



AEONTS 2024/1H24 Financial Performance



AEON GROUP OF BUSINESS



Discount Store Business

Services & Specialty
Store Business

International Business

Shopping Center
Development Business

AEON

*was listed in the Tokyo Stock Exchange
since August 1976*

Health & Wellness Business

Supermarket Business

Financial Service Business

General Merchandise
Store Business

AEON Financial Service Co., Ltd.



established in 1981 and was listed in the 1st section on the Tokyo Stock Exchange since 1998.

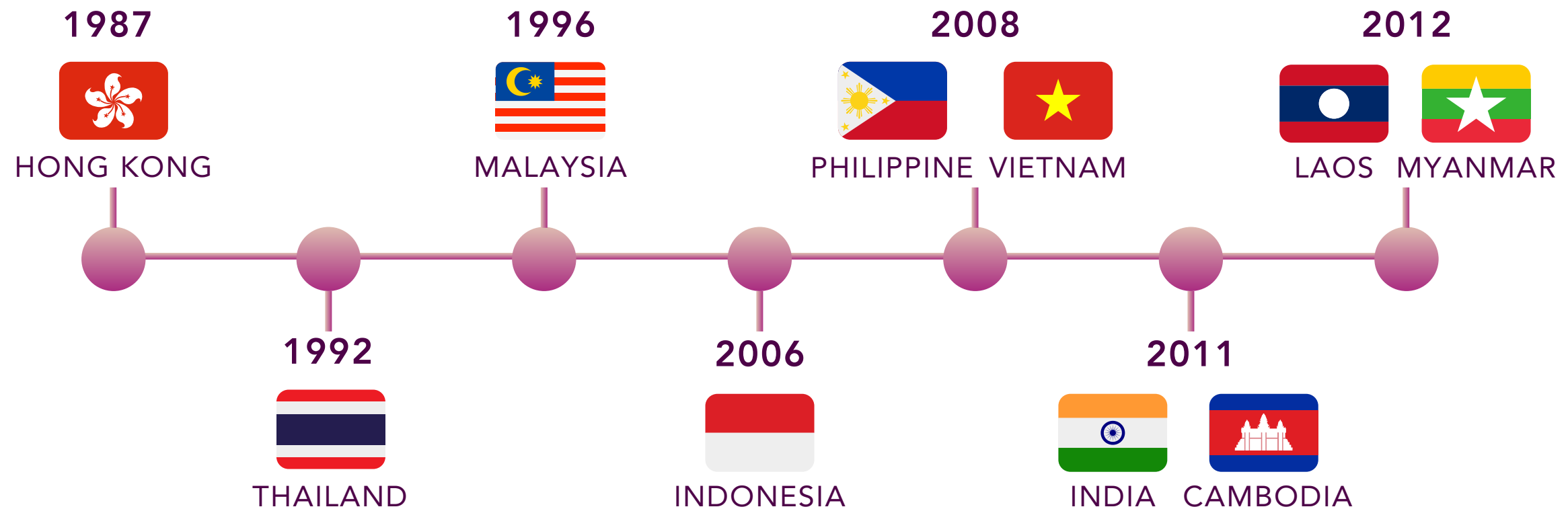
"A comprehensive financial group with roots in the retail sector"

 Operate in Japan

 Target: "No. 1 retail financial services company in Asia"



Overseas Operations



Mr. Kenji Fujita
President and CEO

AEONTS Business's Journey

1992-1994

- Establishment of the company and change the company name to AEON Thana Sinsap (Thailand) Company Limited
- Started hire purchase business

2001

Became public company and listed on the Stock Exchange of Thailand (SET)



2002-2003

The Bank of Thailand, regulated the non-bank credit card business



ธนาคารแห่งประเทศไทย
BANK OF THAILAND

2004-2006

- Establishment of Subsidiary Company
 - ACS Servicing (Thailand) Co., Ltd.
- The Bank of Thailand regulated the personal loan business

2023-2024

- CG Awarded "Excellent" *as of FY2023
- ESG rated "A" by MSCI ESG rating *as of SEP 2024



FitchRatings
Affirm A-(tha) / Stable

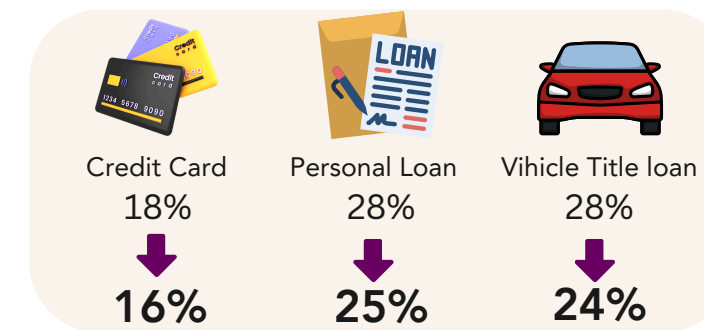
2022

Establishment of Subsidiary Company "AEON Asset Management (Thailand) Co., Ltd."



2020

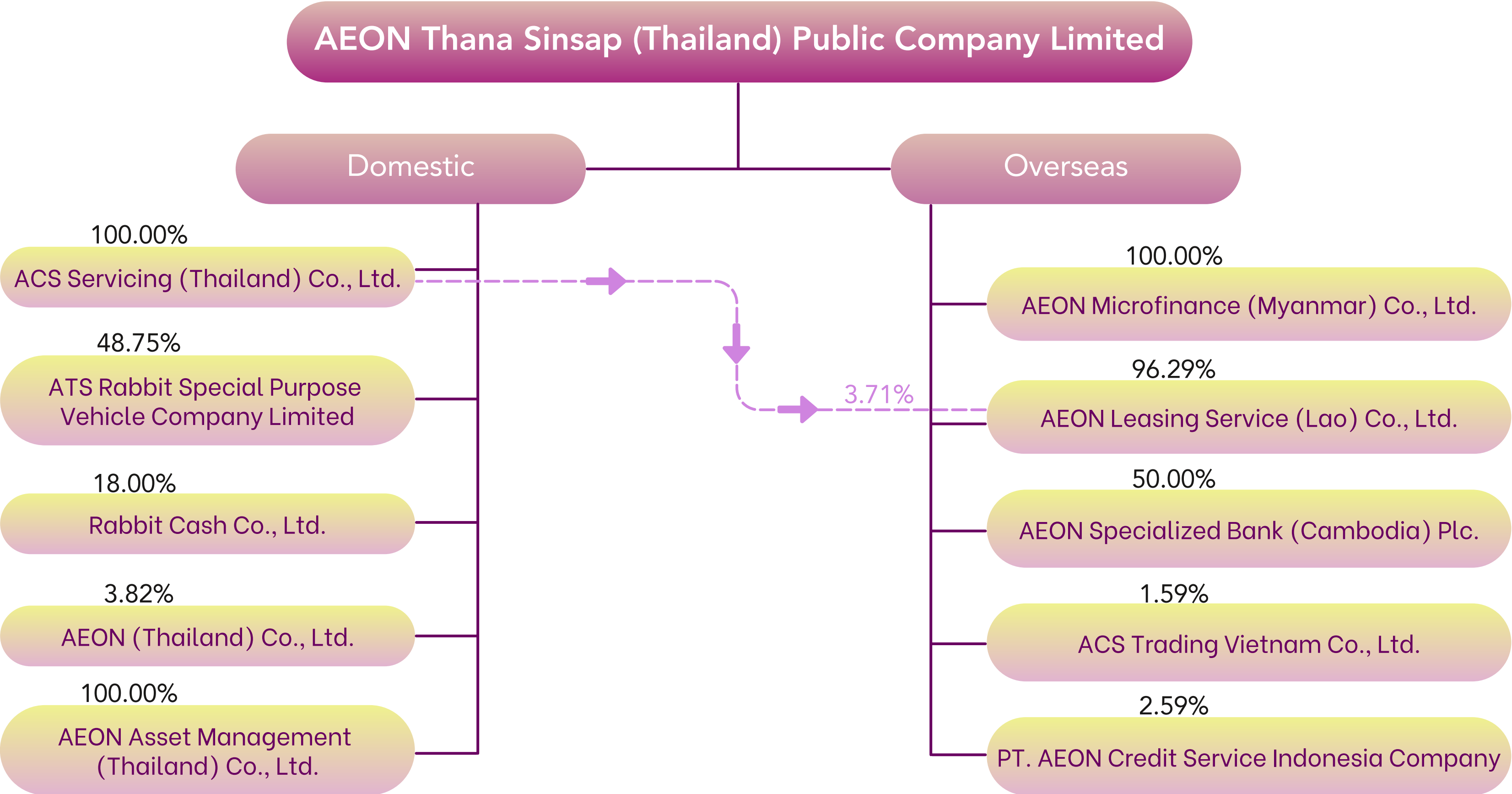
The credit card and personal loan interest rate ceiling has been reduced



2008-2013

- Establishment of Subsidiary Company
 - AEON Specialized Bank (Cambodia) PLC.
 - AEON Microfinance (Myanmar) Co., Ltd.
 - AEON Leasing Service (Lao) Co., Ltd.

