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# 18th Annual General Meeting

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AEON CREDIT SERVICE

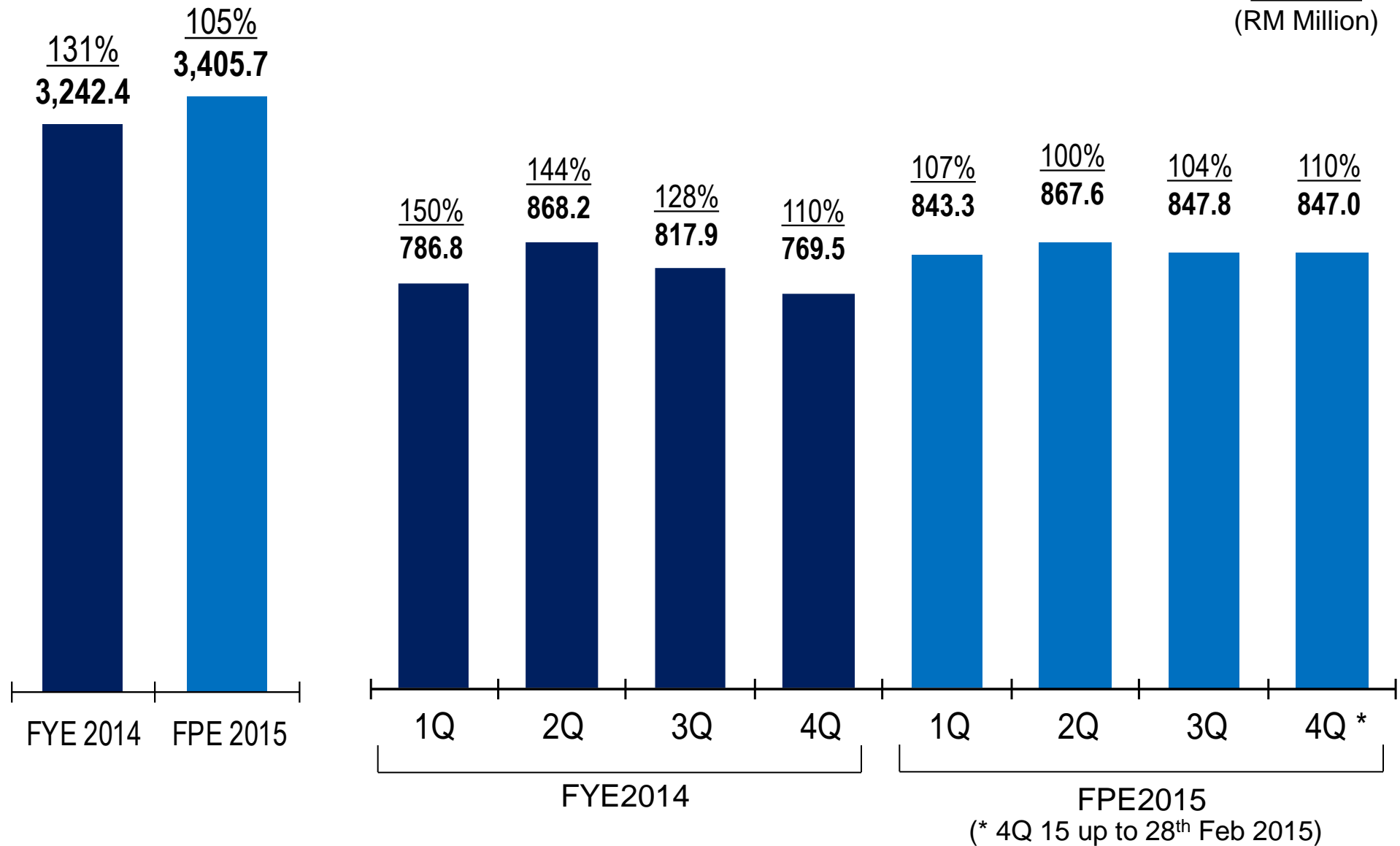
# Summary of Results FPE 2015

(RM Million)

|                                 | FPE2015          | % Y-O-Y    | % Total Operating Income |
|---------------------------------|------------------|------------|--------------------------|
| Credit Card                     | 916.256          | 102        | -                        |
| General Easy Payment            | 526.443          | 106        | -                        |
| Motorcycle Easy Payment         | 893.786          | 102        | -                        |
| Automobile Financing            | 660.083          | 159        | -                        |
| Personal Financing              | 388.043          | 74         | -                        |
| SME Business                    | 21.065           | 71         | -                        |
| <b>Total Transaction Volume</b> | <b>3,405.676</b> | <b>105</b> | <b>-</b>                 |
| <b>Total Operating Income</b>   | <b>928.380</b>   | <b>130</b> | <b>100.0</b>             |
| Total Operating Expenses        | 639.111          | 134        | 68.9                     |
| <b>Profit Before Tax</b>        | <b>289.269</b>   | <b>124</b> | <b>31.1</b>              |
| Corporate Tax                   | 73.543           | 126        | 7.9                      |
| <b>Net Profit</b>               | <b>215.726</b>   | <b>123</b> | <b>23.2</b>              |

