



AEON CREDIT SERVICE

Q3 FYE25 Financial Results

19 December 2024

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KEY HIGHLIGHTS

Economic Outlook and Our Strategy



Malaysia GDP
5.3% 3Q24



Inflation Rate
1.9% Oct24



Unemployment Rate
3.2% 3Q24



Ringgit depreciated
against US dollar

Q3FYE25 Progress



Sales & Receivables

- Enhanced Vehicle Financing scheme for premium brand models to drive quality receivables
- Payment Business focused on middle-income group customers through digital marketing and AEON Group collaboration campaigns
- Continually driving digital onboarding awareness for Personal Financing and Credit Card



Credit Assessment

- Enhanced credit assessment process via AEON Finplus membership ensuring seamless customer experience
- Enhanced portfolio management and refined criteria for low performance products
- Established e-KYC utilisation strategy to improve the take-up rate








Credit Cost Management

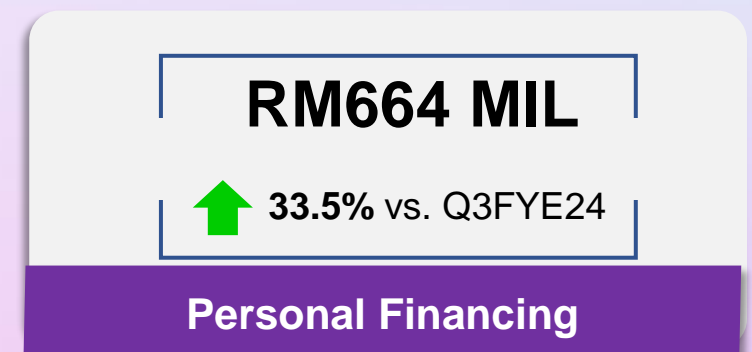
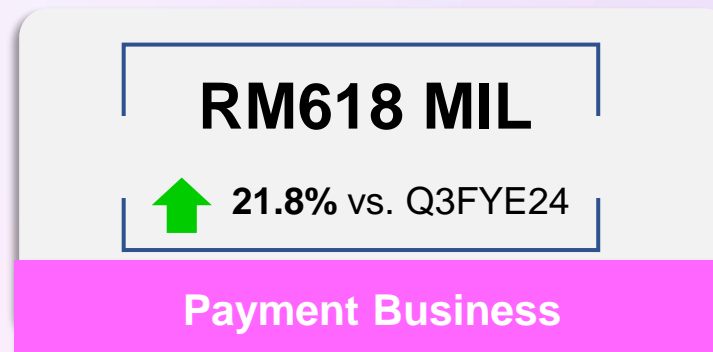
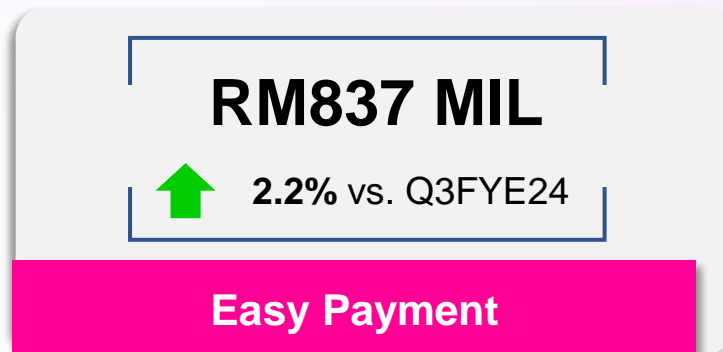
- Continual enhancement of staff productivity through training programs to ensure staff are fully equipped with necessary skills and knowledge
- Launched new collection system to reduce processing time leading to improvement in productivity

Q3FYE25 Overview of Financial & Key Products

Robust revenue growth supported by strong loan growth; lower PAT attributed by higher operating expenses

 Total Revenue RM562.0 MIL +15.5% YoY	 Operating Profit RM103.0 MIL -7.5% YoY	 Profit After Tax RM62.1 MIL -27.4% YoY	 ROE 12.0% -4.5% YoY	 Total Loan Growth +14.8% YoY
Result before sharing associate losses *		RM77.3 MIL -9.7% YoY		

Transaction & Financing Volume



Note: * Excluding share of result of associate losses of RM15.2 mil.



FINANCIAL REVIEW

Financial Performance

Continual sales growth driven by effective marketing strategies



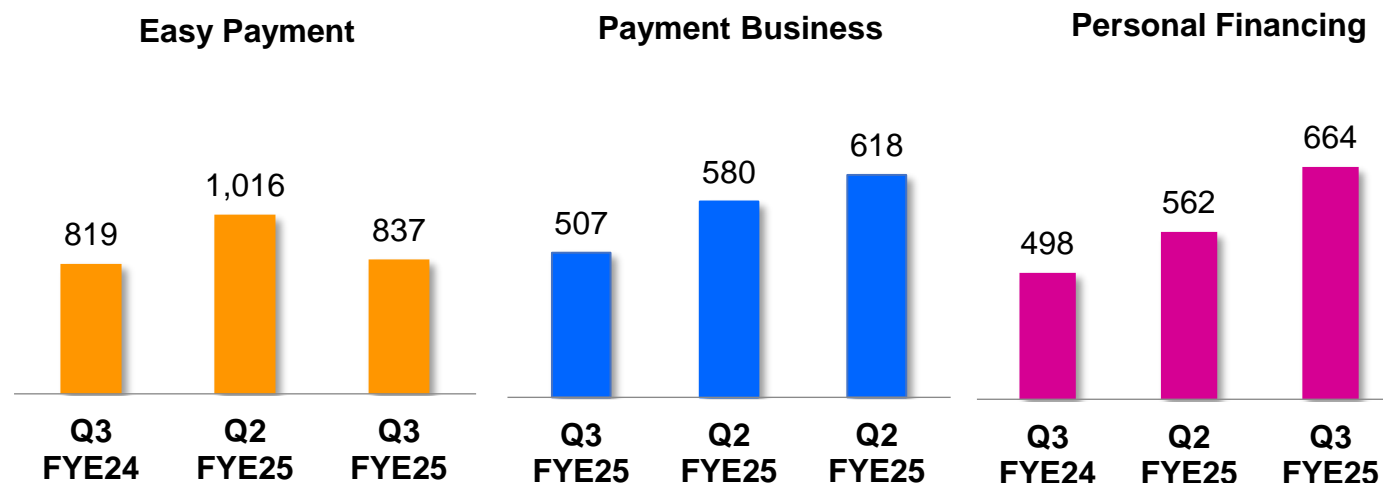
		Q3FYE24	Q3FYE25	Q3 YoY	9MFYE24	9MFYE25	9M YoY
Profitability	Total Income	535.0M	610.7M	14.1%	1,558.1M	1,794.0M	15.2%
	Operating Expenses	-333.6M	-399.4M	19.7%	-894.0M	-1,099.8M	23.0%
	Impairment Loss	-182.8M	-215.3M	17.8%	-456.0M	-572.4M	25.5%
	Operating Profit	111.4M	103.0M	-7.5%	403.6M	379.3M	-5.8%
	PBT	111.4M	87.9M	-21.2%	402.6M	333.8M	-17.1%
	PAT	85.5M	62.1M	-27.4%	305.1M	239.6M	-21.5%
	ROE	16.5%	12.0%	-4.5%	16.5%	12.0%	-4.5%
Asset Quality	Transaction & Financing Volume	1.8B	2.1B	16.2%	5.4B	6.2B	14.8%
	Gross Financing Receivables	11.9B	13.7B	14.8%	11.9B	13.7B	14.8%
	Loan Loss Coverage Ratio	233%	231%	-2%	233%	231%	-2%
	Non-Performing Loan (NPL)	2.73%	2.42%	-0.31%	2.73%	2.42%	-0.31%
	Net Credit Cost (NCC)	3.73%	4.24%	0.51%	3.73%	4.24%	0.51%
Share of Result	Share of result in associate	-	-15.2M	-19.0%	-	-45.5M	0.0%

