



AEON CREDIT SERVICE

Listing Board : Bursa Malaysia Securities Berhad, Main Market
Stock Name/ Code : AEONCR / 5139

Q4 / 12M FYE2021 Results Update

8 April 2021



Disclaimer

This document has been prepared by AEON Credit Service (M) Berhad (“AEON Credit” or the “Company”) solely for the use at the presentation to analyst and fund managers.

The information contained in this document has not been independently verified. No representation or warranty, whether expressed or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein. None of the Company nor any of its respective affiliates, advisers or representatives shall have any liability whatsoever (in negligence or otherwise) for any loss arising from the use of this document or its contents or otherwise arising in connection with this document.

This document contains forward-looking statements that reflect the Company’s beliefs and expectations about the future. These forward-looking statements are based on a number of assumptions about the Company’s operations and factors beyond the Company’s control. Our actual results of operations, financial condition or business prospects may differ materially from those expressed or implied in these forward-looking statements for a variety of reasons.

This document does not constitute an offer or invitation to purchase or subscribe for any shares of the Company for sale in Malaysia or anywhere else. No part of this document shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. No part of this document may be reproduced, redistributed or passed on, directly or indirectly, to any other person (whether within or outside your organization/firm) or published, in whole or in part, for any purpose. No part of this document may be distributed, reproduced or transmitted without prior consent of the Company.

Table of Content

01 Key Highlights

02 Financial Overview

03 Operational Updates

04 FYE21 Review & FYE22 Strategies



AEON CREDIT SERVICE

Key Highlights

Key Highlights



Sailing Through Recovery Waves

Underpinned by resilient asset quality, rigorously growing transaction and financing volume to fulfil different customer needs and demands



Advancing the IT Adoption

Transform physical and conventional processing to online with digitalisation for better efficiency and customer engagement



Looking Towards Sustainable Growth

Diversifying product and service offerings, extending customer reach across AEON Group as well as to accumulated database



AEON CREDIT SERVICE

Financial Overview

Performance Highlights

A year of sustaining the drive with healthy asset quality to overcome COVID-19 pandemic impacts and agile actions taken towards recovery

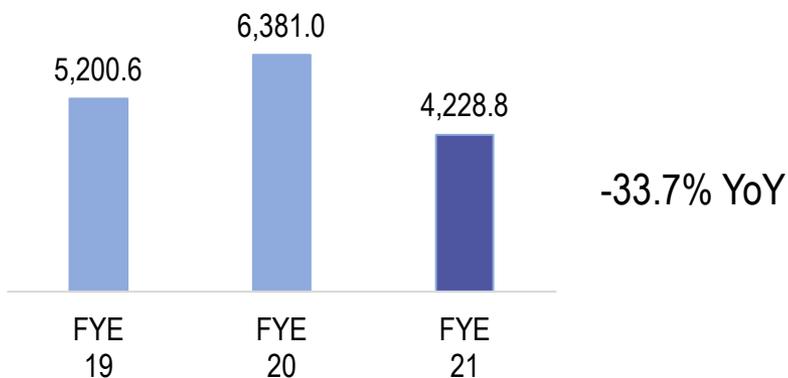
| | FYE20 | FYE21 | YOY Change | |
|---|--------------------------------|------------|------------|--------|
|  Profitability | Revenue | RM1,598.8M | RM1,561.7M | -2.3% |
| | PAT | RM292.0M | RM233.9M | -19.9% |
| | ROE | 18.0% | 13.8% | -4.2% |
|  Asset Quality | Transaction & Financing Volume | RM6.4B | RM 4.2B | -33.7% |
| | Gross Financing Receivables | RM10.4B | RM10.1B | -3.0% |
| | Loan Loss Coverage Ratio | 346% | 339% | -7.0% |
| | Non-Performing Loan (NPL) | 1.92% | 2.46% | +0.54% |
| | Net Credit Cost (NCC) | 3.41% | 3.74% | +0.33% |
|  Liquidity | Capital Adequacy Ratio (CAR) | 18.9% | 24.0% | +5.1% |



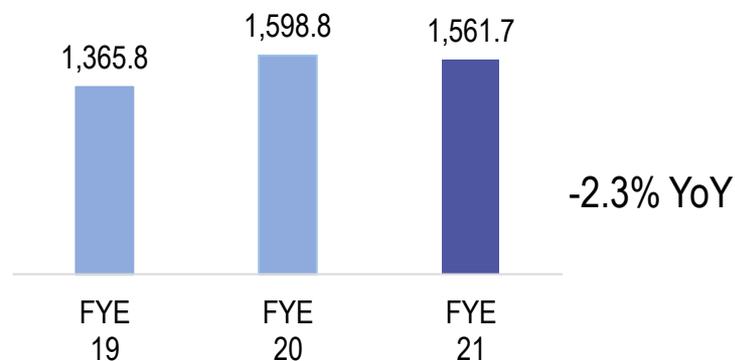
Income Statement – FYE21

COVID-19 pandemic hit especially in 1H, counteractions focusing on cost management, asset quality enhancement and customer supports

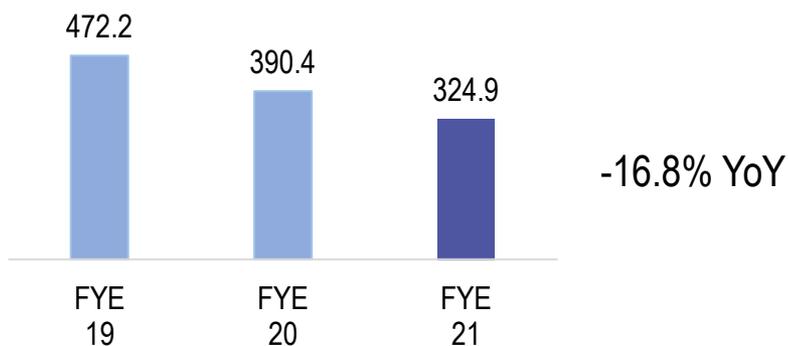
Total Transaction & Financing Volume (RM mil)



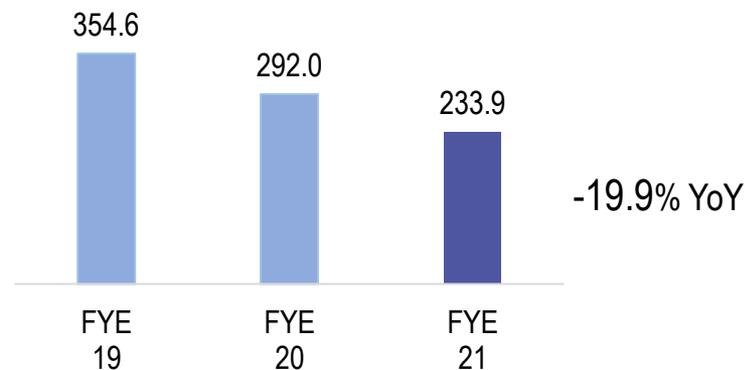
Revenue (RM mil)



PBT (RM mil)



PAT (RM mil)

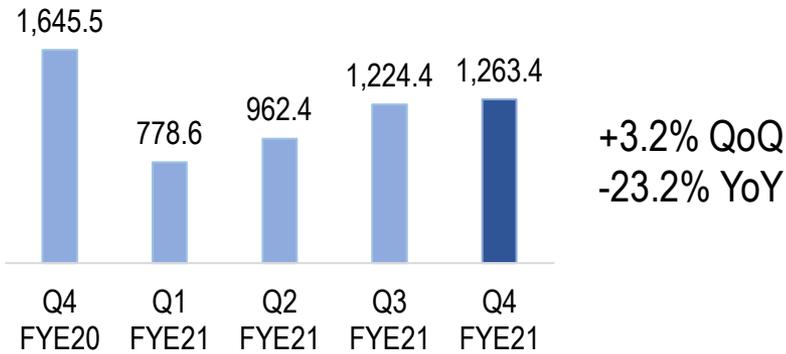




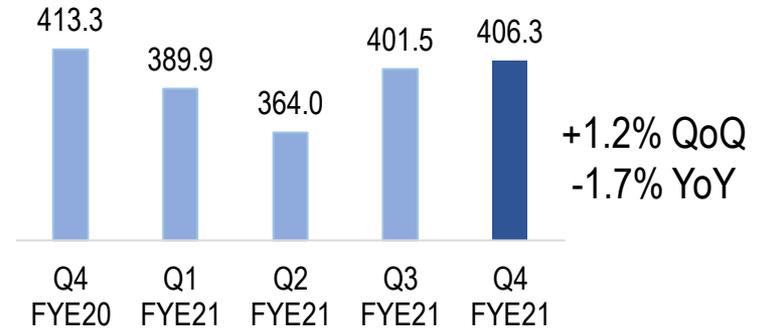
Income Statement – Q4FYE21

PAT improved 169.8% QoQ and 28.7% YoY boosted by recovery activities and improved asset quality

