



AEON Credit Service (Asia) Co., Ltd.

Stock Code : 0900

FY2025/26 Interim Results



FINANCIAL HIGHLIGHTS

Interim Dividend

25.0

HK cents per share



Dividend Payout Ratio

44.8%

Revenue



4.3%↑

HK\$897.1m

Cost-to-Income Ratio



43.8%

vs 47.0% in 1H FY24/25

Operating Profit*



11.7%↑

HK\$475.6m

*Operating profit before impairment losses and allowances

Profit after Tax



37.1%↑

HK\$233.6m

Sales



4.4%↑

HK\$7.4bn

Gross Advances and Receivables



2.7%↑

vs 28.2.2025

HK\$7,524.0m

SEGMENT PERFORMANCE HIGHLIGHTS

Result

Profit

HK\$264.6 million

24.6%↑



Credit Cards

- Revolving credit card balance increased as a result of:
 - Successful targeted marketing
 - Launch of diverse marketing programmes
- Reduced borrowing costs and improved asset quality

Personal Loans

- Through adoption of prudent credit assessment to improve asset quality

Result

Improved from loss of HK\$14.5 million to

Profit

HK\$11.5 million



BUSINESS STRATEGIES IN 2H FY25/26



Customer Experience Transformation for Speedy Application and Usage



Risk-based Credit Assessment Model Upgrade for Credit Extension



Adoption of Artificial Intelligence in Back-Office Operations



Incorporate Bonus Point Exchange Features into the AEON Ecosystem



Develop Area-Based Marketing Opportunities in Peripheral Businesses



Strengthen Foundation for Business Growth in Greater Bay Area