

Press Release

For Immediate Release



AEON CREDIT SERVICE

AEON CREDIT CONCLUDES 29TH ANNUAL GENERAL MEETING AS IT CELEBRATES 30 YEARS OF TRUSTED PRESENCE IN MALAYSIA

KUALA LUMPUR, 23 June 2026 – AEON Credit Service (M) Berhad (“AEON Credit” or “the Group”) today held its 29th Annual General Meeting (“AGM”), where shareholders were briefed on the Group’s performance and strategic progress. The meeting marked a landmark occasion as AEON Credit enters its 30th year of trusted presence in Malaysia – a milestone anchored on the theme of Trust and Appreciation.

In keeping with its commitment to delivering consistent and meaningful returns to shareholders, AEON Credit’s proposal for the payment of a final single-tier dividend of 15.75 sen per share, together with a special dividend of 2.00 sen per share, was approved by shareholders. This special dividend was declared in recognition of the Group’s upcoming 30th Anniversary, marking an important chapter in its continued growth and development.

Together with the interim dividend of 13.00 sen per share paid in November 2025, this brings the total dividend to 30.75 sen per share, amounting to RM157.01 million for FYE2026 and representing a dividend payout ratio of 40.7%.

For the financial year ended 28 February 2026 (“FYE2026”), AEON Credit delivered a commendable financial performance amid a dynamic operating environment. Total revenue increased by 12.3% year-on-year to RM2.47 billion (FYE2025: RM2.20 billion), driven by higher interest and fee income as the financing portfolio expanded.

Profit After Tax (“PAT”) for the year stood at RM383.17 million, representing a 3.4% increase year-on-year (FYE2025: RM370.61 million), after accounting for the proportionate share of losses from AEON Bank (M) Berhad (“AEON Bank”) of RM85.22 million as AEON Bank continues to mature its operations.

The Group maintained its commitment to cost discipline, with the cost-to-income ratio

(excluding impairment losses) remaining stable at 28.2% (FYE2025: 28.2%), supported by ongoing investments in artificial intelligence (“AI”) and strategic cost management initiatives. Total transaction and financing volume increased by 6.6% to RM8.97 billion.

Gross financing receivables grew to RM15.72 billion, an increase of 11.4% year-on-year, surpassing the Group’s indicative growth target of 10%, with momentum driven by strong performance in Motorcycle Financing, Superbike Financing and the Payment Business. Total assets increased by 12.0% to RM16.07 billion as at 28 February 2026.

Asset quality remained stable, with the Non-Performing Loan (“NPL”) ratio improving marginally to 2.61% (FYE2025: 2.64%), while the capital adequacy ratio remained robust at 20.6%. Earnings per share rose to 75.57 sen (FYE2025: 72.58 sen), with return on equity at 13.1%.

“2026 marks a significant milestone for AEON Credit as we prepare to celebrate 30 years of trusted presence in Malaysia. Our performance in FYE2026 reflects a year of convergence – where the strategies we have built over recent years in ecosystem integration, digital transformation, financial inclusion and sustainability leadership came together in meaningful and measurable ways,” said **Mr. Daisuke Maeda, Managing Director and Chief Executive Officer of AEON Credit.**

“The foundations of our ecosystem strategy are firmly in place. We remain focused on delivering sustainable, long-term value for our customers, shareholders and the communities we serve.”

To support its continued growth, AEON Credit advanced its digital transformation agenda across credit and collections operations during FYE2026. The auto-approval ratio reached 26% and the auto-judge ratio improved to 53%, reducing manual intervention and improving processing turnaround times. The deployment of a Voice Bot expanded outbound calling hours and boosted collection productivity, while the Unified Communicator and Telephony System elevated contact centre service levels from 80% to 90%. The Group also strengthened its data analytics capabilities through the DataRobot AI platform, supporting improved credit risk modelling and greater digital self-sufficiency in credit assessment. In May 2025, AEON Credit established a dedicated Data Management function led by a Chief Data Officer, alongside a formal Policy on Data and AI Governance – ensuring the structured, responsible and scalable adoption of AI

across the organisation.

Looking ahead, the Group remains focused on driving revenue expansion, strengthening asset quality and enhancing operational efficiency while staying agile in a dynamic market environment. For FYE2027, AEON Credit targets loan growth of approximately 8%, a return on equity of approximately 12%, and a cost-to-income ratio (excluding impairment losses) maintained below 30%. The Group will continue enhancing the AEON Wallet app as its primary digital touchpoint, embedding financing, banking, loyalty and lifestyle services into a more seamless and personalised customer experience. The continued enhancement of the AEON Loyalty Programme, alongside the FinPlus tiered membership platform, positions the Group to broaden its market reach, unlock new cross-selling opportunities and deliver sustainable long-term value for customers and shareholders alike.

All resolutions listed in the Notice of Annual General Meeting dated 22 May 2026 and tabled at the 29th AGM were duly approved by the shareholders of the Company.

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ABOUT AEON CREDIT SERVICE (M) BERHAD

AEON Credit Service (M) Berhad (“AEON Credit”) was incorporated on 6 December 1996 and converted into a public limited company on 9 February 2007 and subsequently listed on the Main Market at Bursa Malaysia Securities Berhad on 12 December 2007. Today, the business of the Group is involved in the issuance of Credit Cards, Prepaid Cards, AEON Wallet App, Easy Payment Schemes, Hire Purchase Financing for Motor Vehicles, Personal Financing Schemes, Insurance Broker, Digital Islamic Banking, and other related services. The Group currently has 5 Regional Offices, 58 branches and service centres located in the major shopping centres and towns, and a network of more than 6,000 participating merchant outlets nationwide.

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