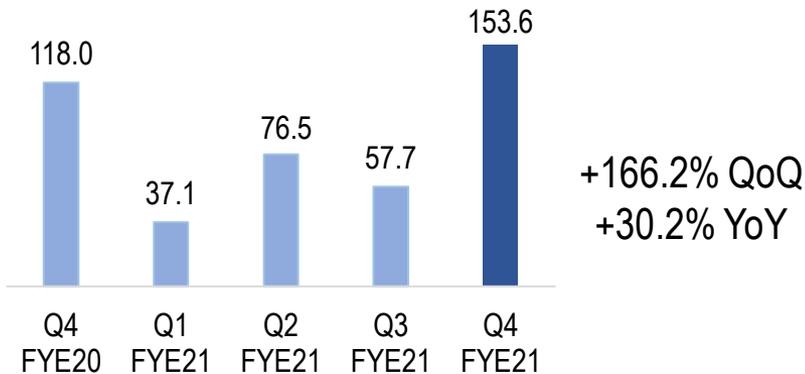
Total Transaction & Financing Volume (RM mil)



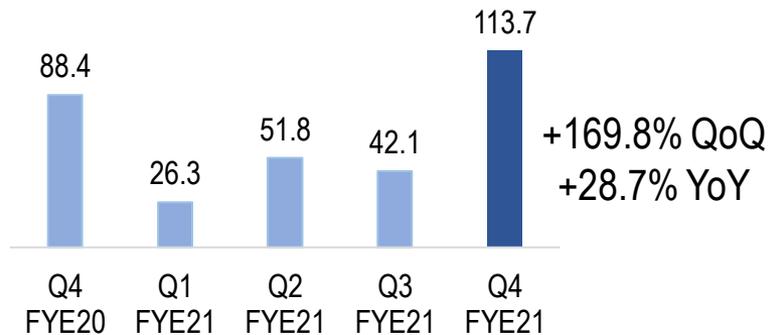
Revenue (RM mil)



PBT (RM mil)



PAT (RM mil)

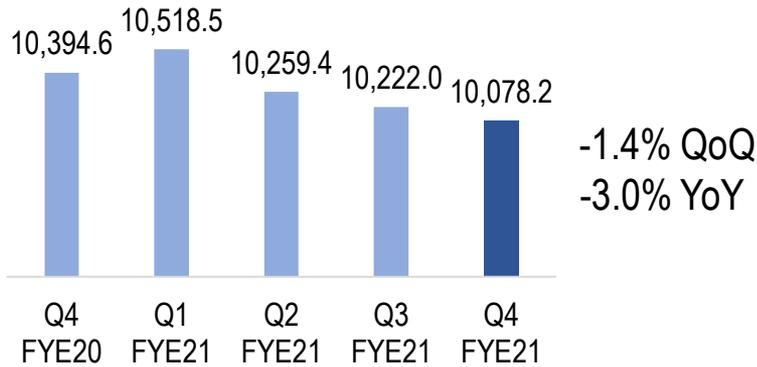




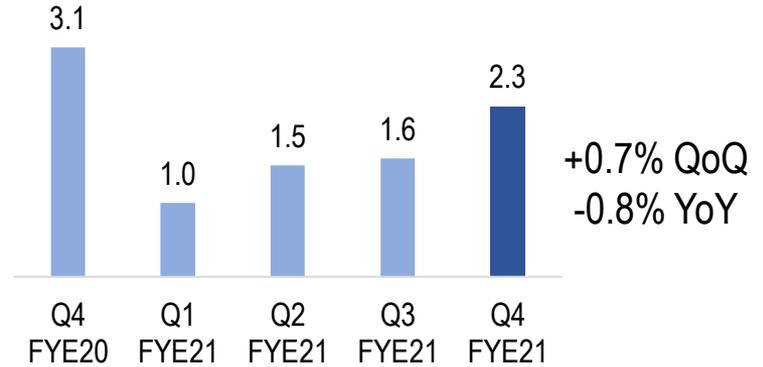
Shareholder Value & Capital Management

ROA & ROE recovered steadily QoQ; Strong capital position providing ample headroom for growth

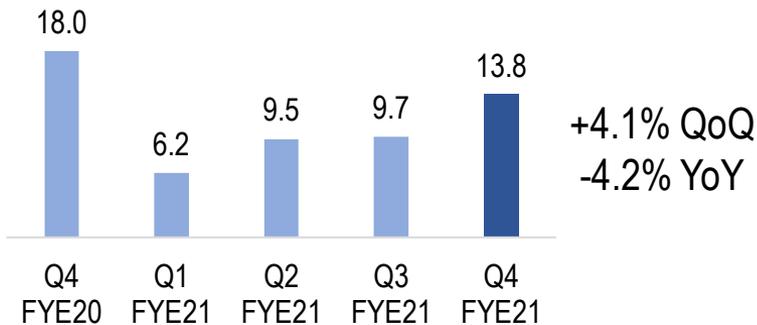
Gross Receivables (RM mil)



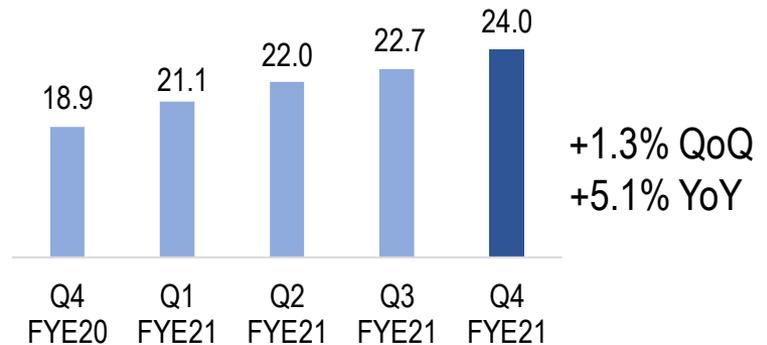
ROA (%)



ROE (%)



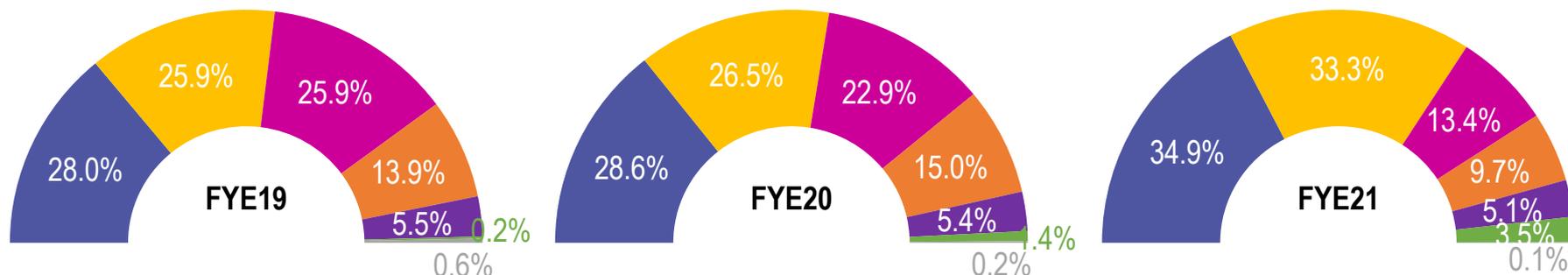
CAR (%)



Total Transaction & Financing Volume

Credit Card and Motorcycle Financing remain as key drivers;
E-money led the growth despite volatile economic condition

Volume – Yearly Segmental Breakdown (%)



