

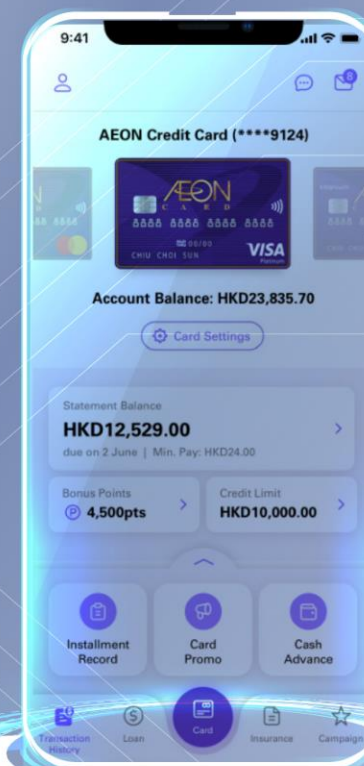


AEON Credit Service (Asia) Co., Ltd.

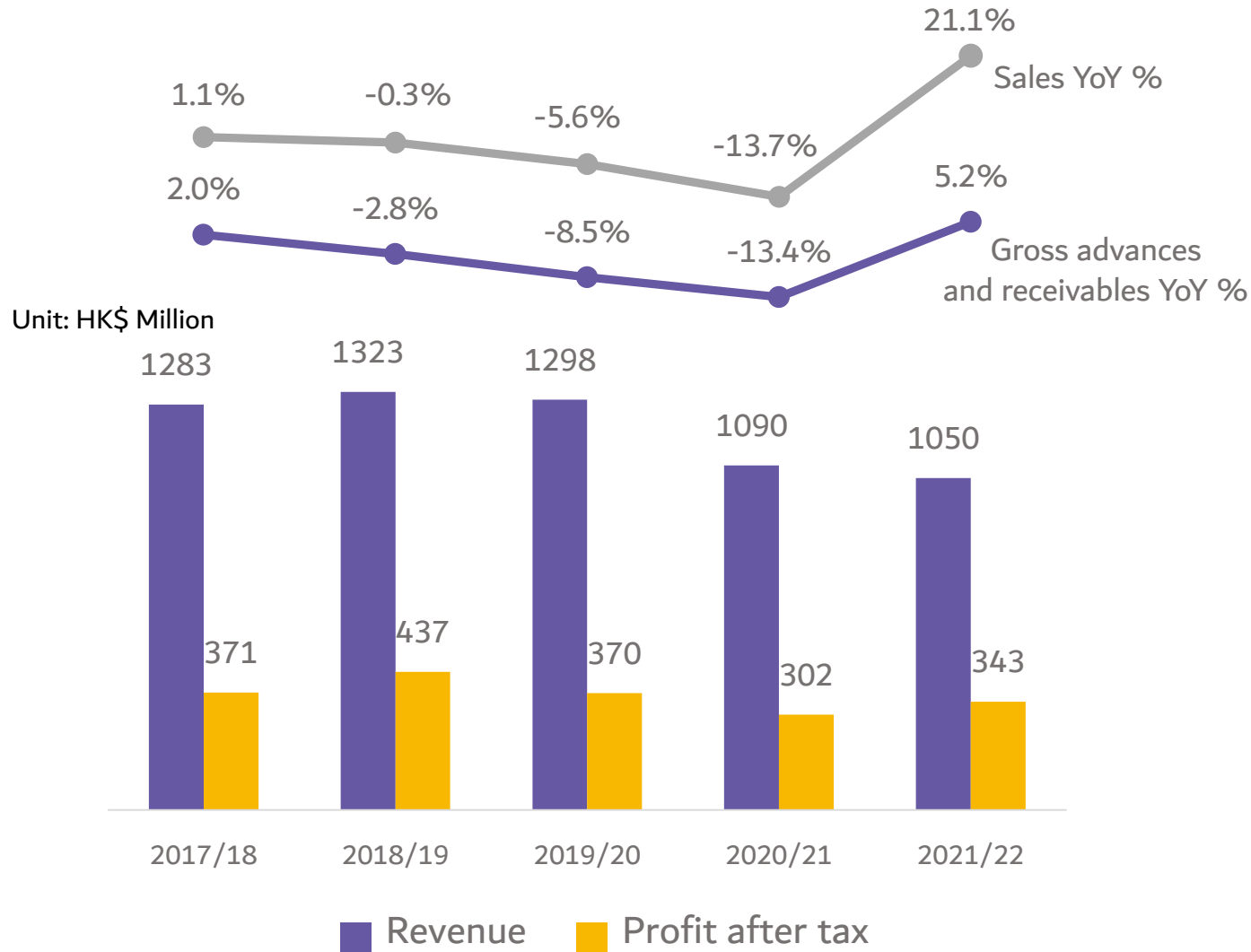
Stock Code : 0900

Corporate Presentation

23 June 2022



FY2021/22 Annual Results Highlights



Returned to Growth

Sales for the year recorded

21.1% ↑

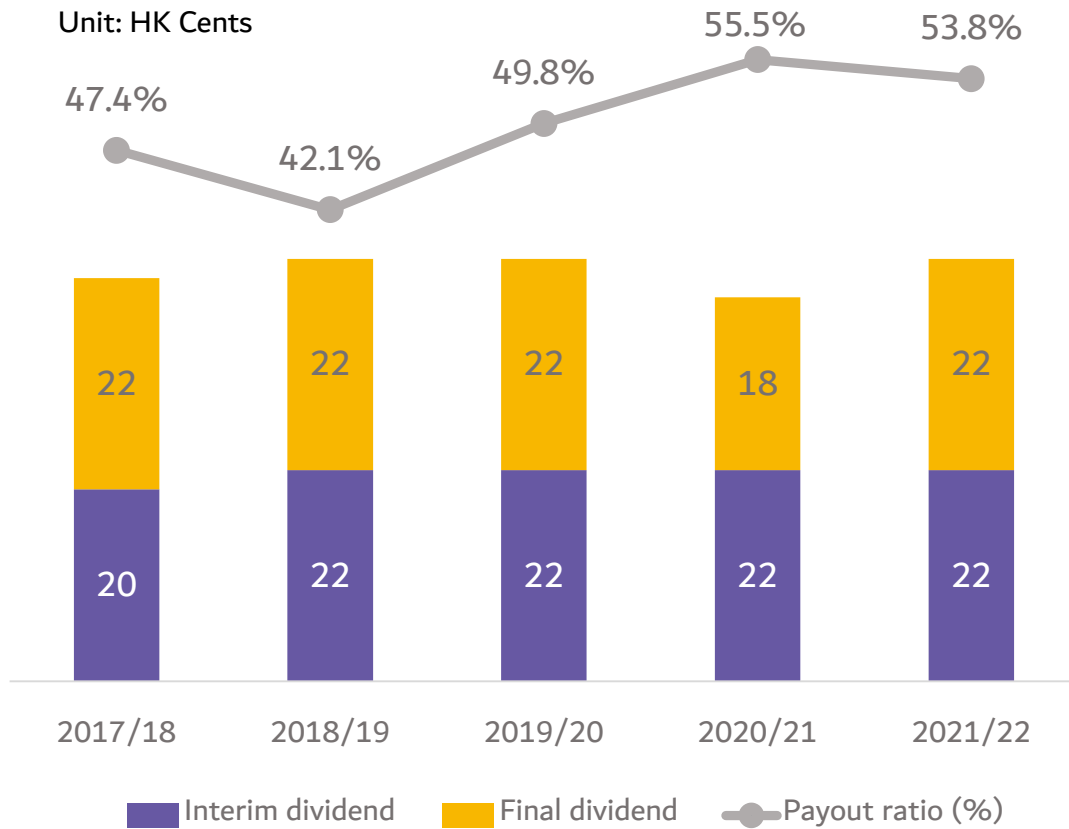
Gross advances and receivables

5.2% ↑
(balance at 28th February 2022)

Profit after tax

13.6% ↑

Stable Dividend Payout



Core Payout Ratio



Average Payout Ratio for last 10 years

53.0%

Dividend Policy :
Annual dividend payout ratio of not less than 30% of the net profit attributable to shareholders of the Company for the financial year.

