



## AEON Credit Service (M) Berhad

(412767-V) (Incorporated in Malaysia)

### CONDENSED STATEMENT OF COMPREHENSIVE INCOME FOR THE SECOND QUARTER ENDED 20 AUGUST 2010

Note	Unaudited Individual quarter		Unaudited Cumulative quarter	
	3 months ended		6 months ended	
	20.08.2010	20.08.2009	20.08.2010	20.08.2009
	RM'000	RM'000	RM'000	RM'000
Revenue	53,769	52,306	106,794	103,843
Total operating expenses	(41,006)	(38,852)	(82,276)	(78,191)
Other operating income	14,732	12,323	28,323	23,563
<b>Profit from operations</b>	<b>27,495</b>	<b>25,777</b>	<b>52,841</b>	<b>49,215</b>
Finance costs	(7,679)	(7,595)	(15,324)	(14,660)
<b>Profit before taxation</b>	<b>19,816</b>	<b>18,182</b>	<b>37,517</b>	<b>34,555</b>
Taxation	(5,033)	(4,690)	(9,532)	(8,863)
<b>Profit for the period</b>	<b>14,783</b>	<b>13,492</b>	<b>27,985</b>	<b>25,692</b>
<b>Other comprehensive income, net of tax</b>				
Cash flow hedge	(1,217)	-	(1,418)	-
<b>Other comprehensive income for the period, net of tax</b>	<b>(1,217)</b>	<b>-</b>	<b>(1,418)</b>	<b>-</b>
<b>Total comprehensive income for the period</b>	<b>13,566</b>	<b>13,492</b>	<b>26,567</b>	<b>25,692</b>
<b>Profit attributable to :</b>				
- Equity holders of the Company	14,783	13,492	27,985	25,692
- Minority interests	-	-	-	-
<b>Profit for the period</b>	<b>14,783</b>	<b>13,492</b>	<b>27,985</b>	<b>25,692</b>
<b>Total comprehensive income attributable to :</b>				
- Equity holders of the Company	13,566	13,492	26,567	25,692
- Minority interests	-	-	-	-
<b>Total comprehensive income for the period</b>	<b>13,566</b>	<b>13,492</b>	<b>26,567</b>	<b>25,692</b>
<b>Earnings per share attributable to equity holders of the Company :</b>				
Basic (sen)	B11	12.32	11.24	23.32
Diluted (sen)	B11	-	-	-

The Condensed Income Statement should be read in conjunction with the audited financial statements of the Company for the financial year ended 20 February 2010 and the accompanying notes to the quarterly report attached hereto.



## AEON Credit Service (M) Berhad

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### CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 20 AUGUST 2010

	Note	Unaudited As at 20.08.2010 RM'000	Audited As at 20.02.2010 RM'000
<b>ASSETS</b>			
<b>Non-current assets</b>			
Property, plant and equipment		23,875	22,047
Other Investment		1,797	1,797
Trade Receivables		<u>358,834</u>	<u>360,704</u>
		<u>384,506</u>	<u>384,548</u>
<b>Current assets</b>			
Trade Receivables		609,284	585,569
Other receivables, deposits & prepayments		35,180	36,915
Cash and bank balances		<u>4,193</u>	<u>3,161</u>
		<u>648,657</u>	<u>625,645</u>
<b>TOTAL ASSETS</b>		<u>1,033,163</u>	<u>1,010,193</u>
<b>EQUITIES AND LIABILITIES</b>			
<b>Equity attributable to equity holders of the Company</b>			
Share capital		60,000	60,000
Reserves		<u>197,000</u>	<u>190,462</u>
		<u>257,000</u>	<u>250,462</u>
<b>Minority interests</b>		-	-
<b>Total equity</b>		<u>257,000</u>	<u>250,462</u>
<b>Non-current liability</b>			
Borrowings	B8	584,603	460,041
Deferred tax liabilities		<u>1,246</u>	<u>1,782</u>
		<u>585,849</u>	<u>461,823</u>
<b>Current liabilities</b>			
Payables & accruals		56,870	44,453
Borrowings	B8	126,211	246,631
Derivative financial instruments		713	-
Current tax liabilities		<u>6,520</u>	<u>6,824</u>
		<u>190,314</u>	<u>297,908</u>
Total liabilities		<u>776,163</u>	<u>759,731</u>
<b>TOTAL EQUITIES AND LIABILITIES</b>		<u>1,033,163</u>	<u>1,010,193</u>
		<b>RM</b>	<b>RM</b>
<b>Net assets per share attributable to equity holders of the Company</b>		<b>2.14</b>	<b>2.09</b>

