

2022年2月期
第2四半期 決算補足資料

For the Six Months Ended August 31, 2021
Second Quarter Report
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2四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 second 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 : 前年同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)

		2020/8		2021/8		2021/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業収益	Operating revenue	230,674	△2.2%	237,966	3.2%	487,309	6.6%
営業利益	Operating profit	7,766	△68.8%	33,240	328.0%	40,651	△37.5%
経常利益	Ordinary profit	7,810	△69.3%	34,169	337.5%	40,238	△38.8%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	1,480	△87.7%	18,155	—	17,693	△48.2%

主要な経営指標 (Key Indicators)

(単位：円) (Unit : Yen)

		2020/8	2021/8	2021/2
自己資本比率	Equity ratio	6.4%	6.8%	6.6%
1株当たり当期純利益	Earnings per share (EPS)	6.86	84.12	81.99
1株当たり純資産 (1株当たり株主資本)	Book value per share (BPS)	1,778.68	1,952.47	1,860.08

※「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%
AEON INSURANCE SERVICE (THAILAND) CO., LTD.	100.0%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.7%
AEON CREDIT SERVICE (M) BERHAD ※ 3	61.5%		

※ 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)

		2020/8		2021/8		2021/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,720,138	236,267	5,888,492	73,682	5,814,809	330,938
現金及び預金	Cash and deposits	692,457	△70,434	722,954	17,215	705,739	△57,152
コールローン	Call loans	29,454	△24,318	7,981	△22,859	30,841	△22,931
割賦売掛金	Accounts receivable-installment	1,562,260	19,124	1,582,916	61,766	1,521,149	△21,986
リース債権及びリース投資資産	Lease receivables and investment assets	11,822	△959	12,294	9	12,284	△497
営業貸付金	Operating loans	794,114	△66,458	760,454	△22,462	782,916	△77,656
銀行業における貸出金	Loans and bills discounted for banking business	1,963,918	289,132	2,053,601	55,221	1,998,379	323,593
銀行業における有価証券	Securities for banking business	458,095	10,866	525,289	6,265	519,023	71,794
保険業における有価証券	Securities for insurance business	100,042	100,042	55,680	△14,581	70,261	70,261
買入金銭債権	Monetary claims bought	16,567	1,743	29,460	△1,340	30,800	15,977
金銭の信託	Money held in trust	67,134	16,825	104,621	12,054	92,567	42,258
その他	Other	160,894	△16,980	155,214	△28,961	184,176	6,301
貸倒引当金	Allowance for doubtful accounts	△136,624	△22,316	△121,976	11,355	△133,331	△19,023
固定資産	Non-current assets	306,387	9,667	302,266	△5,864	308,130	11,410
有形固定資産	Property, plant and equipment	41,540	△3,761	36,782	△2,369	39,152	△6,150
無形固定資産	Intangible assets	116,194	7,260	120,600	△1,172	121,773	12,838
のれん	Goodwill	17,727	△651	15,854	△929	16,784	△1,594
ソフトウェア	Software	93,528	8,111	100,207	△42	100,249	14,832
その他	Other	4,938	△199	4,538	△200	4,738	△399
投資その他の資産	Investments and other assets	148,652	6,168	144,882	△2,322	147,205	4,722
繰延資産	Deferred assets	741	△37	767	△12	780	1
資産の部合計	Total assets	6,027,268	245,897	6,191,527	67,805	6,123,721	342,350

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)

		2020/8		2021/8		2021/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	4,819,604	125,986	4,964,521	75,662	4,888,859	195,241
買掛金	Accounts payable-trade	226,360	△34,449	230,409	△39,606	270,015	9,205
銀行業における預金	Deposits for banking business	3,938,602	148,361	4,097,612	78,946	4,018,666	228,425
短期借入金	Short-term borrowings	271,592	132,206	247,380	30,911	216,468	77,082
1年内返済予定の長期借入金	Current portion of long-term borrowings	73,033	△33,618	67,185	5,026	62,159	△44,492
1年内償還予定の社債	Current portion of bonds	26,498	△18,755	51,456	28,443	23,012	△22,241
コマーシャル・ペーパー	Commercial papers	94,775	△65,375	85,000	—	85,000	△75,151
賞与引当金	Provision for bonuses	2,990	△694	3,198	△312	3,511	△174
ポイント引当金	Provision for point card certificates	20,393	△320	22,616	1,930	20,685	△28
その他の引当金	Other provisions	82	△116	82	△114	197	△1
その他	Other	165,276	△1,250	159,580	△29,562	189,143	22,617
固定負債	Non-current liabilities	757,512	128,835	728,328	△31,865	760,194	131,517
保険契約準備金	Reserve for insurance policy liabilities	115,866	115,866	71,395	△15,243	86,639	86,639
社債	Bonds payable	257,823	4,970	272,319	△10,401	282,721	29,868
長期借入金	Long-term borrowings	330,788	14,783	343,591	6,565	337,026	21,020
退職給付に係る負債	Net defined benefit liability	4,666	284	2,595	△2,112	4,707	326
利息返還損失引当金	Provision for loss on interest repayment	3,944	△1,020	3,861	△1,845	5,706	741
その他の引当金	Other provisions	488	33	533	3	530	74
繰延税金負債	Deferred tax liabilities	1,920	△1,706	1,648	129	1,518	△2,107
その他	Other	42,014	△4,374	32,383	△8,960	41,344	△5,045
負債の部合計	Total liabilities	5,577,117	254,822	5,692,850	43,796	5,649,053	326,758

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)

