

2022年 2 月期 決算補足資料

For the Year Ended February 28, 2022
FACT BOOK 2022

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(注) Remarks :

- 1 : 前第1四半期連結会計期間より、イオン・アリアンツ生命保険株式会社 (2020年3月31日子会社化) の貸借対照表を連結貸借対照表に、また前第3四半期連結会計期間より、同社の損益計算書を連結損益計算書に取り込んでいます。
- 1 : We consolidated balance sheet of AEON Allianz Life Insurance Co., Ltd. which became our subsidiary on March 31, 2020, from the first quarter of the FY2020, and profit and loss statement from the Third quarter of the FY2020.
- 2 : 記載数値は、すべて単位未満切り捨て表示をしております。
- 2 : All numbers posted are rounded off to the nearest figure.
- 3 : 前期比のパーセント表示は、増減率を表しております。
- 3 : YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 4 : 連結及び国際事業の記載数値は、決算期ごとの為替レートで換算しております。
- 4 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 5 : 国内事業の貸借対照表 (P13) 記載数値は、当社単体の数値を含んでおります。
- 5 : The figures of the balance sheet for domestic business (P13) include the figures of AEON Financial Service.
- 6 : 国内事業及び国際事業 (P15-27) 記載数値は、持株会社や機能会社等の5社を除き、かつ各事業セグメントの内部取引を消去しております。
- 6 : The figures stated for the domestic business and global business (P15-27) exclude 5 companies comprising the holding company and the companies providing administrative functions, etc. The internal transactions among the respective business segments have been eliminated.

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)

業績ハイライト (Financial Highlights)

(単位：百万円) (Unit : Millions of Yen)

		2021/ 2		2022/ 2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益	Operating revenue	487,309	6.6%	470,657	△3.4%
営業利益	Operating profit	40,651	△37.5%	58,852	44.8%
経常利益	Ordinary profit	40,238	△38.8%	59,944	49.0%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	17,693	△48.2%	30,212	70.8%

主要な経営指標(Key Indicators)

(単位：円) (Unit : Yen)

		2021/ 2	2022/ 2
自己資本比率	Equity ratio	6.6%	6.8%
1株当たり当期純利益	Earnings per share(EPS)	81.99	139.98
1株当たり純資産（1株当たり株主資本）	Book value per share(BPS)	1,860.08	1,965.47

※「自己資本比率」は、（期末純資産の部合計－期末新株予約権－期末非支配株主持分）を期末資産の部合計で除して算出しております。

なお、本「自己資本比率」は、自己資本比率告示に定める自己資本比率ではありません。

※The “Equity ratio” is calculated by dividing “Total net assets at the end of the year – Subscription rights to shares at the end of the year – Non-controlling interests at the end of the year” by Total assets at the end of the year.

The “Equity ratio” presented here is different from the equity ratio stipulated by the Financial Services Agency Public Notice Regarding Equity Ratio.

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)

連結対象会社 (Consolidated Subsidiaries and Affiliates)

国内連結子会社 Consolidated Subsidiaries (Domestic)		議決権の所有割合 Shareholding ratio of voting rights
イオンクレジットサービス株式会社	AEON CREDIT SERVICE CO., LTD.	100.0%
AFSコーポレーション株式会社	AFS CORPORATION CO., LTD.	100.0%
株式会社イオン銀行	AEON BANK CO., LTD.	100.0%
イオン保険サービス株式会社	AEON INSURANCE SERVICE CO., LTD.	99.0%
イオン住宅ローンサービス株式会社	AEON HOUSING LOAN SERVICE CO., LTD.	100.0%
エー・シー・エス債権管理回収株式会社	ACS CREDIT MANAGEMENT CO., LTD.	99.5%
イオン少額短期保険株式会社	AEON S.S.INSURANCE CO., LTD.	100.0%
イオンプロダクトファイナンス株式会社	AEON PRODUCT FINANCE CO., LTD.	100.0%
ACSリース株式会社	ACS LEASING CO., LTD.	100.0%
イオン・アリアンツ生命保険株式会社	AEON ALLIANZ LIFE INSURANCE CO., LTD.	60.0%

海外連結子会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights	海外連結子会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights
AEON FINANCIAL SERVICE (HONG KONG) CO., LTD.	100.0%	AEON CREDIT CARD (TAIWAN) CO., LTD.	100.0%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※ 1	52.8%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON INSURANCE BROKERS (HK) LTD.	100.0%	AEON CREDIT SERVICE (PHILIPPINES) INC.	99.1%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	PT.AEON CREDIT SERVICE INDONESIA	95.5%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON MICRO FINANCE (TIANJIN) CO., LTD.	100.0%	AEON CREDIT SERVICE INDIA PRIVATE LTD.	100.0%
AEON THANA SINSAP (THAILAND) PCL. ※ 2	54.3%	AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%
ACS CAPITAL CORPORATION LTD.	29.0%	AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON LEASING SERVICE (LAO) CO., LTD.	100.0%
ACSI(THAILAND) CO., LTD.	100.0%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.7%
AEON CREDIT SERVICE (M) BERHAD ※ 3	61.5%	Insurepro Sdn. Bhd.	100.0%

※ 1 AEON CREDIT SERVICE (ASIA) CO., LTD. は、香港証券取引所に上場しております。(証券コード900)

※ 1 The shares of AEON CREDIT SERVICE (ASIA) CO., LTD. are listed on Hong Kong Exchanges and Clearing Limited. (Securities Code : 900)

※ 2 AEON THANA SINSAP (THAILAND) PCL. は、タイ証券取引所に上場しております。(証券コードAEONTS)

※ 2 The shares of AEON THANA SINSAP (THAILAND) PCL. are listed on Stock Exchange of Thailand. (Securities Code : AEONTS)

※ 3 AEON CREDIT SERVICE (M) BERHADは、マレーシア証券取引所に上場しております。(証券コード5139)

※ 3 The shares of AEON CREDIT SERVICE (M) BERHAD are listed on Bursa Malaysia Berhad. (Securities Code : 5139)

海外持分法適用会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights
FUJITSU CREDIT SERVICE SYSTEMS (TIANJIN) CO., LTD.	49.0%