The Condensed Balance Sheet should be read in conjunction with the audited financial statements of the Company as at 20 February 2010 and the accompanying notes to the quarterly report attached hereto.



**AEON Credit Service (M) Berhad**  
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**CONDENSED STATEMENT OF CHANGES IN EQUITY  
FOR THE SECOND QUARTER ENDED 20 AUGUST 2010**

	Attributable to Equity Holders of the Company					Minority Interests RM'000	Unaudited Total Equity RM'000
	Non - distributable			Distributable			
	Share capital RM'000	Share premium RM'000	Hedging reserve RM'000	Retained earnings RM'000	Total RM'000		
<b>Quarter ended 20 August 2009</b>							
<b>At 21 February 2009</b>	60,000	56,147	-	99,696	215,843	-	215,843
Final dividend paid in respect of the financial year ended 20 February 2009				(10,206)	(10,206)	-	(10,206)
Total comprehensive income for the period	-	-	-	25,692	25,692	-	25,692
<b>At 20 August 2009</b>	60,000	56,147	-	115,182	231,329	-	231,329
<b>Quarter ended 20 August 2010</b>							
<b>At 21 February 2010, as previously stated</b>	60,000	56,147	-	134,315	250,462	-	250,462
- Effect of adopting FRS 139	-	-	652	(9,881)	(9,229)	-	(9,229)
<b>At 21 February 2010, as restated</b>	60,000	56,147	652	124,434	241,233	-	241,233
Final dividend paid in respect of the financial year ended 20 February 2010	-	-		(10,800)	(10,800)	-	(10,800)
Total comprehensive income for the period	-	-	(1,418)	27,985	26,567	-	26,567
<b>At 20 August 2010</b>	60,000	56,147	-766	141,619	257,000	-	257,000

The Condensed Statement of Changes in Equity should be read in conjunction with the audited financial statements of the Company for the financial year ended 20 February 2010 and the accompanying notes to the quarterly report attached hereto.



## AEON Credit Service (M) Berhad

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### CONDENSED CASH FLOW STATEMENT FOR THE SECOND QUARTER ENDED 20 AUGUST 2010

	Unaudited	
	Cumulative quarter ended	
	20.08.2010	20.08.2009
	RM'000	RM'000
<b>Cash flows from operating activities</b>		
Profit before tax	37,517	34,555
Adjustments for:		
Depreciation of plant and equipment	5,192	5,676
Finance costs	15,324	14,660
Gain on disposal of plant and equipment	(6)	-
Dividend income	(23)	-
Operating profit before working capital changes	58,004	54,891
Changes in working capital:		
Receivables, deposits and prepayments	(33,284)	(53,986)
Payables and accruals	11,981	(349)
Cash generated from operations	36,701	556
Income taxes paid	(6,822)	(6,330)
Finance costs paid	(14,889)	(15,916)
<b>Net cash generated from operating activities</b>	<b>14,990</b>	<b>(21,690)</b>
<b>Cash flows from investing activity</b>		
Dividend income	23	-
Acquisition of plant and equipment	(7,020)	(3,826)
Proceeds from disposal of plant and equipment	6	-
<b>Net cash used in investing activity</b>	<b>(6,991)</b>	<b>(3,826)</b>
<b>Cash flows from financing activities</b>		
Repayment of bank borrowings	(85,801)	(116,108)
Proceeds from borrowings	87,644	164,437
Dividends paid to ordinary shareholders of the Company	(10,800)	(10,206)
<b>Net cash (used in)/ generated from financing activities</b>	<b>(8,957)</b>	<b>38,122</b>
Net (decrease) / increase in cash and cash equivalents	(958)	12,606
Cash and cash equivalents at 21 Feb	2,834	2,462
<b>Cash and cash equivalents at 20 Aug</b>	<b>1,876</b>	<b>15,068</b>
<b>Cash and cash equivalents</b>		
Cash and cash equivalents included in the cash flow statement comprise the following balance sheet amounts:		
Cash and cash equivalents	4,193	15,068
Overdrafts	(2,317)	-
	1,876	15,068

