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第2四半期 決算補足資料

For the Six Months Ended August 31, 2022
Second Quarter Report
FACT BOOK 2023

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(注) Remarks :

- 1 : 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。
- 1 : All numbers posted are rounded off to the nearest figure.
- 2 : 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。
- 2 : YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3 : 収益認識に関する会計基準の適用に伴い、影響箇所に関しては前年同期比を「－」としております。
- 3 : With the application of the accounting standard for revenue recognition, the year-on-year rate of change has been set to "－" for affected areas.
- 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 (P14) 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 (P14) include the figures of AEON Financial Service.
- 6 : 国内事業及び国際事業 (P16-29) 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 (P16-29) 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)

		2021/8		2022/8		2022/2	
		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 (営業収益) ※	Operating revenue (Operating revenue) ※	237,966	3.2%	221,579 (238,997)	－ (0.4%)	470,657	△3.4%
営業利益	Operating profit	33,240	328.0%	31,857	△4.2%	58,852	44.8%
経常利益	Ordinary profit	34,169	337.5%	34,390	0.6%	59,944	49.0%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	18,155	－	18,204	0.3%	30,212	70.8%

※ 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※ With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

主要な経営指標(Key Indicators)

(単位：円) (Unit : Yen)

		2021/8	2022/8	2022/2
自己資本比率	Equity ratio	6.8%	6.6%	6.8%
1株当たり当期純利益	Earnings per share(EPS)	84.12	84.34	139.98
1株当たり純資産 (1株当たり株主資本)	Book value per share(BPS)	1,952.47	2,016.08	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	54.0%	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)

		2021/8		2022/8		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
流動資産	Current assets	5,888,492	73,682	6,257,397	278,227	5,979,170	164,360
現金及び預金	Cash and deposits	722,954	17,215	689,363	△49,419	738,782	33,043
コールローン	Call loans	7,981	△22,859	8,547	△316	8,864	△21,977
割賦売掛金	Accounts receivable-installment	1,582,916	61,766	1,740,063	173,778	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	12,294	9	11,968	△616	12,585	300
営業貸付金	Operating loans	760,454	△22,462	821,476	48,872	772,604	△10,312
銀行業における貸出金	Loans and bills discounted for banking business	2,053,601	55,221	2,158,682	48,671	2,110,010	111,630
銀行業における有価証券	Securities for banking business	525,289	6,265	604,186	67,964	536,221	17,197
保険業における有価証券	Securities for insurance business	55,680	△14,581	32,482	△16,914	49,397	△20,864
買入金銭債権	Monetary claims bought	29,460	△1,340	25,046	△1,982	27,028	△3,772
金銭の信託	Money held in trust	104,621	12,054	105,919	△5,096	111,015	18,448
その他	Other	155,214	△28,961	188,490	17,565	170,924	△13,251
貸倒引当金	Allowance for doubtful accounts	△121,976	11,355	△128,828	△4,278	△124,549	8,782
固定資産	Non-current assets	302,266	△5,864	316,436	17,736	298,699	△9,431
有形固定資産	Property, plant and equipment	36,782	△2,369	33,943	△377	34,320	△4,831
無形固定資産	Intangible assets	120,600	△1,172	132,344	5,342	127,001	5,228
のれん	Goodwill	15,854	△929	14,059	△865	14,924	△1,859
ソフトウェア	Software	100,207	△42	114,141	6,409	107,732	7,482
その他	Other	4,538	△200	4,143	△200	4,344	△394
投資その他の資産	Investments and other assets	144,882	△2,322	150,148	12,771	137,377	△9,828
繰延資産	Deferred assets	767	△12	562	△154	716	△64
資産の部合計	Total assets	6,191,527	67,805	6,574,396	295,810	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)

		2021/8		2022/8		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
流動負債	Current liabilities	4,964,521	75,662	5,328,981	276,737	5,052,244	163,385
買掛金	Accounts payable-trade	230,409	△39,606	257,721	32,485	225,236	△44,779
銀行業における預金	Deposits for banking business	4,097,612	78,946	4,333,458	154,914	4,178,544	159,878
短期借入金	Short-term borrowings	247,380	30,911	299,228	95,154	204,074	△12,394
1年内返済予定の長期借入金	Current portion of long-term borrowings	67,185	5,026	117,794	27,580	90,214	28,055
1年内償還予定の社債	Current portion of bonds payable	51,456	28,443	84,476	21,066	63,410	40,397
コマーシャル・ペーパー	Commercial papers	85,000	—	54,000	△31,000	85,000	—
賞与引当金	Provision for bonuses	3,198	△312	3,511	△574	4,086	575
ポイント引当金	Provision for point card certificates	22,616	1,930	1,278	※ 1 △5,850	7,129	△13,556
その他の引当金	Other provisions	82	△114	105	△95	200	3
その他	Other	159,580	△29,562	177,405	※ 2 △16,943	194,349	5,205
固定負債	Non-current liabilities	728,328	△31,865	707,451	△9,834	717,286	△42,907
保険契約準備金	Reserve for insurance policy liabilities	71,395	△15,243	59,319	△5,048	64,367	△22,271
社債	Bonds payable	272,319	△10,401	219,661	△57,588	277,250	△5,471
長期借入金	Long-term borrowings	343,591	6,565	389,790	53,857	335,933	△1,092
退職給付に係る負債	Retirement benefit liability	2,595	△2,112	2,484	212	2,271	△2,436
利息返還損失引当金	Provision for loss on interest repayment	3,861	△1,845	4,910	△1,566	6,476	769
その他の引当金	Other provisions	533	3	238	△221	460	△69
繰延税金負債	Deferred tax liabilities	1,648	129	1,382	109	1,273	△245
その他	Other	32,383	△8,960	29,664	411	29,252	△12,091
負債の部合計	Total liabilities	5,692,850	43,796	6,036,433	266,902	5,769,530	120,477

※ 1 ポイント引当金の期首増減には、収益認識に関する会計基準の適用影響額 (△1,178) を含んでおります。

※ 1 The change in the beginning of the period of Provision for point card certificates includes the impact of the application of the accounting standard for revenue recognition (△1,178).

