



**AEON CREDIT SERVICE**

# **Q4 FYE24 Financial Results**

08 April 2024

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# REVIEW OF FYE24

# Overview of Financial & Key Products

Robust FYE24 Performance



**Total Revenue**

**RM1.9 BIL**

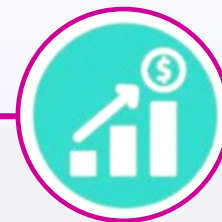
+16.6% YoY



**Profit After Tax**

**RM424.0 MIL**

+1.5% YoY



**Total Loan Growth**

**RM12.2 BIL**

+12.9% YoY



**Dividend**

**42.5 SEN  
PER SHARE \***

## Transaction & Financing Volume

**RM3.3 BIL**



13.9% vs. FYE23

**Easy Payment**

**RM2.0 BIL**



11.8% vs. FYE23

**Payment Business**

**RM1.9 BIL**



+28.7% vs. FYE23

**Personal Financing**

\* Including interim dividend. Final dividend subject to the approval of shareholders at the forthcoming Annual General Meeting

# Achievements in FYE24

Spurring AEON Wallet growth through new initiatives

## AEON Wallet Performance in FYE24



**> 2.5 mil**  
**Wallet Download**

**↑ 49.3%** vs. FYE23

**> 30.7%**  
**Wallet Average Active Ratio**

**↑ 7.5%** vs. FYE23

**> 420k**  
**Total Sign-Ups**

**↑ 124.0%** vs. FYE23

### Enhanced Wallet UI/UX

Optimize the features to deliver better customer experiences for P2P transfer



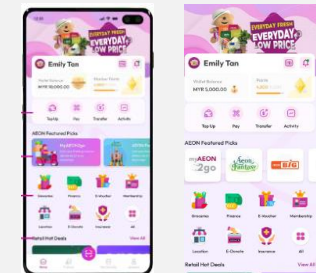
### EPPF Financing Function

Since launching the repayment function in Mar23, we collected EPPF repayment of RM259 mil through AEON Wallet



### New Wallet Interface Designed & Usability

New wallet app to be launch in Q1FYE25

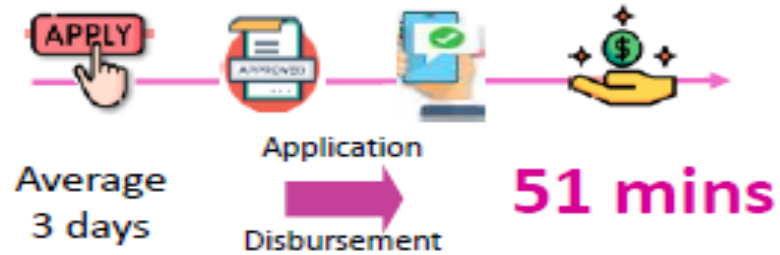




# Achievements in FYE24

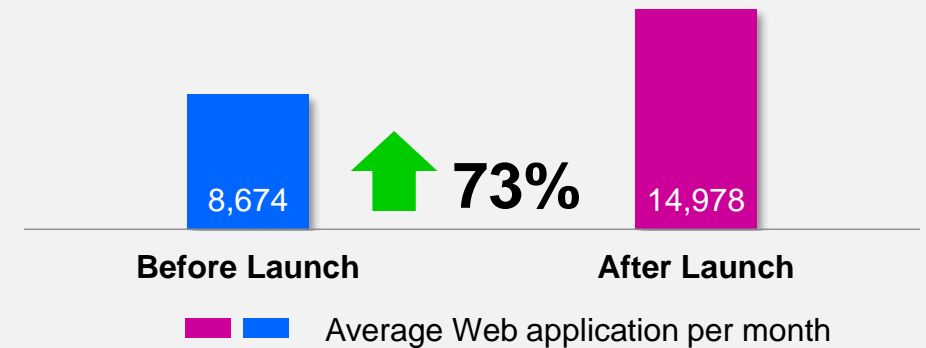
Accuracy and Productivity improvements through digitalization of assessment process

## Digital Onboarding Process

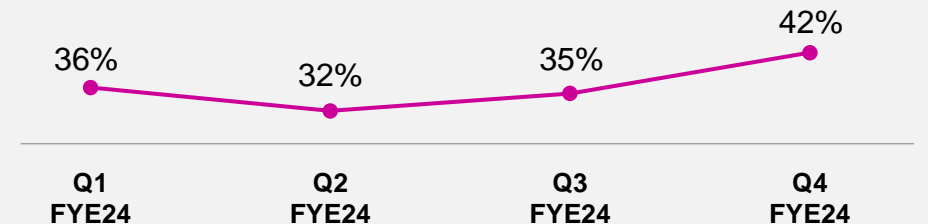


- Launch of Personal Financing digital onboarding process in Oct23, achieving 51 minutes turnaround time (TAT) via straight-through process from application to disbursement, leveraging the integrated of Loan Origination System (LOS) 3.0
- Pre-assessment provides instant conditional approval to customers with good score. About 48% of easy payment applications underwent this process



## Personal Financing sales increased 28.7% YoY to RM1.9 bil





## Auto Judge Ratio improved to increase operation efficiency



## Credit Card & Rebranding



- Payment Business sales growth and increase in card issuances driven by credit card features revamp and collaboration campaigns
- New concept branches and permanent booth set up, further enhanced customer experience and increased service efficiency





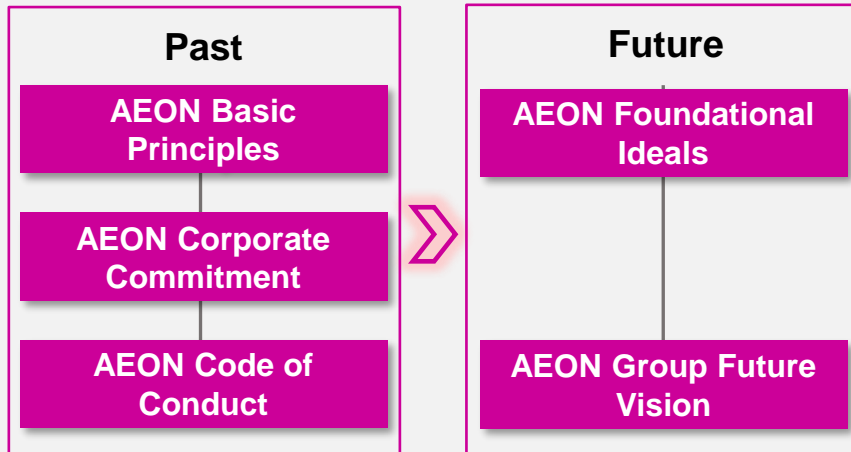
# Achievements in FYE24

Prerequisites for the future vision & enhanced employee wellbeing

## AEON Group Future Vision



### Renewal of Principles and Value System



## Our Purpose



AEON Group has created a new “**AEON Group Future Vision**”, serve as a new guiding principle for AEON employees across 300 companies

