



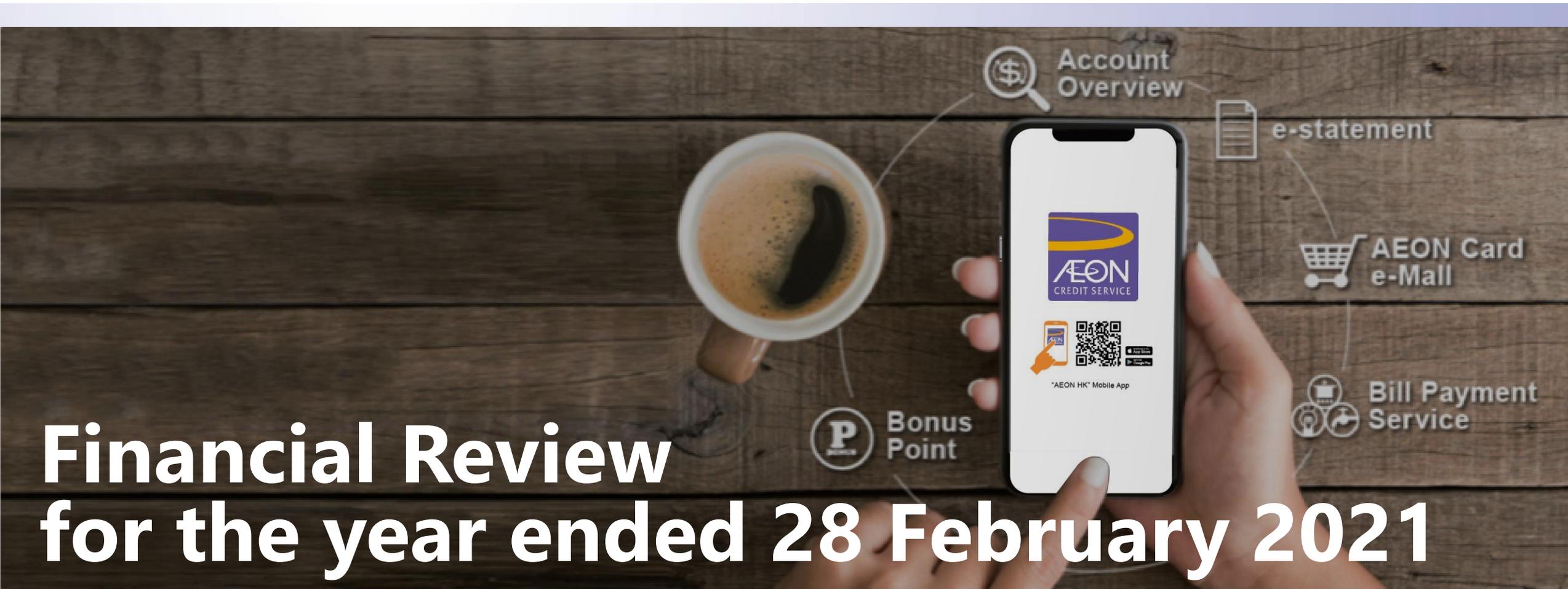
AEON Credit Service (Asia) Co., Ltd.

Stock Code: 900

Corporate Presentation

25 June 2021





Financial Review for the year ended 28 February 2021



FY2020/21 Annual Results Highlights

	<u>FY2020/21</u>	<u>FY2019/20</u>	<u>YoY</u>
Revenue	HK\$ 1,090M	HK\$ 1,298M	-16%
Interest expense	HK\$ 42M	HK\$ 68M	-38%
Impairment losses & impairment allowances	HK\$ 211M	HK\$ 259M	-18%
Operating expenses	HK\$ 536M	HK\$ 566M	-5%
Profit before tax	HK\$ 358M	HK\$ 445M	-19%
Profit after tax	HK\$ 302M	HK\$ 370M	-18%
Earning per share	72.02 HK cents	88.37 HK cents	-18%
Cost-to-income ratio	50.4%	46.2%	
Net asset value per share (after final dividend)	HK\$8.0	HK\$7.7	