※ 2 その他流動負債の期首増減には、収益認識に関する会計基準の適用影響額 (+1,178) を含んでおります。

※ 2 The change in the beginning of the period of other Current liabilities includes the impact of the application of the accounting standard for revenue recognition (+1,178).

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)

		2021/8		2022/8		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
株主資本	Total shareholders' equity	415,934	13,165	435,578	11,806	423,771	21,003
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	120,117	△27	120,270	280	119,990	△155
利益剰余金	Retained earnings	250,569	13,184	270,020	11,495	258,525	21,140
自己株式	Treasury stock	△451	9	△410	31	△442	17
その他の包括利益累計額	Accumulated other comprehensive income	5,475	6,781	△408	△859	450	1,756
その他有価証券評価差額金	Valuation difference on available-for-sale securities	9,257	5,974	△19,855	△17,305	△2,549	△5,833
繰延ヘッジ損益	Deferred gains or losses on hedges	△3,769	133	0	1,629	△1,628	2,273
為替換算調整勘定	Foreign currency translation adjustments	226	560	19,645	14,792	4,852	5,186
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△239	113	△199	23	△222	130
新株予約権	Subscription rights to shares	40	△2	32	△0	33	△10
非支配株主持分	Non-controlling interests	77,226	4,063	102,759	17,959	84,799	11,637
純資産の部合計	Total net assets	498,676	24,008	537,962	28,907	509,055	34,387
負債純資産合計	Total liabilities and net assets	6,191,527	67,805	6,574,396	295,810	6,278,586	154,864

取扱高 (Transaction Volume)

(単位：百万円) (Unit：Millions of Yen)

		2021/8		2022/8		2022/2	
		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 business	3,022,306	4.9%	3,347,561	10.8%	6,221,172	5.3%
個別信用購入あっせん	Installment sales finance business	132,689	△11.0%	155,458	17.2%	266,665	△11.3%
カードキャッシング	Cash advances	197,028	1.0%	227,159	15.3%	400,502	5.8%

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)

		2021/8		2022/8		2022/2	
		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 (営業収益) ※	Operating revenue (Operating revenue) ※	237,966	3.2%	221,579 (238,997)	－ (0.4%)	470,657	△3.4%
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※	Revenue from credit card business (Revenue from credit card business) ※	64,649	1.0%	55,422 (71,713)	－ (10.9%)	131,779	2.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	21,947	5.0%	23,215	5.8%	42,662	0.2%
融資収益	Financing revenue	65,452	△9.2%	67,670	3.4%	128,421	△6.2%
カードキャッシング	Cash advances	40,020	△9.6%	39,919	△0.3%	78,247	△7.1%
その他融資	Other loans	25,431	△8.5%	27,750	9.1%	50,174	△4.8%
償却債権取立益	Recoveries of written off receivables	6,077	62.4%	7,569	24.5%	11,920	26.1%
金融収益	Financial revenue	16,717	2.0%	17,203	2.9%	33,684	2.3%
保険収益	Insurance revenue	19,267	23.3%	7,137	△63.0%	29,189	△43.5%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	31,374	6.7%	31,434 (32,560)	－ (3.8%)	60,991	1.0%
その他	Other	12,479	46.5%	11,926	△4.4%	32,007	29.7%

※ 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※ With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

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)

		2021/8		2022/8		2022/2	
		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
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	204,726	△8.2%	189,721 (207,139)	— (1.2%)	411,804	△7.8%
金融費用	Financial expenses	10,599	△11.5%	11,167	5.4%	21,433	△6.9%
保険費用	Insurance expenses	18,578	22.7%	6,490	△65.1%	28,192	△44.1%
役務取引等費用	Fees and commissions payments	5,727	10.9%	6,163	7.6%	11,462	2.7%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	168,356	△10.9%	164,394 (181,812)	— (8.0%)	347,766	△3.0%
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	29,128	14.8%	13,127 (30,545)	— (4.9%)	56,618	6.2%
貸倒関連費用	Bad debt related expenses	24,276	△53.3%	28,651	18.0%	56,719	△27.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	23,278	△53.5%	27,273	17.2%	50,248	△29.6%
貸倒損失	Bad debt expenses	997	△29.6%	1,377	38.1%	2,115	△19.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	4,355	0.4%
人件費	Personnel expenses	37,980	2.6%	39,832	4.9%	76,471	2.0%
管理費	Administrative expenses	45,771	1.9%	50,262	9.8%	95,161	4.6%
設備費	Equipment expenses	25,372	5.8%	26,801	5.6%	51,636	4.2%
一般費	General expenses	5,827	3.1%	5,717	△1.9%	11,160	△3.5%
その他	Other	1,464	△15.8%	1,506	2.8%	2,949	△12.5%
営業利益	Operating profit	33,240	328.0%	31,857	△4.2%	58,852	44.8%

※ 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※ With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

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)