The Condensed Cash Flow Statement should be read in conjunction with the audited financial statements of the Company for the financial year ended 20 February 2010 and the accompanying notes to the quarterly report attached hereto.



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**Notes to the interim financial report for the quarter ended 20 August 2010**

**A DISCLOSURE REQUIREMENTS AS PER FINANCIAL REPORTING STANDARDS ("FRS") 134: INTERIM FINANCIAL REPORTING**

**1 Basis of Preparation**

The interim financial statements are unaudited and have been prepared in accordance with the requirements of FRS 134: Interim Financial Reporting issued by the Malaysian Accounting Standard Board ("MASB"), and Paragraph 9.22 of the Bursa Malaysia Securities Berhad Main Market Listing Requirements.

The interim financial report should be read in conjunction with the audited financial statements for the financial year ended 20 February 2010.

**2 Change in accounting policies**

The significant accounting policies adopted are consistent with the audited financial statements for the financial year ended 20 February 2010 except for the adoption of the following Financial Reporting Standards ("FRS"), amendments to FRS, IC Interpretation that are effective for the Company's financial year beginning 21 February 2010:

- FRS 8, Operating Segments
- FRS 7, Financial Instruments: Disclosures
- FRS 101, Presentation of Financial Statements
- FRS 123, Borrowing Costs (revised)
- FRS 139, Financial Instruments: Recognition and Measurement
- Amendments to FRS 7, Financial Instruments: Disclosures
- Amendments to FRS 139, Financial Instruments: Recognition and Measurement, FRS 7, Financial Instruments: Disclosures and IC Interpretation 9, Reassessment of Embedded Derivatives
- Amendments to FRS 139, Financial Instruments: Recognition and Measurement
  - Reclassification of Financial Assets
  - Collective Assessment of Impairment for Banking Institutions
- Improvements to FRSs (2009)
- IC Interpretation 9, Reassessment of Embedded Derivatives
- IC Interpretation 10, Interim Financial Reporting and Impairment
- IC Interpretation 13, Customer Loyalty Programmes

The adoption of the above FRS, amendments to FRS and IC Interpretations did not have any material financial impact on the financial statements of the Company, except for the adoption of FRS 139 and amendments to FRS 139 as disclosed below.

The adoption of FRS 139 has resulted in the following changes in the Company's accounting policies:

(a) Impairment of Loans

Prior to 21 February 2010, the Company provided for allowance for doubtful debts for debts contractually past due based on expected cash flows taking into consideration the historical loss rates and the estimated realisable value from the collateral recovered from customers or the amount recoverable from insurance.

Under FRS 139, the Company assesses at each balance sheet date whether there is objective evidence that loans and financing are impaired. Impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of one or more loss events that occurred



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after the initial recognition of the asset and prior to the balance sheet date ('a loss event') and that loss event or events has had an impact on the estimated future cash flows of the financial asset or the portfolio that can be reliably estimated.

For loans and financing, the Company first assesses whether objective evidence of impairment exists individually for loans and financing that are individually significant, and individually or collectively for loans and financing that are not individually significant. If the Company determines that no objective evidence of impairment exists for an individually assessed loans and financing, whether significant or not, it includes the asset in a group of loans and financing with similar credit risk characteristics and collectively assesses them for impairment.

Loan impairment is calculated as the difference between the carrying amount and the present value of future expected cash flows discounted at the original effective interest rate ('EIR') of loans and financing. The carrying amount of the loans and financing is reduced through the use of an allowance account and the amount of the loss is recognised in the income statement.

The Company addresses impairment of loans and financing via either individually assessed allowance or collectively assessed allowance.