Geographical Results Information

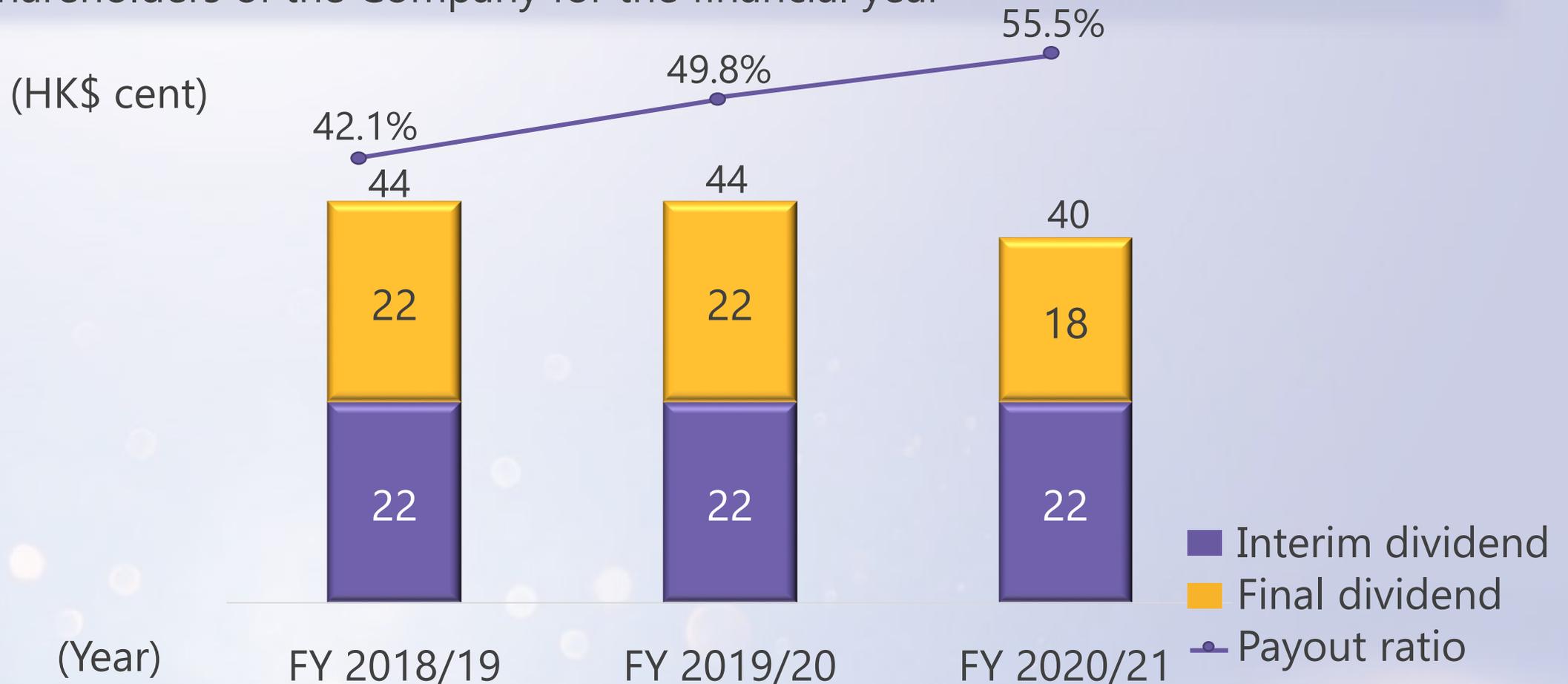
	Hong Kong	PRC	Consolidation
		<u>FY 2020/21</u>	
Revenue	HK\$ 1,077M	HK\$ 13M	HK\$ 1,090M
Segment results	HK\$ 364M	HK\$ - 7M	HK\$ 357M
Unallocated income			HK\$ 1M
Profit before tax			HK\$ 358M
		<u>FY2019/20</u>	
Revenue	HK\$ 1,285M	HK\$ 13M	HK\$ 1,298M
Segment results	HK\$ 460M	HK\$ - 15M	HK\$ 445M
Unallocated income			-
Profit before tax			HK\$ 445M



