ÆON CREDIT SERVICE

Trust as Our Foundation,
Innovation as Our Future.

Q2FYE27 Financial Results

30th September 2026

Table of Contents

03 KEY HIGHLIGHTS

14 FINANCIAL OVERVIEW

21 APPENDICES

KEY HIGHLIGHTS

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
6.0%	1.9%	3.0%	2.75%
Q2 2026	Aug26	Jul26	

1HFYE27 Results

Total Revenue	Operating Profit	Profit After Tax	ROE	Receivables
RM1.31 BIL	RM255.1 MIL	*RM150.5 MIL	10.0%	RM16.5 BIL
+7.8% YoY	+3.5% YoY	+0.5% YoY	-0.5% YoY	+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 divided of **13.00 sen per share** proposed, a payout of 43.0% of Profit attributable to owners of the company.

FYE27 Indicators

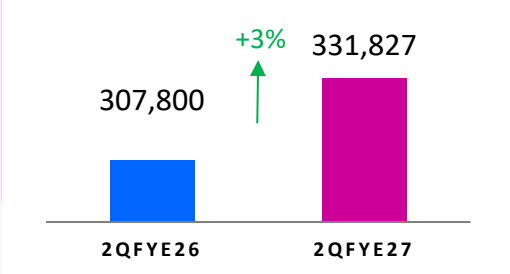
Receivable growth and cost discipline on track, ROE tracking below target on elevated impairment

	FYE23	FYE24	FYE25	FYE26	Actual 1H FYE2027	TARGET FYE2027	Remark
Receivables Growth	9.9%	12.9%	15.4%	11.4%	9.1%	± 8%	• Growth ahead of prudent FYE2027 target, led by superbike financing and payment business.
Cost-to-Income (exclude IL)	28.7%	28.3%	28.2%	28.2%	27.8%	< 30%	• CIR held below target through discipline cost management and digitalization.
ROE	18.8%	16.7%	13.6%	13.1%	8.4%	± 12%	• Below target as equity growth outpaced earnings growth, weighed by high impairment and associate losses.
Dividend Payout Ratio	30.3%	34.0%	39.6%	40.7%	43.0%	> 30% of PAT	• Interim single-tier divided of 13.00 Sen per share (RM66.4 mil) declared, payable 5 November 2026

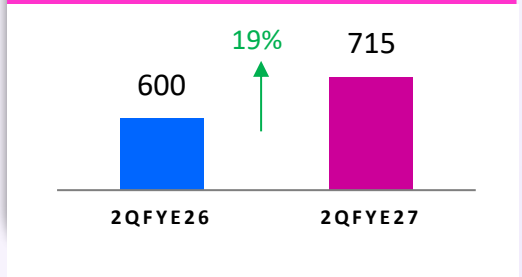
FYE27 Business Strategy - Strengthening Credit Card & Payment Business

Strategic Growth Through AEON Ecosystem

Cards In Circulation
2.8% Market Share



CP Sales (RM Mil)



AEON Collaboration
- AEON BiG 14th 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

