

**AEON CREDIT CONCLUDES 28<sup>th</sup> ANNUAL GENERAL MEETING  
WITH STRONG GROWTH IN FYE2025**

*The Group declared a total dividend of 28.75 sen per share  
for FYE2025, while continuing to bring finance closer to everyone*

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**KUALA LUMPUR, 25 June 2025 – AEON Credit Service (M) Berhad (“AEON Credit” or “the Group”)** today held its 28<sup>th</sup> Annual General Meeting (“AGM”) and shareholders were briefed on the Group performance and strategic progress. This integrated approach reflects AEON Credit’s long-term commitment to “Bring Finance Closer to Everyone” through accessible, inclusive and comprehensive financial solutions.

In line with our commitment to delivering shareholder value, AEON Credit’s proposal for the payment of a final single-tier dividend of 14.50 sen per share was approved by shareholders. This brings the total dividend to 28.75 sen per share, amounting to RM146.80 million for FYE2025 and representing a payout ratio of 39.6%.

For the financial year ended 28 February 2025 (“FYE2025”), AEON Credit delivered a creditable growth for the year, with revenue increased by 15.1% year-on-year to RM2.20 billion, supported by strong growth across all key products. The Group maintained operational efficiency with a cost-to-income ratio (excluding impairment losses) of 28.2%, supported by ongoing digital transformation and process optimization efforts.

Profit from operation before accounting for the losses recorded from associate company, AEON Bank remained stable at RM581.84 million, consistent with the previous year’s performance. The Group’s Profit After Tax recorded at RM370.61 million after equity accounted losses of RM68.33 million from AEON Bank.

Total transaction volume grew by 15.3% to RM8.41 billion, while gross receivables reached RM14.12 billion, exceeding the Group’s 10% annual growth target. Momentum was driven by robust performance in Automobile Financing, Personal Financing and Payment Business.

“Our performance in FYE2025 reflects the strength of our strategy and our ability to adapt to change while driving sustainable growth,” said **Mr. Daisuke Maeda, Managing Director of AEON Credit**. “With AEON Bank now operational, we are entering a new era of ecosystem-led expansion, enabling us to better serve the evolving needs of our customers.”

To support its growth, AEON Credit automated its credit assessment process, the upgraded Loan Origination System enabled 41% of applications to be processed automatically, with 19% approved instantly via AI-driven credit scoring. The rollout of a new Collection System improved collection response times, boosting collection productivity by 22% and achieving a 97.57% collection ratio for billing accounts not past due (D0). The risk-based collection strategy supported by an AI-driven scoring model, further enhanced collection performance and productivity.

Looking ahead, we remain focused on driving revenue expansion, strengthening asset quality and enhancing operational efficiency while staying agile in a dynamic market environment. Under the AEON Living Zone vision, AEON Credit continues to foster Group synergies through collaboration initiatives across the AEON ecosystem. The expansion of AEON Wallet functionalities, embedding onboarding capabilities for financing, retail, insurance and banking products aims to create a centralised hub for both financial services and lifestyle needs. This is further supported by revamp of the Group’s tiered AEON loyalty programme, enabling us to broaden our market reach and unlock new growth opportunities.

“These initiatives position us well to unlock long-term value for our customers and stakeholders. We remain focused on leveraging our ecosystem to deliver innovative, responsible, and customer-centric financial solutions,” Mr. Maeda concluded.

All resolutions listed in the Notice of Annual General Meeting (“AGM”) dated 25 May 2025 and tabled at 28<sup>th</sup> AGM today were duly approved by the shareholders of the Company, except for Ordinary Resolution 8, which has been withdrawn.

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## **ABOUT AEON CREDIT SERVICE (M) BERHAD**

Established in 1996 and listed on Bursa Malaysia, AEON Credit provides a comprehensive suite of financing services including Credit Cards, Easy Payment Schemes, Hire Purchase Financing for Motor Vehicles, Personal Financing schemes, Insurance brokering and digital banking. For more information, visit our official website at <https://aeoncredit.com.my/>.

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