



AEON CREDIT SERVICE

Q4 FYE26 Financial Results

7 April 2026

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KEY HIGHLIGHTS

Economic Outlook and Financial Results Overview








Loan growth 11.4% YoY with momentum in middle-income segment. PAT resilient attribute to robust revenue growth

 GDP	 Inflation Rate	 Unemployment Rate	 OPR
6.3% 4Q25	1.4% Feb26	3.0% Jan26	2.75%

Remarks

- **FYE26 PAT recorded at RM383.2 mil**, supported by strong revenue growth, partially offset by higher impairment losses and operating expenses in line with increased transaction and financing volumes.
- Share of losses from AEON Bank amounted to RM85.2 mil, mainly due to investments in technology, personnel and marketing to support business banking rollout.
- **Loan growth of 11.4% YoY**, driven by continued penetration of the middle-income segment supported by targeted marketing initiatives and seamless onboarding process.

FYE26 Results

 Total Revenue	 Operating Profit	 Profit After TAX	 ROE	 Loan Growth
RM2.5 BIL +12.3% YoY	RM622.7 MIL +7.0% YoY	*RM383.2 MIL +3.4% YoY	13.1% -0.5% YoY	RM1.6 BIL +11.4% YoY

* Inclusive of share of losses in an associate - RM85.2 mil

FYE26 Indicators

Meet all KPIs set for FYE2026



	FYE22	FYE23	FYE24	FYE25	Actual FYE26	Indicators FYE26	TARGET FYE2027	Remark
Loan Growth	-2.2%	9.9%	12.9%	15.4%	11.4% 	±10%	± 8%	<ul style="list-style-type: none"> Driven by digital onboarding initiatives and growth strategies to acquire M40 customer, tighten control on young-age and low-income group
Cost-to-Income (exclude IL)	32.0%	28.7%	28.3%	28.2%	28.2% 	< 30%	< 30%	<ul style="list-style-type: none"> Revenue increased underpinned by higher loan growth CIR maintain at 28.2%
ROE	19.2%	18.8%	16.7%	13.6%	13.1% 	± 12%*	± 12%*	<ul style="list-style-type: none"> Higher revenue partially offset by higher operating expenses and share of losses from an associate, AEON Bank
Dividend Payout Ratio	33.9%	30.3%	34.0%	39.6%	40.3% 	> 30%* of PAT	> 30%* of PAT	<ul style="list-style-type: none"> Proposed final dividend of 15.75 sen per share and special dividend 2.00 per share Full year dividend amounts to 30.75 sen per share including interim dividend

* Incorporating proportionate share of AEON Bank results

Robust brand visibility and bringing “Finance” closer to everyone

Key Business Strategy Focus in FYE26

1

Customer Acquisition and Cross Selling via AEON Wallet and AEON Loyalty Programme

4

Deepening Collaborations with AEON Group of Companies in Malaysia

2

Enhancing Competitiveness via FinPlus Membership and Pre-Approval Model

5

Establishing AI Infrastructure and Data Driven Management

3

Driving Cost Efficiency through Digital Transformation and Automation

6

Talent Development and ESG Integration

Our Expected Outcome and Indicators

Become a comprehensive retail financial provider with robust financial performance

Enhance internal capabilities and operational excellence to drive future growth

Grow our customer portfolio, with a greater focus on the aspirational middle-income group

Strengthen our position as a trusted, ESG-leading company

1 Customer Acquisition and Cross Selling via AEON Wallet and AEON Loyalty Programme

AEON Card Launch



1st Motorcycle credit card in the market, new target segment to grow cards portfolio



Credit card with AEON Membership privileges, aimed at expanding fee-based income and strengthening AEON Group synergies

Brand Presence



Motorsport partnerships to enhance branding visibility and reach targeted customer segments

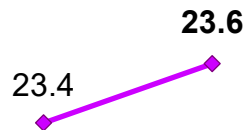
Flagship Branch



Expansion of Flagship branch concept to regional locations

Our Achievements

Market Share (%)



FYE25 FYE26

Motorcycle Financing

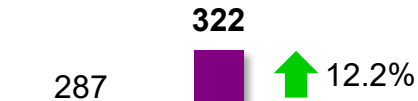
Market Share (%)



FYE25 FYE26

Personal Financing

Card in Circulation (000)



FYE25 FYE26

Credit Card

Biker Card Issuance

16k

Biker card Issuance
(since launch)

NPS



FEB25 FEB26

Net Promoter Score (NPS)

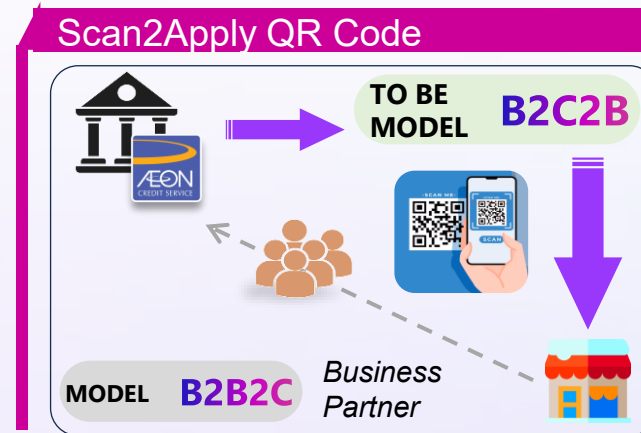
2 Establishing Competitive Advantage by FinPlus Membership and Pre-Approval Concept

FinPlus Membership

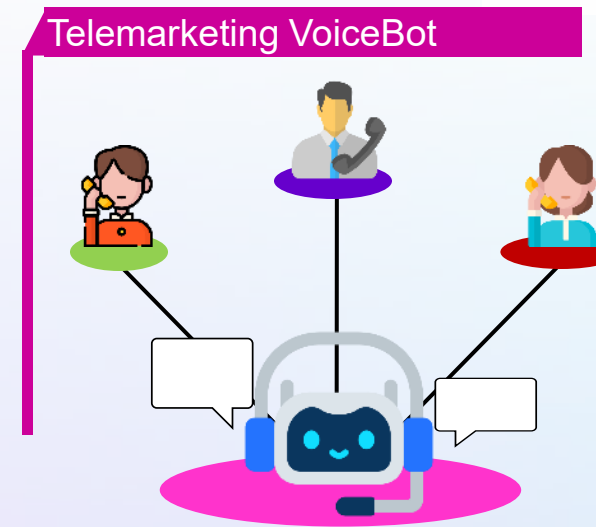
Introduction of tiered Loyalty Programme

FinPlus Membership

AEON FinPlus, a tiered membership programme within the AEON Wallet app, drives higher product applications through pre-approved features while enhancing financial rewards



Launched of Scan2Apply QR code at AEON Credit merchants, integration of AEON Wallet for Easy Payment product self-onboarding



Our Achievements

Accumulated
Wallet Users

1.9M

Repayment
via Wallet

RM3.0 bil
(+81% vs LY)

AMP Recruitment
Counters

Reduced 33

Sales from FinPlus
Member ratio

36.6%

Self-onboarding

57%
(+18% vs LY)