# Total Transaction volume

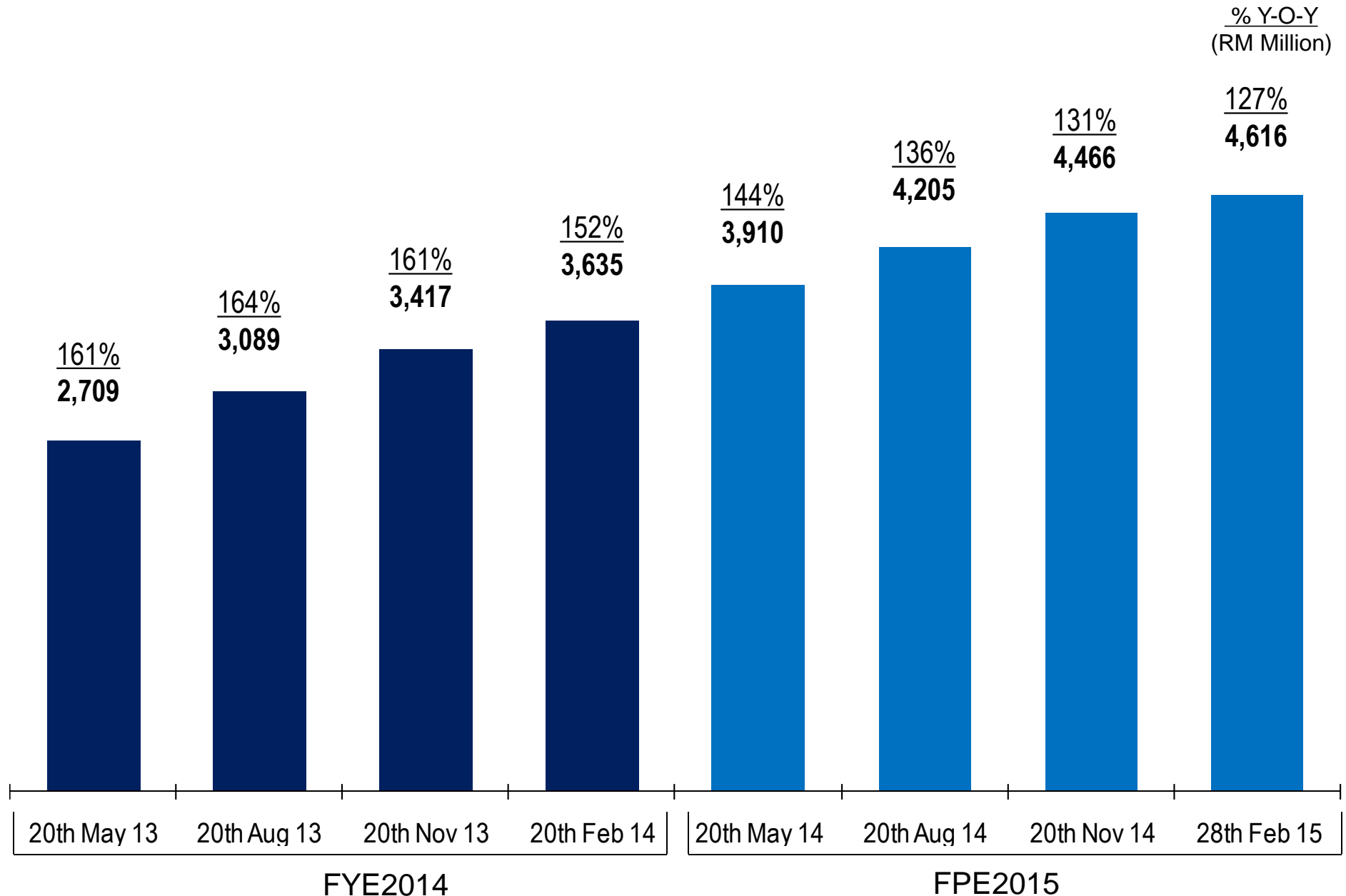
% Y-O-Y  
(RM Million)