		2021/8		2022/8		2022/2	
		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	973	373.6%	2,545	161.4%	1,240	65.1%
受取配当金	Dividend income	150	177.6%	75	△49.7%	202	△17.8%
投資事業組合運用益	Gain on investments in investment partnerships	257	426.5%	250	△2.7%	361	32.6%
為替差益	Foreign exchange gains	15	—	1,257	—	—	—
補助金収入	Subsidy income	493	—	117	△76.2%	493	—
受取補償金	Compensation income	—	—	734	—	—	—
その他	Other	56	△44.8%	109	93.7%	183	△21.3%
営業外費用	Non-operating expenses	44	△72.7%	11	△73.1%	149	△87.2%
持分法による投資損失	Share of loss of entities accounted for using equity method	29	—	—	—	26	—
投資有価証券評価損	Loss on valuation of investment securities	—	—	10	—	54	△91.9%
為替差損	Foreign exchange losses	—	—	—	—	46	△88.3%
債権売却損	Loss on transfer of receivables	9	—	—	—	10	—
雑損失	Miscellaneous loss	5	△61.0%	1	△73.5%	10	△88.5%
経常利益	Ordinary profit	34,169	337.5%	34,390	0.6%	59,944	49.0%
特別利益	Extraordinary income	690	661.7%	3	△99.5%	705	91.2%
固定資産売却益	Gain on sales of non-current assets	7	147.4%	3	△51.4%	21	156.6%
投資有価証券売却益	Gain on sales of investment securities	436	—	—	—	436	—
退職給付制度終了益	Gain on termination of retirement benefit plan	239	—	—	—	239	—
雇用調整助成金	Subsidies for employment adjustment	7	△91.5	—	—	8	△97.6%
特別損失	Extraordinary loss	543	△19.8%	265	△51.2%	903	△30.6%
固定資産処分損	Loss on disposal of non-current assets	321	43.9%	237	△26.2%	574	△19.0%
減損損失	Impairment loss	139	49.8%	11	△91.7%	202	40.5%
子会社清算損	Loss on liquidation of subsidiaries	53	—	—	—	53	—
新型コロナウイルス対応による損失	Infectious Disease Related Cost	17	△95.0%	14	△17.0%	48	△88.9%
その他	Other	11	—	1	△86.0%	25	94.0%
税金等調整前四半期純利益	Profit before income taxes	34,316	375.1%	34,129	△0.5%	59,745	52.0%
法人税等合計	Total income taxes	9,971	192.6%	9,157	△8.2%	18,698	41.7%
法人税、住民税及び事業税	Income taxes-current	8,880	△21.7%	6,703	△24.5%	13,068	△38.7%
法人税等調整額	Income taxes-deferred	1,091	—	2,454	124.9%	5,630	—
四半期純利益	Net profit	24,345	538.1%	24,971	2.6%	41,047	57.2%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	6,190	165.1%	6,766	9.3%	10,834	28.8%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	18,155	—	18,204	0.3%	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)

		2021/8		2022/8		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
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,814,055	32,759	2,980,158	97,543	2,882,615	101,318
カードキャッシング	Cash advances	485,974	△13,814	501,120	17,521	483,599	△16,189
その他融資	Other loans	2,328,080	46,573	2,479,038	80,022	2,399,015	117,508
割賦売掛金計	Total accounts receivable-installment	1,582,916	61,766	1,740,063	173,778	1,566,284	45,135
包括信用購入あっせん	Credit card business	986,222	74,453	1,087,728	121,343	966,384	54,615
個別信用購入あっせん	Installment sales finance business	596,693	△12,686	652,335	52,434	599,900	△9,479
リース債権及びリース投資資産	Lease receivables and investment in leases	12,294	9	11,968	△616	12,585	300
営業債権合計	Total operating receivables	4,409,265	94,535	4,732,190	270,705	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)

		2021/8	2022/8	2022/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,851,148	2,053,719	1,942,284
カードキャッシング	Cash advances	17,500	8,900	13,100
その他融資	Other loans	1,833,648	2,044,819	1,929,184
割賦売掛金計	Total accounts receivable-installment	539,074	528,718	558,209
包括信用購入あっせん	Credit card business	205,685	204,200	221,000
個別信用購入あっせん	Installment sales finance business	333,389	324,518	337,209
債権流動化残高合計	Total securitized receivables	2,390,222	2,582,438	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)

		2021/8		2022/8		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
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,665,203	157,522	5,033,878	208,979	4,824,899	317,218
カードキャッシング	Cash advances	503,474	△18,314	510,020	13,321	496,699	△25,089
その他融資	Other loans	4,161,728	175,836	4,523,858	195,658	4,328,200	342,308
割賦売掛金計	Total accounts receivable-installment	2,121,990	45,551	2,268,781	144,287	2,124,494	48,054
包括信用購入あっせん	Credit card business	1,191,907	52,651	1,291,928	104,543	1,187,384	48,128
個別信用購入あっせん	Installment sales finance business	930,083	△7,100	976,853	39,743	937,110	△73
リース債権及びリース投資資産	Lease receivables and investment in leases	12,294	9	11,968	△616	12,585	300
営業債権合計	Total operating receivables	6,799,488	203,083	7,314,628	352,650	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)

		2021/8		2022/8		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
短期借入金	Short-term borrowings	247,380	30,911	299,228	95,154	204,074	△12,394
長期借入金	Long-term borrowings	410,777	11,592	507,585	81,437	426,147	26,962
コマーシャル・ペーパー	Commercial papers	85,000	—	54,000	△31,000	85,000	—
社債	Bonds payable	323,776	18,041	304,138	△36,521	340,660	34,926
リース債務	Lease obligations	32,219	△4,641	31,005	△572	31,577	△5,283
有利子負債計	Total interest-bearing debt	1,099,153	55,903	1,195,958	108,498	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)

		2021/8		2022/8		2022/2	
		実 績 Results		実 績 Results		実 績 Results	
① 期首貸倒引当金	Opening balance	133,331		124,549		133,331	
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	24,276 △52.8%		28,651 18.0%		52,364 △29.3%	
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	35,631 22.2%		24,372 △31.6%		61,146 11.2%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	121,976 △8.5%		128,828 3.4%		124,549 △6.6%	
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.8%		2.7%		2.8%	
流動化債権を含んだ場合	If including securitized debt	1.8%		1.8%		1.8%	
貸倒償却額／営業債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	1.6%		1.0%		1.4%	
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.0%		0.7%		0.9%	