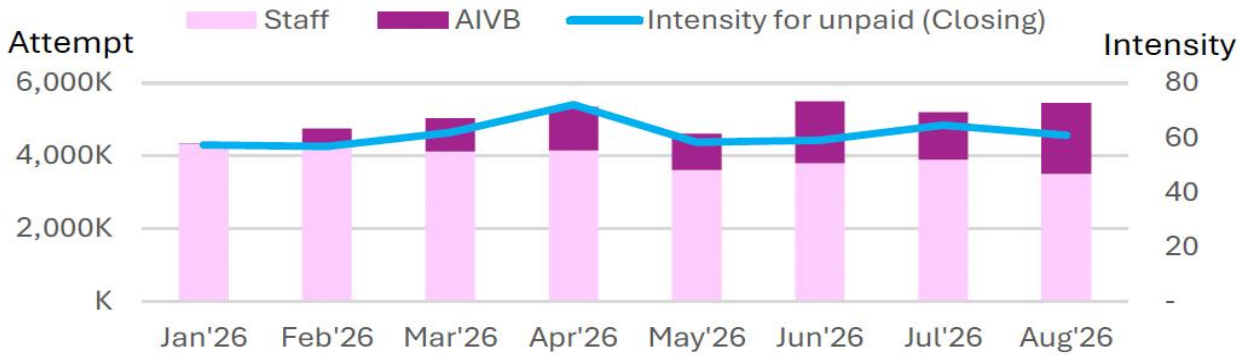
Campaign with Visa

Cc Thank You Day Campaign

FYE27 Business Strategy – Cost Reduction Through Operational Efficiency

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

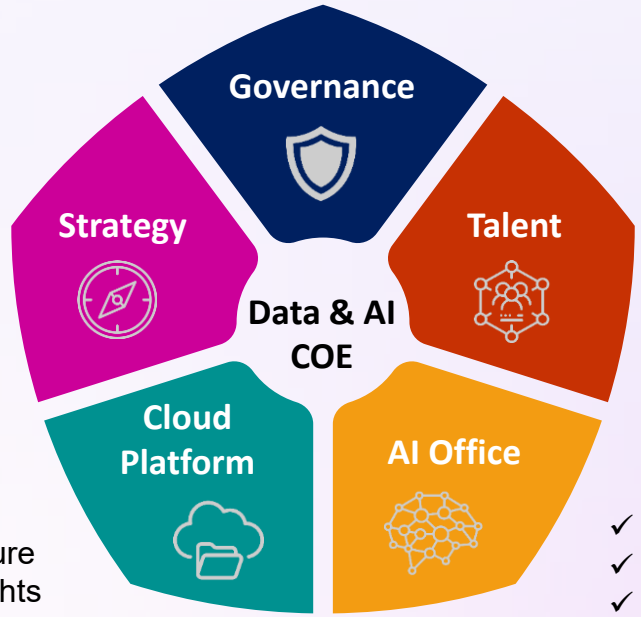
- AEON Wallet push notifications for payment reminders, target launch October 2026
- WhatsApp Business solution across D0 to D3+ to improve "contactability".
- Repurpose resources to improve delinquent buckets.
- Improvement in AI Bot negotiation for delinquent accounts.

FYE27 Business Strategy - Establishment of Data & AI Centre of Excellence

Accelerating AI adoption through governance, talent and data platforms

- ✓ Responsible AI deployment
- ✓ Strong risk oversight
- ✓ Trusted data management

- ✓ Clear AI roadmap
- ✓ Enterprise operating model
- ✓ Business prioritisation



- ✓ Build future-ready workforce
- ✓ Strengthen AI expertise
- ✓ Foster data-driven culture

- ✓ Modernise data infrastructure
- ✓ Advanced analytics & insights
- ✓ Scalable AI foundation

- ✓ Strategic AI partnerships
- ✓ Improve operational efficiency
- ✓ Enhance internal productivity

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.

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

FYE27 Business Strategy – Development of Talent Management

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.

FYE27 AEON Bank

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 Q2	FYE27 Q2	YoY%
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%
50% Share of Losses	**-18.5**	**-21.7**	**17.3%**

(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

RM143 mil BizF-i Receivables Balance

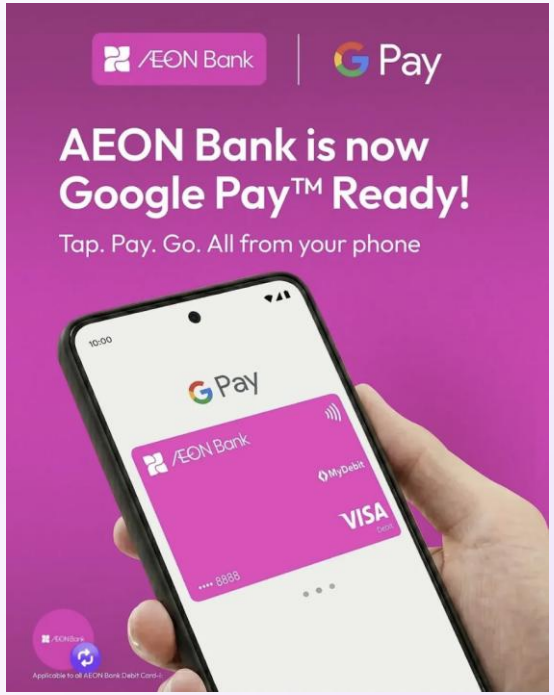
Strategies

- 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**

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 Loccitane under Big Little Things initiative.