# Summarised Financial Position as at 28<sup>th</sup> Feb 2015

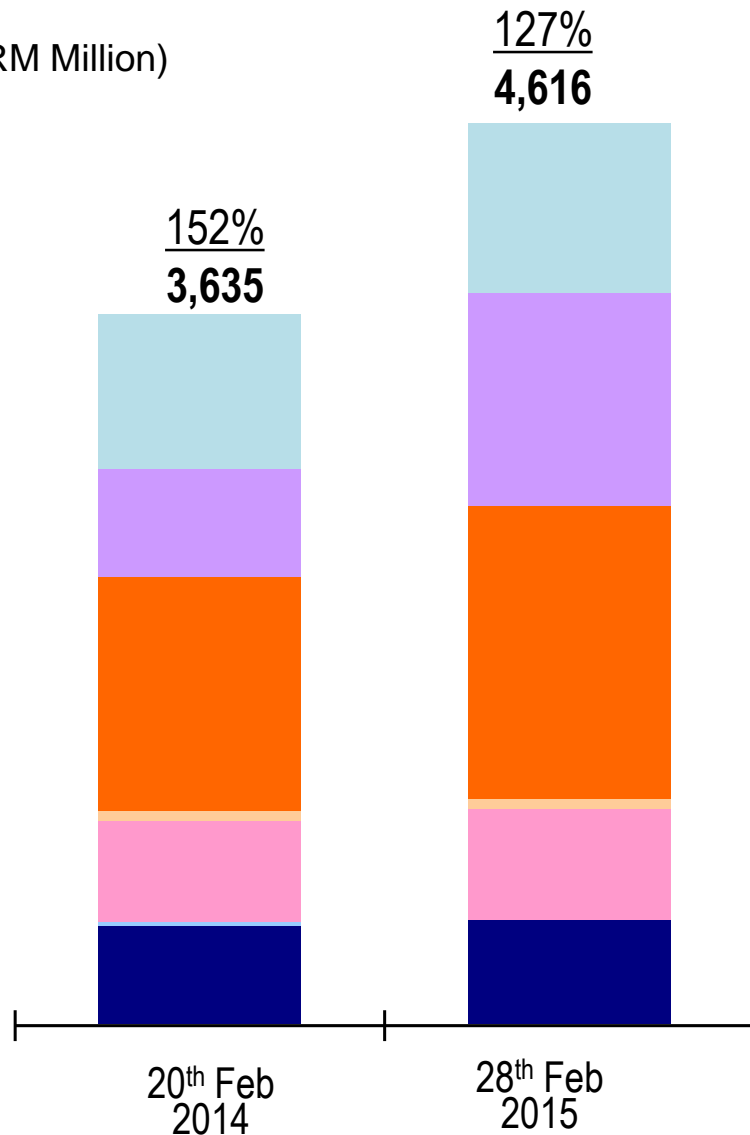
| (Unit: RM Million, %) |                                     | 20 <sup>th</sup> Feb 2014 | 28 <sup>th</sup> Feb 2015 | Share        | Difference vs LY |
|-----------------------|-------------------------------------|---------------------------|---------------------------|--------------|------------------|
|                       | Credit Card                         | 521.810                   | 540.954                   | 11.0%        | 19.144           |
|                       | General Easy Payment                | 519.925                   | 569.857                   | 11.6%        | 49.932           |
|                       | Motorcycle Easy Payment             | 1,203.003                 | 1,498.242                 | 30.4%        | 295.239          |
|                       | Automobile Financing                | 557.897                   | 1,083.556                 | 22.0%        | 525.659          |
|                       | Personal Financing                  | 785.499                   | 868.709                   | 17.6%        | 83.210           |
|                       | SME Business                        | 47.309                    | 54.234                    | 1.1%         | 6.925            |
|                       | <b>Financing Receivables</b>        | <b>3,635.443</b>          | <b>4,615.552</b>          | <b>93.7%</b> | <b>980.109</b>   |
|                       | Impairment Loss Provision           | -91.449                   | -135.298                  | -2.7%        | -43.849          |
|                       | Other assets                        | 223.292                   | 443.045                   | 9.0%         | 219.853          |
|                       | <b>Total Assets</b>                 | <b>3,767.286</b>          | <b>4,923.299</b>          | <b>100%</b>  | <b>1,156.013</b> |
|                       |                                     |                           |                           |              |                  |
|                       | <b>Total Liabilities</b>            | <b>3,121.722</b>          | <b>3,967.587</b>          | <b>80.6%</b> | <b>845.865</b>   |
|                       | <b>Shareholders' Funds</b>          | <b>645.564</b>            | <b>955.712</b>            | <b>19.4%</b> | <b>310.148</b>   |
|                       | <b>Total equity and liabilities</b> | <b>3,767.286</b>          | <b>4,923.299</b>          | <b>100%</b>  | <b>1,156.013</b> |