Total Transaction & Financing Volume

Notable growth in overall volume YoY lead by Personal Financing 33.5% YoY growth

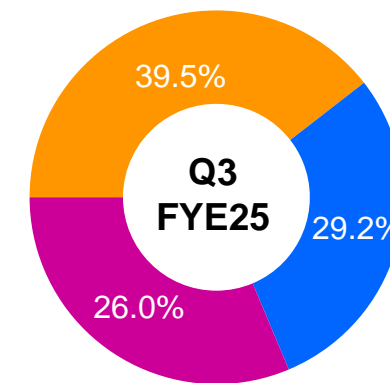
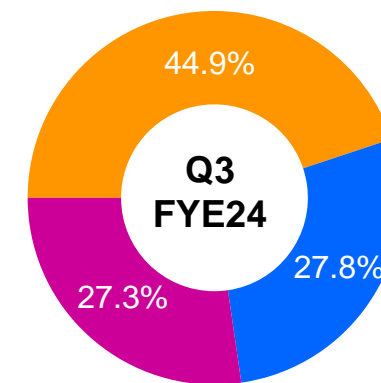


Total Transaction & Financing Volume (RM mil)



Volume (RM mil)	Q3 FYE24	Q2 FYE25	Q3 FYE25	QoQ	YoY
Easy Payment	819	1,016	837	-17.6%	2.2%
Payment Business	507	580	618	6.4%	21.8%
Personal Financing	498	562	664	18.1%	33.5%
Total	1,824	2,158	2,119	-1.8%	16.2%

Transaction & Volume by Types



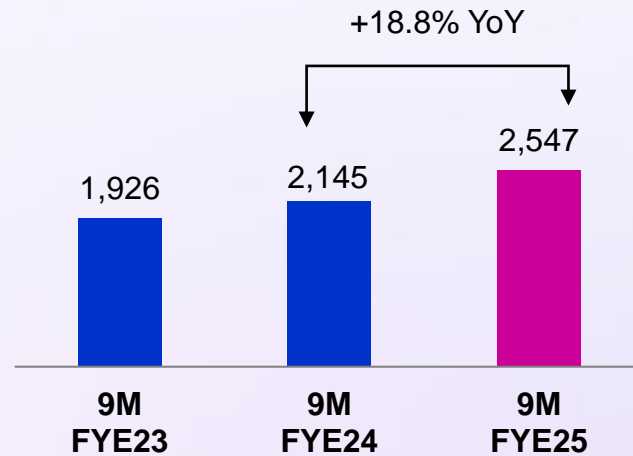
- Motorcycle Financing and Auto Financing decreased QoQ by 8.4% and 27.7% respectively due to weakening market demand and impacted by implementation of multiplier credit criteria
- Payment Business increased by 6.4% QoQ due to higher daily sales and average spending attributed to the increase of CIC base and AEON collaborative campaigns
- Personal Financing grew 18.1% QoQ driven by effective marketing campaigns and improved productivity across all channels

Q3FYE25 Focus Area: Vehicle Financing

Growth in Vehicle Financing underpinned by effective growth strategies

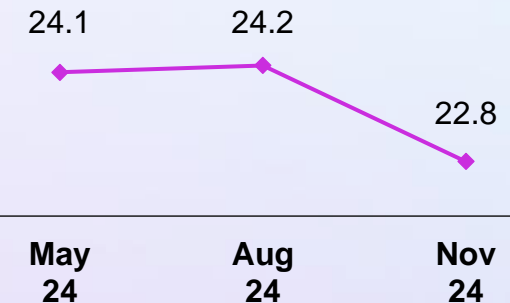
- Improved e-KYC adoption rate via incentive campaigns for merchants
- Scheme enhancement for Vehicle Financing to drive quality receivables
- Focused on aggressive sales growth in superbike and scooter bike segment. As a result, Superbike sales registered notable increase of 46.6% YoY
- Implemented a Merchant Engagement program to build strong relationship with merchants

Vehicle Financing Volume (RM mil)



Motorcycle Financing Market Share (%)

Motorcycle Financing market share marginally dropped due to lower approval ratio on young age and low-income segment



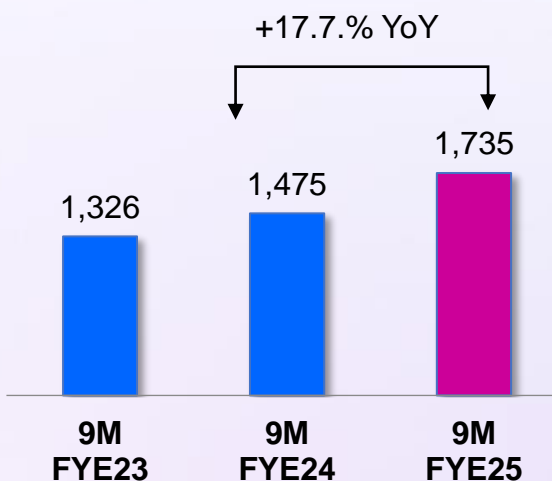
Apply for financing products with pre-assessed limits