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,814,809	330,938	5,979,170	164,360
現金及び預金	Cash and deposits	705,739	△57,152	738,782	33,043
コールローン	Call loans	30,841	△22,931	8,864	△21,977
割賦売掛金	Accounts receivable-installment	1,521,149	△21,986	1,566,284	45,135
リース債権及びリース投資資産	Lease receivables and investment in leases	12,284	△497	12,585	300
営業貸付金	Operating loans	782,916	△77,656	772,604	△10,312
銀行業における貸出金	Loans and bills discounted for banking business	1,998,379	323,593	2,110,010	111,630
銀行業における有価証券	Securities for banking business	519,023	71,794	536,221	17,197
保険業における有価証券	Securities for insurance business	70,261	70,261	49,397	△20,864
買入金銭債権	Monetary claims bought	30,800	15,977	27,028	△3,772
金銭の信託	Money held in trust	92,567	42,258	111,015	18,448
その他	Other	184,176	6,301	170,924	△13,251
貸倒引当金	Allowance for doubtful accounts	△133,331	△19,023	△124,549	8,782
固定資産	Non-current assets	308,130	11,410	298,699	△9,431
有形固定資産	Property, plant and equipment	39,152	△6,150	34,320	△4,831
無形固定資産	Intangible assets	121,773	12,838	127,001	5,228
のれん	Goodwill	16,784	△1,594	14,924	△1,859
ソフトウェア	Software	100,249	14,832	107,732	7,482
その他	Other	4,738	△399	4,344	△394
投資その他の資産	Investments and other assets	147,205	4,722	137,377	△9,828
繰延資産	Deferred assets	780	1	716	△64
資産の部合計	Total assets	6,123,721	342,350	6,278,586	154,864

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	4,888,859	195,241	5,052,244	163,385
買掛金	Accounts payable-trade	270,015	9,205	225,236	△44,779
銀行業における預金	Deposits for banking business	4,018,666	228,425	4,178,544	159,878
短期借入金	Short-term borrowings	216,468	77,082	204,074	△12,394
1年内返済予定の長期借入金	Current portion of long-term borrowings	62,159	△44,492	90,214	28,055
1年内償還予定の社債	Current portion of bonds payable	23,012	△22,241	63,410	40,397
コマーシャル・ペーパー	Commercial papers	85,000	△75,151	85,000	—
賞与引当金	Provision for bonuses	3,511	△174	4,086	575
ポイント引当金	Provision for point card certificates	20,685	△28	7,129	△13,556
その他の引当金	Other provisions	197	△1	200	3
その他	Other	189,143	22,617	194,349	5,205
固定負債	Non-current liabilities	760,194	131,517	717,286	△42,907
保険契約準備金	Reserve for insurance policy liabilities	86,639	86,639	64,367	△22,271
社債	Bonds payable	282,721	29,868	277,250	△5,471
長期借入金	Long-term borrowings	337,026	21,020	335,933	△1,092
退職給付に係る負債	Retirement benefit liability	4,707	326	2,271	△2,436
利息返還損失引当金	Provision for loss on interest repayment	5,706	741	6,476	769
その他の引当金	Other provisions	530	74	460	△69
繰延税金負債	Deferred tax liabilities	1,518	△2,107	1,273	△245
その他	Other	41,344	△5,045	29,252	△12,091
負債の部合計	Total liabilities	5,649,053	326,758	5,769,530	120,477

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
株主資本	Total shareholders' equity	402,768	6,736	423,771	21,003
資本金	Capital stock	45,698	—	45,698	—
資本剰余金	Capital surplus	120,145	△214	119,990	△155
利益剰余金	Retained earnings	237,385	6,876	258,525	21,140
自己株式	Treasury stock	△460	74	△442	17
その他の包括利益累計額	Accumulated other comprehensive income	△1,306	1,308	450	1,756
その他有価証券評価差額金	Valuation difference on available-for-sale securities	3,283	371	△2,549	△5,833
繰延ヘッジ損益	Deferred gains or losses on hedges	△3,902	566	△1,628	2,273
為替換算調整勘定	Foreign currency translation adjustments	△334	132	4,852	5,186
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△352	238	△222	130
新株予約権	Subscription rights to shares	43	△38	33	△10
非支配株主持分	Non-controlling interests	73,162	7,586	84,799	11,637
純資産の部合計	Total net assets	474,667	15,592	509,055	34,387
負債純資産合計	Total liabilities and net assets	6,123,721	342,350	6,278,586	154,864

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
包括信用購入あっせん (包括信用購入あっせん) ※	Credit card business (Credit card business) ※	5,908,393	4.2% (△4.1%)	6,221,172	5.3%
個別信用購入あっせん	Installment sales finance business	300,704	△14.4%	266,665	△11.3%
カードキャッシング (カードキャッシング) ※	Cash advances (Cash advances) ※	378,375	△26.5% (△31.6%)	400,502	5.8%

※2020年2月期における決算期変更を受け、() 内に参考値として前年同期間との比較を記載しています。

※In response to the change in the fiscal period for the year ended February 29, 2020, the comparison with the same period of the previous year is described as a reference in ().

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益	Operating revenue	487,309	6.6%	470,657	△3.4%
包括信用購入あっせん収益	Revenue from credit card business	128,701	2.4%	131,779	2.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	42,573	1.6%	42,662	0.2%
融資収益	Financing revenue	136,913	△8.6%	128,421	△6.2%
カードキャッシング	Cash advances	84,205	△6.3%	78,247	△7.1%
その他融資	Other loans	52,707	△12.1%	50,174	△4.8%
償却債権取立益	Recoveries of written off receivables	9,450	△1.6%	11,920	26.1%
金融収益	Financial revenue	32,941	9.5%	33,684	2.3%
保険収益	Insurance revenue	51,665	—	29,189	△43.5%
役務取引等収益	Fees and commissions	60,384	1.4%	60,991	1.0%
その他	Other	24,679	△39.2%	32,007	29.7%
営業費用	Operating expenses	446,657	13.9%	411,804	△7.8%
金融費用	Financial expenses	23,030	△5.9%	21,433	△6.9%
保険費用	Insurance expenses	50,404	—	28,192	△44.1%
役務取引等費用	Fees and commissions payments	11,161	23.9%	11,462	2.7%
販売費及び一般管理費	Selling, general and administrative expenses	358,689	1.0%	347,766	△3.0%
販売促進費	Promotion expenses	53,296	△22.2%	56,618	6.2%
貸倒関連費用	Bad debt related expenses	78,363	14.4%	56,719	△27.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	71,406	13.8%	50,248	△29.6%
貸倒損失	Bad debt expenses	2,619	0.9%	2,115	△19.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	4,337	37.5%	4,355	0.4%
人件費	Personnel expenses	74,991	1.4%	76,471	2.0%
管理費	Administrative expenses	90,940	1.4%	95,161	4.6%
設備費	Equipment expenses	49,532	14.4%	51,636	4.2%
一般費	General expenses	11,565	4.7%	11,160	△3.5%
その他	Other	3,372	△10.2%	2,949	△12.5%
営業利益	Operating profit	40,651	△37.5%	58,852	44.8%