To achieve success with the AEON Future Vision, AFS has formulated “**Our Purpose**”, which aims to create a platform connecting AEON Group Companies and business partners into a unified ecosystem, to enhance customer experience

## Foster Employee Engagement

- Launch of **E-learning portal**, improved the average learning hours for management staff from 17.5 hours in FYE23 to 43.8 hours



- Invested in Microsoft 365, modernized working platform and improved employee engagement via **Internal digital Communication Platforms**



- Wellness program and engagement activities with average 3,000 employees participated





# Achievements in FYE24

Embedding Sustainability across AEON Credit business



Environmental

Subscription to Renewable Energy Certificates

1,170t CO2 offset

Purchased 1,500MWh IREC in February 2024 to achieve 15% carbon emission reduction target

Social

Continuous Commitment and Investment Towards Community

RM1.2 mil

CSR activities including Malaysia AEON Foundation charity programmes recorded 3,652 volunteering hours

Economy

Achieved SLL Performance Targets

SPT-1 RM6.85mil

SPT-2 15% Reduction

Achieved 1<sup>st</sup> year SPT-1 and SPT-2 for Sustainability Linked Loan

Governance

Task Force on Climate Related Financial Disclosure (TCFD)

Phase 1 & 2

Established TCFD roadmap formulation and completed for phase 1 and 2 implementation

MSCI ESG RATINGS

AA

CCC B BB BBB A AA AAA

RATING ACTION DATE: July 27, 2023

LAST REPORT UPDATE: July 27, 2023

Improved MSCI Ratings from 'A' since 2018 to 'AA' and maintained Good rating in FTSE4Good for Sustainability Risk Ratings

UN GLOBAL COMPACT

Network Malaysia & Brunei

Accepted to be a member of United Nations Global Compact Network Malaysia & Brunei (UNGCMYB) since February 2024 to advance sustainability efforts

# Corporate Social Responsibilities Key Activities in FYE24

Empowering communities through ongoing engagement and disaster relief efforts

## Malaysian AEON Foundation



RM1.0 mil Donation to  
Türkiye Earthquake  
Victims



950 families received flood  
donation through AEON  
Bantu initiatives



Completed Smart  
Classroom setup at 40  
schools



834 childrens and 15 families  
from low-income community  
and charity organizations  
received festive donations

## Environmental and Social Inclusion Initiatives



3,000 Bubur Lambuks  
packs distributed during  
Ramadan



4.0 tonnes of rubbish  
removed from 6 coastal  
areas



Conducted Financial  
Savvy and Scam  
Prevention Awareness for  
39 School Teachers



1,000 mangrove trees  
planted at Setiu Wetlands,  
Terengganu

# FYE24 Review

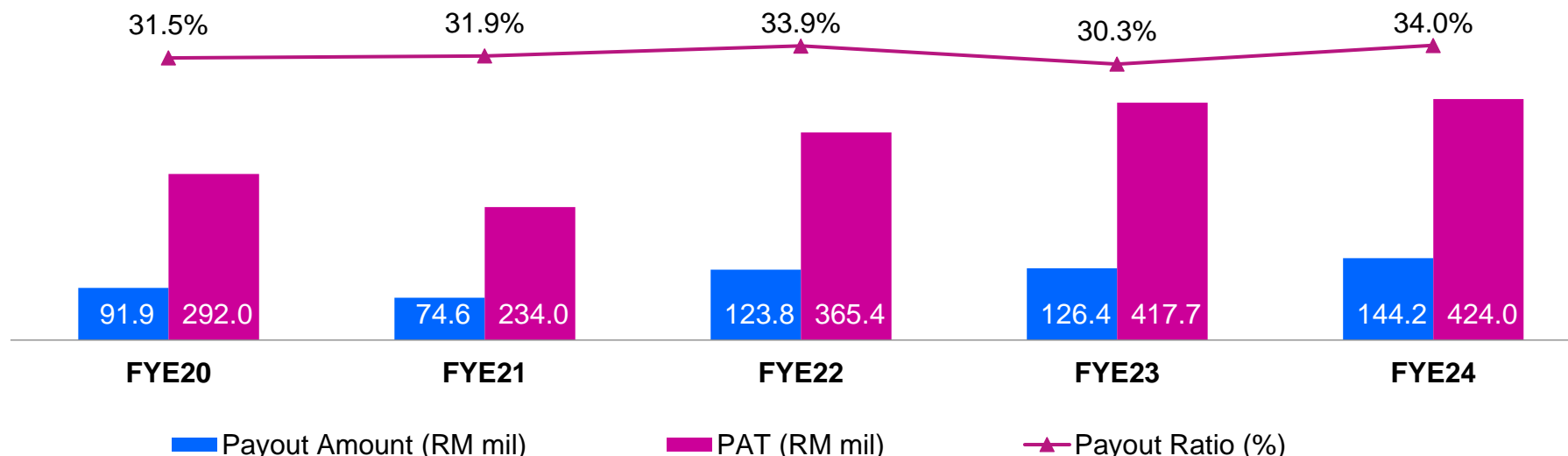
	Indicators FYE24	Actual FYE24	Remark
<b>Loan Growth</b>	<b>±10%</b>	<b>12.9%</b>	<ul style="list-style-type: none"> <li>➤ Attributed by product scheme revision and revamped of credit card feature to acquire good score customers and penetrate to M40 customers</li> <li>➤ High application count coupled with higher approval ratio attributed to channels expansion and digital onboarding application process</li> </ul>
<b>Cost-to-Income (include IL)</b>	<b>&lt; 57%</b>	<b>55.4%</b>	<ul style="list-style-type: none"> <li>➤ Revenue increased underpinned by higher loan growth</li> <li>➤ CIR expansion in line with sales and revenue growth activities</li> <li>➤ Continuing prudent cost management</li> </ul>
<b>Dividend Payout Ratio</b>	<b>≥ 30% of PAT</b>	<b>34.0% *</b>	<ul style="list-style-type: none"> <li>➤ Proposed final dividend of 14.00 sen per share</li> <li>➤ Full year dividend amounts to 42.50 sen per share including interim dividend</li> </ul>
<b>ROE</b>	<b>±15%</b>	<b>16.7%</b>	<ul style="list-style-type: none"> <li>➤ Higher net profit translating to ROE of 16.7%</li> </ul>

\* Final dividend subject to the approval of shareholders at the forthcoming Annual General Meeting

