



**AEON CREDIT SERVICE (ASIA) CO., LTD.**

**AEON 信貸財務 (亞洲) 有限公司**

Stock Code : 0900

**2025 Annual General Meeting**

**26 June 2025**

## Disclaimer

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## Glossary

1H FY20/21	First half of FY2020/21
2H FY20/21	Second half of FY2020/21
1H FY21/22	First half of FY2021/22
2H FY21/22	Second half of FY2021/22
1H FY22/23	First half of FY2022/23
2H FY22/23	Second half of FY2022/23
1H FY23/24	First half of FY2023/24
2H FY23/24	Second half of FY2023/24
1H FY24/25	First half of FY2024/25
2H FY24/25	Second half of FY2024/25
HK\$	Hong Kong Dollars
HoH	1H FY24/25 vs. 1H FY23/24
YoY	FY24/25 vs. FY23/24
bn	Billion
M / m	Million

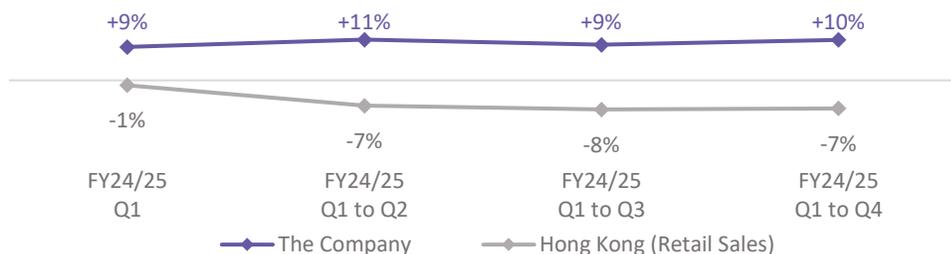
# Major Achievements in FY24/25

## Maintained Sales and Receivables Growth Despite Changing Consumption Landscape in Hong Kong

- Despite the challenging retail sales market, sales growth outperformed the market in general
- Gross advances and receivables continued to maintain upward trends

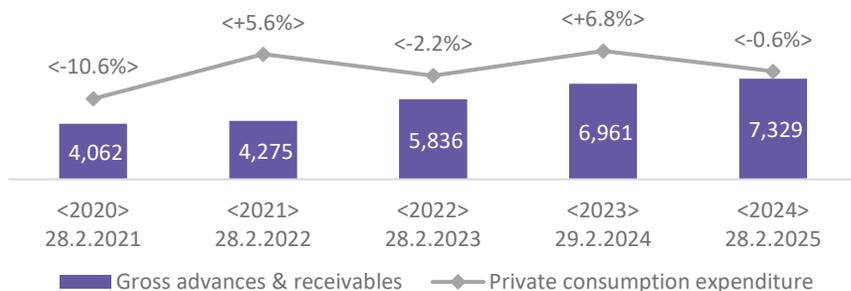
### Sales growth

Unit: YoY%



### Gross advances & receivables growth

Unit: HK\$ Million, <YoY%>

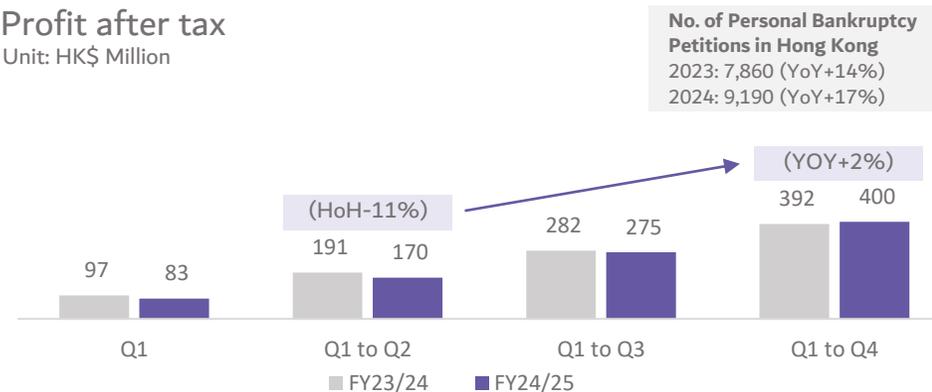


## Enhanced Credit Assessment to Improve Asset Quality Amid a High-default Operating Environment, with Full-Year Financial Results Surpassing Last Year