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業外収益	Non-operating income	751	1.1%	1,240	65.1%
受取配当金	Dividend income	246	19.4%	202	△17.8%
投資事業組合運用益	Gain on investments in investment partnerships	272	45.6%	361	32.6%
補助金収入	Subsidy income	—	—	493	—
その他	Other	232	52.8%	183	△21.3%
営業外費用	Non-operating expenses	1,164	—	149	△87.2%
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	26	—
投資有価証券評価損	Loss on valuation of investment securities	670	—	54	△91.9%
為替差損	Foreign exchange losses	399	—	46	△88.3%
債権売却損	Loss on transfer of receivables	—	—	10	—
雑損失	Miscellaneous loss	94	587.3%	10	△88.5%
経常利益	Ordinary profit	40,238	△38.8%	59,944	49.0%
特別利益	Extraordinary income	368	—	705	91.2%
固定資産売却益	Gain on sales of non-current assets	8	△36.8%	21	156.6%
投資有価証券売却益	Gain on sales of investment securities	—	—	436	—
退職給付制度終了益	Gain on termination of retirement benefit plan	—	—	239	—
雇用調整助成金	Subsidies for employment adjustment	360	—	8	△97.6%
特別損失	Extraordinary loss	1,302	1.7%	903	△30.6%
固定資産処分損	Loss on disposal of non-current assets	709	3.9%	574	△19.0%
減損損失	Impairment loss	144	△52.5%	202	40.5%
子会社清算損	Loss on liquidation of subsidiaries	—	—	53	—
新型コロナウイルス対応による損失	Infectious Disease Related Cost	436	—	48	△88.9%
その他	Other	12	△93.4%	25	94.0%
税金等調整前当期純利益	Profit before income taxes	39,305	△39.1%	59,745	52.0%
法人税等合計	Total income taxes	13,196	△32.4%	18,698	41.7%
法人税、住民税及び事業税	Income taxes-current	21,316	△6.0%	13,068	△38.7%
法人税等調整額	Income taxes-deferred	△8,120	—	5,630	—
当期純利益	Net profit	26,108	△42.0%	41,047	57.2%
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests	8,415	△22.4%	10,834	28.8%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	17,693	△48.2%	30,212	70.8%

連結決算報告 (Consolidated Financial Summary)

営業債権内訳 (Consolidated Operating Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,781,296	245,937	2,882,615	101,318
カードキャッシング	Cash advances	499,788	△64,014	483,599	△16,189
その他融資	Other loans	2,281,507	309,951	2,399,015	117,508
割賦売掛金計	Total accounts receivable-installment	1,521,149	△21,986	1,566,284	45,135
包括信用購入あっせん	Credit card business	911,768	△54,546	966,384	54,615
個別信用購入あっせん	Installment sales finance business	609,380	32,560	599,900	△9,479
リース債権及びリース投資資産	Lease receivables and investment in leases	12,284	△497	12,585	300
営業債権合計	Total operating receivables	4,314,730	223,453	4,461,484	146,754

(債権流動化実施額 ※ 2) (Securitized Receivables ※ 2)

(単位：百万円) (Unit : Millions of Yen)

		2021/2	2022/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,726,384	1,942,284
カードキャッシング	Cash advances	22,000	13,100
その他融資	Other loans	1,704,384	1,929,184
割賦売掛金計	Total accounts receivable-installment	555,289	558,209
包括信用購入あっせん	Credit card business	227,487	221,000
個別信用購入あっせん	Installment sales finance business	327,802	337,209
債権流動化残高合計	Total securitized receivables	2,281,674	2,500,493

(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,507,680	354,386	4,824,899	317,218
カードキャッシング	Cash advances	521,788	△73,214	496,699	△25,089
その他融資	Other loans	3,985,892	427,600	4,328,200	342,308
割賦売掛金計	Total accounts receivable-installment	2,076,439	△49,190	2,124,494	48,054
包括信用購入あっせん	Credit card business	1,139,255	△75,629	1,187,384	48,128
個別信用購入あっせん	Installment sales finance business	937,183	26,438	937,110	△73
リース債権及びリース投資資産	Lease receivables and investment in leases	12,284	△497	12,585	300
営業債権合計	Total operating receivables	6,596,405	304,698	6,961,978	365,573

※ 1 貸出金は、営業貸付金及び銀行業における貸出金です。

※ 1 Figures of total loans and bills discounted represent operating loan and loans and bills discounted for banking business.

※ 2 債権流動化実施額は、オフバランス残高を記載しております。

※ 2 Securitized Receivables represents balance of Off-balanced receivables.