Shareholding Structure Chart



Products and Services

1



Credit Cards

2



Personal Loan

3



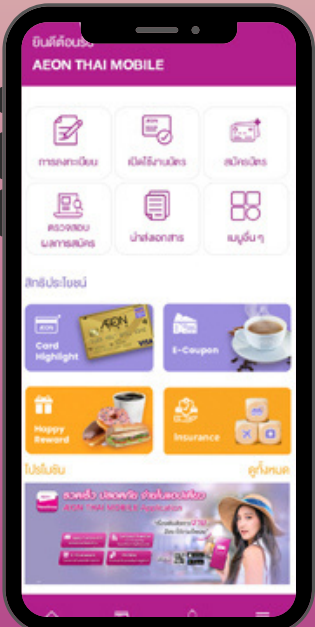
Title Loan

4



Motorcycle & Used Car HP

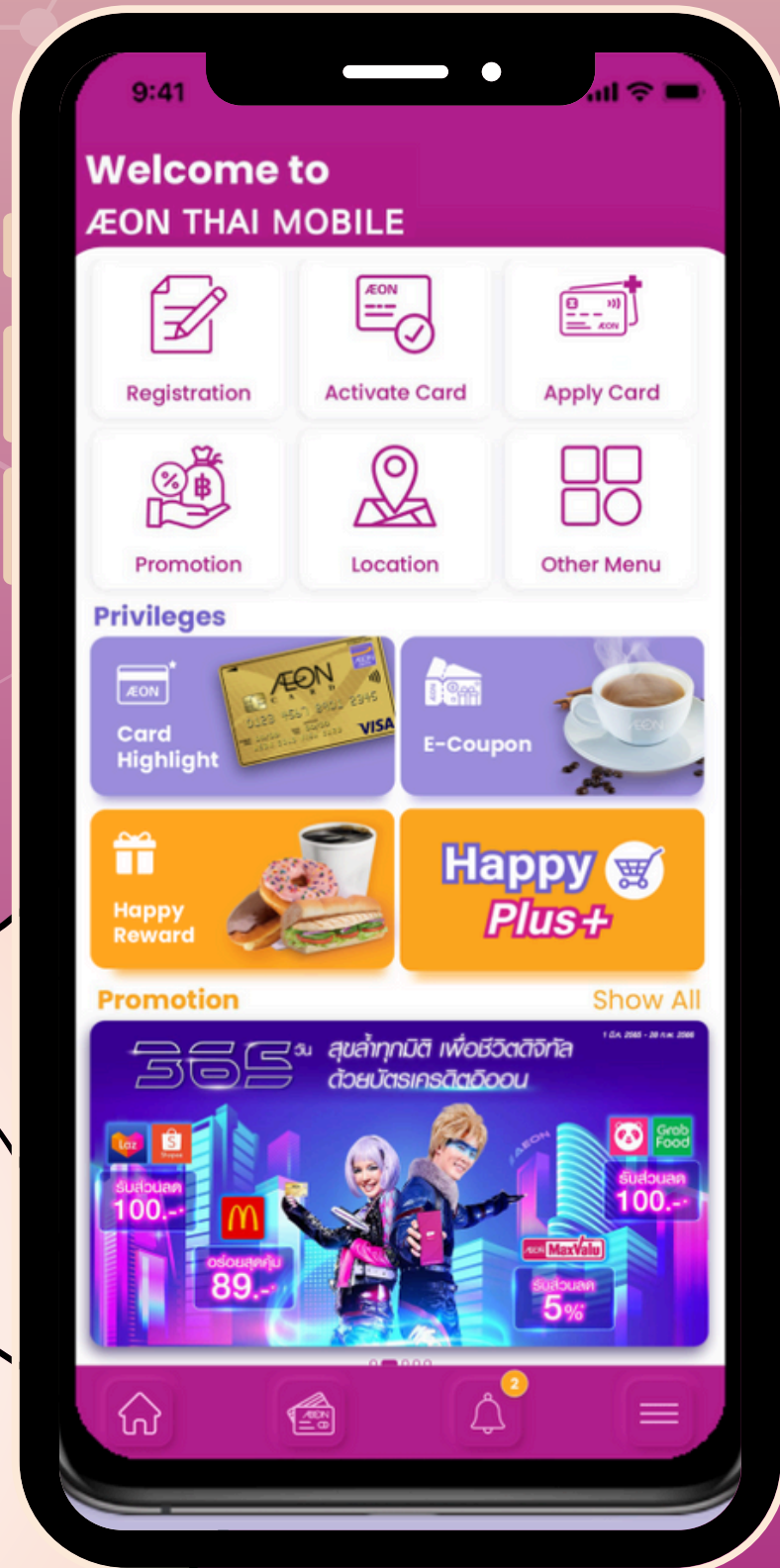
5



Insurance Brokerage



ÆON THAI MOBILE



✓
CARDLESS LOAN

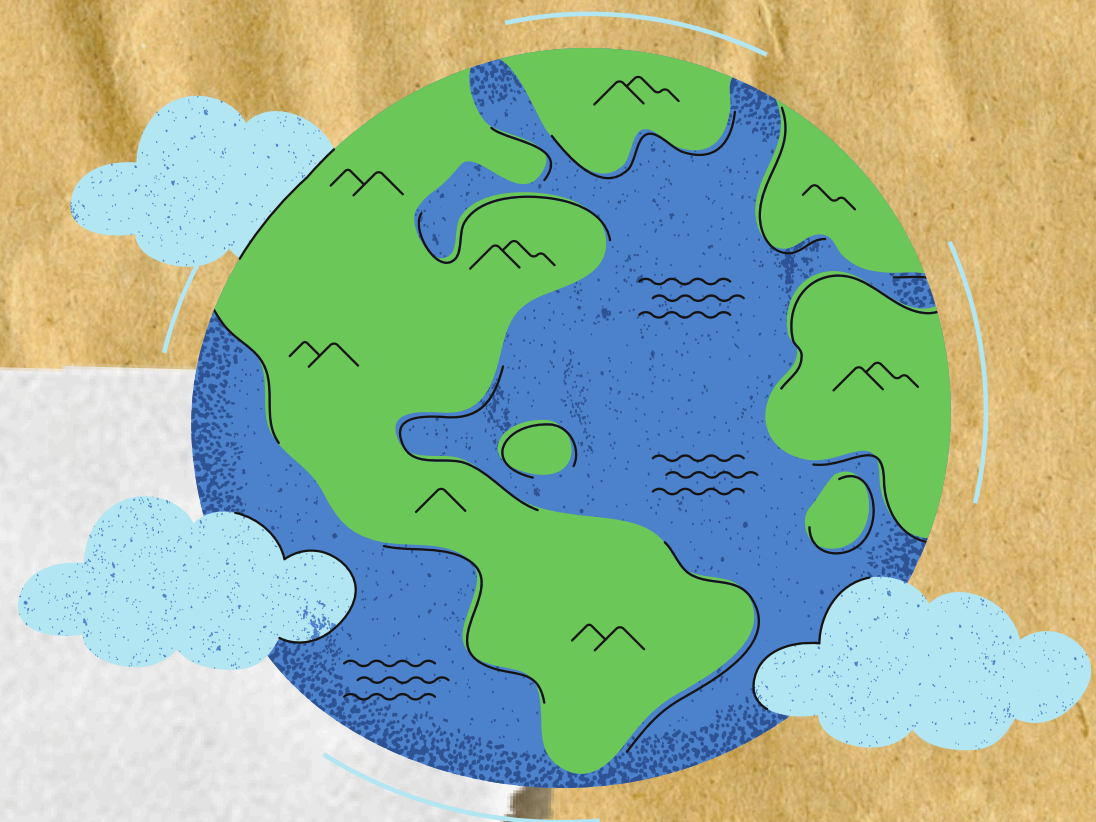
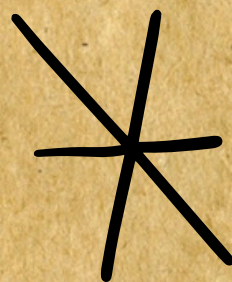
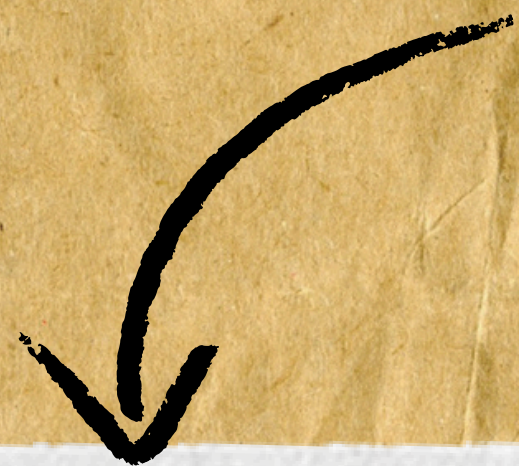
✓
PAYNOW

✓
VIRTUAL MEMBER CARD

✓
BILL PAYMENT

✓
POINTS/AWARDS

✓
E-COUPON /E-STATEMENT



ESG



Environment - Social - Governance



AEONTS GREEN ENERGY



Tree Planting



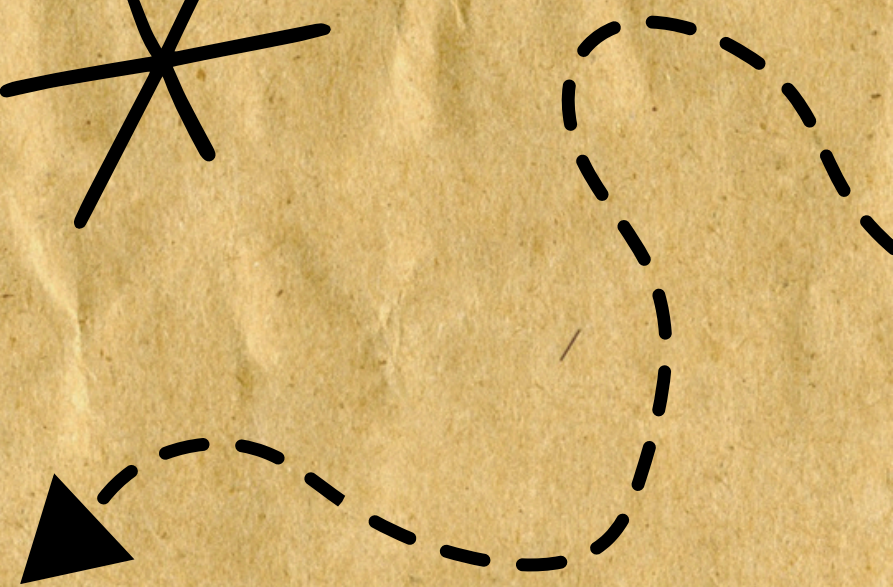
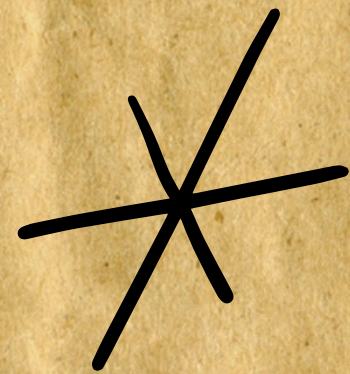
Tree Planting



Know Tree Me (ไม้) Tag



Know Tree Me (ไม้) Tag



14th AEON Scholarship Award



AEON Mini
Marathon #4



Solar Cell
Installation Project



AEONTS 2024/1H24 Financial Performance



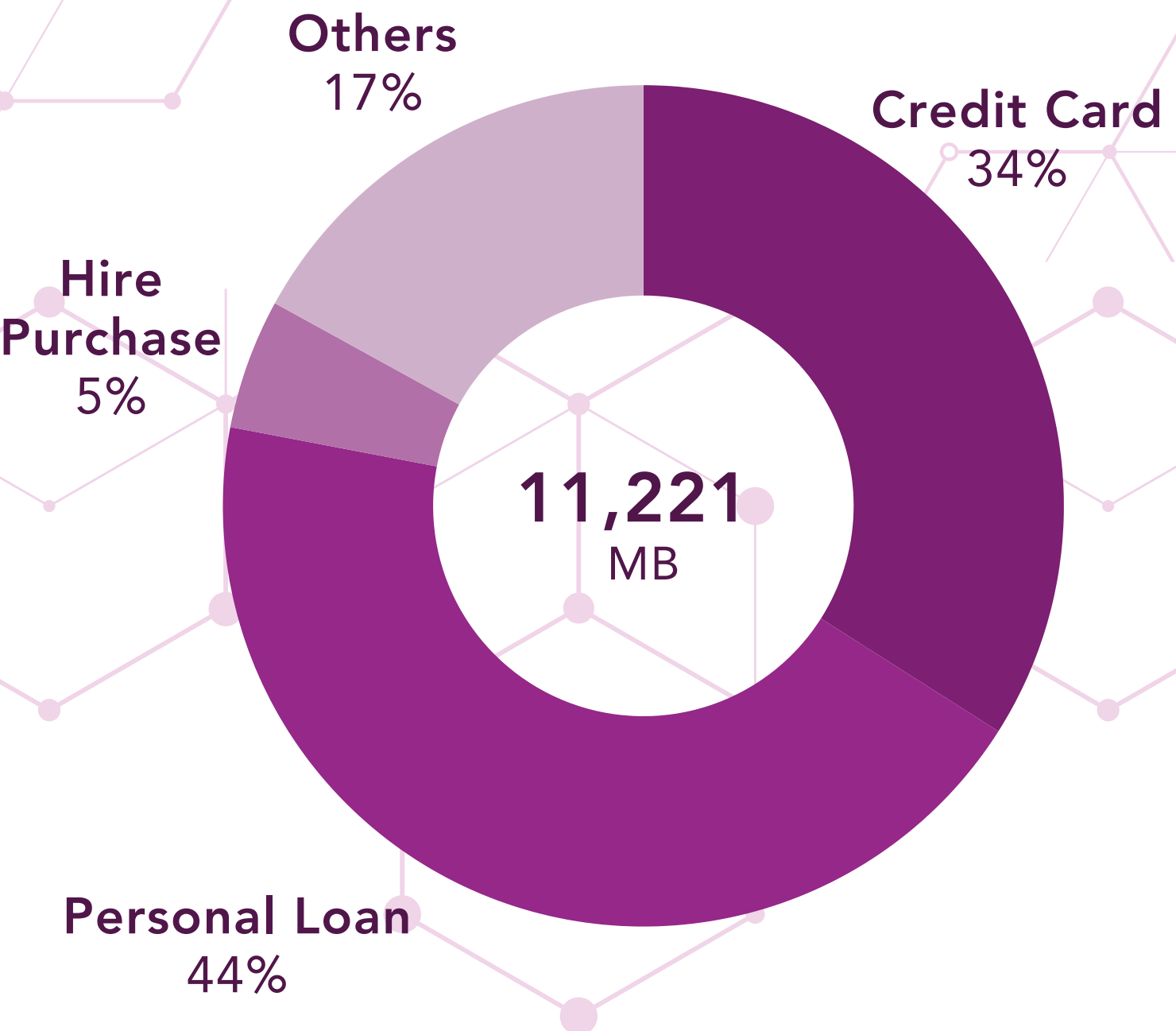
Profit & Loss Summary



Consolidated Statement of Income Unit: MB	2Q23	2Q24	%YoY	1H23	1H24	%YoY
Total Revenues	5,676	5,714	0.7%	11,136	11,221	0.8%
Total Expenses	4,594	4,676	1.8%	9,249	9,511	2.8%
Profit before tax income	1,082	1,039	-4.0%	1,887	1,710	-9.4%
Net profit Attributable to Owner of the Parent	842	822	-2.4%	1,459	1,346	-7.7%
Earnings Per Share (Baht per share)	3.37	3.29	-2.4%	5.84	5.39	-7.7%

