



# AEON Credit Service (Asia) Co., Ltd.

Stock Code : 0900

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## 2023 Annual General meeting

29 June 2023

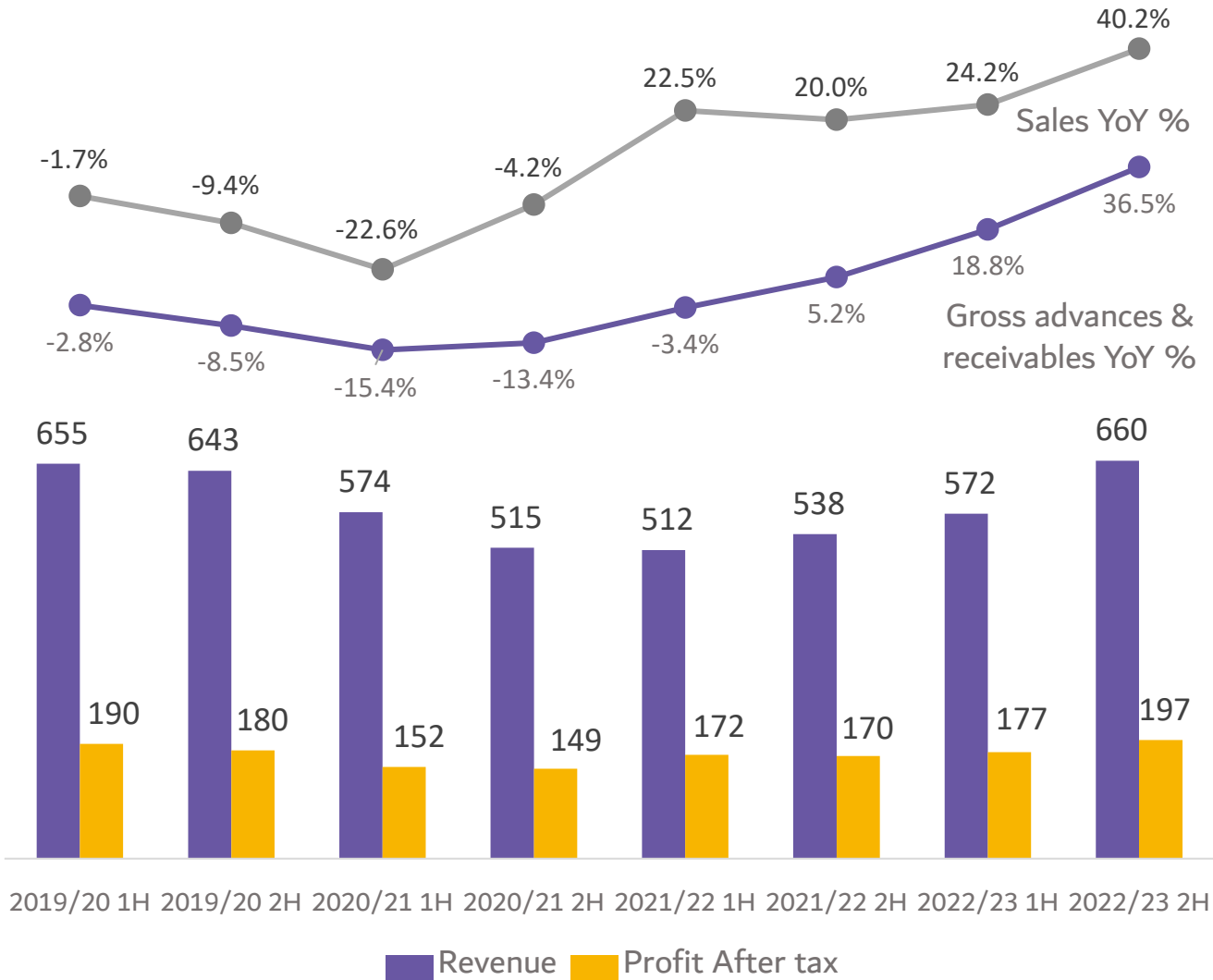


# Major Achievements & Financial Highlight

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# Performance Achievements

Unit: HK\$ Million



**Entered  
Expansion Phase**

Sales for 2022/23