連結決算報告 (Consolidated Financial Summary)

有利子負債内訳 (Interest-Bearing Debt)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	216,468	77,082	204,074	△12,394
長期借入金	Long-term borrowings	399,185	△23,472	426,147	26,962
コマーシャル・ペーパー	Commercial papers	85,000	△75,151	85,000	—
社債	Bonds payable	305,734	7,627	340,660	34,926
リース債務	Lease obligations	36,861	△7,639	31,577	△5,283
有利子負債計	Total interest-bearing debt	1,043,249	△21,553	1,087,460	44,210

貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2021/2	2022/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	114,308	133,331
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	74,026 13.3%	52,364 △29.3%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	55,002 2.1%	61,146 11.2%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	133,331 16.6%	124,549 △6.6%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	3.1%	2.8%
流動化債権を含んだ場合	If including securitized debt	2.0%	1.8%
貸倒償却額／営業債権残高比	Bad debts written off/Total operating receivables	1.3%	1.4%
流動化債権を含んだ場合	If including securitized debt	0.8%	0.9%

※ 貸倒関連費用は、利息返還損失引当金繰入額を除いた数値を記載しております。

※ The figures of bad debt related expenses exclude provision for loss on interest repayment.

事業セグメントの状況 (Operating Segment Performance)

(単位：百万円) (Unit : Millions of Yen)

		国内 Domestic						国際 Global								調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation	
		(参考※1) (Reference ※1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※1)		中華圏 China Area		メコン圏 Mekong Area		マレー圏 Malay Area		実 績 Results	実 績 Results	前期比 YOY
		国内計 Domestic Total	前期比 YOY	実 績 Results	前期比 YOY	実 績 Results	前期比 YOY	国際計 Global Total	前期比 YOY	実 績 Results	前期比 YOY	実 績 Results	前期比 YOY	実 績 Results	前期比 YOY			
営業収益	Operating revenue	333,423	△5.0%	213,578	△7.2%	178,847	△2.1%	138,140	0.7%	15,743	1.1%	72,416	△2.0%	49,980	4.8%	△59,908	470,657	△3.4%
	包括信用購入あっせん収益	112,939	1.8%	43,263	13.1%	66,768	△4.8%	18,840	6.0%	6,941	8.3%	8,583	6.3%	3,315	1.0%	2,907	131,779	2.4%
	個別信用購入あっせん収益	12,438	△4.8%	154	△28.2%	12,292	△3.9%	30,973	2.4%	—	—	4,086	△10.3%	26,886	4.7%	△757	42,662	0.2%
	融資収益	60,731	△8.2%	57,171	△7.7%	2,970	△20.2%	67,689	△4.4%	7,398	△5.9%	49,297	△4.5%	10,993	△2.8%	589	128,421	△6.2%
	償却債権取立益	891	44.0%	5	△92.4%	886	60.8%	11,028	24.9%	579	9.5%	5,996	19.2%	4,453	36.1%	—	11,920	26.1%
	金融収益	33,483	2.3%	33,454	2.4%	89	△2.0%	447	51.4%	50	△47.1%	29	△46.8%	368	153.2%	△307	33,684	2.3%
	保険収益	29,189	△43.5%	29,189	△43.5%	—	—	—	—	—	—	—	—	—	—	—	29,189	△43.5%
	役務取引等収益	51,734	1.2%	33,285	4.8%	77,271	△5.1%	9,160	△0.7%	773	15.3%	4,423	△3.1%	3,962	△0.6%	△58,725	60,991	1.0%
	その他	32,013	29.7%	17,053	24.7%	18,569	32.3%	—	—	—	—	—	—	—	—	△3,615	32,007	29.7%
営業費用	Operating expenses	307,357	△6.7%	205,488	△8.9%	161,011	△3.1%	104,333	△11.4%	10,212	△7.3%	57,118	△9.6%	37,002	△14.9%	△59,029	411,804	△7.8%
	金融費用	4,954	9.8%	3,714	8.9%	1,296	12.8%	15,980	△9.8%	429	△21.0%	6,030	△16.9%	9,519	△4.0%	442	21,433	△6.9%
	保険費用	28,192	△44.1%	28,192	△44.1%	—	—	—	—	—	—	—	—	—	—	—	28,192	△44.1%
	役務取引等費用	11,212	3.0%	69,226	△3.9%	526	△0.3%	481	△9.3%	—	—	481	△9.3%	—	—	△58,771	11,462	2.7%
	販売費及び一般管理費	260,234	△0.0%	104,182	4.7%	156,594	△3.0%	87,692	△11.7%	9,753	△6.6%	50,535	△8.6%	27,402	△18.2%	△702	347,766	△3.0%
	その他	2,765	△12.7%	172	△24.2%	2,593	△11.9%	180	△8.5%	29	△11.0%	70	△19.3%	80	4.7%	2	2,949	△12.5%
営業利益	Operating profit	26,065	20.4%	8,090	74.0%	17,836	7.3%	33,806	74.0%	5,530	21.7%	15,298	42.9%	12,977	210.6%	△879	58,852	44.8%

		国内 Domestic						国際 Global								調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation	
		(参考※1) (Reference ※1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※1)		中華圏 China Area		メコン圏 Mekong Area		マレー圏 Malay Area		実績 Results	実績 Results	期首増減 Change
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change			
貸出金	Loans and bills discounted	2,501,950	85,850	2,405,281	81,776	111,122	△1,552	337,721	14,122	31,691	3,955	235,897	8,668	70,133	1,498	28,490	2,882,615	101,318
割賦売掛金	Accounts receivable-installment	1,246,995	36,108	768,915	51,229	485,879	△16,494	315,659	9,950	30,615	3,360	78,474	3,252	206,569	3,337	△4,168	1,566,284	45,135
	包括信用購入あっせん	859,504	45,517	730,914	54,770	130,463	△9,986	106,879	9,097	30,615	3,360	55,728	5,306	20,536	431	△1,873	966,384	54,615
	個別信用購入あっせん	387,491	△9,409	38,000	△3,540	355,415	△6,507	208,779	852	—	—	22,746	△2,054	186,033	2,906	△2,295	599,900	△9,479
銀行業における預金残高	Balance of deposits for banking business	4,179,492	160,113	4,180,671	160,020	—	—	—	—	—	—	—	—	—	—	△2,126	4,178,544	159,878
有利子負債残高	Balance of interest-bearing debt	439,369	35,502	36,369	△2,401	418,761	30,379	464,543	9,878	16,897	△474	236,015	8,881	211,630	1,471	167,785	1,087,460	44,210

		実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results
① 貸出金利回り	① Average interest rate on loans and bills discounted	3.4%	3.4%	2.7%	20.5%	24.9%	21.3%	15.8%	－	5.3%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.1%	0.0%	0.3%	3.3%	2.5%	2.5%	4.3%	－	0.4%
③ 貸出金利鞘(①－②)	③ Interest rate spread ①－②	3.3%	3.3%	2.4%	17.1%	22.4%	18.8%	11.5%	－	5.0%

※1 国内計及び国際計は、各事業に属するセグメント間取引における相殺消去後の数値を記載しております。

※1 The figures provided under “Domestic Total” and “Global Total” are after the elimination of transactions between segments belonging to each business.