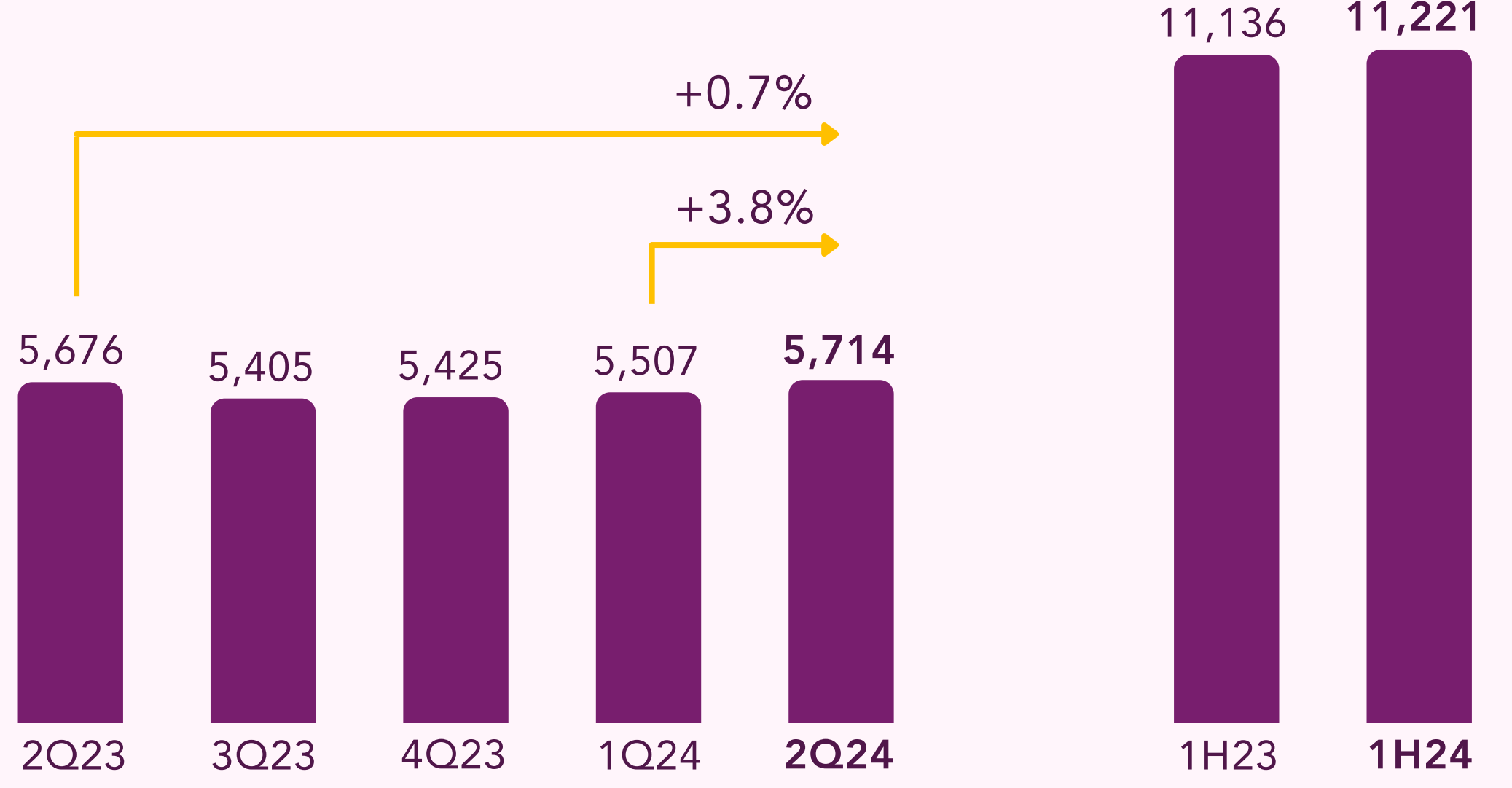
Key Financial Highlight 2Q24/1H24

1H24 Revenue Segmentation



Total Revenues

Unit: MB

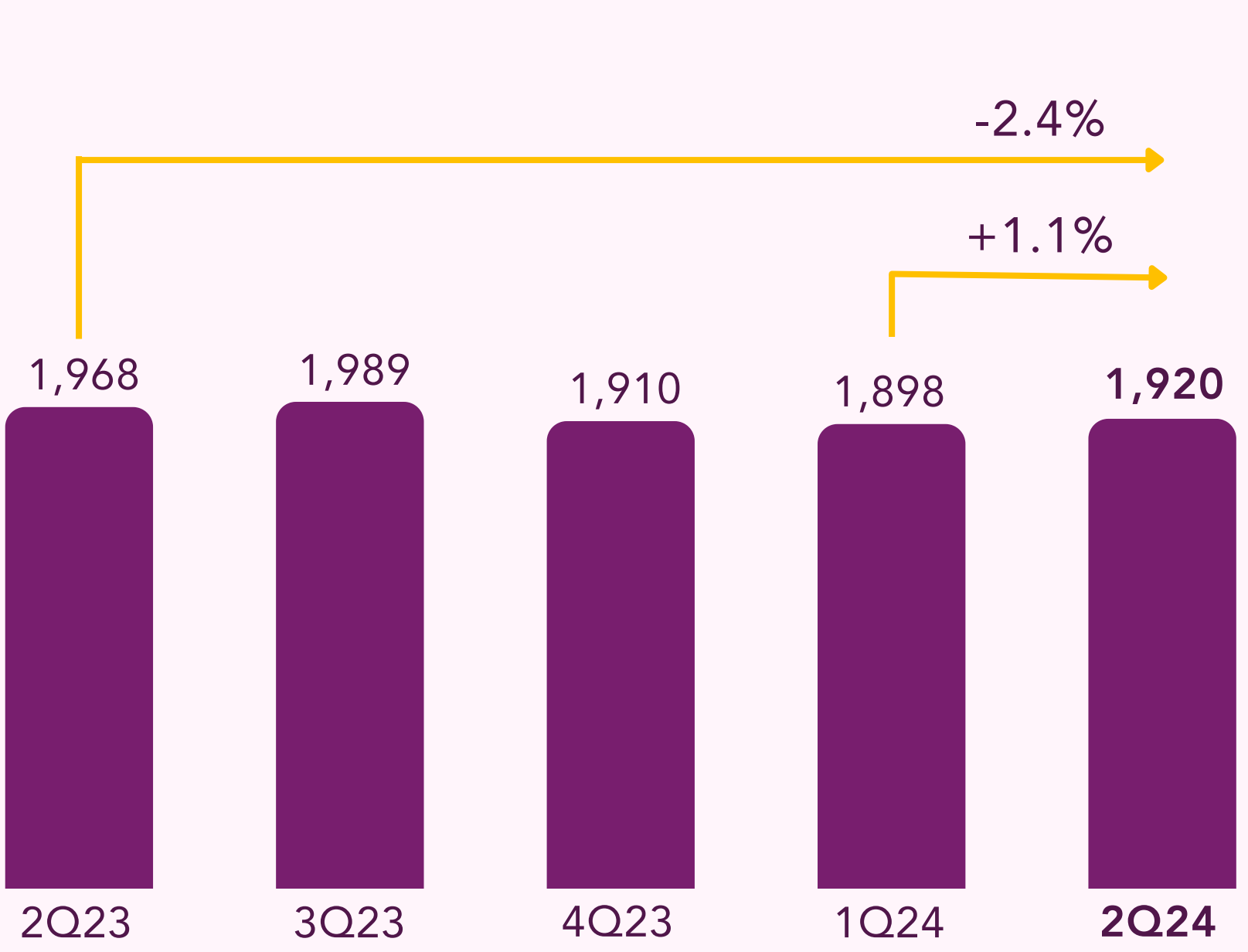


Key Financial Highlight 2Q24/1H24

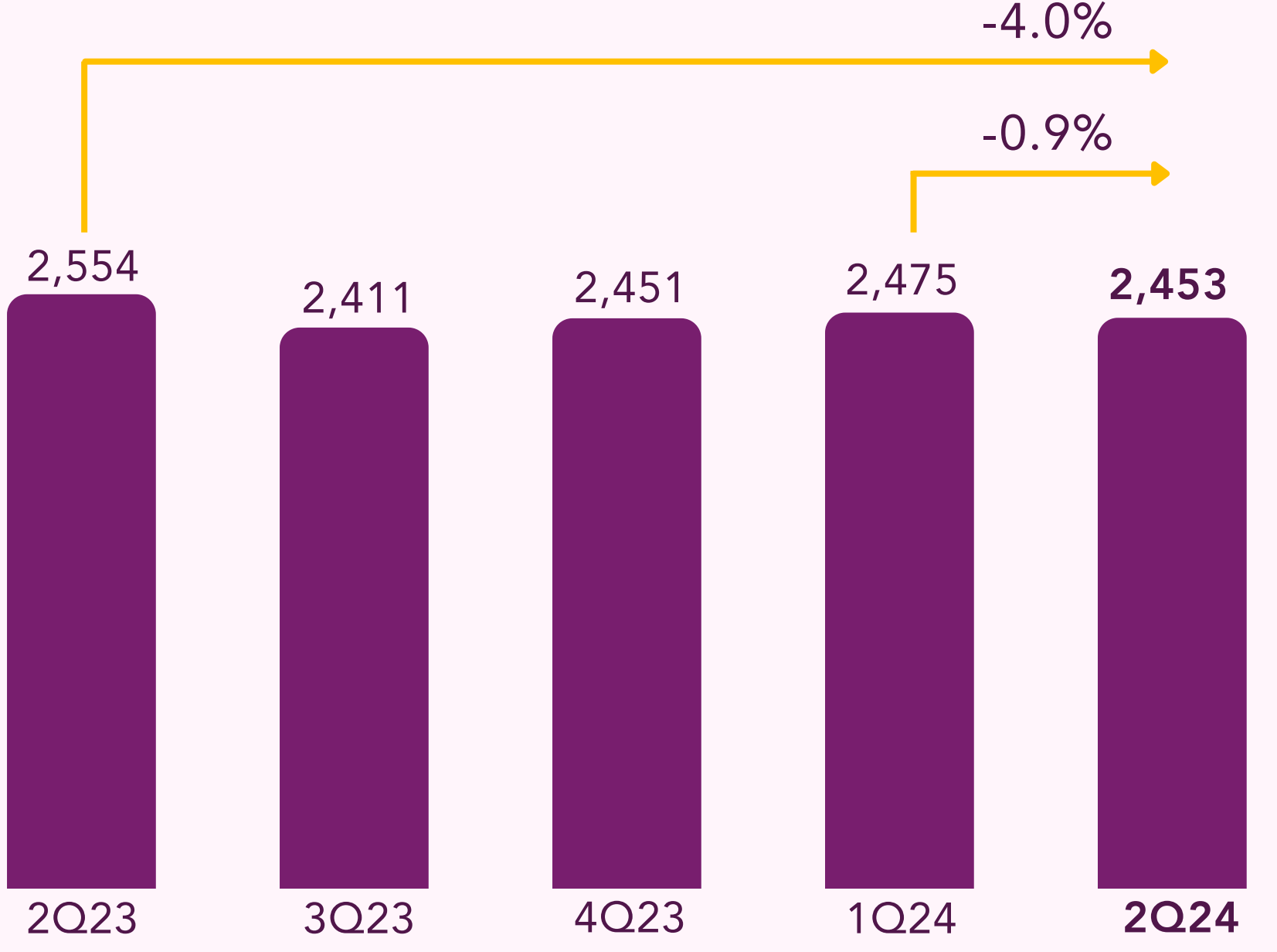
Credit Card Income 🔍

Loan Income 🔍

Unit: MB



Unit: MB

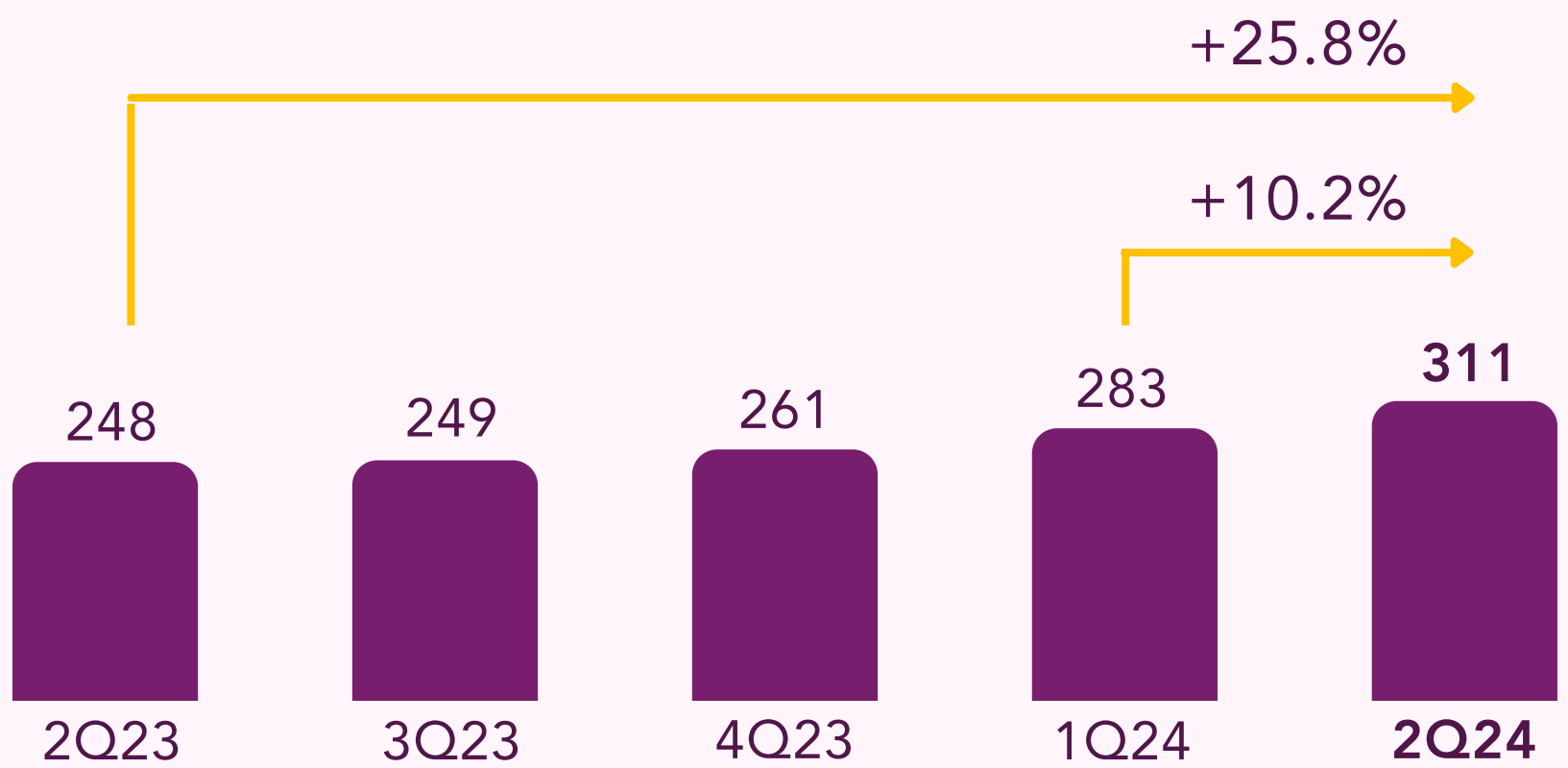


Key Financial Highlight 2Q24/1H24

