AEON Credit Service (Asia) Co., Ltd.
Stock Code : 900

FY 2026/27
Interim Results



FINANCIAL HIGHLIGHTS

Interim Dividend
28.0
HK cents per share

Dividend Payout Ratio
45.3%

Revenue
HK$ 961.4 million
7.2% ↑

Operating Expenses to Operating Income Ratio
Cost Income
44.0%
vs 43.8% in 1HFY25/26

Operating Profit*
HK$ 510.7 million
7.4% ↑
*Operating profit before impairment losses and impairment allowances

Profit after Tax
PAT
HK$ 258.8 million
10.8% ↑

Sales
HK$ 8.1 billion
8.9% ↑

Gross Advances and Receivables
HK$7,968.7 million
at 31.8.2026
vs HK$7,912.7 million
at 28.2.2026

SEGMENT PERFORMANCE HIGHLIGHTS

Credit Cards

Revenue
HK$ 768.8 million
7.7% ↑

Results
HK$ 292.0 million
10.4% ↑

- Successful targeted marketing
- Launch of diverse marketing campaigns

Personal Loans

- Personalized marketing activities
- Launch of new loan products
- Improved asset quality through enhanced credit assessments

Revenue
HK$ 173.5 million
4.1% ↑

Results
HK$ 15.2 million
31.8% ↑

BUSINESS STRATEGIES

Expand AEON Ecozone partnership to unlock new revenue stream

Accelerate AI adoption for data-driven portfolio and fraud management

Strengthen credit assessment through advanced scoring models

Adopt hyper-personalized customer experience framework to drive customer engagement and retention

Capture cross-border customer acquisition and spending opportunities through targeted Greater Bay Area initiatives