		2020/8		2021/8		2021/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
株主資本	Total shareholders' equity	388,941	△7,090	415,934	13,165	402,768	6,736
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	120,177	△183	120,117	△27	120,145	△214
利益剰余金	Retained earnings	223,557	△6,950	250,569	13,184	237,385	6,876
自己株式	Treasury stock	△491	43	△451	9	△460	74
その他の包括利益累計額	Total other comprehensive income	△5,070	△2,456	5,475	6,781	△1,306	1,308
その他有価証券評価差額金	Valuation difference on available-for-sale securities	3,384	471	9,257	5,974	3,283	371
繰延ヘッジ損益	Deferred gains or losses on hedges	△5,091	△622	△3,769	133	△3,902	566
為替換算調整勘定	Foreign currency translation adjustments	△2,825	△2,358	226	560	△334	132
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△537	53	△239	113	△352	238
新株予約権	Subscription rights to shares	63	△18	40	△2	43	△38
非支配株主持分	Non-controlling interests	66,216	640	77,226	4,063	73,162	7,586
純資産の部合計	Total net assets	450,150	△8,924	498,676	24,008	474,667	15,592
負債純資産合計	Total liabilities and net assets	6,027,268	245,897	6,191,527	67,805	6,123,721	342,350

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
包括信用購入あっせん (包括信用購入あっせん) ※	Credit card purchase contracts (Credit card purchase contracts) ※	2,879,893	△4.9% (△3.3%)	3,022,306	4.9%	5,908,393	4.2% (△4.1%)
個別信用購入あっせん	Hire purchase contracts	149,065	△20.7%	132,689	△11.0%	300,704	△14.4%
カードキャッシング (カードキャッシング) ※	Cash advances (Cash advances) ※	195,074	△30.4% (△30.2%)	197,028	1.0%	378,375	△26.5% (△31.6%)

※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)

		2020/8		2021/8		2021/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業収益	Operating revenue	230,674	△2.2%	237,966	3.2%	487,309	6.6%
包括信用購入あっせん収益	Credit card purchase contracts	64,017	△3.7%	64,649	1.0%	128,701	2.4%
個別信用購入あっせん収益	Hire purchase contracts	20,892	△0.9%	21,947	5.0%	42,573	1.6%
融資収益	Financing revenue	72,073	△7.5%	65,452	△9.2%	136,913	△8.6%
カードキャッシング	Cash advances	44,290	△8.7%	40,020	△9.6%	84,205	△6.3%
その他融資	Other loans	27,783	△5.5%	25,431	△8.5%	52,707	△12.1%
償却債権取立益	Gain on bad debts recovered	3,742	△8.8%	6,077	62.4%	9,450	△1.6%
金融収益	Financial revenue	16,397	△2.1%	16,717	2.0%	32,941	9.5%
保険収益	Insurance revenue	15,625	—	19,267	23.3%	51,665	—
役務取引等収益	Fees and commissions	29,408	△3.7%	31,374	6.7%	60,384	1.4%
その他	Other	8,516	△55.4%	12,479	46.5%	24,679	△39.2%
営業費用	Operating expenses	222,907	5.6%	204,726	△8.2%	446,657	13.9%
金融費用	Financial expenses	11,982	△2.5%	10,599	△11.5%	23,030	△5.9%
保険費用	Insurance expenses	15,139	—	18,578	22.7%	50,404	—
役務取引等費用	Fees and commissions payments	5,164	△7.0%	5,727	10.9%	11,161	23.9%
販売費及び一般管理費	Selling, general and administrative expenses	188,882	△1.2%	168,356	△10.9%	358,689	1.0%
販売促進費	Promotion expenses	25,382	△39.0%	29,128	14.8%	53,296	△22.2%
貸倒関連費用	Bad debt allowance	51,938	48.6%	24,276	△53.3%	78,363	14.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	50,058	51.6%	23,278	△53.5%	71,406	13.8%
貸倒損失	Bad debts expenses	1,416	14.5%	997	△29.6%	2,619	0.9%
利息返還損失引当金繰入額	Provision for loss on interest repayment	464	△34.2%	—	—	4,337	37.5%
人件費	Personnel expenses	37,006	△4.2%	37,980	2.6%	74,991	1.4%
管理費	Administrative expenses	44,925	△5.1%	45,771	1.9%	90,940	1.4%
設備費	Equipment expenses	23,978	6.3%	25,372	5.8%	49,532	14.4%
一般費	General expenses	5,651	△7.0%	5,827	3.1%	11,565	4.7%
その他	Other	1,738	△13.6%	1,464	△15.8%	3,372	△10.2%
営業利益	Operating profit	7,766	△68.8%	33,240	328.0%	40,651	△37.5%

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)

		2020/8		2021/8		2021/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業外収益	Non-operating income	205	△60.1%	973	373.6%	751	1.1%
受取配当金	Dividend income	54	△54.0%	150	177.6%	246	19.4%
投資事業組合運用益	Gain on investments in investment partnerships	48	△68.6%	257	426.5%	272	45.6%
為替差益	Foreign exchange gains	—	—	15	—	—	—
補助金収入	Subsidy income	—	—	493	—	—	—
その他	Other	102	0.1%	56	△44.8%	232	52.8%
営業外費用	Non-operating expenses	161	871.8%	44	△72.7%	1,164	—
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	29	—	—	—
投資有価証券評価損	Loss on valuation of investment securities	—	—	—	—	670	—
為替差損	Foreign exchange losses	147	—	—	—	399	—
債権売却損	Loss on transfer of receivables	—	—	9	—	—	—
雑損失	Miscellaneous loss	14	△3.7%	5	△61.0%	94	587.3%
経常利益	Ordinary profit	7,810	△69.3%	34,169	337.5%	40,238	△38.8%
特別利益	Extraordinary income	90	—	690	661.7%	368	—
固定資産売却益	Gain on disposal of non-current assets	3	△58.8%	7	147.4%	8	△36.8%
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	87	—	7	△91.5	360	—
特別損失	Extraordinary loss	677	23.1%	543	△19.8%	1,302	1.7%
固定資産処分損	Loss on disposal of non-current assets	223	19.5%	321	43.9%	709	3.9%
減損損失	Impairment loss	93	△56.3%	139	49.8%	144	△52.5%
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	361	—	17	△95.0%	436	—
その他	Other	—	—	11	—	12	△93.4%
税金等調整前四半期純利益	Profit before income taxes	7,223	△71.0%	34,316	375.1%	39,305	△39.1%
法人税等合計	Total income taxes	3,407	△56.3%	9,971	192.6%	13,196	△32.4%
法人税、住民税及び事業税	Income taxes-current	11,341	△3.6%	8,880	△21.7%	21,316	△6.0%
法人税等調整額	Income taxes-deferred	△7,933	—	1,091	—	△8,120	—
四半期純利益	Net profit	3,815	△77.7%	24,345	538.1%	26,108	△42.0%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	2,334	△53.8%	6,190	165.1%	8,415	△22.4%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	1,480	△87.7%	18,155	—	17,693	△48.2%

