



**AEON CREDIT SERVICE**



# Q2FYE27 Financial Results

30<sup>th</sup> September 2026

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# KEY HIGHLIGHTS

# AEON Economic Outlook and Financial Results Overview

1HFYE2027 PAT recorded at RM150.5mil, supported by gross financing receivable growth of 9.1% year-on-year

|  |  |  |  |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| GDP                                                                               | Inflation Rate                                                                    | Unemployment Rate                                                                 | OPR                                                                                 |
| <b>6.0%</b><br>Q2 2026                                                            | <b>1.9%</b><br>Aug26                                                              | <b>3.0%</b><br>Jul26                                                              | <b>2.75%</b>                                                                        |

## 1HFYE27 Results

|  |  |  |  |  |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Total Revenue                                                                     | Operating Profit                                                                  | Profit After Tax                                                                  | ROE                                                                                 | Receivables                                                                         |
| <b>RM1.31 BIL</b><br>+7.8% YoY                                                    | <b>RM255.1 MIL</b><br>+3.5% YoY                                                   | <b>*RM150.5 MIL</b><br>+0.5% YoY                                                  | <b>10.0%</b><br>-0.5% YoY                                                           | <b>RM16.5 BIL</b><br>+9.1% YoY                                                      |

\* Inclusive of share of losses in an associate – RM39.4 mil

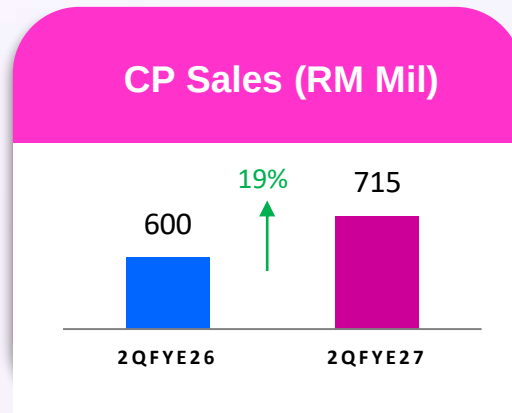
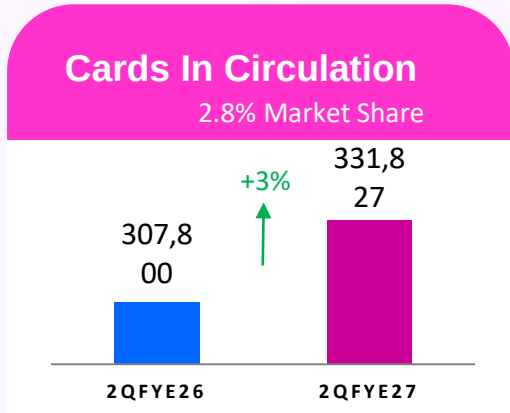
## Remarks

- **1HFYE27 revenue grew 7.8% YoY to RM1.31 billion**, while PAT increased marginally by 0.5% YoY to RM150.5 million.
- **Receivable growth of 9.1% YoY**, supported by sustained momentum with growth across key products.
- Interim single-tier dividend of **13.00 sen per share** proposed, a payout of 43.0% of Profit attributable to owners of the company.

Receivable growth and cost discipline on track, ROE tracking below target on elevated impairment

|                                    | FYE23 | FYE24 | FYE25 | FYE26 | Actual<br>1H FYE2027                                                                           | TARGET<br>FYE2027 | Remark                                                                                                                                                     |
|------------------------------------|-------|-------|-------|-------|------------------------------------------------------------------------------------------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Receivables Growth</b>          | 9.9%  | 12.9% | 15.4% | 11.4% | 9.1%<br>    | ± 8%              | <ul style="list-style-type: none"> <li>Growth ahead of prudent FYE2027 target, led by superbike financing and payment business.</li> </ul>                 |
| <b>Cost-to-Income (exclude IL)</b> | 28.7% | 28.3% | 28.2% | 28.2% | 27.8%<br>   | < 30%             | <ul style="list-style-type: none"> <li>CIR held below target through discipline cost management and digitalization.</li> </ul>                             |
| <b>ROE</b>                         | 18.8% | 16.7% | 13.6% | 13.1% | 8.4%<br>   | ± 12%             | <ul style="list-style-type: none"> <li>Below target as equity growth outpaced earnings growth, weighed by high impairment and associate losses.</li> </ul> |
| <b>Dividend Payout Ratio</b>       | 30.3% | 34.0% | 39.6% | 40.7% | 43.0%<br> | > 30%<br>of PAT   | <ul style="list-style-type: none"> <li>Interim single-tier dividend of 13.00 Sen per share (RM66.4 mil) declared, payable 5 November 2026</li> </ul>       |

## Strategic Growth Through AEON Ecosystem



### AEON Collaboration

- AEON BiG 14<sup>th</sup> Anniversary Campaign launching October 2026
- KL Midtown ecosystem expansion with Facepay, exclusive member deals and a grand launch campaign.
- Continued AEON Co. and AEON BiG campaigns to drive Wallet and credit card usage

### Partnership-Enabled Acquisition

- IOI credit card partnership renewed, September 2026
- Visa platform and media to extend acquisition, usage and reach beyond AEON, from October 2026

### KL Midtown upcoming campaign



### Credit Card Usage Campaign



### Campaign with Visa

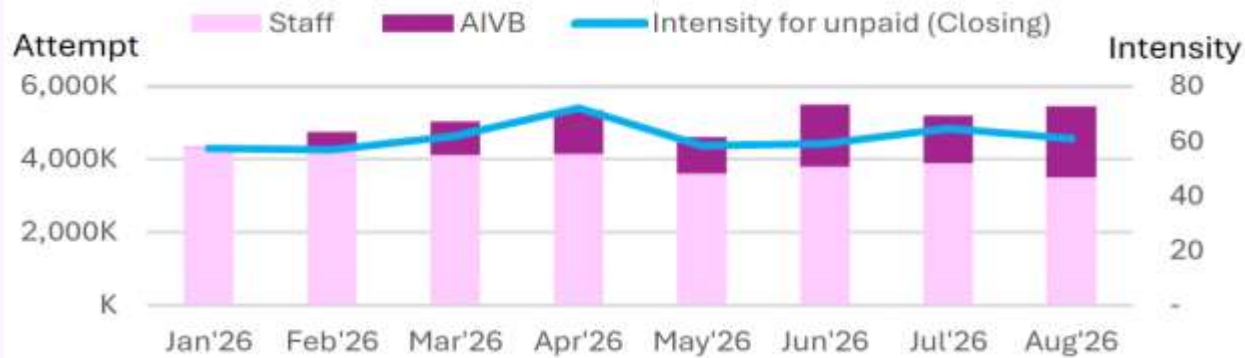


### Cc Thank You Day Campaign



AI Voice Bot scaled from pilot phase to one third of D0 collection calls

## D0 Productivity (Staff + AI Voice Bot)



### PRODUCTIVITY

- AI Voice Bot D0 call **share increase by 35%** in Aug'26, from 10% at launch (Feb'26)
- D0 monthly **attempts increase 105%** MoM, with no added headcount

### MANPOWER EFFICIENCY

- Unit cost **RM0.70 per connected minute**, no overtime.