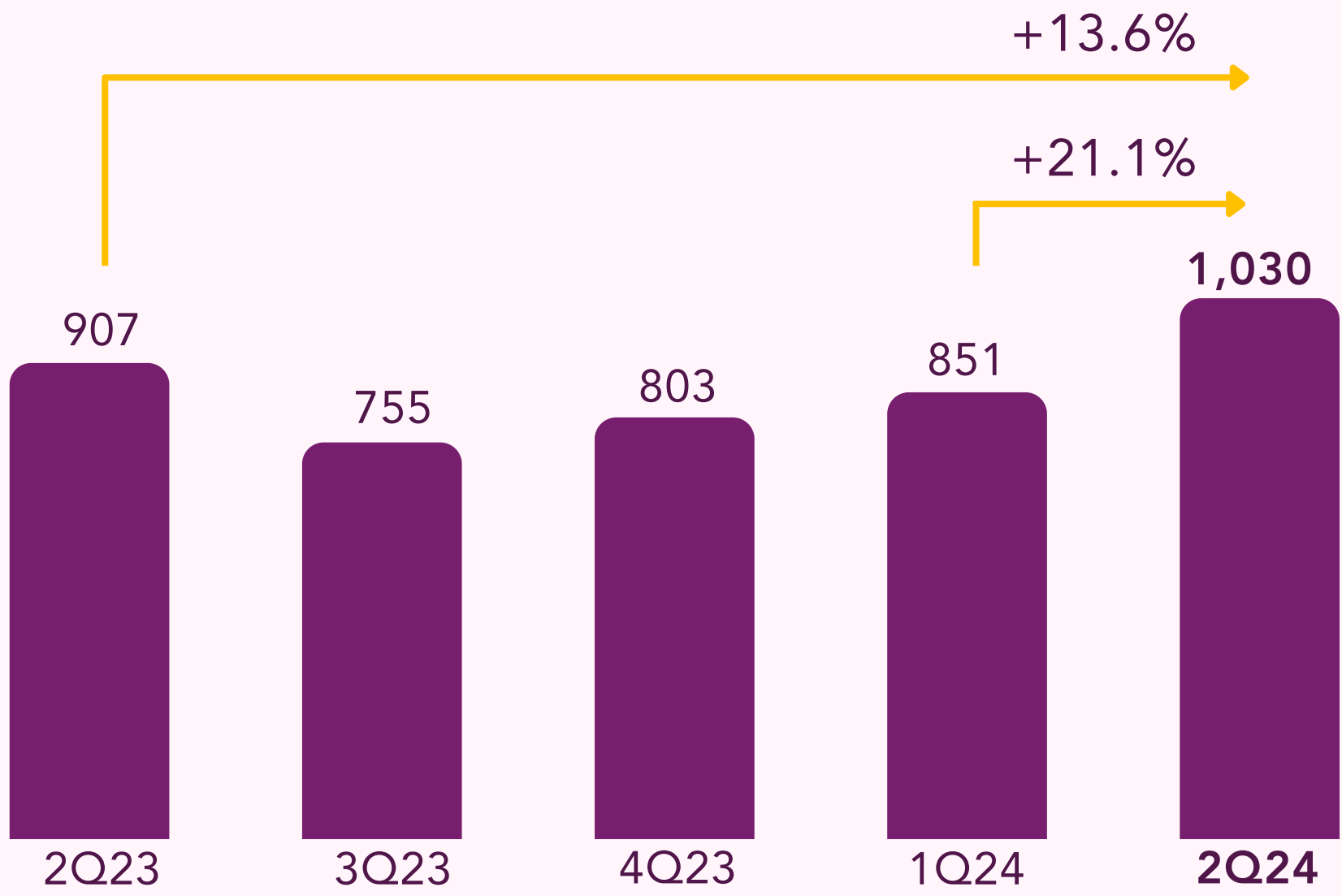
Hire-Purchase Income 🔍

Other Income 🔍

Unit: MB

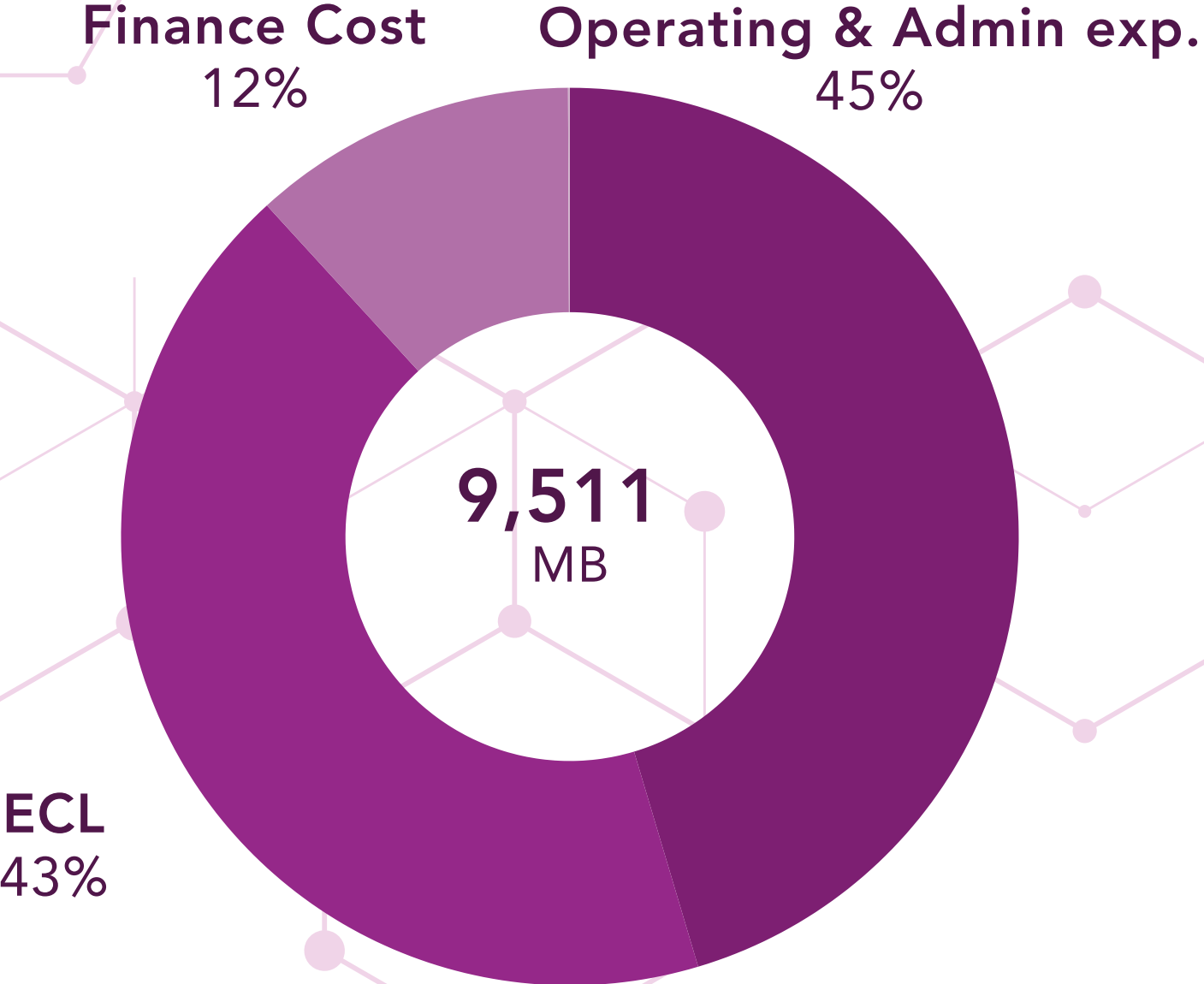


Unit: MB



Key Financial Highlight 2Q24/1H24

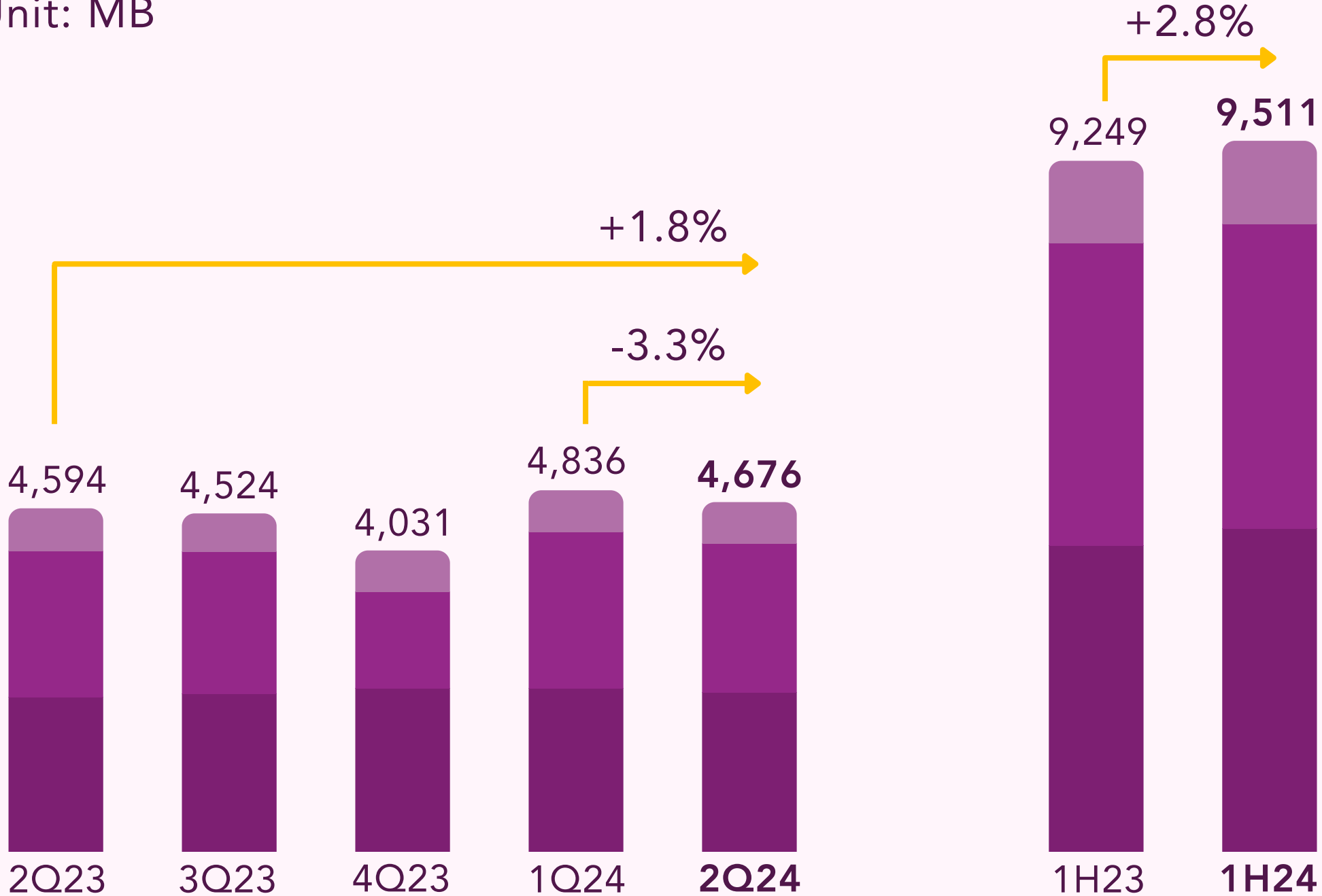
1H24 Expense Segmentation



Total Expenses



Unit: MB

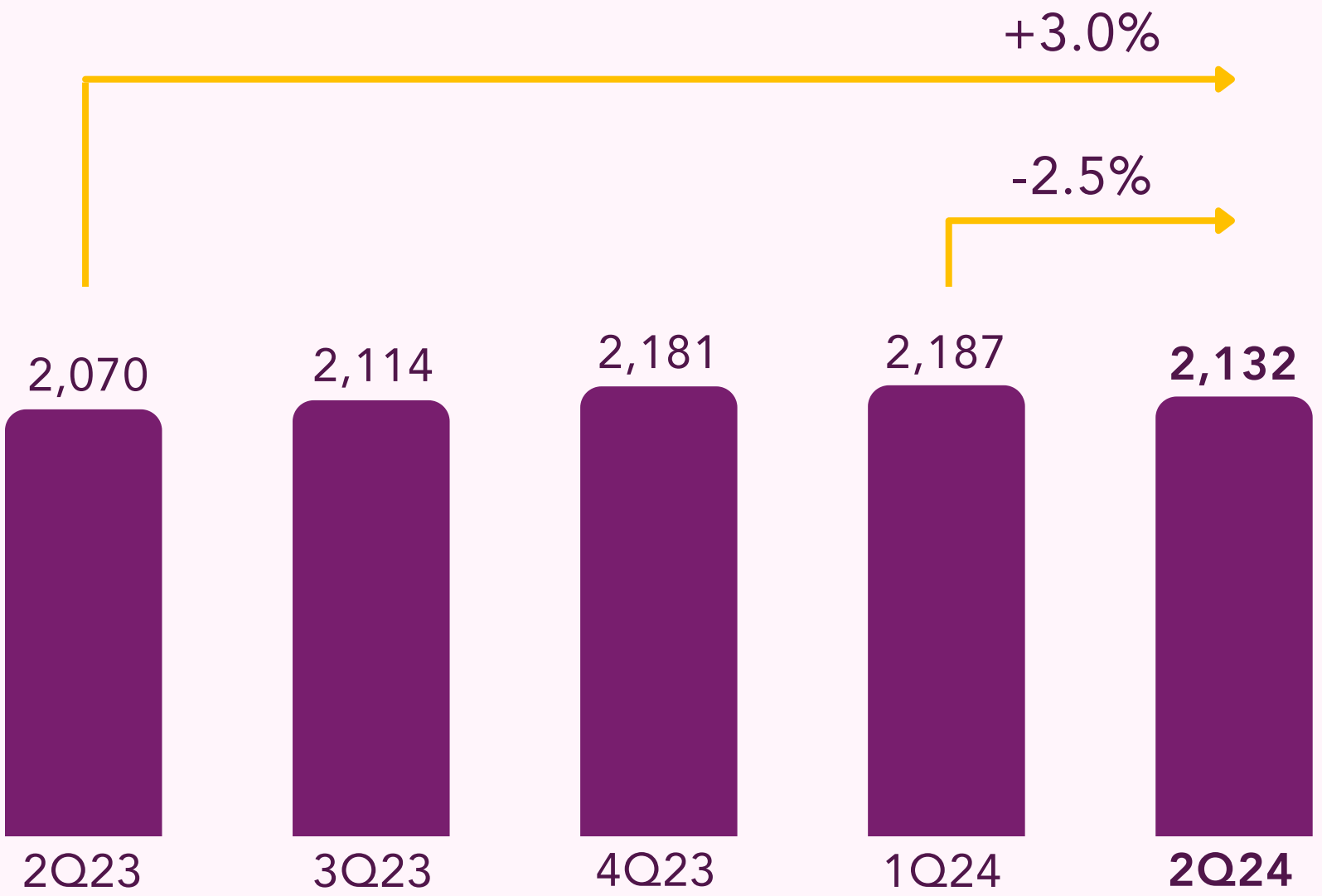


Key Financial Highlight 2Q24/1H24

Operating & Admin Expenses



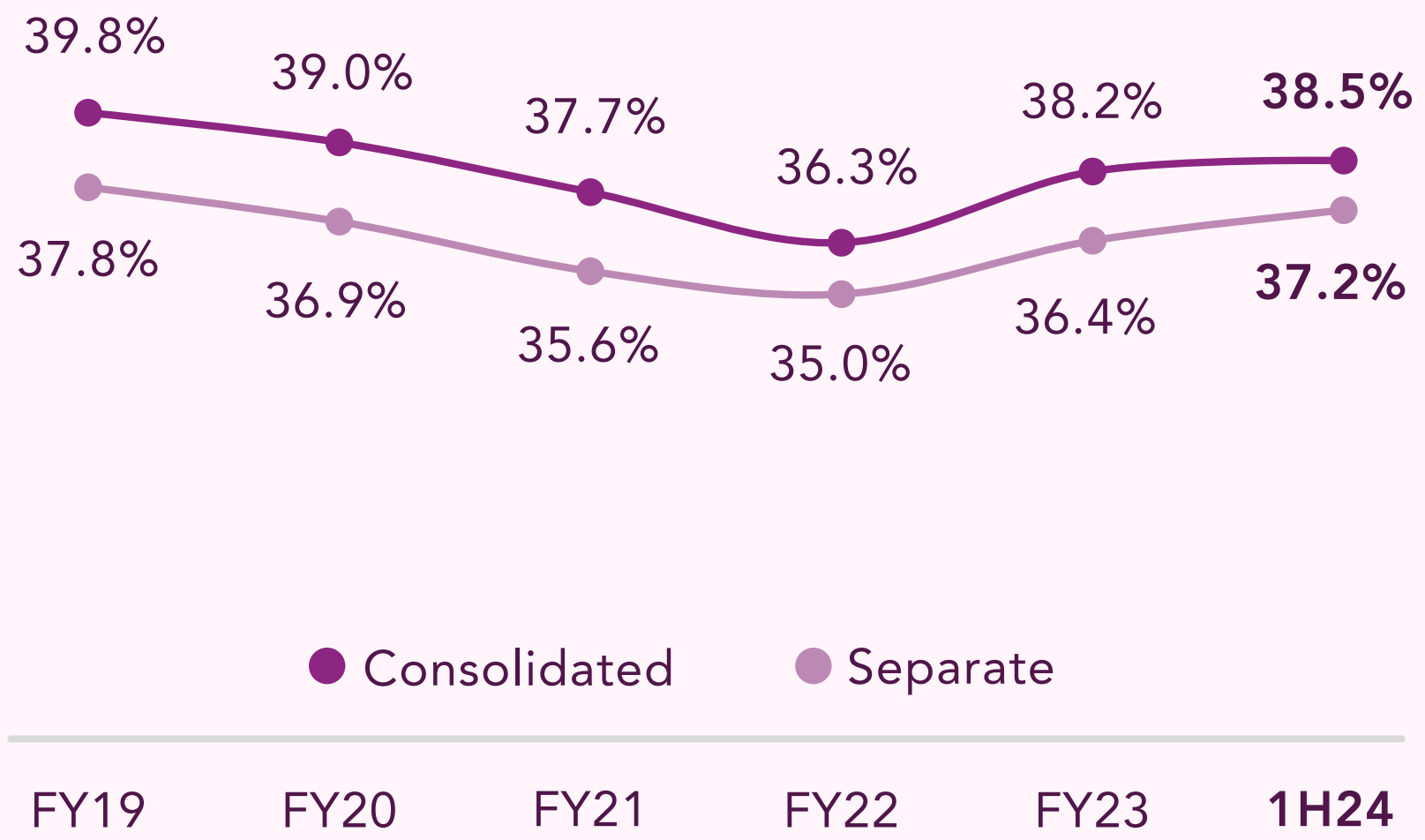