連結決算報告 (Consolidated Financial Summary)

営業債権内訳 (Consolidated Finance Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※1	Total loans and bills discounted ※1	2,758,033	222,674	2,814,055	32,759	2,781,296	245,937
カードキャッシング	Cash advances	516,773	△47,029	485,974	△13,814	499,788	△64,014
その他融資	Other loans	2,241,259	269,704	2,328,080	46,573	2,281,507	309,951
割賦売掛金計	Total accounts receivable-installment	1,562,260	19,124	1,582,916	61,766	1,521,149	△21,986
包括信用購入あっせん	Credit card purchase contracts	962,714	△3,600	986,222	74,453	911,768	△54,546
個別信用購入あっせん	Hire purchase contracts	599,545	22,725	596,693	△12,686	609,380	32,560
リース債権及びリース投資資産	Lease receivables and investment assets	11,822	△959	12,294	9	12,284	△497
営業債権合計	Total operating receivables	4,332,116	240,839	4,409,265	94,535	4,314,730	223,453

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

(単位：百万円) (Unit : Millions of Yen)

		2020/8	2021/8	2021/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,516,418	1,851,148	1,726,384
カードキャッシング	Cash advances	26,500	17,500	22,000
その他融資	Other loans	1,489,918	1,833,648	1,704,384
割賦売掛金計	Total accounts receivable-installment	555,772	539,074	555,289
包括信用購入あっせん	Credit card purchase contracts	229,059	205,685	227,487
個別信用購入あっせん	Hire purchase contracts	326,713	333,389	327,802
債権流動化残高合計	Total securitized receivables	2,072,191	2,390,222	2,281,674

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

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,274,451	121,157	4,665,203	157,522	4,507,680	354,386
カードキャッシング	Cash advances	543,273	△51,729	503,474	△18,314	521,788	△73,214
その他融資	Other loans	3,731,178	172,887	4,161,728	175,836	3,985,892	427,600
割賦売掛金計	Total accounts receivable-installment	2,118,033	△7,596	2,121,990	45,551	2,076,439	△49,190
包括信用購入あっせん	Credit card purchase contracts	1,191,773	△23,111	1,191,907	52,651	1,139,255	△75,629
個別信用購入あっせん	Hire purchase contracts	926,259	15,515	930,083	△7,100	937,183	26,438
リース債権及びリース投資資産	Lease receivables and investment assets	11,822	△959	12,294	9	12,284	△497
営業債権合計	Total operating receivables	6,404,308	112,601	6,799,488	203,083	6,596,405	304,698

※ 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)

		2020/8		2021/8		2021/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term loans payable	271,592	132,206	247,380	30,911	216,468	77,082
長期借入金	Long-term loans payable	403,821	△18,835	410,777	11,592	399,185	△23,472
コマーシャル・ペーパー	Commercial papers	94,775	△65,375	85,000	—	85,000	△75,151
社債	Bonds payable	284,322	△13,784	323,776	18,041	305,734	7,627
リース債務	Lease obligations	39,368	△5,133	32,219	△4,641	36,861	△7,639
有利子負債計	Total interest-bearing debt	1,093,880	29,077	1,099,153	55,903	1,043,249	△21,553

貸倒引当金、貸倒関連費用 (Allowance for Possible Credit Losses)

(単位：百万円) (Unit : Millions of Yen)

		2020/8	2021/8	2021/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	114,308	133,331	114,308
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt allowance ※ 1 (YOY)	51,474 50.3%	24,276 △52.8%	74,026 13.3%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	29,158 14.8%	35,631 22.2%	55,002 2.1%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	136,624 19.5%	121,976 △8.5%	133,331 16.6%
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables	3.2%	2.8%	3.1%
流動化債権を含んだ場合	If including securitized debt	2.1%	1.8%	2.0%
貸倒償却額／営業債権残高比 ※ 2	Written-off amount/Total finance receivables ※ 2	1.3%	1.6%	1.3%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.9%	1.0%	0.8%

※ 1 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。

※ 1 The figures of bad debt allowance exclude provision for loss on interest repayment.

※ 2 年率換算しております。

※ 2 The ratio represents the modulated rate for one-year basis.