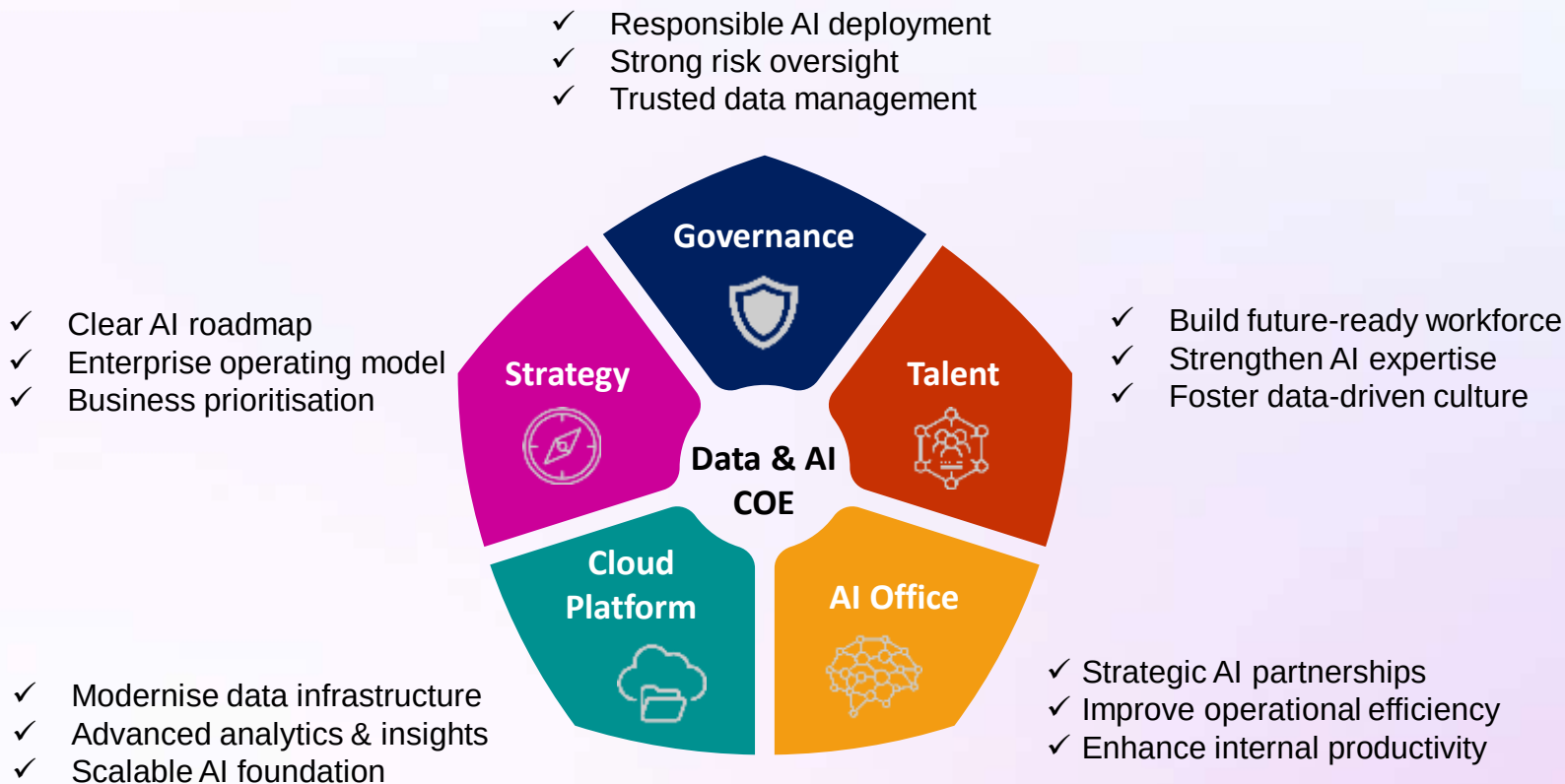
### Q2 FYE2027 PROGRESS

- Coverage expanded from D0 to D1 Easy Payment and Personal Financing accounts, with intensity raised up to attempts for high-risk customers.
- Performance holds against human calling: promise-to-pay kept at 33.9% across all score ranks, an average 8% improvement compared to agent.
- Genesys Phase 2 integration in progress, live transfer from bot to agent mid-negotiation, targeting parity on promise-to-pay conversion.
- Self-cure improved to >70% in September, helped by manual reminder e-mail volume at 2.7× June levels.

### NEXT INITIATIVE

- AEON Wallet push notifications for payment reminders, target launch October 2026
- WhatsApp Business solution across D0 to D3+ to improve “contactability”.
- Repurpose resources to improve delinquent buckets.
- Improvement in AI Bot negotiation for delinquent accounts.

## Accelerating AI adoption through governance, talent and data platforms



### Q2 FYE2027 Key Updates

- **Group-Wide Data Strategy** target architecture endorsed by the project steering committee.
- **Data & AI Governance Committee** convened in September to review the enterprise AI chatbot proposal.
- **AI usage extended beyond pilot users**, with data quality remediation underway as the basis for enterprise-wide integration.
- Enterprise Architecture Review Board now operating as the gate for all new solutions, including AI chatbot and multi-factor authentication.

# AEON FYE27 Business Strategy – Building A Group Collaboration Framework



## Enabling Group Collaboration through AEON360

AEON360 is a loyalty and engagement company that powers the unified AEON rewards ecosystem. It connects customers, partners, and businesses through data insights, strategic partnerships, and digital innovation to drive engagement and long-term growth.

Q2 Members : 233.7K  
(104% Vs Target)

Q2 Partner : 8 (48 in pipeline,  
124 leads @ Sept'26)

### Q2 FYE2027 PROGRESS

- Customer Development Platform build progressing to plan on the Relevant Intelligence CDP Platform
- Partners Portal in UAT with commercial and campaign dashboards under development.
- Group data catalogue, governance policy and access control in build.
- KL Midtown activated as the pilot for external partner and POS merchant sign-up.

## AEON360 FYE2027 Strategy

**Build** a unified and secured data infrastructure and solutions



**Transform** AEON Points into a lifestyle and sustainability currency.



**Establish** data monetization and communication media capabilities.



**Create** a collaborative ecosystem linking lifestyle partners to co-develop digital innovations.



**Build** an innovation and capability hub



Building a credible employer brand with future ready talent pipeline

## Building Purpose-Driven, Digital Ready Leaders

- Digital & AI upskilling anchored to IT transformation use cases.
- Learning aligned to AEON Purpose & leadership behaviors.
- Future skills & AEON DNA embedded into MT curriculum.



## Strengthening Governance & Talent Continuity

- Fills critical leadership roles from within, not through external hiring.
- Talent and succession decisions owned by the Talent Committee.
- Growing the leaders that fit the mid-term plan.