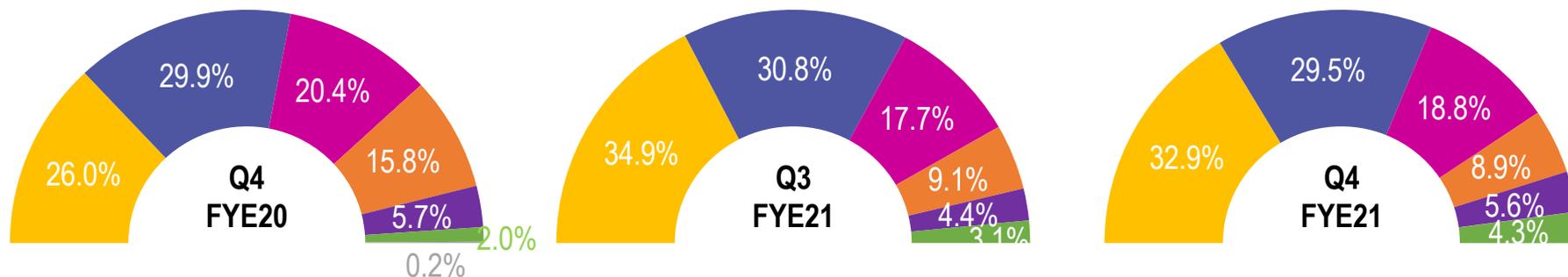
| Volume (RM mil) | FYE19 | FYE20 | FYE21 | YoY Changes |
|----------------------|--------------|--------------|--------------|---------------|
| Credit Card | 1,455 | 1,828 | 1,476 | -19.3% |
| Motorcycle Financing | 1,347 | 1,689 | 1,409 | -16.6% |
| Personal Financing | 1,345 | 1,460 | 567 | -61.2% |
| Auto Financing | 721 | 954 | 409 | -57.1% |
| Objective Financing | 288 | 347 | 216 | -37.8% |
| E-money | 15 | 88 | 148 | +68.2% |
| SME Financing | 30 | 15 | 4 | -73.3% |
| Total | 5,201 | 6,381 | 4,229 | -33.7% |



Total Transaction & Financing Volume

New sales acquired on moderate pace and gradually rejuvenating with 62% improvement seen from Q1 to Q4

Volume – Quarterly Segmental Breakdown (%)

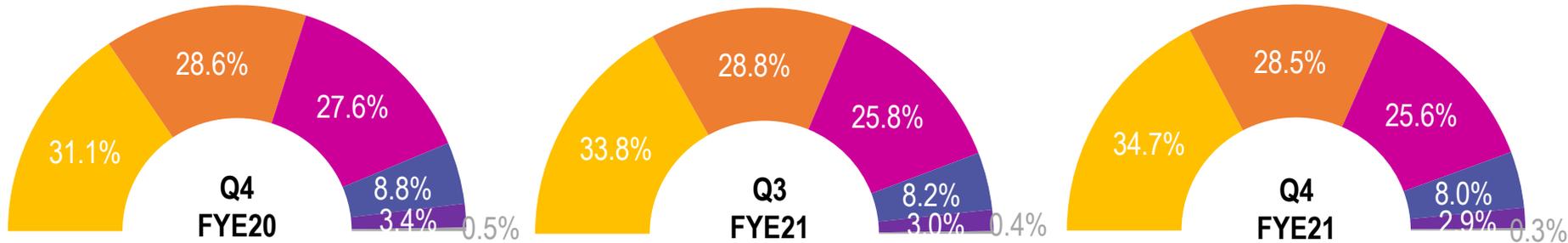


| Volume (RM mil) | Q4 FYE20 | Q1 FYE21 | Q2 FYE21 | Q3 FYE21 | Q4 FYE21 | QoQ Changes | YoY Changes |
|----------------------|--------------|------------|------------|--------------|--------------|--------------|---------------|
| Motorcycle Financing | 428 | 182 | 385 | 427 | 415 | -2.8% | -3.0% |
| Credit Card | 493 | 332 | 395 | 377 | 373 | -1.1% | -24.3% |
| Personal Financing | 335 | 88 | 24 | 217 | 237 | +9.2% | -29.3% |
| Auto Financing | 260 | 106 | 80 | 111 | 113 | +1.8% | -56.5% |
| Objective Financing | 94 | 44 | 47 | 54 | 71 | +31.5% | -24.5% |
| E-money | 33 | 24 | 31 | 38 | 54 | +42.1% | +63.6% |
| SME Financing | 3 | 3 | - | - | - | - | -100.0% |
| Total | 1,646 | 779 | 962 | 1,224 | 1,263 | +3.2% | -23.2% |

Total Financing Receivables

Emphasized on strengthening in asset quality for sustainable growth

Gross Receivables – Quarterly Segmental Breakdown (%)

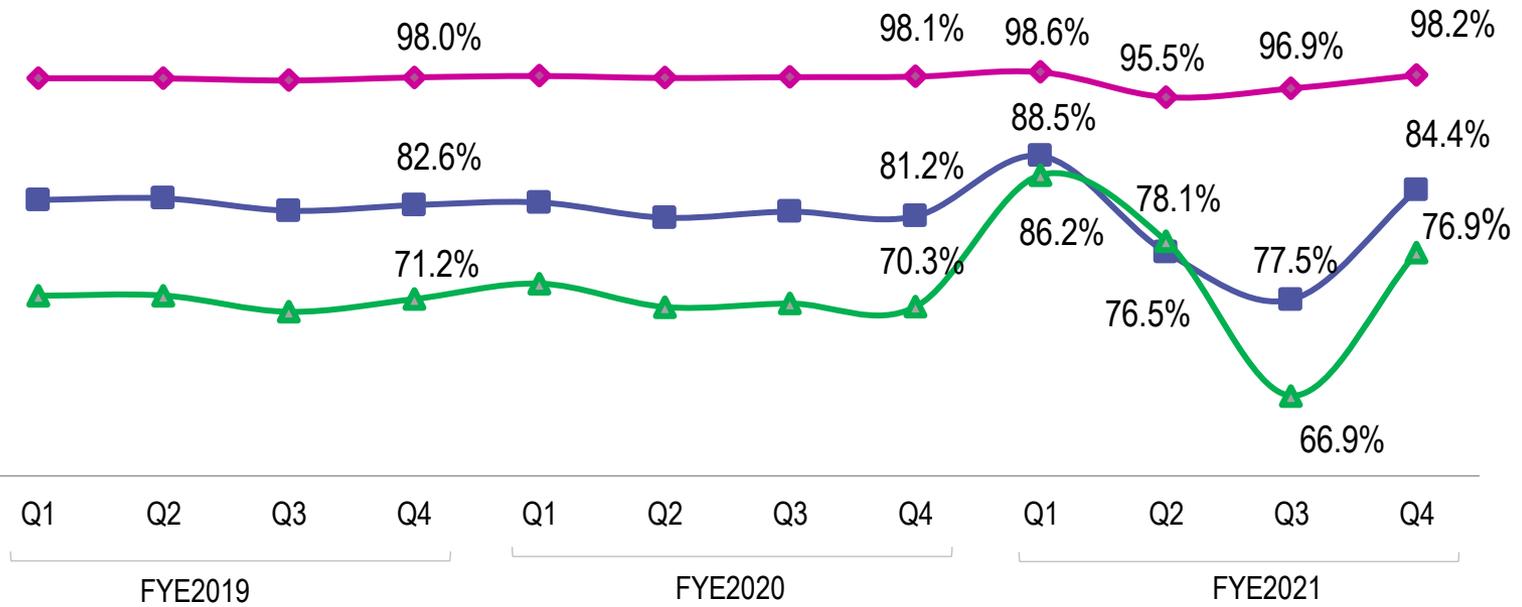


| Volume (RM mil) | | | | | | Receivables Movement | |
|----------------------|---------------|---------------|---------------|---------------|---------------|----------------------|--------------|
| | Q4 FYE20 | Q1 FYE21 | Q2 FYE21 | Q3 FYE21 | Q4 FYE21 | QoQ (%) | YoY (%) |
| Motorcycle Financing | 3,231 | 3,321 | 3,375 | 3,456 | 3,492 | +1.0% | +8.1% |
| Auto Financing | 2,978 | 3,052 | 2,986 | 2,939 | 2,870 | -2.3% | -3.6% |
| Personal Financing | 2,865 | 2,875 | 2,680 | 2,640 | 2,580 | -2.3% | -9.9% |
| Credit Card | 917 | 839 | 830 | 839 | 810 | -3.5% | -11.7% |
| Objective Financing | 352 | 380 | 344 | 310 | 294 | -5.2% | -16.5% |
| SME Financing | 52 | 51 | 44 | 38 | 32 | -15.8% | -38.5% |
| Total | 10,395 | 10,518 | 10,259 | 10,222 | 10,078 | -1.4% | -3.0% |

Receivables Collection

Successfully normalised the collection ratio as supported by effective collection strategies and improved asset quality