FINANCIAL REVIEW

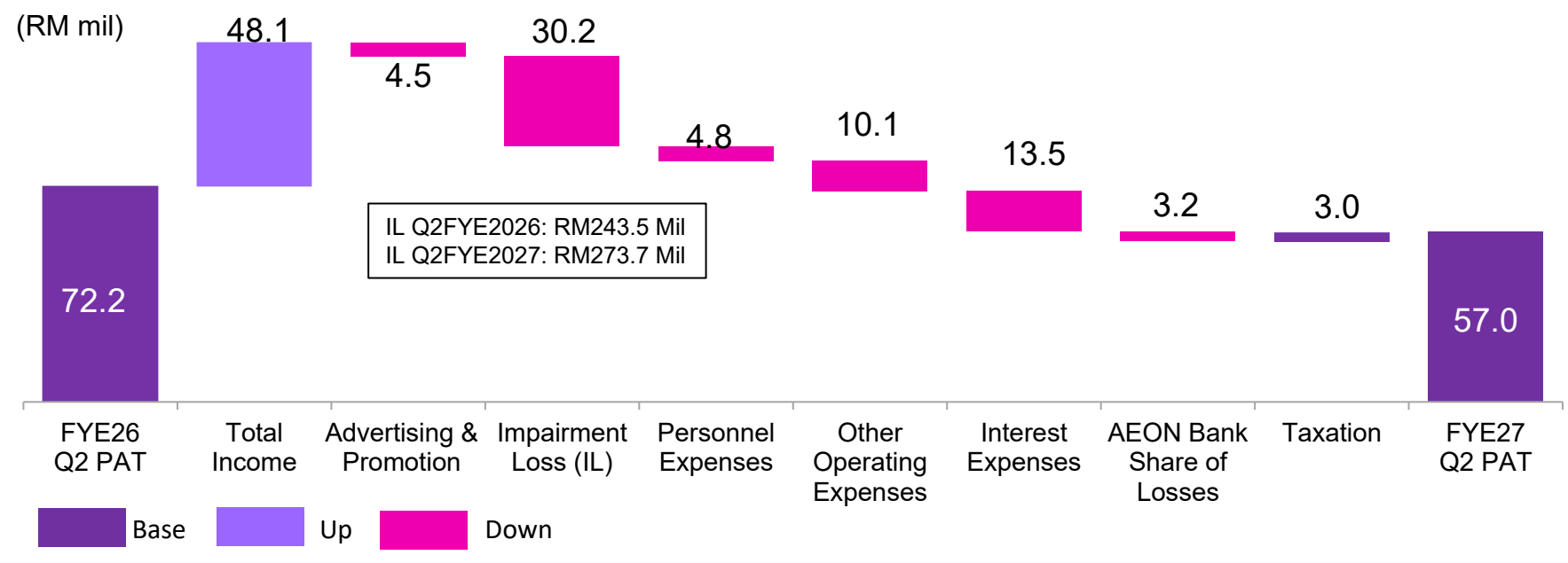
Q2FYE27 Financial Performance

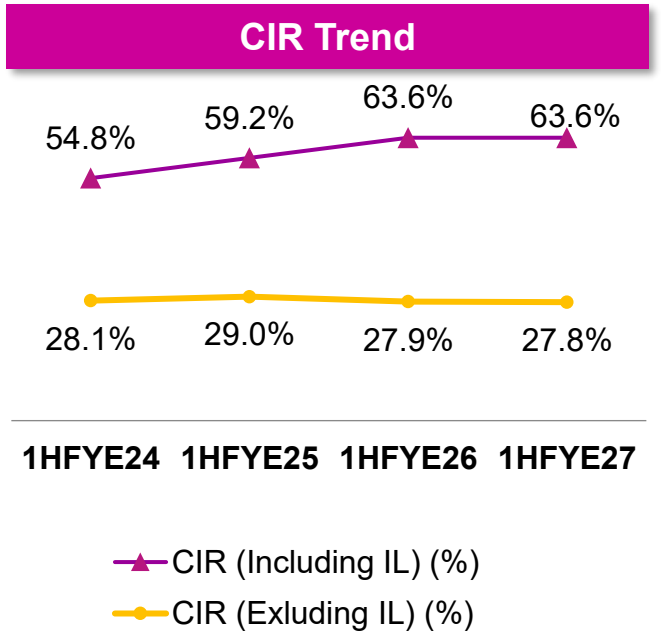
- **Total income grew 7.4%** to RM1.425 bil, driven by higher sales and receivables, which grew 8.6% YoY respectively.
- Operating expenses excluding IL increased in line with higher sales and revenue-generating activities and remained within the approved budget.
- Operating profit before share of results 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	+9.1%
	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%

Profit and Loss and Cost-to-Income Ratio (CIR)

Continued discipline in operating cost control through digitalisation initiatives