Steady progress in financing customer acquisition, deposit growth, and ecosystem integration, which will support long-term value creation for AEON Group

## FINANCIAL PERFORMANCE HIGHLIGHTS

| RM mil                                | FYE26        | FYE27        | YoY%         |
|---------------------------------------|--------------|--------------|--------------|
|                                       | Q2           | Q2           |              |
| Total Net Income                      | 2.4          | 7.8          | 225%         |
| Total Expenses, Allowances & Taxation | -39.4        | -51.2        | 29.9%        |
| Net Loss After Taxation               | -37.0        | -43.4        | 17.3%        |
| <b>50% Share of Losses</b>            | <b>-18.5</b> | <b>-21.7</b> | <b>17.3%</b> |

| (RM mil)           | Q2FYE26 | Q2FYE27 | YoY%  |
|--------------------|---------|---------|-------|
| Total Assets       | 653.2   | 1,104.7 | 69.1% |
| Total Liabilities  | 407.9   | 792.9   | 94.4% |
| Shareholders' Fund | 245.3   | 311.8   | 27.1% |

## Personal Banking

**> 60%**  
Monthly  
Active User

**RM10 mil**  
Term  
Deposits-i  
Balance

**RM639 mil**  
Total Deposits  
Balance  
(SA-i+SP)

**RM142 mil**  
PF-i  
Receivables  
Balance

## Business Banking

**RM75 mil**  
Term  
Deposits-i  
Balance

**RM168 mil**  
BizF-i  
Receivables  
Balance



## Strategies

- To achieve the breakeven in year 5, AEON Bank will leverage on AEON ecosystem to drive collaboration campaigns with AEON Credit, accelerating customer onboarding on both Retail and Business segments

# Q2 FYE27 AEON Bank Updates

Key achievements for Personal Banking and Business banking

## AEON Bank Personal Banking



- AEON Bank (M) Bhd **enabled Google Pay** for our **Visa Debit Card-i** customers, allowing Android users to make contactless payments in stores and online.
- In conjunction with the rollout, AEON Bank is **offering 3% cashback on eligible Google Pay purchases** until Sept 30, 2026, capped at RM30 per customer.
- AEON Bank (M) Bhd has also **extended the 3% p.a. profit rate** for deposits held in Savings Pots until **28 February 2027**

# AEON Corporate Social Responsibilities Key Activities in Q2FYE27

Empowering communities through on-going engagements and environmental conservation

## Malaysia AEON Foundation



10 charitable organizations and homes received RM10,000 each as proceeds from MAF AEON Charity Run 2026 at Dataran Wawasan Putrajaya.



1,102 homecare boxes containing food, hygiene items, blankets and towels were prepared by volunteers at AEON KLRDC, Bangi for the year-end monsoon season.

## Environmental & Social Inclusion Initiatives



72 blood pints donated through blood donation drives with local bloodbank centers



1,500 SIRIM certified helmets distributed during ACSM x KITA FM Merdeka Tour 2026



209 students participated in ACSM Young Financial Wellness Programme at MRSM Balik Pulau, Penang

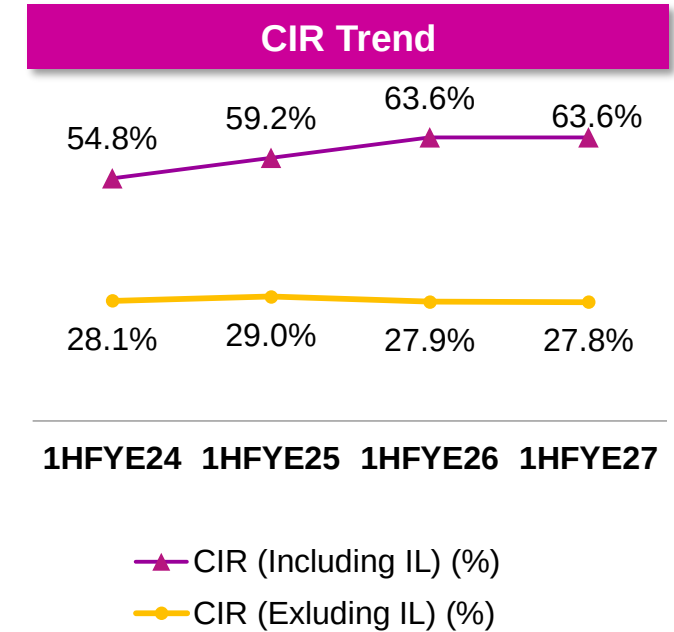
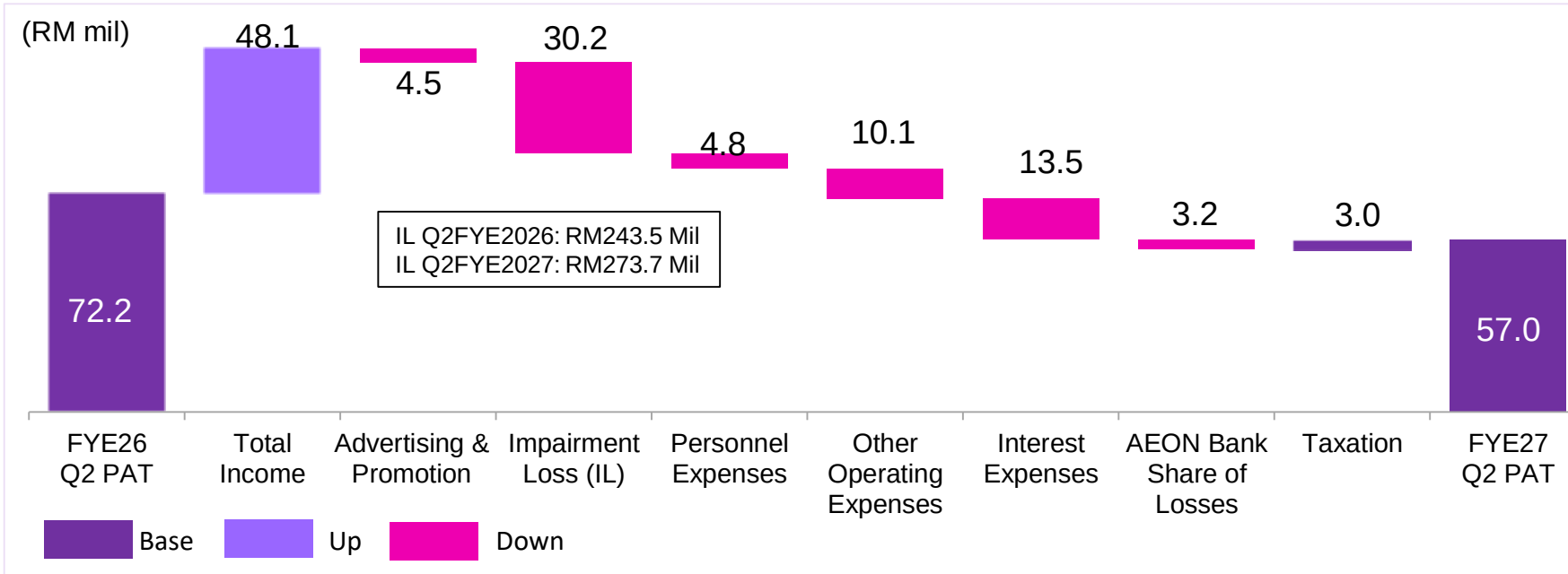


255 used beauty products were collected and upcycled through collaborations with L'Oréal Paris under Big Little Things initiative.