※2 貸出金は、営業貸付金及び銀行業における貸出金です。

※2 Figures of total loans and bills discounted represent operating loan and loans and bills discounted for banking business.

※3 利回りは期首残高と期末残高の平均残高より算出しております。

※3 The interest rate is calculated from the average of beginning of the term and end of the term.

※4 資金調達利回りは銀行業における預金残高を含み算出しております。

※4 The funding interest is calculated by including the balance of deposits for banking business.

国内事業決算報告 (Financial Summary for Domestic Business)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,186,433	370,230	5,319,577	133,143
現金及び預金	Cash and deposits	653,151	△62,948	687,958	34,807
コールローン	Call loans	30,841	△22,931	8,864	△21,977
割賦売掛金	Accounts receivable-installment	1,214,248	△16,544	1,249,605	35,357
リース債権及びリース投資資産	Lease receivables and investment in leases	12,284	△497	12,585	300
営業貸付金	Operating loans	459,317	△51,923	434,975	△24,342
銀行業における貸出金	Loans and bills discounted for banking business	2,001,411	323,577	2,110,588	109,177
銀行業における有価証券	Securities for banking business	519,023	71,794	536,221	17,197
保険業における有価証券	Securities for insurance business	70,261	70,261	49,397	△20,864
買入金銭債権	Monetary claims bought	30,800	15,977	27,028	△3,772
金銭の信託	Money held in trust	92,567	42,258	111,015	18,448
その他	Other	164,327	9,138	150,214	△14,113
貸倒引当金	Allowance for doubtful accounts	△61,801	△7,931	△58,877	2,924
固定資産	Non-current assets	261,514	5,721	252,392	△9,122
有形固定資産	Property, plant and equipment	29,679	△3,710	25,873	△3,805
無形固定資産	Intangible assets	114,873	11,924	119,043	4,170
投資その他の資産	Investments and other assets	116,962	△2,492	107,475	△9,486
繰延資産	Deferred assets	780	1	716	△64
資産の部合計	Total assets	5,448,728	375,953	5,572,686	123,957

国内事業決算報告 (Financial Summary for Domestic Business)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit：Millions of Yen)

		2021/2		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	4,747,794	269,992	4,888,289	140,494
買掛金	Accounts payable-trade	265,313	8,472	222,153	△43,160
銀行業における預金	Deposits for banking business	4,018,666	228,425	4,178,544	159,878
賞与引当金	Provision for bonuses	2,423	282	2,690	267
ポイント引当金	Provision for point card certificates	20,685	△28	7,129	△13,556
その他	Other	440,706	32,840	477,771	37,065
固定負債	Non-current liabilities	406,901	106,131	386,296	△20,605
保険契約準備金	Reserve for insurance policy liabilities	86,639	86,639	64,367	△22,271
退職給付に係る負債	Retirement benefit liability	2,862	△67	501	△2,361
利息返還損失引当金	Provision for loss on interest repayment	5,706	741	6,476	769
その他の引当金	Other provisions	78	△7	73	△5
その他	Other	311,614	18,824	314,876	3,262
負債の部合計	Total liabilities	5,154,696	376,123	5,274,585	119,889
純資産の部合計	Total net assets	294,032	△169	298,100	4,068
負債純資産合計	Total liabilities and net assets	5,448,728	375,953	5,572,686	123,957

国内事業決算報告 (Financial Summary for Domestic Business)

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
包括信用購入あっせん (包括信用購入あっせん) ※	Credit card business (Credit card business) ※	5,676,809	5.5% (△3.3%)	5,967,451	5.1%
個別信用購入あっせん	Installment sales finance business	218,424	0.1%	188,239	△13.8%
カードキャッシング (カードキャッシング) ※	Cash advances (Cash advances) ※	300,225	△20.9% (△28.2%)	310,505	3.4%
電子マネー (電子マネー) ※	Total e-money contracts (Total e-money contracts) ※	2,259,222	25.2% (15.3%)	2,367,518	4.8%

※2020年2月期における決算期変更を受け、() 内に参考値として前年同期間との比較を記載しています。

※In response to the change in the fiscal period for the year ended February 29, 2020, the comparison with the same period of the previous year is described as a reference in ().

国内事業決算報告 (Financial Summary for Domestic Business)

損益計算書 (Statement of Income)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益	Operating revenue	350,969	16.2%	333,423	△5.0%
包括信用購入あっせん収益	Revenue from credit card business	110,933	4.8%	112,939	1.8%
加盟店収益	Merchant fee revenue	84,843	5.9%	88,898	4.8%
リボ・分割収益	Revolving credit and installment payment revenue	22,633	0.0%	20,326	△10.2%
その他収益	Other	3,456	10.0%	3,714	7.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	13,065	11.7%	12,438	△4.8%
融資収益	Financing revenue	66,141	△1.3%	60,731	△8.2%
カードキャッシング	Cash advances	64,962	△1.1%	59,584	△8.3%
その他融資	Other loans	1,178	△9.2%	1,147	△2.6%
償却債権取立益	Recoveries of written off receivables	619	—	891	44.0%
金融収益	Financial revenue	32,734	9.1%	33,483	2.3%
保険収益	Insurance revenue	51,665	—	29,189	△43.5%
役務取引等収益	Fees and commissions	51,125	6.5%	51,734	1.2%
内、電子マネー収益	E-money revenue	15,076	25.0%	15,062	△0.1%
その他	Other	24,685	△37.6%	32,013	29.7%
営業費用	Operating expenses	329,324	24.0%	307,357	△6.7%
金融費用	Financial expenses	4,512	△8.7%	4,954	9.8%
保険費用	Insurance expenses	50,404	—	28,192	△44.1%
役務取引等費用	Fees and commissions payments	10,887	27.5%	11,212	3.0%
販売費及び一般管理費	Selling, general and administrative expenses	260,350	4.7%	260,234	△0.0%
販売促進費	Promotion expenses	48,711	△19.5%	50,733	4.2%
貸倒関連費用	Bad debt related expenses	32,380	34.3%	23,278	△28.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	27,303	31.9%	17,967	△34.2%
貸倒損失	Bad debt expenses	739	186.6%	955	29.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	4,337	37.5%	4,355	0.4%
人件費	Personnel expenses	51,929	9.7%	52,865	1.8%
管理費	Administrative expenses	76,448	5.0%	79,333	3.8%
設備費	Equipment expenses	38,113	20.6%	39,996	4.9%
一般費	General expenses	12,766	4.3%	14,026	9.9%
その他	Other	3,169	△10.3%	2,765	△12.7%
営業利益	Operating profit	21,645	△40.6%	26,065	20.4%