Unit: MB



Cost-to-Income



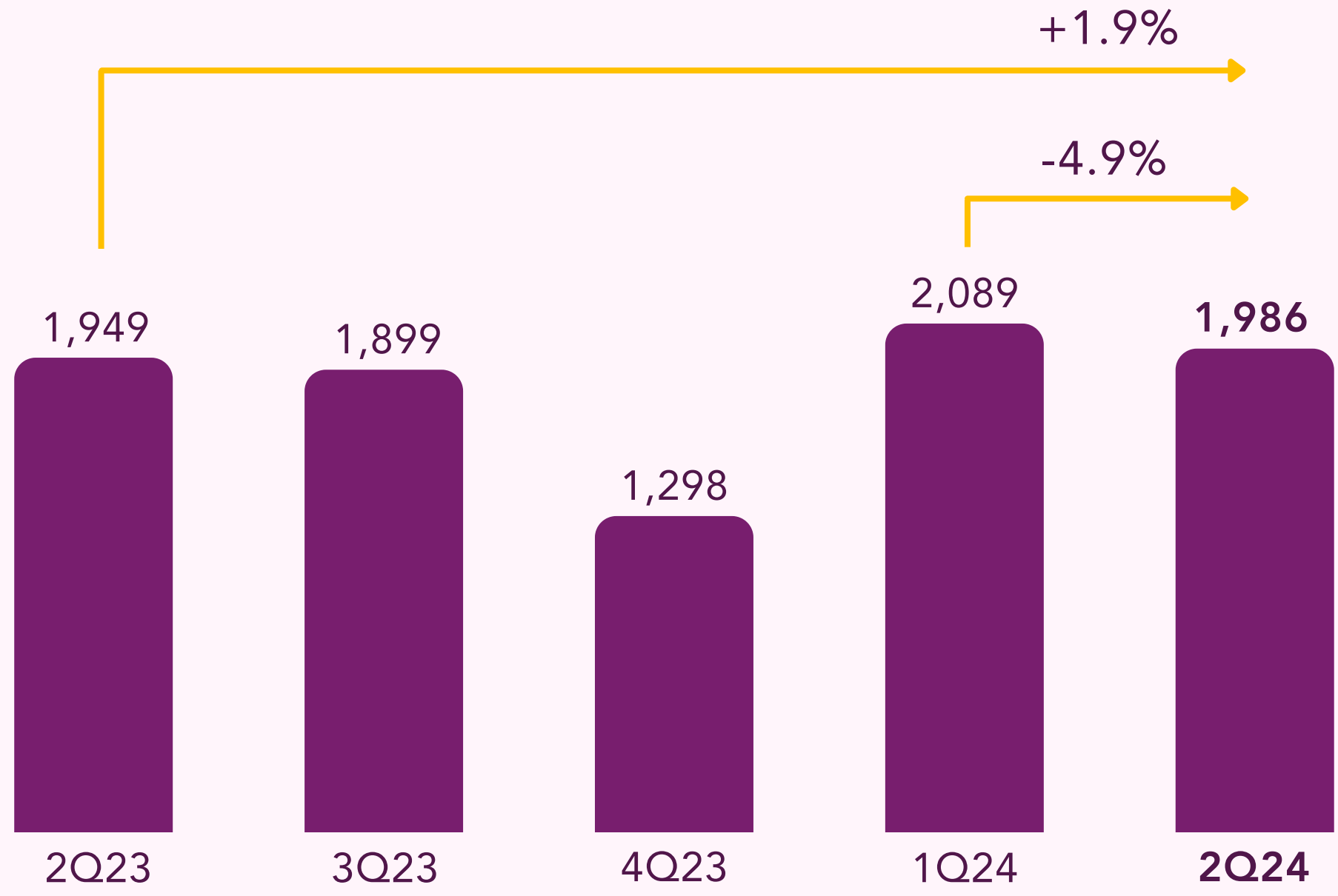
Unit: %



Key Financial Highlight 2Q24/1H24

Expected Credit Loss

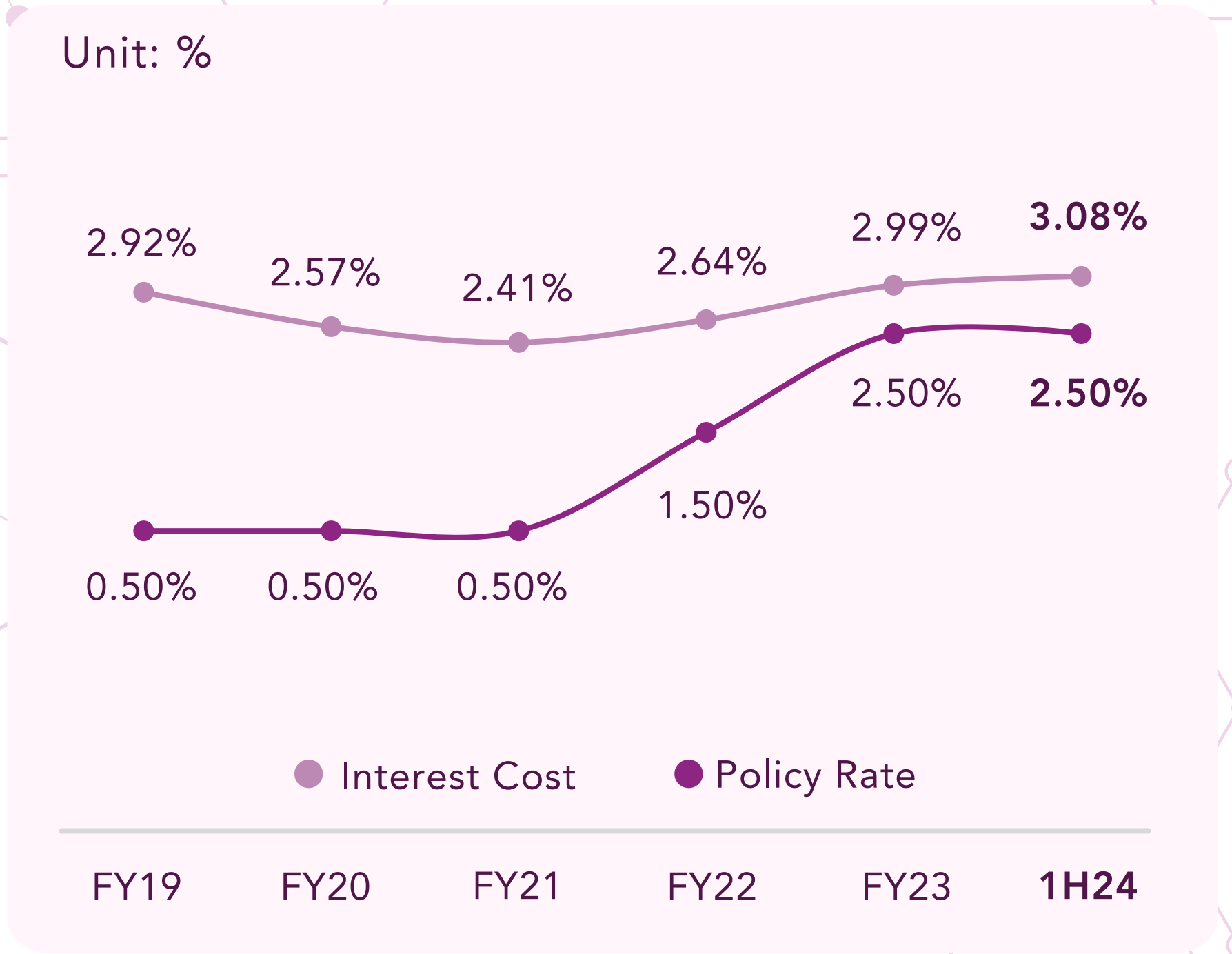
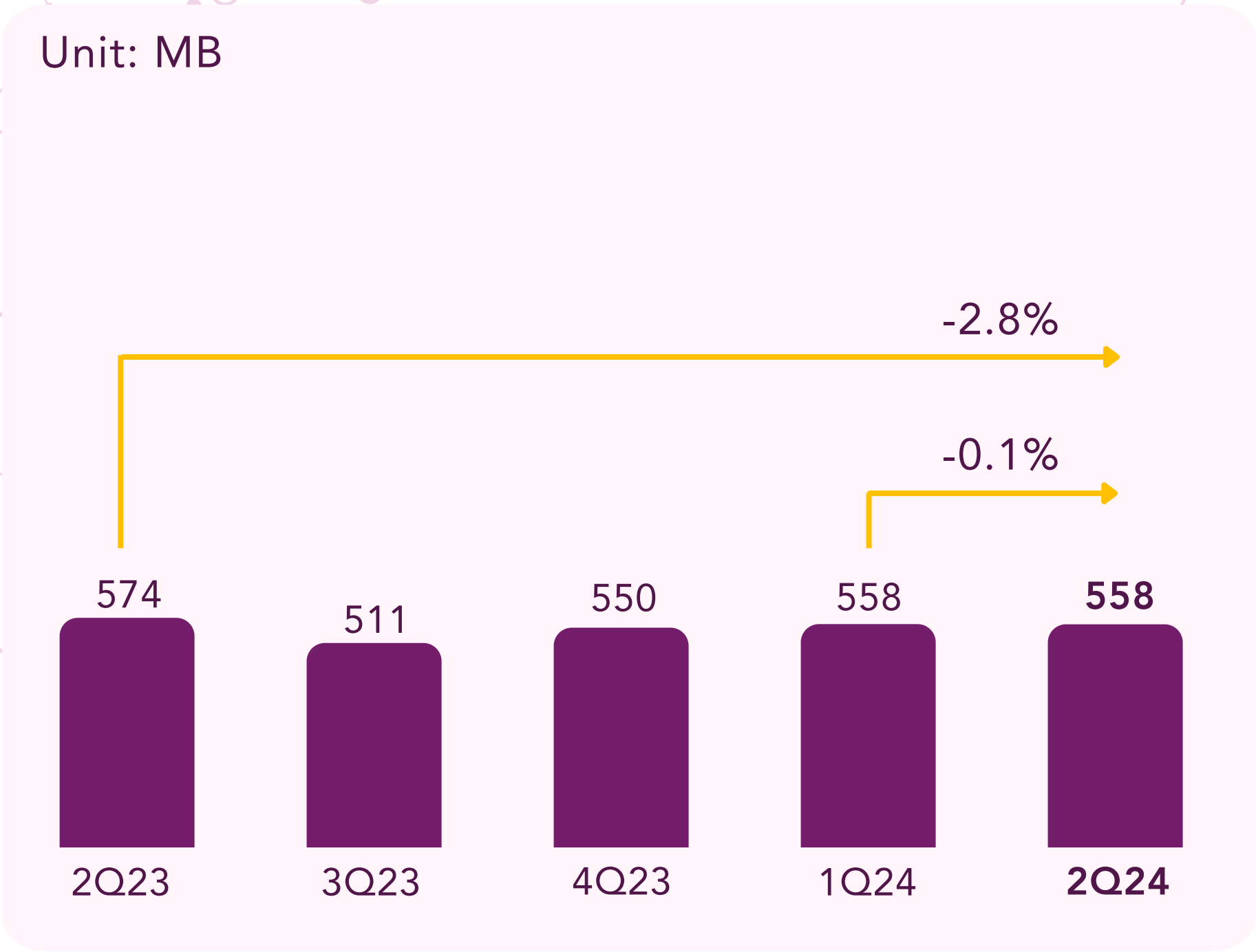
Unit: MB



Key Financial Highlight 2Q24/1H24

Finance Cost

Interest Cost

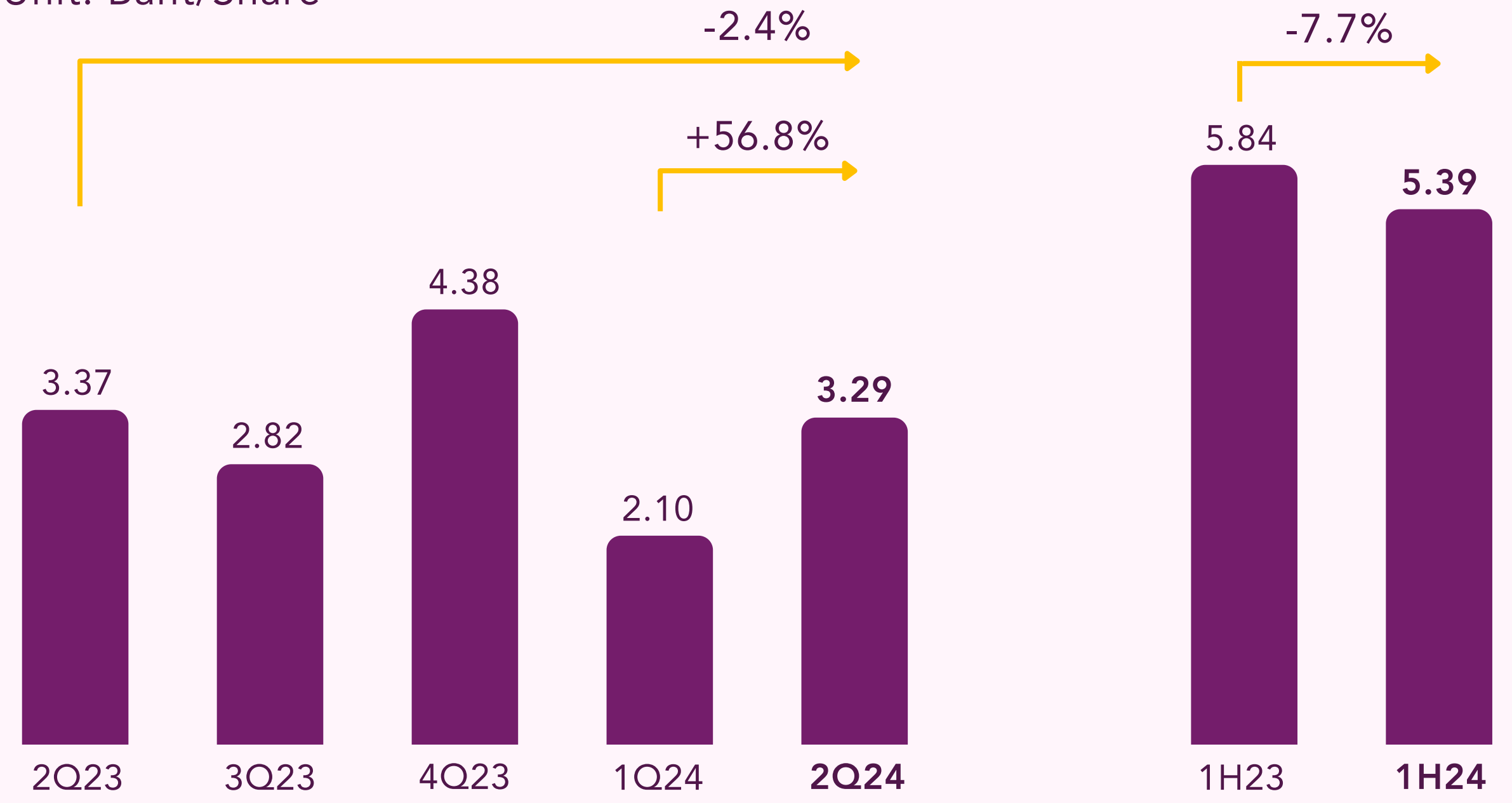


Key Financial Highlight 2Q24/1H24

Earnings Per Share



Unit: Baht/Share



Balance Sheet Summary

Consolidated Balance Sheet

Unit: MB

February 29, 2024

August 31, 2024

%YTD

Accounts Receivable

91,305

91,388

0.1%

Total Assets

92,499

94,240

2%

Total Borrowings

62,515

61,453

-2%

Total Liabilities

67,437

68,113

1%

Equity

(Attributable to Owners of the Parent)

24,472

25,098

3%

ROE

(Attributable to Owners of the Parent)