# FINANCIAL REVIEW

- **Total income grew 7.4%** to RM1.425 bil, driven by higher sales and receivables, which grew 8.6% YoY respectively.
- Operating expenses excluding IL increased in line with higher sales and revenue-generating activities and remained within the approved budget.
- Operating profit before share of results in an associate stood at **RM255.1 mil**, up 3.5%.
- On a quarterly basis, **Q2 PBT of RM84.9 mil was 17.7% lower YoY and 35.1% lower QoQ**, reflecting the step-up in impairment loss to RM273.7 mil

|               |                                | 2QFYE27 | YOY    | 1HFYE2026 | 1H FYE2027 | YoY    |
|---------------|--------------------------------|---------|--------|-----------|------------|--------|
| Profitability | Total Income                   | 722.4M  | +7.1%  | 1.327B    | 1.425B     | +7.4%  |
|               | Operating Expenses (exlude IL) | -208.5M | +10.3% | -370.7M   | -396.3M    | +6.9%  |
|               | Impairment Loss (IL)           | -273.7M | +12.4% | -472.9M   | -509.9M    | +7.8%  |
|               | Operating Profit               | 106.6M  | -12.3% | 246.5M    | 255.1M     | +3.5%  |
|               | Share of Result in Associate   | -21.7M  | +17.3% | -34.4M    | -39.4M     | +14.5% |
|               | PBT                            | 84.9M   | -17.7% | 212.1M    | 215.7M     | +1.7%  |
|               | PAT                            | 57.0M   | -21.0% | 149.8M    | 150.5M     | +0.5%  |
|               | ROE                            | 10.0%   | -0.5%  | 10.5%     | 10.0%      | -0.5%  |
| Asset Quality | Transaction & Financing Volume | 2.5B    | +8.4%  | 4.6B      | 4.9B       | +6.8%  |
|               | Gross Financing Receivables    | 16.5B   | +8.6%  | 15.2B     | 16.5B      | +8.6%  |
|               | Loan Loss Coverage Ratio       | 199%    | -29.0% | 228%      | 199%       | -29.0% |
|               | Non-Performing Loan (NPL)      | 2.6%    | +0.1%  | 2.5%      | 2.6%       | +0.1%  |
|               | Net Credit Cost (NCC)          | 5.0%    | 0.0%   | 5.0%      | 5.0%       | -0.0%  |



| RM mil                          | Q2 FYE26     | Q1 FYE27     | Q2 FYE27     | QoQ   | YoY   |
|---------------------------------|--------------|--------------|--------------|-------|-------|
| <b>Total Operating Income</b>   | <b>674.2</b> | <b>702.8</b> | <b>722.4</b> | 2.8%  | 7.1%  |
| Personnel Expenses              | 78.8         | 71.9         | 83.6         | 16.3% | 6.1%  |
| Advertisement & Promotion       | 15.4         | 12.9         | 19.8         | 53.5% | 29.4% |
| Other Operating Expenses        | 94.9         | 103.0        | 105.1        | 2.0%  | 10.7% |
| <b>Total Operating Expenses</b> | <b>189.1</b> | <b>187.8</b> | <b>208.5</b> | 11.0% | 10.3% |
| <b>CIR %</b>                    | <b>28.0%</b> | <b>26.7%</b> | <b>28.9%</b> |       |       |

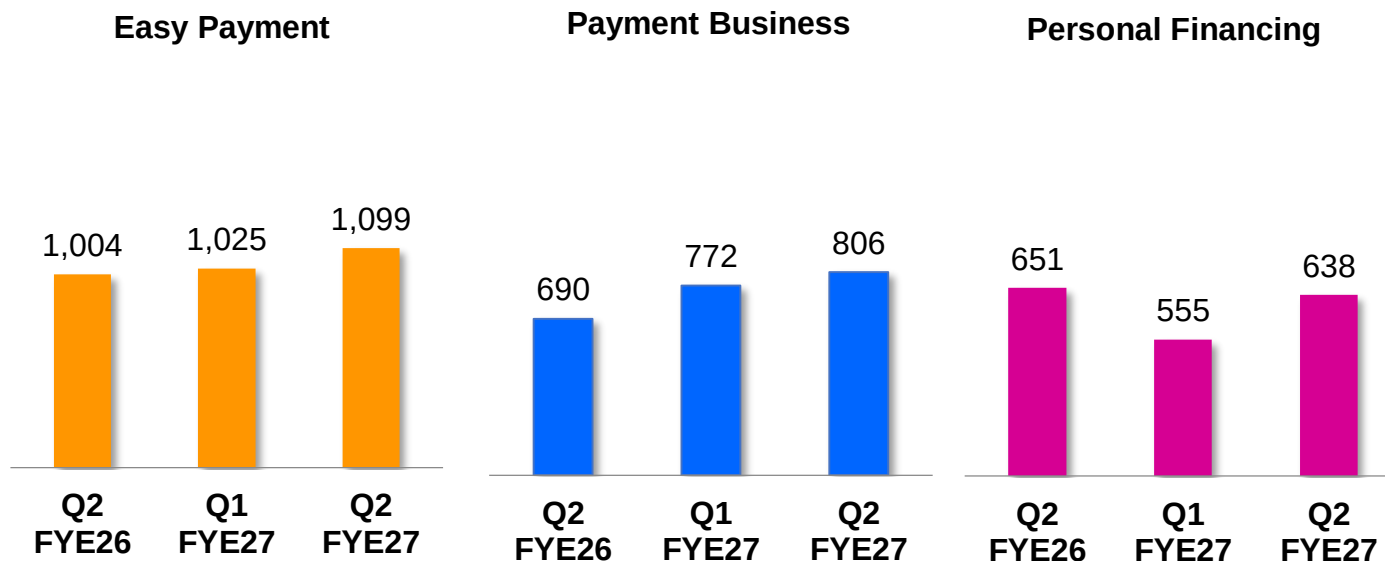
- Income grew 7.1% YoY in the quarter, driven by higher financing receivables and transaction volume.
- Personnel expenses reflect the annual increment cycle and overtime across consecutive public holidays.
- CIR excluding IL at 27.8% for the half — inside the sub-30% FYE2027 target and below the 28.2% recorded for FYE2026.

# AEON Total Transaction & Financing Volume

## Robust growth YoY driven by Payment Business

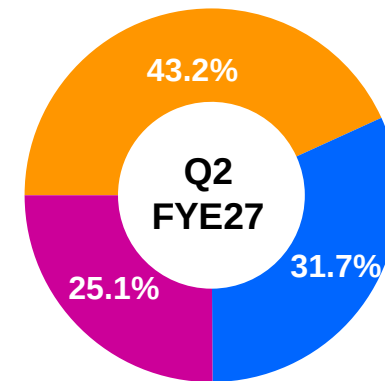
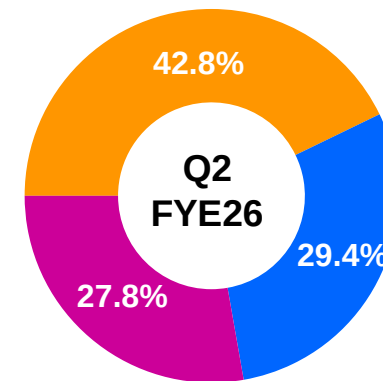


### Total Transaction & Financing Volume (RM mil)



| Volume (RM mil) |                    | Q2 FYE26     | Q1 FYE27     | Q2 FYE27     | QoQ         | YoY         |
|-----------------|--------------------|--------------|--------------|--------------|-------------|-------------|
|                 | Easy Payment       | 1,004        | 1,025        | 1,099        | 7.2%        | 9.5%        |
|                 | Payment Business   | 690          | 772          | 806          | 4.4%        | 16.8%       |
|                 | Personal Financing | 651          | 555          | 638          | 15.0%       | -2.0%       |
|                 | <b>Total</b>       | <b>2,345</b> | <b>2,352</b> | <b>2,543</b> | <b>8.1%</b> | <b>8.4%</b> |

### Transaction & Volume by Types



- Motorcycle financing sales of RM763.4 mil in Q2, up 18% YoY, led by superbike at 153% of last year. Market share improved to about 24%, up one percentage point YoY, helped by the merchant profit-sharing programme.
- Payment business volume increased 16.8% YoY on strong credit purchase sales and AEON Co. collaborations; e-Money added RM45.8 mil with DuitNow QR contributing RM8.7 mil.
- Personal financing recovered 15.0% QoQ to RM638.4 mil on a sales challenge and new online platforms, with applications up sharply; it remains 2.0% below last year as credit assessment criteria stay tight.