# Total Financing Receivables



# Financing Receivables by Products

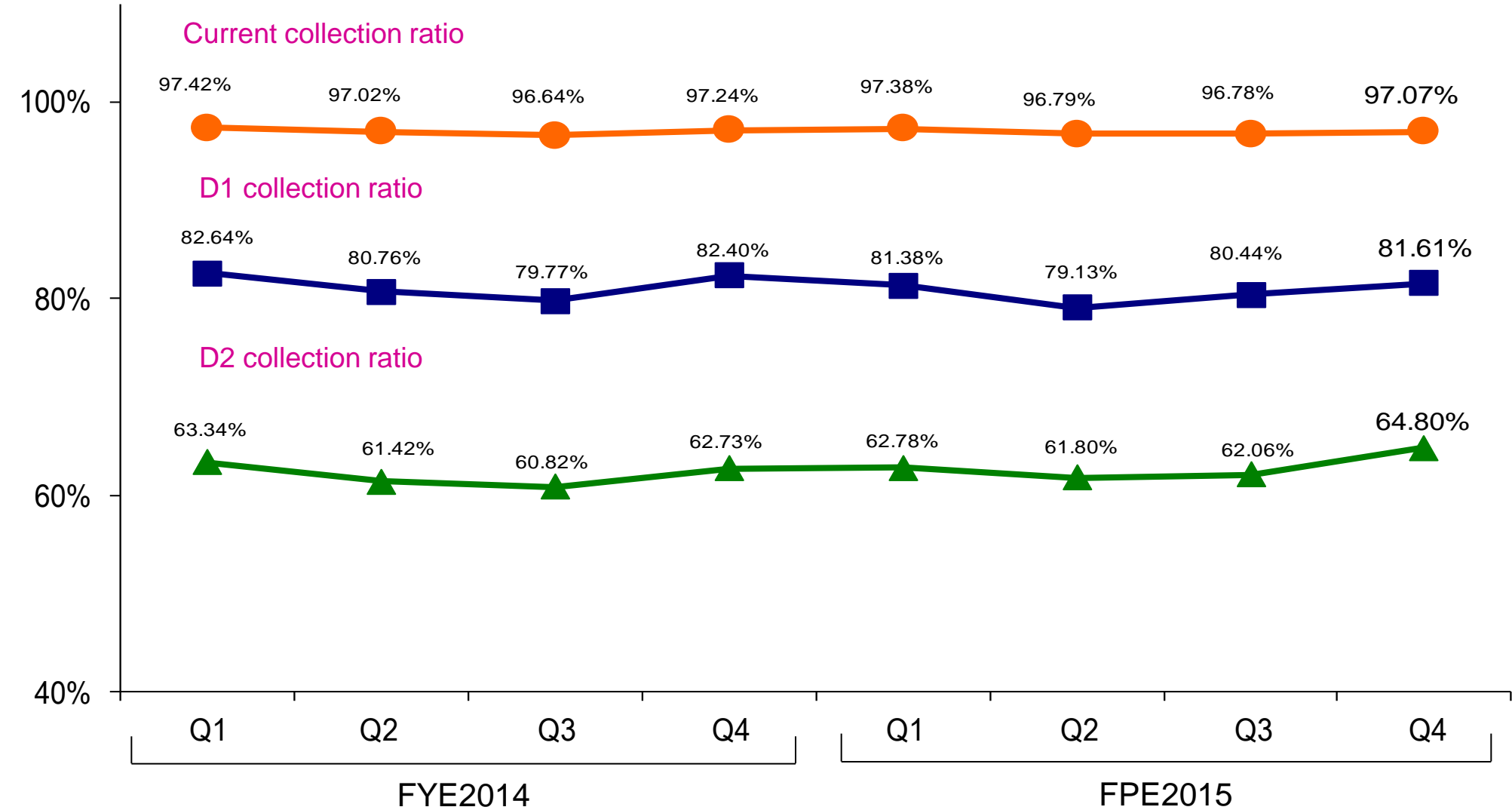
(RM Million)



## <Product Share>

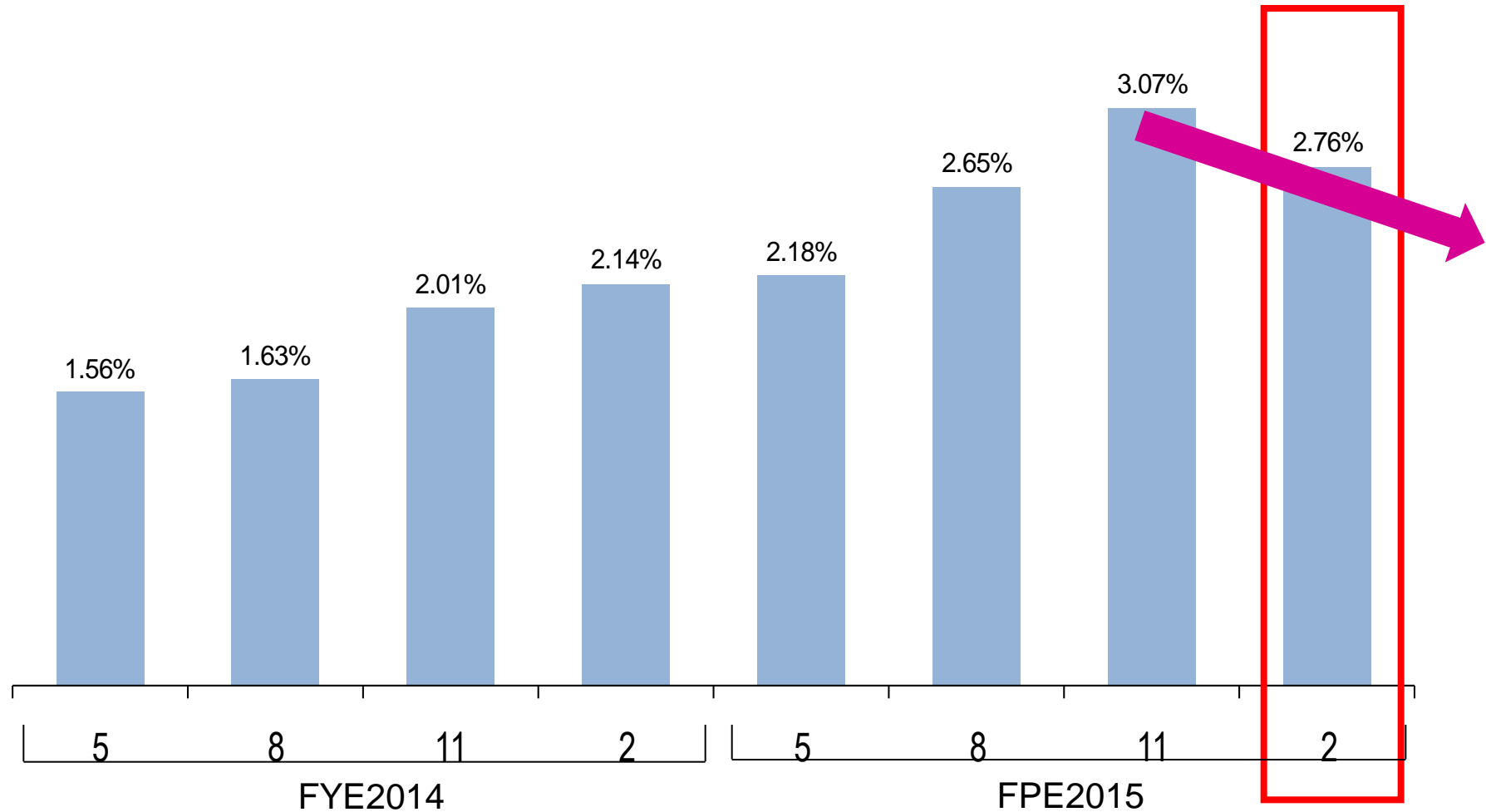
|     | 20 <sup>th</sup> Feb 2014 | 28 <sup>th</sup> Feb FPE 2015 | Difference |
|-----|---------------------------|-------------------------------|------------|
| PF  | 21.6%                     | 18.8%                         | -2.8%      |
| CEP | 15.3%                     | 23.5%                         | +8.2%      |
| MEP | 33.1%                     | 32.4%                         | -0.7%      |
| SME | 1.3%                      | 1.2%                          | -0.1%      |
| GEP | 14.3%                     | 12.3%                         | -2.0%      |
| CC  | 14.4%                     | 11.8%                         | -2.6%      |