Return to Shareholders



Current Dividend

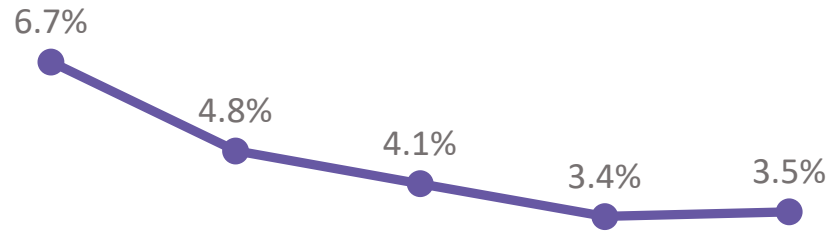
HK\$0.44

 /share Annualized

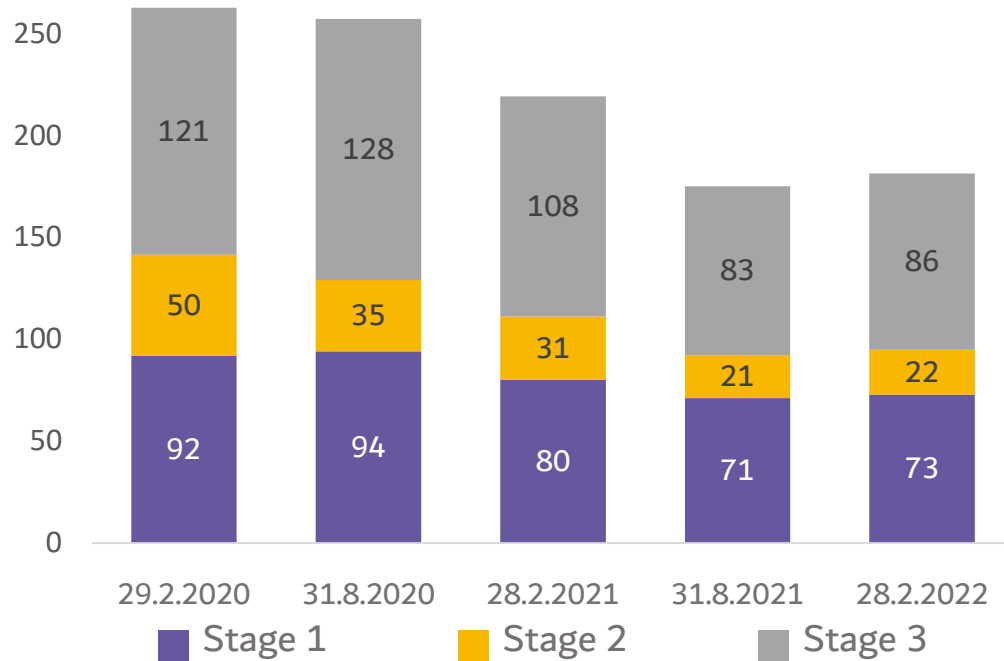
> 8%

 Yield at Current Share Price

% of overdue advances and receivables to total



Unit: HK\$ Million Impairment allowance by HKFRS 9 stage



Asset Quality Improved

% of overdue advances and receivables to total advances and receivables

Reduced to

4.1% → 3.5%

(balance at 28th February 2022)