# AEON Total Gross Financing Receivables

Sustained momentum with growth across key products – 2.9% QoQ and 9.1% YoY expansion

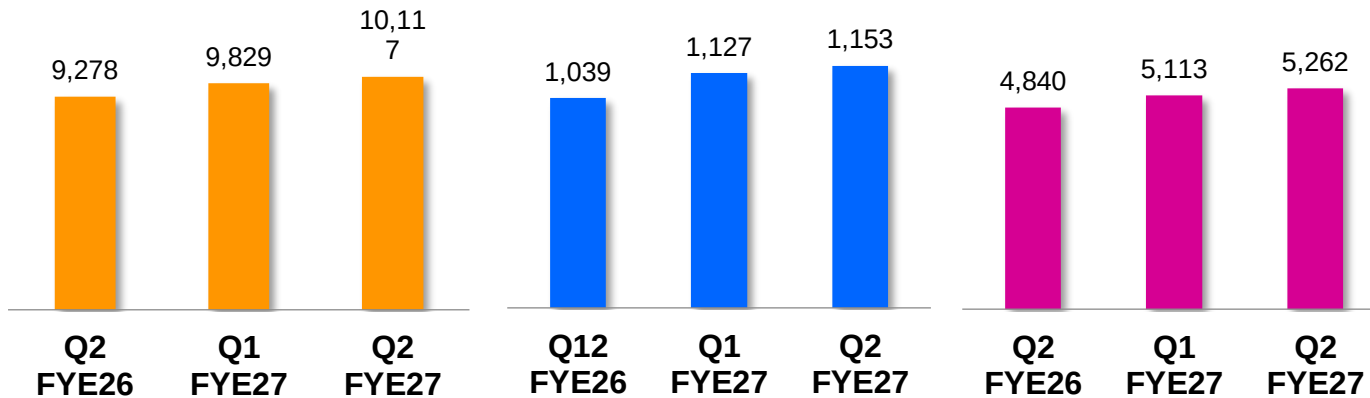


## Gross Financing Receivables (RM mil)

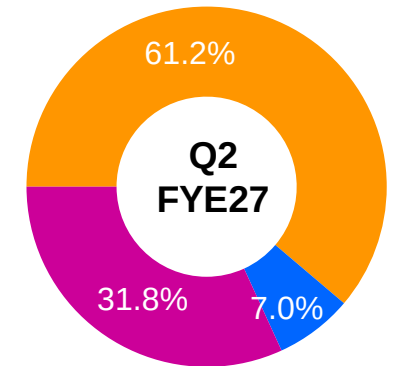
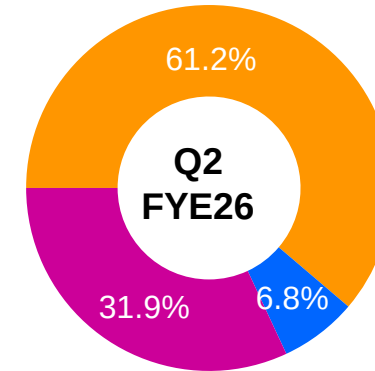
### Easy Payment

### Payment Business

### Personal Financing



## Gross Financing Receivables by Types

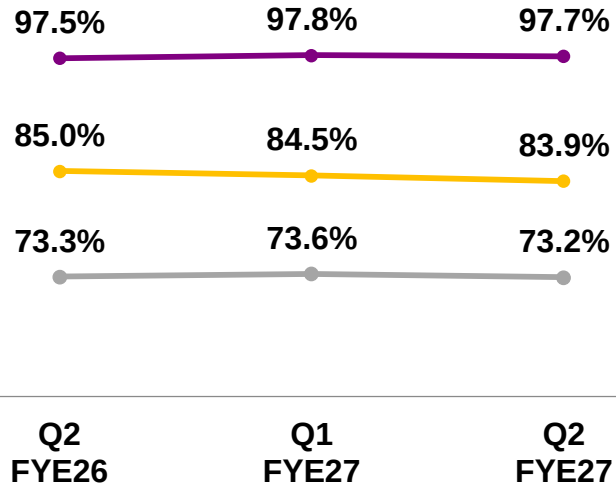


| Receivables (RM mil)                   |                    | Q2 FYE26      | Q1 FYE27      | Q2 FYE27      | QoQ         | YoY         |
|----------------------------------------|--------------------|---------------|---------------|---------------|-------------|-------------|
| <span style="color: orange;">■</span>  | Easy Payment       | 9,278         | 9,829         | 10,117        | 2.9%        | 9.0%        |
| <span style="color: blue;">■</span>    | Payment Business   | 1,036         | 1,127         | 1,153         | 2.3%        | 11.3%       |
| <span style="color: magenta;">■</span> | Personal Financing | 4,840         | 5,113         | 5,262         | 2.9%        | 8.7%        |
|                                        | <b>Total</b>       | <b>15,154</b> | <b>16,069</b> | <b>16,532</b> | <b>2.9%</b> | <b>9.1%</b> |

- Gross financing receivables rose 2.9% QoQ and 9.1% YoY to RM16.5 bil, with growth across all products except new car, objective financing and SME financing.
- Superbike receivables grew 52.7% YoY to RM2.0 bil, reflecting a shift towards higher-score customers and premium products; scooter big-bike now accounts for 59% of superbike sales, against 41% a year ago.
- Payment business receivables lifted 11.3% YoY as new card launches targeted the middle-income group.

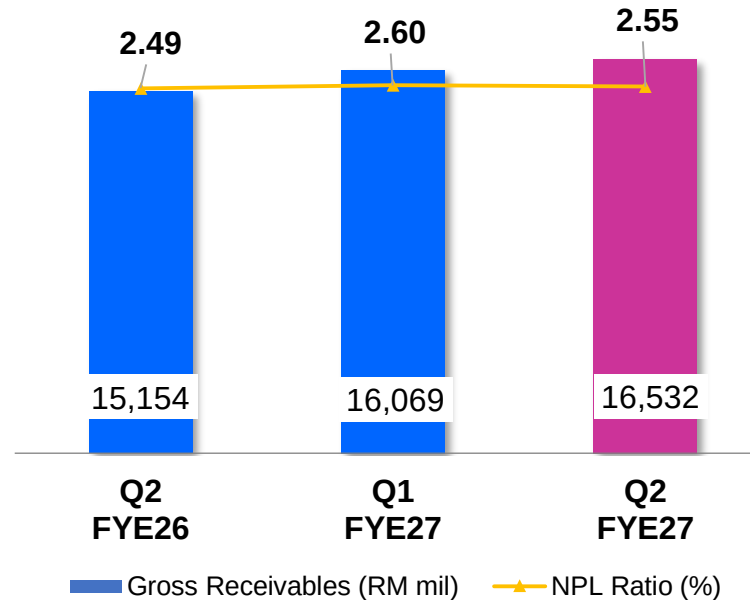
NPL improved to 2.55% as collection hold steady, D3+ recovery remained area of focus.

