

---

# 19th Annual General Meeting

---



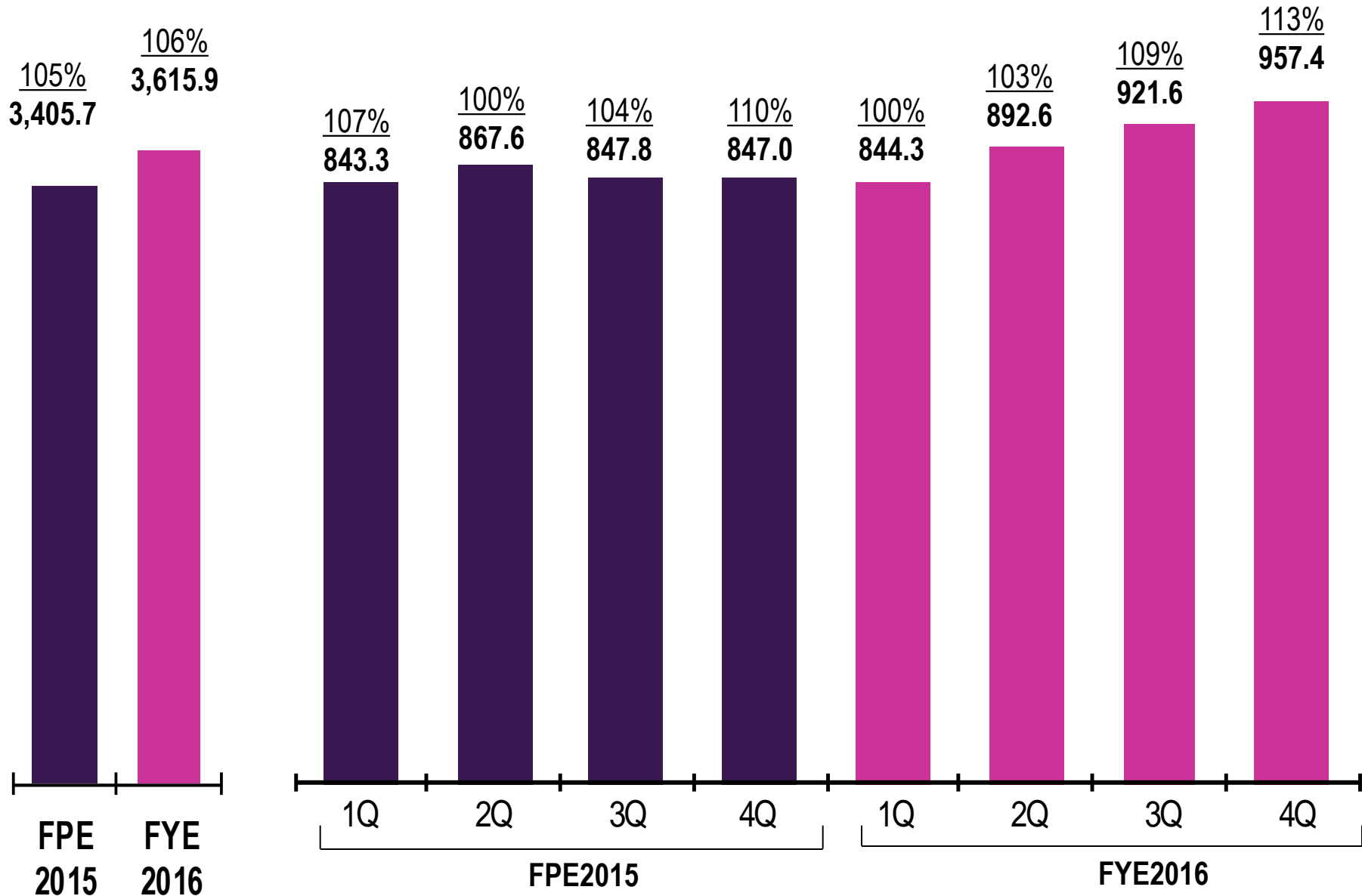
AEON CREDIT SERVICE

# SUMMARY OF RESULTS FYE 2016

Results		FYE 2016	% Y-O-Y	% Total Operating Income
	Credit Card	947.665	103.0	-
	General Easy Payment	367.338	70.0	-
	Motorcycle Easy Payment	876.675	98.0	-
	Automobile Financing	735.107	111.0	-
	Personal Financing	674.839	174.0	-
	SME Business	14.365	68.0	-
<b>Total Transaction Volume</b>		<b>3,615.989</b>	<b>106.0</b>	<b>-</b>
<b>Total Operating Income</b>		<b>1,055.208</b>	<b>114.0</b>	<b>100.0</b>
Total Operating Expenses		753.617	118.0	71.4
<b>Profit Before Tax</b>		<b>301.591</b>	<b>104.0</b>	<b>28.6</b>
	Corporate Tax	73.369	100.0	7.0
<b>Net Profit</b>		<b>228.222</b>	<b>106.0</b>	<b>21.6</b>

# TOTAL TRANSACTION VOLUME FYE 2016

(RM Million)