Q3FYE25 Focus Area: Payment Business

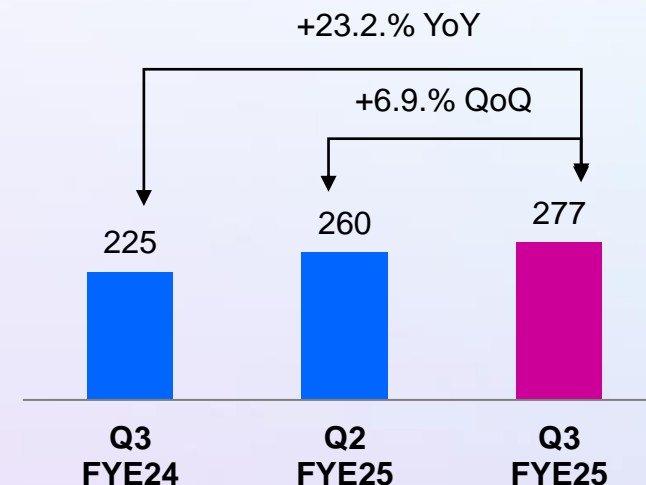
Payment Business sales growth expansion through card rebranding

- Credit card in circulation (CIC) grew by 6.9% QoQ, driven by revamped credit card features and collaboration campaigns with AEON Group
- Launched a virtual card on AEON Wallet on 20 Aug 24 with quick card activation and usage, designed exclusively for online transactions.
- Launched Credit Card digital onboarding with pre-assessment check features
- Exclusive Lounge access for Platinum card members and entitled AMP members to enhance AEON Living zone membership services.
- Third AEON Lounge at TRX was launched on 17 Dec

**Payment Business
Financing Volume (RM mil)**



**Number of Cards
(‘000)**



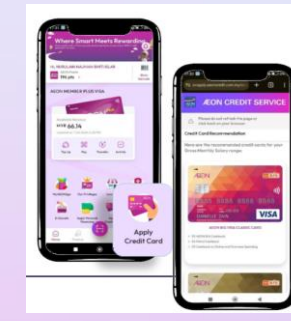
**AEON
Collaboration
Campaigns**



AEON Lounge



Virtual Card



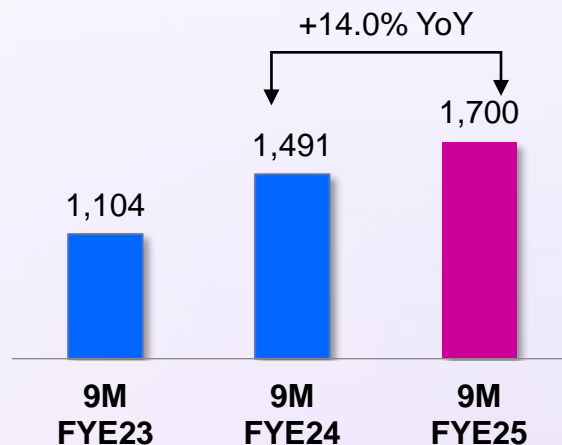
**Credit Card
Digital
Onboarding**

Q3FYE25 Focus Area: Personal Financing

Continual Personal Financing growth through improved productivity of overall channels

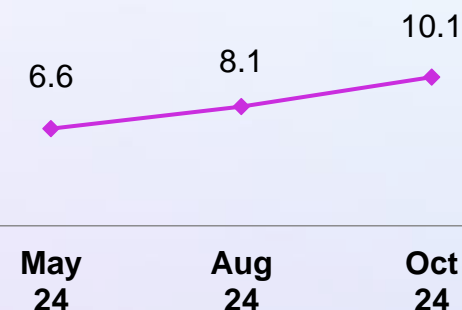
- Increase Personal Financing sales and acquire new customer base via online aggregator platform
- Focus on driving the sales recovery process by diversifying the product portfolio
- Improve ticket size and approval ratio of the selected customer base, with the primary aim of acquiring high-quality customer
- Continually improving customer segmentation in the portfolio to enhance the cross-selling rate
- Continually driving digital onboarding awareness

Personal Financing Volume
(RM mil)



Personal Financing Market Share (%)

Expanding market share driven by digital marketing and online platform



Digital Onboarding to Acquire Online Customers



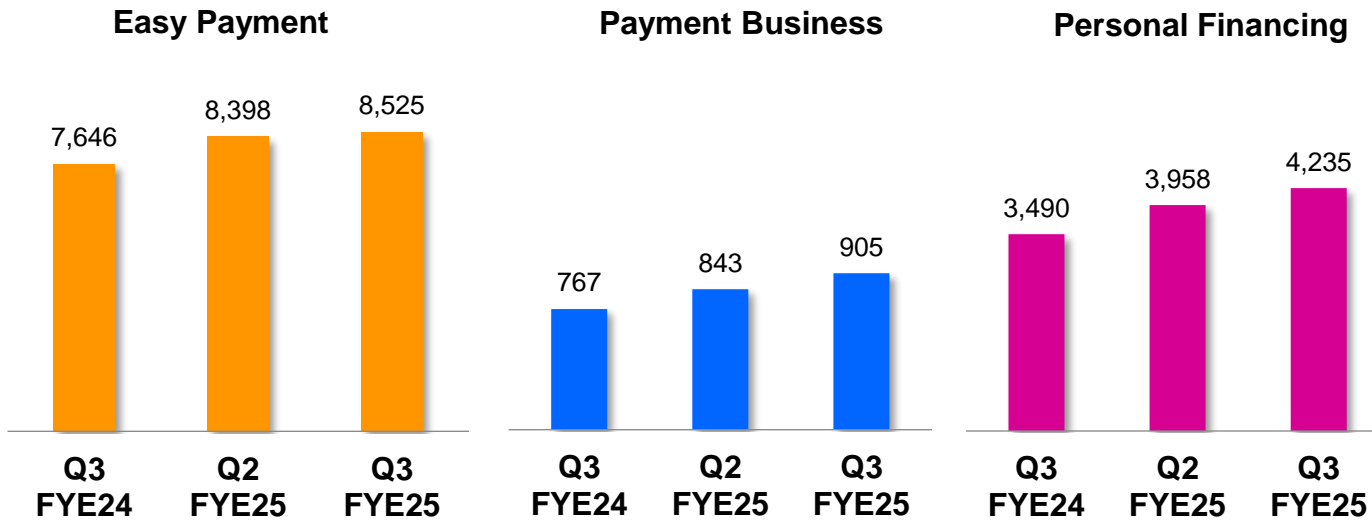
Branch revamped to improve customer experience

