

AEON Credit Service (Asia) Co., Ltd.

Stock Code: 0900

FY2025/26 Interim Results



FINANCIAL HIGHLIGHTS

Interim Dividend

25.0 HK cents per share

Operating Profit*



Dividend Payout Ratio

44.8%



HK\$897.1m

4.3%

HK\$475.6m *Operating profit before impairment losses and allowances



vs 47.0% in 1H FY24/25

HK\$233.6m

43.8%



Sales

HK\$7.4bn

4.4%

vs 28.2.2025



Gross Advances and Receivables

HIGHLIGHTS

SEGMENT PERFORMANCE



Result

Profit

increased as a result of: Successful targeted marketing

Credit Cards

Launch of diverse marketing programmes Reduced borrowing costs

Revolving credit card balance

Result

Improved from loss of

HK\$14.5 million to

Profit

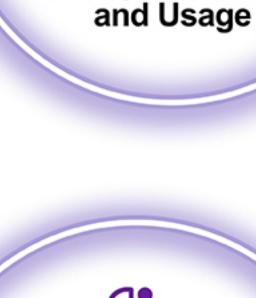
HK\$11.5

million

and improved asset quality

>>>>> Personal Loans Through adoption of prudent credit assessment to improve asset quality

BUSINESS STRATEGIES IN 2H FY25/26



Customer Experience

Transformation for

Speedy Application

Adoption of Artificial Intelligence in Back-Office **Operations**



Extension



Develop Area-







Business Growth in

Greater Bay Area