国内事業決算報告 (Financial Summary for Domestic Business)

営業債権内訳 (Operating Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,416,099	273,755	2,501,950	85,850
カードキャッシング	Cash advances	406,803	△56,430	384,293	△22,509
その他融資	Other loans	2,009,296	330,185	2,117,656	108,360
割賦売掛金計	Total accounts receivable-installment	1,210,887	△15,793	1,246,995	36,108
包括信用購入あっせん	Credit card business	813,986	△51,175	859,504	45,517
内、リボ・分割払い残高	Revolving credit and installment payment balance	151,042	△10,883	153,730	2,687
個別信用購入あっせん	Installment sales finance business	396,900	35,381	387,491	△9,409
リース債権及びリース投資資産	Lease receivables and investment in leases	12,284	△497	12,585	300
営業債権合計	Total operating receivables	3,639,272	257,463	3,761,531	122,259

(債権流動化実施額等 ※ 2) (Securitized Receivables ※ 2)

(単位：百万円) (Unit : Millions of Yen)

		2021/2	2022/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,726,384	1,942,284
カードキャッシング	Cash advances	22,000	13,100
その他融資	Other loans	1,704,384	1,929,184
割賦売掛金計	Total accounts receivable-installment	555,289	558,209
包括信用購入あっせん	Credit card business	227,487	221,000
内、リボ・分割払い残高	Revolving credit and installment payment balance	97,487	91,000
個別信用購入あっせん	Installment sales finance business	327,802	337,209
債権流動化残高合計	Total securitized receivables	2,281,674	2,500,493

(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,142,484	382,203	4,444,234	301,750
カードキャッシング	Cash advances	428,803	△65,630	397,393	△31,409
その他融資	Other loans	3,713,680	447,834	4,046,841	333,160
内、住宅ローン ※ 3	Housing Loans ※ 3	2,751,984	381,188	3,073,176	321,191
割賦売掛金計	Total accounts receivable-installment	1,766,177	△42,997	1,805,205	39,027
包括信用購入あっせん	Credit card business	1,041,473	△72,258	1,080,504	39,030
内、リボ・分割払い残高	Revolving credit and installment payment balance	248,529	△31,966	244,730	△3,799
個別信用購入あっせん	Installment sales finance business	724,703	29,260	724,700	△2
リース債権及びリース投資資産	Lease receivables and investment in leases	12,284	△497	12,585	300
営業債権合計	Total operating receivables	5,920,946	338,708	6,262,025	341,078

※ 1 貸出金は、営業貸付金及び銀行業における貸出金です。

※ 1 Figures of total loans and bills discounted represent operating loan and loans and bills discounted for banking business.

※ 2 債権流動化実施額は、オフバランス残高を記載しております。

※ 2 Securitized Receivables represents balance of Off-balanced receivables.

※ 3 住宅ローン残高は、イオン銀行の居住用および投資用、イオン住宅ローンサービスの投資用を含んでいます。

※ 3 Housing loans receivables include receivables of both AEON Bank's residential and real estate investment loans, and AEON HOUSING LOAN SERVICE's real estate investment loans.

国内事業決算報告 (Financial Summary for Domestic Business)

有利子負債内訳 (Interest-Bearing Debt)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	170,100	72,862	163,900	△6,200
長期借入金	Long-term borrowings	47,780	△3,618	50,900	3,120
コマーシャル・ペーパー	Commercial Papers	85,000	△58,000	85,000	—
社債	Bonds payable	260,000	30,000	300,000	40,000
リース債務	Lease obligations	31,637	△6,222	26,839	△4,797
有利子負債計 ※	Total interest-bearing debt ※	594,517	35,021	626,639	32,122

※ 国内事業の有利子負債は、当社単体の数値を含んでおります。

※ The figures of the interest-bearing debt for domestic business include the figures of AEON Financial Service.

クレジットカードの貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2021/2	2022/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	36,672	43,169
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	21,804 71.8%	14,098 △35.3%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	15,307 37.3%	18,122 18.4%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	43,169 17.7%	39,146 △9.3%
期末貸倒引当金/クレジットカード債権残高比	Ending balance/Total operating receivables	3.5%	3.1%
流動化債権を含んだ場合	If including securitized debt	2.9%	2.6%
貸倒償却額/クレジットカード債権残高比	Bad debts written off/Total operating receivables	1.3%	1.5%
流動化債権を含んだ場合	If including securitized debt	1.0%	1.2%

※ 貸倒関連費用は、利息返還損失引当金繰入額を除いた数値を記載しております。

※ The figures of bad debt related expenses exclude provision for loss on interest repayment.