- Quarterly profit after tax continued to improve throughout the year

### Profit after tax

Unit: HK\$ Million



**No. of Personal Bankruptcy Petitions in Hong Kong**  
 2023: 7,860 (YoY+14%)  
 2024: 9,190 (YoY+17%)

## Investment in Information Technology Infrastructure Upgrade, with Digital Products and Services Launched to Cater to Future Growth

- AS400 upgrade
- Data center relocation
- Application processing system revamp
- Launch of virtual credit card function

# Financial Performance

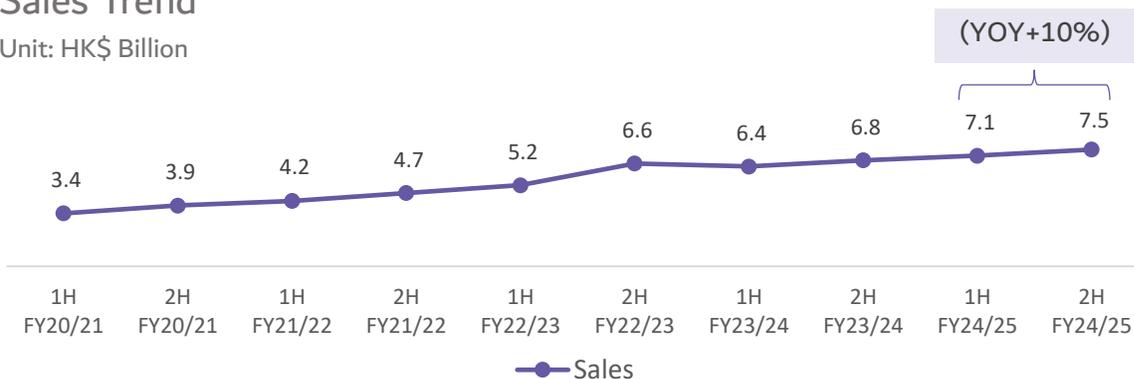


	FY24/25 <28.2.2025>	FY23/24 <29.2.2024>	YoY %
Sales (YoY %)	+ 10 %	+ 12 %	
<Gross advances & receivables>	HK\$ 7,329m	HK\$ 6,961m	+ 5%
Revenue	HK\$ 1,759m	HK\$ 1,623m	+ 8%
Profit after tax	HK\$ 400m	HK\$ 392m	+ 2%
Cost-to-income ratio	46.6%	46.9%	- 0.3%

# Five-Year Performance Trend

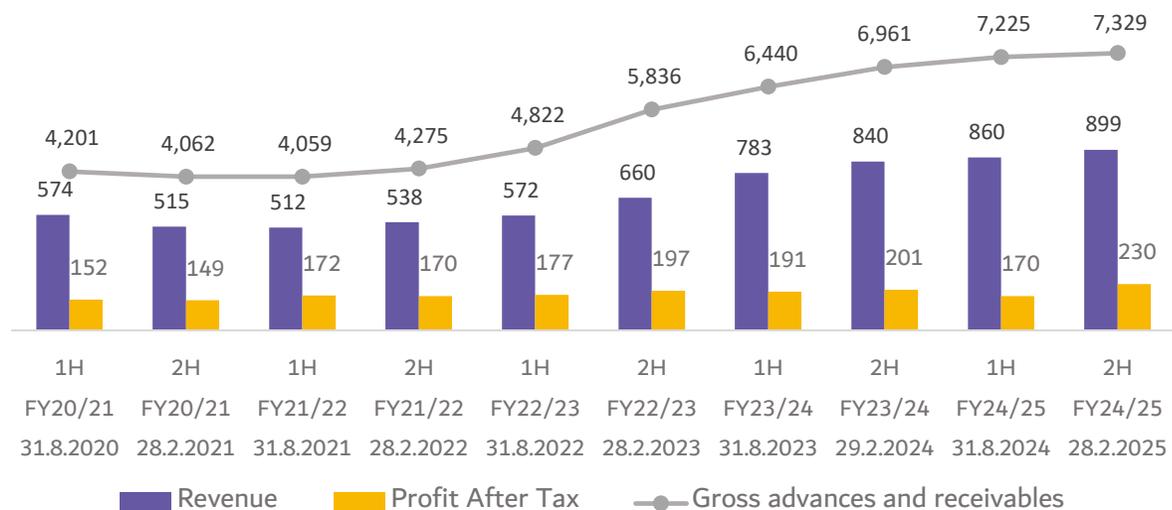
## Sales Trend

Unit: HK\$ Billion



## Gross Advances & Receivables, Revenue, Profit After tax

Unit: HK\$ Million



**Sustainable Growth Momentum**

Sales  
**HK\$14.6bn**  
(+10% YoY)