# Dividend

FYE24 recorded the highest dividend payout ratio in five years

## Historical Dividend Data



Sen	FYE20	FYE21	FYE22	FYE23	FYE24
Interim	22.25	9.20	28.50	28.50	28.50
Final	14.00	20.00	15.00	21.00	14.00**
Special	-	-	5.00*	-	-
<b>Total</b>	<b>36.25</b>	<b>29.20</b>	<b>48.50</b>	<b>49.50</b>	<b>42.50</b>

\* Declared special dividend in conjunction with AEON Credit's 25th Anniversary celebration

\*\* (i) Bonus issue 1: 1 completed on 20 Nov 23 (ii) Subject to the approval of shareholders at the forthcoming Annual General Meeting

# FINANCIAL OVERVIEW



# Financial Performance

Robust revenue growth driven by strong loan growth



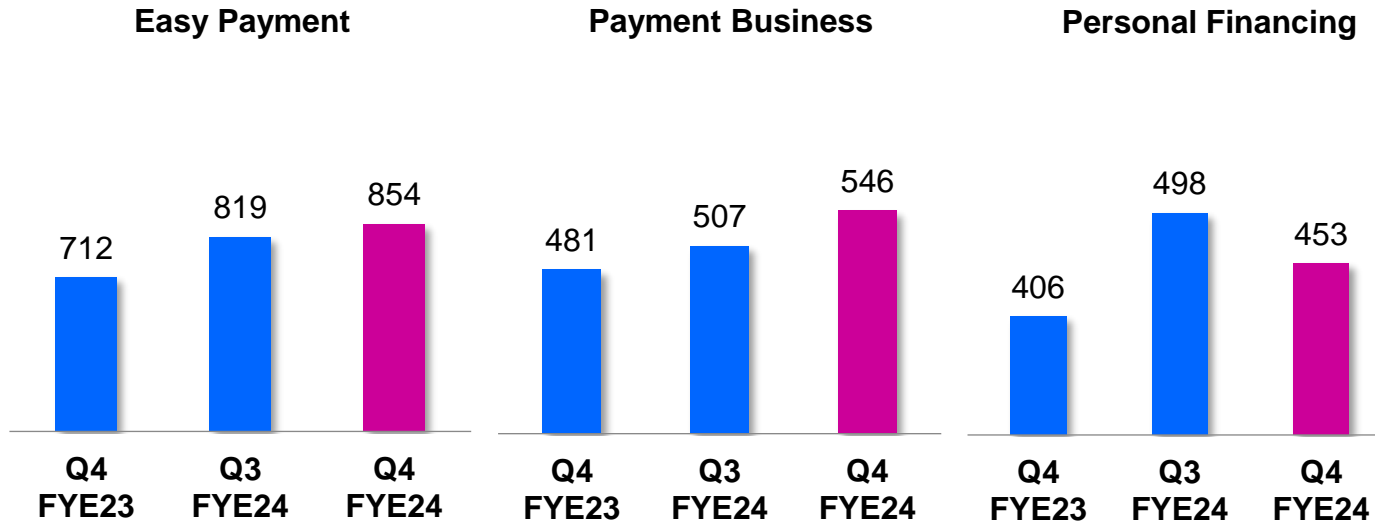
		FYE22	FYE23	FYE24	YoY
Profitability	<b>Total Income</b>	1,706.2M	1,837.5M	2,106.9M	+14.7%
	<b>Operating Expenses</b>	-848.5M	-974.6M	-1,166.6M	+19.7%
	<b>Impairment Loss</b>	-303.3M	-447.8M	-569.9M	+27.3%
	<b>PBT</b>	526.8M	547.0M	565.2M	+3.3%
	<b>PAT</b>	365.4M	417.7M	424.0M	+1.5%
	<b>ROE</b>	19.2%	18.8%	16.7%	-2.1%
	<b>Transaction &amp; Financing Volume</b>	4.8B	6.2B	7.3B	+16.9%
Asset Quality	<b>Gross Financing Receivables</b>	9.9B	10.8B	12.2B	+12.9%
	<b>Loan Loss Coverage Ratio</b>	289%	252%	221%	-31.0%
	<b>Non-Performing Loan (NPL)</b>	2.66%	2.89%	2.57%	-0.32%
	<b>Net Credit Cost (NCC)</b>	1.47%	2.57%	3.35%	+0.78%

# Total Transaction & Financing Volume – Q4FYE24

Sequential volume improvement except Personal Financing Group

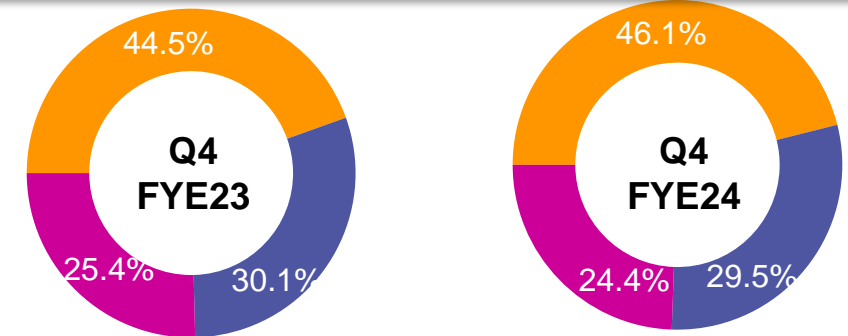


## Total Transaction & Financing Volume (RM mil)



Volume (RM mil)	Q4 FYE23	Q3 FYE24	Q4 FYE24	QoQ	YoY
Easy Payment	712	819	854	4.3%	20.0%
Payment Business	481	507	546	7.7%	13.5%
Personal Financing	406	498	453	-9.0%	11.6%
<b>Total</b>	<b>1,599</b>	<b>1,824</b>	<b>1,853</b>	<b>1.6%</b>	<b>15.9%</b>

