



February 20, 2026

Company name: AEON Financial Service Co., Ltd.

Name of representative: Tomoharu Fukayama, President and CEO

(Securities code: 8570 Prime Market)

Inquiries: Shinichiro Nishimura, Managing Executive Officer

(Tel: +81 3-5281-2027)

(Amendment to Previously Disclosed Information)
Notice of Change in Effective Date of Absorption-Type Merger of Consolidated Subsidiary
(Simplified Merger / Short-Form Merger)

As announced in the “Notice Regarding Absorption-Type Merger of Consolidated Subsidiary (“Simplified Merger / Short-Form Merger)” dated October 31, 2025 (“Initial Announcement”), AEON Financial Services Co., Ltd. (the “Company”) has resolved to absorb its consolidated subsidiary, AFS Corporation Co., Ltd. (“AFS Corporation”), through an absorption-type merger (hereinafter, the “Merger”), and preparations have been underway.

Regarding this Merger, the Company hereby announce that at today’s meeting of the Board of Directors, a resolution was passed to change the effective date as outlined below.

1. Change of the Effective date of the Merger

Before Change	After Change
March 1, 2026 (Planned)	May 1, 2026 (Planned)

2. Reason for the Change

As stated in the Initial Announcement, the Merger is subject to approval by the National Bank of Cambodia, the authority for AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY, which is an affiliate of AFS Corporation. As the review required for this approval is still ongoing, and because the overall process, including the subsequent registration procedures in Cambodia, is now expected to take longer to complete than initially anticipated, the Company has decided to change the effective date of the Merger.

Please note that depending on the progress of the procedures going forward, there is a possibility that the effective date may be changed again. Should that occur, the Company will provide further notice accordingly.

3. Future outlook

As the Merger involves a wholly owned consolidated subsidiary of the Company, there will be no impact on the Company’s consolidated financial results.