13.8%

12.9%

-

ROA

3.5%

3.3%

-

D/E Ratio

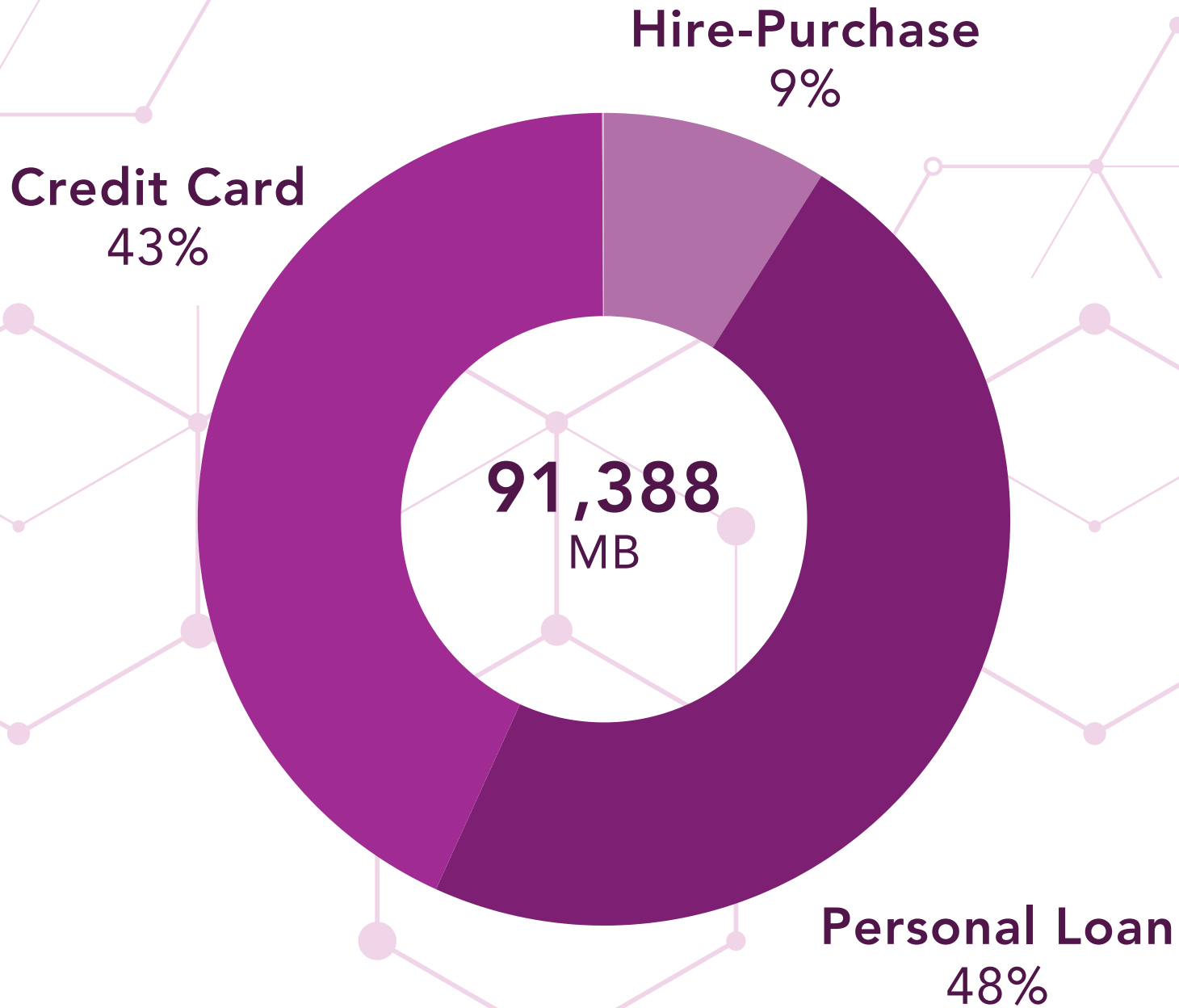
2.7

2.6

-

Key Financial Highlight 2Q24/1H24

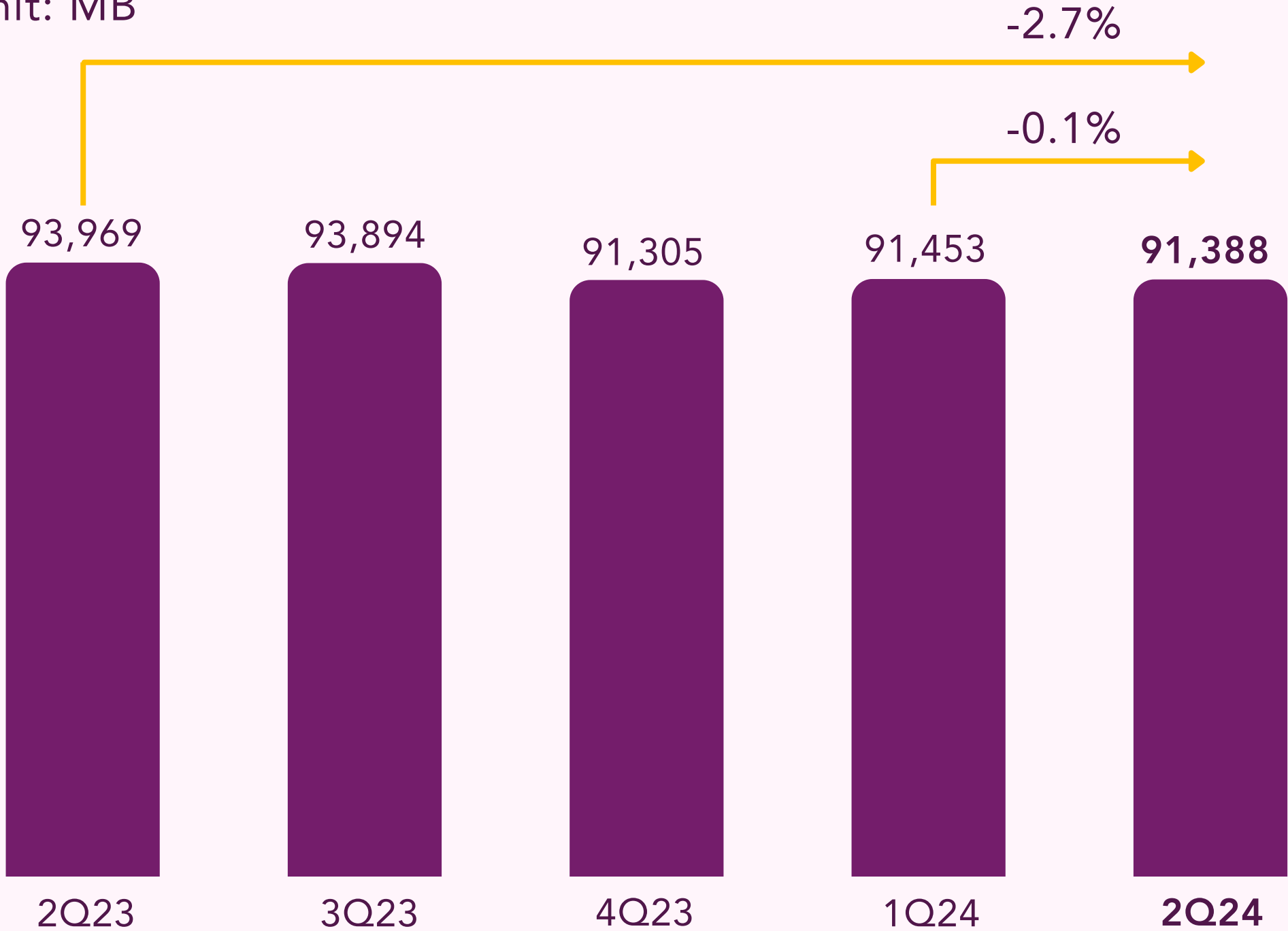
Accounts Receivable Segmentation



Accounts Receivable



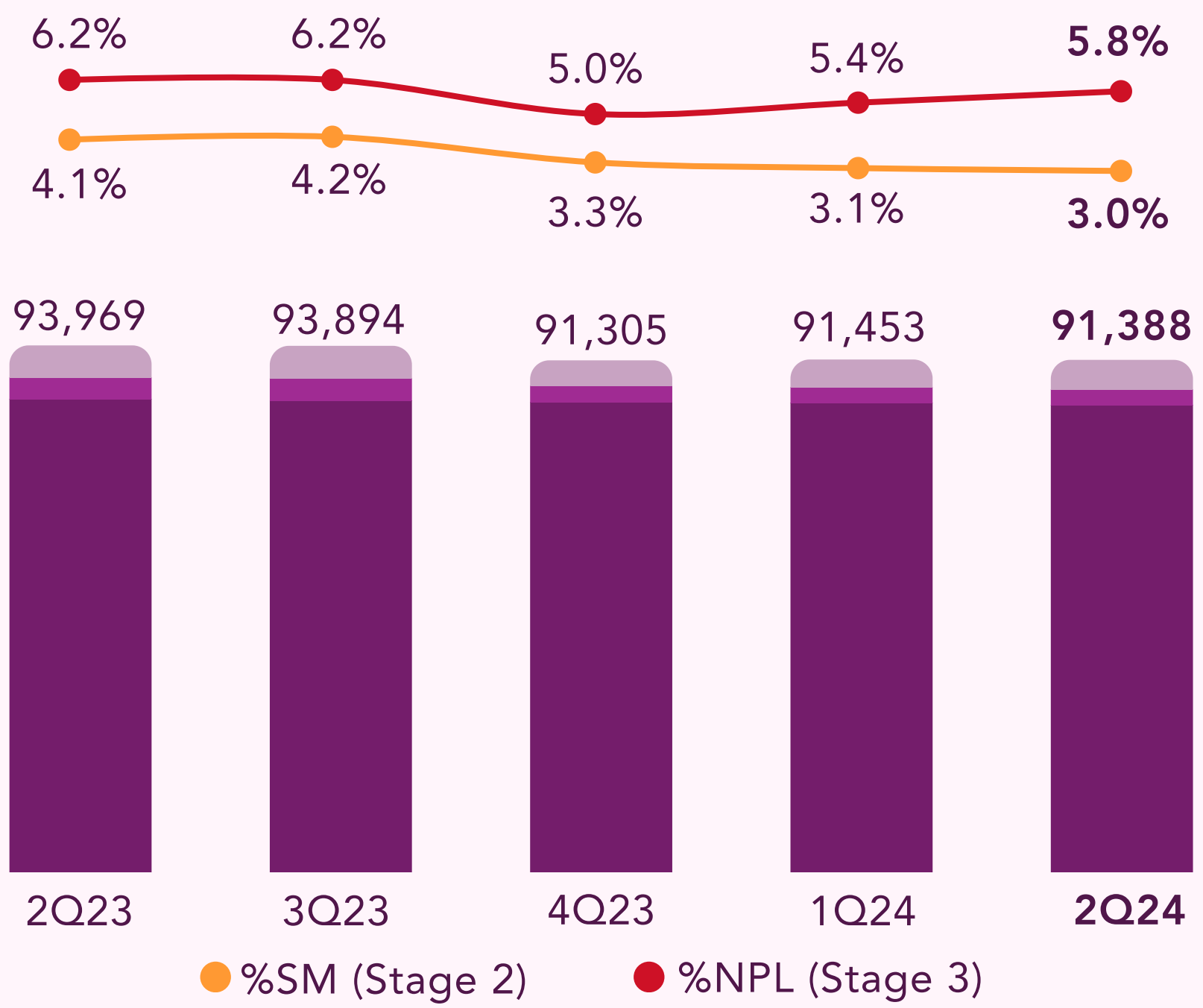
Unit: MB



Key Financial Highlight 2Q24/1H24

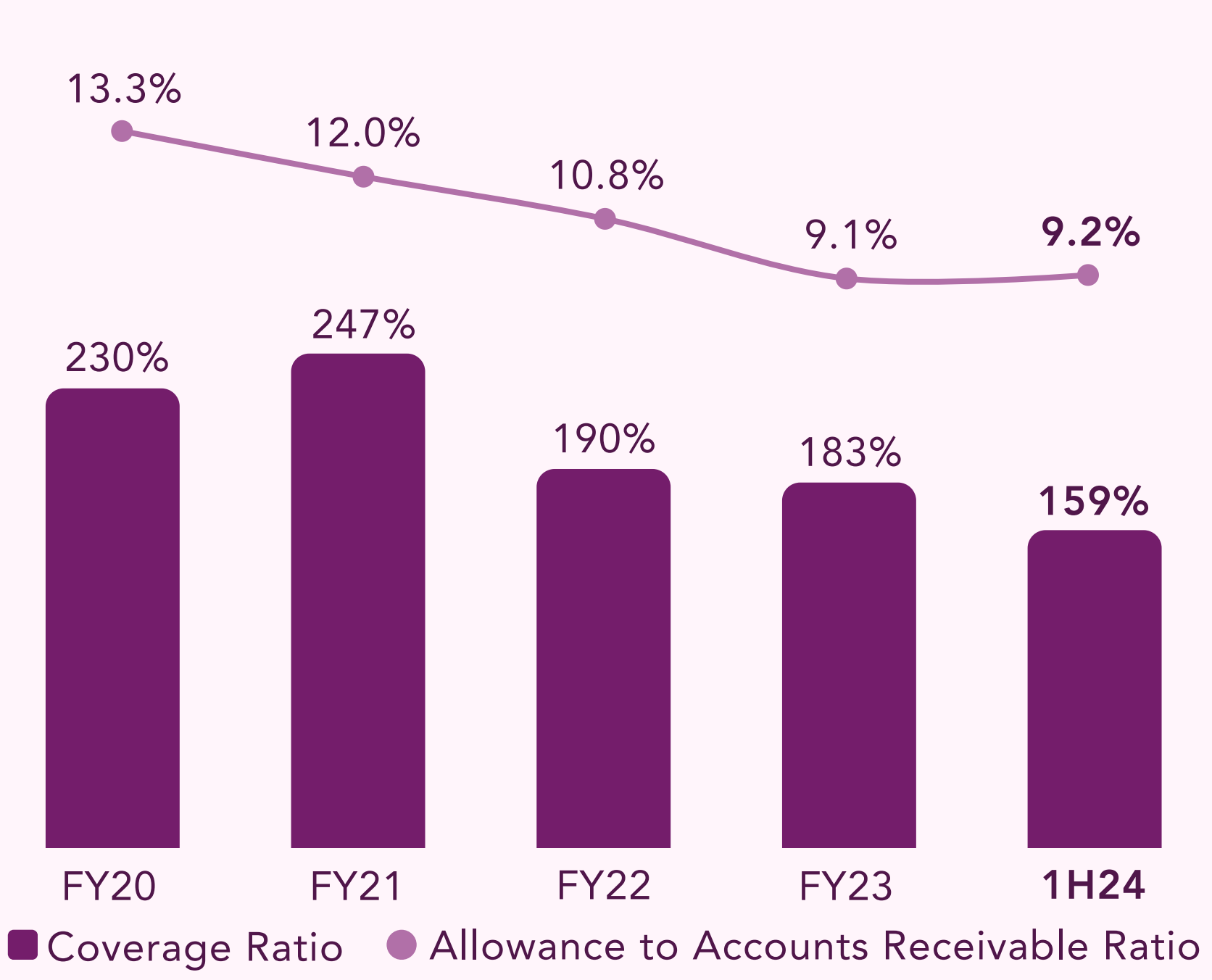
Asset Quality

Unit: MB



Allowance to ECL

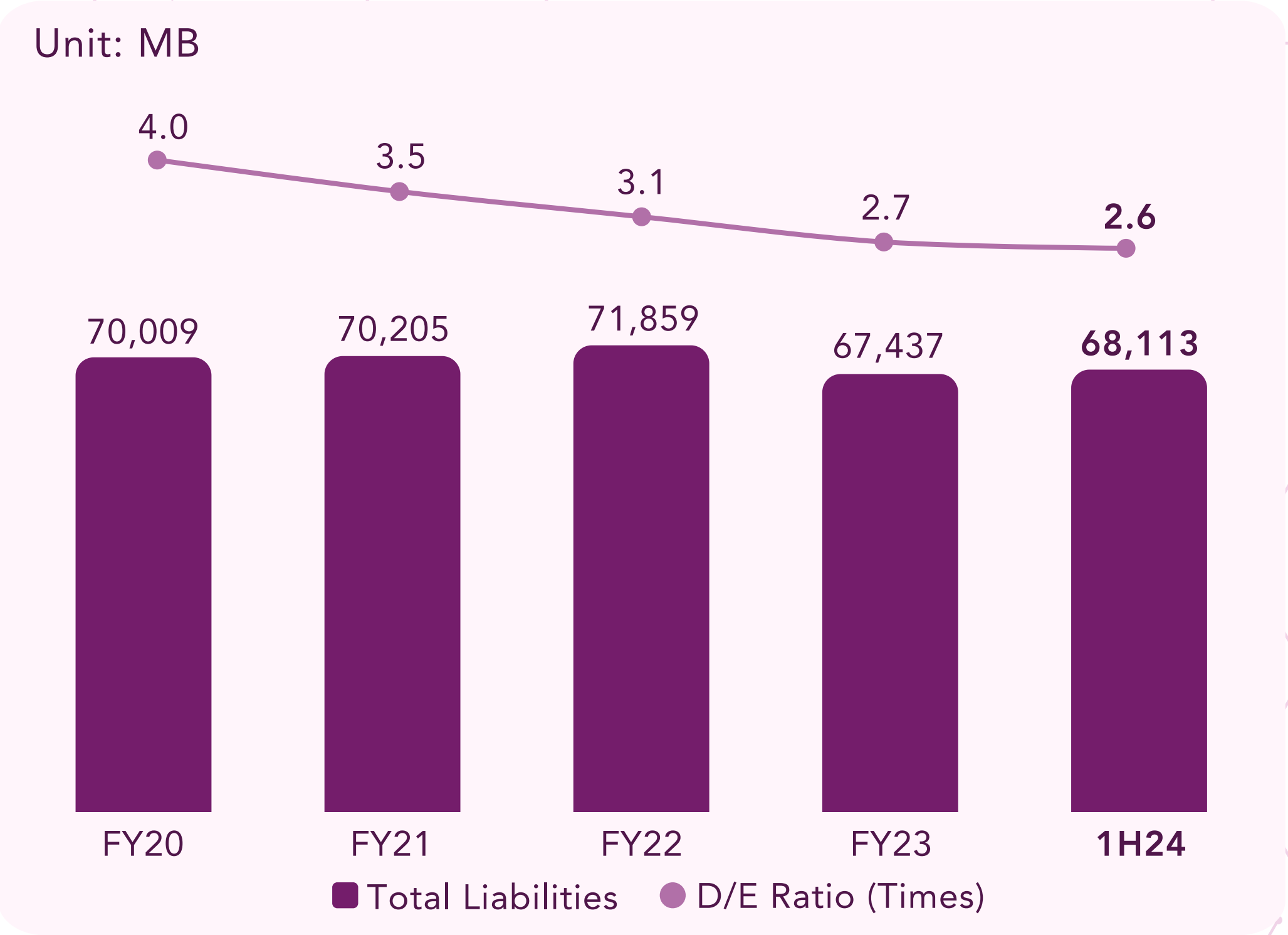
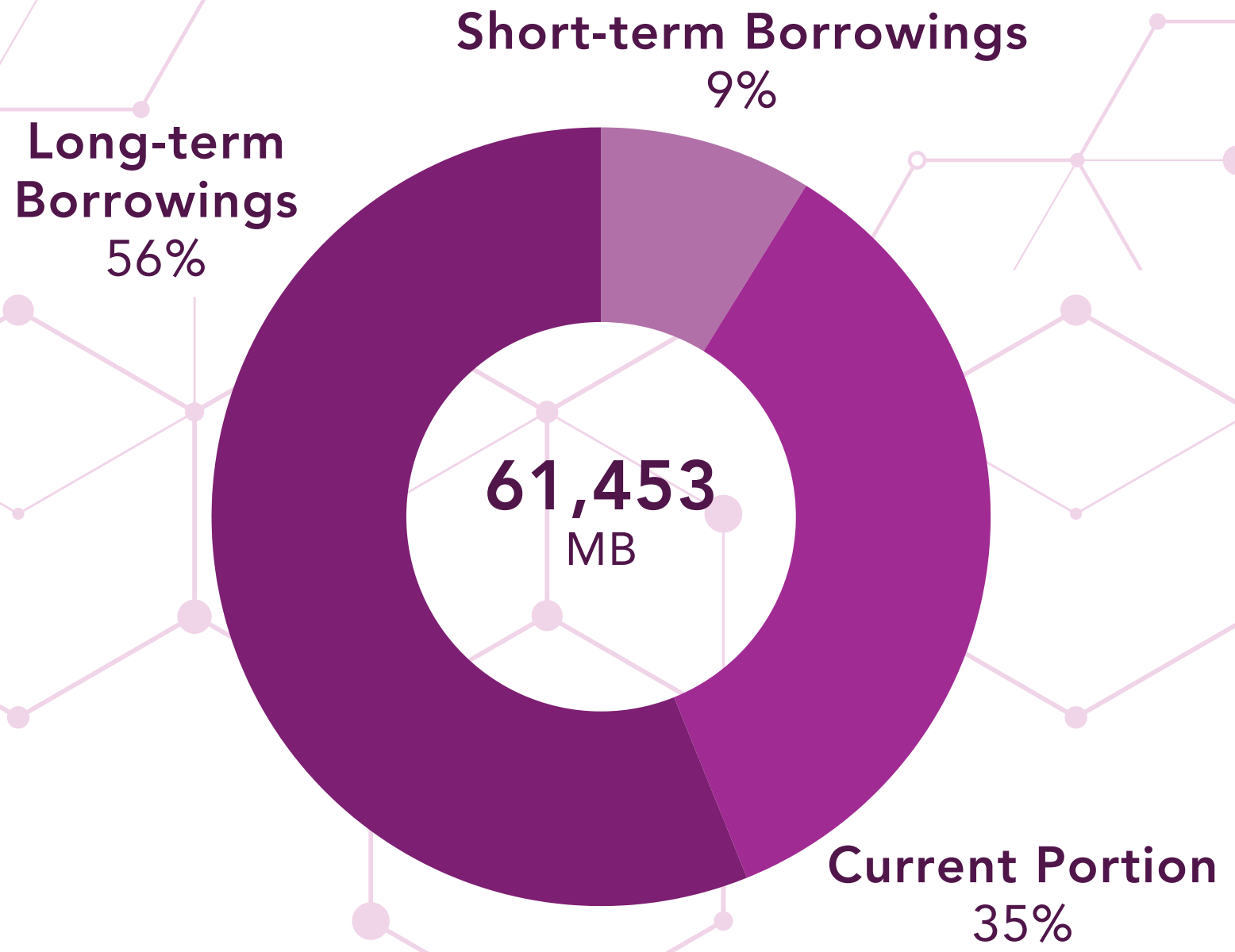
Unit: %



Key Financial Highlight 2Q24/1H24

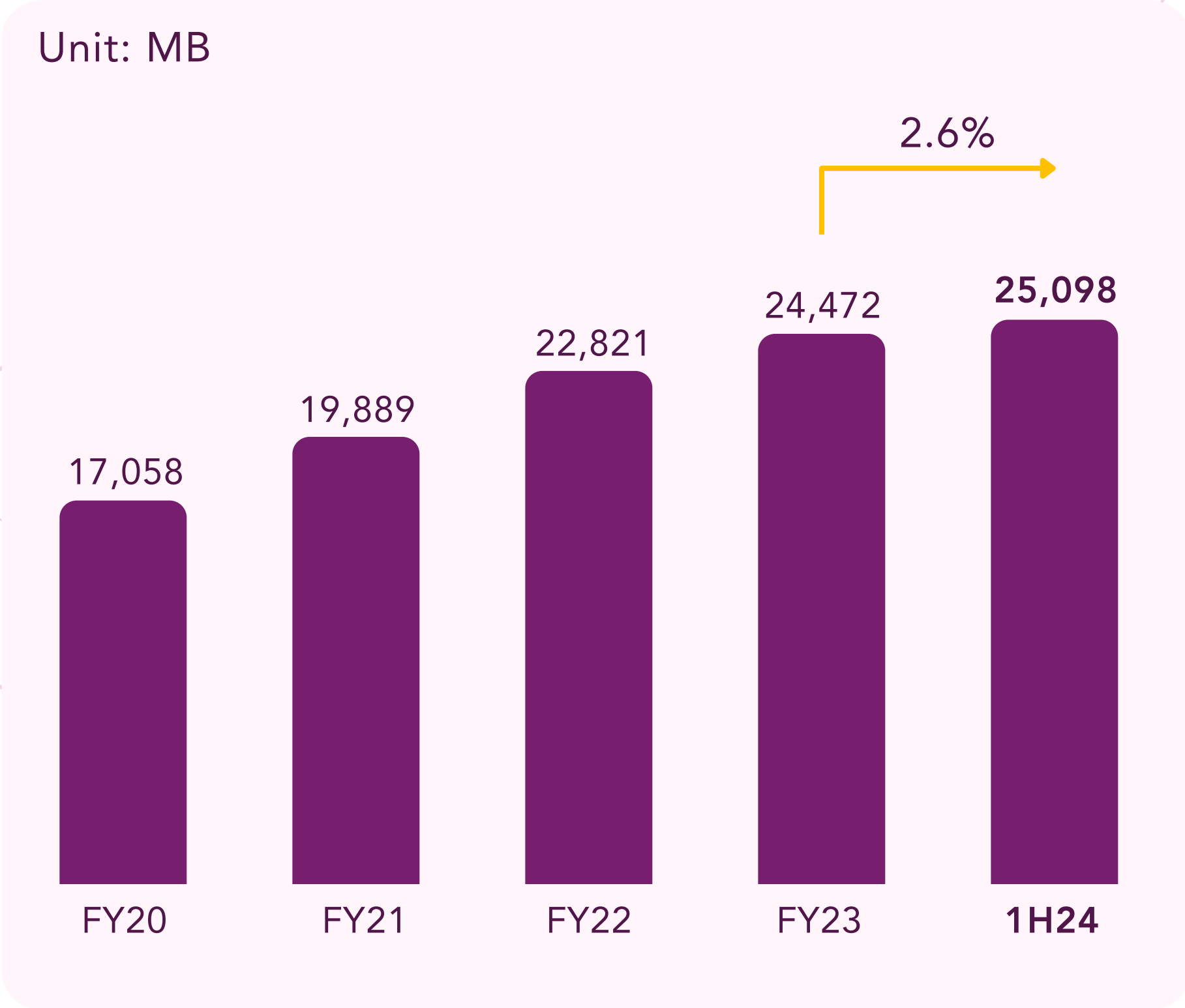
Borrowings 