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	前年同期比 YOY	
		国内計 Domestic Total	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	国際計 Global Total	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY				
営業収益	Operating revenue	169,036	4.5%	111,226	9.2%	87,853	△4.4%	69,494	0.3%	7,582	△8.3%	36,703	△4.2%	25,208	10.9%	△30,607	237,966	3.2%	
	包括信用購入あっせん収益	Credit card purchase contracts	55,635	0.9%	20,234	6.2%	34,390	△2.0%	9,014	1.2%	3,247	△4.4%	4,185	5.9%	1,581	1.6%	1,009	64,649	1.0%
	個別信用購入あっせん収益	Hire purchase contracts	6,342	△2.9%	99	△8.6%	6,247	△1.7%	15,979	8.5%	－	－	2,114	△6.7%	13,864	11.3%	△378	21,947	5.0%
	融資収益	Financing revenue	31,443	△9.1%	29,563	△8.7%	1,560	△22.1%	34,008	△9.2%	3,614	△14.0%	24,679	△10.8%	5,713	2.4%	320	65,452	△9.2%
	償却債権取立益	Gain on bad debts recovered	314	24.8%	－	－	314	70.8%	5,763	65.1%	307	21.0%	3,315	69.9%	2,140	66.5%	－	6,077	62.4%
	金融収益	Financial revenue	16,681	2.3%	16,671	2.3%	45	7.7%	212	56.0%	30	△46.2%	12	△44.7%	169	200.0%	△211	16,717	2.0%
	保険収益	Insurance revenue	19,267	23.3%	19,267	23.3%	－	－	－	－	－	－	－	－	－	－	－	19,267	23.3%
	役務取引等収益	Fees and commissions	26,868	8.3%	17,669	18.7%	38,797	△6.8%	4,516	△1.1%	382	6.8%	2,396	△1.2%	1,737	△2.7%	△29,609	31,374	6.7%
	その他	Other	12,483	46.6%	7,720	122.3%	6,496	△0.5%	－	－	－	－	－	－	－	－	△1,737	12,479	46.5%
営業費用	Operating expenses	153,542	△1.4%	105,265	1.9%	78,002	△7.4%	51,299	△24.7%	4,646	△21.3%	29,074	△21.8%	17,578	△29.8%	△29,840	204,726	△8.2%	
	金融費用	Financial expenses	2,122	△3.0%	1,513	△10.0%	642	20.9%	8,231	△11.5%	232	△26.2%	3,142	△18.9%	4,856	△4.9%	211	10,599	△11.5%
	保険費用	Insurance expenses	18,578	22.7%	18,578	22.7%	－	－	－	－	－	－	－	－	－	－	－	18,578	22.7%
	役務取引等費用	Fees and commissions payments	5,615	10.0%	34,755	△4.5%	260	1.0%	231	28.1%	－	－	231	28.1%	－	－	△29,520	5,727	10.9%
	販売費及び一般管理費	Selling, general and administrative expenses	125,852	△4.4%	50,324	0.7%	75,818	△7.5%	42,746	△27.0%	4,397	△21.0%	25,665	△22.5%	12,683	△36.3%	△533	168,356	△10.9%
	その他	Other	1,373	△16.4%	92	△24.7%	1,280	△15.7%	89	△4.9%	15	△14.2%	34	△7.6%	38	2.2%	1	1,464	△15.8%
営業利益	Operating profit	15,494	154.0%	5,961	－	9,851	29.6%	18,194	－	2,936	24.0%	7,629	597.5%	7,629	－	△767	33,240	328.0%	

		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					
貸出金	Loans and bills discounted	2,457,056	40,956	2,362,938	39,434	111,719	△955	313,461	△10,137	28,152	417	218,245	△8,982	67,063	△1,572	25,936	2,814,055	32,759
割賦売掛金	Accounts receivable-installment	1,283,226	72,338	783,834	66,149	507,914	5,540	295,649	△10,059	28,367	1,112	72,620	△2,601	194,661	△8,570	△4,483	1,582,916	61,766
	包括信用購入あっせん																	
	Credit card purchase contracts	892,175	78,188	744,087	67,942	150,687	10,236	94,046	△3,735	28,367	1,112	48,882	△1,539	16,797	△3,307	△2,598	986,222	74,453
	個別信用購入あっせん																	
	Hire purchase contracts	391,050	△5,849	39,747	△1,793	357,227	△4,695	201,602	△6,324	－	－	23,738	△1,061	177,863	△5,262	△1,884	596,693	△12,686
銀行業における預金残高	Balance of deposits for banking business	4,098,342	78,962	4,100,114	79,463	－	－	－	－	－	－	－	－	－	－	△2,502	4,097,612	78,946
有利子負債残高	Balance of interest-bearing debt	457,920	54,053	37,390	△1,380	440,396	52,014	458,413	3,747	17,810	438	223,700	△3,434	216,902	6,743	162,953	1,099,153	55,903

		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	3.5%	3.5%	2.8%	21.4%	25.9%	22.2%	16.8%	—	5.5%
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%	3.4%	2.6%	2.7%	4.3%	—	0.4%
③ 貸出金利差(①－②)	③ Interest rate spread ①－②	3.5%	3.5%	2.5%	17.9%	23.2%	19.5%	12.5%	—	5.1%

※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)

		2020/8		2021/8		2021/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,103,799	287,596	5,253,516	67,082	5,186,433	370,230
現金及び預金	Cash and deposits	645,154	△70,944	652,003	△1,147	653,151	△62,948
コールローン	Call loans	29,454	△24,318	7,981	△22,859	30,841	△22,931
割賦売掛金	Accounts receivable-installment	1,260,299	29,506	1,286,211	71,963	1,214,248	△16,544
リース債権及びリース投資資産	Lease receivables and investment assets	11,822	△959	12,294	9	12,284	△497
営業貸付金	Operating loans	470,620	△40,620	446,992	△12,324	459,317	△51,923
銀行業における貸出金	Loans and bills discounted for banking business	1,966,945	289,112	2,054,150	52,739	2,001,411	323,577
銀行業における有価証券	Securities for banking business	458,095	10,866	525,289	6,265	519,023	71,794
保険業における有価証券	Securities for insurance business	100,042	100,042	55,680	△14,581	70,261	70,261
買入金銭債権	Monetary claims bought	16,567	1,743	29,460	△1,340	30,800	15,977
金銭の信託	Money held in trust	67,134	16,825	104,621	12,054	92,567	42,258
その他	Other	139,611	△15,577	136,748	△27,579	164,327	9,138
貸倒引当金	Allowance for doubtful accounts	△61,949	△8,079	△57,919	3,882	△61,801	△7,931
固定資産	Non-current assets	259,108	3,315	257,223	△4,291	261,514	5,721
有形固定資産	Property, plant and equipment	31,426	△1,963	27,941	△1,738	29,679	△3,710
無形固定資産	Intangible assets	110,047	7,098	113,325	△1,547	114,873	11,924
投資その他の資産	Investments and other assets	117,635	△1,819	115,956	△1,006	116,962	△2,492
繰延資産	Deferred assets	741	△37	767	△12	780	1
資産の部合計	Total assets	5,363,650	290,875	5,511,507	62,778	5,448,728	375,953