3 Driving cost efficiency through digital transformation and automation

Collection Automation



AI CHATBOT

Natural voice response by AI allowed for deposit instructions and follow-up calls

Collection voicebot launched, increase calling productivity through extended automated calling hours

Data Robot



Credit risk optimization via score modelling, shift toward analytical self-sufficiency to enhance portfolio quality

Dunning by Pool



Fully utilization dunning by pool approach via new collection system to improve productivity

Telephony System



Introduced unified communicator telephony system in Sep25, enabled nationwide call routing

Auto Judge Ratio

50% → 53%

FYE25 FYE26

Auto Approval Ratio

24% → 26%

FYE25 FYE26

Portfolio Shift Score (A-C)

51% → 62%

FYE25 FYE26

Improve productivity

= 63

Manpower monthly outbound call capacity

D0 Collection

97.6% → 97.6%


FYE25 FYE26

4 Collaborations with AEON Group of Companies in Malaysia


AEON Bank

AEON Retail


AEON Insurance



AEON Bank Savings Account Cross sell




AEON Bank Personal Financing-i Coss Sell



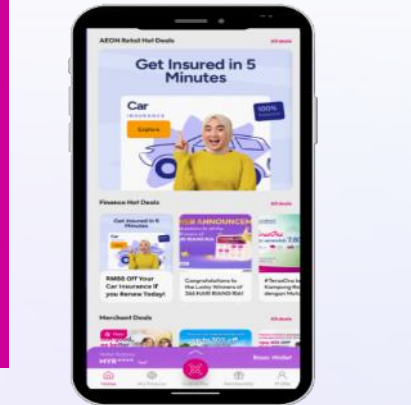
AEON Bank Business Account Acquisition

AEON Retail




Actively participated in AEON Retail campaigns, driving growth in wallet penetration and attracting AEON Shoppers

AEON Insurance



Integrating insurance services into AEON Wallet to consolidate AEON products within single app

AEON Living Zoen



Establish AEON360 to build a unified membership and data ecosystem that integrates AEON's retail, financial and digital services, enabling data-driven marketing and cross selling

Our Achievements

RM7.4 mil
Personal Financing Disbursement to AEON Bank CASA

19k
Accounts Opened AEON Wallet x AEON Bank Sales Challenge Programme

RM6.0 mil
AEON Bank Personal Financing Cross Sell

819
Application AEON Bank Business Banking Merchant Company Account Opening

↑ 20%
AEON Wallet QR sales Transaction

5 Establishing AI Infrastructure and Data Driven management

1 DATA FOUNDATION



Strengthening Data Governance

What we did:

May 2025

CDO Appointed

Established Group Data Management Department

What's next

Build Data & AI talent; lead Groupwide Data & AI initiatives

2 GOVERNANCE & FRAMEWORK



Data & AI Governance & Strategy

What we did:

Feb 2026

Data & AI Governance Policy Approved

What's next

Roll out key Data & AI Standards; Strengthen governance, controls, and consistency.

3 ANALYTICS & INSIGHTS



Analytics-Driven Decision Making

What we did:

Working committees formed: Business & reporting requirements in progress

What's next

Analytics Platform

Outcome:

- ✓ Strong governance foundation
- ✓ Controlled AI adaption
- ✓ Scalable analytics for better decisions

SLL Performance

FYE26 marks the final year of our Sustainability-Linked Loan (SLL) commitment

FYE26 result:

- **SPT1**
~RM379 million
- **SPT2**
~ 79% reduction (base year FYE22)



***SPT-1**
RM50 mil
(Target for FYE26)

SPT-2
40% Reduction
(base year FYE22)



Customers & Communities

- **CSR investment:** RM1.7 mil
- **Benefited > 7,000 individuals** initiatives including road safety campaign, festive donations, disaster relief, community programmes and educational sponsorships

AWARDS

AEON Credit has been awarded with **Awarded Company of the Year (Financial Services) for Environmental Stewardship and Community Care**

Sustainable Finance

RM500 mil largest Social Loan in Malaysia

- RM300 mil of social loan has been allocated to eligible low-income group in FYE26



FTSE4Good
Bursa Malaysia Index
improved from 3.2 to **4.0**



SUSTAINALYTICS

21.4
medium risk
rating



'AA'
rating for MSCI ESG
Rating 2025

S&P Global
Ratings

Rating improved from 35
to **46**

6 Driving culture and retention through engagement

Employee Benefits

- Comprehensive benefits improvements, including healthcare upgrades, Flex Benefits expansion, Family Care Leave, and expanded Flexible Working Hours arrangements company-wide
- 35 nationwide physical and mental wellness sessions, along with 37 engagement and educational activities to enhance employee participation and awareness



Digital Working Environment

- Launch eBuddy, Ai assistant for internal documents retrieve and general enquires

Young Talent Development

- Young Talent Development Programme
- Established the framework and high-level governance for job rotation in FYE26.
- Total learning hours remained strong at 116k



HR Asia Best Companies To Work In Asia 2025 – Malaysia Region



Malaysia's 100 Leading Graduate Employer Award 2025



Key achievements for Personal Banking and Business banking

AEON Bank Personal Banking

Mar25 Personal Financing-i



- Profit Rate: from 3.88% p.a.
- Financing: up to RM100k
- Tenure: up to 7 years

Apr25 Term Deposit-i



- 3.08% p.a for 6-month tenure
- Tenure: up to 12 months

Nov25 PA & Term Takaful (partner with Zurich)



Feb26 Zakat Payment with Tulus



AEON Bank Business Banking

Aug 25 Cash Management System & Business Current Account-i



- 1.5% p.a profit rate + 1.0% p.a bonus rate for AEON merchants

Jan 26 Business Banking Term Deposit-i



- Up to 3.28%
- Full digital payment
- As short as 1 day

Beta Testing Stage



Business Banking Financing



JomPay for Personal Banking



Acquisition Strategies

- AEON Bank's priorities on business banking products serving micro-SME, targeting the financial needs of AEON merchants, supplier, tenants and M40 customers, while leveraging on low-cost deposits from AEON Group's loan collection, disbursement and retail settlement flows to support financing
- Continued rollout of remaining business banking products
- Target acquisition of new and younger customers into the AEON ecosystem

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	FYE25	FYE26	FYE25	FYE26
	Q4	Q4		
Total Income	2.8	2.8	8.1	8.5
Total Expenses & Taxation	-48.4	-65.1	-144.7	-178.9
Loss After Tax	-45.6	-62.4	-136.6	-170.4
50% Share of Losses	-22.8	-31.2	-68.3	-85.2

(RM mil)	FYE25	FYE26
Total Assets	679.4	1,017.2
Total Liabilities	367.3	617.5
Shareholders' Fund	312.1	399.7

- RM250 million capital injection (50% AFS / 50% ACSM) in Jan'26 to strengthen AEON Bank's capital base and support growth in compliance with BNM capital requirements

Personal Banking

61%
Monthly
Active User

RM9 mil
Term
Deposits-i

RM444 mil
Total Deposits
(SA-i+SP)