Receivables Collection Trend

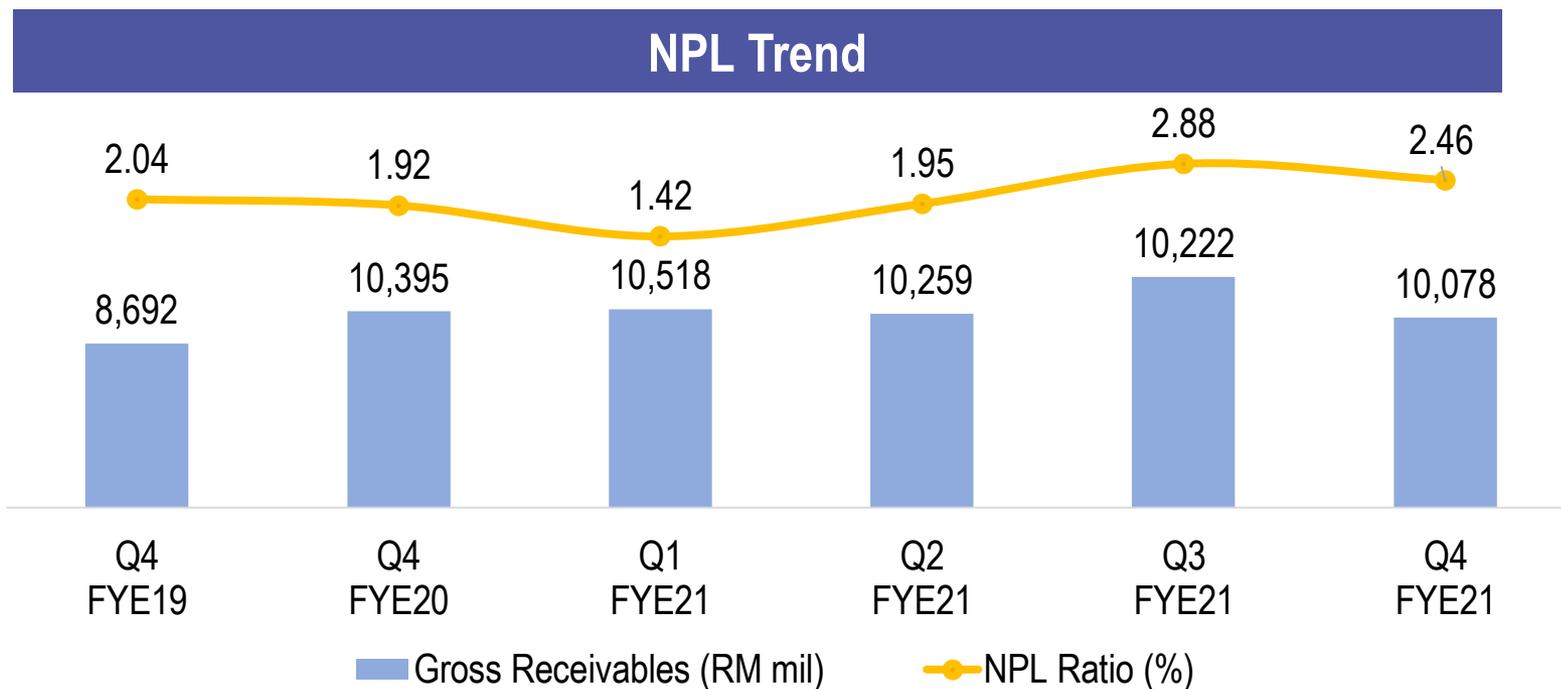


| | |
|---|--|
| ◆ | Current Collection Ratio – Not past due (%) |
| ■ | D1 Collection Ratio – Past due 1 month (%) |
| ▲ | D2 Collection Ratio – Past due 2 to 3 months (%) |

*Q1 FYE2021 : collection ratio with payment holidays (actual collection ratio)

Non-Performing Loans (NPL)

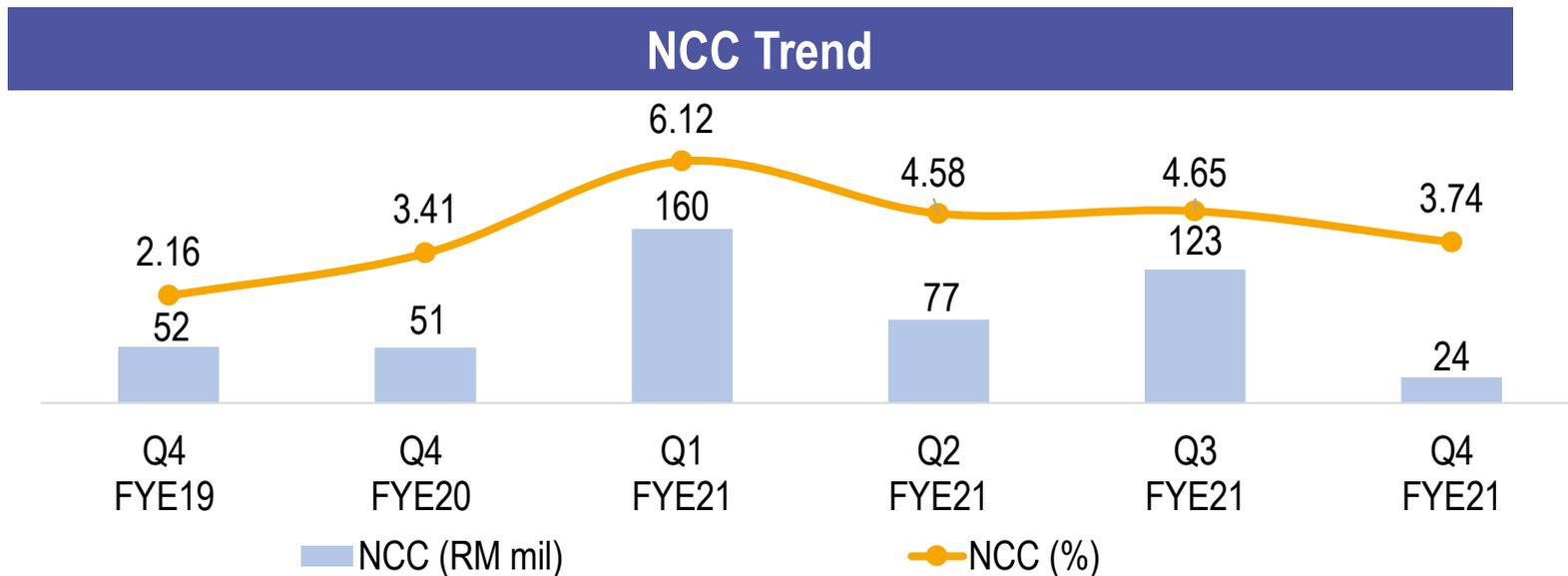
NPL eased in Q4 FYE21 with prudent risk and portfolio management



| (RM mil) | Q4 FYE19 | Q4 FYE20 | Q1 FYE21 | Q2 FYE21 | Q3 FYE21 | Q4 FYE21 |
|-------------|----------|----------|----------|----------|----------|----------|
| Receivables | 8,692 | 10,395 | 10,518 | 10,259 | 10,222 | 10,078 |
| Balance D3+ | 177 | 200 | 150 | 200 | 294 | 248 |
| NPL (%) | 2.04 | 1.92 | 1.42 | 1.95 | 2.88 | 2.46 |

Net Credit Cost (NCC)