※ 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 related expenses 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 (営業収益) ※2	Operating revenue (Operating revenue) ※2	141,197 (158,615)	— (△6.2%)	85,761	—	85,631	—	80,662	16.1%	10,500	38.5%	41,223	12.3%	28,938	14.8%	△30,476	221,579 (238,997)	— (0.4%)
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※2	Revenue from credit card business (Revenue from credit card business) ※2	43,919 (60,210)	— (8.2%)	9,116	—	34,083	—	11,502	27.6%	4,254	31.0%	5,321	27.1%	1,927	21.8%	718	55,422 (71,713)	— (10.9%)
個別信用購入あっせん収益	Revenue from installment sales finance business	6,139	△3.2%	157	57.5%	5,984	△4.2%	17,315	8.4%	—	—	2,256	6.7%	15,058	8.6%	△242	23,215	5.8%
融資収益	Financing revenue	28,964	△7.9%	27,333	△7.5%	1,345	△13.8%	38,706	13.8%	4,641	28.4%	28,011	13.5%	6,053	5.9%	285	67,670	3.4%
償却債権取立益	Recoveries of written off receivables	294	△6.3%	—	—	294	△6.3%	7,274	26.2%	854	178.3%	3,360	1.4%	3,059	42.9%	—	7,569	24.5%
金融収益	Financial revenue	17,080	2.4%	17,067	2.4%	38	△16.1%	163	△23.2%	16	△46.9%	27	111.7%	120	△29.1%	△65	17,203	2.9%
保険収益	Insurance revenue	7,137	△63.0%	7,137	△63.0%	—	—	—	—	—	—	—	—	—	—	—	7,137	△63.0%
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	25,732 (26,858)	— (△0.0%)	16,457	—	38,730	—	5,699	26.2%	733	92.0%	2,247	△6.2%	2,718	56.4%	△29,453	31,434 (32,560)	— (3.8%)
その他	Other	11,929	△4.4%	8,491	10.0%	5,153	△20.7%	—	—	—	—	—	—	—	—	△1,718	11,926	△4.4%
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	130,735 (148,153)	— (△3.5%)	81,683	—	78,690	—	58,780	14.6%	7,093	52.7%	31,626	8.8%	20,059	14.1%	△29,432	189,721 (207,139)	— (1.2%)
金融費用	Financial expenses	2,088	△1.6%	1,482	△2.1%	629	△1.9%	8,548	3.8%	252	8.8%	3,364	7.1%	4,930	1.5%	506	11,167	5.4%
保険費用	Insurance expenses	6,490	△65.1%	6,490	△65.1%	—	—	—	—	—	—	—	—	—	—	—	6,490	△65.1%
役務取引等費用	Fees and commissions payments	6,036	7.5%	35,133	1.1%	277	6.4%	247	6.5%	—	—	247	6.5%	—	—	△29,493	6,163	7.6%
販売費及び一般管理費 (販売費及び一般管理費) ※2	Selling, general and administrative expenses (Selling, general and administrative expenses) ※2	114,724 (132,142)	— (5.0%)	38,504	—	76,460	—	49,875	16.7%	6,828	55.3%	27,957	8.9%	15,089	19.0%	△446	164,394 (181,812)	— (8.0%)
その他	Other	1,395	1.6%	73	△20.5%	1,321	3.2%	109	22.5%	12	△20.3%	56	64.8%	39	2.5%	1	1,506	2.8%
営業利益	Operating profit	10,461	△32.5%	4,078	△31.6%	6,941	△29.5%	21,882	20.3%	3,407	16.0%	9,596	25.8%	8,878	16.4%	△1,043	31,857	△4.2%

※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 収益認識に関する会計基準の適用に伴い、()内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※2 With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

		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	2,545,838	43,887	2,447,194	41,913	110,582	△539	392,626	54,904	43,241	11,550	264,872	28,975	84,511	14,378	29,756	2,980,158	97,543
割賦売掛金	Accounts receivable-installment	1,363,685	116,689	857,195	88,280	513,931	28,052	372,876	57,217	40,674	10,059	87,857	9,383	244,344	37,774	△3,940	1,740,063	173,778
	包括信用購入あっせん	962,445	102,941	821,921	91,007	142,642	12,178	125,282	18,402	40,674	10,059	63,010	7,282	21,597	1,061	△2,118	1,087,728	121,343
	個別信用購入あっせん	401,239	13,748	35,273	△2,727	371,289	15,874	247,594	38,814	—	—	24,847	2,101	222,746	36,713	△1,821	652,335	52,434
銀行業における預金残高	Balance of deposits for banking business	4,333,598	154,105	4,335,136	154,464	—	—	—	—	—	—	—	—	—	—	△1,677	4,333,458	154,914
有利子負債残高	Balance of interest-bearing debt	471,974	32,605	35,649	△720	448,696	29,934	537,732	73,188	24,614	7,716	271,265	35,250	241,852	30,222	173,880	1,195,958	108,498

		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	3.3%	3.3%	2.4%	21.2%	24.8%	22.4%	15.7%	－	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%	0.1%	0.3%	3.3%	2.4%	2.5%	4.2%	－	0.4%
③ 貸出金利鞘 (①－②)	③ Interest rate spread ①－②	3.2%	3.2%	2.1%	17.9%	22.3%	19.8%	11.5%	－	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)