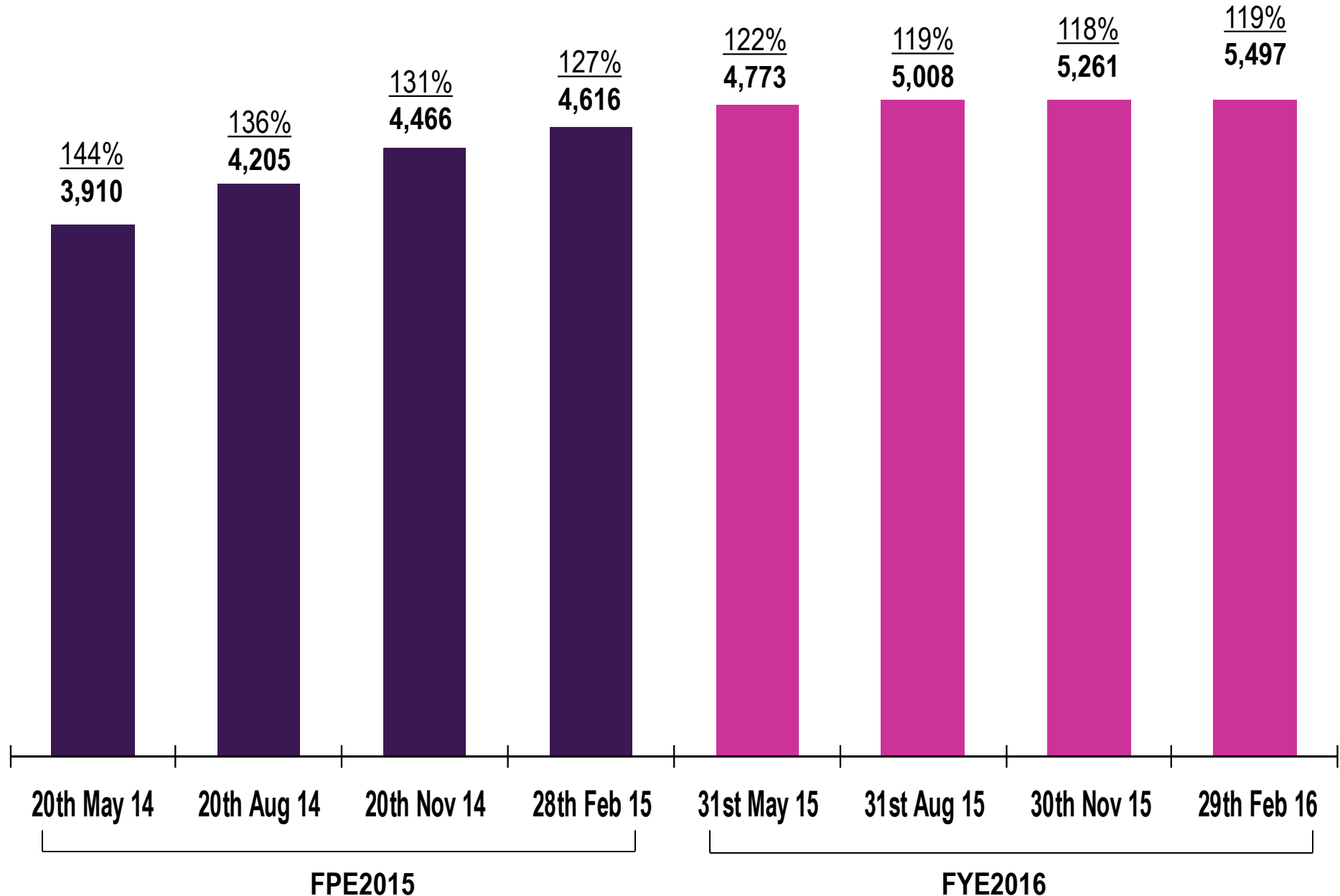
# SUMMARY OF FINANCIAL POSITION AS AT 29<sup>TH</sup> FEB 2016

(Unit: RM Million,%)		28 <sup>th</sup> Feb 2015	29 <sup>th</sup> Feb 2016	Share	Difference vs LY
	Credit Card	540.954	538.747	8.9%	-2.207
	General Easy Payment	569.857	464.600	7.6%	-105.257
	Motorcycle Easy Payment	1,498.242	1,666.254	27.3%	168.012
	Automobile Financing	1,083.556	1,579.649	25.9%	496.093
	Personal Financing	868.709	1,194.634	19.6%	325.925
	SME Business	54.234	52.766	0.9%	1.468
<b>Financing Receivables</b>		<b>4,615.552</b>	<b>5,496.650</b>	<b>90.1%</b>	<b>881.098</b>
Impairment Loss Provision		-135.298	-137.921	-2.3%	-2.623
Other assets		443.045	738.778	12.2%	295.733
<b>Total Assets</b>		<b>4,923.299</b>	<b>6,097.507</b>	<b>100%</b>	<b>1,174.208</b>

<b>Total Liabilities</b>	<b>3,967.587</b>	<b>5,036.689</b>	<b>82.6%</b>	<b>1,069.102</b>
<b>Shareholders' Funds</b>	<b>955.712</b>	<b>1,060.818</b>	<b>17.4%</b>	<b>105.106</b>
<b>Total equity and liabilities</b>	<b>4,923.299</b>	<b>6,097.507</b>	<b>100%</b>	<b>1,174.208</b>

