28.9.2026

AEON CREDIT SERVICE (ASIA) COMPANY LIMITED
AEON 信貸財務（亞洲）有限公司

(Incorporated in Hong Kong with limited liability)

AEON Credit Records 10.8% Increase in Net Profit for 1HFY2026/27

Disciplined Portfolio Growth Supported by Enhanced Credit Risk Management Driving Digital Transformation and AEON Ecosystem Anchor Strategic Development

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(Hong Kong, 28 September 2026) – **AEON Credit Service (Asia) Company Limited** ("AEON Credit" or the "Group"; Stock Code: 00900) today announced its unaudited interim results for the six months ended 31st August 2026 ("1HFY2026/27" or the "Reporting Period").

During the Reporting Period, the Group continued to prioritise sales and receivables growth by building a high-quality portfolio that emphasises income generation, growth and resilience. Revenue for 1HFY2026/27 amounted to HK$961.4 million, an increase of 7.2% compared with HK$897.1 million for the six months ended 31st August 2025 ("1HFY2025/26" or the "Previous Period"). Interest income increased by HK$66.9 million to HK$821.3 million, mainly due to continued growth in credit card receivables. Although the market remained under the shadow of interest rate hikes, the average cost of funds managed to keep at 3.4%, unchanged from the Previous Period, which was attributable to the Group's well-balanced borrowing portfolio comprising a variety of borrowing rates and maturities. Benefiting from higher interest income and stable funding costs, the Group's net interest income increased by 9.5% to HK$765.1 million.

The Group's operating profit before impairment losses and impairment allowances increased by 7.4% to HK$510.7 million, up from HK$475.6 million in 1HFY2025/26. The operating expenses-to-operating income ratio was maintained at a similar level at 44.0% (1HFY2025/26: 43.8%). The ratio of impairment losses and impairment allowances to revenue improved from 23.0% to 22.0%, demonstrating the effectiveness of the Group's credit risk management. As a result, the Group's profit after tax increased by 10.8% to HK$258.8 million (1HFY2025/26: HK$233.6 million), with earnings per share increasing from 55.78 HK cents to 61.81 HK cents.

The Board has resolved to declare an interim dividend of 28.0 HK cents per share (1HFY2025/26: 25.0 HK cents per share), representing a dividend payout ratio of 45.3%.

As part of its strategic efforts to enrich the personalised and seamless customer experience, the Group broadened loan drawdown channels through the "AEON HK" mobile app. By leveraging electronic Know-Your-Customer ("eKYC"), data analytics and automated credit assessment, the Group further streamlined the customer journey from product enquiry and application through to

approval and drawdown. The expanding branch network complemented the digital channels with one-stop financial services and face-to-face consultation, creating opportunities for customer acquisition and cross-selling.

To support further growth in the personal loan business, the Group launched renovation loans and personal loans for property owners in May 2026 to diversify its customer base, and the new products have received a positive market response. For the credit card issuing business, targeted marketing campaigns covering local spending, overseas transactions and merchant purchases supported card usage and customer engagement.

Meanwhile, the Group continued to integrate environmental, social and governance ("ESG") considerations into its operations through initiatives. The implementation of a paperless loan drawdown process significantly reduced paper consumption in branches, while eco-friendly materials were incorporated into branch renovations.

Looking ahead to the second half of FY2026/27, driving digital transformation with the integration of artificial intelligence ("AI") and the construction of the AEON Ecosystem will remain key pillars of the Group's strategy. The Group will continue to invest in technology and data analytics, and will further explore integrating AI into credit assessment, fraud detection, customer service and back-office operations. In September 2026, the Group launched a refined credit card application scoring model that uses external credit bureau data and internal repayment behaviour data, and plans to extend these capabilities to its personal loan business in the second half of FY2026/27, thereby further enhancing risk differentiation and credit assessment efficiency.

A unified bonus points programme is expected to be launched in the second half of FY2026/27. As a key component of the "AEON EcoZone", it will enable customers to earn and redeem points across AEON Stores (Hong Kong) Co., Limited and participating merchant partners, strengthening customer loyalty and broadening the customer base across the AEON Ecosystem. Closer collaboration with AEON Group affiliates will also create cross-business opportunities and enhance synergies across the Group.

Mr. Wei Aiguo, Managing Director of AEON Credit, said, "We are glad to have delivered solid growth in revenue and profit in 1HFY2026/27, underpinned by stable funding costs, effective credit risk management and improved asset quality. Going forward, we will press ahead with our continued digital transformation with the integration of AI and the construction of the AEON Ecosystem. We remain committed to achieving growth in receivables, deepening customer relationships and enhancing operational efficiency, whilst maintaining sound asset quality to sustain our business growth in the second half of FY2026/27"

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About AEON Credit Service (Asia) Company Limited (Stock Code: 00900)

AEON Credit Service (Asia) Company Limited, a subsidiary of AEON Financial Service Co., Ltd. (TSE: 8570) and a member of the AEON Group, was set up in 1987, registered as a Hong Kong limited company in 1990, and listed on the Main Board of The Stock Exchange of Hong Kong Limited in 1995. The Group is principally engaged in the finance business, which includes credit card issuance, personal loan financing, card payment processing services and insurance intermediary business in Hong Kong, and microfinance business in the Chinese Mainland.