		2021/8		2022/8		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
流動資産	Current assets	5,253,516	67,082	5,488,927	169,349	5,319,577	133,143
現金及び預金	Cash and deposits	652,003	△1,147	641,853	△46,105	687,958	34,807
コールローン	Call loans	7,981	△22,859	8,547	△316	8,864	△21,977
割賦売掛金	Accounts receivable-installment	1,286,211	71,963	1,366,055	116,449	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	12,294	9	11,968	△616	12,585	300
営業貸付金	Operating loans	446,992	△12,324	428,961	△6,013	434,975	△24,342
銀行業における貸出金	Loans and bills discounted for banking business	2,054,150	52,739	2,159,375	48,786	2,110,588	109,177
銀行業における有価証券	Securities for banking business	525,289	6,265	604,186	67,964	536,221	17,197
保険業における有価証券	Securities for insurance business	55,680	△14,581	32,482	△16,914	49,397	△20,864
買入金銭債権	Monetary claims bought	29,460	△1,340	25,046	△1,982	27,028	△3,772
金銭の信託	Money held in trust	104,621	12,054	105,919	△5,096	111,015	18,448
その他	Other	136,748	△27,579	160,174	9,960	150,214	△14,113
貸倒引当金	Allowance for doubtful accounts	△57,919	3,882	△55,642	3,234	△58,877	2,924
固定資産	Non-current assets	257,223	△4,291	258,272	5,880	252,392	△9,122
有形固定資産	Property, plant and equipment	27,941	△1,738	24,194	△1,678	25,873	△3,805
無形固定資産	Intangible assets	113,325	△1,547	123,736	4,692	119,043	4,170
投資その他の資産	Investments and other assets	115,956	△1,006	110,341	2,866	107,475	△9,486
繰延資産	Deferred assets	767	△12	562	△154	716	△64
資産の部合計	Total assets	5,511,507	62,778	5,747,762	175,075	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)

		2021/8		2022/8		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
流動負債	Current liabilities	4,827,867	80,073	5,147,051	258,761	4,888,289	140,494
買掛金	Accounts payable-trade	227,890	△37,422	253,616	31,462	222,153	△43,160
銀行業における預金	Deposits for banking business	4,097,612	78,946	4,333,458	154,914	4,178,544	159,878
賞与引当金	Provision for bonuses	2,281	△142	2,468	△222	2,690	267
ポイント引当金	Provision for point card certificates	22,616	1,930	1,278	※ 1 △5,850	7,129	△13,556
その他	Other	477,467	36,761	556,229	※ 2 78,458	477,771	37,065
固定負債	Non-current liabilities	376,956	△29,945	317,568	△68,727	386,296	△20,605
保険契約準備金	Reserve for insurance policy liabilities	71,395	△15,243	59,319	△5,048	64,367	△22,271
退職給付に係る負債	Retirement benefit liability	598	△2,263	416	△85	501	△2,361
利息返還損失引当金	Provision for loss on interest repayment	3,861	△1,845	4,910	△1,566	6,476	769
その他の引当金	Other provisions	77	△1	70	△3	73	△5
その他	Other	301,023	△10,590	252,852	△62,023	314,876	3,262
負債の部合計	Total liabilities	5,204,824	50,128	5,464,619	190,034	5,274,585	119,889
純資産の部合計	Total net assets	306,682	12,649	283,142	△14,958	298,100	4,068
負債純資産合計	Total liabilities and net assets	5,511,507	62,778	5,747,762	175,075	5,572,686	123,957

※ 1 ポイント引当金の期首増減には、収益認識に関する会計基準の適用影響額 (△1,178) を含んでおります。

※ 1 The change in the beginning of the period of Provision for point card certificates includes the impact of the application of the accounting standard for revenue recognition (△1,178).

※ 2 その他流動負債の期首増減には、収益認識に関する会計基準の適用影響額 (+1,178) を含んでおります。

※ 2 The change in the beginning of the period of other Current liabilities includes the impact of the application of the accounting standard for revenue recognition (+1,178).

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)

		2021/8		2022/8		2022/2	
		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 business	2,905,038	4.9%	3,179,786	9.5%	5,967,451	5.1%
個別信用購入あっせん	Installment sales finance business	96,155	△13.6%	97,691	1.6%	188,239	△13.8%
カードキャッシング	Cash advances	157,091	1.8%	161,578	2.9%	310,505	3.4%
電子マネー	Total e-money contracts	1,191,172	10.0%	1,198,281	0.6%	2,367,518	4.8%

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)

		2021/8		2022/8		2022/2	
		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 (営業収益) ※	Operating revenue (Operating revenue) ※	169,036	4.5%	141,197 (158,615)	— (△6.2%)	333,423	△5.0%
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※	Revenue from credit card business (Revenue from credit card business) ※	55,635	0.9%	43,919 (60,210)	— (8.2%)	112,939	1.8%
加盟店収益 (加盟店収益) ※	Merchant fee revenue (Merchant fee revenue) ※	43,120	5.3%	30,091 (46,383)	— (7.6%)	88,898	4.8%
リボ・分割収益	Revolving credit and installment payment revenue	10,673	△14.1%	11,789	10.5%	20,326	△10.2%
その他収益	Other	1,840	6.0%	2,037	10.7%	3,714	7.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	6,342	△2.9%	6,139	△3.2%	12,438	△4.8%
融資収益	Financing revenue	31,443	△9.1%	28,964	△7.9%	60,731	△8.2%
カードキャッシング	Cash advances	30,839	△9.3%	28,476	△7.7%	59,584	△8.3%
その他融資	Other loans	603	0.4%	487	△19.4%	1,147	△2.6%
償却債権取立益	Recoveries of written off receivables	314	24.8%	294	△6.3%	891	44.0%
金融収益	Financial revenue	16,681	2.3%	17,080	2.4%	33,483	2.3%
保険収益	Insurance revenue	19,267	23.3%	7,137	△63.0%	29,189	△43.5%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	26,868	8.3%	25,732 (26,858)	— (△0.0%)	51,734	1.2%
内、電子マネー収益 (内、電子マネー収益) ※	E-money revenue (E-money revenue) ※	7,562	△0.1%	6,534 (7,660)	— (1.3%)	15,062	△0.1%
その他	Other	12,483	46.6%	11,929	△4.4%	32,013	29.7%

※ 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※ With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

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)