(i) Individually assessed allowance

The Company determines the allowance appropriate for each individual significant loans and financing on an individual basis. The allowances are established based primarily on estimates of the realisable value of the collateral to secure the loans and financing and are measured as the difference between the carrying amount of the loans and financing and the present value of the expected future cash flows discounted at original EIR of the loans and financing.

All other loans and financing that have been individually evaluated, but not considered to be individually impaired are assessed collectively for impairment.

(ii) Collectively assessed allowance

Based on the collective assessment allowance requirement under FRS 139, collective allowances are maintained to reduce the carrying amount of portfolios of similar loans and financing to their estimated recoverable amounts at the balance sheet date. For the purposes of a collective evaluation of impairment, exposures that are assessed collectively are placed into pools of similar loans and financing with similar credit risk.

As a result of the adoption of loan impairment basis under FRS 139 as explained above, the Company has adjusted the following against retained profits as at 21 February 2010:

- (i) Write back of specific allowance of RM3,292,000 (net after tax);
- (ii) Recognition of opening collective assessment allowance and individual assessment allowance totaling RM5,430,000 (net after tax).

(b) Recognition of Income

Prior to 21 February 2010, income from easy payment schemes and personal financing schemes were recognised in the income statement based on the Sum of Digits method over the duration of financing period. FRS 139 requires interest income to be recognised on a Effective Interest Rate (EIR) basis. The EIR is the rate that exactly discounts the estimated future cash



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receipts through the expected life of the loan or, when appropriate, a shorter period to the net carrying amount of the loan.

The adoption of the EIR basis has resulted in an adjustment of RM7,744,000 (net after tax) to reduce the opening retained profits of the Company.

(c) Hedge Accounting

Cash Flow Hedge

The Company uses derivative financial instruments (ie. forward foreign exchange contracts and cross currency swaps) to hedge its exposure against currency exchange rate and interest rate movements for its foreign currency denominated borrowings. Such derivatives are measured at fair value regardless of whether they are designated as effective hedging instruments.

These hedges are classified as cash flow hedge as to hedge the exposure to variability in cash flows that is attributable to a particular risk associated with the foreign currency denominated borrowings and could affect the profit or loss. In a cash flow hedge, the portion of the gain or loss on the hedging instrument that is determined to be an effective hedge is recognized in other comprehensive income and the ineffective portion is recognized in profit or loss.

Subsequently, the cumulative gain or loss recognized in other comprehensive income is reclassified from equity into profit or loss in the same period or periods during which the hedged item, i.e. the foreign currency denominated borrowings, cash flows affect profit or loss.

Cash flow hedge accounting is discontinued prospectively when the hedging instrument expires or is sold, terminated or exercised, the hedge is no longer highly effective or the hedge designation is revoked.

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The changes of the above accounting policies arising from the initial adoption of FRS 139 have been applied prospectively and have resulted in the following overall adjustments to the opening shareholders' equity of the Company:

	As at 21 February 2010	Effect of adoption of FRS 139	Restated as at 21 February 2010
	RM'000	RM'000	RM'000
<b>Statement of Financial Position</b>			
<b>Assets</b>			
Derivative financial instrument	-	4,712	4,712
Trade Receivables (Non-current portion)	360,704	(8,975)	351,729
Trade Receivables (Current portion)	585,569	(4,200)	581,369
	<u>946,273</u>	<u>(8,463)</u>	<u>937,810</u>
<b>Liabilities</b>			
Borrowings (Non-current portion)	460,041	4,847	464,888
Deferred tax liabilities	1,782	(496)	1,286
Borrowings (Current portion)	246,631	(1,030)	245,601
Derivative financial instrument	-	26	26
Current tax liabilities	6,824	(2,581)	4,243
	<u>715,278</u>	<u>766</u>	<u>716,044</u>
<b>Equity</b>			
Retained earnings	134,315	(9,881)	124,434
Hedging reserve	-	652	652
	<u>134,315</u>	<u>(9,229)</u>	<u>125,086</u>

**3 Auditors' Report on the Preceding Annual Financial Statements**

There was no qualification in the audit report on the preceding audited annual financial statements.

