



AEON Credit Service (Asia) Co., Ltd.
Stock Code : 0900

FY2024/25 Annual Results



FINANCIAL HIGHLIGHTS



Final Dividend

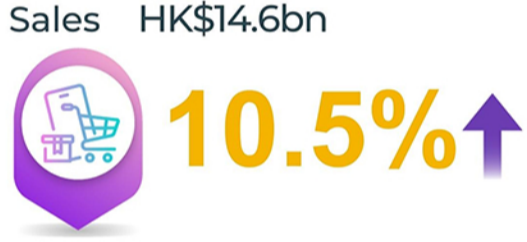
25.0
HK cents per share

Dividend Payout Ratio

51.2%



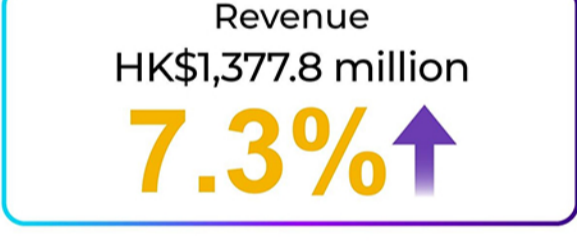
*Operating profit before impairment losses and allowances



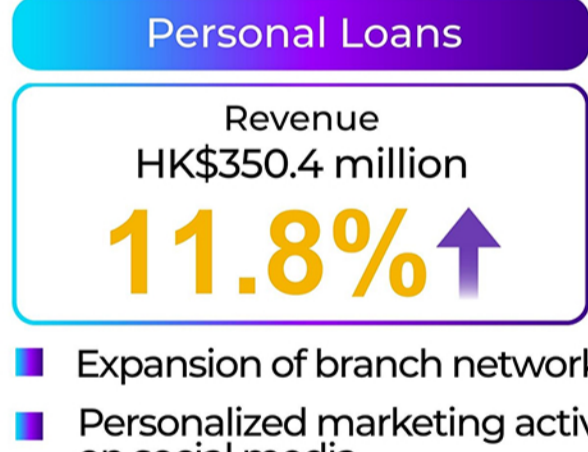
SEGMENT PERFORMANCE HIGHLIGHTS



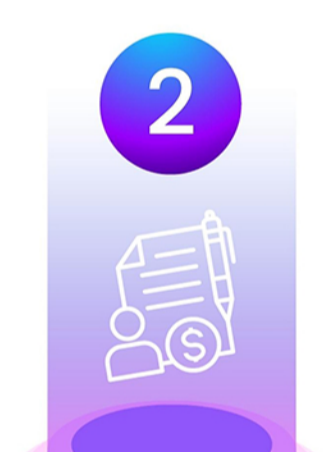
Credit Cards



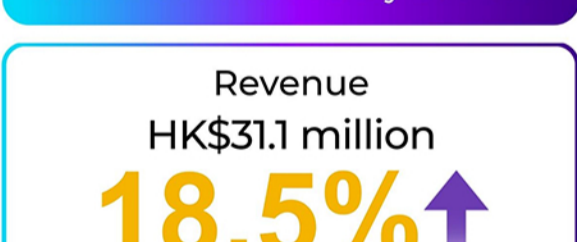
- Successful targeted marketing
- Well-received promotional programs for overseas spending and dining out



- Expansion of branch network
- Personalized marketing activities on social media
- Promotion of instant loans



Insurance Intermediary Business



- Change in business model and product offerings

GROWTH STRATEGY