		2021/8		2022/8		2022/2	
		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
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	153,542	△1.4%	130,735 (148,153)	— (△3.5%)	307,357	△6.7%
金融費用	Financial expenses	2,122	△3.0%	2,088	△1.6%	4,954	9.8%
保険費用	Insurance expenses	18,578	22.7%	6,490	△65.1%	28,192	△44.1%
役務取引等費用	Fees and commissions payments	5,615	10.0%	6,036	7.5%	11,212	3.0%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	125,852	△4.4%	114,724 (132,142)	— (5.0%)	260,234	△0.0%
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	26,248	10.9%	9,881 (27,299)	— (4.0%)	50,733	4.2%
貸倒関連費用	Bad debt related expenses	8,641	△54.9%	8,270	△4.3%	23,278	△28.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	8,277	△54.6%	7,651	△7.6%	17,967	△34.2%
貸倒損失	Bad debt expenses	364	△18.7%	619	70.0%	955	29.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	4,355	0.4%
人件費	Personnel expenses	26,062	0.6%	27,186	4.3%	52,865	1.8%
管理費	Administrative expenses	38,124	1.5%	41,428	8.7%	79,333	3.8%
設備費	Equipment expenses	19,634	6.7%	20,677	5.3%	39,996	4.9%
一般費	General expenses	7,140	3.9%	7,280	2.0%	14,026	9.9%
その他	Other	1,373	△16.4%	1,395	1.6%	2,765	△12.7%
営業利益	Operating profit	15,494	154.0%	10,461	△32.5%	26,065	20.4%

※ 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※ With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

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)

		2021/8		2022/8		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
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,457,056	40,956	2,545,838	43,887	2,501,950	85,850
カードキャッシング	Cash advances	394,646	△12,157	380,664	△3,629	384,293	△22,509
その他融資	Other loans	2,062,410	53,114	2,165,174	47,517	2,117,656	108,360
割賦売掛金計	Total accounts receivable-installment	1,283,226	72,338	1,363,685	116,689	1,246,995	36,108
包括信用購入あっせん	Credit card business	892,175	78,188	962,445	102,941	859,504	45,517
内、リボ・分割払い残高	Revolving credit and installment payment balance	169,774	18,732	175,840	22,110	153,730	2,687
個別信用購入あっせん	Installment sales finance business	391,050	△5,849	401,239	13,748	387,491	△9,409
リース債権及びリース投資資産	Lease receivables and investment in leases	12,294	9	11,968	△616	12,585	300
営業債権合計	Total operating receivables	3,752,577	113,305	3,921,492	159,960	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)

		2021/8	2022/8	2022/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,851,148	2,053,719	1,942,284
カードキャッシング	Cash advances	17,500	8,900	13,100
その他融資	Other loans	1,833,648	2,044,819	1,929,184
割賦売掛金計	Total accounts receivable-installment	539,074	528,718	558,209
包括信用購入あっせん	Credit card business	205,685	204,200	221,000
内、リボ・分割払い残高	Revolving credit and installment payment balance	75,685	74,200	91,000
個別信用購入あっせん	Installment sales finance business	333,389	324,518	337,209
債権流動化残高合計	Total securitized receivables	2,390,222	2,582,438	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)

		2021/8		2022/8		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
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,308,204	165,720	4,599,558	155,323	4,444,234	301,750
カードキャッシング	Cash advances	412,146	△16,657	389,564	△7,829	397,393	△31,409
その他融資	Other loans	3,896,058	182,377	4,209,994	163,153	4,046,841	333,160
内、住宅ローン ※ 3	Housing Loans ※ 3	2,953,684	201,699	3,204,620	131,443	3,073,176	321,191
割賦売掛金計	Total accounts receivable-installment	1,822,300	56,123	1,892,403	87,198	1,805,205	39,027
包括信用購入あっせん	Credit card business	1,097,860	56,386	1,166,645	86,141	1,080,504	39,030
内、リボ・分割払い残高	Revolving credit and installment payment balance	245,459	△3,069	250,040	5,310	244,730	△3,799
個別信用購入あっせん	Installment sales finance business	724,440	△263	725,758	1,057	724,700	△2
リース債権及びリース投資資産	Lease receivables and investment in leases	12,294	9	11,968	△616	12,585	300
営業債権合計	Total operating receivables	6,142,799	221,853	6,503,930	241,904	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)

		2021/8		2022/8		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
短期借入金	Short-term borrowings	202,200	32,100	265,100	101,200	163,900	△6,200
長期借入金	Long-term borrowings	49,700	1,920	58,400	7,500	50,900	3,120
コマーシャル・ペーパー	Commercial Papers	85,000	—	54,000	△31,000	85,000	—
社債	Bonds payable	280,000	20,000	260,000	△40,000	300,000	40,000
リース債務	Lease obligations	27,380	△4,256	25,014	△1,824	26,839	△4,797
有利子負債計 ※	Total interest-bearing debt ※	644,280	49,763	662,514	35,875	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)

		2021/8	2022/8	2022/2
		実績 Results	実績 Results	実績 Results
① 期首貸倒引当金	Opening balance	43,169	39,146	43,169
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	6,605 △50.8%	7,153 8.3%	14,098 △35.3%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	10,406 45.5%	7,982 △23.3%	18,122 18.4%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	39,369 △8.8%	38,317 △2.1%	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	3.1%	2.9%	3.1%
流動化債権を含んだ場合	If including securitized debt	2.6%	2.5%	2.6%
貸倒償却額/クレジットカード債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	1.6%	1.2%	1.5%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.4%	1.0%	1.2%

※ 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 related expenses 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.