# TOTAL FINANCING RECEIVABLES FYE 2016

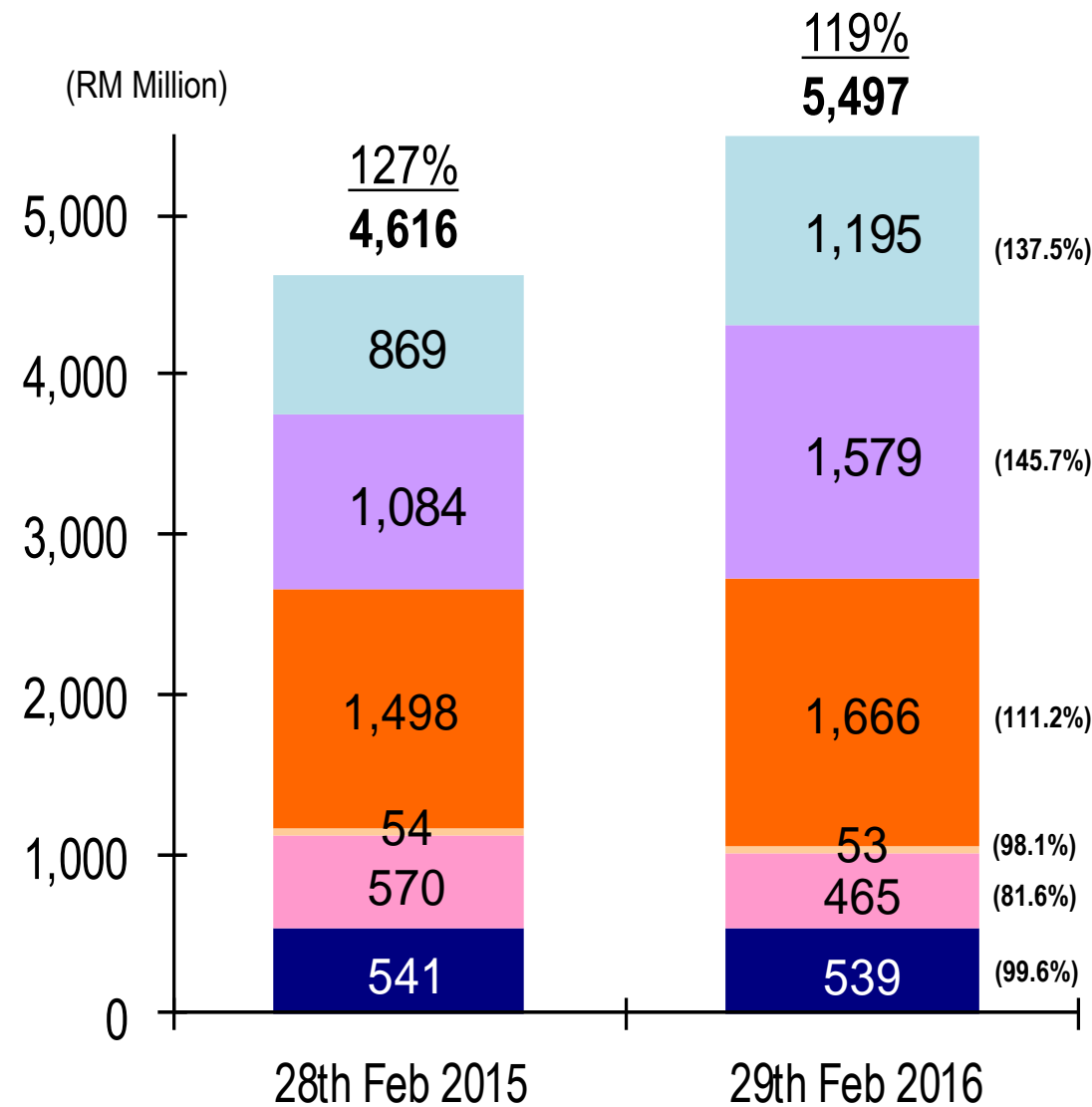
(RM Million)









# FINANCING RECEIVABLES BY PRODUCTS FYE 2016

(RM Million)