# Movement of collection ratio



# Ratio of Non-Performing Loans (NPL)

Prudent risk management policies and portfolio management to control NPL





(Unit : RM Million)

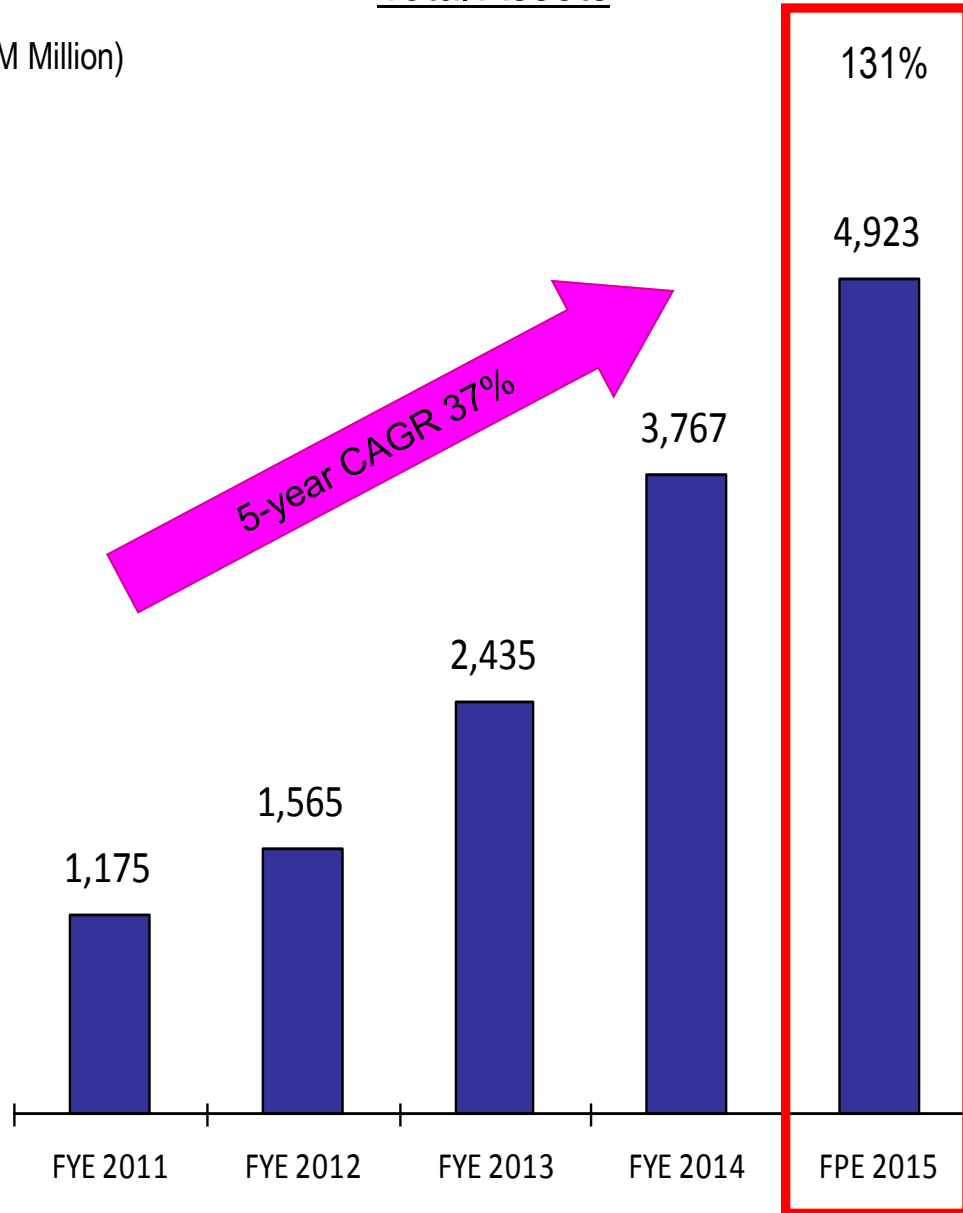
# Key Financial Indicators

|                                    | FYE2012 | FYE2013 | FYE2014 | <b>FPE 2015</b> |
|------------------------------------|---------|---------|---------|-----------------|
| Earnings per share (RM)            | 0.80    | 1.03    | 1.22    | <b>1.46</b>     |
| NTA per share (RM)                 | 2.84    | 2.98    | 3.79    | <b>4.72</b>     |
| ROE (Ordinary Shares)              | 30.7%   | 34.8%   | 36.0%   | <b>34.2%</b>    |