## Transaction & Volume by Types



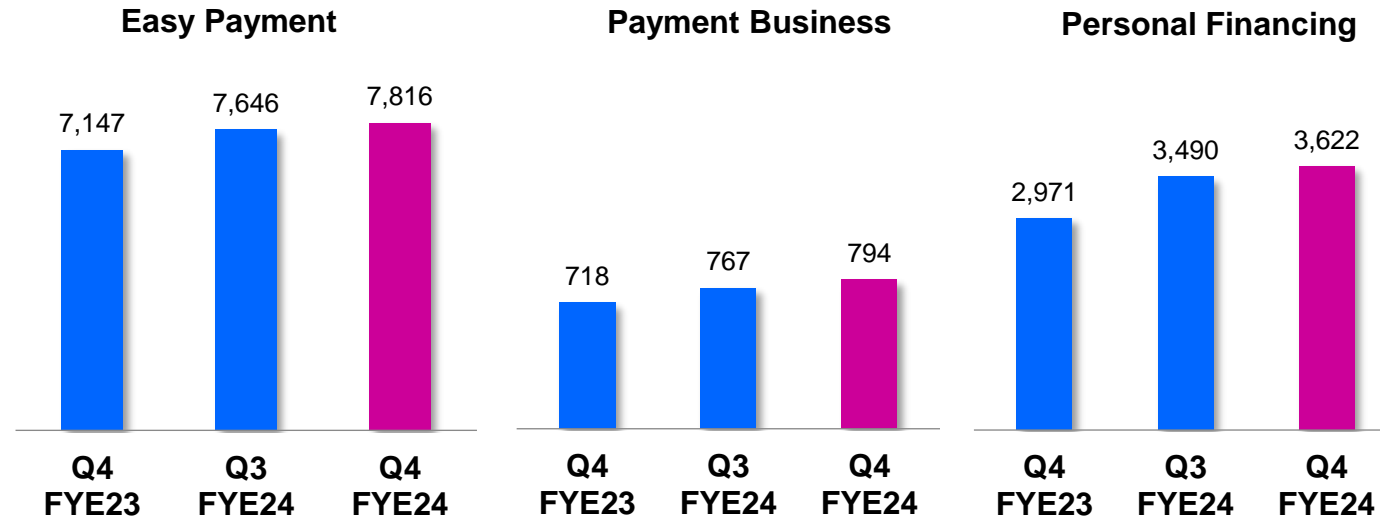
- Easy Payment financing volume grew by 4.3% QoQ mainly driven by Auto Financing and Motorcycle Financing, attributed to Used Car scheme revision and upliftment of credit refinement policy which was imposed on younger customers coupled with higher sales claimed ratio
- Payment Business increased by 7.7% QoQ driven by stronger market visibility and effective collaboration campaigns during festive season
- Lower demand of Personal Financing in Q4 affected by festive season. To continuously drive the digital onboarding take up rate via awareness campaign

# Total Gross Financing Receivables

All segments demonstrated significant growth YoY

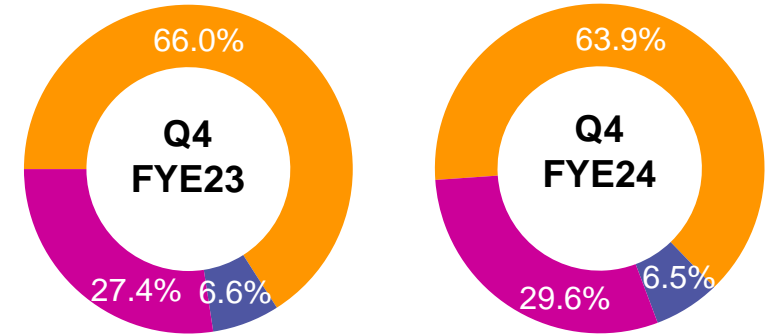


## Gross Financing Receivables (RM mil)



	(RM mil)	Q4 FYE23	Q3 FYE24	Q4 FYE24	QoQ	YoY
Easy Payment		7,147	7,646	7,816	2.2%	9.4%
Payment Business		718	767	794	3.5%	10.6%
Personal Financing		2,971	3,490	3,622	3.8%	21.9%
<b>Total</b>		<b>10,836</b>	<b>11,903</b>	<b>12,232</b>	<b>2.8%</b>	<b>12.9%</b>

