

The Directors of AEON Credit Service (Asia) Company Limited (the “Company”) are pleased to announce the unaudited results of the Company for the six months ended 20th August 2001 and the Company’s state of affairs as at that date together with the restated comparative figures as follows:

INCOME STATEMENT

	<i>Notes</i>	Six months ended 20th August		Increase/ (Decrease) %
		2001 (Unaudited) HK\$'000	2000 (Unaudited) HK\$'000	
Turnover	4(b)	430,139	404,687	6.3
Interest income		406,779	381,423	6.6
Interest expense		(88,072)	(96,612)	(8.8)
Net interest income		318,707	284,811	11.9
Other operating income	5	30,291	38,517	(21.4)
Operating income		348,998	323,328	7.9
Operating expenses	6	(141,409)	(136,734)	3.4
Operating profit before provisions		207,589	186,594	11.3
Charge for bad and doubtful debts		(79,383)	(68,272)	16.3
Profit before taxation	4(c)	128,206	118,322	8.4
Income tax	7	(16,050)	(16,500)	(2.7)
Net profit for the period		112,156	101,822	10.1
Interim dividend	8	20,938	18,844	
Earnings per share	9	26.78 cents	24.32 cents	10.1
Dividend per share	8	5.00 cents	4.50 cents	