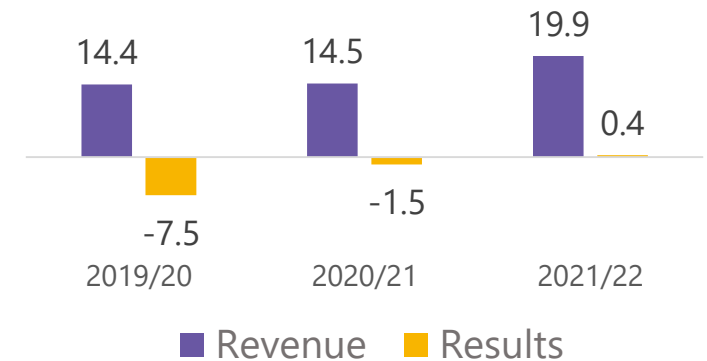
	Hong Kong	PRC	Consolidation
<u>FY 2021/22</u>			
Revenue	HK\$ 1,032M	HK\$ 17M	HK\$ 1,050M
Segment results	HK\$ 393M	HK\$ - 3M	HK\$ 390M
Unallocated income			HK\$ 8M
Profit before tax			HK\$ 398M
<u>FY2020/21</u>			
Revenue	HK\$ 1,077M	HK\$ 13M	HK\$ 1,090M
Segment results	HK\$ 364M	HK\$ - 7M	HK\$ 357M
Unallocated income			HK\$ 1M
Profit before tax			HK\$ 358M



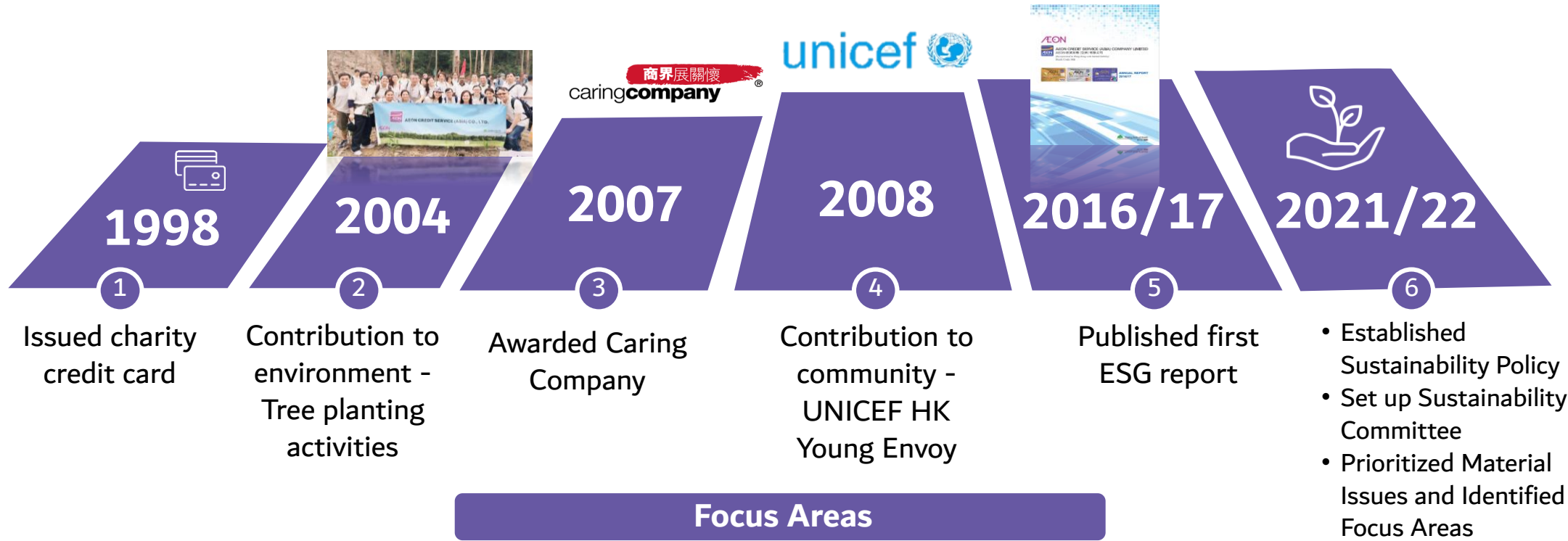
PRC Segment

Acquisition of the remaining equity interest of an associate

Microfinance subsidiary in Shenzhen turns profitable



Our Sustainability Roadmap



Focus Areas





Credit card



Personal loan



Insurance



Financial Services Line-up

- 1 Target Millennials to expand customer base
- 2 To cater the customer spending behaviors under New normal
- 3 To enhance AEON's Japanese brand image