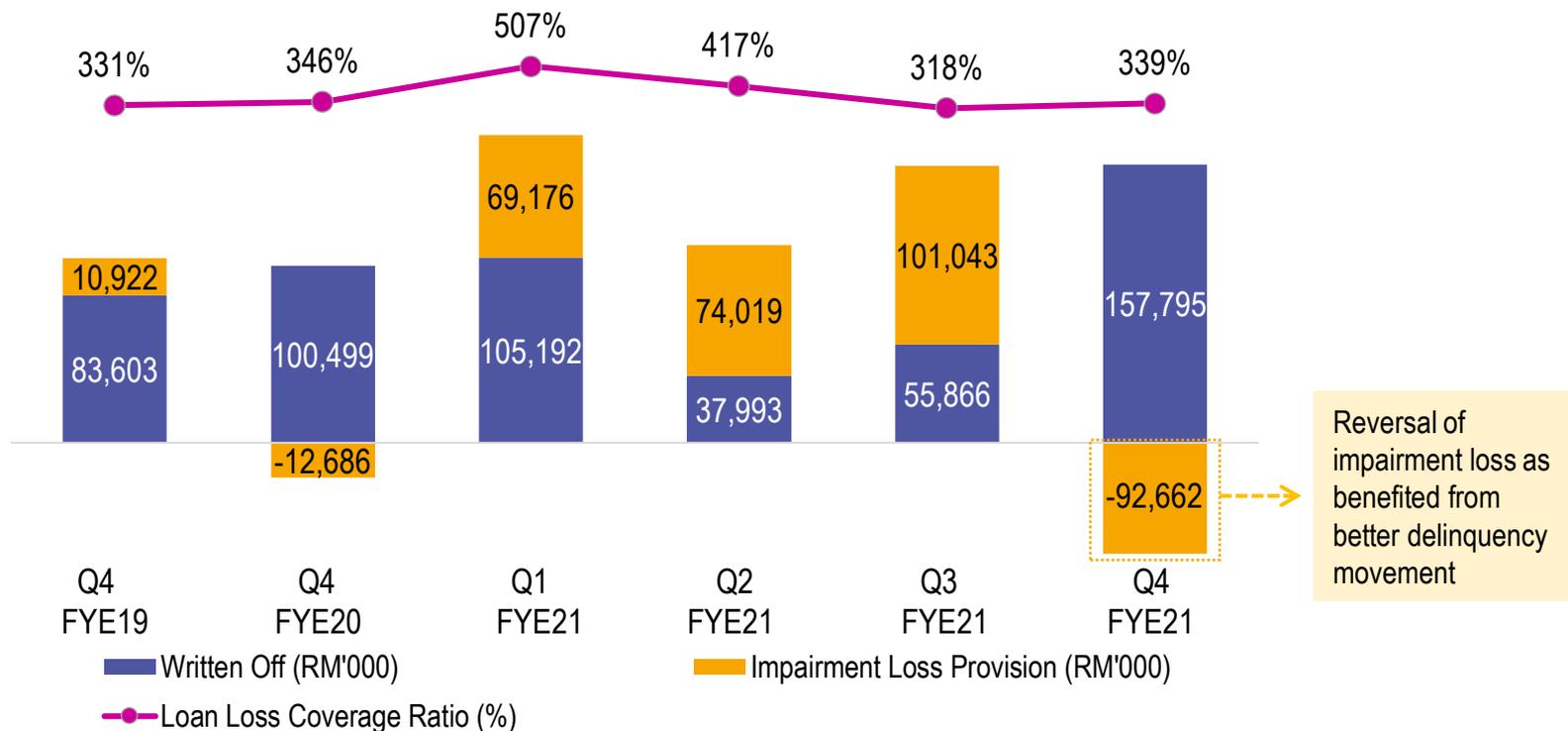
NCC significantly reduced in Q4 FYE21 as a result of impairment loss reversal benefited from better delinquency movement



| (RM mil) | Q4 FYE19 | Q4 FYE20 | Q1 FYE21 | Q2 FYE21 | Q3 FYE21 | Q4 FYE21 |
|------------------------|----------|----------|----------|----------|----------|----------|
| Total IL | 95 | 88 | 174 | 112 | 157 | 65 |
| (-) Bad Debt Recovered | 43 | 37 | 14 | 35 | 34 | 41 |
| NCC | 52 | 51 | 160 | 77 | 123 | 24 |

Impairment Loss (IL) Analysis

Lower impairment loss in Q4 FYE21 driven by collection improvement



| (RM '000) | Q4 FYE19 | Q4 FYE20 | Q1 FYE21 | Q2 FYE21 | Q3 FYE21 | Q4 FYE21 | Changes QoQ | |
|-----------------|---------------|---------------|----------------|----------------|----------------|---------------|-----------------|---------------|
| | | | | | | | (RM'000) | (%) |
| Write Off | 83,603 | 100,499 | 105,192 | 37,993 | 55,866 | 157,795 | 101,929 | 182.5% |
| IL Provision | 10,922 | (12,686) | 69,176 | 74,019 | 101,043 | (92,662) | (193,705) | -8.3% |
| Total IL | 94,525 | 87,813 | 174,368 | 112,012 | 156,909 | 65,133 | (91,776) | -58.5% |

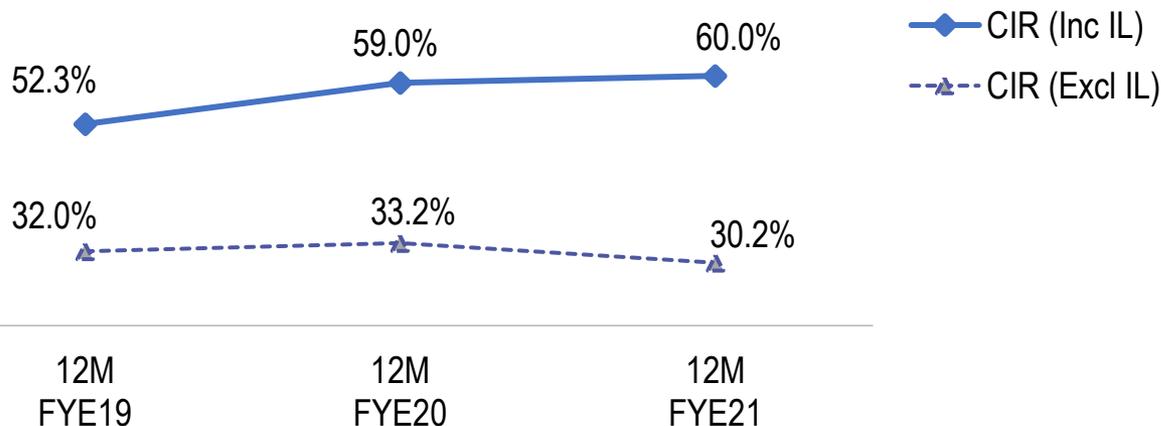
Cost-to-Income Ratio

Cost efficiency improved due to prudent cost management contributed by lower Personnel, Advertisement & Promotion Expenses

| (RM mil) | Q4 FYE20 | Q4 FYE21 | YoY | 12M FYE20 | 12M FYE21 | YoY |
|---------------------------------|--------------|--------------|---------------|----------------|----------------|--------------|
| Total Operating Income | 454.9 | 453.2 | -0.4% | 1,744.7 | 1,707.0 | -2.2% |
| Total Impairment Loss | 87.8 | 65.1 | -25.8% | 450.3 | 508.4 | +13.0% |
| Personnel Expenses | 65.1 | 58.6 | -10.0% | 250.1 | 198.0 | -20.8% |
| Advertisement & Promotion | 32.5 | 8.4 | -74.2% | 99.5 | 45.9 | -53.9% |
| Other Operating Expenses | 64.1 | 83.7 | +30.6% | 229.1 | 271.9 | +18.6% |
| Total Operating Expenses | 249.5 | 215.8 | -13.5% | 1,029.0 | 1,024.2 | -0.5% |

Total Operating Expenses (Exclude IL) decreased by RM11mil (6.8% Q4YoY) and RM62.9mil (10.9% 12MYoY) contributed by effective cost management

Cost-to-Income Ratio (CIR)





Dividend

Consistent payout ratio above 30%

| Dividend | FYE19 RM | FYE20 RM | FYE21 RM |
|--------------------------------|--------------|--------------|---------------|
| Interim dividend (cent) | 22.25 | 22.25 | 9.20 |
| Payout amount (RM'000) | 55,784 | 56,426 | 23,488 |
| Final dividend (cent) | 22.35 | 14.00 | 20.00* |
| Payout amount (RM'000) | 56,075 | 35,511 | 51,062* |
| Total dividend (cent) | 44.60 | 36.25 | 29.20 |
| Total payout amount (RM'000) | 111,859 | 91,937 | 74,550 |
| Dividend Payout Ratio (%) | 31.5 | 31.5 | 31.9 |

* Subject to the approval of shareholders at the forthcoming Annual general Meeting



AEON CREDIT SERVICE

Operational Updates

Continuously Supporting Customers

Actively engaging with customers to understand their financial needs;
 Taking care of their safety at our branches/ service centres
 Representing <4.5% of total receivables