Gross advances and receivables  
**HK\$7.3bn**  
(+5% vs 29.2.2024)

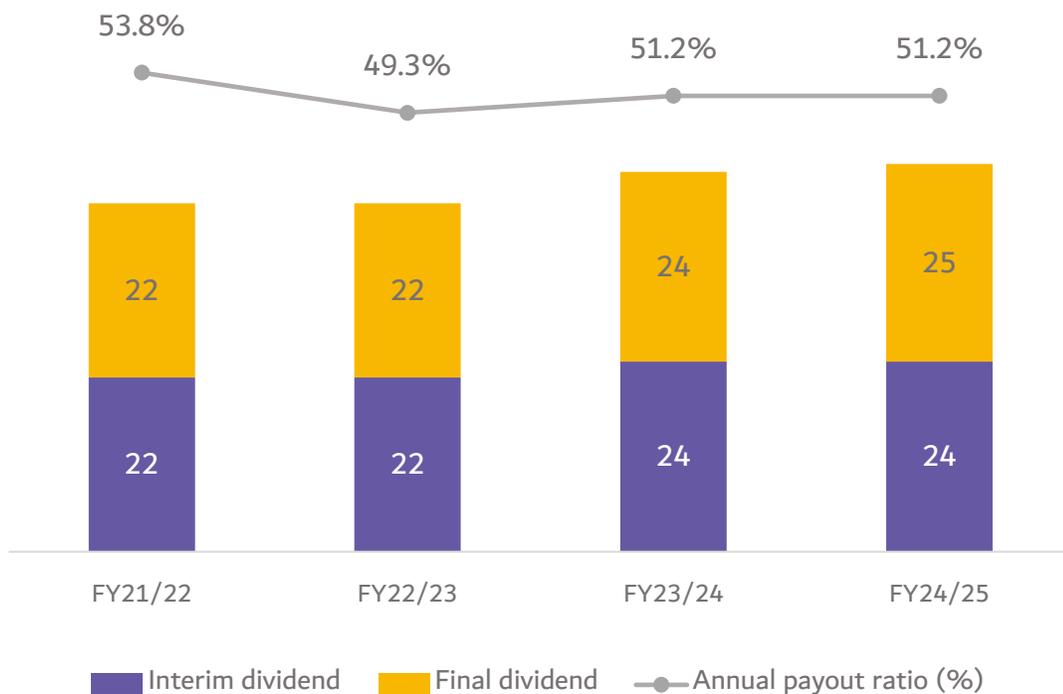
Revenue  
**HK\$1,759m**  
(+8% YoY)

Profit after tax  
**HK\$400m**  
(+2% YoY)