Stable Dividend Payout

Dividend policy:

Annual dividend payout ratio of not less than **30%** of the net profit attributable to shareholders of the Company for the financial year





Strategic Overview



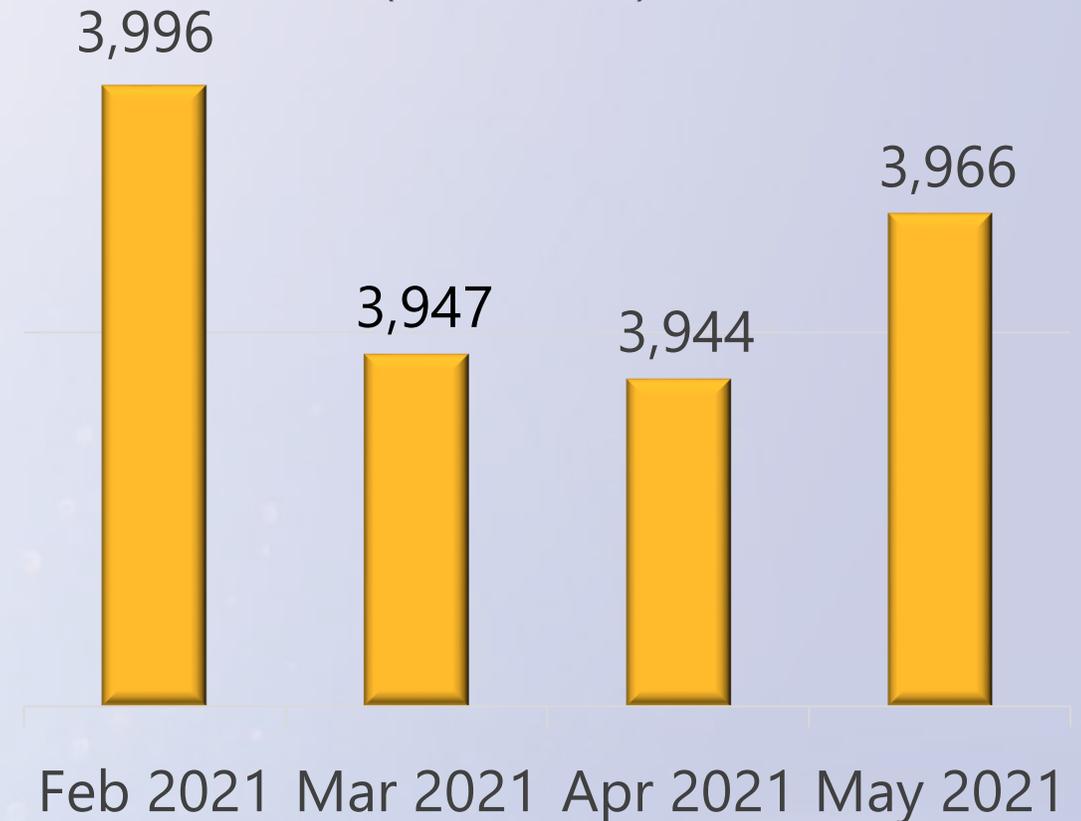
Comprehensive Credit Assessment Framework



- **Optimize** personal credits according to customers financial needs
- Utilize **Data Analytical Technique** to enhance credit risk management model

Regain the Momentum of Receivable Growth

(HK\$ million)