| ROA                                | 7.0%    | 6.7%    | 5.7%    | <b>5.0%</b>     |
| Capital Adequacy ratio             | 21.8%   | 17.6%   | 17.1%   | <b>19.4%</b>    |
| Capital ratio against receivables  | 23.0%   | 18.8%   | 18.3%   | <b>21.4%</b>    |
| Debt equity ratio (times)          | 3.6     | 4.3     | 4.6     | <b>4.0</b>      |
| Share price (RM)                   | 7.60    | 11.34   | 14.70   | <b>13.3</b>     |
| PER                                | 9.5     | 11.03   | 12.05   | <b>9.13</b>     |
| Market Capitalisation (RM Million) | 912     | 1,633   | 2,117   | <b>1,915</b>    |

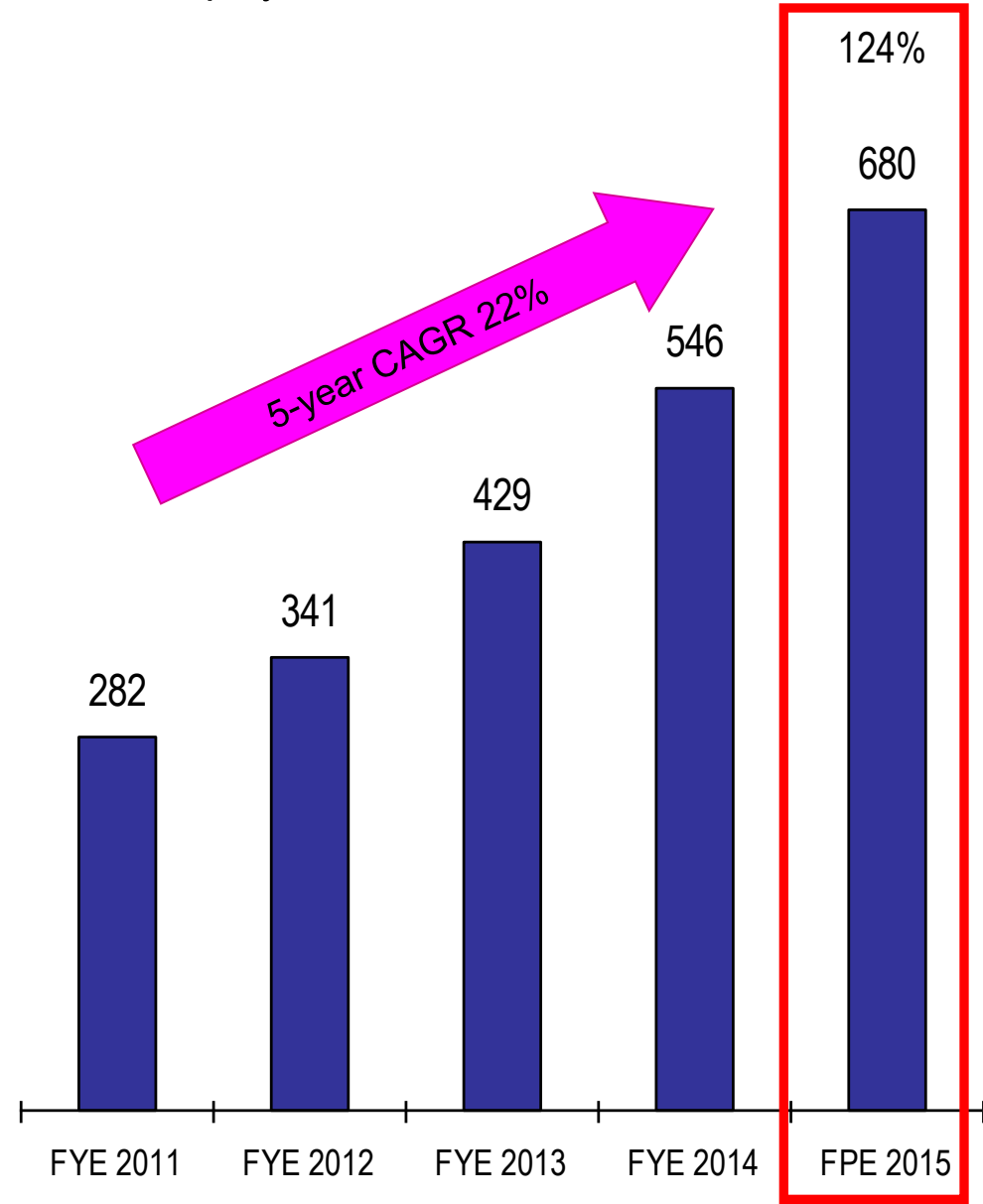
# Financial Performance

## Total Assets

(RM Million)