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)

		2020/8		2021/8		2021/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	4,667,508	189,706	4,827,867	80,073	4,747,794	269,992
買掛金	Accounts payable-trade	222,372	△34,469	227,890	△37,422	265,313	8,472
銀行業における預金	Deposits for banking business	3,938,602	148,361	4,097,612	78,946	4,018,666	228,425
賞与引当金	Provision for bonuses	2,308	166	2,281	△142	2,423	282
ポイント引当金	Provision for point card certificates	20,393	△320	22,616	1,930	20,685	△28
その他	Other	483,833	75,967	477,467	36,761	440,706	32,840
固定負債	Non-current liabilities	410,717	109,947	376,956	△29,945	406,901	106,131
保険契約準備金	Reserve for insurance policy liabilities	115,866	115,866	71,395	△15,243	86,639	86,639
退職給付に係る負債	Net defined benefit liability	3,166	236	598	△2,263	2,862	△67
利息返還損失引当金	Provision for loss on interest repayment	3,944	△1,020	3,861	△1,845	5,706	741
その他の引当金	Other provisions	85	△0	77	△1	78	△7
その他	Other	287,655	△5,133	301,023	△10,590	311,614	18,824
負債の部合計	Total liabilities	5,078,226	299,653	5,204,824	50,128	5,154,696	376,123
純資産の部合計	Total net assets	285,423	△8,778	306,682	12,649	294,032	△169
負債純資産合計	Total liabilities and net assets	5,363,650	290,875	5,511,507	62,778	5,448,728	375,953

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)

		2020/8		2021/8		2021/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
包括信用購入あっせん (包括信用購入あっせん) ※	Credit card purchase contracts (Credit card purchase contracts) ※	2,768,680	△4.1% (△2.4%)	2,905,038	4.9%	5,676,809	5.5% (△3.3%)
個別信用購入あっせん	Hire purchase contracts	111,239	△10.2%	96,155	△13.6%	218,424	0.1%
カードキャッシング (カードキャッシング) ※	Cash advances (Cash advances) ※	154,375	△27.1% (△27.1%)	157,091	1.8%	300,225	△20.9% (△28.2%)
電子マネー (電子マネー) ※	Total e-money contracts (Total e-money contracts) ※	1,082,838	13.9% (14.9%)	1,191,172	10.0%	2,259,222	25.2% (15.3%)

※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)

		2020/8		2021/8		2021/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業収益	Operating revenue	161,761	0.4%	169,036	4.5%	350,969	16.2%
包括信用購入あっせん収益	Credit card purchase contracts	55,114	△3.1%	55,635	0.9%	110,933	4.8%
加盟店収益	Affiliated merchants	40,947	△5.1%	43,120	5.3%	84,843	5.9%
リボ・分割収益	Revolving credit	12,430	2.4%	10,673	△14.1%	22,633	0.0%
その他収益	Other	1,735	9.7%	1,840	6.0%	3,456	10.0%
個別信用購入あっせん収益	Hire purchase contracts	6,531	3.0%	6,342	△2.9%	13,065	11.7%
融資収益	Financing revenue	34,607	△6.5%	31,443	△9.1%	66,141	△1.3%
カードキャッシング	Cash advances	34,005	△6.4%	30,839	△9.3%	64,962	△1.1%
その他融資	Other loans	601	△10.1%	603	0.4%	1,178	△9.2%
償却債権取立益	Gain on bad debts recovered	252	△24.1%	314	24.8%	619	—
金融収益	Financial revenue	16,312	△2.3%	16,681	2.3%	32,734	9.1%
保険収益	Insurance revenue	15,625	—	19,267	23.3%	51,665	—
役務取引等収益	Fees and commissions	24,800	0.1%	26,868	8.3%	51,125	6.5%
内、電子マネー収益	E-money revenue	7,569	19.1%	7,562	△0.1%	15,076	25.0%
その他	Other	8,517	△55.4%	12,483	46.6%	24,685	△37.6%
営業費用	Operating expenses	155,661	4.7%	153,542	△1.4%	329,324	24.0%
金融費用	Financial expenses	2,188	△16.3%	2,122	△3.0%	4,512	△8.7%
保険費用	Insurance expenses	15,139	—	18,578	22.7%	50,404	—
役務取引等費用	Fees and commissions payments	5,106	△3.3%	5,615	10.0%	10,887	27.5%
販売費及び一般管理費	Selling, general and administrative expenses	131,585	△5.2%	125,852	△4.4%	260,350	4.7%
販売促進費	Promotion expenses	23,673	△37.3%	26,248	10.9%	48,711	△19.5%
貸倒関連費用	Bad debt allowance	19,148	51.3%	8,641	△54.9%	32,380	34.3%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	18,236	54.6%	8,277	△54.6%	27,303	31.9%
貸倒損失	Bad debts expenses	448	179.7%	364	△18.7%	739	186.6%
利息返還損失引当金繰入額	Provision for loss on interest repayment	464	△34.2%	—	—	4,337	37.5%
人件費	Personnel expenses	25,920	1.3%	26,062	0.6%	51,929	9.7%
管理費	Administrative expenses	37,562	△4.5%	38,124	1.5%	76,448	5.0%
設備費	Equipment expenses	18,410	9.6%	19,634	6.7%	38,113	20.6%
一般費	General expenses	6,870	3.5%	7,140	3.9%	12,766	4.3%
その他	Other	1,642	△14.4%	1,373	△16.4%	3,169	△10.3%
営業利益	Operating profit	6,099	△51.3%	15,494	154.0%	21,645	△40.6%