国際事業決算報告 (Financial Summary for Global Business)

セグメント別取扱高 (Transaction Volume by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	81,047	△14.6%	99,939	23.3%
個別信用購入あっせん	Installment sales finance business	—	—	—	—
カードキャッシング	Cash advances	14,804	△18.3%	18,950	28.0%
その他融資	Other loans	7,996	12.9%	14,134	76.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	112,837	△17.8%	114,492	1.5%
個別信用購入あっせん	Installment sales finance business	23,345	△34.0%	14,264	△38.9%
カードキャッシング	Cash advances	60,647	△46.2%	68,389	12.8%
その他融資	Other loans	66,788	△39.5%	73,529	10.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	37,698	△36.2%	39,288	4.2%
個別信用購入あっせん	Installment sales finance business	58,933	△39.5%	64,161	8.9%
カードキャッシング	Cash advances	2,698	△42.2%	2,656	△1.6%
その他融資	Other loans	15,147	△61.6%	28,051	85.2%

セグメント別営業債権残高 (Operating Receivables by Segment)
 〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	27,735	△7,073	31,691	3,955
カードキャッシング	Cash advances	17,035	△3,370	18,290	1,255
その他融資	Other loans	10,699	△3,703	13,400	2,700
割賦売掛金計	Total accounts receivable-installment	27,255	△3,206	30,615	3,360
包括信用購入あっせん	Credit card business	27,255	△3,206	30,615	3,360
個別信用購入あっせん	Installment sales finance business	—	—	—	—
営業債権合計	Total operating receivables	54,990	△10,279	62,306	7,315

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	227,228	△12,564	235,897	8,668
カードキャッシング	Cash advances	73,569	△4,765	80,141	6,572
その他融資	Other loans	153,659	△7,798	155,755	2,096
割賦売掛金計	Total accounts receivable-installment	75,222	3,711	78,474	3,252
包括信用購入あっせん	Credit card business	50,421	3,353	55,728	5,306
個別信用購入あっせん	Installment sales finance business	24,800	357	22,746	△2,054
営業債権合計	Total operating receivables	302,451	△8,852	314,371	11,920

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	68,635	△6,094	70,133	1,498
カードキャッシング	Cash advances	2,379	552	872	△1,507
その他融資	Other loans	66,255	△6,646	69,260	3,005
割賦売掛金計	Total accounts receivable-installment	203,231	△5,362	206,569	3,337
包括信用購入あっせん	Credit card business	20,105	△3,518	20,536	431
個別信用購入あっせん	Installment sales finance business	183,126	△1,843	186,033	2,906
営業債権合計	Total operating receivables	271,866	△11,457	276,702	4,835

※ 貸出金は、営業貸付金及び銀行業における貸出金です。

※ Figures of total loans and bills discounted represent operating loan and loans and bills discounted for banking business.

国際事業決算報告 (Financial Summary for Global Business)

セグメント別損益計算書 (Statement of Income by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	15,567	△17.7%	15,743	1.1%
包括信用購入あっせん収益	Revenue from credit card business	6,409	△17.1%	6,941	8.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	—	—	—	—
融資収益	Financing revenue	7,862	△20.5%	7,398	△5.9%
カードキャッシング	Cash advances	5,117	△17.9%	4,774	△6.7%
その他融資	Other loans	2,745	△24.9%	2,623	△4.4%
償却債権取立益	Recoveries of written off receivables	528	△13.0%	579	9.5%
金融収益	Financial revenue	95	△11.6%	50	△47.1%
役務取引等収益	Fees and commissions	670	16.5%	773	15.3%
営業費用	Operating expenses	11,022	△15.1%	10,212	△7.3%
金融費用	Financial expenses	543	△40.5%	429	△21.0%
役務取引等費用	Fees and commissions payments	—	—	—	—
販売費及び一般管理費	Selling, general and administrative expenses	10,445	△13.1%	9,753	△6.6%
販売促進費	Promotion expenses	984	△15.4%	1,283	30.3%
貸倒関連費用	Bad debt related expenses	2,946	△18.5%	1,293	△56.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,165	△9.1%	143	△87.7%
貸倒損失	Bad debt expenses	1,781	△23.7%	1,149	△35.5%
人件費	Personnel expenses	2,479	△6.0%	2,677	8.0%
管理費	Administrative expenses	1,691	△16.3%	2,038	20.5%
設備費	Equipment expenses	2,039	△7.5%	2,098	2.9%
一般費	General expenses	302	△18.9%	362	20.0%
その他	Other	32	△20.8%	29	△11.0%
営業利益	Operating profit	4,545	△23.4%	5,530	21.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	73,883	△12.2%	72,416	△2.0%
包括信用購入あっせん収益	Revenue from credit card business	8,076	△11.2%	8,583	6.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	4,554	15.1%	4,086	△10.3%
融資収益	Financing revenue	51,603	△14.0%	49,297	△4.5%
カードキャッシング	Cash advances	13,859	△20.6%	13,645	△1.5%
その他融資	Other loans	37,744	△11.2%	35,651	△5.5%
償却債権取立益	Recoveries of written off receivables	5,029	△11.8%	5,996	19.2%
金融収益	Financial revenue	54	18.9%	29	△46.8%
役務取引等収益	Fees and commissions	4,563	△14.4%	4,423	△3.1%
営業費用	Operating expenses	63,176	△5.8%	57,118	△9.6%
金融費用	Financial expenses	7,254	△10.2%	6,030	△16.9%
役務取引等費用	Fees and commissions payments	530	△22.4%	481	△9.3%
販売費及び一般管理費	Selling, general and administrative expenses	55,304	△5.0%	50,535	△8.6%
販売促進費	Promotion expenses	4,233	△19.0%	3,487	△17.6%
貸倒関連費用	Bad debt related expenses	26,273	6.7%	23,195	△11.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	26,272	6.7%	23,194	△11.7%
貸倒損失	Bad debt expenses	1	△33.9%	0	△48.0%
人件費	Personnel expenses	10,517	△15.0%	9,992	△5.0%
管理費	Administrative expenses	8,516	△11.3%	8,495	△0.3%
設備費	Equipment expenses	4,684	△11.7%	4,650	△0.7%
一般費	General expenses	1,078	△0.1%	715	△33.7%
その他	Other	87	△6.4%	70	△19.3%
営業利益	Operating profit	10,706	△37.2%	15,298	42.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	47,680	△8.2%	49,980	4.8%
包括信用購入あっせん収益	Revenue from credit card business	3,282	9.7%	3,315	1.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	25,688	△4.4%	26,886	4.7%
融資収益	Financing revenue	11,305	△12.6%	10,993	△2.8%
カードキャッシング	Cash advances	266	△42.5%	242	△9.1%
その他融資	Other loans	11,038	△11.5%	10,750	△2.6%
償却債権取立益	Recoveries of written off receivables	3,272	△4.3%	4,453	36.1%
金融収益	Financial revenue	145	152.0%	368	153.2%
役務取引等収益	Fees and commissions	3,986	△29.4%	3,962	△0.6%
営業費用	Operating expenses	43,501	△4.6%	37,002	△14.9%
金融費用	Financial expenses	9,911	2.0%	9,519	△4.0%
役務取引等費用	Fees and commissions payments	—	—	—	—
販売費及び一般管理費	Selling, general and administrative expenses	33,513	△6.4%	27,402	△18.2%
販売促進費	Promotion expenses	1,269	△54.1%	1,230	△3.1%
貸倒関連費用	Bad debt related expenses	16,786	5.5%	9,032	△46.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	16,786	5.5%	9,032	△46.2%
貸倒損失	Bad debt expenses	—	—	—	—
人件費	Personnel expenses	6,806	△23.2%	7,557	11.0%
管理費	Administrative expenses	4,179	△1.2%	4,909	17.5%
設備費	Equipment expenses	3,740	8.2%	4,138	10.7%
一般費	General expenses	730	28.4%	534	△26.8%
その他	Other	77	△7.5%	80	4.7%
営業利益	Operating profit	4,178	△33.8%	12,977	210.6%