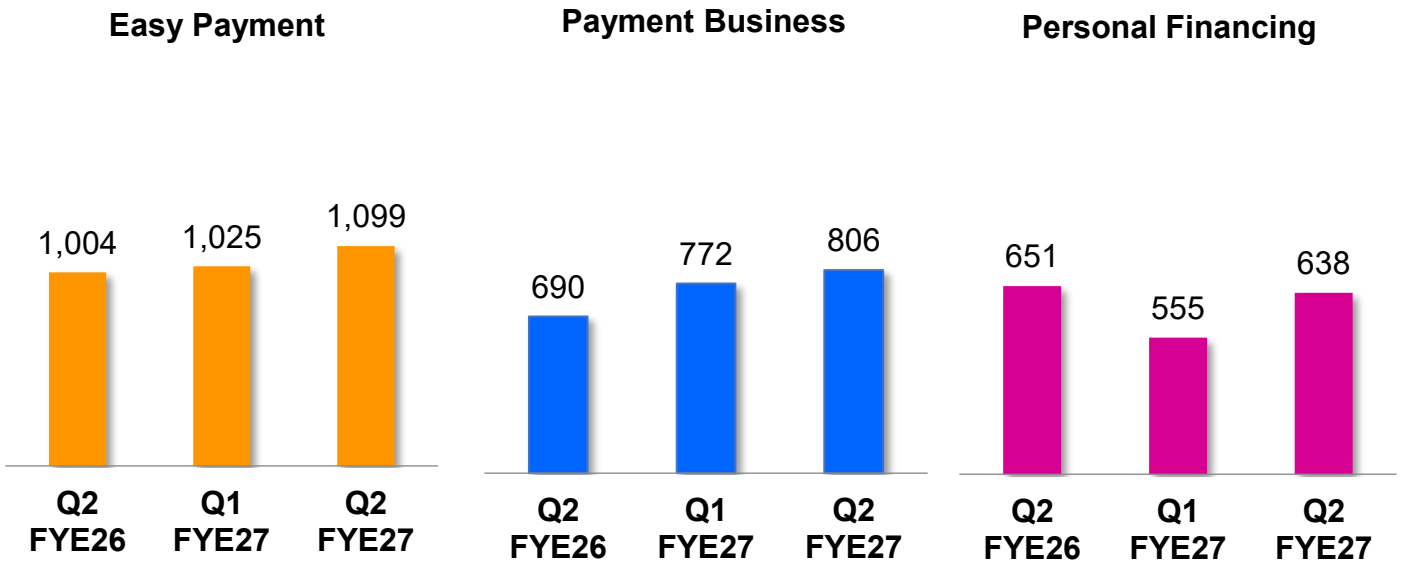
RM mil	Q2 FYE26	Q1 FYE27	Q2 FYE27	QoQ	YoY
Total Operating Income	**674.2**	**702.8**	**722.4**	2.8%	7.1%
Personnel Expenses	78.8	71.9	83.6	16.3%	6.1%
Advertisement & Promotion	15.4	12.9	19.8	53.5%	29.4%
Other Operating Expenses	94.9	103.0	105.1	2.0%	10.7%
Total Operating Expenses	189.1	187.8	208.5	11.0%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

- 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.

Total Transaction & Financing Volume

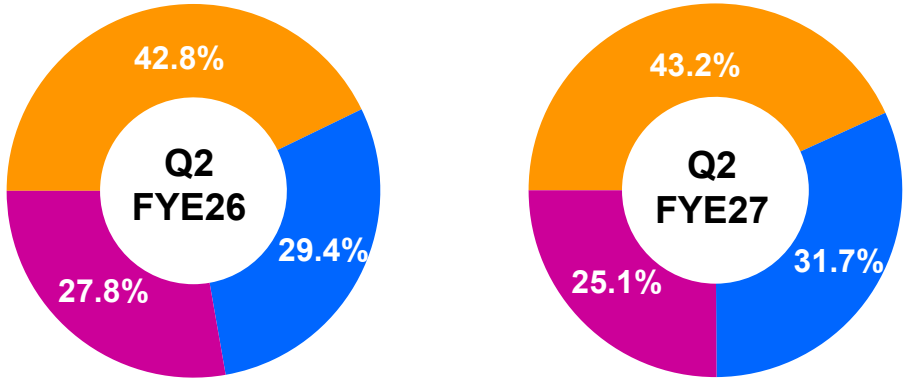
Robust growth YoY driven by Payment Business

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%
Total	**2,345**	**2,352**	**2,543**	**8.1%**	**8.4%**