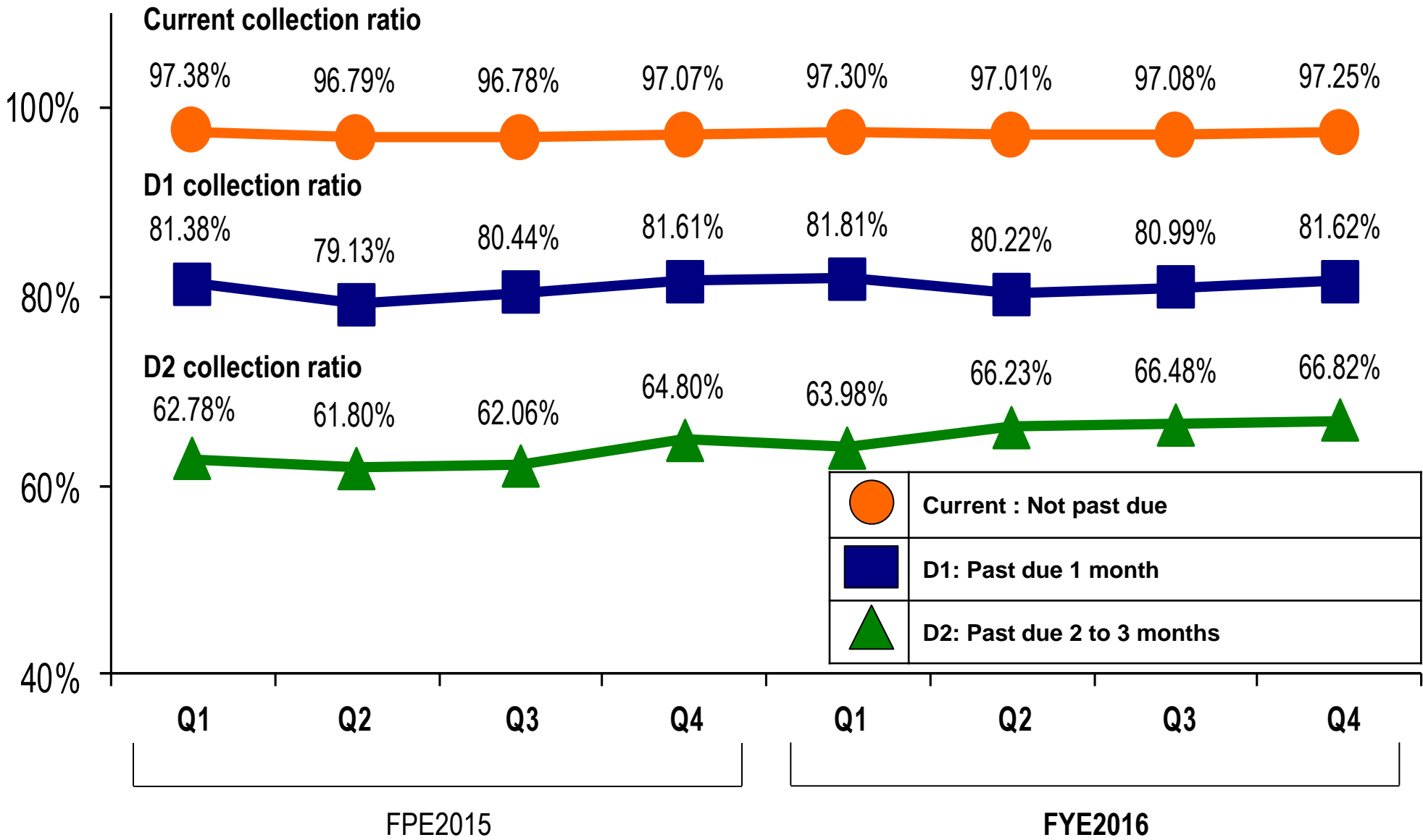
<Product Share>



Product	28 <sup>th</sup> Feb 2015	29 <sup>th</sup> Feb 2016	Difference
*PF 	18.80%	21.70%	2.90%
*AF 	23.50%	28.70%	5.20%
*MEP 	32.40%	30.30%	-2.10%
*SME 	1.20%	1.00%	-0.20%
*GEP 	12.30%	8.50%	-3.80%
*CC 	11.80%	9.80%	-2.00%

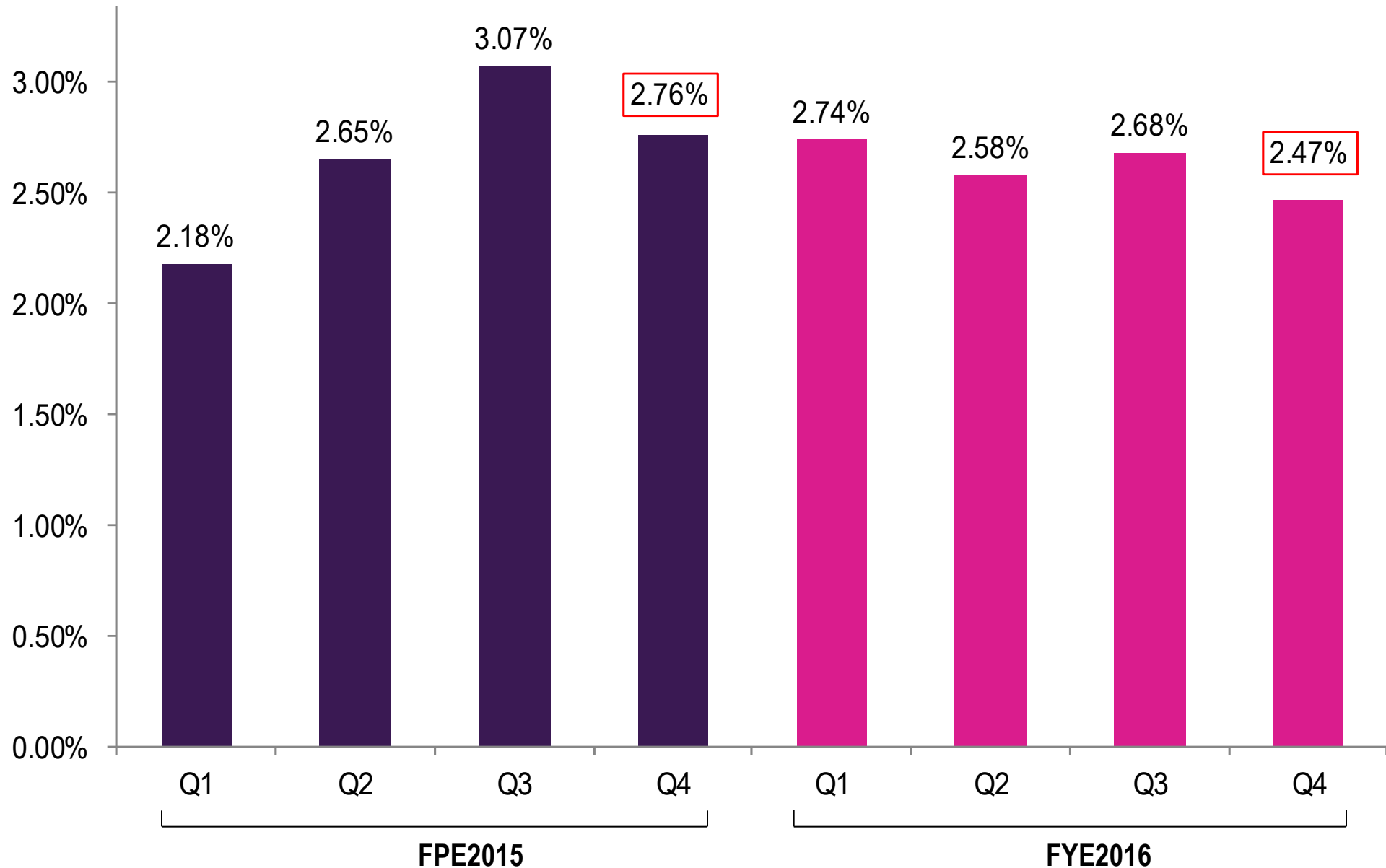
\*: PF- Personal financing; AF= Auto Financing; MEP = Motorcycle Easy Payment;  
 SME = Small & medium Enterprises Financing GEP = General Easy Payment;  
 CC = Credit Card