Accelerating Digitalization

 Market Demand

Security



 Flexibility

Stability



 Data Utilization

Continuity



Digitization investment

Capital expenditure

HK\$ 230M

Operating expenditure

HK\$ 490M

Total investment

HK\$ 720M

Future system framework

Web System

Mobile App System

Fintech Apps

Digital API Platform

Data Warehouse
Business Intelligence

New Core System

Card

Loan

Collection

Social Listening

Fraud Management

External Connection Management

AI

Customer Centric Platform

Judgment System

Customer Service

Layer 1 
Layer 2 
Layer 3 



Progress of New Card & Loan System

- Progress: completed acquiring phase and front-end processor (**on schedule**)

We are here

Phase 1
(September 2019
Completed) ●

Acquiring Phase

Phase 2A
(September 2020
Completed) ●

Front-end
Processor

Phase 2B
(Commences in
April 2021) ●

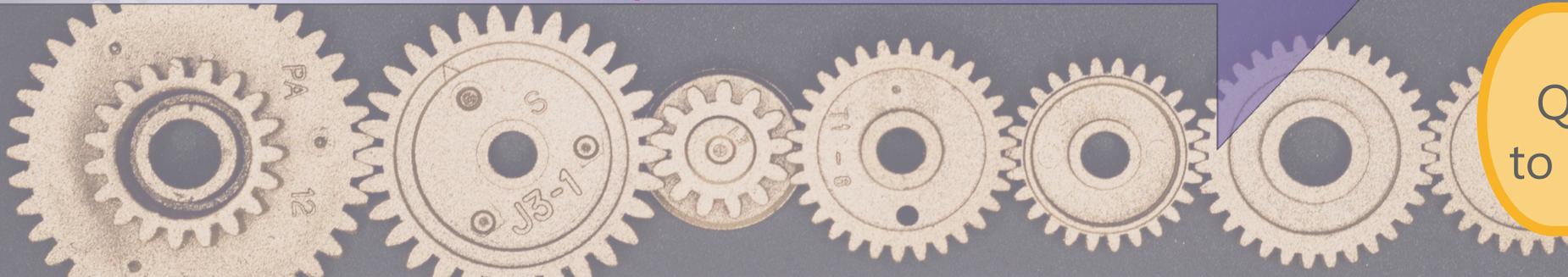
Issuing Phase

Expected
Completion Date
Early 2023

Customers'
Experience

Net-member
and
Mobile APP

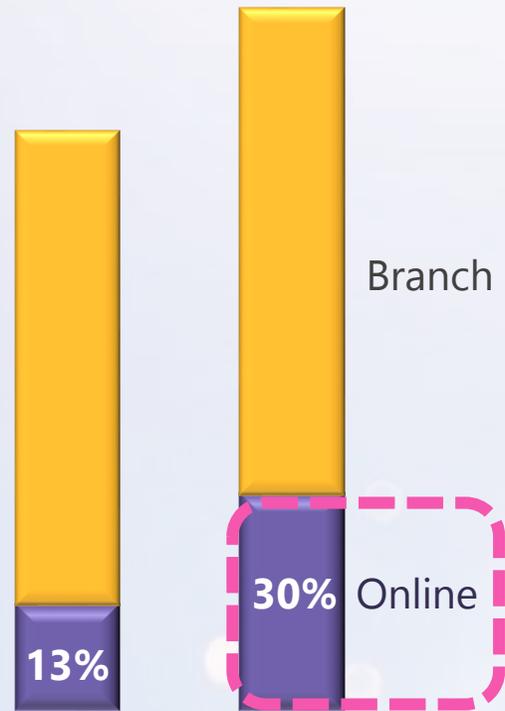
Quick Responds
to market demand



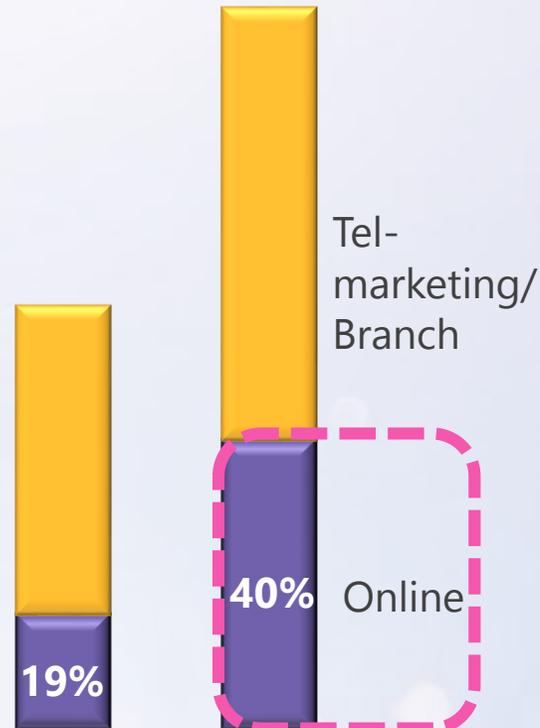


Shift of Sales Channel to Online

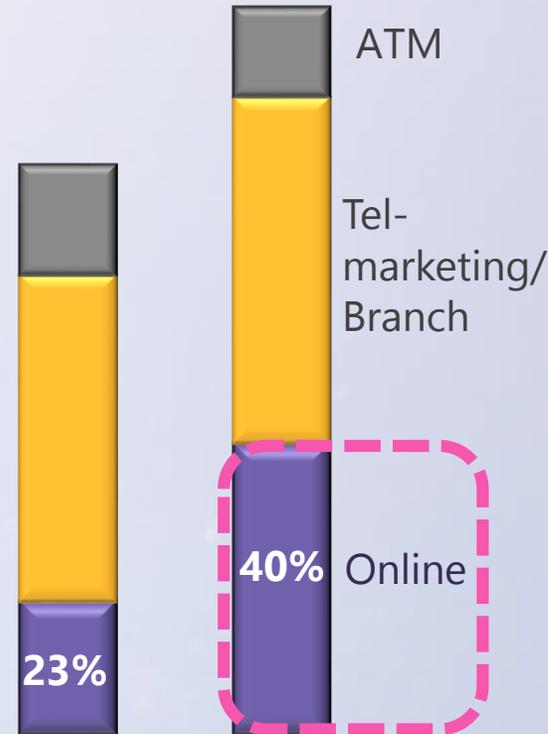