Transaction & Volume by Types

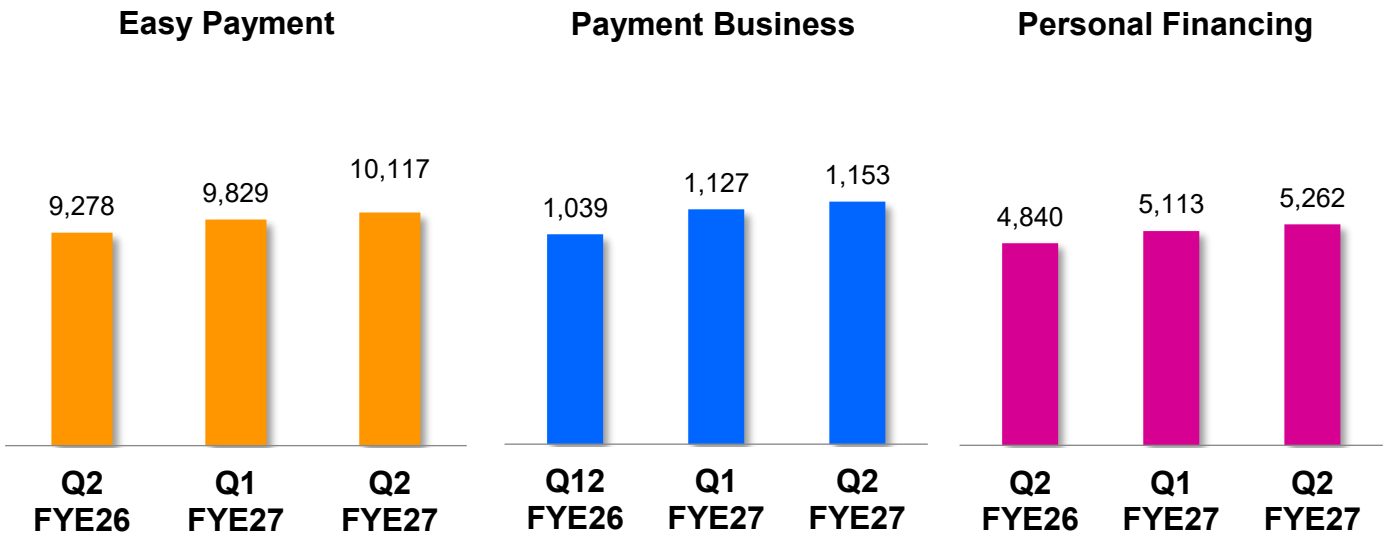


- Motorcycle financing sales of RM763.4 mil in Q2, up 18% YoY, led by superbike at 153% of last year. Market share improved to about 24%, up one percentage point YoY, helped by the merchant profit-sharing programme.
- Payment business volume increased 16.8% YoY on strong credit purchase sales and AEON 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.

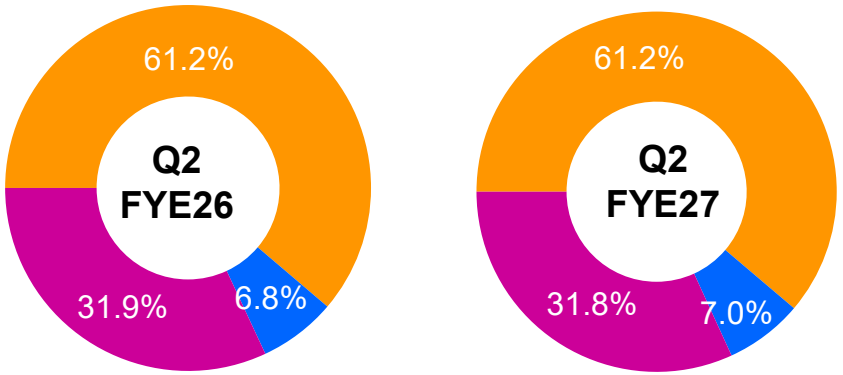
Total Gross Financing Receivables

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

Gross Financing Receivables (RM mil)



Gross Financing Receivables by Types



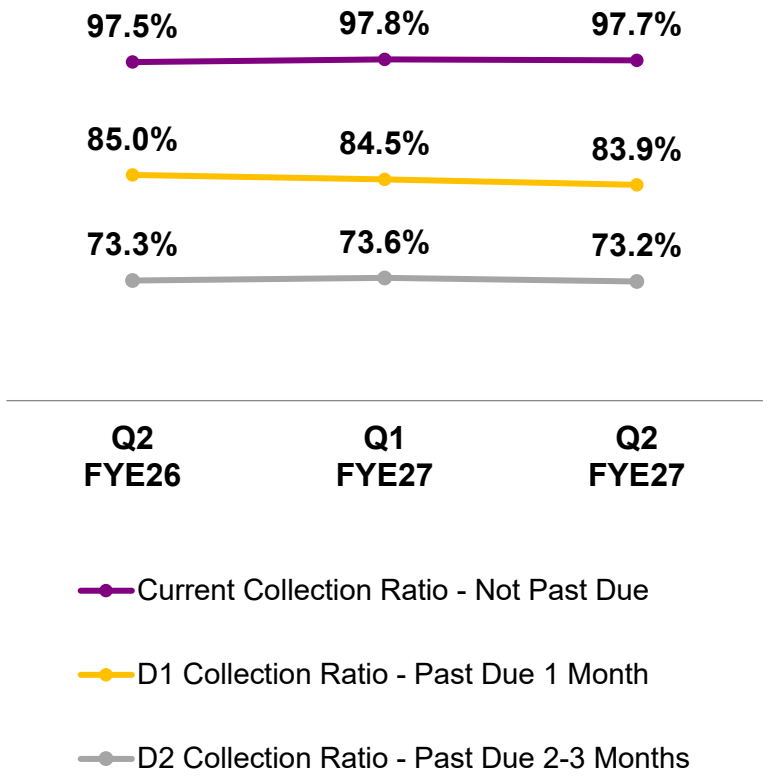
Receivables (RM mil)	Q2 FYE26	Q1 FYE27	Q2 FYE27	QoQ	YoY
Easy Payment	9,278	9,829	10,117	2.9%	9.0%
Payment Business	1,036	1,127	1,153	2.3%	11.3%
Personal Financing	4,840	5,113	5,262	2.9%	8.7%
Total	**15,154**	**16,069**	**16,532**	**2.9%**	**9.1%**

- 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.