**HK\$11.8 billion, YoY 33%** ↑

Gross advances and receivables  
at 28 February 2023

**HK\$5.8 billion, YoY 37%** ↑

Revenue for 2022/23

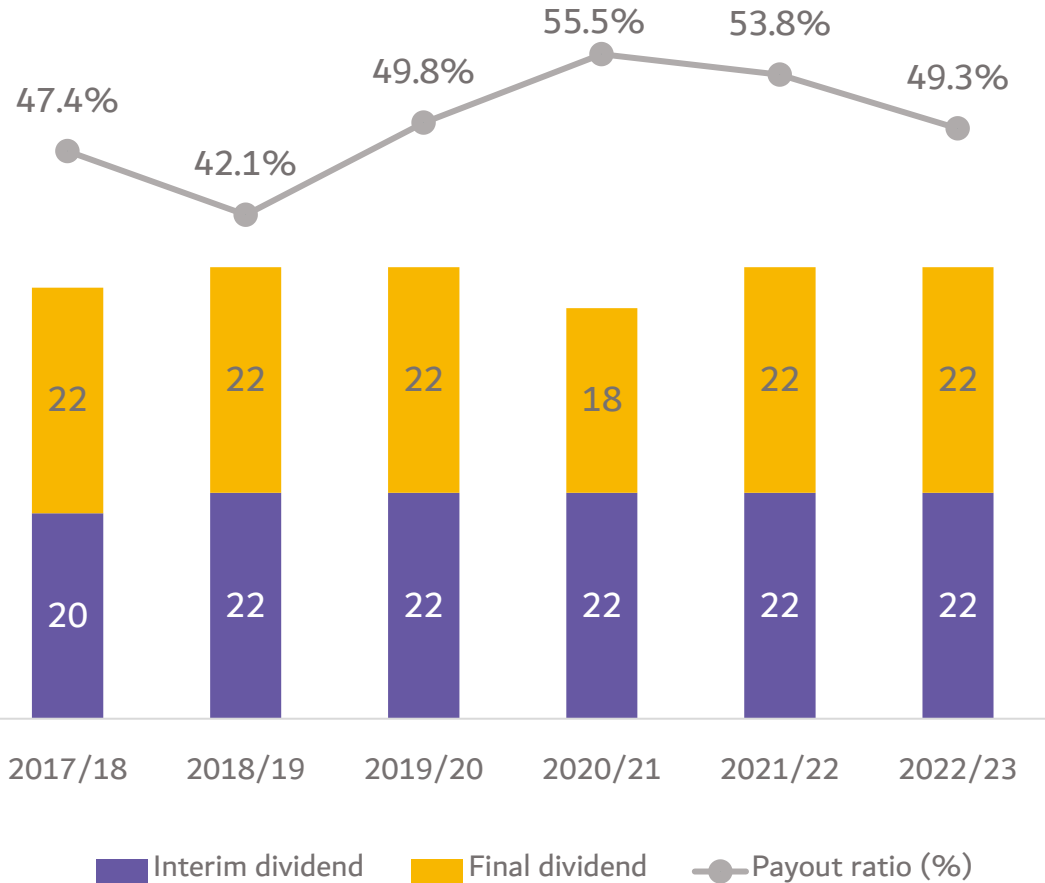
**HK\$1,232 million, YoY 17%** ↑

Profit after tax for 2022/23

**HK\$374 million, YoY 9%** ↑

# Dividend

Unit: HK Cents



**Core Payout Ratio**



Pay-out ratio for 2022/23

**49.3%**

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.