Card Acquisition



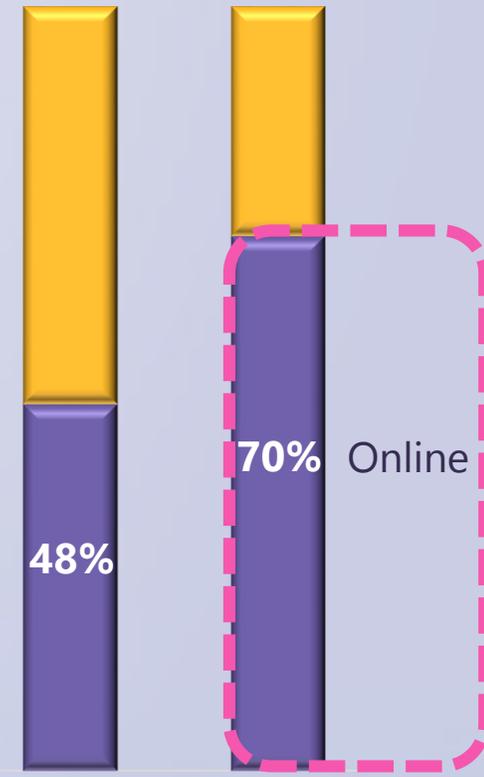
Personal Loan Sales



Cash Advance Sales



E-Statement



FY 2020/21

FY 2021/22

FY 2020/21

FY 2021/22

FY 2020/21

FY 2021/22

FY 2020/21

FY 2021/22



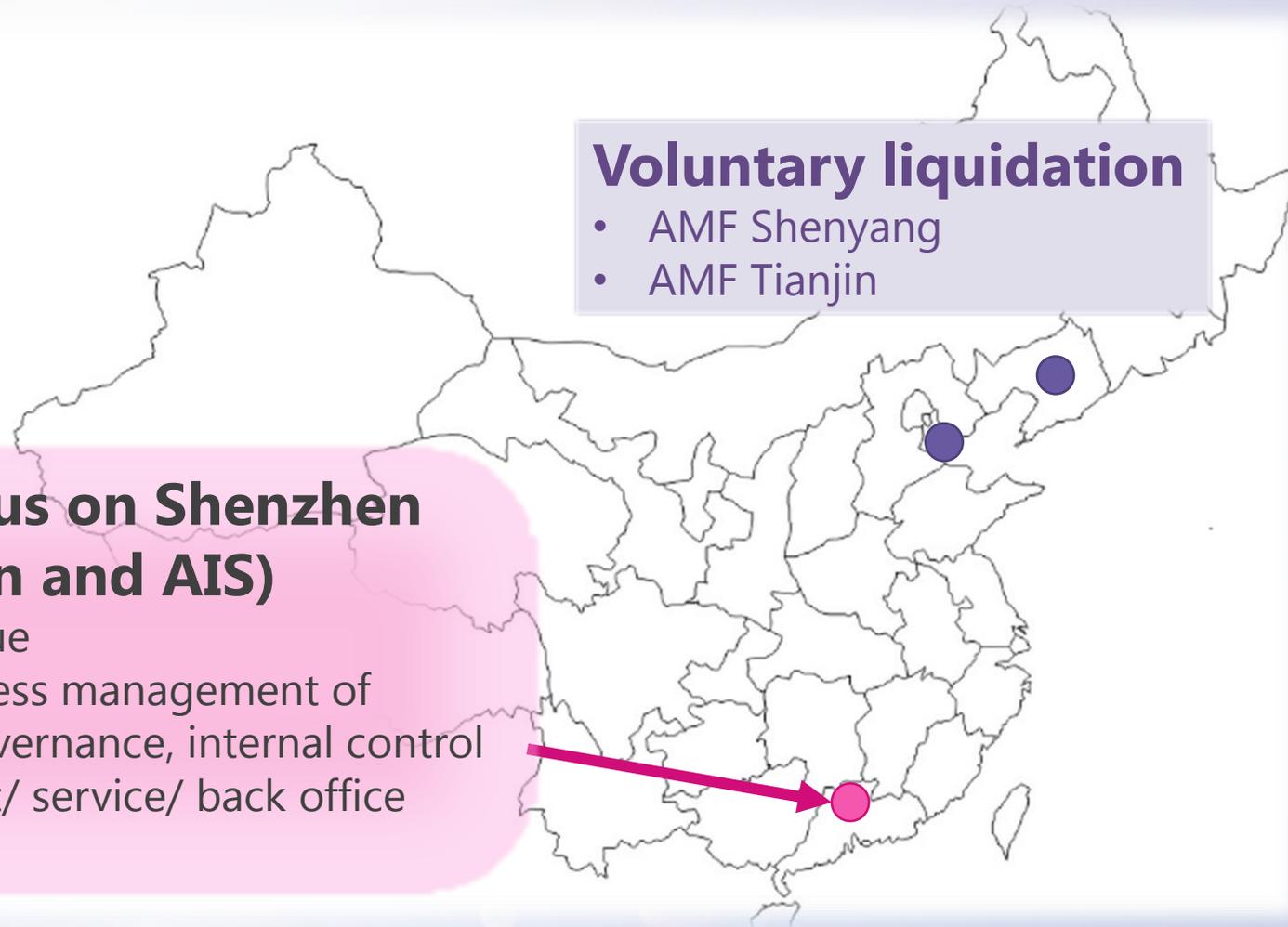
Focus on Shenzhen and Expanding to Greater Bay Area

Voluntary liquidation

- AMF Shenyang
- AMF Tianjin

Upcoming Focus on Shenzhen (AMF Shenzhen and AIS)

- Increase in revenue
- Strengthen business management of subsidiary, i.e. governance, internal control
- Digitalize product/ service/ back office operation





Thank you