# MOVEMENT OF COLLECTION RATIO FYE 2016



# RATIO OF NON-PERFORMING LOANS (NPL) FYE 2016

Prudent risk management policies and portfolio management to control NPL





# KEY FINANCIAL INDICATORS FYE 2016

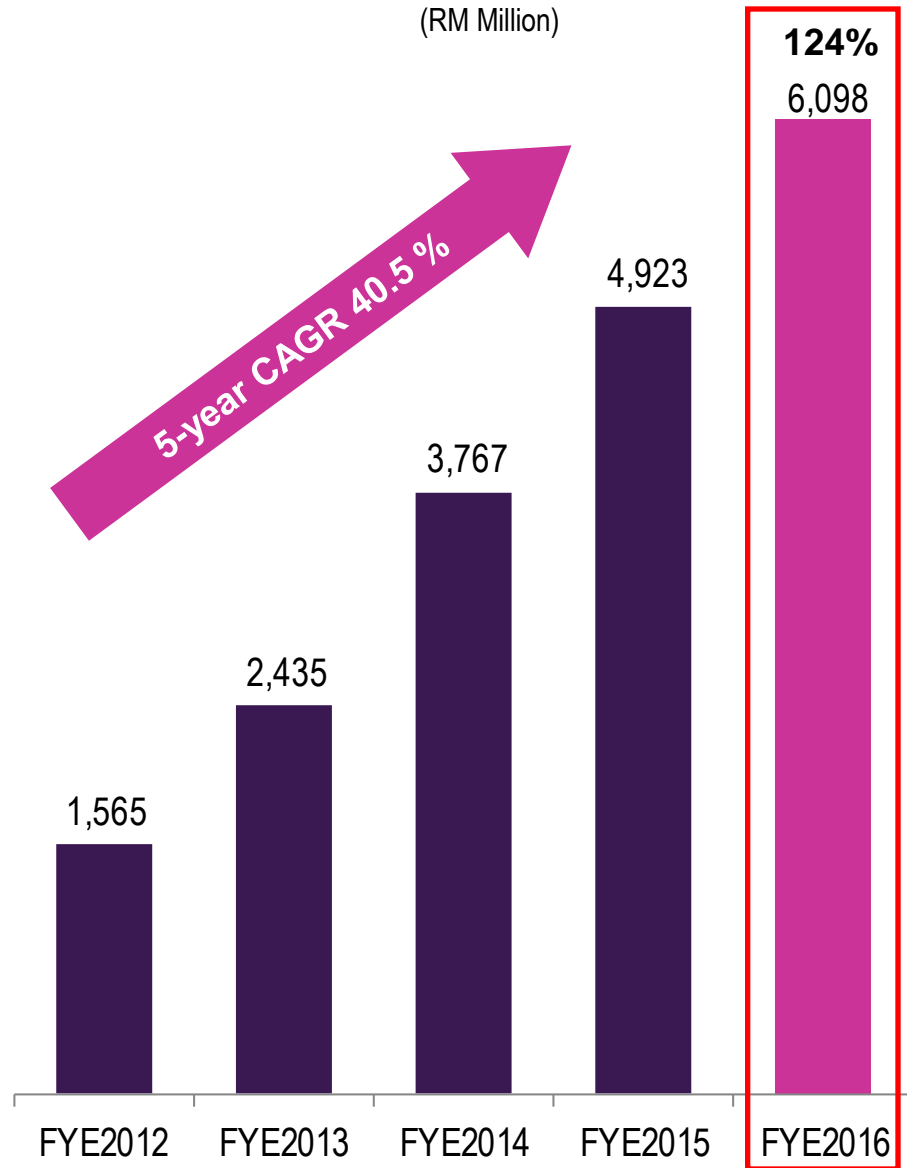
Financial Indicators	FYE2013	FYE2014	FPE2015	FYE2016
Total Income (RM Million)	500.8	711.7	928.1	1,055.2
PBT (RM Million)	181.1	233.9	289.3	301.6
PAT (RM Million)	134.1	175.4	215.7	228.2
Earnings Per Share * (RM)	1.03	1.22	1.46	1.49
NTA Per Share (RM)	2.98	3.79	4.72	5.45
ROE*	34.8%	36.0%	34.2%	29.3%
ROA	6.7%	5.7%	5.0%	4.1%
Capital Ratio Against Receivables	18.7%	18.3%	21.4%	20.2%
Debt Equity Ratio (times)	4.3	4.6	3.95	4.56
Share Price (RM)	11.34	14.70	13.3	11.92
PER (times)	11.03	12.05	9.11	8.00
Market Capitalisation (RM Million)	1,633	2,117	1,915	1,716