RM46 mil
Personal
Financing-i
Disbursement

Business Banking (since Aug25)

RM122 mil
Term
Deposits-i

RM45 mil
Financing
Disbursed



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



Q4 FINANCIAL REVIEW

Q4 Financial Performance

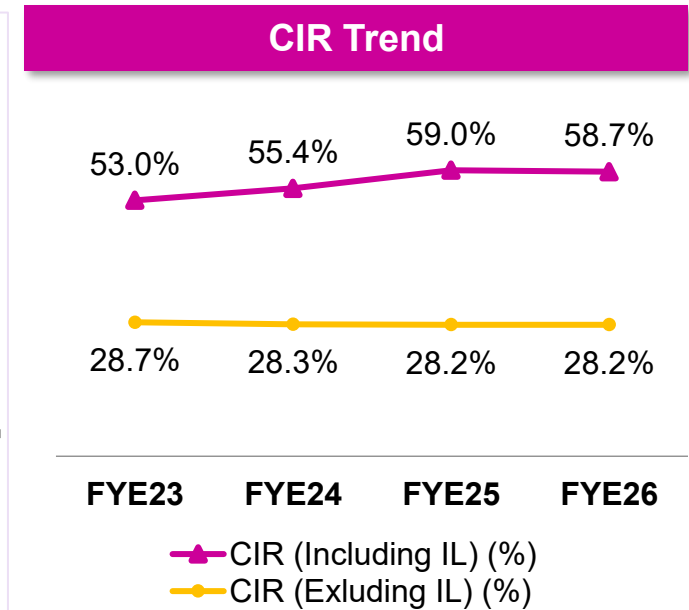
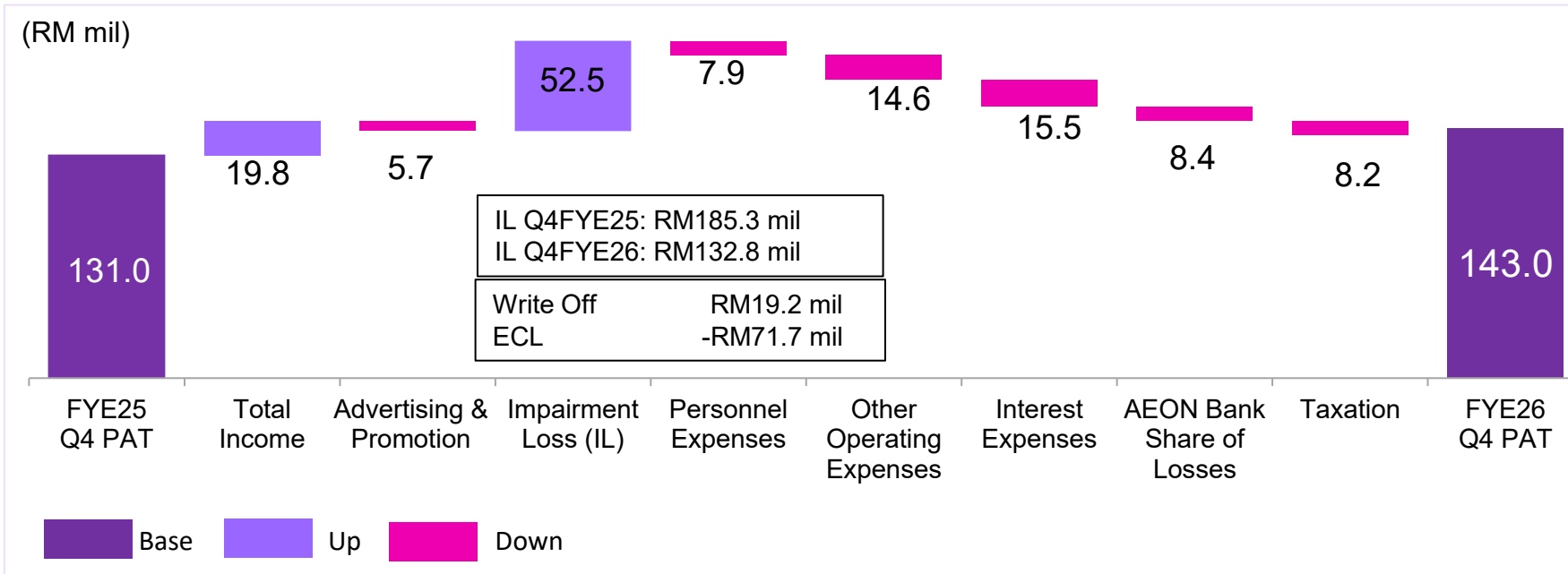


- Total Income rose 3.0% YoY, supported by stable business performance, partially offset by lower income from credit cost following the absence of one-off debt sales income recognised in the previous year.
- Operating expenses (excluding IL) increased in line with higher sales and revenue-generating activities, as well as continued investment in talent, technology and digital capabilities.
- Impairment loss declined by 28.3% YoY, mainly attributable to the ECL model refresh refinement exercise
- Operating profit before share of result in associate was recorded at RM231.1 mil, +14.1% YoY.

		Q4FYE25	Q4FYE26	Q4 YoY	FYE25	FYE26	YoY
Profitability	Total Income	663.3M	683.1	3.0%	2,457.3M	2,685.9	9.3%
	Operating Expenses (exlude IL)	-165.0M	-193.1	17.1%	-692.3M	-758.5	9.6%
	Impairment Loss	-185.3M	-132.8	-28.3%	-757.7M	-818.3	8.0%
	Operating Profit	202.5M	231.1M	14.1%	581.8M	622.7M	7.0%
	Share of results in associate	-22.8M	-31.2M	36.7%	-68.3M	-85.2M	24.7%
	PBT	179.7M	199.9M	11.3%	513.5M	537.4M	4.7%
	PAT	131.0M	143.0M	9.2%	370.6M	383.2M	3.4%
	ROE	13.6%	13.1%	-0.5%	13.6%	13.1%	-0.5%
	Transaction & Financing Volume	2.2B	2.2B	2.4%	8.4B	9.0B	6.6%
	Gross Financing Receivables	14.1B	15.7B	11.4%	14.1B	15.7B	11.4%
Asset Quality	Loan Loss Coverage Ratio	209%	195%	-14%	209%	195%	-14%
	Non-Performing Loan (NPL)	2.64%	2.61%	-0.03%	2.64%	2.61%	-0.03%
	Net Credit Cost (NCC)	3.87%	4.12%	0.25%	3.87%	4.12%	0.25%

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

Continued discipline in operating cost control through digitalisation initiatives



RM mil	Q4 FYE25	Q3 FYE26	Q4 FYE26	QoQ	YoY
Total Operating Income	663.5	675.5	683.1	1.1%	3.0%
Personnel Expenses	71.9	80.1	79.8	-0.4%	11.0%
Advertisement & Promotion	8.4	15.7	14.0	-10.3%	67.7%
Other Operating Expenses	84.7	98.9	99.3	0.3%	17.2%
Total Operating Expenses	165.0	194.7	193.1	-0.8%	17.1%
CIR %	24.8%	28.8%	28.3%		