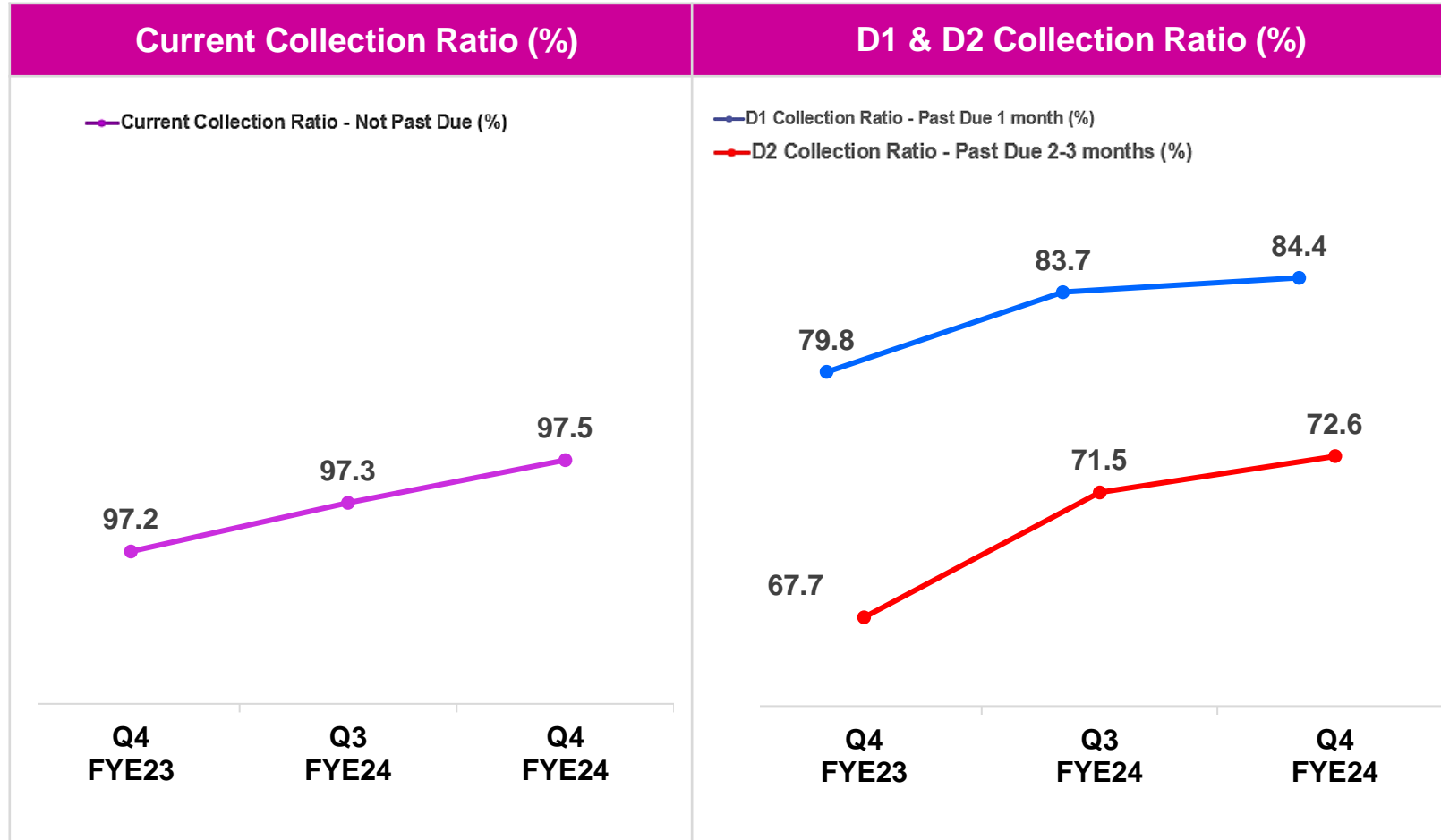
## Gross Receivables by Types



- Receivables increased by 12.9% YoY, with growth across all products except new car financing
- Motorcycle Financing grew by 4.9% despite being impacted by credit policy tightening with higher downpayment required in 1H. Uplifted in Oct23 with implementation of the Gailabo assessment
- Both Personal Financing and Payment Business grew 21.9% YoY and 10.6% YoY respectively attributed to expansion of acquisition channels including physical and digital presence as well as effective marketing campaigns

# Receivables Collection

Continuous collection improvement from prudent credit management

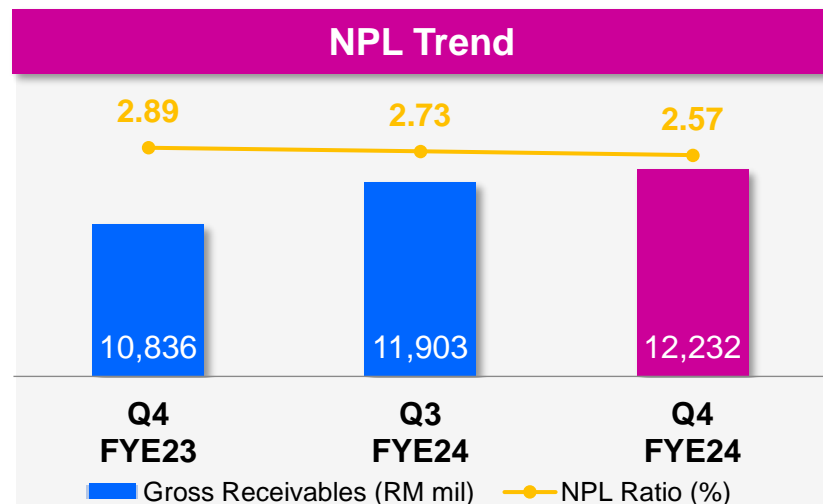


Collection performance continues to improve QoQ:

- Gradual improvement in collection performance attributed to the effective credit policy implemented for targeted customers and products
- Implementation of risk-based collection and calling strategy have optimized manpower allocation to high-risk customers group
- Early outsourcing of delinquent account to external collection agencies and reactivation of field visit team
- To continue improve accuracy in decision making via auto-assessment and implement new collection system

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

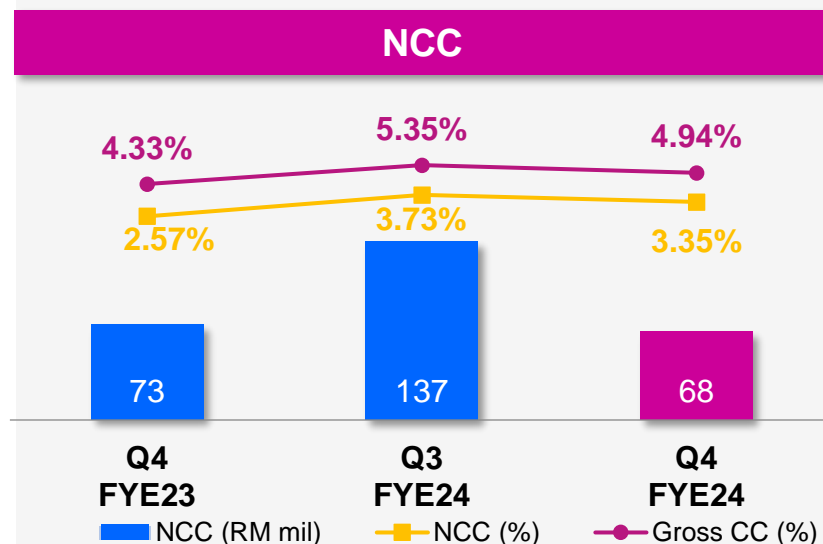
Effective approach to credit assessment and collection strategy



(RM mil)	Q4 FYE23	Q3 FYE24	Q4 FYE24
Receivables	10,836	11,903	12,232
Balance D3+	313	325	315
<b>NPL (%)</b>	<b>2.89</b>	<b>2.73</b>	<b>2.57</b>

## Lower QoQ for NPL and NCC

- Refinement of credit scoring model and introduction of merchant management framework have effectively reduced the non-starter ratio for Motorcycle Financing and Objective Financing to below 2% since Oct23
- Adoption AI credit scoring and pre-assessment has improved accuracy in decision-making and operation efficiency
- Effective skip calling strategies have enhanced productivity in collection performance