Total Gross Financing Receivables

Stronger loan growth across all key products

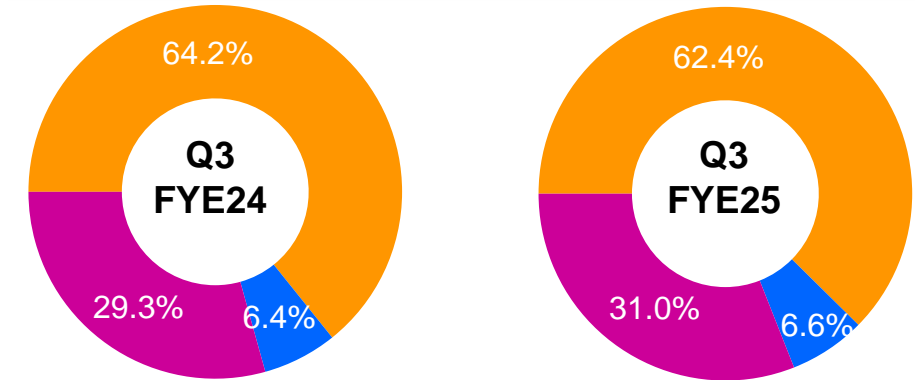


Gross Financing Receivables (RM mil)



Volume (RM mil)	Q3 FYE24	Q2 FYE25	Q3 FYE25	QoQ	YoY
Easy Payment	7,646	8,398	8,525	1.5%	11.5%
Payment Business	767	843	905	7.4%	18.0%
Personal Financing	3,490	3,958	4,235	7.0%	21.4%
Total	11,903	13,199	13,665	3.5%	14.8%

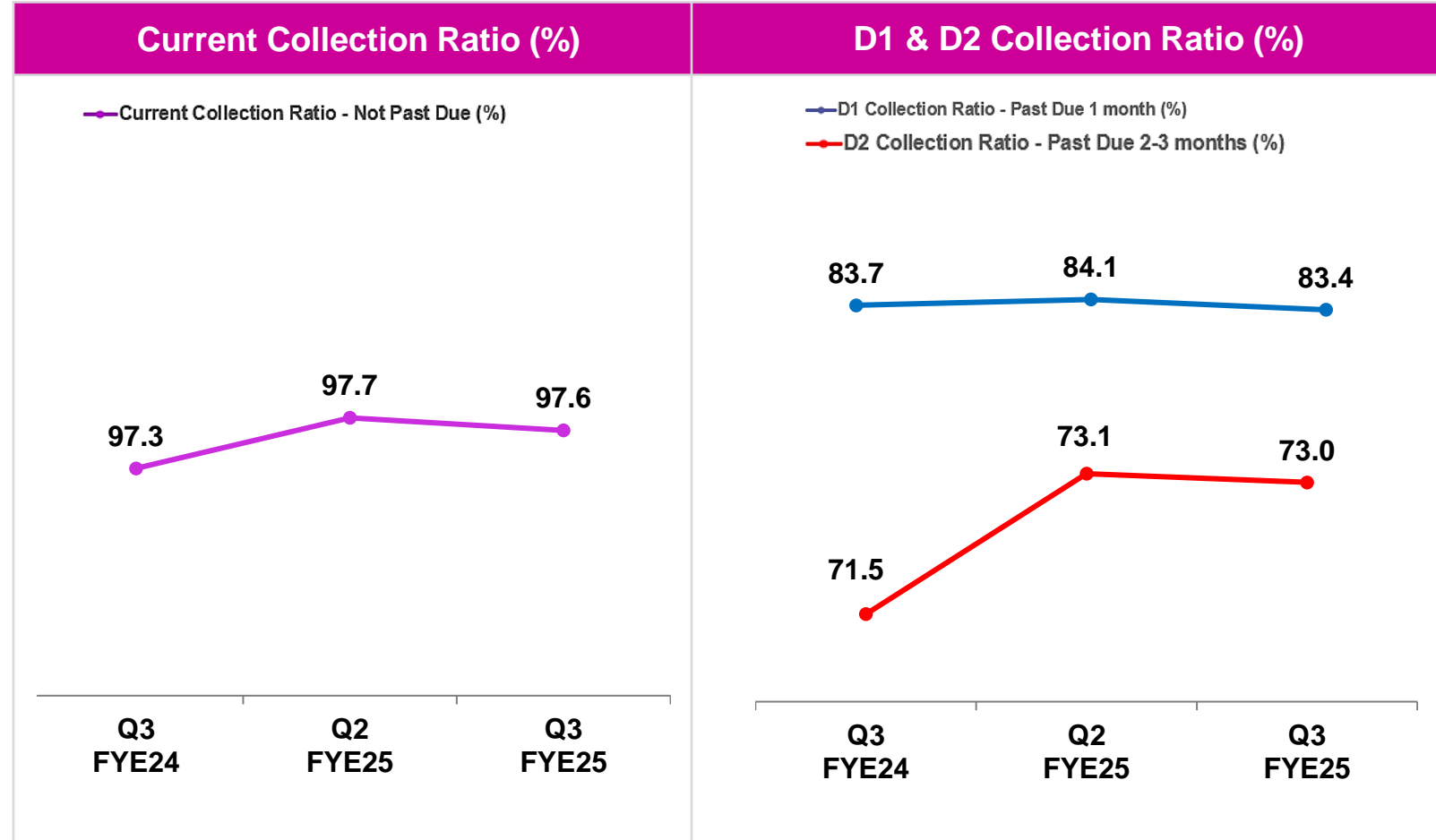
Gross Financing Receivables by Types



- Gross Financing Receivables increased by 3.5% QoQ and 14.8% YoY to RM13.7 bil with growth across all products except Objective and SME Financing
- Superbike Financing grew by 7.0% QoQ driven by strategic and tactical pricing aligned with our strategy to growth quality asset through acquisition of M40 segment
- Personal Financing grew both QoQ and YoY attributed to productivity improvements and effective digital advertising campaigns for product awareness