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)

		2021/8		2022/8		2022/2	
		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 business	46,523	22.7%	63,795	37.1%	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	8,635	23.4%	14,653	69.7%	18,950	28.0%
その他融資	Other loans	5,758	54.8%	11,163	93.8%	14,134	76.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/8		2022/8		2022/2	
		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 business	52,600	△3.9%	80,163	52.4%	114,492	1.5%
個別信用購入あっせん	Installment sales finance business	7,897	△38.4%	7,131	△9.7%	14,264	△38.9%
カードキャッシング	Cash advances	30,039	△7.2%	49,178	63.7%	68,389	12.8%
その他融資	Other loans	34,714	5.9%	46,798	34.8%	73,529	10.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/8		2022/8		2022/2	
		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 business	18,143	△2.2%	23,816	31.3%	39,288	4.2%
個別信用購入あっせん	Installment sales finance business	28,636	14.6%	50,634	76.8%	64,161	8.9%
カードキャッシング	Cash advances	1,262	△5.2%	1,749	38.6%	2,656	△1.6%
その他融資	Other loans	10,876	231.6%	21,537	98.0%	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)

		2021/8		2022/8		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
貸出金計 ※	Total loans and bills discounted ※	28,152	417	43,241	11,550	31,691	3,955
カードキャッシング	Cash advances	17,103	68	24,767	6,476	18,290	1,255
その他融資	Other loans	11,048	348	18,473	5,073	13,400	2,700
割賦売掛金計	Total accounts receivable-installment	28,367	1,112	40,674	10,059	30,615	3,360
包括信用購入あっせん	Credit card business	28,367	1,112	40,674	10,059	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	56,520	1,529	83,916	21,609	62,306	7,315

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/8		2022/8		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
貸出金計 ※	Total loans and bills discounted ※	218,245	△8,982	264,872	28,975	235,897	8,668
カードキャッシング	Cash advances	70,905	△2,664	94,642	14,500	80,141	6,572
その他融資	Other loans	147,340	△6,318	170,230	14,474	155,755	2,096
割賦売掛金計	Total accounts receivable-installment	72,620	△2,601	87,857	9,383	78,474	3,252
包括信用購入あっせん	Credit card business	48,882	△1,539	63,010	7,282	55,728	5,306
個別信用購入あっせん	Installment sales finance business	23,738	△1,061	24,847	2,101	22,746	△2,054
営業債権合計	Total operating receivables	290,866	△11,584	352,730	38,358	314,371	11,920

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/8		2022/8		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
貸出金計 ※	Total loans and bills discounted ※	67,063	△1,572	84,511	14,378	70,133	1,498
カードキャッシング	Cash advances	3,318	938	1,046	173	872	△1,507
その他融資	Other loans	63,744	△2,511	83,465	14,205	69,260	3,005
割賦売掛金計	Total accounts receivable-installment	194,661	△8,570	244,344	37,774	206,569	3,337
包括信用購入あっせん	Credit card business	16,797	△3,307	21,597	1,061	20,536	431
個別信用購入あっせん	Installment sales finance business	177,863	△5,262	222,746	36,713	186,033	2,906
営業債権合計	Total operating receivables	261,724	△10,142	328,856	52,153	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)

		2021/8		2022/8		2022/2	
		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	7,582	△8.3%	10,500	38.5%	15,743	1.1%
包括信用購入あっせん収益	Revenue from credit card business	3,247	△4.4%	4,254	31.0%	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	3,614	△14.0%	4,641	28.4%	7,398	△5.9%
カードキャッシング	Cash advances	2,369	△12.7%	2,854	20.5%	4,774	△6.7%
その他融資	Other loans	1,245	△16.5%	1,787	43.5%	2,623	△4.4%
償却債権取立益	Recoveries of written off receivables	307	21.0%	854	178.3%	579	9.5%
金融収益	Financial revenue	30	△46.2%	16	△46.9%	50	△47.1%
役務取引等収益	Fees and commissions	382	6.8%	733	92.0%	773	15.3%
営業費用	Operating expenses	4,646	△21.3%	7,093	52.7%	10,212	△7.3%
金融費用	Financial expenses	232	△26.2%	252	8.8%	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	4,397	△21.0%	6,828	55.3%	9,753	△6.6%
販売促進費	Promotion expenses	612	67.4%	940	53.5%	1,283	30.3%
貸倒関連費用	Bad debt related expenses	450	△76.5%	1,476	227.5%	1,293	△56.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	△182	—	730	—	143	△87.7%
貸倒損失	Bad debt expenses	633	△34.6%	746	17.9%	1,149	△35.5%
人件費	Personnel expenses	1,273	3.1%	1,601	25.7%	2,677	8.0%
管理費	Administrative expenses	899	4.4%	1,452	61.5%	2,038	20.5%
設備費	Equipment expenses	994	△4.1%	1,163	17.0%	2,098	2.9%
一般費	General expenses	167	12.5%	194	16.5%	362	20.0%
その他	Other	15	△14.2%	12	△20.3%	29	△11.0%
営業利益	Operating profit	2,936	24.0%	3,407	16.0%	5,530	21.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/8		2022/8		2022/2	
		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	36,703	△4.2%	41,223	12.3%	72,416	△2.0%
包括信用購入あっせん収益	Revenue from credit card business	4,185	5.9%	5,321	27.1%	8,583	6.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	2,114	△6.7%	2,256	6.7%	4,086	△10.3%
融資収益	Financing revenue	24,679	△10.8%	28,011	13.5%	49,297	△4.5%
カードキャッシング	Cash advances	6,694	△10.0%	8,429	25.9%	13,645	△1.5%
その他融資	Other loans	17,984	△11.2%	19,581	8.9%	35,651	△5.5%
償却債権取立益	Recoveries of written off receivables	3,315	69.9%	3,360	1.4%	5,996	19.2%
金融収益	Financial revenue	12	△44.7%	27	111.7%	29	△46.8%
役務取引等収益	Fees and commissions	2,396	△1.2%	2,247	△6.2%	4,423	△3.1%
営業費用	Operating expenses	29,074	△21.8%	31,626	8.8%	57,118	△9.6%
金融費用	Financial expenses	3,142	△18.9%	3,364	7.1%	6,030	△16.9%
役務取引等費用	Fees and commissions payments	231	28.1%	247	6.5%	481	△9.3%
販売費及び一般管理費	Selling, general and administrative expenses	25,665	△22.5%	27,957	8.9%	50,535	△8.6%
販売促進費	Promotion expenses	1,791	△17.6%	2,245	25.4%	3,487	△17.6%
貸倒関連費用	Bad debt related expenses	11,560	△38.2%	12,755	10.3%	23,195	△11.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	11,560	△38.2%	12,743	10.2%	23,194	△11.7%
貸倒損失	Bad debt expenses	0	14.2%	12	—	0	△48.0%
人件費	Personnel expenses	5,352	5.2%	5,445	1.7%	9,992	△5.0%
管理費	Administrative expenses	4,155	△5.3%	4,705	13.3%	8,495	△0.3%
設備費	Equipment expenses	2,407	4.4%	2,436	1.2%	4,650	△0.7%
一般費	General expenses	397	△11.1%	368	△7.3%	715	△33.7%
その他	Other	34	△7.6%	56	64.8%	70	△19.3%
営業利益	Operating profit	7,629	597.5%	9,596	25.8%	15,298	42.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/8		2022/8		2022/2	
		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	25,208	10.9%	28,938	14.8%	49,980	4.8%
包括信用購入あっせん収益	Revenue from credit card business	1,581	1.6%	1,927	21.8%	3,315	1.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	13,864	11.3%	15,058	8.6%	26,886	4.7%
融資収益	Financing revenue	5,713	2.4%	6,053	5.9%	10,993	△2.8%
カードキャッシング	Cash advances	116	△13.4%	158	35.8%	242	△9.1%
その他融資	Other loans	5,597	2.8%	5,895	5.3%	10,750	△2.6%
償却債権取立益	Recoveries of written off receivables	2,140	66.5%	3,059	42.9%	4,453	36.1%
金融収益	Financial revenue	169	200.0%	120	△29.1%	368	153.2%
役務取引等収益	Fees and commissions	1,737	△2.7%	2,718	56.4%	3,962	△0.6%
営業費用	Operating expenses	17,578	△29.8%	20,059	14.1%	37,002	△14.9%
金融費用	Financial expenses	4,856	△4.9%	4,930	1.5%	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	12,683	△36.3%	15,089	19.0%	27,402	△18.2%
販売促進費	Promotion expenses	586	△11.9%	423	△27.8%	1,230	△3.1%
貸倒関連費用	Bad debt related expenses	3,707	△69.7%	6,146	65.8%	9,032	△46.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	3,707	△69.7%	6,146	65.8%	9,032	△46.2%
貸倒損失	Bad debt expenses	—	—	—	—	—	—
人件費	Personnel expenses	3,710	21.4%	3,743	0.9%	7,557	11.0%
管理費	Administrative expenses	2,405	20.9%	2,432	1.1%	4,909	17.5%
設備費	Equipment expenses	1,992	12.9%	2,106	5.7%	4,138	10.7%
一般費	General expenses	279	58.1%	237	△15.3%	534	△26.8%
その他	Other	38	2.2%	39	2.5%	80	4.7%
営業利益	Operating profit	7,629	—	8,878	16.4%	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)