Financial Assistance Programme



Description



Offering Period



Type of Financing

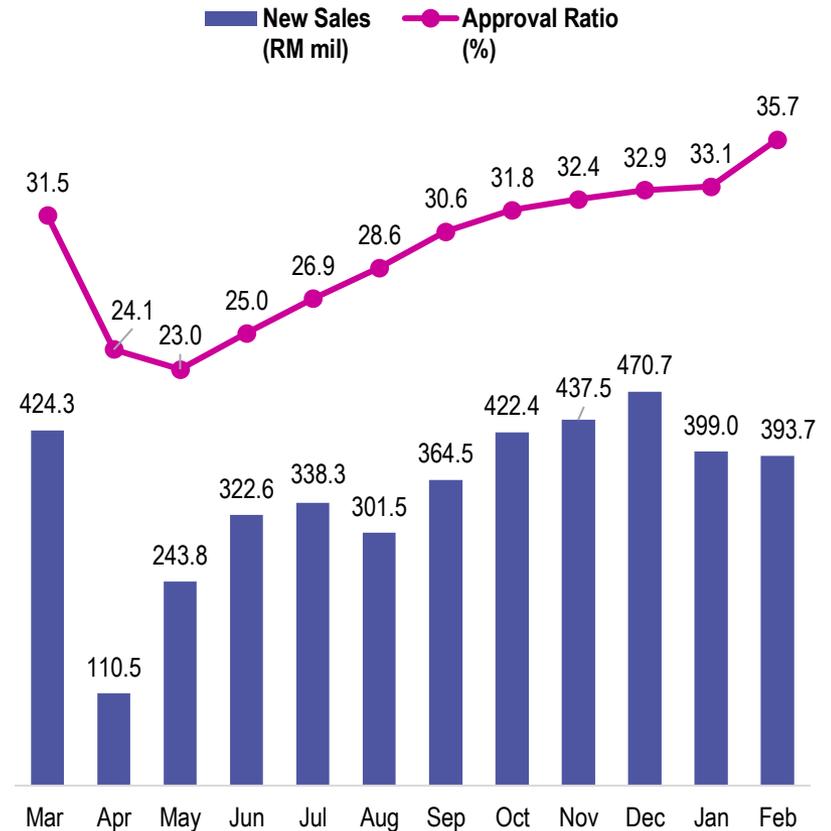
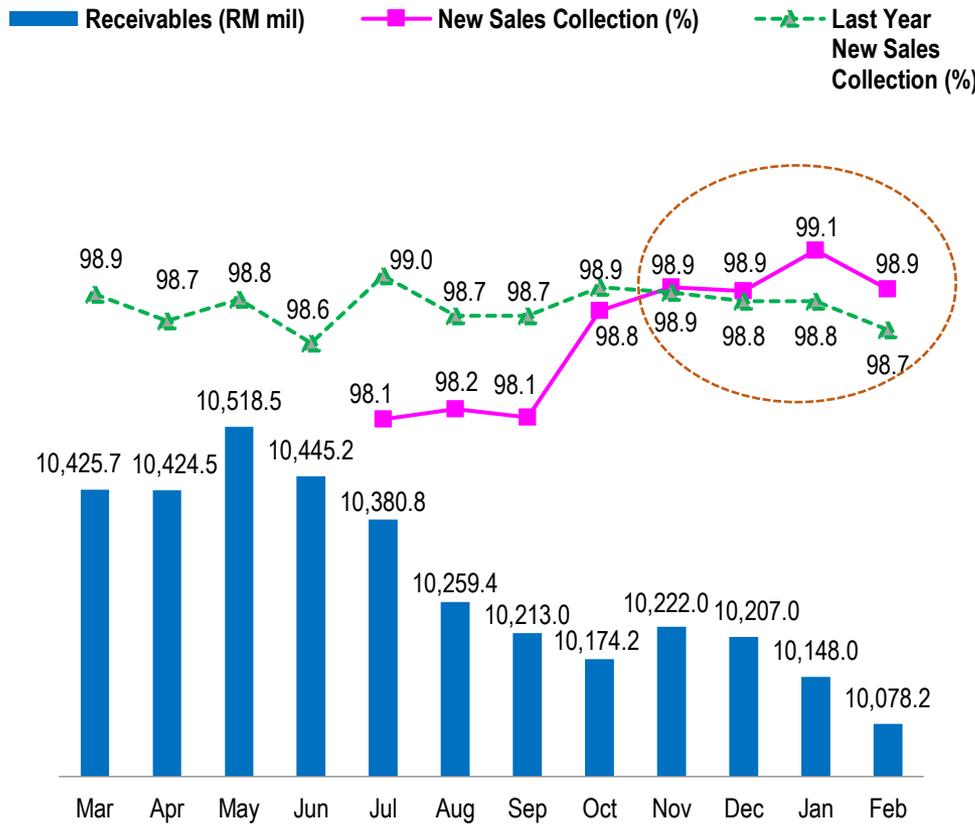


Targeted Delinquency Stage

| Financial Assistance Programme | Description | Offering Period | Type of Financing | Targeted Delinquency Stage |
|--------------------------------|---|--------------------|------------------------------|--|
| Loan deferment | 2 months loan moratorium | Apr-May 2020 | Product & Personal Financing | D0-D2 |
| AEON Relief Programme (ARP) | 3-24 months for outstanding loan rescheduling | Jun-Sep 2020 | Product & Personal Financing | D0-D2 |
| Balance conversion "BC19" | Up to 36 months for outstanding loan rescheduling | Apr -Jan 2021 | Credit Card | Account not met minimum monthly repayment consecutively for 3 months |
| Refinancing | Reschedule monthly repayment amount | Effective Dec 2020 | Product & Personal Financing | D0-D1 |
| Restructuring | Reschedule monthly repayment amount | Effective Dec 2020 | Product & Personal Financing | D2-D3+ |

Business Recovery

New sales slightly decreased due to the reimposition of MCO in Jan 21
 Continue focusing on new sales collection while approval ratio remains healthy