Receivables Collection

Enhancing collection management and productivity through formation of task force



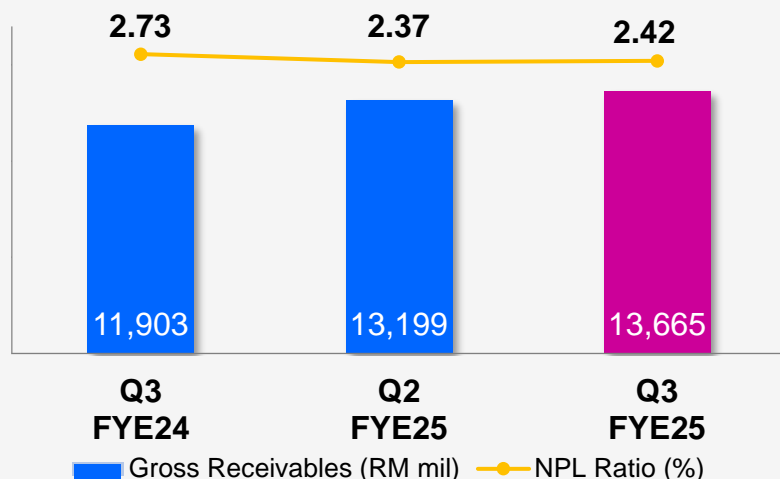
- Overall collection performance marginal declined QoQ
- A debt collection improvement task force was formed to enhance collection management and ensure effective implementation of countermeasures
- Implemented new staff incentive schemes and hired additional tele-collectors to optimise collection activities and improve manpower efficiency
- Continued the risk-based collection approach with a focus on high-risk customer groups
- Strengthened field visit effectiveness and improved credit assessment processes
- Recruited additional collection agencies and enhanced agency management by introducing tiered incentive programme
- Launched new collection system with enhanced functionality, reducing daily file processing time and improving productivity

Non-Performing Loan (NPL) and Net Credit Cost (NCC)

Continuous prudent approach on provisioning

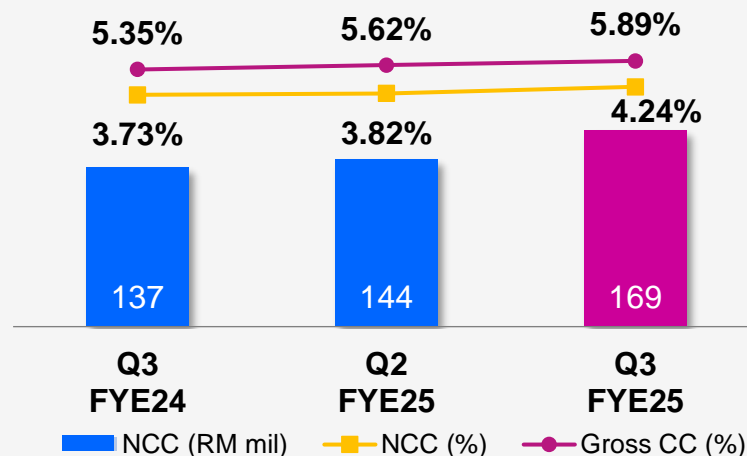


NPL Trend



(RM mil)	Q3 FYE24	Q2 FYE25	Q3 FYE25
Receivables	11,903	13,199	13,665
Balance D3+	325	313	331
NPL (%)	2.73	2.37	2.42

NCC

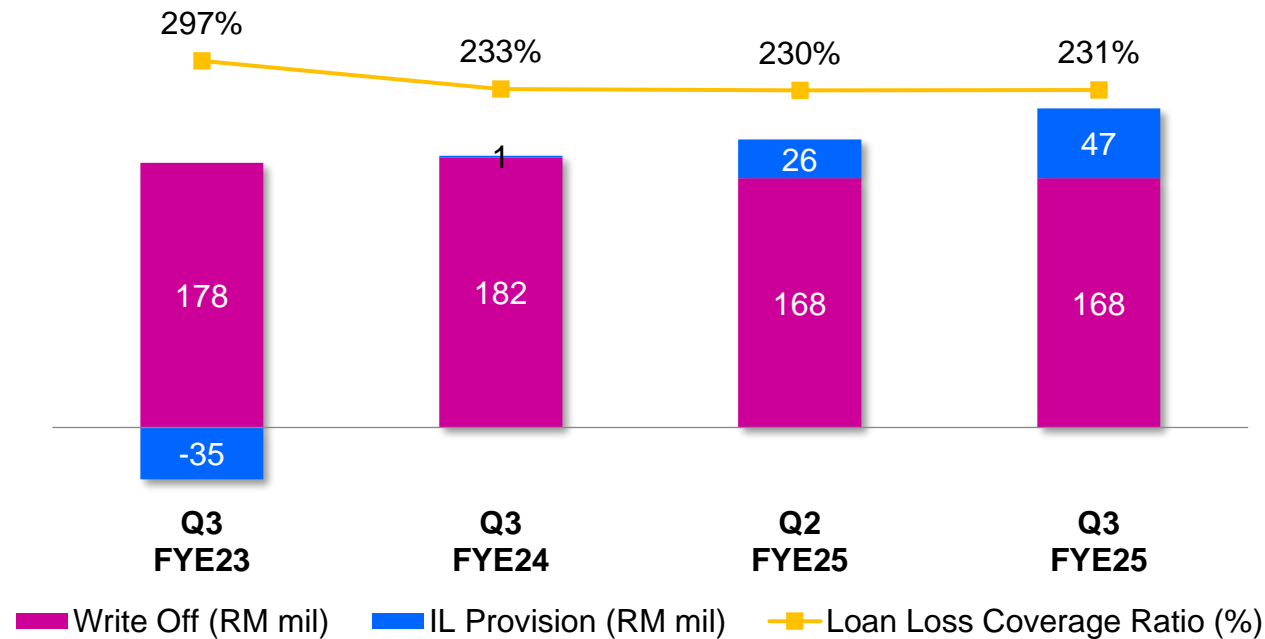


(RM mil)	Q3 FYE24	Q2 FYE25	Q3 FYE25
Total Impairment Loss (IL)	183	194	215
(-) Bad Debt Recovered	46	50	46
NCC	137	144	169

- NPL recorded remained stable YoY, improving by 0.31% compared to Q3FYE24
- Higher annualised NCC was mainly due to absence of general provision reversal in Q3FYE25, as compared to -RM12.2 mil in Q3FYE24 and -RM36.0 mil in Q2FYE25
- New credit limit multiplier policy was introduced to target customers with good credit scores and optimise financing amounts
- Continuous monitoring on credit tightening process and reviewing underperforming segments, particularly on young age group

Impairment Loss (IL) Analysis

Loan Loss Coverage Ratio continues to remain healthy



- Total impairment loss provision increased 11.2% QoQ mainly due to absence of general provision reversal in Q3FYE25 as compared to Q2FYE25 and higher provision in line with receivable growth
- Bad debt write off improved QoQ since Q1FYE25 driven by effective credit control measures on younger age and low-income group
- Focus on improving collection performance and staff productivity. Launched of new collection system with faster processing and real-time reporting enhance responsiveness to underperforming accounts