\* Computed based on profit attributable to ordinary equity holders

# FINANCIAL PERFORMANCE FYE 2016

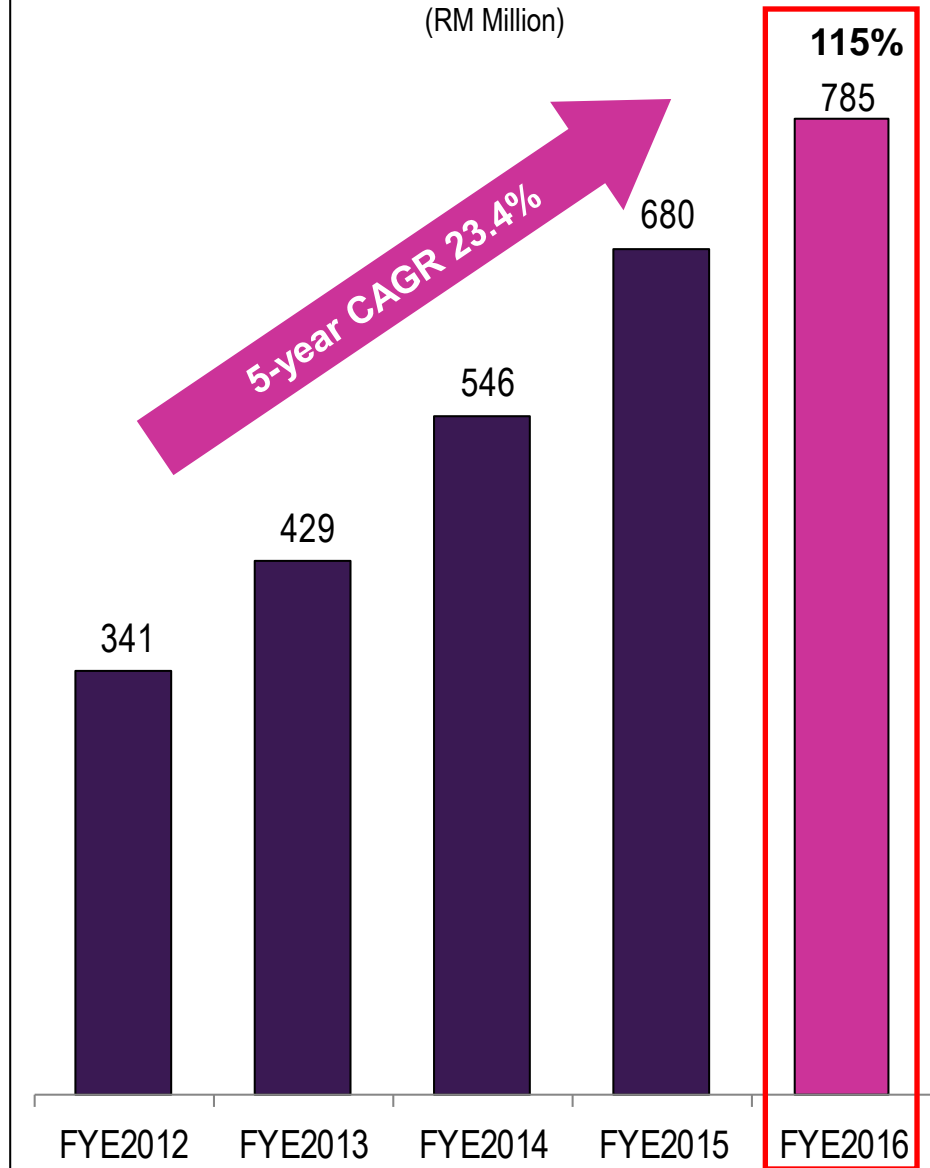
## Total Assets

(RM Million)