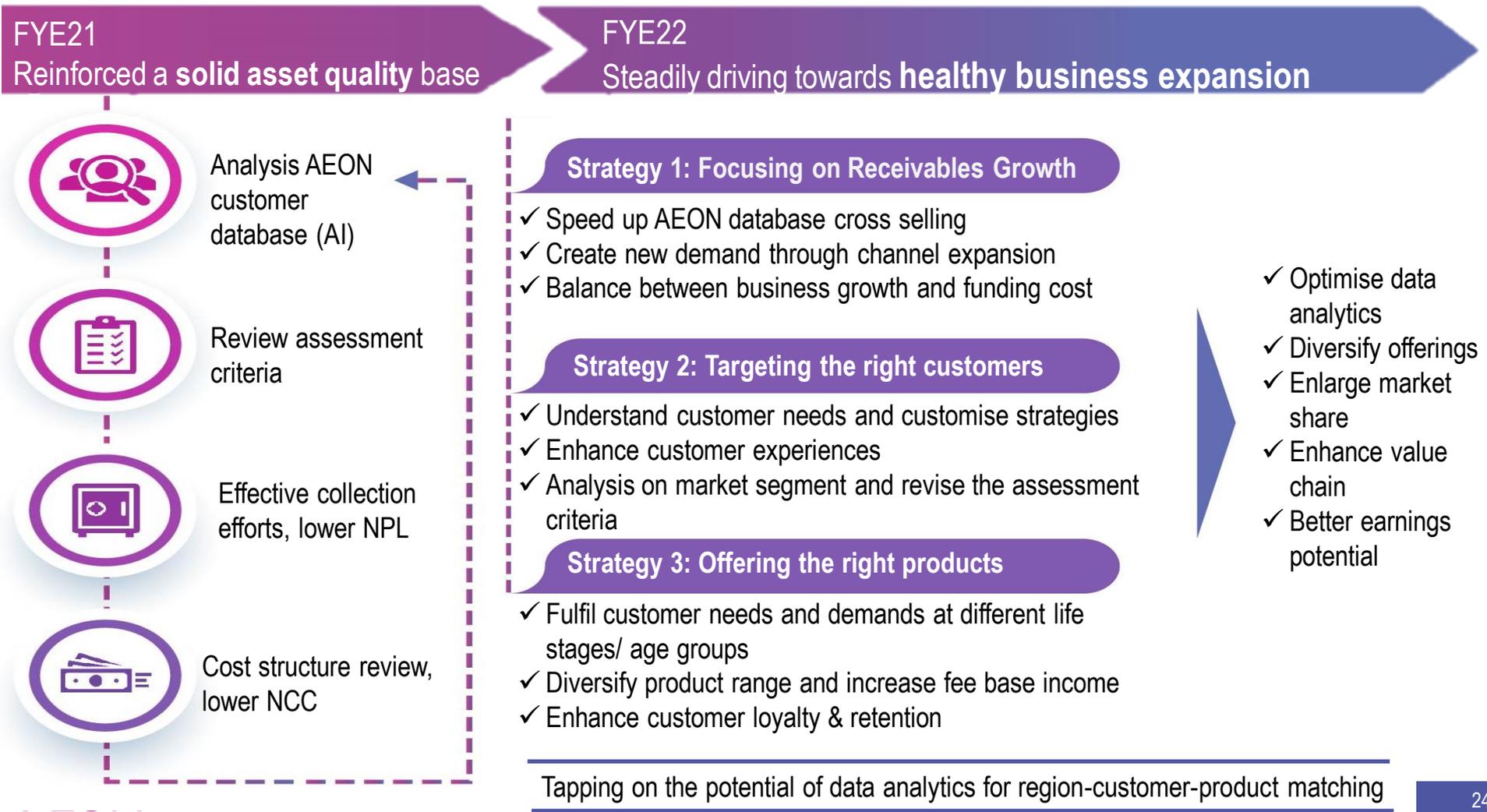


AEON CREDIT SERVICE

FYE21 Review &
FYE22 Strategies

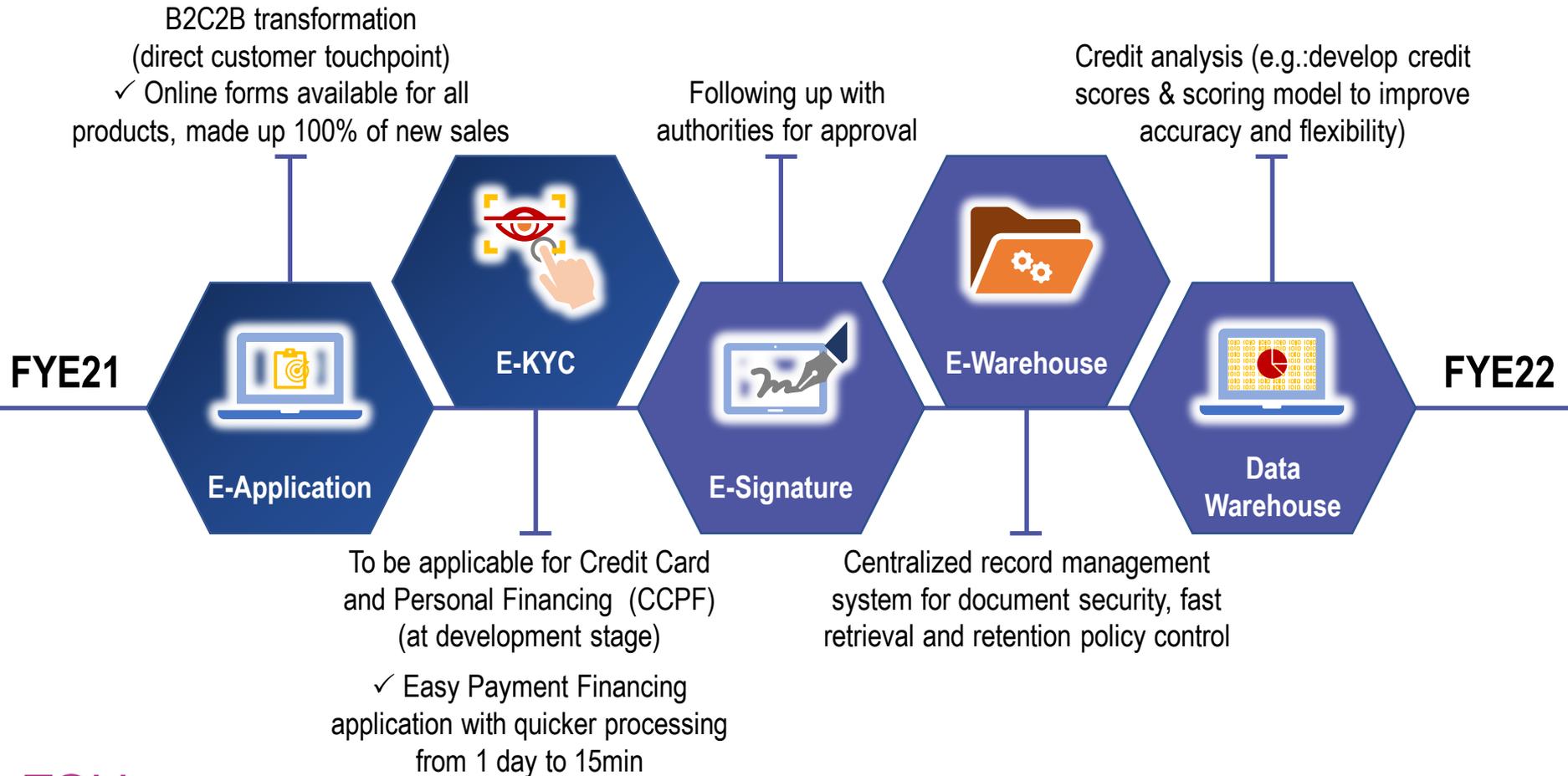
Sales & Receivables Growth Strategy

Achieve sustainable balance between asset growth and receivables collection



Value Chain Digitalization

Provide seamless customer experience by create consumer digital on boarding
Transformation Roadmap



Regionalisation



FYE21-FYE22 Strategies

Improve efficiency and effectiveness

Branch Rationalization

- ❑ Revision of branch and CDM strategy
- ❑ Enhance payment channels via merchant networks

Localized Guideline

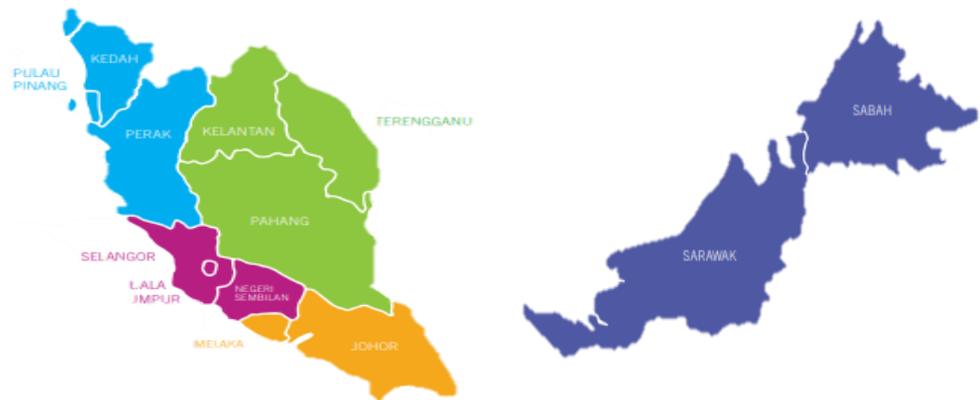
- ❑ Prioritize Easy Payment business & identify potential Easy Payment merchant
- ❑ Identify potential CCPF market

Telemarketing Expansion

- ❑ Setup nationwide telemarketing center
- ❑ Upgrade call centre solution and streamline process

Regional Hub Concept

- ❑ Establish Centralised Regional Office Hub 2.0
- ❑ Talent training and development



Digital Infrastructure Development & System Architecture

- ❖ Design and develop a more comprehensive system architecture to support digital transformation
- ❖ Create an e-commerce platform for digital business
- ❖ Adopt B2C2B model to facilitate the business with merchants and capture customer needs
- ❖ Introduce robotic process automation (RPA) to optimise efficiency and productivity
- ❖ Implement Collection System to improve collection performance
- ❖ Promote remote work readiness



AEON CREDIT SERVICE

Appendices



Performance Highlights

| (RM mil) | Q4 FYE20 | Q1 FYE21 | Q2 FYE21 | Q3 FYE21 | Q4 FYE21 | QoQ (%) | YoY (%) | FYE20 | FYE21 | YoY % |
|---|----------------|--------------|--------------|----------------|----------------|---------------|---------------|----------------|----------------|---------------|
| Total Transaction & Financing Volume | 1,645.5 | 778.6 | 962.4 | 1,224.4 | 1,263.4 | 3.2% | -23.2% | 6,381.0 | 4,228.8 | -33.7% |
| Credit Card | 493.4 | 331.8 | 394.7 | 376.9 | 372.9 | -1.1% | -24.4% | 1,827.3 | 1,476.3 | -19.2% |
| Easy Payment Financing | 784.2 | 334.4 | 512.6 | 591.9 | 598.8 | 1.2% | -23.6% | 3,004.9 | 2,037.7 | -32.2% |
| Personal Financing | 335.3 | 88.3 | 23.8 | 217.3 | 237.4 | 9.3 | -29.2% | 1,460.7 | 566.8 | -61.2% |
| E-Money | 32.6 | 24.1 | 31.3 | 38.3 | 54.3 | 41.6% | 66.6% | 88.1 | 148.0 | 68.9% |
| Total Income | 454.9 | 407.0 | 405.7 | 441.1 | 453.2 | 2.8% | -0.4% | 1,744.7 | 1,707.0 | -2.2% |
| Operating Expenses | (249.5) | (277.5) | (236.7) | (294.2) | (215.8) | -26.6% | -13.5% | (1,029.0) | (1,024.2) | -0.5% |
| Interest Expenses | (87.4) | (92.4) | (92.5) | (89.2) | (83.8) | -6.1% | -4.2% | (325.3) | (357.9) | 10.0% |
| Profit Before Tax | 118.0 | 37.1 | 76.5 | 57.7 | 153.6 | 166.2% | 30.2% | 390.4 | 324.9 | -16.8% |
| Income Tax | (29.6) | (10.8) | (24.7) | (15.6) | (39.9) | 155.8% | 34.8% | (98.4) | (91.0) | -7.6% |
| Net Profit | 88.4 | 26.3 | 51.8 | 42.1 | 113.7 | 169.8% | 28.7% | 292.0 | 233.9 | -19.9% |