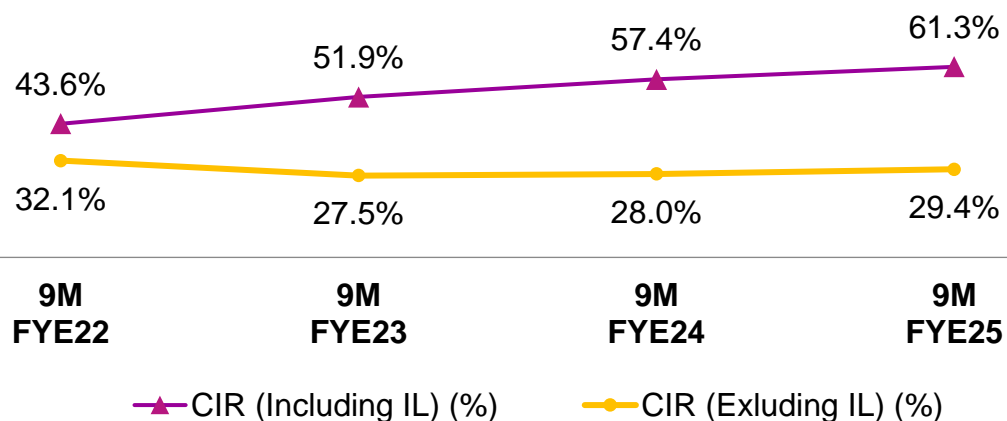
(RM mil)	Q3 FYE23	Q3 FYE24	Q2 FYE25	Q3 FYE25	QoQ RM mil	QoQ
Write Off	178	182	168	168	-	0.4%
IL Provision	-35	1	26	47	21	81.4%
Total IL	143	183	194	215	21	11.2%

Cost-to-Income Ratio (CIR)

Higher cost on Personnel, IT and Revenue-Related Expenses

RM mil	Q3 FYE24	Q3 FYE25	YoY	9M FYE24	9M FYE25	YoY
Total Operating Income	535.0	610.7	14.1%	1,558.1	1,794.0	15.2%
Personnel Expenses	64.9	72.8	12.2%	181.1	208.6	15.2%
Advertisement & Promotion	6.5	15.3	136.9%	24.7	43.8	77.2%
Other Operating Expenses	79.4	96.0	20.9%	232.2	275.0	18.4%
Total Operating Expenses	150.8	184.1	22.1%	438.0	527.4	20.4%
CIR %	28.2%	30.1%	-	28.0%	29.4%	-

CIR Trend



- Operating income increased by 14.1% YoY in Q3FYE25 to RM610.7mil contributed by higher revenue from the receivable growth and fee income
- Overall operating expenses increased by 22.1% YoY in Q3FYE25, driven by higher personnel expenses, IT costs, and sales & revenue related expenses
- Cost to income ratio excluding IL marginal increased to 29.4% compared to 28.0% in 9MFYE24

KEY STRATEGIES AND MOVING FORWARD

FYE25 Indicators

Continual delivery of sustainable returns to shareholders



	Indicators FYE25	Actual 9MFYE25	Remark
Loan Growth	±10%	14.8%	<ul style="list-style-type: none"> Robust loan growth driven by strong market demand for Vehicle Financing and Personal Financing
Cost-to-Income (exclude IL)	< 30%	29.4%	<ul style="list-style-type: none"> CIR grew aligned with sales and business expansion
ROE	±13%*	12.0%	<ul style="list-style-type: none"> Annualised PAT translating to ROE of 12.0%
Dividend Payout Ratio	> 30% of PAT	**41.0%	<ul style="list-style-type: none"> Paid interim dividend of 14.25 sen on 7 Nov 2024

• Incorporating proportionate share of AEON Bank results for FYE25

** Based on 1H25 payout

Strategic Roadmap For FYE25

Expanding brand visibility & bringing “Finance” closer to everyone



Key Business Strategy Focus in FYE25

Building an Ecosystem & AEON Living Zone

- Integration of financial services into a new App
- Consolidate all AEON members onto one platform

Advancement in Assessment Process

- Enhancing customer experience via automated assessment process
- Implementation of new collection system

Strengthen Business Capacity

- Exploring new revenue stream for future growth

Talent Development and ESG initiatives

- Embed sustainability into business model
- Talent development to support business transformation

Our Expectation and Indicators

Be a comprehensive retail financial company

Strengthen organisational capacity for further growth

Expand customers base to middle-income segment

Become a leading ESG Company

Q3FYE25 Business Strategy Update

“Malaysian Essential Lifestyle App” for seamless shopping and financing solutions



AEON Living Zone

Brand-New

AEON



**AEON WALLET
MALAYSIA**

Handshake File




- To integrate financial services and retail function in one application, to support a broader range of financial services
- Conversion of AEON Wallet to AEON Group membership app via common ID and loyalty programme
- To improve customer retention and increase membership acquisition

- AEON Wallet app was revamped in Jul enabling customers to easily accumulate AEON points simply by downloading the app
- Customers can now apply for financing services and Credit Card through the app
- Customer can get pre-approval credit limit via app. We continue to promote instant approval and cross-sell financial services to the Group's App users