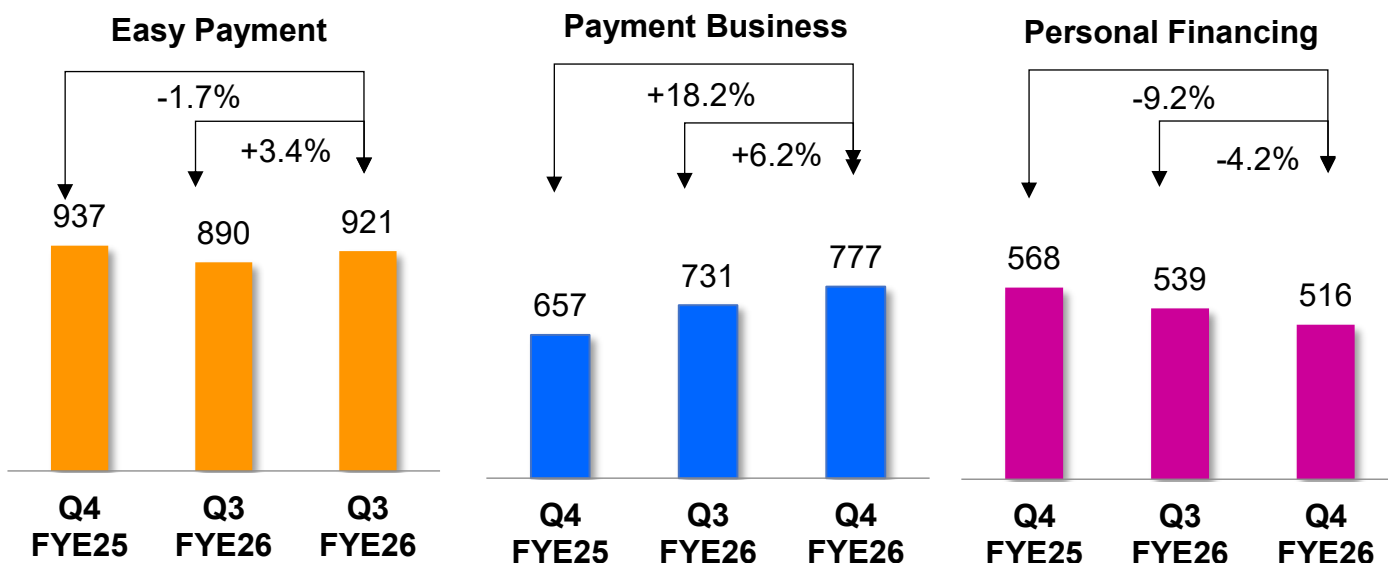
- Income grew 3.0% YoY, driven by higher receivables growth and transaction volume
- Operating expenses increased YoY, driven by continued investments in talent and technology, as well as higher sales-and-income related costs to support business growth
- CIR excluding impairment loss (IL) remained stable at 28.2%, reflecting disciplined cost management
- Continue transformation through digitalization initiatives to enhance operational and resource efficiency

Total Transaction and Financing Volume



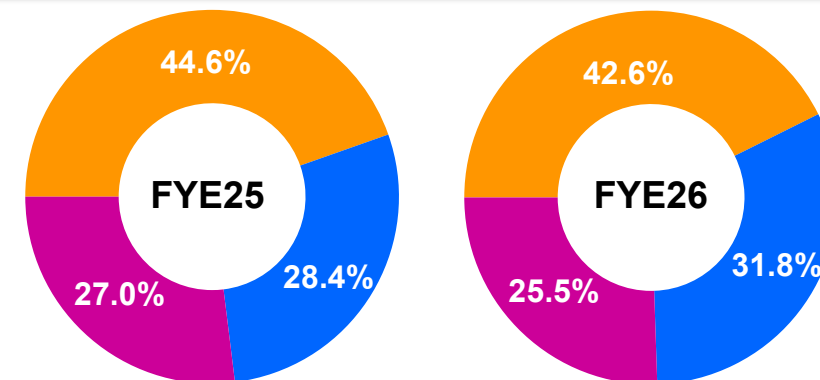
Personal Financing declined following strategic shift toward better asset quality; Notable growth for Payment Business driven by higher CIC and strategic campaigns

Total Transaction & Financing Volume (RM mil)



Volume (RM mil)	Q4 FYE25	Q3 FYE26	Q4 FYE26	QoQ	YoY
Easy Payment	937	890	921	3.4%	-1.7%
Payment Business	657	731	777	6.2%	18.2%
Personal Financing	568	539	516	-4.2%	-9.2%
Total	2,162	2,160	2,214	2.5%	2.4%

Transaction & Volume by Types



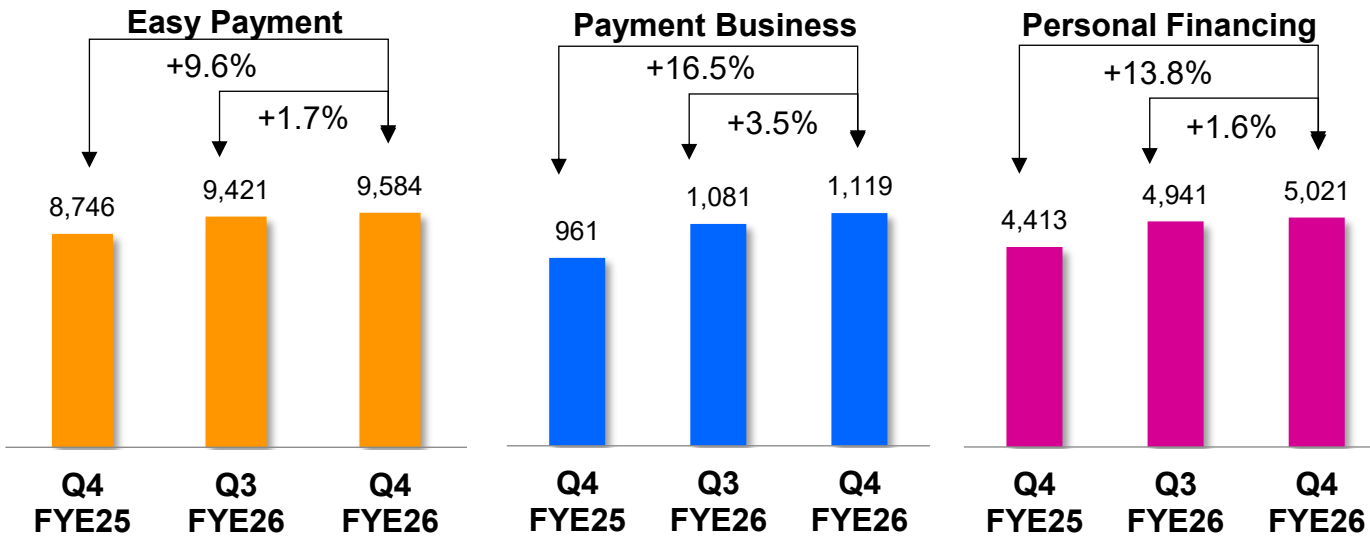
- Payment business increased 6.2% QoQ and 18.2% YoY, underpinned by stronger consumer spending, effective campaigns and larger Card in Circulation (CIC) base following the Biker Card launch
- Vehicle Financing growth is driven by Marvelous merchant management and profit-sharing programme. Superbike financing rose 72.7% YoY, supported by rising demand for maxi scooters
- Personal Financing declined QoQ and YoY, reflecting a strategic shift towards higher-quality asset portfolio acquisition, leverage on FinPlus membership to acquire better good scores customer
- Continued expansion via AEON Wallet self-onboarding, strategic collaborations and leveraging the AEON Group ecosystem