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

営業債権内訳 (Finance Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,391,881	249,537	2,457,056	40,956	2,416,099	273,755
カードキャッシング	Cash advances	423,971	△39,262	394,646	△12,157	406,803	△56,430
その他融資	Other loans	1,967,910	288,799	2,062,410	53,114	2,009,296	330,185
割賦売掛金計	Total accounts receivable-installment	1,256,563	29,881	1,283,226	72,338	1,210,887	△15,793
包括信用購入あっせん	Credit card purchase contracts	868,979	3,817	892,175	78,188	813,986	△51,175
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	157,846	△4,079	169,774	18,732	151,042	△10,883
個別信用購入あっせん	Hire purchase contracts	387,584	26,064	391,050	△5,849	396,900	35,381
リース債権及びリース投資資産	Lease receivables and investment assets	11,822	△959	12,294	9	12,284	△497
営業債権合計	Total operating receivables	3,660,267	278,459	3,752,577	113,305	3,639,272	257,463

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

(単位：百万円) (Unit : Millions of Yen)

		2020/8	2021/8	2021/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,516,418	1,851,148	1,726,384
カードキャッシング	Cash advances	26,500	17,500	22,000
その他融資	Other loans	1,489,918	1,833,648	1,704,384
割賦売掛金計	Total accounts receivable-installment	555,772	539,074	555,289
包括信用購入あっせん	Credit card purchase contracts	229,059	205,685	227,487
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	99,059	75,685	97,487
個別信用購入あっせん	Hire purchase contracts	326,713	333,389	327,802
債権流動化残高合計	Total securitized receivables	2,072,191	2,390,222	2,281,674

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

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	3,908,300	148,020	4,308,204	165,720	4,142,484	382,203
カードキャッシング	Cash advances	450,471	△43,962	412,146	△16,657	428,803	△65,630
その他融資	Other loans	3,457,828	191,983	3,896,058	182,377	3,713,680	447,834
内、住宅ローン ※ 3	Housing Loans ※ 3	2,546,724	175,927	2,953,684	201,699	2,751,984	381,188
割賦売掛金計	Total accounts receivable-installment	1,812,336	3,160	1,822,300	56,123	1,766,177	△42,997
包括信用購入あっせん	Credit card purchase contracts	1,098,038	△15,693	1,097,860	56,386	1,041,473	△72,258
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	256,905	△23,590	245,459	△3,069	248,529	△31,966
個別信用購入あっせん	Hire purchase contracts	714,298	18,854	724,440	△263	724,703	29,260
リース債権及びリース投資資産	Lease receivables and investment assets	11,822	△959	12,294	9	12,284	△497
営業債権合計	Total operating receivables	5,732,459	150,221	6,142,799	221,853	5,920,946	338,708

※ 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)

		2020/8		2021/8		2021/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term loans payable	235,600	138,362	202,200	32,100	170,100	72,862
長期借入金	Long-term loans payable	48,814	△2,584	49,700	1,920	47,780	△3,618
コマーシャル・ペーパー	Commercial Papers	91,000	△52,000	85,000	—	85,000	△58,000
社債	Bonds payable	225,000	△5,000	280,000	20,000	260,000	30,000
リース債務	Lease obligations	33,813	△4,046	27,380	△4,256	31,637	△6,222
有利子負債計	Total interest-bearing debt	634,227	74,731	644,280	49,763	594,517	35,021

クレジットカードの貸倒引当金、貸倒関連費用 (Allowance for Possible Credit Losses)

(単位：百万円) (Unit : Millions of Yen)

		2020/8	2021/8	2021/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	36,672	43,169	36,672
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt allowance ※ 1 (YOY)	※ 2 13,434 48.8%	6,605 △50.8%	21,804 71.8%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	7,150 28.2%	10,406 45.5%	15,307 37.3%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	42,956 17.1%	39,369 △8.8%	43,169 17.7%
期末貸倒引当金/クレジットカード債権残高比	Ending balance/Total finance receivables	3.3%	3.1%	3.5%
流動化債権を含んだ場合	If including securitized debt	2.8%	2.6%	2.9%
貸倒償却額/クレジットカード債権残高比 ※ 3	Written-off amount/Total finance receivables ※ 3	1.1%	1.6%	1.3%
流動化債権を含んだ場合 ※ 3	If including securitized debt ※ 3	0.9%	1.4%	1.0%

※ 1 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。

※ 1 The figures of bad debt allowance exclude provision for loss on interest repayment.

※ 2 長期延滞債権の売却に伴う、貸倒引当金戻入額を含んでいます。

※ 2 Due to the sell of long-term non performing loan, the figures include reversal of allowance for loan loss.

※ 3 年率換算しております。

※ 3 The ratio represents the modulated rate for one-year basis.

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)

		2020/8		2021/8		2021/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card purchase contracts	37,921	△21.1%	46,523	22.7%	81,047	△14.6%
個別信用購入あっせん	Hire purchase contracts	—	—	—	—	—	—
カードキャッシング	Cash advances	6,998	△28.5%	8,635	23.4%	14,804	△18.3%
その他融資	Other loans	3,720	△10.3%	5,758	54.8%	7,996	12.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card purchase contracts	54,744	△15.5%	52,600	△3.9%	112,837	△17.8%
個別信用購入あっせん	Hire purchase contracts	12,828	△22.2%	7,897	△38.4%	23,345	△34.0%
カードキャッシング	Cash advances	32,368	△42.8%	30,039	△7.2%	60,647	△46.2%
その他融資	Other loans	32,789	△43.3%	34,714	5.9%	66,788	△39.5%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card purchase contracts	18,546	△31.3%	18,143	△2.2%	37,698	△36.2%
個別信用購入あっせん	Hire purchase contracts	24,998	△47.5%	28,636	14.6%	58,933	△39.5%
カードキャッシング	Cash advances	1,331	△40.8%	1,262	△5.2%	2,698	△42.2%
その他融資	Other loans	3,279	△84.3%	10,876	231.6%	15,147	△61.6%

