

Aeon Thana Sinsap (Thailand) Public Co., Ltd

Social Loan Report



[April 2025]

Introduction

In 2025, Aeon Thana Sinsap (Thailand) Public Co., Ltd issued its first social loan amounting to THB 500 million to allocate to the existing loans for Your Cash product provided to low-income earners.

In 2025, the company engaged DNV (Thailand) Co., Ltd. to review the projects financed with proceeds from the Sustainable Finance and provide an assessment as to whether the projects meet the use of proceeds criteria, and the reporting commitments outlined in AEONTS's Sustainable Financing Framework.

DNV (Thailand) Co., Ltd. provided a Second-Party Opinion on the Framework on February 11th, 2025

Sustainability Finance Framework

AEONTS's Sustainability Finance Framework is established in accordance with the Social Loan Principles ("SLP") issued by the Loan Market Association ("LMA") / Asia-Pacific Loan Market Association ("APLMA") / Loan Syndications & Trading Association ("LSTA") in February 2023 , Social Bond Principles ("SBP") issued by the International Capital Markets Association ("ICMA") in June 2023, Green Loan Principles ("GLP") issued by the LMA / APLMA / LSTA in February 2023, Green Bond Principles ("GBP") issued by the ICMA in June 2021 (with June 2022 Appendix I) and Sustainability Bond Guidelines ("SBG") issued by the ICMA in June 2021.

The Framework has been reviewed externally, with a Second Party Opinion by DNV (Thailand) Co., Ltd.

The review concluded that the Framework is aligned with global benchmarks as defined by SLP, LMA, APLMA, LSTA, SBP, ICMA, GLP, GBP and SGB and market best practices.

Social Loan Issuance

AEONTS issued its first Social Loan with the total amount of THB 500 million in February 2025. The Loan proceeds has been fully allocated and were utilized to refinance the existing loans for AEON Member Card "Your Cash" provided to low-income earners within a two-year look-back period before the drawdown of the Social Loan.

Drawdown Date	Maturity Date	Tenor	Currency	Amount (THB million)
27 Feb 2025	28 Feb 2028	3 yrs	THB	500

Use of Proceeds Allocation

Drawdown Period	Social Loan Amount (THB million)	Allocation to Eligible Social Project (THB million)	% of Allocation	Look-back period
27 Feb 2025	500	500	100%	2 years

Social Impact

Eligible Social Project	Eligible Social Category	UN SDGs Addressed	Social Impact Indicator
Provide financing to low-income earners via Your Cash loan	Access to Essential Service – Financing the low-income	 	Proceeds which support 7,020 Your Cash contracts will allow low-income earners to access financial services