**Return to Shareholders**



Dividend Total for 2022/23

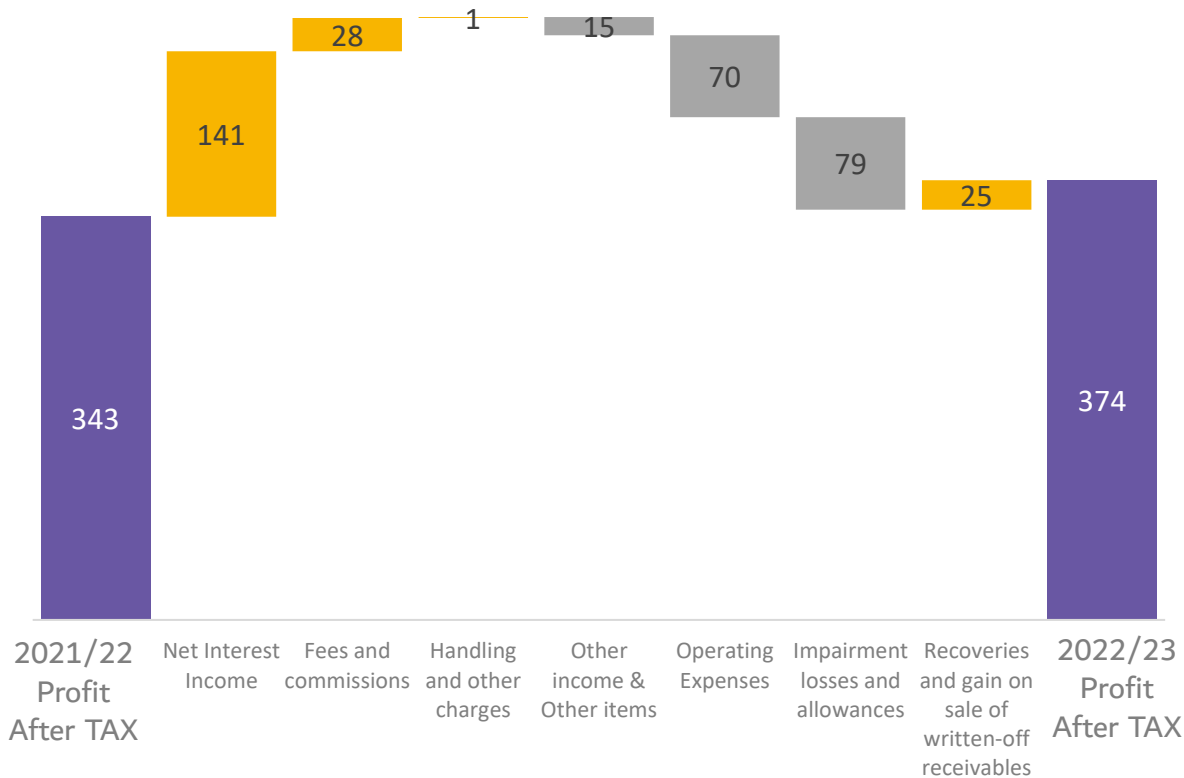
**HK\$0.44** /share

**> 8%** Yield at Current Share Price

# Highlights of Statement of Profit or Loss

## Profit Analysis by Waterfall

Unit: HK\$Million



## Financial Highlights

Net interest income, vs 2021/22

**+HK\$ 141M** ↑

Fee and commissions, vs 2021/22

**+HK\$ 28M** ↑

Earnings per share

**89 HK cents**

# Segment Information

- By business segment, both the card business and the loan business are on a steady upward trend
- By geographical segment, the PRC business has become profitable

Items	Card	Loan	Insurance	Consolidation	Hong Kong	PRC	Consolidation
<b><u>2022/23</u></b>							
Revenue	963M	242M	27M	HK\$ 1,232M	1,210M	22M	HK\$ 1,232M
Segment results	337M	100M	21M	HK\$ 458M	454M	4M	HK\$ 458M
Unallocated income (expense)				(HK\$ 9M)			(HK\$ 9M)
Profit before tax				HK\$ 449M			HK\$ 449M
<b><u>2021/22</u></b>							
Revenue	833M	189M	28M	HK\$ 1,050M	1,032M	18M	HK\$ 1,050M
Segment results	310M	67M	13M	HK\$ 390M	393M	( 3M)	HK\$ 390M
Unallocated income (expense)				HK\$ 8M			HK\$ 8M
Profit before tax				HK\$ 398M			HK\$ 398M



# Growth Strategies

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# Growth Strategies

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- 1. Achieve Digitalization**
- 2. Diversification of Revenue Sources**
- 3. Intensification of Personal Loan Business**
- 4. Capturing Growth Opportunities in Greater Bay Area**
- 5. Investment in Human Resources**



# Sustainability-Linked Loan

- Secured **first Sustainability-Linked Loan** with 3 banks in November 2022
- Raised **HK\$320 million** with a term of 3 years
- **Sustainability targets** are set for regular review and enhancement in areas including:
  - Environmental protection
  - Employee development
  - Community investment
- Entitled to receive **interest rate savings** as an incentive for the achievement of the sustainability targets



# Progress of Sustainability Roadmap in FY2022/23



## Customer Focus

Established **customer service sub-committee**



## Corporate Governance

Amended **internal policies** to maintain stringent standards on ESG related matters



## IT Security

- Various **security tests** to simulate evolving attack techniques
- **Annual staff IT training** to avoid cyber breaches



## Environment Protection

- Offset equivalent of **8,000 kg CO<sub>2</sub>** by planting trees
- **Over 20% increase** in paper recycling weight



## Talent Attraction and Development

Conducted a comprehensive **workplace survey** & **selected employee surveys**



## Occupational Health and Safety

Conducted Workstation Risk Online Assessment with **100%** completion



## Workplace Culture

Awarded **“Happy Company”**



## Community Investment

- **70** scholarship beneficiaries in Hong Kong
- Awarded **“Caring Company 15 year+”**



# Highlights of Sustainability Activities in FY2023/24

## New Eco-friendly Uniform

- Rolled out new uniform made of eco-friendly materials (Sorona® fabric & REPREVE), presenting a brand-new image
- Reinforced the incorporation of sustainability practices into daily operations



## Tree Planting

- Co-sponsored with AEON Stores (HK) and Friends of the Earth
- A total of over 90 participants planted 400 seedlings, expecting to offset approximately 9.2 tonnes of CO<sub>2</sub> equivalent



## UNICEF SDG Actioner Challenge

- Organized by UNICEF HK and sponsored by AEON Credit Service (Asia) Co., Ltd
- Aimed to equip local ethnic minority youths with an in-depth understanding of SDG 13 on climate change





**Thank You!**

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