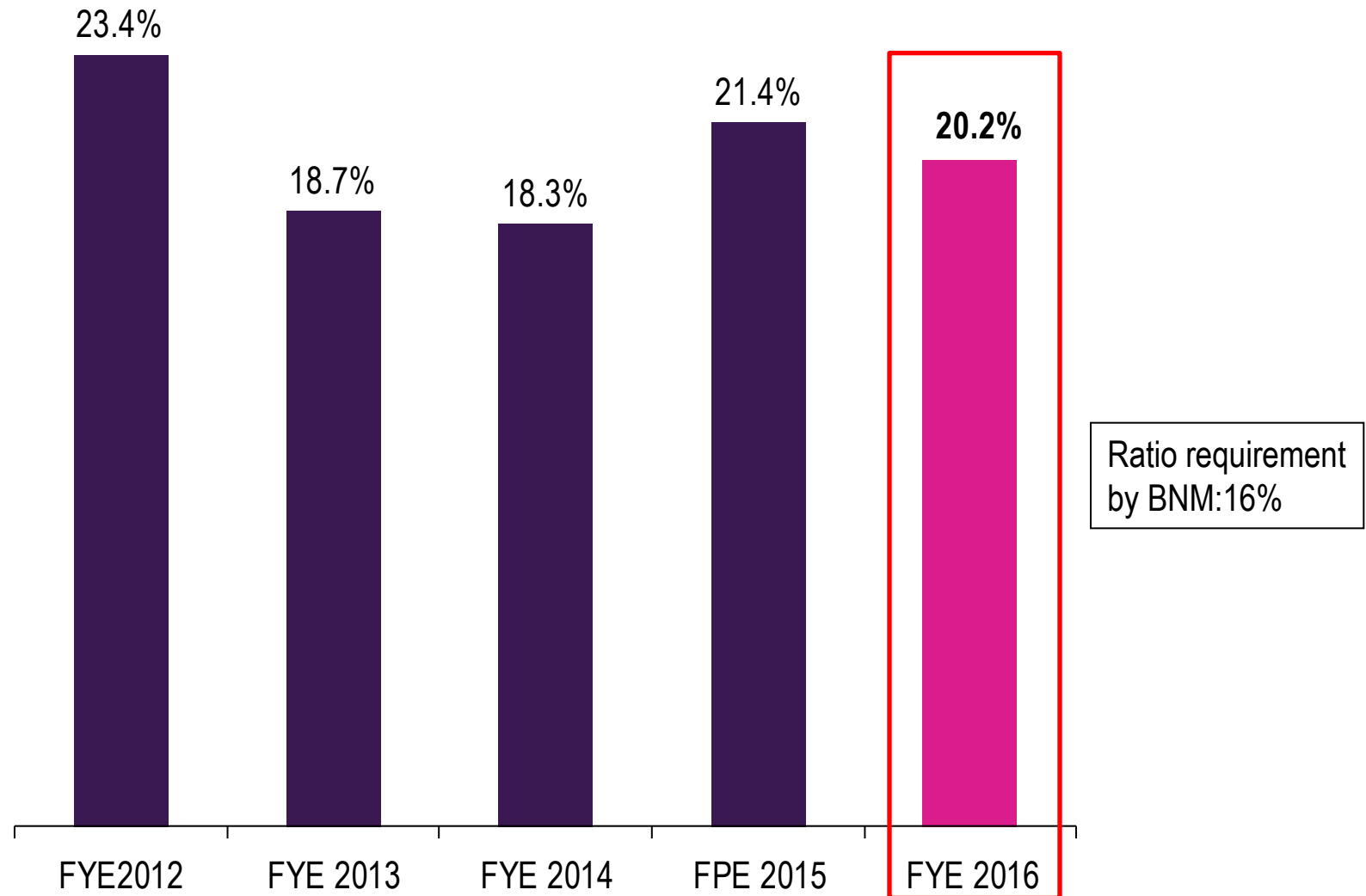


## Equity Attributable to Shareholders

(RM Million)



## Capital Ratio Against Receivables



# FINAL DIVIDEND PER SHARE AND PAYOUT RATIO FYE 2016

Dividend/Payout	FYE2014	FYE 2015	FYE 2016	Difference from LY
Interim Dividends	22.3 cent	27.4 cent	<b>29.9 cent</b>	109% 2.5 cent
Final Dividends	24.0 cent	29.6 cent	<b>29.6 cent</b>	100% 0.0 cent
<b>Total Dividends</b>	<b>46.3 cent</b>	<b>57.0 cent</b>	<b>59.5 cent</b>	<b>104% 2.5 cent</b>
Payout Ratio	38.0%	38.0%	<b>37.5%</b>	-

---

# Events & Corporate Responsibility

---

# Events



## AEON BiG Co-Brand Credit Card:

- ☐ Contactless Capability (*payWave* function)
- ☐ Double Points at all AEON BiG stores
- ☐ Instant Points Redemption



# Promotion for Easy Payment Campaigns



## Chinese New Year “RM88,888 Campaign”

- ❑ Received over 30,000 contest entries nationwide
- ❑ Total of 53 winners took home cash prizes worth from RM888 to the grand prize of RM8,888



## “Oh-Sem Perayaan 2015” Campaign



- ❑ Total of 100 winners took home prizes worth over RM440,000 (shopping vouchers, electrical appliances & digital products)
- ❑ Top 40 Grand prize winners won grocery shopping vouchers worth RM6,000 each & other electrical appliances





# Other Promotional Campaigns



## Purple League Badminton League 2015 Sponsorship

- ☐ Co-sponsored Ampang Jaya Badminton Club with other key sponsors
- ☐ Junior league placement - Ranked 3<sup>rd</sup> /12
- ☐ Purple league - Ranked 7<sup>th</sup>/12
- ☐ Champion league - Ranked 4<sup>th</sup>/8
- ☐ Games broadcasted on Astro Live TV sports channel to several Asian & European countries





# Corporate Responsibility



## Caring For the Environment

- ☐ Tree planting at AEON Mall Shah Alam
- ☐ Participation by over 850 AEON Group staff
- ☐ 13,000 trees planted around the vicinity of new mall



# Community Contribution



## AEON Credit Blood Donation Drive

- ☐ In support of National Blood Bank, Malaysia
- ☐ Participated by over 200 AEON Credit staff members



## MAF 11<sup>th</sup> Charity Gala Dinner 2015

- ❑ AEON Credit & business partners contributed RM250,000 in cash, sponsorships and prizes.
- ❑ Funds to be channelled to deserving individuals, organisations and schools.