## Receivable Collection Ratio (%)



- Current Collection Ratio - Not Past Due
- D1 Collection Ratio - Past Due 1 Month
- D2 Collection Ratio - Past Due 2-3 Months

## Non-Performing Loan (%)



| (RM mil)       | Q2 FYE26    | Q1 FYE27    | Q2 FYE27    |
|----------------|-------------|-------------|-------------|
| Receivables    | 15,154      | 16,069      | 16,532      |
| Balance D3+    | 377         | 418         | 422         |
| <b>NPL (%)</b> | <b>2.49</b> | <b>2.60</b> | <b>2.55</b> |

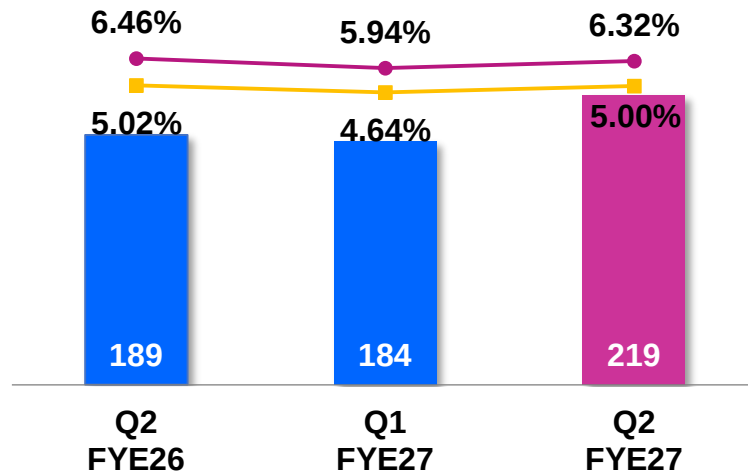
- Q2 FYE2027 Collection D0 and D2 remain stable, while D1 ease respectively against Q2 FYE2026. Collection in Q2 was affected by school holidays and consecutive public holidays.
- Performance was supported by two incentive boosters covering attendance and collection, strategic staff allocation, hybrid dunning-by-pool schemes and expanded AI Voice Bot deployment now at 35% of D0 call share .
- NPL improved to 2.55% from 2.60% in Q1 FYE2027 as receivables growth outpaced the D3+ balance, although it remains above the 2.49% recorded in Q2 FYE2026.
- D3+ recovery is the area of shortfall, at 14.00% against 16.57% last year. Ongoing efforts include product-based collection management, AKPK rehabilitation, legal recovery on delinquent business card accounts, enhanced external collection agency governance and write-off management.

# AEON Asset Quality (Con't)

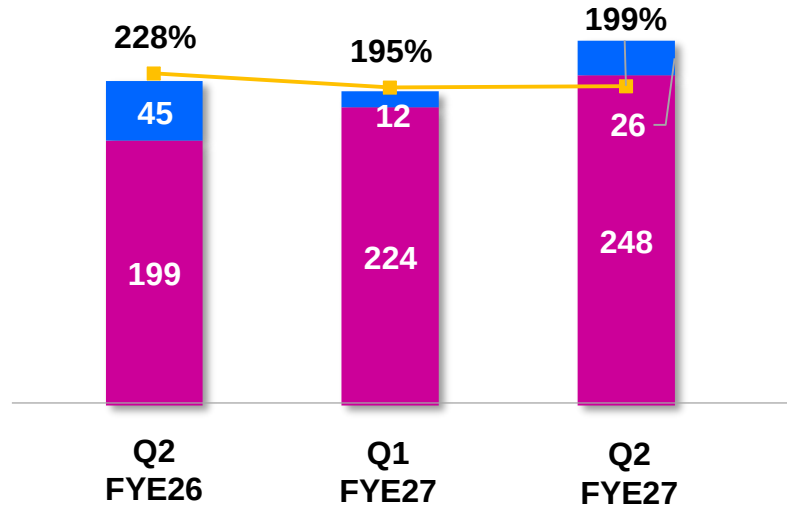
Loan loss coverage ratio at 199%, reflecting prudent provision



## Net Credit Cost (NCC)



## Impairment Loss (IL) Analysis



■ NCC (RM mil) ■ NCC (%) ● Gross CC (%)

■ Write Off (RM mil) ■ IL Provision (RM mil) ■ Loan Loss Coverage Ratio (%)

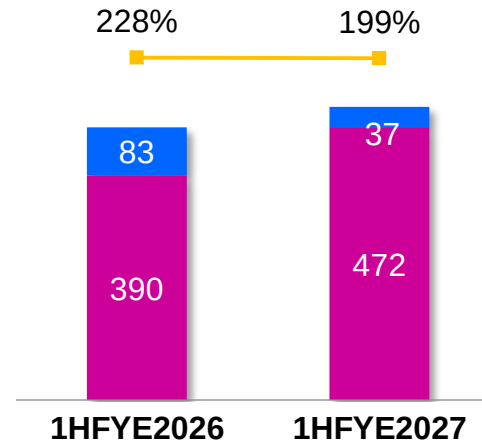
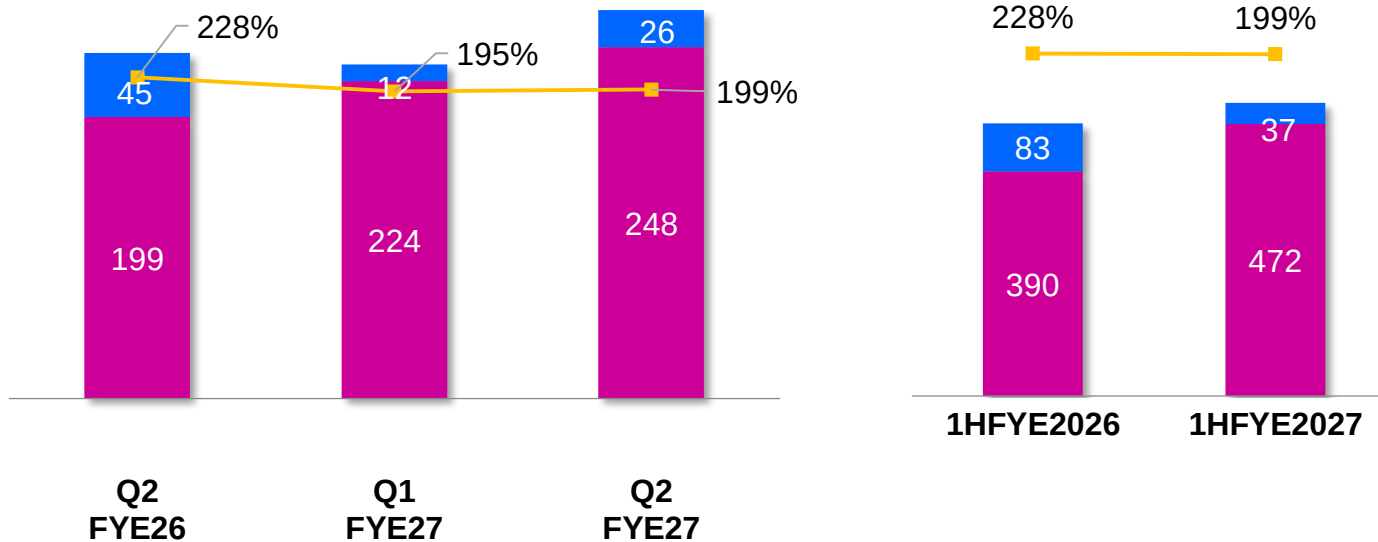
| (RM mil)                 | Q2 FYE26   | Q1 FYE27   | Q2 FYE27   |
|--------------------------|------------|------------|------------|
| Total IL                 | 244        | 236        | 274        |
| (-) debt Sales Recovered | 55         | 52         | 54         |
| <b>NCC</b>               | <b>189</b> | <b>184</b> | <b>219</b> |

| (RM mil)                | Q2 FYE26   | Q1 FYE27   | Q2 FYE27   |
|-------------------------|------------|------------|------------|
| Write Off               | 199        | 224        | 248        |
| IL Provision - Normal   | 45         | 12         | 26         |
| <b>Total IL</b>         | <b>244</b> | <b>236</b> | <b>274</b> |
| Write off vs Receivable | 1.3%       | 1.4%       | 1.5%       |