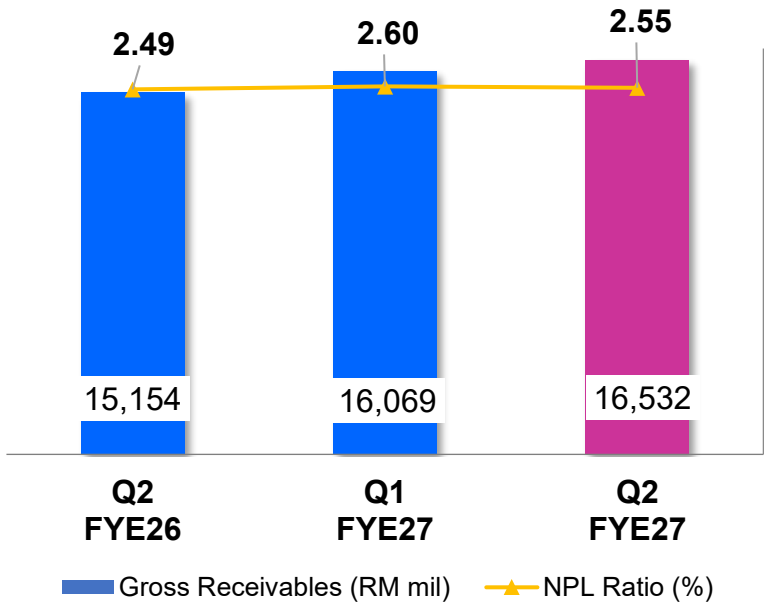
Asset Quality

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

Receivable Collection Ratio (%)



Non-Performing Loan (%)



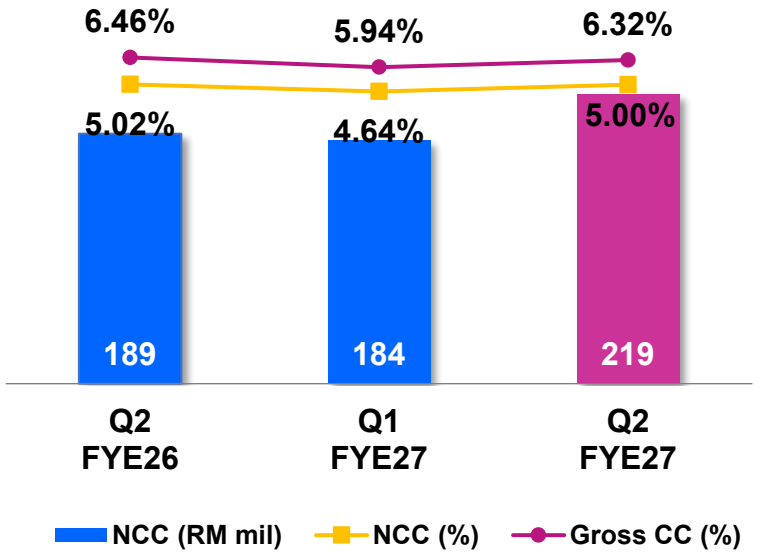
(RM mil)	Q2 FYE26	Q1 FYE27	Q2 FYE27
Receivables	15,154	16,069	16,532
Balance D3+	377	418	422
NPL (%)	**2.49**	**2.60**	**2.55**

- 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.

Asset Quality (Con't)

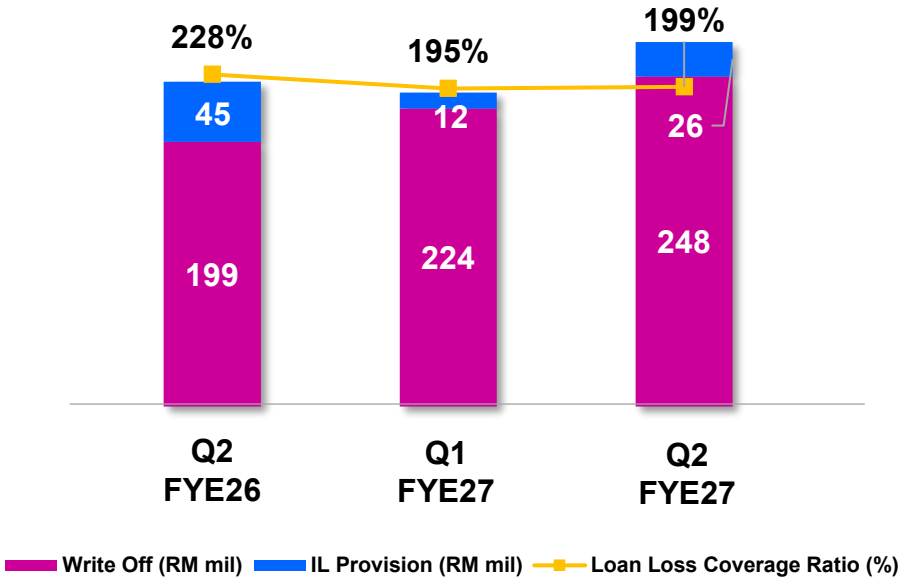
Loan loss coverage ratio at 199%, reflecting prudent provision