 **1.8M**

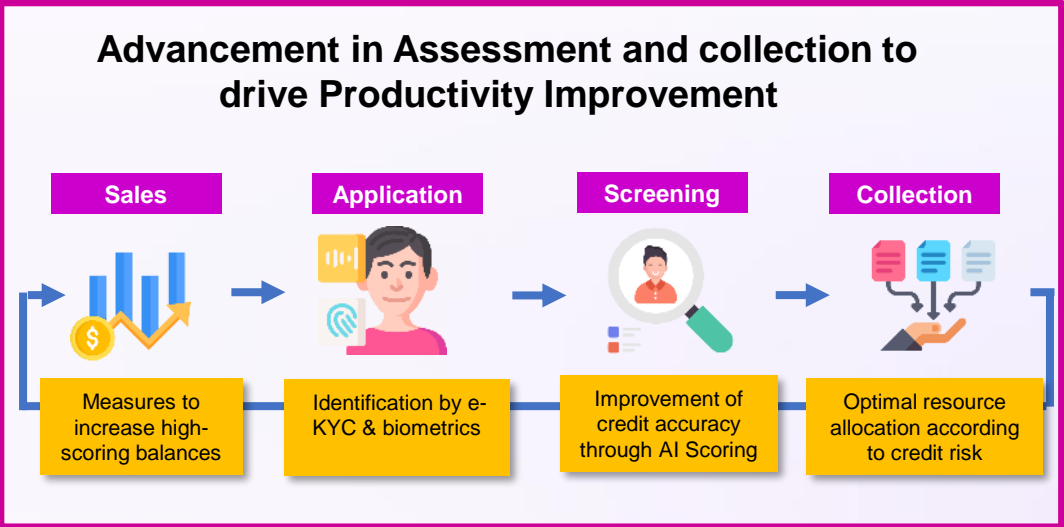
**AEON Wallet
App Users**

 **2.7M**

**AMP
membership**

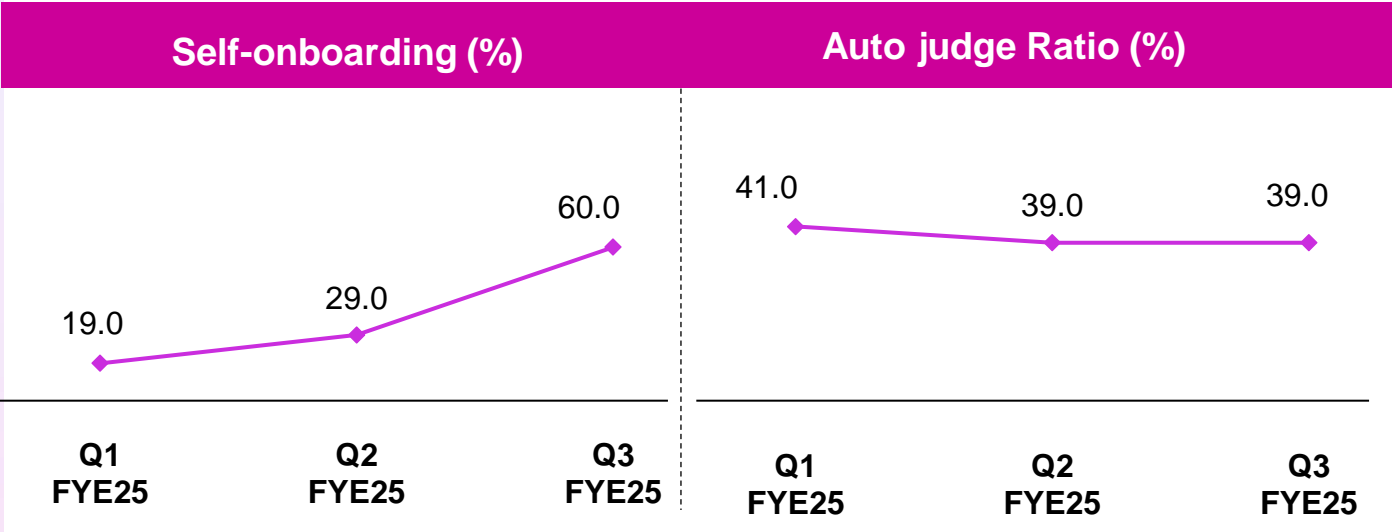
Q3FYE25 Business Strategy Update

Accelerating automation to enhance customers' digital experience



- Introduced AEON FinPlus membership for existing customers to promote cross selling and drive auto-approval ratio
- Continuously automate onboarding process and credit criteria adjustment to improve productivity and asset quality

- Integration of Optical Character Recognition (“OCR”) solution, eliminating manual staff checks further improved auto-approval ratio
- Self-onboarding applications increased to 60% following the upgrade of AEON Wallet in Jul. We will continue drive the usage of e-KYC
- Launch of New collection system in Dec enabled staff to contact customers with multiple products though a single touchpoint, improving overall productivity in call activities



Note: AEON FinPlus membership categorised member to tiers based on customer historical usage to promote cross selling and auto approval

Sustainability Focus

Sustainability Progress in Q3FYE25



Environmental

Greenhouse Gas (GHG) Inventory

Target 25% carbon emission reduction for combined Scope 1 and Scope 2 and expanding the GHG emissions calculations to Scope 3

Economy

Social and Green Financing

We are progressing towards our target of RM20 million for social and green financing

Social

Sustainability Week & ESG Awareness Training

Inaugural Sustainability Week marks a significant milestone in promoting sustainable practices and actions toward a greener future

Governance

Task Force on Climate – Related Financial Disclosures

Establish TCFD framework and engage third party assurance service on sustainability reporting



AEON Credit has been awarded the prestigious **National Corporate Governance & Sustainability Awards (NACGSA) 2024** Excellence Award among the Top 50 public listed companies, organized by the Minority Shareholder Watch Group (MSWG)

Q3FYE25 Progress

Calculated carbon emissions for Scope 3: Business travel and Employee Commuting in accordance with GHG Protocol

YTD Social and Green financing exceeded target of RM20 mil

Conducted Sustainability Week from 28 Oct -1 Nov 2024 to raise awareness about environmental and social responsibility, engage employees and foster a sustainability culture

Strengthened the Board Risk Committee’s role in evaluating and overseeing climate-related risks and integrated into risk management framework, and facilitating more informed decision-making in business strategies

Corporate Social Responsibilities Key Activities in FYE25

Empowering communities through ongoing business transformation and engagement efforts



YTD Achievement

RM2.2Mil
Total CSR investment

2,792
Volunteering hours

Reached out to
1,166
communities

2.4Tonnes
Waste collected

11,000
Trees planted

Q3FYE25 Activities

Environmental Initiatives

AEON CREDIT ANNUAL COASTAL CLEAN-UP PROGRAMME AT 4 COASTAL AREAS NATIONWIDE



A total of 2.4 tonnes of rubbish was removed by 492 volunteers including university students, local authorities and local communities

AEON GROUP SPOGOMI 2024



ACSM volunteers together with 94 volunteers successfully removed 73kg of plastic waste at Urban Skate Park, MRT Ampang Park

Social Contribution Initiatives

MALAYSIAN AEON FOUNDATION AEON MESRA DEEPAVALI AT 6 LOCATIONS NATIONWIDE



Charity festive contribution for the Deepavali celebrations benefitting 241 children from 6 charity organizations at selected AEON Malls and AEON BiG outlets. The event saw the support from 46 ACSM volunteers

MALAYSIAN AEON FOUNDATION AEON BANTU FLOOD RELIEF TO MACHANG, KELANTAN



500 homeware boxes consisting of dry foods, personal hygiene care and blankets were donated to flood victims at 6 temporary relief centres in Machang, Kelantan which was badly affected by the north-east monsoon

FYE25 Strategic Initiatives for Personal and Business Banking

- On 1 Aug 24, the Company subscribed for 100 mil new ordinary shares at RM1.00 each in AEON Bank, raising its shareholding from 175 mil to 275 mil shares, while maintaining a 50% equity interest
- This additional subscription supports AEON Bank's operating and capital expenditures and helps meet Bank Negara Malaysia's minimum capital requirements