Financial Summary

| (RM mil) | Q4 FYE20 | Q1 FYE21 | Q2 FYE21 | Q3 FYE21 | Q4 FYE21 | QoQ (%) | YoY (%) |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------|------------|
| Credit Card | 916.9 | 838.5 | 829.8 | 839.3 | 810.1 | -3.5% | -11.6% |
| Card Purchase | 856.1 | 779.9 | 769.9 | 769.0 | 727.5 | -5.4% | -15.0% |
| Cash Advance | 60.8 | 58.6 | 59.9 | 70.3 | 82.6 | 17.5% | 35.8% |
| Personal Financing | 2,864.4 | 2,875.2 | 2,679.8 | 2,639.9 | 2,580.0 | -2.3% | -9.9% |
| Objective Financing | 352.3 | 380.1 | 344.5 | 310.4 | 293.8 | -5.4% | -16.6% |
| Motorcycle Financing | 3,231.2 | 3,321.3 | 3,375.4 | 3,455.1 | 3,491.6 | 1.1% | 8.1% |
| MOPED | 2,353.4 | 2,440.7 | 2,534.3 | 2,629.0 | 2,695.1 | 2.5% | 14.5% |
| Superbike | 877.8 | 880.6 | 841.1 | 826.1 | 796.5 | -3.6% | -9.3% |
| Auto Financing | 2,977.5 | 3,052.0 | 2,986.3 | 2,939.5 | 2,870.6 | -2.3% | -3.6% |
| SME Financing | 52.3 | 51.4 | 43.6 | 37.8 | 32.1 | -15.1% | -38.6% |
| Total Financing Receivables | 10,394.6 | 10,518.5 | 10,259.4 | 10,222.0 | 10,078.2 | -1.4% | -3.0% |
| Impairment Loss | (690.5) | (759.7) | (833.7) | (934.8) | (842.1) | -9.9% | 22.0% |
| Other Assets | 730.5 | 781.9 | 927.5 | 850.1 | 995.3 | 17.1% | 36.2% |
| Total Assets | 10,434.6 | 10,540.7 | 10,353.2 | 10,137.3 | 10,231.4 | 0.9% | -1.9% |
| Total Liabilities | 8,677.3 | 8,817.3 | 8,638.0 | 8,395.6 | 8,338.2 | -0.7% | -3.9% |
| Shareholders' Fund | 1,757.3 | 1,723.4 | 1,715.2 | 1,741.7 | 1,893.2 | 8.7% | 7.7% |

Operating Income

| (RM mil) | Q4 FYE20 | Q1 FYE21 | Q2 FYE21 | Q3 FYE21 | Q4 FYE21 | QoQ (%) | YoY (%) | FYE20 | FYE21 | YoY (%) |
|-----------------------------------|--------------|--------------|--------------|--------------|--------------|-------------|--------------|----------------|----------------|--------------|
| Credit Card | 37.9 | 34.1 | 35.1 | 38.2 | 36.7 | -4.0% | -3.3% | 134.6 | 144.1 | 7.0% |
| Personal Financing | 129.3 | 119.3 | 100.7 | 113.6 | 113.6 | 0.0% | -12.1% | 515.1 | 447.2 | -13.2% |
| Objective Financing | 21.3 | 19.6 | 19.6 | 16.9 | 16.9 | 0.0% | -20.7% | 85.6 | 73.0 | -14.8% |
| Motorcycle Financing | 134.4 | 124.4 | 127.4 | 145.6 | 149.9 | 3.0% | 11.6% | 517.1 | 547.3 | 5.8% |
| Auto Financing | 87.8 | 85.9 | 78.2 | 84.8 | 85.0 | 0.2% | -3.2% | 340.1 | 333.9 | -1.8% |
| SME Financing | 1.0 | 0.5 | 0.9 | 0.7 | 0.6 | -17.2% | -39.1% | 4.7 | 2.7 | -41.6% |
| E money | 1.6 | 6.1 | 2.1 | 1.7 | 3.6 | 116.6% | 121.4% | 1.6 | 13.5 | 725.4% |
| Total Revenue | 413.3 | 389.9 | 364.0 | 401.5 | 406.3 | 1.2% | -1.7% | 1,598.8 | 1,561.7 | -2.3% |
| Other Operating Income | 41.6 | 17.1 | 41.7 | 39.6 | 46.9 | 18.3% | 12.5% | 145.9 | 145.3 | -0.4% |
| Total Operating Income | 454.9 | 407.0 | 405.7 | 441.1 | 453.2 | 2.8% | -0.4% | 1,744.7 | 1,707.0 | -2.2% |



Total Expenses

| (RM mil) | Q4 FYE20 | Q1 FYE21 | Q2 FYE21 | Q3 FYE21 | Q4 FYE21 | QoQ (%) | YoY (%) | FYE20 | FYE21 | YoY (%) |
|------------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|
| Total Impairment Loss | 87.8 | 174.4 | 112.0 | 156.9 | 65.1 | -58.5% | -25.8% | 450.3 | 508.4 | 13.0% |
| Personnel Expenses | 65.1 | 35.9 | 48.1 | 55.4 | 58.6 | 5.7% | -10.0% | 250.1 | 198.0 | -20.8% |
| Advertisement & Promotion (A&P) | 32.5 | 12.2 | 12.9 | 12.4 | 8.4 | -32.4% | -74.2% | 99.5 | 45.9 | -53.9% |
| Other Operating Expenses | 64.1 | 55.0 | 63.7 | 69.5 | 83.7 | 20.6% | 30.6% | 229.1 | 271.9 | 18.6% |
| Operating Expenses | 249.5 | 277.5 | 236.7 | 294.2 | 215.8 | -26.6% | -13.5% | 1,029.0 | 1,024.2 | -0.5% |
| Interest Expenses | 87.4 | 92.4 | 92.5 | 89.2 | 83.8 | -6.1% | -4.2% | 325.3 | 357.9 | -10.0% |
| Total Expenses | 336.9 | 369.9 | 329.2 | 383.4 | 299.6 | -21.9% | -11.1% | 1,354.3 | 1,382.1 | -2.1% |

Financial Indicators

| (RM mil) | FYE18 | FYE19 | FYE20 | FYE21 |
|---|-------|-------|-------|-------|
| PBT | 398.3 | 472.2 | 390.4 | 324.9 |
| PAT | 300.1 | 354.6 | 292.0 | 233.9 |
| Weighted average no. of ordinary shares (mil unit) | 206.0 | 255.3 | 255.3 | 255.3 |
| Basic EPS (RM)* | 1.4 | 1.3 | 1.1 | 0.88 |
| NTA per share (RM) | 6.4 | 6.0 | 6.1 | 6.6 |
| ROE (%)* | 22.6 | 22.1 | 18.0 | 13.8 |
| ROA (%)* | 4.0 | 4.3 | 3.1 | 2.3 |
| Capital ratio against receivables (%) | 25.1 | 22.4 | 18.9 | 24.0 |
| Debt-to-Equity Ratio (x) | 3.0 | 3.4 | 4.6 | 3.8 |
| Share Price (RM) | 13.5 | 16.5 | 13.8 | 11.7 |
| PER (x) | 9.4 | 11.9 | 12.9 | 13.3 |
| Market Capitalisation (mil) | 3,344 | 4,149 | 3,500 | 2,992 |

* Computed based on annualised basis.



AEON CREDIT SERVICE



Head Office

Level 18, UOA Corporate Tower,
Avenue 10, The Vertical,
Bangsar South City,
No. 8, Jalan Kerinchi,
59200 Kuala Lumpur.
www.aeoncredit.com.my



Mr Lee Kit Seong

Chief Corporate Officer
leeks@aeoncredit.com.my
03-2772 9000

Ms Lee Siew Tee

Chief Financial Officer
stlee@aeoncredit.com.my
03-2772 9000

Investor Relations Team

ir_info@aeoncredit.com.my
03-2772 9000

Thank You