Total Gross Financing Receivables

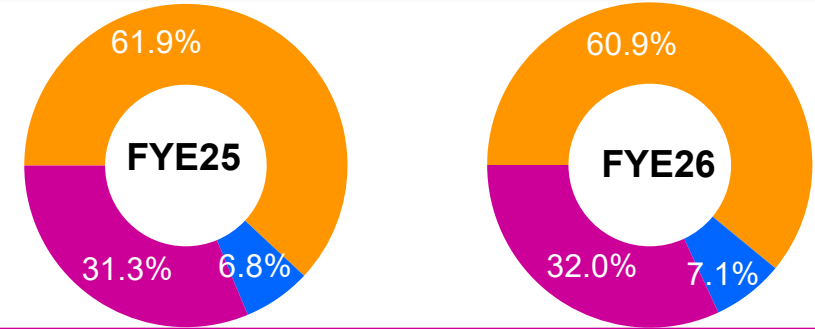
Strong growth trajectory in financing, underpinned by expansion of M40 segment and premium products



Gross Financing Receivables (RM mil)



Gross Financing Receivables by Types



Receivables (RM mil)	Q4 FYE25	Q3 FYE26	Q4 FYE26	QoQ	YoY
Easy Payment	8,746	9,421	9,584	1.7%	9.6%
Payment Business	961	1,081	1,119	3.5%	16.5%
Personal Financing	4,413	4,941	5,021	1.6%	13.8%
Total	14,120	15,443	15,724	1.8%	11.4%

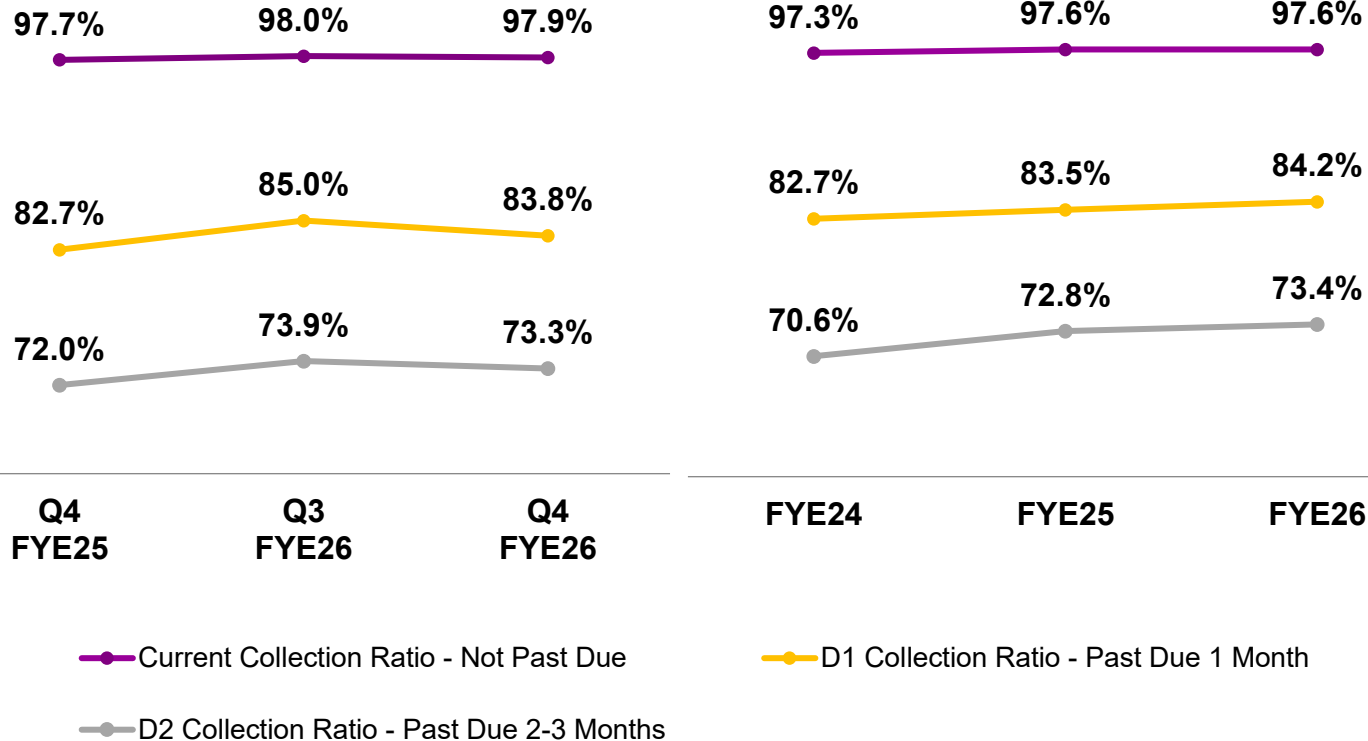
- Gross Financing Receivables increased 1.8% QoQ and 11.4% YoY to RM15.7 bil with growth across all products except Objective and SME Financing
- Superbike Financing growth of 51.2% YoY, reflecting a shift towards higher-score customers and premium product
- Payment Business targeting the middle-income group, coupled with the new card launches, lifted receivable by 16.5% YoY, increasing portfolio share to 7.1%
- Personal Financing recorded marginal QoQ growth due to credit refinement on young age and low-income group
- Continued focus on digital onboarding adoption and strengthening asset quality

Asset Quality

Enhancing segmental calling and risk strategies to boost collection performance



Collection Ratio



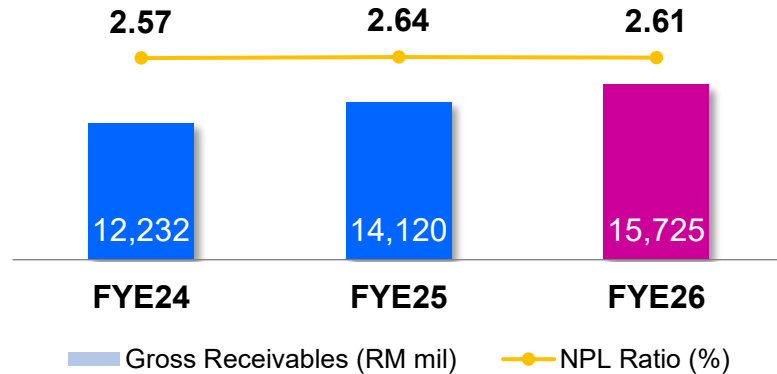
- Average collection performance for FYE26 improved YoY, despite weaker performance in the first half due to dunning by pool approach.
- Remedial actions included optimised staff deployment, strategic billing arrangements and system investments drove subsequent collection improvements
- Ongoing key measures:
 - Offering financing assistance programs for customer with repayment challenges, including refinancing options
 - Segmentation call strategy and targeted campaigns to reduce early-stage delinquency
 - Continue enhance the AI Voice bot to improve productivity