Net Credit Cost (NCC)



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

Impairment Loss (IL) Analysis

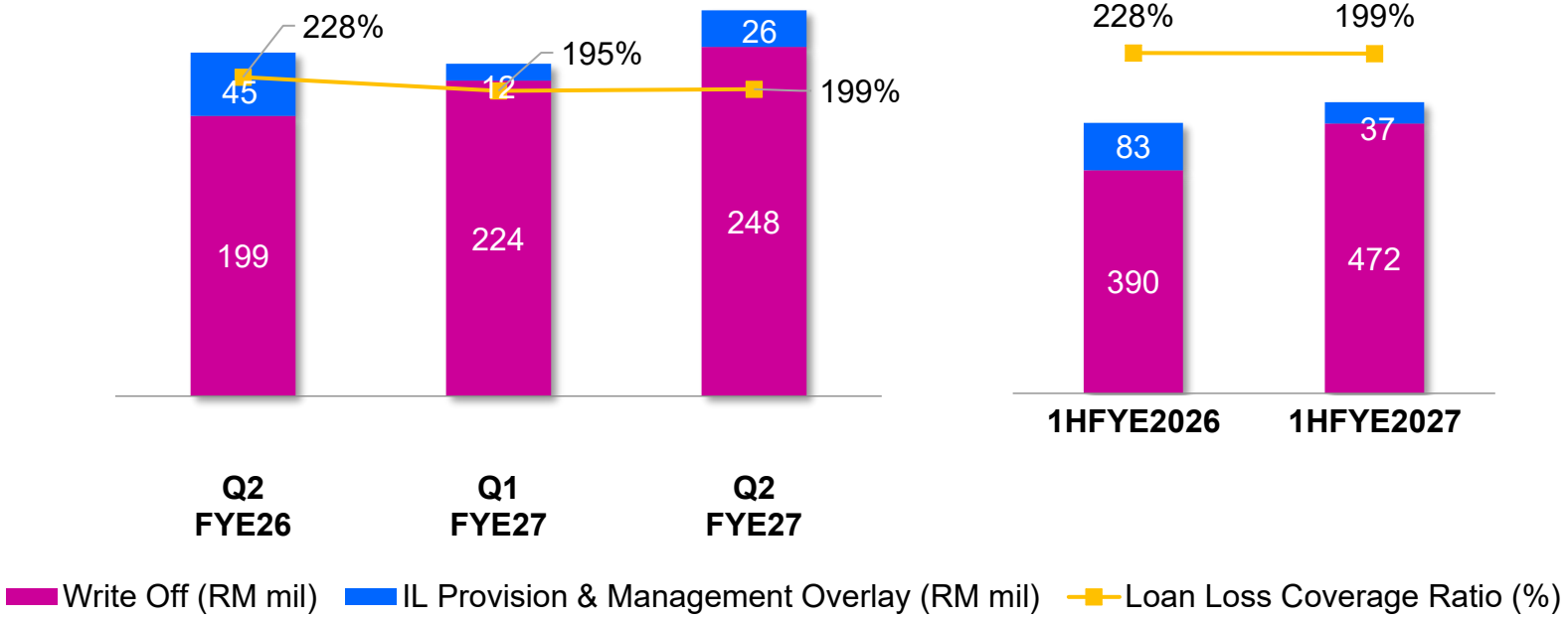


(RM mil)	Q2 FYE26	Q1 FYE27	Q2 FYE27
Write Off	199	224	248
IL Provision - Normal	45	12	26
Total IL	**244**	**236**	**274**
Write off vs Receivable	1.3%	1.4%	1.5%