Total Liabilities 

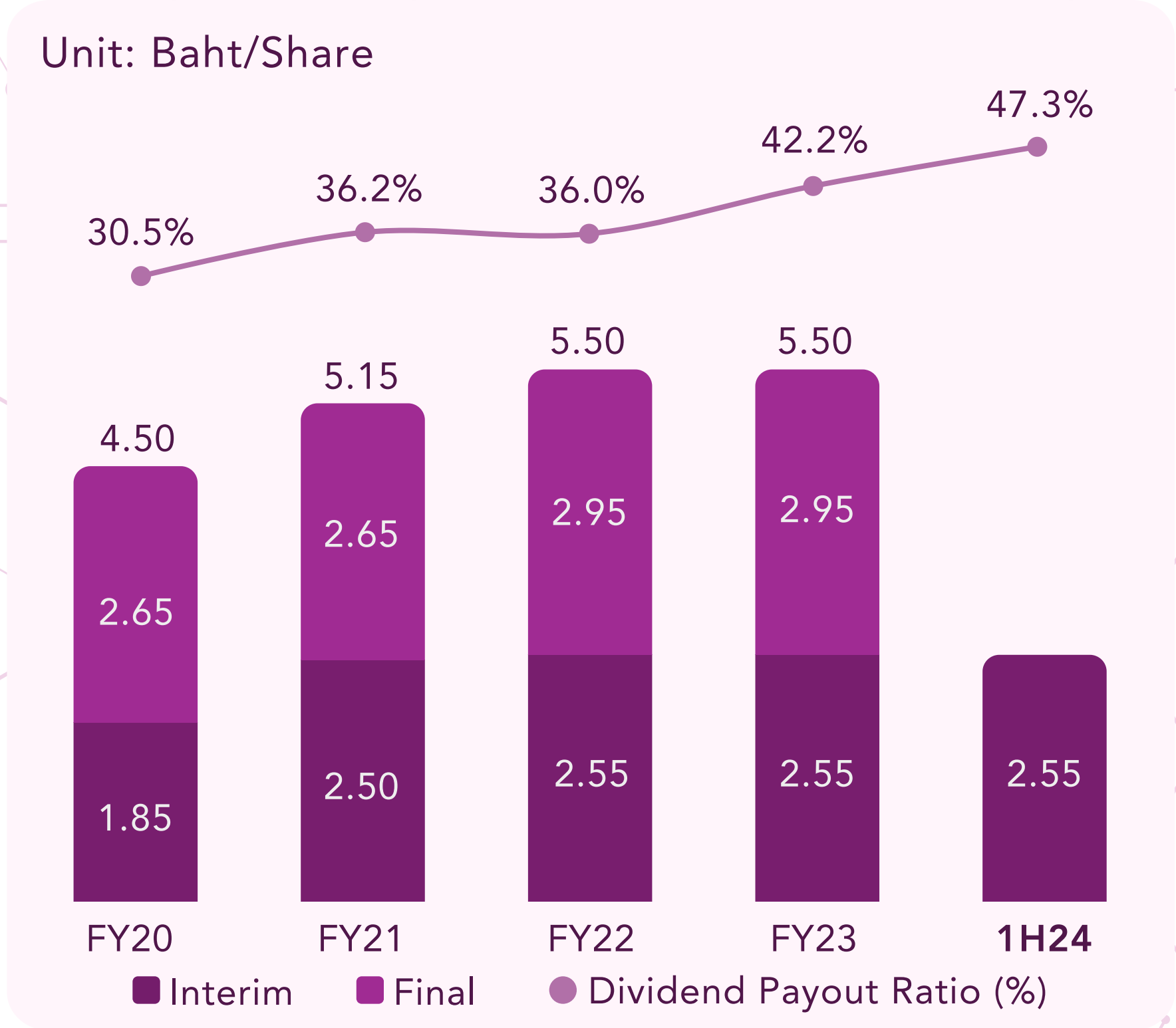


Key Financial Highlight 2Q24/1H24

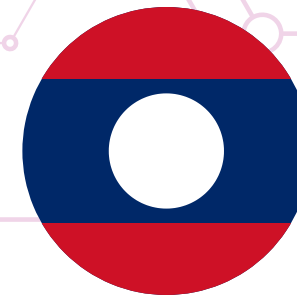
Equity Attributable to Owners of the Parent



Dividend Payment



Overseas Subsidiaries









As of June 30, 2024

CAMBODIA

LAOS

MYANMAR

	CAMBODIA	LAOS	MYANMAR
AEONTS Investment Holding	50%	96.29%	100%
Accounts Receivable (million baht)	7,036	408	171
Number of Branches	16	2	1
Financial Products & Services	Credit Card  Personal Loan  Hire Purchase 	Hire Purchase  	Personal Loan 

Q&A



IR Contact

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