国際事業決算報告 (Financial Summary for Global Business)

セグメント別有利子負債 (Interest-Bearing Debt by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	—	—	—	—
長期借入金	Long-term borrowings	16,205	△12,120	16,045	△160
コマーシャル・ペーパー	Commercial Papers	—	—	—	—
社債	Bonds payable	—	—	—	—
リース債務	Lease obligations	1,166	△177	852	△314
有利子負債計	Total interest-bearing debt	17,372	△12,297	16,897	△474

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	41,218	10,049	35,293	△5,924
長期借入金	Long-term borrowings	155,592	△6,536	174,566	18,973
コマーシャル・ペーパー	Commercial Papers	—	—	—	—
社債	Bonds payable	27,912	△25,076	23,956	△3,956
リース債務	Lease obligations	2,410	△830	2,198	△211
有利子負債計	Total interest-bearing debt	227,134	△22,393	236,015	8,881

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	5,150	△5,829	4,880	△269
長期借入金	Long-term borrowings	183,063	△788	185,675	2,612
コマーシャル・ペーパー	Commercial Papers	－	△17,151	－	－
社債	Bonds payable	20,440	5,323	19,457	△983
リース債務	Lease obligations	1,504	△527	1,617	112
有利子負債計	Total interest-bearing debt	210,158	△18,973	211,630	1,471

主要指標 (Key Operating Data)

カード会員数の推移 (Number of Cardholders)

(単位：万人) (Unit：Ten thousand)

		2019/3		2020/2		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
連結有効会員数	Number of cardholders	4,269	205	4,527	258	4,613	86	4,732	119
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,840	65	2,889	49	2,945	56	3,009	64

※国内有効会員数には家族カード会員数を含んでおります。

※The number of affiliate card members is included in the number of card members for domestic business.

国内稼働会員数の推移 (Number of Active Cardholders in Domestic)

(単位：万人) (Unit：Ten thousand)

		2019/3		2020/2		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※ 1	Number of active cardholders ※ 1	1,749	47	1,843	94	1,819	△24	1,822	3
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	65.8%	—	68.0%	—	66.0%	—	64.8%	—

※ 1 稼働会員数とはカード会員数の内、1年間に1回以上カードを利用した会員数です。

※ 1 “Number of active cardholders” means the number of cardholders who have used their cards at least once within the previous 12 months.

※ 2 年間稼働率＝稼働会員数÷(2021/3～2022/2)平均国内カード会員数(家族カード会員除く)×100

※ 2 Card-use rate = Number of active cardholders/Average number of cardholders in Domestic excluding affiliated card members (2021/3～2022/2)×100.

会員属性 (Attribution)

－男女別構成比 (Composition ratio by sex)

		男女別構成比 Composition ratio by sex
男性	Male	36.7%
女性	Female	63.3%

－地域別構成比 (Composition ratio by area)

		地域別構成比 Composition ratio by area			地域別構成比 Composition ratio by area
北海道	Hokkaido	4.5%	東海	Tokai	14.0%
東北	Tohoku	8.4%	近畿	Kinki	18.5%
北関東・北陸・甲信越	Kitakanto/Hokuriku/ Koushinetsu	11.2%	中国・四国	Chugoku/Shikoku	9.3%
首都圏	Syutoken	23.7%	九州・沖縄	Kyusyu/Okinawa	10.3%

－年齢別構成比 (Composition ratio by age)

		年齢別構成比：全体 Composition ratio by age : Total	年齢別構成比：男性 Composition ratio by age : Male	年齢別構成比：女性 Composition ratio by age : Female
29歳以下	Under 29	6.6%	7.4%	6.2%
30－39	30－39	11.2%	11.8%	10.8%
40－49	40－49	20.1%	19.1%	20.6%
50－59	50－59	22.7%	21.5%	23.4%
60歳以上	Over 60	39.5%	40.2%	39.1%
合計	Total	100.0%	100.0%	100.0%

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2019/3		2020/2		2021/2		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
預金残高	Balance of Deposits	3,483,437	429,629	3,791,837	308,400	4,020,788	228,951	4,180,785	159,996
普通預金	Ordinary deposits	2,633,376	612,602	2,991,246	357,870	3,265,174	273,927	3,523,741	258,567
定期預金	Time deposits	815,285	△215,288	728,131	△87,153	661,544	△66,587	598,589	△62,954
その他預金	Other deposits	34,775	32,314	72,458	37,683	94,070	21,611	58,454	△35,616
貸出金残高	Balance of loans and bills discounted	2,110,896	151,398	2,052,741	△58,155	2,323,107	270,366	2,404,981	81,873

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	656	51	709	53	750	41	786	36
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（単位：店舗、台）

銀行店舗数	Number of branches	140	－	141	1	142	1	143	1
ATM台数	Number of ATMs	6,193	12	6,146	△47	6,337	191	6,419	82