Ownership:100%)		
(8) Financial status and business performance from the last three fiscal years (Unit: 1 million Vietnamese dong)			
Fiscal year-end	December 2021	December 2022	December 2023
Net assets	540,836	749,476	1,298,136
Total assets	3,083,932	6,341,679	5,638,239
Net operating income	146,488	677,348	351,567
Net income	28,206	208,640	48,660

3. Purchase Price and Status of Shares held before and after the Transaction

4.3 trillion Vietnamese dong Approximately 26.2 billion yen
(Japanese yen: 1 Vietnamese dong =0.0061 yen)

4. Schedule of share acquisition

February.3,2025

5. Future Outlook

The impact of this transaction on the company's consolidated financial results for the fiscal year ending February 2025 is minimal.

End