# Dividend

## Dividend

Unit: HK Cents, %



### Core Payout Ratio



Payout ratio for FY24/25

# 51.2%

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

### Shareholder Return



Total Dividend for FY24/25

# 49 HK Cents /share

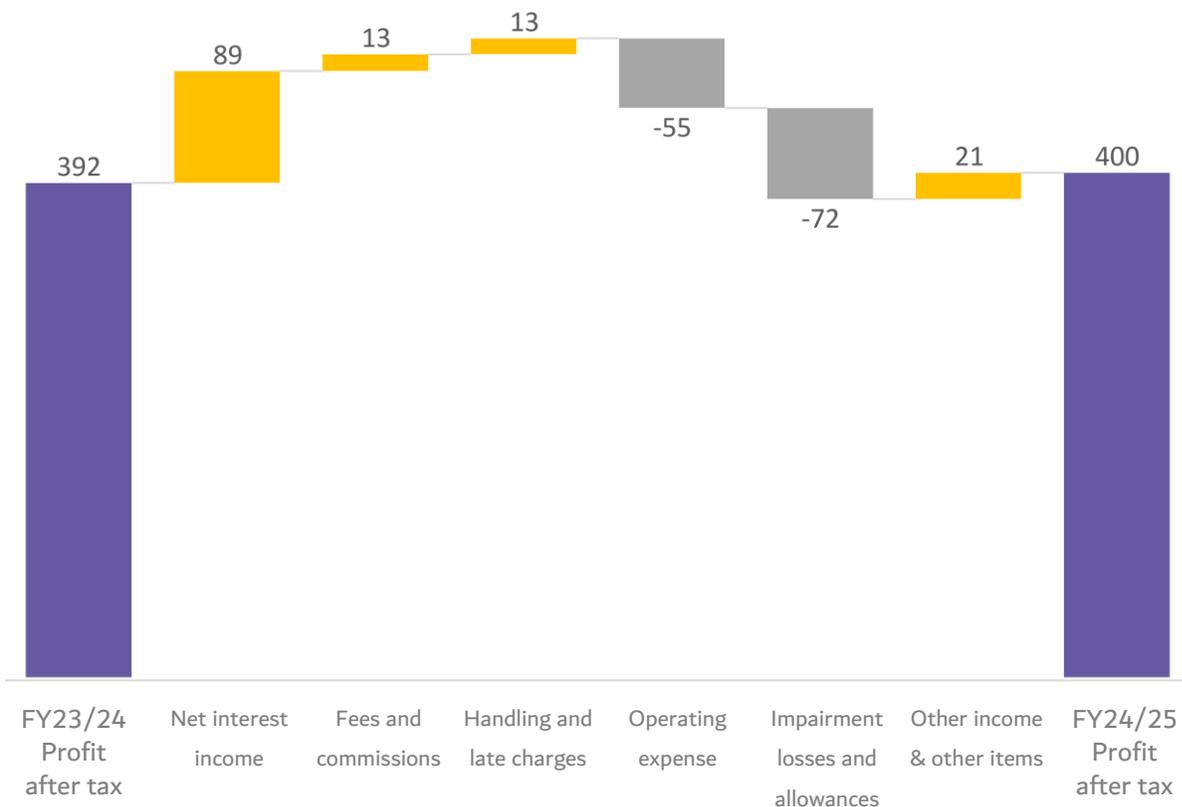
# > 7%

Yield at Current Share Price

# Highlights of Consolidated Statement of Profit or Loss

Profit Analysis Waterfall Chart

Unit: HK\$ Million



## Financial Highlights

Net interest income (YoY)

**+HK\$89m**

Operating income (YoY)

**+HK\$128m**

Profit after tax (YoY)

**+HK\$8m**

Earnings per share

**96 HK Cents**

## Segment Information

Unit: HK\$	Credit cards	Personal loans	Insurance	Consolidated	Hong Kong	Mainland China	Consolidated
<b><u>FY24/25</u></b>							
Revenue	<b>1,378M</b>	<b>350M</b>	<b>31M</b>	<b>1,759M</b>	<b>1,715M</b>	<b>45M</b>	<b>1,759M</b>
Segment results	<b>457M</b>	<b>8M</b>	<b>15M</b>	<b>480M</b>	<b>472M</b>	<b>8M</b>	<b>480M</b>
Unallocated items				<b>(3M)</b>			<b>(3M)</b>
Profit before tax				<b>477M</b>			<b>477M</b>
<b><u>FY23/24</u></b>							
Revenue	1,284M	313M	26M	1,623M	1,596M	27M	1,623M
Segment results	421M	41M	12M	474M	469M	5M	474M
Unallocated items				(1M)			(1M)
Profit before tax				473M			473M

# Business Strategies

- 1** **Revamp the Customer Journey**
  - Automated screening and virtual card issuing/multi-channel loan drawdown process for speedy application and usage

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- 2** **Accelerate Back-office Digitalization**
  - Call center platform upgrade and adoption of artificial intelligence in marketing and portfolio management

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- 3** **Precise Credit Assessment**
  - Refine credit assessment methodology in relation to the “Promote, Monitor and Control” credit extension policy

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- 4** **Develop Cross-selling Opportunities in Peripheral Business(es)**
  - Leverage acquiring merchant networks to cross-sell insurance and financial products