**4 Seasonal or Cyclical Factors**

The Company normally benefits from the traditionally higher levels of consumer spending during festive seasons in Malaysia.

**5 Unusual Items**

There were no unusual items affecting assets, liabilities, equity, net income or cash flows during the financial period under review.





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**Notes to the interim financial report for the quarter ended 20 August 2010**

**6 Changes in Estimates**

There were no materials change in the nature and amount of estimates reported in prior interim period or prior financial years that have a material effect in the current quarter under review.

**7 Issuance, Cancellation, Repurchase, Resale and Repayment of Debt and Equity Securities**

There was no issuance, cancellation, repurchase, resale or repayment of debt and equity securities during the interim period under review except as disclosed in the Cash Flow Statement.



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**Notes to the interim financial report for the quarter ended 20 August 2010**

**8 Dividends Paid**

	Cumulative Quarter (6 months)	
	Current Year - Period To date	Preceding Year - Period to date
	20/08/2010 RM,000	20/08/2009 RM,000
Final Dividend in respect of the financial year ended 20 February 2010		
- 12 sen per ordinary share less 25% income tax	10,800	
Final Dividend in respect of the financial year ended 20 February 2009		
- 11.34 sen per ordinary share less 25% income tax		10,206
	<u>10,800</u>	<u>10,206</u>

**9 Segmental Reporting**

The Company is principally engaged in the provision of easy payment schemes, personal financing schemes and credit card business. As all the activities are categorised under consumer financing business, no segmental analysis is prepared.

**10 Valuation of Property, Plant and Equipment**

There was no revaluation of property, plant and equipment at the end of reporting quarter.

**11 Subsequent Events**

There were no material events subsequent to the end of the current quarter under review up to the date of this report, which is likely to substantially affect the results of the quarter under review.

**12 Changes in the Composition of the Company**

There were no changes in the composition of the Company during the quarter under review, including business combination, acquisition or disposal of subsidiaries and long-term investments, restructuring and discontinuing operations.

**13 Contingent Liabilities and Contingent Assets**

The Company did not have any contingent liabilities, either secured or unsecured, or contingent assets as at 20 August 2010 and at the date of this announcement.

**14 Capital Commitments**

Capital commitments for plant and equipment not provided for as at 20 August 2010 are as follows:

	RM'000
Authorised and contracted for	2,340
Authorised but not contracted for	-
	<u>2,340</u>



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**Notes to the interim financial report for the quarter ended 20 August 2010**

**B ADDITIONAL INFORMATION REQUIRED BY THE BURSA SECURITIES LISTING REQUIREMENTS**

**1 Performance Review**

The Company's revenue recorded 2.80% and 2.84% growth respectively for the second quarter and six months to date as compared to the previous year corresponding periods mainly due to growth in trade receivables over the past year based on increased financing transaction volume.

The Company recorded profit before tax of RM19.816 million for the current quarter, an increase of 8.99% or RM1.634 million from the corresponding quarter in the previous year due to the above factor.

**2 Material Change in Profit before Taxation of Current Quarter Compared with Preceding Quarter**

The Company's profit before taxation (PBT) of RM19.816 million for the current quarter is higher than the PBT of RM17.701 million in the preceding quarter ended 20 May 2010 mainly arising from increased financing transaction volume in the period contributing to higher operating income while operating expenses remained stable.

**3 Current Year Prospects**

With expectation of continued growth in the Malaysian economy in the second half of 2010 based on domestic growth drivers remaining robust, consumer spending is likely to improve. Thus, the Company expects that its performance will grow in tandem with the economy based on its business strategy.

**4 Taxation**

	<b>Individual quarter</b>		<b>Cumulative quarter</b>	
	<b>3 months ended</b>	<b>3 months ended</b>	<b>6 months ended</b>	<b>6 months ended</b>
	<b><u>20.08.2010</u></b>	<b><u>20.08.2009</u></b>	<b><u>20.08.2010</u></b>	<b><u>20.08.2009</u></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>In respect of current period:</b>				
- Current tax	5,073	5,246	9,644	10,201
- Deferred tax	(40)	(556)	(112)	(1,338)
	<b>5,033</b>	<b>4,690</b>	<b>9,532</b>	<b>8,863</b>

The Company's effective tax rate is higher than the statutory tax rate as certain expenses are not deductible for tax purpose.