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

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	29,403	△5,405	28,152	417	27,735	△7,073
カードキャッシング	Cash advances	17,607	△2,798	17,103	68	17,035	△3,370
その他融資	Other loans	11,795	△2,607	11,048	348	10,699	△3,703
割賦売掛金計	Total accounts receivable-installment	27,139	△3,321	28,367	1,112	27,255	△3,206
包括信用購入あっせん	Credit card purchase contracts	27,139	△3,321	28,367	1,112	27,255	△3,206
個別信用購入あっせん	Hire purchase contracts	—	—	—	—	—	—
営業債権合計	Total operating receivables	56,542	△8,727	56,520	1,529	54,990	△10,279

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	225,569	△14,223	218,245	△8,982	227,228	△12,564
カードキャッシング	Cash advances	73,463	△4,871	70,905	△2,664	73,569	△4,765
その他融資	Other loans	152,105	△9,352	147,340	△6,318	153,659	△7,798
割賦売掛金計	Total accounts receivable-installment	72,076	565	72,620	△2,601	75,222	3,711
包括信用購入あっせん	Credit card purchase contracts	45,948	△1,119	48,882	△1,539	50,421	3,353
個別信用購入あっせん	Hire purchase contracts	26,127	1,685	23,738	△1,061	24,800	357
営業債権合計	Total operating receivables	297,645	△13,658	290,866	△11,584	302,451	△8,852

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	68,522	△6,207	67,063	△1,572	68,635	△6,094
カードキャッシング	Cash advances	1,730	△97	3,318	938	2,379	552
その他融資	Other loans	66,791	△6,110	63,744	△2,511	66,255	△6,646
割賦売掛金計	Total accounts receivable-installment	201,294	△7,299	194,661	△8,570	203,231	△5,362
包括信用購入あっせん	Credit card purchase contracts	20,647	△2,976	16,797	△3,307	20,105	△3,518
個別信用購入あっせん	Hire purchase contracts	180,646	△4,323	177,863	△5,262	183,126	△1,843
営業債権合計	Total operating receivables	269,816	△13,507	261,724	△10,142	271,866	△11,457

※ 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)

		2020/8		2021/8		2021/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	8,269	△13.8%	7,582	△8.3%	15,567	△17.7%
包括信用購入あっせん収益	Credit card purchase contracts	3,395	△11.1%	3,247	△4.4%	6,409	△17.1%
個別信用購入あっせん収益	Hire purchase contracts	—	—	—	—	—	—
融資収益	Financing revenue	4,205	△17.7%	3,614	△14.0%	7,862	△20.5%
カードキャッシング	Cash advances	2,714	△15.6%	2,369	△12.7%	5,117	△17.9%
その他融資	Other loans	1,490	△21.4%	1,245	△16.5%	2,745	△24.9%
償却債権取立益	Gain on bad debts recovered	253	△24.7%	307	21.0%	528	△13.0%
金融収益	Financial revenue	56	37.9%	30	△46.2%	95	△11.6%
役務取引等収益	Fees and commissions	357	28.3%	382	6.8%	670	16.5%
営業費用	Operating expenses	5,901	△9.1%	4,646	△21.3%	11,022	△15.1%
金融費用	Financial expenses	314	△38.2%	232	△26.2%	543	△40.5%
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	5,568	△6.6%	4,397	△21.0%	10,445	△13.1%
販売促進費	Promotion expenses	366	△32.4%	612	67.4%	984	△15.4%
貸倒関連費用	Bad debt allowance	1,920	10.5%	450	△76.5%	2,946	△18.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	951	43.9%	△182	—	1,165	△9.1%
貸倒損失	Bad debts expenses	968	△10.0%	633	△34.6%	1,781	△23.7%
人件費	Personnel expenses	1,235	△7.4%	1,273	3.1%	2,479	△6.0%
管理費	Administrative expenses	861	△15.0%	899	4.4%	1,691	△16.3%
設備費	Equipment expenses	1,036	△10.0%	994	△4.1%	2,039	△7.5%
一般費	General expenses	148	△19.0%	167	12.5%	302	△18.9%
その他	Other	18	△1.9%	15	△14.2%	32	△20.8%
営業利益	Operating profit	2,367	△23.6%	2,936	24.0%	4,545	△23.4%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	38,296	△4.4%	36,703	△4.2%	73,883	△12.2%
包括信用購入あっせん収益	Credit card purchase contracts	3,951	△10.1%	4,185	5.9%	8,076	△11.2%
個別信用購入あっせん収益	Hire purchase contracts	2,267	21.4%	2,114	△6.7%	4,554	15.1%
融資収益	Financing revenue	27,679	△5.8%	24,679	△10.8%	51,603	△14.0%
カードキャッシング	Cash advances	7,435	△14.6%	6,694	△10.0%	13,859	△20.6%
その他融資	Other loans	20,243	△2.2%	17,984	△11.2%	37,744	△11.2%
償却債権取立益	Gain on bad debts recovered	1,951	13.4%	3,315	69.9%	5,029	△11.8%
金融収益	Financial revenue	23	14.6%	12	△44.7%	54	18.9%
役務取引等収益	Fees and commissions	2,424	△8.5%	2,396	△1.2%	4,563	△14.4%
営業費用	Operating expenses	37,202	11.7%	29,074	△21.8%	63,176	△5.8%
金融費用	Financial expenses	3,877	△2.7%	3,142	△18.9%	7,254	△10.2%
役務取引等費用	Fees and commissions payments	181	△52.3%	231	28.1%	530	△22.4%
販売費及び一般管理費	Selling, general and administrative expenses	33,106	14.5%	25,665	△22.5%	55,304	△5.0%
販売促進費	Promotion expenses	2,174	△14.8%	1,791	△17.6%	4,233	△19.0%
貸倒関連費用	Bad debt allowance	18,704	48.6%	11,560	△38.2%	26,273	6.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	18,703	48.6%	11,560	△38.2%	26,272	6.7%
貸倒損失	Bad debts expenses	0	△22.3%	0	14.2%	1	△33.9%
人件費	Personnel expenses	5,087	△15.4%	5,352	5.2%	10,517	△15.0%
管理費	Administrative expenses	4,386	△4.5%	4,155	△5.3%	8,516	△11.3%
設備費	Equipment expenses	2,306	△11.7%	2,407	4.4%	4,684	△11.7%
一般費	General expenses	447	△16.9%	397	△11.1%	1,078	△0.1%
その他	Other	37	2.1%	34	△7.6%	87	△6.4%
営業利益	Operating profit	1,093	△83.8%	7,629	597.5%	10,706	△37.2%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	22,724	△11.1%	25,208	10.9%	47,680	△8.2%
包括信用購入あっせん収益	Credit card purchase contracts	1,556	10.1%	1,581	1.6%	3,282	9.7%
個別信用購入あっせん収益	Hire purchase contracts	12,457	△5.6%	13,864	11.3%	25,688	△4.4%
融資収益	Financing revenue	5,581	△12.2%	5,713	2.4%	11,305	△12.6%
カードキャッシング	Cash advances	134	△40.4%	116	△13.4%	266	△42.5%
その他融資	Other loans	5,446	△11.2%	5,597	2.8%	11,038	△11.5%
償却債権取立益	Gain on bad debts recovered	1,285	△25.1%	2,140	66.5%	3,272	△4.3%
金融収益	Financial revenue	56	126.0%	169	200.0%	145	152.0%
役務取引等収益	Fees and commissions	1,785	△37.6%	1,737	△2.7%	3,986	△29.4%
営業費用	Operating expenses	25,045	13.4%	17,578	△29.8%	43,501	△4.6%
金融費用	Financial expenses	5,108	10.5%	4,856	△4.9%	9,911	2.0%
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	19,898	14.2%	12,683	△36.3%	33,513	△6.4%
販売促進費	Promotion expenses	666	△51.6%	586	△11.9%	1,269	△54.1%
貸倒関連費用	Bad debt allowance	12,243	54.0%	3,707	△69.7%	16,786	5.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	12,243	54.0%	3,707	△69.7%	16,786	5.5%
貸倒損失	Bad debts expenses	—	—	—	—	—	—
人件費	Personnel expenses	3,056	△28.5%	3,710	21.4%	6,806	△23.2%
管理費	Administrative expenses	1,990	1.9%	2,405	20.9%	4,179	△1.2%
設備費	Equipment expenses	1,765	8.5%	1,992	12.9%	3,740	8.2%
一般費	General expenses	177	△28.8%	279	58.1%	730	28.4%
その他	Other	37	△1.9%	38	2.2%	77	△7.5%
営業利益又は営業損失 (△)	Operating profit (loss)	△2,321	—	7,629	—	4,178	△33.8%