		2021/8		2022/8		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
短期借入金	Short-term borrowings	—	—	2,046	2,046	—	—
長期借入金	Long-term borrowings	16,741	536	21,618	5,573	16,045	△160
社債	Bonds payable	—	—	—	—	—	—
リース債務	Lease obligations	1,068	△97	949	97	852	△314
有利子負債計	Total interest-bearing debt	17,810	438	24,614	7,716	16,897	△474

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/8		2022/8		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
短期借入金	Short-term borrowings	40,396	△821	24,743	△10,550	35,293	△5,924
長期借入金	Long-term borrowings	155,535	△57	217,845	43,278	174,566	18,973
社債	Bonds payable	25,671	△2,241	25,335	1,379	23,956	△3,956
リース債務	Lease obligations	2,097	△313	3,340	1,141	2,198	△211
有利子負債計	Total interest-bearing debt	223,700	△3,434	271,265	35,250	236,015	8,881

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/8		2022/8		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
短期借入金	Short-term borrowings	4,783	△366	7,338	2,458	4,880	△269
長期借入金	Long-term borrowings	189,789	6,726	210,969	25,293	185,675	2,612
社債	Bonds payable	20,749	309	21,902	2,445	19,457	△983
リース債務	Lease obligations	1,578	74	1,642	25	1,617	112
有利子負債計	Total interest-bearing debt	216,902	6,743	241,852	30,222	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)

		2021/8		2022/8		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
連結有効会員数	Number of cardholders	4,676	63	4,776	44	4,732	119
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,979	34	3,032	23	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)

		2021/8		2022/8		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
稼働会員数 ※ 1	Number of active cardholders ※ 1	1,820	1	1,841	19	1,822	3
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	65.4%	—	64.9%	—	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 ÷ (2021/9～2022/8) 平均国内カード会員数 (家族カード会員除く) × 100

※ 2 Card-use rate = Number of active cardholders / Average number of cardholders in Domestic excluding affiliated card members (2021/9～2022/8) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2021/8		2022/8		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
預金残高	Balance of Deposits	4,100,227	79,438	4,335,596	154,811	4,180,785	159,996
普通預金	Ordinary deposits	3,408,577	143,402	3,694,725	170,983	3,523,741	258,567
定期預金	Time deposits	624,030	△37,513	582,644	△15,945	598,589	△62,954
その他預金	Other deposits	67,620	△26,450	58,227	△226	58,454	△35,616
貸出金残高	Balance of loans and bills discounted	2,362,590	39,482	2,446,943	41,961	2,404,981	81,873

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	770	20	806	20	786	36
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（単位：店舗、台）

銀行店舗数	Number of branches	142	－	143	－	143	1
ATM台数	Number of ATMs	6,415	78	6,471	52	6,419	82