Asset Quality (cont'd)

Credit cost expanded in line with higher financing growth



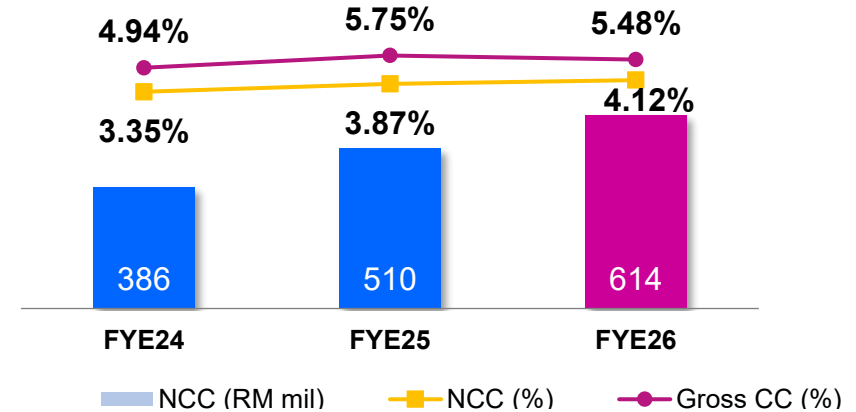
Non-Performing Loan (NPL)



(RM mil)	FYE24	FYE25	FYE26
Receivables	12,232	14,120	15,724
Balance D3+	315	373	411
NPL (%)	2.57	2.64	2.61

- NPL stood at 2.61%, lower compared to FYE25, reflecting the effectiveness of risk management measures implemented
- Continue to enhance risk-based collection and credit assessment through digitalisation, improved scoring models, and refined credit criteria to strengthen asset quality

Net Credit Cost (NCC)

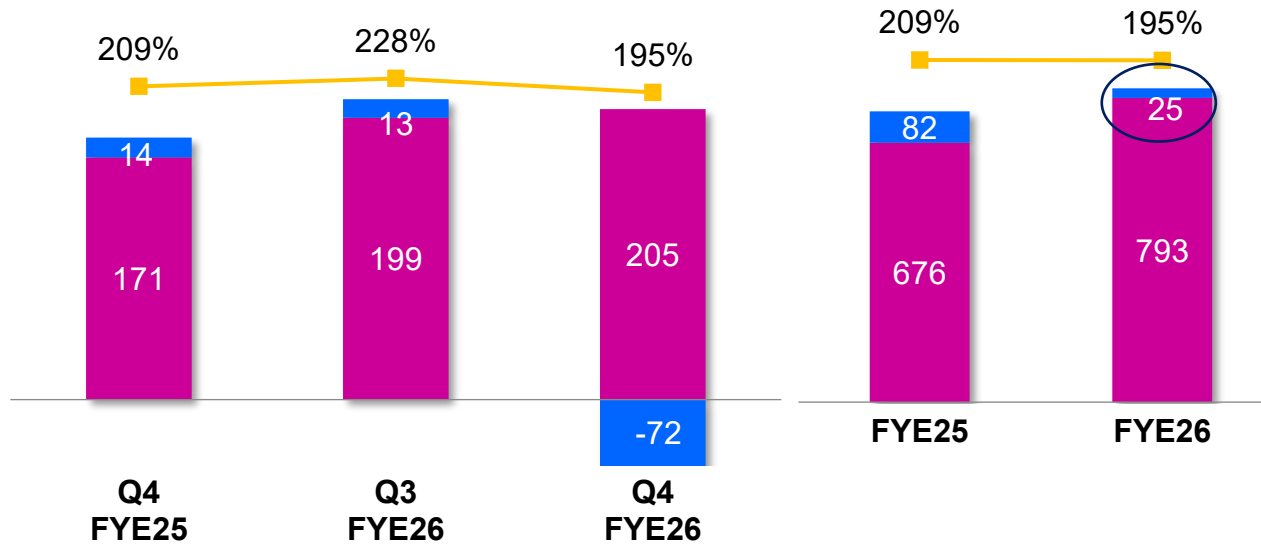


(RM mil)	FYE24	FYE25	FYE26
Total IL	570	758	818
(-) Bad Debt Recovered	184	195	204
(-) Debt sale Recovered	-	53	-
NCC	386	510	614

- Increased in NCC driven by higher ECL from receivables growth and delinquent account movement, coupled with lower bad debt recovered due to the absence of debt sales exercises last year
- Continued monitoring underperforming segments while enhancing auto-approval rates for high score customers

Impairment Loss Analysis

Credit cost expanded in line with higher financing growth



RM' Mil	Movement
Impact on Delinquency movement of Receivables	129
Impact on change in ECL %	27
Impact of AKPK Restaging	(131)
ECL Ratio	25

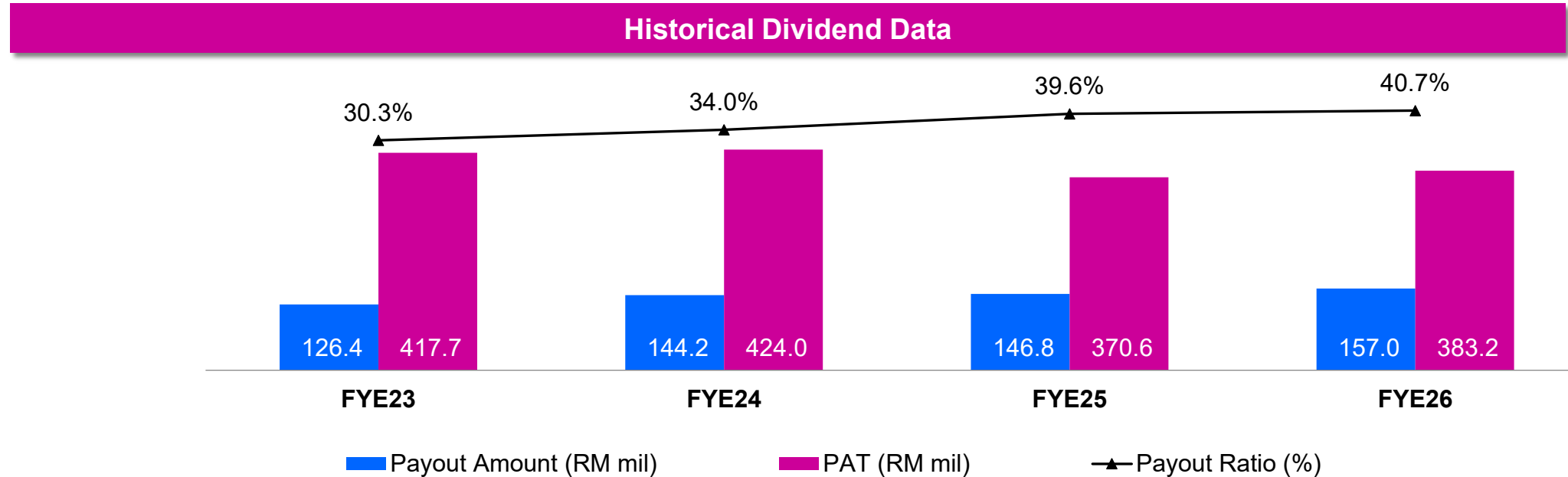
■ Write Off (RM mil) ■ IL Provision & Management Overlay (RM mil) — Loan Loss Coverage Ratio (%)