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)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term loans payable	—	—	—	—	—	—
長期借入金	Long-term loans payable	19,181	△9,143	16,741	536	16,205	△12,120
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	—	—	—	—	—	—
リース債務	Lease obligations	1,193	△150	1,068	△97	1,166	△177
有利子負債計	Total interest-bearing debt	20,375	△9,294	17,810	438	17,372	△12,297

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term loans payable	28,102	△3,065	40,396	△821	41,218	10,049
長期借入金	Long-term loans payable	158,454	△3,674	155,535	△57	155,592	△6,536
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	42,019	△10,970	25,671	△2,241	27,912	△25,076
リース債務	Lease obligations	2,463	△778	2,097	△313	2,410	△830
有利子負債計	Total interest-bearing debt	231,040	△18,488	223,700	△3,434	227,134	△22,393

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term loans payable	7,890	△3,089	4,783	△366	5,150	△5,829
長期借入金	Long-term loans payable	180,819	△3,032	189,789	6,726	183,063	△788
コマーシャル・ペーパー	Commercial Papers	3,775	△13,375	—	—	—	△17,151
社債	Bonds payable	19,835	4,717	20,749	309	20,440	5,323
リース債務	Lease obligations	1,739	△292	1,578	74	1,504	△527
有利子負債計	Total interest-bearing debt	214,059	△15,072	216,902	6,743	210,158	△18,973

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)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
連結有効会員数	Number of cardholders	4,567	40	4,676	63	4,613	86
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,911	22	2,979	34	2,945	56

※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)

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※ 1	Active cardholders ※ 1	1,841	△2	1,820	1	1,819	△24
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	67.5%	—	65.4%	—	66.0%	—

※ 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 “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 ÷ (2020/9～2021/8) 平均国内カード会員数 (家族カード会員除く) × 100

※ 2 Card-use rate = Active cardholders / Average number of cardholders in Domestic excluding affiliated card members (2020/9～2021/8) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2020/8		2021/8		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
預金残高	Balance of Deposits	3,940,672	148,834	4,100,227	79,438	4,020,788	228,951
普通預金	Ordinary deposits	3,146,990	155,743	3,408,577	143,402	3,265,174	273,927
定期預金	Time deposits	708,763	△19,368	624,030	△37,513	661,544	△66,587
その他預金	Other deposits	84,918	12,459	67,620	△26,450	94,070	21,611
貸出金残高	Balance of loans and bills discounted	2,300,969	248,228	2,362,590	39,482	2,323,107	270,366

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	729	20	770	20	750	41
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（単位：店舗、台）

銀行店舗数	Number of branches	141	－	142	－	142	1
ATM台数	Number of ATMs	6,272	126	6,415	78	6,337	191