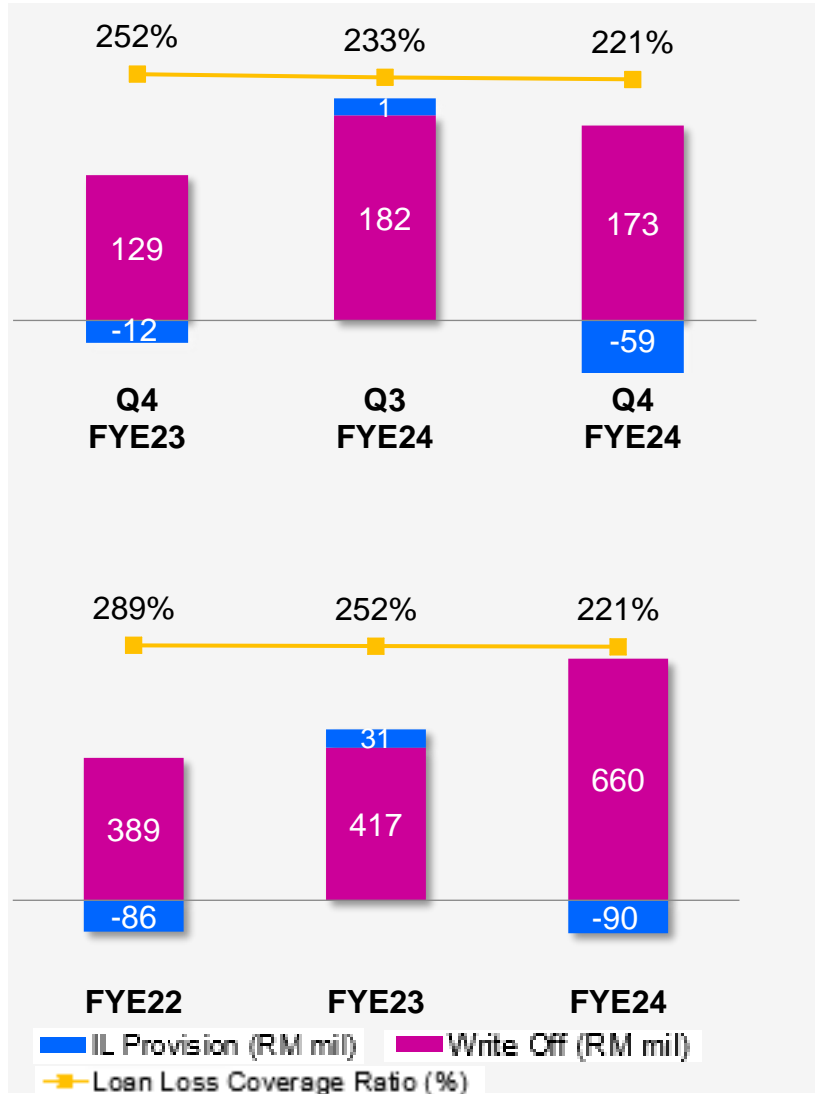


(RM mil)	Q4 FYE23	Q3 FYE24	Q4 FYE24
Total Impairment Loss (IL)	117	183	114
(-) Bad Debt Recovered	44	46	46
<b>NCC</b>	<b>73</b>	<b>137</b>	<b>68</b>



# Impairment Loss (IL) Analysis

Loan Loss Coverage Ratio remains at a strong position



(RM mil)	Q4 FYE23	Q3 FYE24	Q4 FYE24	QoQ RM mil	QoQ
Write Off	129	182	173	-9	-4.8%
IL Provision	-12	1	-59	-60	-5453.2%
<b>Total IL</b>	<b>117</b>	<b>183</b>	<b>114</b>	<b>-69</b>	<b>-37.7%</b>

Q4FYE24 Expected Credit Loss (ECL) provision attributed by:

- Reversal of delinquent account movement of RM49.1 mil and general provision of RM9.8 mil attributed to ECL model refreshment and better collection performance recorded
- Bad debt written off recorded at RM173 mil

FYE24 Expected Credit Loss (ECL) provision attributed by:

- Higher bad debt written off mainly contributed from the younger age group with lower disposable income from delinquent account movement in first half year
- Several mitigation actions have been taken to improve the credit assessment accuracy, including introduction of e-KYC and merchant management framework

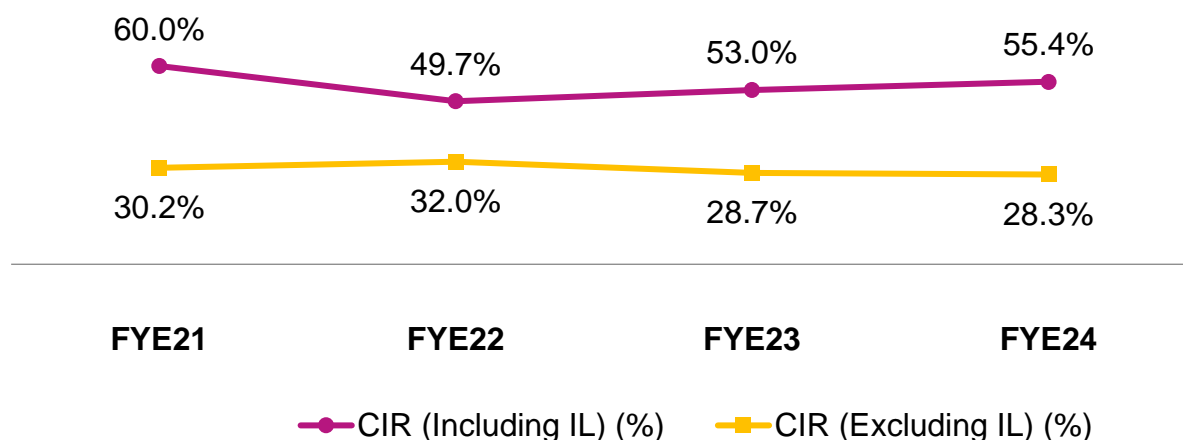
(RM mil)	FYE22	FYE23	FYE24	YoY RM mil	YoY
Write Off	389	417	660	243	58.4%
IL Provision	-86	31	-90	-121	-393.1%
<b>Total IL</b>	<b>303</b>	<b>448</b>	<b>570</b>	<b>122</b>	<b>27.3%</b>

# Cost-to-Income Ratio (CIR)

CIR expansion in tandem with sales and revenue growth

RM mil	Q4 FYE23	Q4 FYE24	YoY	FYE23	FYE24	YoY
<b>Total Operating Income</b>	<b>481.2</b>	<b>548.7</b>	<b>14.0%</b>	<b>1,837.5</b>	<b>2,106.9</b>	<b>14.7%</b>
Personnel Expenses	67.4	65.0	-3.6%	219.4	246.1	12.2%
Advertisement & Promotion	8.3	13.7	65.0%	30.2	38.5	27.4%
Other Operating Expenses	77.7	79.9	2.7%	277.2	312.0	12.6%
<b>Total Operating Expenses</b>	<b>153.4</b>	<b>158.6</b>	<b>3.4%</b>	<b>526.8</b>	<b>596.6</b>	<b>13.3%</b>
<b>CIR %</b>	<b>31.9%</b>	<b>28.9%</b>	<b>-</b>	<b>28.7%</b>	<b>28.3%</b>	<b>-</b>

## CIR Trend



- Total Operating Income for FYE24 increased by RM269.4 mil mainly contributed by higher interest and fee income across all products
- The increase in operating expenses mainly contributed by personnel expenses and other operating expenses partly in line with higher sales and revenue-generate cost
- Cost to income ratio excluding IL improved to 28.3% compared to 28.7% in FYE23

# KEY STRATEGIES AND MOVING FORWARD

# Indicators & Strategic Roadmap For FYE25

Robust brand visibility & bringing “Finance” closer to everyone



## Key Business Strategy Focus in FYE 2025

Building an Ecosystem  
& AEON Living Zone

Advancement in  
Assessment Process

Strengthen Business  
Capacity

Talent Development and  
ESG initiatives

## Our Expectation and Indicators

Be a comprehensive retail  
financial company

Strengthen organizational  
capacity for further  
growth

Expand customers base  
to M40 segment

Become a leading ESG  
Company

±10%

Loan Growth

< 30%

Cost-to-income  
(exclude IL)