- Impairment loss increased to RM274 mil in Q2 FYE2027 from RM236 mil in Q1 and RM244 mil a year earlier.
- Write-offs rose to RM248 mil, driven by higher write-offs from personal financing, used car and credit card segments.
- Planned initiatives to enhance collection performance includes:
  - Expansion of AI Voice Bot from D0 to D1 customers, with intensity raised for high-risk products
  - Collection incentive and commission enhancement to strengthen back-to-collection and recovery effectiveness
  - Payment reminder initiatives, including AEON Wallet push notifications from October 2026
  - Batch 10 write-off sale approved, with completion and proceeds targeted by end November 2026

# AEON Impairment Loss Analysis

Credit cost expanded in line with larger financing growth



■ Write Off (RM mil) ■ IL Provision & Management Overlay (RM mil) — Loan Loss Coverage Ratio (%)

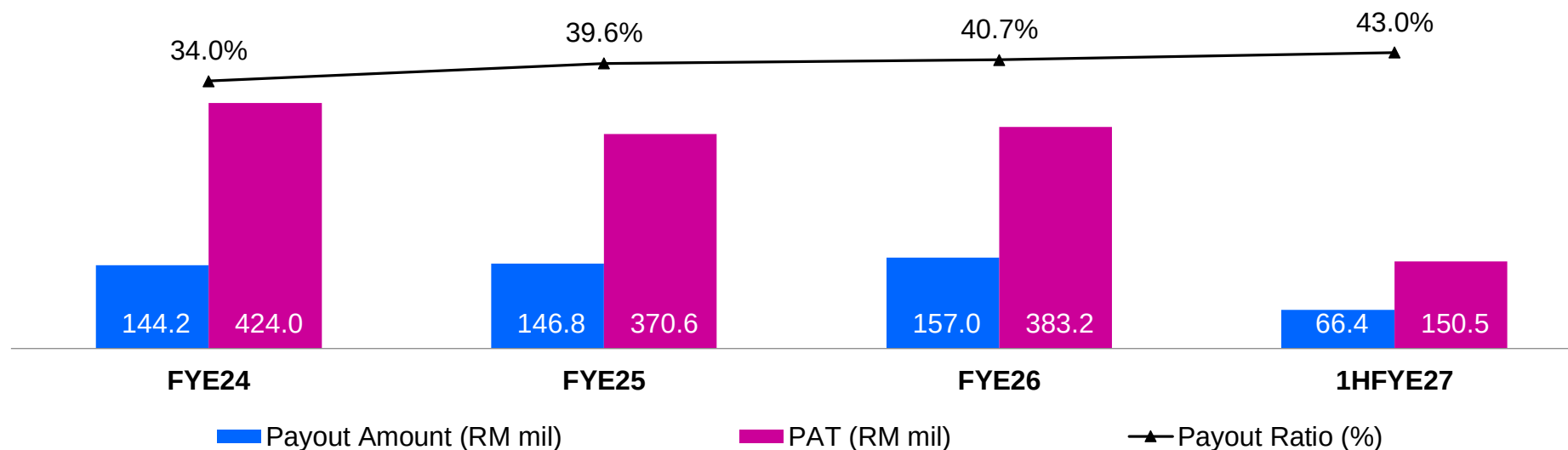
| (RM mil)                | FYE26<br>Q2 | FYE27<br>Q1 | FYE27<br>Q2 | 1HFYE26    | 1HFYE27    | YoY         |
|-------------------------|-------------|-------------|-------------|------------|------------|-------------|
| Write Off               | 199         | 224         | 248         | 390        | 472        | 21%         |
| IL Provision            | 45          | 12          | 26          | 83         | 38         | -54.2%      |
| <b>Total IL</b>         | <b>244</b>  | <b>236</b>  | <b>274</b>  | <b>473</b> | <b>510</b> | <b>7.8%</b> |
| Write Off vs Receivable | 1.3%        | 1.4%        | 1.5%        | 2.6%       | 2.9%       | +0.3%       |

| RM' Mil                         | Movement  |
|---------------------------------|-----------|
| Impact of higher Write Off      | 82        |
| Impact of lower IL Provision    | (45)      |
| <b>Net increase in Total IL</b> | <b>37</b> |

- Q2 Bad debt write-off recorded at RM248 mil, up 10.7% QoQ and 24.6% YoY, amid cost-of-living pressures affecting certain customer segments, particularly younger and lower-income groups.
- Write off vs receivables at 1.5% (Q1 FYE27: 1.4%; Q2 FYE26: 1.3%). NPL ratio increased to 2.55% from 2.49% a year ago, and corrective actions have been taken.
- 1HFYE27 Total IL rose 7.8% YoY to RM510 mil. Higher write-off of by RM82 mil was partly offset by lower IL provision of RM45 mil. Loan loss coverage stood at 199% (Aug 2025: 228%).

Declared interim dividend of 13.00 sen for 1HFYE27

## Historical Dividend Data



| Sen          | FYE24        | FYE25        | FYE26        | FYE27        |
|--------------|--------------|--------------|--------------|--------------|
| Interim      | **14.25      | 14.25        | 13.00        | 13.00        |
| Final        | 14.00        | 14.50        | 15.75        | -            |
| Special      | -            | -            | *2.00        | -            |
| <b>Total</b> | <b>28.25</b> | <b>28.75</b> | <b>30.75</b> | <b>13.00</b> |

\* Special dividend shared in 29<sup>th</sup> AGM dated on 23 June 2026.

\*\* Adjusted to reflect the bonus issue of 1 bonus share for every existing I share which was completed on 21 Nov 23

# APPENDICES

| (RM mil)                                        | Q2<br>FYE26    | Q1<br>FYE27    | Q2<br>FYE27    | QoQ            | YoY            |
|-------------------------------------------------|----------------|----------------|----------------|----------------|----------------|
| <b>Total Transaction &amp; Financing Volume</b> | <b>2,345.2</b> | <b>2,352.3</b> | <b>2,543.0</b> | <b>8.1%</b>    | <b>8.4%</b>    |
| Easy Payment Financing                          | 1,003.7        | 1,025.1        | 1,098.2        | 7.2%           | 9.5%           |
| Payment Business                                | 690.4          | 772.0          | 806.4          | 4.4%           | 16.8%          |
| Personal Financing                              | 651.1          | 555.2          | 638.4          | 15.0%          | - 2.0%         |
|                                                 |                |                |                |                |                |
| <b>Total Income</b>                             | <b>674.2</b>   | <b>702.8</b>   | <b>722.4</b>   | <b>2.8%</b>    | <b>7.1%</b>    |
| Operating Expenses                              | - 432.5        | - 424.0        | - 482.2        | 13.7%          | 11.5%          |
| Interest Expenses                               | -120.1         | -130.2         | -133.6         | 2.6%           | 11.2%          |
| Operating Profit                                | 121.5          | 148.6          | 106.6          | - 28.3%        | -12.3%         |
| Share of Results in Associate                   | -18.5          | -17.7          | - 21.7         | 22.6%          | 17.3%          |
| <b>Profit Before Tax</b>                        | <b>103.0</b>   | <b>130.9</b>   | <b>84.9</b>    | <b>- 35.1%</b> | <b>- 17.7%</b> |
| Income Tax                                      | - 30.8         | - 37.4         | - 27.8         | - 25.7%        | - 9.7%         |
| <b>Net Profit</b>                               | <b>72.2</b>    | <b>93.4</b>    | <b>57.0</b>    | <b>- 39.0%</b> | <b>- 21.0%</b> |