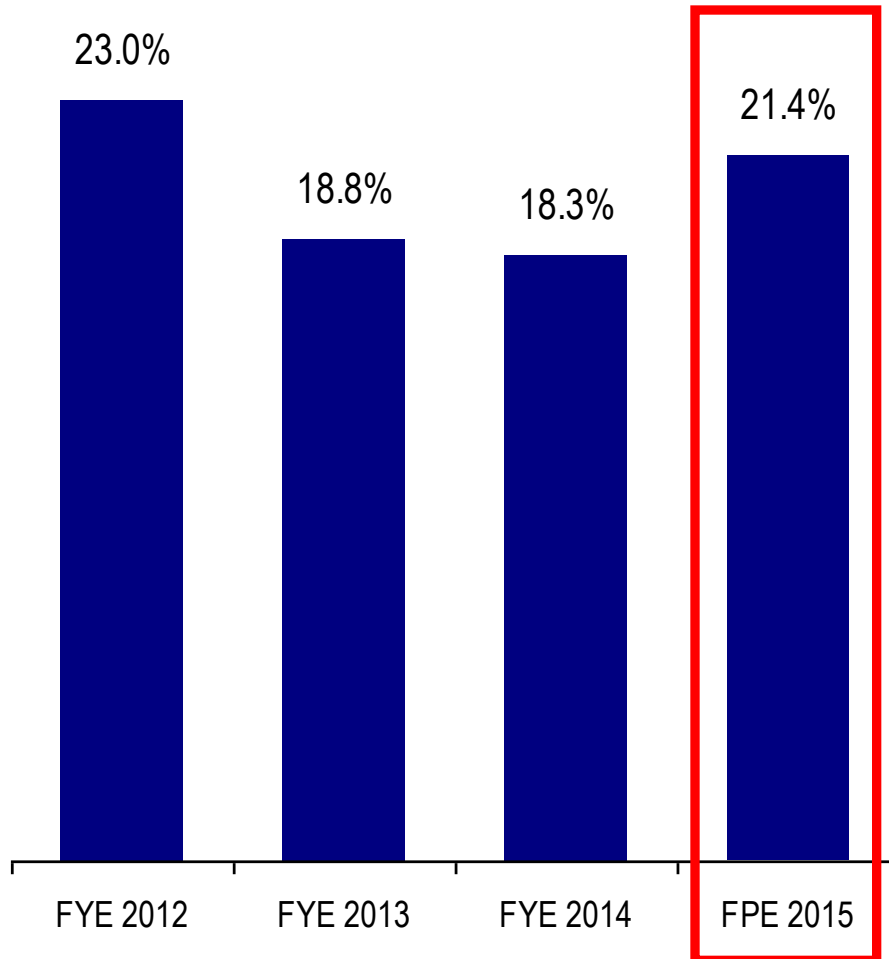


## Equity Attributable to Shareholders

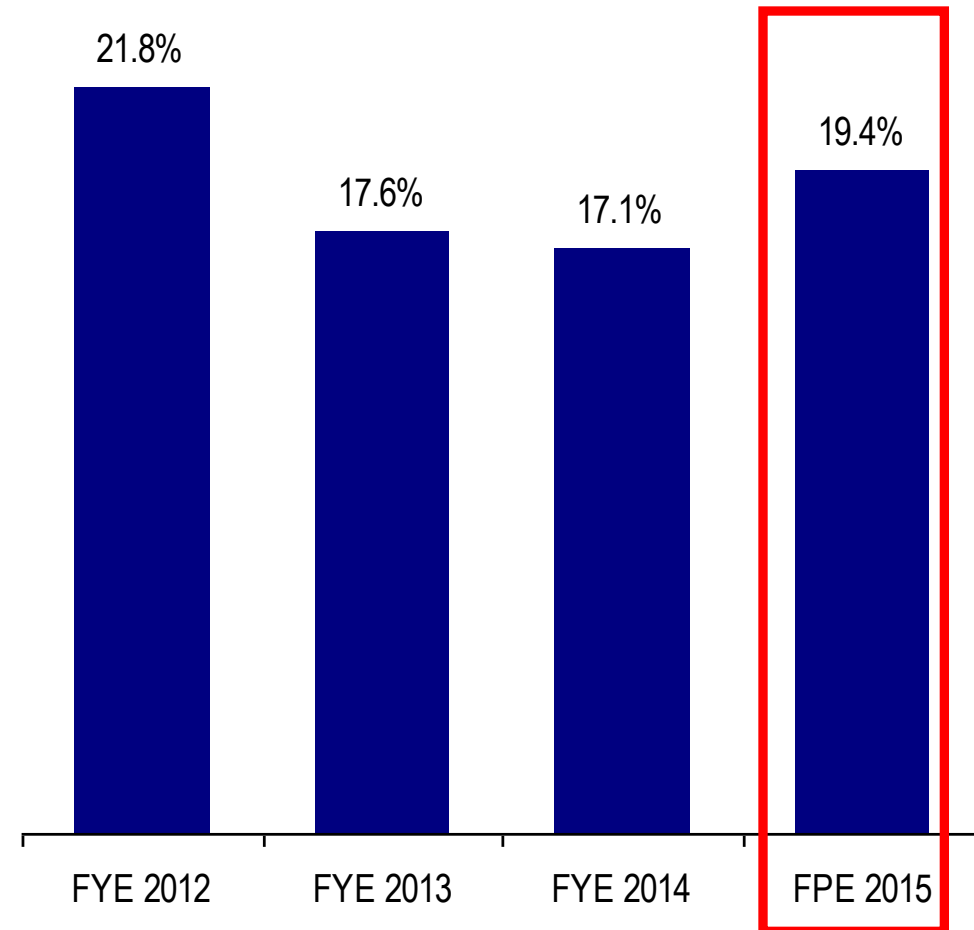


# Financial Performance

## Capital Ratio against Receivables



## Capital Adequacy Ratio



# Final Dividend Per Share and Payout ratio

|                          | FYE2013  | FYE2014  | FPE 2015 | Difference from LY |
|--------------------------|----------|----------|----------|--------------------|
| <u>Interim Dividends</u> | 16.0 sen | 22.3 sen | 27.4 sen | 123%<br>5.1 sen    |
| <u>Final Dividends</u>   | 19.5 sen | 24.0 sen | 29.6 sen | 123%<br>5.6 sen    |
| <u>Total Dividends</u>   | 35.5 sen | 46.3 sen | 57.0 sen | 123%<br>10.7 sen   |
| <u>Payout Ratio</u>      | 38.1%    | 38.0%    | 38.0%    | -                  |

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# Events and Corporate Responsibility

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# Promotion for Credit Card business

SALE

22 Nov - 20 Dec 2014

5% CASH REBATE

AEON BIG

EVERYDAY

With RM350 accumulated spend on your AEON Credit Card

Promo Period: 22 Nov – 20 Dec 2014

Terms & Conditions:

- Promotion is applicable to all AEON Credit Card.
- 5% Rebate is applicable during the promotion period at all AEON Stores (excluding MaxValu) and AEON BIG Stores.
- Rebate is capped at RM17.50 per cardholder.
- Others Terms & Conditions apply.

AFF Suzuki Cup Cash Rebate Campaign

AEON CREDIT SERVICE

Spend & Win Cash Rebate

RM88,888\*

Campaign Period : 26 Jan 2015 - 1 Mar 2015

GRAND PRIZE

RM 8,888

2nd Prize

RM4,888

3rd Prize

RM1,888

4th Prize

(50 winners)

RM888

more cash rebates to be won!

Participate by swiping AEON Credit Cards at AEON stores

| Spend (Accumulative) | Entries |
|----------------------|---------|
| RM 88                | 1       |
| RM 488               | 5       |
| RM 888               | 10      |
| RM1,888              | 15      |

AEON Credit Service (M) Berhad (412767-A)

03-2719 9999 • www.aeonmalaysia.com.my

Only at:

Chinese New Year RM88,888 Cash Rebate Contest 2015



# Promotion for Easy Payment business



# Other Promotional Campaigns



**Malaysia's 1<sup>st</sup> Badminton League**



# Corporate Responsibility

Caring for the environment



Flood relief aid & support



Contribution to community



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# Financial Year 2015 Strategic Plan

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# Business Synergy within AEON Group

- Cross selling of GEP, personal financing and insurance products to 1.79 million AEON Big Point card members.
- Business network expansion and customer acquisition via opening of new service centres (CSU) / branches

Feb 2015: 55  Feb 2016: 60



# Business Synergy within AEON Group

- Launch new 2 in 1 co-brand credit card with AEON BiG (M) Sdn Bhd
- Promote “Thank you Day” benefit and other benefits to become the preferred card in AEON Group shopping centres





## Develop New Branch Model

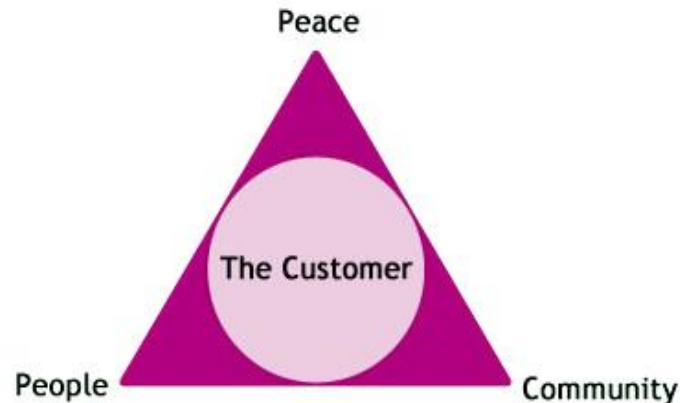
- Focus on customer self service and sales promotion activities
- Digitalise operation to improve sales turnaround time (i.e. E-application, E-payment, E-promotion, etc)



# FYE Feb 2016 Strategic Plan

## Enhance Branding Awareness

- Brand for wider product portfolio
- Branding to appeal corporate philosophy
- Improve customers' insight



## Sales and Marketing Strategy

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- Alliance with key players in market such as AEON Big and strategic alliance partners for co-brand card issuance
- Digitalisation of application channel to improve sales and customer service level (i.e. E-application, E-notification, E-settlement, instant approval, etc)
- Customer portfolio diversification by increasing middle and upper income group customers
- Enhance SME Financing scheme to capture SME market share

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Thank you

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