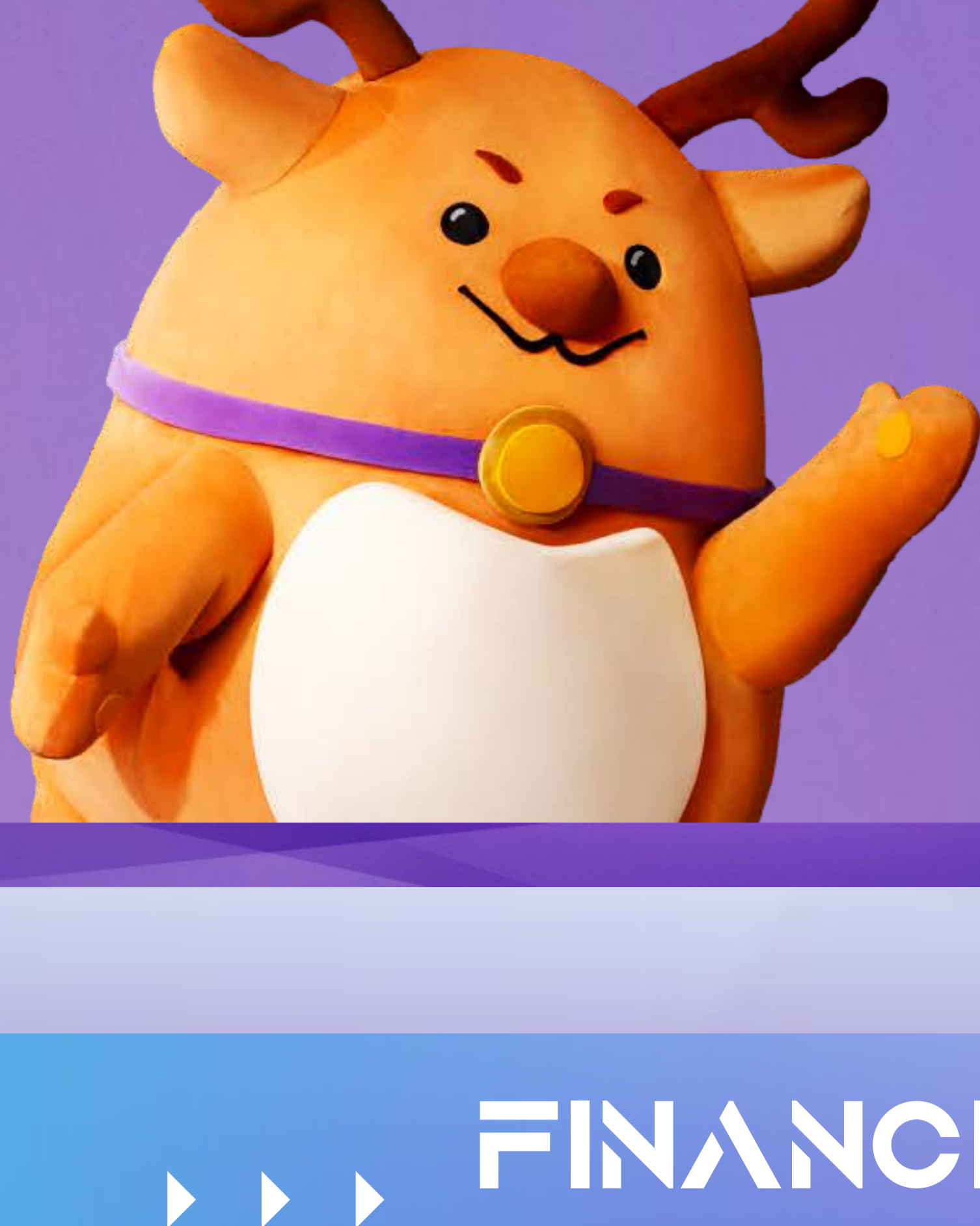


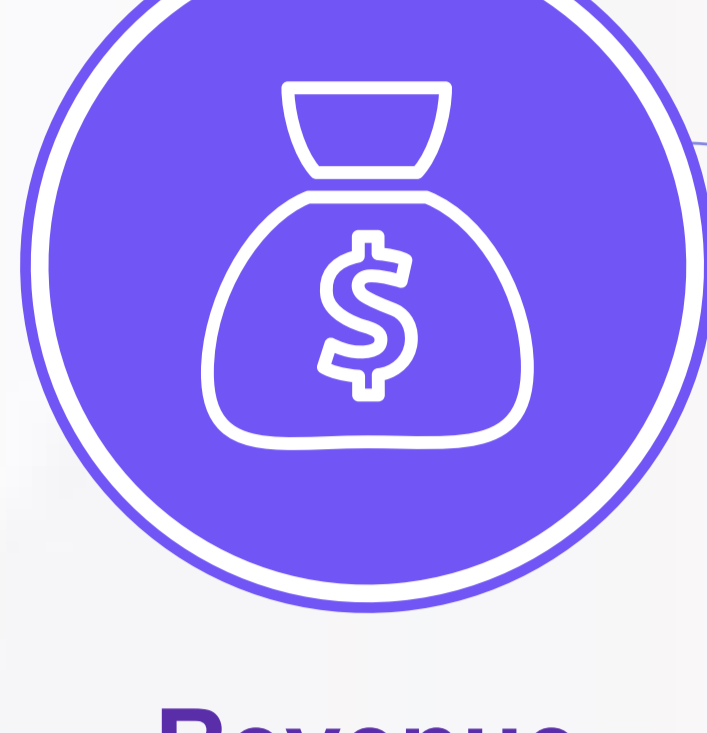


AEON Credit Service (Asia) Co., Ltd.
Stock Code : 0900

FY2023/24 Annual Results



FINANCIAL HIGHLIGHTS



Revenue

HK\$1,623.3 million
↑ **31.8% YoY**

Profit after tax

HK\$392.3 million

↑ **5.0% YoY**

HK\$ **7.0** billion

Gross advances and receivables at 29.2.2024

↑ **19.3% YoY**
(vs 28.2.2023)

Sales for FY23/24



HK\$ **13.2 billion**

↑ **12.4% YoY**

Interest income

HK\$ **1,367.4 million**

↑ **32.5% YoY**

Operating profit

HK\$ **807.9 million**

↑ **45.1% YoY**



46.9%

YoY ↓ **6.9%** percentage points

Cost-to-income ratio

Final dividend

HK cents per share

24



Dividend payout ratio

51.2%

SEGMENT PERFORMANCE HIGHLIGHTS

REVENUE FROM CREDIT CARD

HK\$ **1,283.8million**

33.3% YoY ▲



PROGRESSIVE INCREASE IN CREDIT CARD SALES AND CONTINUED TO ACCUMULATE REVOLVING CREDIT CARD BALANCES AS A RESULT OF

- Ongoing brand building efforts to generate greater market awareness
- Launch of well-received marketing programs

PERSONAL LOANS

HK\$ **313.3million**

29.6% YoY ▲



PERSONAL LOAN RECEIVABLES BALANCE AS AT 29.2.2024

▲ 24.5% (VS 28.2.2023)

- Through personalized marketing activities on social media, the expansion of the branch network and the promotion of instant loans

GROWTH STRATEGIES

