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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 Reported Rebound Growth in 1QFY2025/26
Net Profit Up 31.3% to HK\$109.3 million

Celebrating 35th Anniversary and Enriching Customer Experience
Through Digitalisation and AEON Ecosystem

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(Hong Kong, 26 June 2025) – **AEON Credit Service (Asia) Company Limited** (“AEON Credit” or the “Group”; Stock Code: 00900) today announced its results for the three months ended 31st May 2025 (“1QFY2025/26” or the “Reporting Period”).

During the Reporting Period, the Group’s revenue increased by 3.7% year-on-year to HK\$442.2 million, primarily driven by higher interest income. This resulted from steady growth in revolving credit card and personal loan receivables balances, coupled with interest rate increases for loan products under the risk-based pricing mechanism.

Operating profit before impairment losses and impairment allowances rose 8.7% to HK\$229.7 million, with the cost-to-income ratio decreasing to 44.6% from 47.3% in the first quarter of the previous year (“1QFY2024/25” or the “Previous Period”). Driven by the improved operating efficiency, a decrease in average funding cost and reduced impairment losses and allowances, the Group’s profit after tax increased by 31.3% to HK\$109.3 million (1QFY2024/25: HK\$83.3 million), with earnings per share increasing to 26.11 HK cents for the Reporting Period (1QFY2024/25: 19.88 HK cents).

Amidst the challenging market environment, the Group strengthened its credit assessment model to control credit exposure for higher-risk advances and receivables, adapting its credit risk management mechanism to offer prompt debt payment solutions and mitigate the likelihood of credit impairment. Meanwhile, targeted marketing and digital advertising campaigns across diverse media networks successfully stimulated spending, sustaining sales growth momentum for credit cards, which mitigated the drop in personal loan sales due to prudent credit assessment, with total sales in 1QFY2025/26 maintained at the same level as 1QFY2024/25, and the gross advances and receivables balance decreasing marginally by 1.2% from the end of February 2025.

Looking ahead, the Group will carefully evaluate market conditions and consumer behaviour, emphasising both mobile application and traditional marketing channels to promote credit cards, personal loans, and other products, and further invest in developing virtual card functionalities. The “AEON HK” mobile application (the “Mobile App”), equipped with advanced credit assessment and drawdown capabilities, will serve as the primary channel for new customer acquisition of credit card



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and personal loan services. Ongoing application updates will further enhance cybersecurity, fraud prevention, and the online customer experience. Data analytics tools will be continuously refined to improve the effectiveness of marketing, credit assessment, and credit management activities.

The Group remains committed to integrating sustainability into its operations, promoting sustainable and digitalised products and services, including forthcoming loan products supporting customers' transition to a low-carbon lifestyle. Regarding operational digitalisation, the Group has completed enhancements to its call center platform for improved customer interaction and is expanding paperless loan drawdowns across its branch network.

In addition, the Group is developing a new rewards platform, which will maximise benefits for AEON Group customers in Hong Kong and provide a more convenient premium point and e-coupon redemption experience.

Mr. Wei Aiguo, Managing Director of AEON Credit, said, "We are pleased to report a strong start to the financial year, with significant profit growth achieved in the first quarter despite a persistently challenging market environment. This year holds special significance as AEON Credit celebrates its 35th anniversary in the Hong Kong market. To commemorate this milestone, a series of marketing programs will be launched this year. As we move forward, the Group remains committed to providing exceptional, customer-centric credit card services and expanding its customer base through innovative and customised products. With the Group's strong liquidity position, robust balance sheet, and proven management capabilities, we are well-positioned to capitalise on opportunities in the recovering market and achieve rebound growth throughout the remainder of the year."

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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 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 the issuance of credit cards, personal loan financing, card payment processing services and insurance intermediary business in Hong Kong, and microfinance business in Mainland China.