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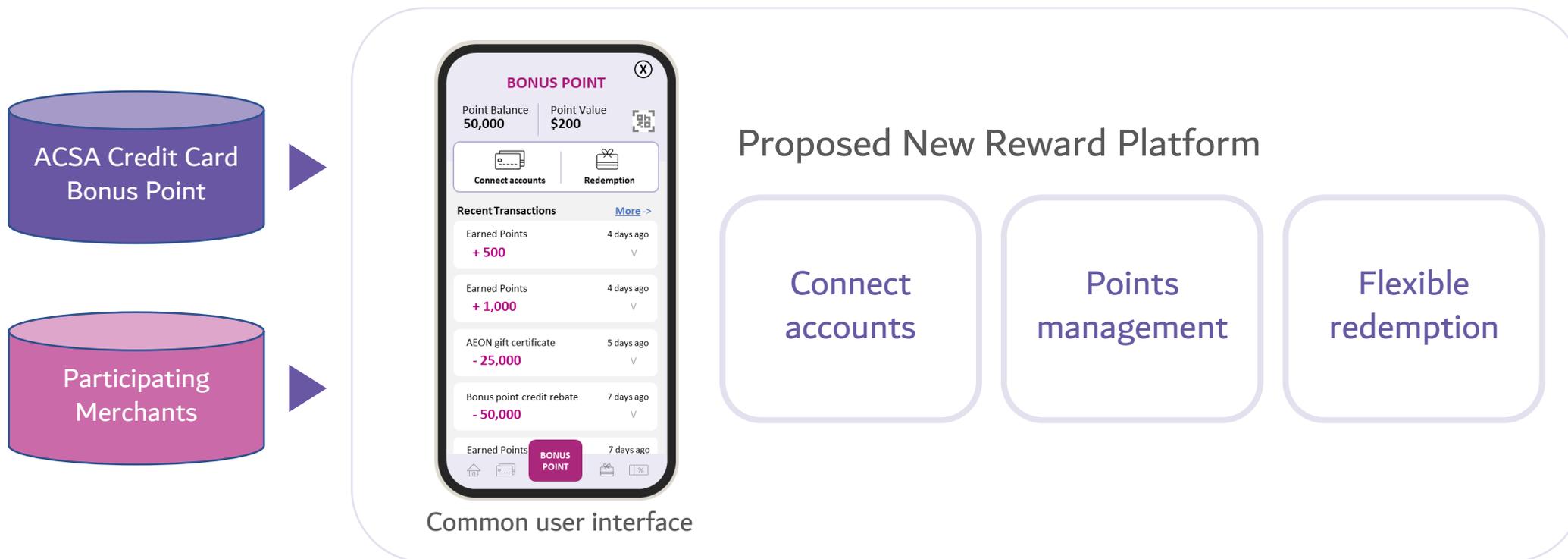
- 5** **Strengthen Foundation for Business Growth in Greater Bay Area**
  - Business expansion of AEON Micro Finance (Shenzhen) Co., Ltd

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- 6** **Develop the AEON Ecosystem**
  - Maximize customer benefits by integrating customer accounts and bonus points for flexible redemption

# New Reward Platform

- AEON Credit will develop and implement a new reward platform that consolidates bonus points earned from ACSA credit cards and participating merchants
- **AEON Stores (Hong Kong)** has expressed preliminary interest in the new reward platform



The user interface is for illustrative purpose only.

# AEON Green Personal Loan

## Product Overview

- Purpose : Provide financing for the purchase of electric vehicles and the installation of renewable energy systems
- Loan Type : Normal Personal Loan

## Application Process

- Methods : "AEON HK" Mobile App, AEON Website, AEON Branches, AEON Cheering Assistant (hotline), WhatsApp
- Approval : Declared loan purposes for the Green Personal Loan related proof document (e.g. Invoices of electric vehicles)



**Save Energy**



**Green Transport**



**Support Zero  
Carbon Emission**

# Sustainability Efforts in FY24/25

## Environmental

- ❖ Friends of the Earth Tree Planting Challenge 2024
- ❖ Volunteered for the Sowers Action “Healthy Children Happy Family” outing activity
- ❖ Participated in WWF HK “Earth Hour 2024”



- ❖ Launch of new vertical credit cards made from recycled materials to support sustainability
- ❖ Secured a new syndicated sustainability-linked loan from nine banks

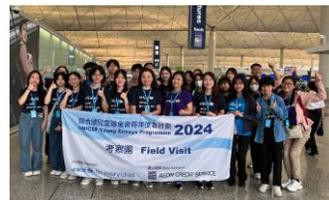


## Social

- ❖ Published YouTube video in collaboration with HKFWS and Hong Kong YouTuber to promote financial education
- ❖ HKFWS Parent Financial Education Seminar



- ❖ UNICEF Young Envoys 2024 Field Trip to Tokyo
- ❖ UNICEF Young Envoys 2024 Appointment Ceremony
- ❖ UNICEF SDG Actioner Challenge for Ethnic Minority Youth Exhibition 2024



## List of Awards

- ❖ “ESG+ Pledge” and “Caring Company 15 Years+”
- ❖ “Happy Company” for third consecutive year
- ❖ “Investor and Financial Education Award 2024 (Corporate)” from IFEC
- ❖ “Good Employer Charter” and “Supportive Family-Friendly Good Employer”



- ❖ Continuous scholarship support to Universities





**Thank You!**