±13%

ROE\*

≥ 30%  
of PAT

Dividend Payout Ratio

\* Incorporated AEON Bank operation cost

# FYE25 Business Strategy

## Continuous expansion of customer base

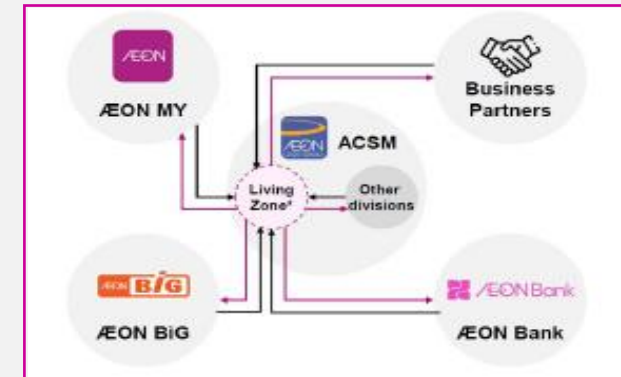
### Building an Ecosystem

- Consolidate financial services, point program and pre-assessment scheme into a new app to drive member expansion
- Transform AEON Credit App as a touchpoint to acquire AEON group customers and foster cross selling using AI
- Integrated AEON Group apps to provide One-Stop financial services and direct customers to merchants



### AEON Living Zone

- Completion development of AEON group common ID
- Establish a specialized team to create new value proposition and seamless connection within the AEON Living Zone
- Establish the cooperation framework to foster AEON Bank's member expansion and seamless access to banking services





# FYE25 Business Strategy

## Digital infrastructure enhancements for AEON living zone



### Advancement in Assessment Process

- Optimise the customer experience by improving TAT through the automated assessment
- Implementation of new collection system to improve operational efficiency and optimise productivity

### ESG & Sustainability

- Responsible corporate citizen by contributing to the local community
- Embed sustainability initiatives into business model

### Strengthen Business Capacity

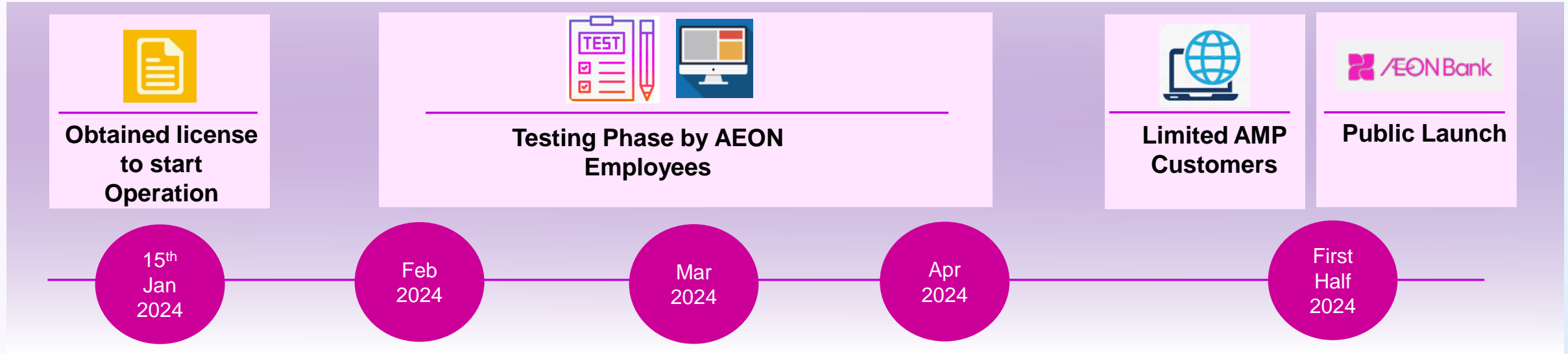
- Exploring new revenue stream for future growth
- Setup Business Process Outsourcing to support AEON Bank

### Talent Development

- Talent development and acquisition to support the business transformation
- Reform recruitment function to develop and grow employees

# AEON Bank Rollout Timeline

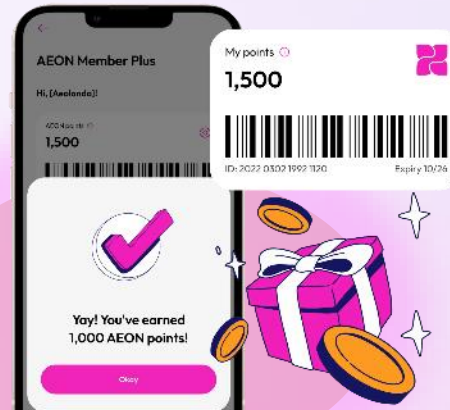
Count down to launch in first half 2024



## Deposit



## Loyalty Program



## Progress Update:

- AEON Credit has invested the equity interest of 175.0 mil ordinary shares in AEON Bank (M) Berhad (formerly known as ACS Digital Berhad) ("AEON Bank") for a consideration of RM175.0 mil. AEON Bank become an associate company of the Company
- AEON Bank has now opened registration of interest for the public. Customer just need to provide their name and email address for registration

# APPENDICES

# Performance Highlights

(RM mil)	Q4 FYE23	Q1 FYE24	Q2 FYE24	Q3 FYE24	Q4 FYE24	QoQ	YoY	FYE23	FYE24	YoY
<b>Total Transaction &amp; Financing Volume</b>	<b>1,599.3</b>	<b>1,832.3</b>	<b>1,789.9</b>	<b>1,823.9</b>	<b>1,853.6</b>	<b>1.6%</b>	<b>15.9%</b>	<b>6,247.0</b>	<b>7,299.8</b>	<b>16.9%</b>
Easy Payment Financing	712.0	856.7	804.9	819.2	854.4	4.3%	20.0%	2,929.4	3,335.3	13.9%
Payment Business	480.9	482.5	485.2	507.0	546.0	7.7%	13.5%	1,807.0	2,020.8	11.8%
Personal Financing	406.4	493.1	499.7	497.7	453.2	-9.0%	11.6%	1,510.6	1,943.7	28.7%