| (RM mil)                           | Q2<br>FYE26     | Q1<br>FYE27     | Q2<br>FYE27     | QoQ           | YoY         |
|------------------------------------|-----------------|-----------------|-----------------|---------------|-------------|
| Easy Payment Financing             | 9,278.0         | 9,829.2         | 10,116.7        | 2.9%          | 9.0%        |
| Payment Business                   | 1,036.6         | 1,126.6         | 1,153.4         | 2.4%          | 11.3%       |
| Personal Financing                 | 4,839.8         | 5,113.0         | 5,261.6         | 2.9%          | 8.7%        |
| <b>Total Financing Receivables</b> | <b>15,154.4</b> | <b>16,068.8</b> | <b>16,531.7</b> | <b>2.9%</b>   | <b>9.1%</b> |
| Impairment Loss                    | - 861.0         | - 814.6         | - 840.5         | 3.2%          | - 2.4%      |
| Other Assets                       | 861.4           | 1,228.2         | 929.1           | - 24.4%       | 7.9%        |
| <b>Total Assets</b>                | <b>15,154.8</b> | <b>16,482.3</b> | <b>16,620.3</b> | <b>0.8%</b>   | <b>9.7%</b> |
| <b>Total Liabilities</b>           | <b>12,279.7</b> | <b>13,305.0</b> | <b>13,475.1</b> | <b>1.3%</b>   | <b>9.7%</b> |
| <b>Shareholders' Fund</b>          | <b>2,875.1</b>  | <b>3,177.3</b>  | <b>3,145.2</b>  | <b>- 1.0%</b> | <b>9.4%</b> |

| (RM mil)                      | Q2<br>FYE26  | Q1<br>FYE27  | Q2<br>FYE27  | QoQ  | YoY   |
|-------------------------------|--------------|--------------|--------------|------|-------|
| Easy Payment Financing        | 339.4        | 356.8        | 364.6        | 2.2% | 7.4%  |
| Payment Business              | 57.9         | 61.2         | 64.4         | 5.2% | 11.2% |
| Personal Financing            | 216.3        | 225.7        | 232.1        | 2.8% | 7.3%  |
| Brokerage Fee*                | 4.3          | 3.9          | 4.1          | 5.1% | -4.7% |
| <b>Total Revenue</b>          | <b>617.9</b> | <b>647.6</b> | <b>665.2</b> | 2.7% | 7.7%  |
| Other Operating Income        | 56.3         | 55.2         | 57.2         | 3.6% | 1.6%  |
| <b>Total Operating Income</b> | <b>674.2</b> | <b>702.8</b> | <b>722.4</b> | 2.8% | 7.1%  |

\*AEON Insurance Brokers (M) Sdn Bhd (Formerly known as Insurepro Sdn Bhd) is a wholly-owned subsidiary of AEON Credit since Oct 2021

| (RM mil)                       | Q2<br>FYE26  | Q1<br>FYE27  | Q2<br>FYE27  | QoQ          | YoY          |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|
| Impairment Loss on Receivables | 243.5        | 236.2        | 273.7        | 15.9%        | 12.4%        |
| Personnel Expenses             | 78.8         | 71.9         | 83.6         | 16.3%        | 6.1%         |
| Advertising & Promotion (A&P)  | 15.4         | 12.9         | 19.8         | 53.5%        | 28.6%        |
| Other Operating Expenses       | 94.9         | 103.0        | 105.1        | 2.0%         | 10.7%        |
| <b>Operating Expenses</b>      | <b>432.6</b> | <b>424.0</b> | <b>482.2</b> | <b>13.7%</b> | <b>11.5%</b> |
| Interest expenses              | 120.1        | 130.2        | 133.6        | 2.6%         | 11.2%        |
| <b>Total Expenses</b>          | <b>552.7</b> | <b>554.2</b> | <b>615.8</b> | <b>11.1%</b> | <b>11.4%</b> |

|              | FYE24 | FYE25 | FYE26 | 1HFYE26 | 1HFYE27 |
|--------------|-------|-------|-------|---------|---------|
| PBT (RM mil) | 565.2 | 513.5 | 537.4 | 212.1   | 215.7   |
| PAT (RM mil) | 424.0 | 370.6 | 383.2 | 149.8   | 150.5   |

|                                               |         |         |         |         |         |
|-----------------------------------------------|---------|---------|---------|---------|---------|
| Weighted average no. of ordinary shares (mil) | 510.6** | 510.6** | 510.6** | 510.6** | 510.6** |
| Basic EPS (RM)*                               | 0.81    | 0.73    | 0.76    | 0.59    | 0.61    |
| NTA per share (RM)*                           | 5.2     | 5.5     | 6.0     | 5.6     | 6.1     |

|         |      |      |      |      |      |
|---------|------|------|------|------|------|
| ROE (%) | 16.7 | 13.6 | 13.1 | 10.5 | 10.0 |
| ROA (%) | 3.6  | 2.8  | 2.5  | 2.0  | 1.9  |

|                            |      |      |      |      |      |
|----------------------------|------|------|------|------|------|
| Capital Adequacy Ratio (%) | 24.4 | 22.7 | 20.6 | 20.3 | 20.0 |
| Debt-to-Equity Ratio (x)   | 3.5  | 3.8  | 3.8  | 3.9  | 3.9  |

|                                |       |       |       |       |         |
|--------------------------------|-------|-------|-------|-------|---------|
| Share Price (RM)*              | 6.3   | 5.8   | 5.8   | 4.9   | 5.62    |
| PER (x)                        | 7.8   | 7.9   | 7.6   | 8.3   | 9.2     |
| Market Capitalisation (RM mil) | 3,237 | 2,961 | 2,961 | 2,497 | 2,869.7 |

- \*The basic EPS and NTA per share were restated for FYE2023 to reflect the bonus issue completed on 21 November 2023.
- \*\* Reflects the bonus issue completed on 21 November 2023. † Share price, PER and market capitalisation to be updated with the closing price as at 30 September 2026 before release. Half-year PER is computed on annualised earnings.

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# THANK YOU

**Mr Ajith A/L Jayaram**

Chief Strategy Officer  
ajith@aeoncredit.com.my

**Ms Lee Siew Tee**

Chief Financial Officer  
stlee@aeoncredit.com.my

**Investor Relations Team**

ir\_info@aeoncredit.com.my

Level 18, UOA Corporate Tower,  
Avenue 10, The Vertical,  
Bangsar South City,  
No. 8, Jalan Kerinchi,  
59200 Kuala Lumpur.

[www.aeoncredit.com.my](http://www.aeoncredit.com.my)

03-2772 9000