Empowering Future Generation of Leaders

AEON Bank and Universiti Malaya sign MoU to drive Industrial-Academic Collaboration, explore tech-centric programs, Shariah-compliant finance and financial literacy, empowering future leaders

Campaigns Promotion



APPENDICES

Performance Highlights

(RM mil)	Q3 FYE24	Q1 FYE25	Q2 FYE25	Q3 FYE25	QoQ	YoY	9M FYE24	9M FYE25	YoY
Total Transaction & Financing Volume	1,823.9	1,975.0	2,158.0	2,118.7	-1.8%	16.2%	5,446.1	6,251.7	14.8%
Easy Payment Financing	819.2	963.9	1,015.5	837.1	-17.6%	2.2%	2,480.9	2,816.5	13.5%
Payment Business	507.0	537.6	580.3	617.4	6.4%	21.8%	1,474.7	1,735.3	17.7%
Personal Financing	497.7	473.5	562.2	664.2	18.1%	33.5%	1,490.5	1,699.9	14.0%
Total Income	535.0	589.8	593.5	610.7	2.9%	14.1%	1,558.1	1,794.0	15.2%
Operating Expenses	-333.6	-331.6	-368.8	-399.4	8.3%	19.7%	-894.0	-1,099.8	23.0%
Interest Expenses	-90.0	-101.8	-104.8	-108.3	3.4%	20.3%	-261.5	-314.9	20.4%
Operating Profit	111.4	156.4	119.9	103.0	-14.1	-7.5%	402.6	379.3	-5.8%
Share of Result of Associate	-	-11.6	-18.7	-15.1	-19.3%	-	-	-45.5	-
Profit Before Tax	111.4	144.8	101.1	87.9	-13.0%	-21.2%	402.6	333.8	-17.1%
Income Tax	-25.9	-38.4	-29.9	-25.8	-14.0%	-0.4%	-97.5	-94.2	-3.4%
Net Profit	85.5	106.4	71.2	62.1	-12.6%	-27.4%	305.1	239.6	-21.5%

Financial Summary

(RM mil)	Q3 FYE24	Q1 FYE25	Q2 FYE25	Q3 FYE25	QoQ	YoY
Easy Payment Financing	7,646.0	8,085.7	8,398.3	8,524.7	1.5%	11.5%
Payment Business	766.7	804.1	842.8	905.0	7.4%	18.0%
Personal Financing	3,490.0	3,763.6	3,957.4	4,235.5	7.0%	21.4%
Total Financing Receivables	11,902.7	12,653.4	13,198.5	13,665.2	3.5%	14.8%
Impairment Loss	-755.6	-691.8	-717.6	-764.4	6.5%	1.3%
Other Assets	1,086.2	1,058.2	1,087.8	1,059.6	-2.6%	-2.3%
Total Assets	12,233.3	13,019.7	13,568.7	13,960.4	2.9%	14.1%
Total Liabilities	9,519.7	10,289.5	10,844.2	11,250.8	3.7%	18.2%
Shareholders' Fund	2,713.6	2,730.2	2,724.5	2,709.6	-0.5%	-0.1%

Operating Income

(RM mil)	Q3 FYE24	Q1 FYE25	Q2 FYE25	Q3 FYE25	QoQ	YoY	9M FYE24	9M FYE25	YoY
Easy Payment Financing	287.7	307.6	316.7	320.1	1.1%	11.3%	849.9	944.4	11.2%
Payment Business	45.5	45.9	47.3	50.3	6.3%	10.6%	132.6	143.5	8.3%
Personal Financing	149.6	165.2	173.9	187.9	8.1%	25.6%	418.9	527.0	25.9%
Brokerage Fee*	3.7	3.5	3.5	3.7	3.1%	-1.8%	9.9	10.8	8.9%
Total Revenue	486.5	522.2	541.4	562.0	3.8%	15.5%	1,410.9	1,625.7	15.2%
Other Operating Income	48.5	67.6	52.1	48.7	-6.4%	0.4%	147.2	168.3	14.3%
Total Operating Income	535.0	589.8	593.5	610.7	2.9%	14.1%	1,558.1	1,794.0	15.2%

*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)	Q3 FYE24	Q1 FYE25	Q2 FYE25	Q3 FYE25	QoQ	YoY	9H FYE24	9M FYE25	YoY
Impairment Loss on Receivables	182.8	163.5	193.6	215.3	11.2%	17.8%	456.0	572.4	25.5%
Personnel Expenses	64.9	64.2	71.6	72.8	1.6%	12.2%	181.1	208.6	15.2%
Advertising & Promotion (A&P)	6.5	15.3	13.2	15.3	15.9%	136.9%	24.7	43.8	77.2%
Other Operating Expenses	79.4	88.7	90.4	96.0	6.2%	20.9%	232.2	275.0	18.4%
Operating Expenses	333.6	331.6	368.8	399.4	8.3%	19.7%	894.0	1,099.8	23.0%
Interest expenses	90.0	101.8	104.8	108.3	3.4%	20.3%	261.6	314.9	20.4%
Total Expenses	423.6	433.4	473.6	507.7	7.2%	19.8%	1,155.6	1,414.7	22.4%

Financial Indicators

	FYE22	FYE23	FYE24	Q3 FYE25	9M FYE25
PBT (RM mil)	526.8	547.0	565.2	87.9	333.8
PAT (RM mil)	365.4	417.7	424.0	62.1	239.6

Weighted average no. of ordinary shares (mil)	255.3	255.3	510.6**	510.6**	510.6**
Basic EPS (RM)*	0.70	0.80	0.81	0.63	0.63
NTA per share (RM)*	3.9	4.6	5.2	5.3	5.3

ROE (%)	19.2	18.8	16.7	12.0	12.0
ROA (%)	3.6	3.9	3.6	2.4	2.4

Capital Adequacy Ratio (%)	26.8	27.1	24.4	22.5	22.5
Debt-to-Equity Ratio (x)	3.1	3.0	3.5	3.8	3.8

Share Price (RM)*	7.3	6.0	6.34	6.76	6.76
PER (x)	10.6	7.5	7.8	10.7	10.7
Market Capitalisation (RM mil)	3,748	3,064	3,237	3,452	3,452

* The Basic EPS and NTA per share restated for FYE2021, FYE2022, FYE2023, to reflect the bonus issue which was completed on 21 November 2023

** Reflect the bonus issue which was completed on 21 November 2023

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