## Festival Themed Charity Events



- ❑ **“Buka Puasa Sinar Kasih Ramadan 2015”** - Charity event for 100 orphans and 20 single mothers at AEON Mall Bukit Tinggi with participation from local celebrities and Media Prima artistes

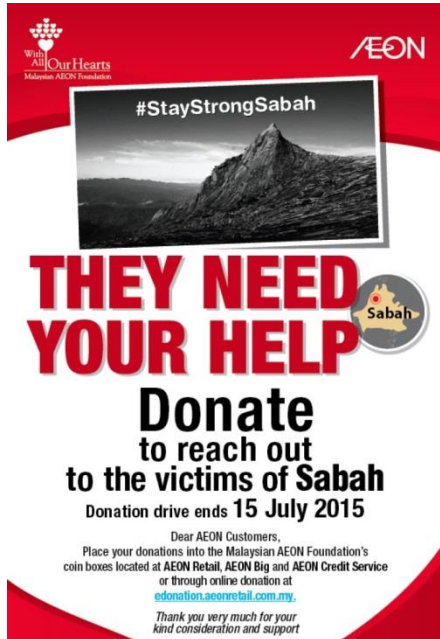


- ❑ **“Lights of Love” Deepavali Celebration** - Done in collaboration with the Kassim Chin Humanity Foundation (“KCHF”) at AEON Mall Taman Equine, Selangor



- ❑ **“Spread Your Love” Chinese New Year Celebration**- 160 children from 6 children homes in Perak invited to AEON Mall Klebang for shopping, lion dance and other activities

## Aid to disaster stricken zones



- ❑ **Sabah Earthquake Relief** - Participation from volunteers from AEON Credit Kota Kinabalu delivering aid to mountain guides in Ranau



- ❑ **Nepal Earthquake Donation Drive** - Collectively donated with other AEON Group companies a total of RM100,000 to Nepal's Prime Minister Disaster Relief Fund

---

# Financial Year 2016 Strategic Plan

---

# Business Synergy within AEON Group & Network Expansion

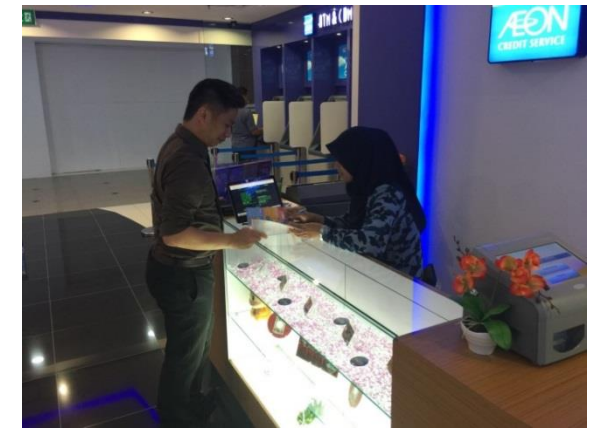


- ❑ Cross selling of Easy Payment products and Credit Cards to 2.2million AEON Big Members
- ❑ Expansion of branch network and customer acquisition by opening service centres at AEON Malls and secondary towns

**Feb 2016: 60**



**Feb 2017: 64**





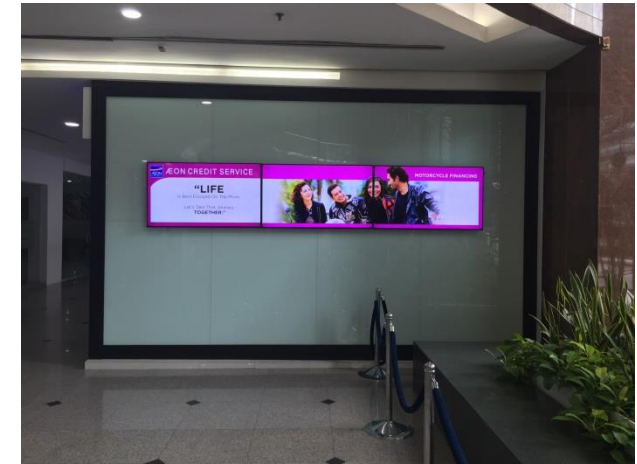
# Digitalization

## ❑ Customer Experience

- Self Service Kiosk
- Digital Devices

## ❑ Digitalization of Operations

Application, Settlement, Marketing & Recruitment





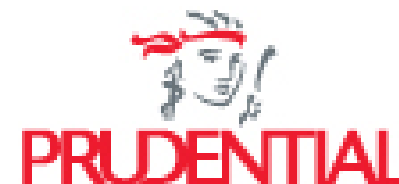
# Credit Card & Fee Business

## ❑ Credit Card

- Develop Co- Brand Credit Card
- Increase customer loyalty with more in-store rewards

## ❑ Expand Insurance Business

- AEON member base
- Extended warranty expansion



# Brand Awareness



## 20<sup>th</sup> Anniversary Celebration

- E-Money
- Special Promotion
- Community Events
- Branding and Awareness



---

Thank you

---