(RM mil)	FYE25 Q4	FYE26 Q3	FYE26 Q4	FYE25	FYE26	YoY
Write Off	171	199	205	676	793	17.4%
IL Provision	14	13	-72	132	25	-69.5%
Management Overlay	-	-	-	-50	-	-
Total IL	185	212	133	758	818	8.0%
Write Off vs Receivable	1.31%	1.29%	1.30%	5.03%	5.05%	

- Q4 Bad debt write-off recorded at RM205 mil, mainly driven Auto and personal financing, particularly among young age customers.
- Write off vs receivables at 5.05%. Ongoing credit tightening in Auto and Personal Financing, with a focus on young age and low-score customers
- Impairment loss reversal in Q4 was mainly attributed a one-off adjustment of RM131 mil arising from the restaging of AKPK provisions from stage 3 to stage 2, offset by receivables movement of RM129 mil and ECL refresh of RM27 mil respectively

Dividend

Maintaining a payout ratio >30% to reward shareholders



Sen	FYE23	FYE24	FYE25	FYE26
Interim	**14.25	14.25	14.25	13.00
Final	10.50	14.00	14.50	15.75
Special	-	-	-	*2.00
Total	24.75	28.25	28.75	30.75

* Declared special dividend in line with AEON Credit's 30th Anniversary celebration in 2026

Both final and special dividends are subject to the approval of shareholders at the forthcoming 29th Annual General Meeting

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

Q4FYE26 - Corporate Social Responsibilities Key Activities

Empowering communities through on-going engagements and environmental conservation



Malaysian AEON Foundation



466 homecare boxes distributed during AEON Bantu Flood Relief, Kuantan



48 children joined Chinese New Year charity shopping

Social Initiatives



172 blood pints donated during AEON Credit Pre-Ramadan Blood Donation Drive

Environmental



1,000 mangrove trees planted at Cherating, Pahang

Financial Wellness



Young Financial Wellness Programme at MRSM Tun Abdullah Ahmad Badawi and MRSM Batu Pahat (457 secondary students participated)



KEY STRATEGIES AND MOVING FORWARD

Key Business Strategies in FYE27



Vision

Transform into a Financial Platform connecting individuals & retailers in Malaysia

Strengthening Credit Card Business and Improving Payment Business	Cost Reduction through Operational Efficiency	Establishment of AI Office and Development of Data Infrastructure	Building a Group Collaboration Framework	Development of Management Team and Open Communication
<ul style="list-style-type: none"> 1) Renewal and revamp of AEON card 2) AMP Card Suspension and service counter reduction 3) Cross-selling using points programme 	<ul style="list-style-type: none"> 1) Introduce AI bots to reduce IL cost and personnel expense 2) Increase auto-Assessment through FinPlus 	<ul style="list-style-type: none"> 1) Establish AI Office 2) Formulate Group data strategy 3) Build data infrastructure 	<ul style="list-style-type: none"> 1) Establish Group collaboration department 2) Define Group governance policies 3) MidTown Group flagship store project 	<ul style="list-style-type: none"> 1) Appoint Deputy CEO 2) Nominate Division Head successors & start training

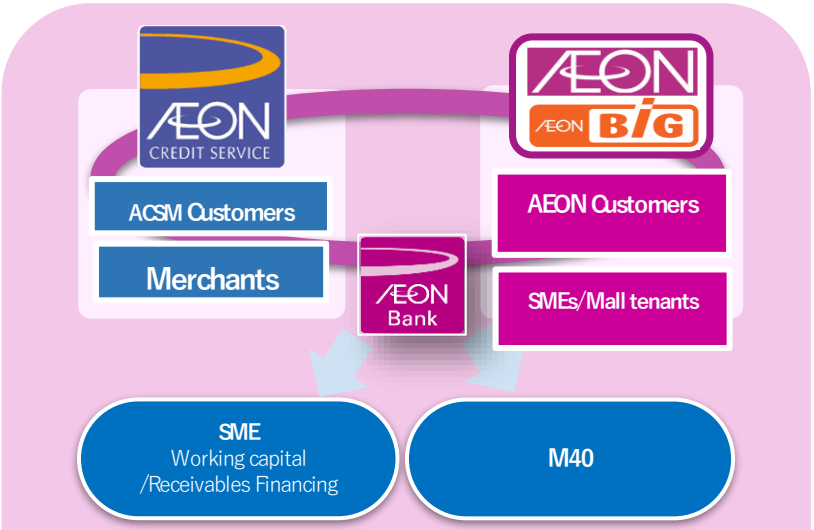
KPI for FYE2027

Consolidated ROE	Dividend	Cost to Income Ratio	Auto-Judge Rate	Collection ratio D0	App New Sign-up Count	Loan Growth
± 12%	> 30% of PAT	< 30%	55.0%	98.2%	1.0mil	± 8%

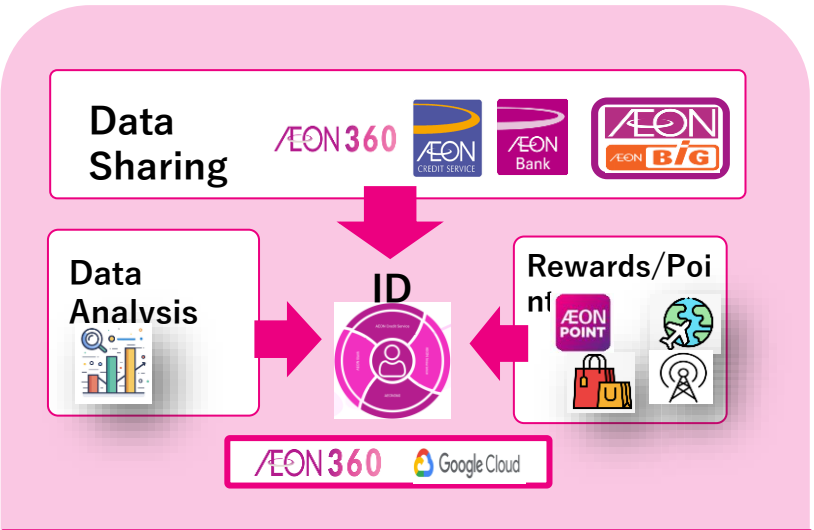
Building a Group Collaboration Framework



AEON Bank



AEON360



AEON Insurance



Acquisition of Personnel/Corporate Bank accounts
Strengthening appeals to AEON and ACSM customers and business partners business partners



Strengthening Revenue-Generating Asset
Acquiring funding needs for ACSM merchants, implementing loan refinancing or existing ACSM customers



Low-interest, stable financing



Build a unified and secured data infrastructure



Transform AEON Points into a lifestyle and sustainability currency



Establish data monetization and retail media capabilities



Drive Digital Insurance via AEON wallet



Grow the affinity business
by strengthening existing motorcycle merchant relationships and new partnerships



Drive new corporate revenue
by expanding into Cyber Protection and Employee Benefits insurance business.