<b>Total Income</b>	<b>481.2</b>	<b>501.9</b>	<b>521.2</b>	<b>535.0</b>	<b>548.7</b>	<b>2.6%</b>	<b>14.0%</b>	<b>1,837.5</b>	<b>2,106.8</b>	<b>14.7%</b>
Operating Expenses	-270.6	-285.3	-275.2	-333.6	-272.6	-18.3%	0.7%	-974.6	-1,166.6	19.7%
Interest Expenses	-80.8	-84.7	-86.8	-90.0	-97.0	7.7%	20.1%	-315.9	-358.5	13.5%
Share of Result of Associate	-	-	-	-	-16.5	-	-	-	-16.5	-
<b>Profit Before Tax</b>	<b>129.8</b>	<b>131.9</b>	<b>159.2</b>	<b>111.4</b>	<b>162.6</b>	<b>45.9%</b>	<b>25.3%</b>	<b>547.0</b>	<b>565.2</b>	<b>3.3%</b>
Income Tax	-34.5	-32.5	-39.0	-25.9	-43.7	68.7%	26.7%	-129.3	-141.2	9.2%
<b>Net Profit</b>	<b>95.3</b>	<b>99.4</b>	<b>120.2</b>	<b>85.5</b>	<b>118.9</b>	<b>39.0%</b>	<b>24.8%</b>	<b>417.7</b>	<b>424.0</b>	<b>1.5%</b>

# Financial Summary



(RM mil)	Q4 FYE23	Q1 FYE24	Q2 FYE24	Q3 FYE24	Q4 FYE24	QoQ	YoY
Easy Payment Financing	7,147.0	7,372.8	7,510.1	7,646.0	7,816.8	2.2%	9.4%
Payment Business	717.9	719.7	738.8	766.7	793.9	3.5%	10.6%
Personal Financing	2,970.9	3,126.5	3,316.7	3,490.0	3,621.6	3.8%	21.9%
<b>Total Financing Receivables</b>	<b>10,835.8</b>	<b>11,219.0</b>	<b>11,565.6</b>	<b>11,902.7</b>	<b>12,232.3</b>	<b>2.8%</b>	<b>12.9%</b>
Impairment Loss	-787.2	-796.3	-754.5	-755.6	-696.7	-7.7%	-11.5%
Other Assets	1,068.5	1,131.1	1,122.9	1,086.2	1,084.7	-0.04%	1.5%
<b>Total Assets</b>	<b>11,117.1</b>	<b>11,553.8</b>	<b>11,934.0</b>	<b>12,233.3</b>	<b>12,620.3</b>	<b>3.2%</b>	<b>13.5%</b>
<b>Total Liabilities</b>	<b>8,592.3</b>	<b>8,922.5</b>	<b>9,232.6</b>	<b>9,519.7</b>	<b>9,982.7</b>	<b>4.9%</b>	<b>16.2%</b>
<b>Shareholders' Fund</b>	<b>2,524.8</b>	<b>2,631.3</b>	<b>2,701.4</b>	<b>2,713.6</b>	<b>2,637.6</b>	<b>-2.8%</b>	<b>4.5%</b>



# Operating Income

(RM mil)	Q4 FYE23	Q1 FYE24	Q2 FYE24	Q3 FYE24	Q4 FYE24	QoQ	YoY	FYE23	FYE24	YoY
Easy Payment Financing	264.9	278.1	284.1	287.7	294.7	2.4%	11.2%	1,021.5	1,144.6	12.1%
Payment Business	44.1	42.8	44.3	45.5	47.6	4.6%	8.0%	165.0	180.2	9.2%
Personal Financing	121.4	128.8	140.1	149.6	155.9	4.2%	28.5%	444.6	574.4	29.2%
Brokerage Fee*	2.3	3.0	3.2	3.7	3.4	-8.1%	47.8%	9.1	13.3	46.2%
<b>Total Revenue</b>	<b>432.7</b>	<b>452.7</b>	<b>471.7</b>	<b>486.5</b>	<b>501.6</b>	<b>3.1%</b>	<b>15.9%</b>	<b>1,640.2</b>	<b>1,912.5</b>	<b>16.6%</b>
Other Operating Income	48.5	49.2	49.5	48.5	47.1	-2.8%	-2.9%	197.3	194.4	-1.5%
<b>Total Operating Income</b>	<b>481.2</b>	<b>501.9</b>	<b>521.2</b>	<b>535.0</b>	<b>548.7</b>	<b>2.6%</b>	<b>14.0%</b>	<b>1,837.5</b>	<b>2,106.9</b>	<b>14.7%</b>

\*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)	Q4 FYE23	Q1 FYE24	Q2 FYE24	Q3 FYE24	Q4 FYE24	QoQ	YoY	FYE23	FYE24	YoY
Impairment Loss on Receivables	117.2	152.5	120.6	182.8	114.0	-37.6%	-2.7%	447.8	569.9	27.3%
Personnel Expenses	67.4	53.0	63.3	64.9	65.0	0.1%	-3.6%	219.4	246.1	12.2%
Advertisement & Promotion (A&P)	8.3	9.7	8.6	6.5	13.7	110.8%	65.0%	30.2	38.5	27.4%
Other Operating Expenses	77.7	70.1	82.7	79.4	79.9	0.6%	2.7%	277.2	312.0	12.6%
<b>Operating Expenses</b>	<b>270.6</b>	<b>285.3</b>	<b>275.2</b>	<b>333.6</b>	<b>272.6</b>	<b>-18.3%</b>	<b>0.7%</b>	<b>974.6</b>	<b>1,166.5</b>	<b>19.7%</b>
Interest expenses	80.8	84.7	86.8	90.0	97.0	7.7%	20.1%	315.9	358.5	13.5%
<b>Total Expenses</b>	<b>351.4</b>	<b>370.0</b>	<b>362.0</b>	<b>423.60</b>	<b>369.5</b>	<b>-12.8%</b>	<b>5.2%</b>	<b>1,290.5</b>	<b>1,525.1</b>	<b>18.2%</b>

# Financial Indicators

	FYE21	FYE22	FYE23	FYE24
PBT (RM mil)	324.9	526.8	547.0	565.2
PAT (RM mil)	234.0	365.4	417.7	424.0
Weighted average no. of ordinary shares (mil)	255.3	255.3	255.3	510.6**
Basic EPS (RM)*	0.44	0.70	0.80	0.81
NTA per share (RM)*	3.3	3.9	4.6	5.2
ROE (%)	13.8	19.2	18.8	16.7
ROA (%)	2.3	3.6	3.9	3.6
Capital Adequacy Ratio (%)	24.0	26.8	27.1	24.4
Debt-to-Equity Ratio (x)	3.8	3.1	3.0	3.5
Share Price (RM)*	5.8	7.3	6.0	6.34
PER (x)	13.3	10.6	7.5	7.8
Market Capitalisation (RM mil)	2,992	3,748	3,064	3,237

\* The Basic EPS and NTA per share restated for FYE 2021, 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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