



AEON Credit Service (M) Berhad

AEON CREDIT RECORDS MARGINAL GROWTH IN Q2 EARNINGS

6 OCTOBER 2015

Kuala Lumpur - AEON Credit Service (M) Berhad (AEON Credit or the Company) posted a net profit of RM48.49 million for the second quarter ended 31 August 2015, representing an increase of 2.2% from a net profit of RM47.43 million recorded for the quarter ended 20 August 2014. Total revenue for the second quarter of RM228.72 million represented growth of 9.3% over the previous quarter ended 20 August 2014 revenue of RM209.32 million.

For the six months ended 31 August 2015, the Company's net profit rose 2.9% to RM106.73 million compared with the six months ended 20 August 2014. Meanwhile, the total revenue had increased by 12.4% to RM461.16 million compared with the six months ended 20 August 2014.

Total financing receivables as at August 2015 was RM4.91 billion, representing growth of 19.5% from RM4.11 billion in the previous year second quarter. As at August 2015 the non-performing loans (NPL) ratio was 2.58%, compared with 2.65% in August 2014. Similar to the previous quarter, vehicle financing operations recorded stronger growth in financing receivables and revenue in the second quarter of FYE2016.

Note to Editor

About the AEON Credit:

AEON Credit Service (M) Berhad (AEON Credit), a subsidiary of AEON Financial Service Co., Ltd Japan, is listed on the Main Market of Bursa Malaysia Securities Berhad. AEON Credit's core businesses are provision of easy payment schemes for purchase of consumer durables and motor vehicles, personal financing schemes, issuance of credit cards and equipment financing for small businesses.

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