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July 31, 2025

Company name: AEON Financial Service Co., Ltd.
Name of representative: Tomoharu Fukayama, President and CEO
(Securities code: 8570 Prime Market)
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Notice regarding the submission of an amended securities report for the past fiscal year and corrections to the financial statements for the past fiscal year

AEON Financial Services Co., Ltd. (the “Company”) has submitted an amended securities report and other documents to the Director-General of the Kanto Regional Financial Bureau on July 31, 2025, and has also corrected its financial results summary, as detailed below.

We would like to express our deepest apologies to our shareholders, investors, and all other relevant parties concerned for any inconvenience and concern this matter has caused.

1. **Background and reasons for the amendments**

As announced in the "Notice regarding the postponement of announcement of first quarter financial results for the fiscal year ending February 2026" on July 9, 2025, regarding Post and Telecommunication Finance Company Limited ("PTF"), a Vietnamese finance company in which the Company has completed the acquisition of an equity interest from Southeast Asia Commercial Joint Stock Bank ("SeABank"), the Company has postponed the announcement of the first quarter financial results for the fiscal year ending February 2026, which was scheduled for July 10, 2025, due to ongoing discussions with SeABank, the transferor, as well as the time required to formulate a business plan for Vietnam.

As stated in the "Notice of Agreement with Southeast Asia Commercial Joint Stock Bank" released today (July 31, 2025), after acquiring our stake, the Company confirmed that PTF had understated its allowance for doubtful accounts and has continued to discuss the matter with SeABank. As a result of the discussions, both parties have reached an agreement that SeABank will provide support for PTF's sales and other aspects in order for both companies to work together to grow PTF, and that PTF will sell a portion of its trade receivables.

In relation to this matter, the Company has determined that it is necessary to reevaluate PTF's assets and retroactively revise related accounting treatment for the past fiscal year, including additional allowance for doubtful account of JPY1.8 billion, and impairment of "goodwill," of JPY3.8 billion, being the recalculation of PTF’ equity value in line with the review of the business plan.

Therefore, the Company has revised the consolidated financial statements and other documents contained in the securities reports that have already been submitted and re-submitted today those documents to the Director-General of the Kanto Regional Financial Bureau. Please be noted that the summary of financial results will also been corrected.

Regarding the first quarter of the fiscal year ending February 2026, the impact of this correction has been confirmed to be confined to the previous fiscal year, so there will be no impact on the results for the current fiscal year.

2. **Subject of the amendments**

（1）Securities Report

44th term (from March 1, 2024 to February 28, 2025)

（2）Financial Statements

Financial statements for fiscal year ending February, 2025 (Japanese GAAP) (Consolidated)

3. **Impact of the amendments on the consolidated financial statements for the past fiscal year**

The impact of these amendments on the consolidated financial results for the past fiscal year is as follows:

(Millions of yen)

Period	Item	Before (A)	After (B)	Impact amount (B-A)	Change (%)
44th term (Fiscal year ending February, 2025) Full year	Operating revenue	533,262	—	—	—
	Operating profit	61,485	—	—	—
	Ordinary profit	62,554	—	—	—
	Profit attributable to owners of parent	19,527	15,644	△3,883	△19.9%
	Total assets	7,760,375	7,756,492	△3,883	△0.1%
	Net assets	589,649	585,766	△3,883	△0.7%

(Reference) Impact of amendments on standalone financial results for the previous fiscal year

(Millions of yen)

Period	Item	Before (A)	After (B)	Impact amount (B-A)	Change (%)
44th term (Fiscal year ending February, 2025) Full year	Operating Revenue	181,699	—	—	—
	Operating Profit	5,675	—	—	—
	Ordinary Profit	32,449	—	—	—
	Profit	5,526	1,062	△4,464	△80.7%
	Total assets	1,212,258	1,207,794	△4,464	△0.4%
	Net assets	233,423	228,959	△4,464	△1.9%

4. **Impact on the announcement of the first quarter financial results for the fiscal year ending February 2026 and future outlook**

Regarding the consolidated financial results for the first quarter of the fiscal year ending February 2026 (Japanese GAAP) (consolidated), and the it has been disclosed today by reflecting the confirmation of impact on this correction.

The Company does not currently expect any impact on the business performance from the fiscal year ending February 2026 onward. There are also currently no changes to the forecasts of business performance and dividend for the fiscal year ending February 2026.