APPENDICES

Performance Highlights



(RM mil)	Q4 FYE25	Q1 FYE26	Q2 FYE26	Q3 FYE26	Q4 FYE26	QoQ	YoY	FYE25	FYE26	YoY
Total Transaction & Financing Volume	2,162.2	2,248.9	2,345.2	2,160.2	2,213.5	2.5%	2.4%	8,413.9	8,967.7	6.6%
Easy Payment Financing	937.0	1,010.1	1,003.7	890.1	920.7	3.4%	-1.7%	3,753.4	3,824.5	1.9%
Payment Business	657.2	655.8	690.4	731.5	776.8	6.2%	18.2%	2,392.6	2,854.5	19.3%
Personal Financing	568.0	583.0	651.1	538.6	516.0	-4.2%	-9.2	2,267.9	2,288.7	0.9%
Total Income	663.3	653.0	674.2	675.5	683.1	1.1%	3.0%	2,457.3	2,685.9	9.3%
Operating Expenses	-350.3	-411.2	-432.5	-407.2	-325.9	-19.9%	-6.9%	-1,450.0	-1,576.8	8.7%
Interest Expenses	-110.5	-116.9	-120.1	-123.3	-126.0	2.2%	14.0%	-425.4	-486.4	14.3%
Operating Profit	202.5	124.9	121.5	145.0	231.1	59.4%	14.1%	581.8	622.7	7.0%
Share of Results in Associate	-22.8	-15.9	-18.5	-19.6	-31.2	59.0%	36.7%	-68.3	-85.2	24.7%
Profit Before Tax	179.7	109.0	103.0	125.4	199.9	59.4%	11.3%	513.5	537.4	4.7%
Income Tax	-48.7	-31.5	-30.8	-35.0	-56.9	62.5%	16.8%	-142.9	-154.3	8.0%
Net Profit	131.0	77.5	72.2	90.4	143.0	58.2%	9.2%	370.6	383.2	3.4%

Financial Summary



(RM mil)	Q4 FYE25	Q1 FYE26	Q2 FYE26	Q3 FYE26	Q4 FYE26	QoQ	YoY
Easy Payment Financing	8,746.5	9,028.0	9,278.0	9,420.7	9,583.9	1.7%	9.6%
Payment Business	960.7	987.8	1,036.6	1,081.3	1,119.3	3.5%	16.5%
Personal Financing	4,412.9	4,615.7	4,839.8	4,941.2	5,021.3	1.6%	13.8%
Total Financing Receivables	14,120.1	14,631.5	15,154.4	15,443.2	15,724.5	1.8%	11.4%
Impairment Loss	-778.4	-816.0	-861.0	-874.9	-803.0	-8.2%	3.2%
Other Assets	1,002.1	941.7	861.4	1,052.2	1,149.0	9.2%	14.7%
Total Assets	14,343.8	14,757.2	15,154.8	15,620.5	16,070.5	2.9%	12.0%
Total Liabilities	11,511.9	11,880.6	12,279.7	12,689.1	12,986.8	2.3%	12.8%
Shareholders' Fund	2,831.9	2,876.6	2,875.1	2,931.4	3,083.7	5.2%	8.9%

Operating Income



(RM mil)	Q4 FYE25	Q1 FYE26	Q2 FYE26	Q3 FYE26	Q4 FYE26	QoQ	YoY	FYE25	FYE26	YoY
Easy Payment Financing	322.1	334.0	339.4	341.1	344.9	1.1%	7.1%	1,266.4	1,359.4	7.3%
Payment Business	54.3	55.3	57.9	60.0	63.1	5.2%	16.3%	197.8	236.3	19.5%
Personal Financing	195.0	206.5	216.3	217.8	219.7	0.9%	12.6%	722.1	860.3	19.1%
Brokerage Fee*	3.6	4.1	4.3	3.5	3.8	9.3%	4.5%	14.4	15.7	8.8%
Total Revenue	575.0	599.9	617.9	622.4	631.5	1.5%	9.8%	2,200.7	2,471.7	12.3%
Other Operating Income	88.3	53.1	56.3	53.1	51.6	-2.8%	-41.5%	256.6	214.2	-16.5%
Total Operating Income	663.3	653.0	674.2	675.5	683.1	1.1%	3.0%	2,457.3	2,685.9	9.3%

*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 FYE25	Q1 FYE26	Q2 FYE26	Q3 FYE26	Q4 FYE26	QoQ	YoY	FYE25	FYE26	YoY
Impairment Loss on Receivables	185.3	229.4	243.5	212.5	132.8	-37.5%	-28.3%	757.7	818.3	8.0%
Personnel Expenses	71.9	68.4	78.8	80.1	79.8	-0.4%	11.0%	280.5	307.0	9.5%
Advertising & Promotion (A&P)	8.4	16.0	15.4	15.7	14.0	-10.3%	67.7%	52.2	61.1	16.9%
Other Operating Expenses	84.7	97.4	94.9	98.9	99.3	0.3%	17.2%	359.6	390.4	8.6%
Operating Expenses	350.3	411.2	432.6	407.2	325.9	-19.9%	-6.9%	1,450.0	1,576.8	8.7%
Interest expenses	110.5	116.9	120.1	123.3	126.0	2.2%	14.0%	425.4	486.4	14.3%
Total Expenses	460.8	528.1	552.7	530.5	452.0	-14.8%	-1.9%	1,875.4	2,063.2	10.0%

Financial Indicators



	FYE23	FYE24	FYE25	FYE26
PBT (RM mil)	547.0	565.2	513.5	537.4
PAT (RM mil)	417.7	424.0	370.6	383.2
Weighted average no. of ordinary shares (mil)	255.3	510.6**	510.6**	510.6**
Basic EPS (RM)*	0.80	0.81	0.73	0.76
NTA per share (RM)*	4.6	5.2	5.5	6.0
ROE (%)	18.8	16.7	13.6	13.1
ROA (%)	3.9	3.6	2.8	2.5
Capital Adequacy Ratio (%)	27.1	24.4	22.7	20.6
Debt-to-Equity Ratio (x)	3.0	3.5	3.8	3.8
Share Price (RM)*	6.0	6.3	5.8	5.8
PER (x)	7.5	7.8	7.9	7.6
Market Capitalisation (RM mil)	3,064	3,237	2,961	2,961

* The Basic EPS and NTA per share restated for 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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THANK YOU

Mr Lee Kit Seong

Chief Corporate Officer
leeks@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