- 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

Impairment Loss Analysis

Credit cost expanded in line with larger financing growth



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

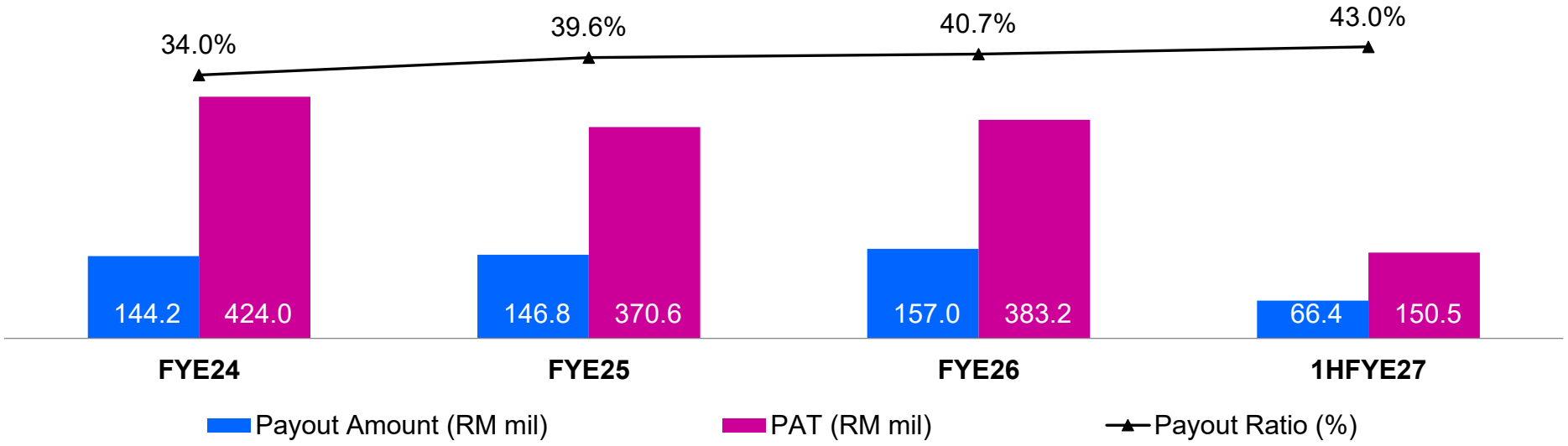
RM' Mil	Movement
Impact of higher Write Off	82
Impact of lower IL Provision	(45)
Net increase in Total IL	**37**

- 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%).

Dividend

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	-
Total	**28.25**	**28.75**	**30.75**	13.00

* Special dividend shared in 29th 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

Performance Highlights

(RM mil)	Q2 FYE26	Q1 FYE27	Q2 FYE27	QoQ	YoY
Total Transaction & Financing Volume	**2,345.2**	**2,352.3**	**2,543.0**	**8.1%**	**8.4%**
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%
Total Income	**674.2**	**702.8**	**722.4**	**2.8%**	**7.1%**
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%
Profit Before Tax	**103.0**	**130.9**	**84.9**	**- 35.1%**	**- 17.7%**
Income Tax	- 30.8	- 37.4	- 27.8	- 25.7%	- 9.7%
Net Profit	**72.2**	**93.4**	**57.0**	**- 39.0%**	**- 21.0%**

Financial Summary

(RM mil)	Q2 FYE26	Q1 FYE27	Q2 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%
Total Financing Receivables	**15,154.4**	**16,068.8**	**16,531.7**	**2.9%**	**9.1%**
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%
Total Assets	**15,154.8**	**16,482.3**	**16,620.3**	**0.8%**	**9.7%**
Total Liabilities	**12,279.7**	**13,305.0**	**13,475.1**	**1.3%**	**9.7%**
Shareholders' Fund	**2,875.1**	**3,177.3**	**3,145.2**	**- 1.0%**	**9.4%**

Operating Income

(RM mil)	Q2 FYE26	Q1 FYE27	Q2 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%
Total Revenue	**617.9**	**647.6**	**665.2**	2.7%	7.7%
Other Operating Income	56.3	55.2	57.2	3.6%	1.6%
Total Operating Income	**674.2**	**702.8**	**722.4**	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*

Total Expenses

(RM mil)	Q2 FYE26	Q1 FYE27	Q2 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%
Operating Expenses	**432.6**	**424.0**	**482.2**	**13.7%**	**11.5%**
Interest expenses	120.1	130.2	133.6	2.6%	11.2%
Total Expenses	**552.7**	**554.2**	**615.8**	**11.1%**	**11.4%**

Financial Indicators

	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.

Disclaimer

This document has been prepared by AEON Credit Service (M) Berhad ("AEON Credit" or the "Group") solely for the use at the presentation to analyst, fund managers and investors.

The information contained in this document has not been independently verified. No representation or warranty, whether expressed or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein. None of the Group nor any of its respective affiliates, advisers or representatives shall have any liability whatsoever (in negligence or otherwise) for any loss arising from the use of this document or its contents or otherwise arising in connection with this document.

This document contains forward-looking statements that reflect the Group's beliefs and expectations about the future. These forward-looking statements are based on a number of assumptions about the Group's operations and factors beyond the Company's control. Our actual results of operations, financial condition or business prospects may differ materially from those expressed or implied in these forward-looking statements for a variety of reasons.

This document does not constitute an offer or invitation to purchase or subscribe for any shares of the AEON Credit for sale in Malaysia or anywhere else. No part of this document shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. No part of this document may be reproduced, redistributed or passed on, directly or indirectly, to any other person (whether within or outside your organization/firm) or published, in whole or in part, for any purpose. No part of this document may be distributed, reproduced or transmitted without prior consent of the Group.

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

03-2772 9000