**5 Profits / (Losses) on Sale of Unquoted Investments and/or Properties**

There were no sales of unquoted investments or properties during the quarter under review.

**6 Quoted Investments**

There were no purchases or disposals of quoted securities during the quarter under review, and there were no investments in quoted shares as at the end of the quarter.



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**Notes to the interim financial report for the quarter ended 20 August 2010**

**7 Status of Corporate Proposal**

There were no corporate proposals announced or pending completion as at the date of this report.

**8 Borrowings**

The borrowings of the Company as at 20 August 2010 comprised the following:

	<b>Secured RM'000</b>	<b>Unsecured RM'000</b>	<b>Total RM'000</b>
Non-Current :			
- Term loans (TL)	-	218,088	218,088
- Medium term notes	-	229,015	229,015
- Asset backed medium term notes	137,500	-	137,500
	<u>137,500</u>	<u>447,103</u>	<u>584,603</u>
Current :			
- Revolving credits/TL/Overdraft	-	63,717	63,717
- Medium term notes	-	49,994	49,994
- Asset backed medium term notes	12,500	-	12,500
	<u>12,500</u>	<u>113,711</u>	<u>126,211</u>
<b>Total</b>	<u><u>150,000</u></u>	<u><u>560,814</u></u>	<u><u>710,814</u></u>

The borrowings were denominated in the following currencies:

	<b>Secured RM'000 Equivalent</b>	<b>Unsecured RM'000 Equivalent</b>	<b>Total RM'000 Equivalent</b>	
Ringgit Malaysia	150,000	407,326	557,326	
United States Dollar	-	29,095	29,095	(Equivalent to USD 9.348 million)
Japanese Yen	-	124,393	124,393	(Equivalent to JPY 3.353 billion)
	<u><u>150,000</u></u>	<u><u>560,814</u></u>	<u><u>710,814</u></u>	

The bank overdrafts, revolving credits and term loans of the Company are mostly provided on the basis of standby letters of credit from offshore financial institutions in favour of domestic banks providing the facilities or on clean basis.

The asset backed medium term notes are secured against a pool of consumer financing receivables.

**9 Material Litigation**

As at date of this announcement, the Company is not engaged in any material litigation which in the opinion of the Board of Directors will have a material effect on the financial position or business of the Company.

**10 Dividend**

- (a) An interim dividend has been declared for the year ending 20 February 2011;
- (b) Amount per share – 11.50 sen less income tax of 25% (previous corresponding period – 10.50 sen per share less tax at 25%);
- (c) Date payable – 20 October 2010



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**Notes to the interim financial report for the quarter ended 20 August 2010**

- (d) In respect of deposited securities, entitlement to dividend will be determined based on the record of the depositors as at 5 October 2010.

**11 Earnings per Share**

	Individual quarter		Cumulative quarter	
	3 months ended	3 months ended	6 months ended	6 months ended
	<u>20.08.2010</u>	<u>20.08.2009</u>	<u>20.08.2010</u>	<u>20.08.2009</u>
	'000	'000	'000	'000
Net profit attributable to equity holders	14,783	13,492	27,985	25,692
Weighted average number of ordinary shares in issue (unit)	120,000	120,000	120,000	120,000
Basic earnings per share (sen)	<u>12.32</u>	<u>11.24</u>	<u>23.32</u>	<u>21.41</u>

Basic Earnings per share for the quarter and year to date is calculated by dividing the net profit attributable to ordinary equity holders by the weighted average number of ordinary shares in issue during the period.

The Company does not have in issue any financial instruments or other contract that may entitle its holder to ordinary shares and therefore dilutive to its basic earnings per share.

**12 Authorisation for Issue**

The interim financial report was authorised for issue by the Board of Directors of the Company in accordance with a resolution of the Directors on 21 September 2010.

By order of the Board  
21 September 2010