

2023年2月期
第3四半期 決算補足資料

For the Nine Months Ended November 30, 2022
Third 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 (P12) 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 (P12) include the figures of AEON Financial Service.
- 6 : 国内事業及び国際事業 (P14-27) 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 (P14-27) 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)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	5,957,382	142,572	6,307,829	328,659	5,979,170	164,360
現金及び預金	Cash and deposits	626,595	△79,144	591,400	△147,382	738,782	33,043
コールローン	Call loans	2,275	△28,565	4,241	△4,622	8,864	△21,977
割賦売掛金	Accounts receivable-installment	1,664,291	143,142	1,826,882	260,597	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	12,385	100	11,714	△870	12,585	300
営業貸付金	Operating loans	784,077	1,160	864,838	92,233	772,604	△10,312
銀行業における貸出金	Loans and bills discounted for banking business	2,143,804	145,424	2,248,045	138,035	2,110,010	111,630
銀行業における有価証券	Securities for banking business	480,021	△39,002	556,636	20,414	536,221	17,197
保険業における有価証券	Securities for insurance business	50,066	△20,195	19,447	△29,949	49,397	△20,864
買入金銭債権	Monetary claims bought	28,256	△2,544	23,752	△3,275	27,028	△3,772
金銭の信託	Money held in trust	110,783	18,216	113,477	2,462	111,015	18,448
その他	Other	176,543	△7,633	177,056	6,132	170,924	△13,251
貸倒引当金	Allowance for doubtful accounts	△121,716	11,615	△129,664	△5,115	△124,549	8,782
固定資産	Non-current assets	300,637	△7,493	315,288	16,588	298,699	△9,431
有形固定資産	Property, plant and equipment	36,015	△3,137	33,619	△700	34,320	△4,831
無形固定資産	Intangible assets	126,111	4,338	127,113	111	127,001	5,228
のれん	Goodwill	15,403	△1,381	13,625	△1,299	14,924	△1,859
ソフトウェア	Software	106,263	6,013	109,444	1,712	107,732	7,482
その他	Other	4,444	△293	4,043	△301	4,344	△394
投資その他の資産	Investments and other assets	138,511	△8,694	154,555	17,178	137,377	△9,828
繰延資産	Deferred assets	690	△90	552	△164	716	△64
資産の部合計	Total assets	6,258,711	134,989	6,623,670	345,084	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)

		2021/11		2022/11		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	5,063,454	174,594	5,341,487	289,242	5,052,244	163,385
買掛金	Accounts payable-trade	275,571	5,556	279,290	54,054	225,236	△44,779
銀行業における預金	Deposits for banking business	4,105,367	86,701	4,332,565	154,020	4,178,544	159,878
短期借入金	Short-term borrowings	259,816	43,348	305,590	101,516	204,074	△12,394
1年内返済予定の長期借入金	Current portion of long-term borrowings	92,933	30,773	111,002	20,788	90,214	28,055
1年内償還予定の社債	Current portion of bonds payable	58,299	35,286	78,899	15,489	63,410	40,397
コマーシャル・ペーパー	Commercial papers	85,000	—	57,000	△28,000	85,000	—
賞与引当金	Provision for bonuses	5,890	2,379	5,903	1,816	4,086	575
ポイント引当金	Provision for point card certificates	14,107	△6,577	945	※ 1 △6,183	7,129	△13,556
その他の引当金	Other provisions	145	△52	128	△72	200	3
その他	Other	166,322	△22,820	170,160	※ 2 △24,188	194,349	5,205
固定負債	Non-current liabilities	695,400	△64,794	746,519	29,233	717,286	△42,907
保険契約準備金	Reserve for insurance policy liabilities	66,380	△20,259	56,901	△7,465	64,367	△22,271
社債	Bonds payable	263,072	△19,649	234,598	△42,651	277,250	△5,471
長期借入金	Long-term borrowings	328,931	△8,094	415,867	79,934	335,933	△1,092
退職給付に係る負債	Retirement benefit liability	2,609	△2,098	2,480	208	2,271	△2,436
利息返還損失引当金	Provision for loss on interest repayment	3,024	△2,681	3,999	△2,476	6,476	769
その他の引当金	Other provisions	532	2	235	△224	460	△69
繰延税金負債	Deferred tax liabilities	1,578	59	1,334	60	1,273	△245
その他	Other	29,271	△12,072	31,101	1,849	29,252	△12,091
負債の部合計	Total liabilities	5,758,854	109,800	6,088,007	318,476	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 (△610) 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 (△610).

※ 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 (+610) 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 (+610).

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)

		2021/11		2022/11		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	416,026	13,258	435,447	11,675	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	250,661	13,276	269,885	11,360	258,525	21,140
自己株式	Treasury stock	△451	9	△406	35	△442	17
その他の包括利益累計額	Accumulated other comprehensive income	4,473	5,779	△3,688	△4,139	450	1,756
その他有価証券評価差額金	Valuation difference on available-for-sale securities	5,531	2,248	△23,866	△21,316	△2,549	△5,833
繰延ヘッジ損益	Deferred gains or losses on hedges	△2,659	1,242	△130	1,498	△1,628	2,273
為替換算調整勘定	Foreign currency translation adjustments	1,826	2,161	20,495	15,643	4,852	5,186
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△225	127	△187	35	△222	130
新株予約権	Subscription rights to shares	40	△2	31	△1	33	△10
非支配株主持分	Non-controlling interests	79,316	6,154	103,873	19,073	84,799	11,637
純資産の部合計	Total net assets	499,857	25,189	535,663	26,607	509,055	34,387
負債純資産合計	Total liabilities and net assets	6,258,711	134,989	6,623,670	345,084	6,278,586	154,864

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	4,581,950	4.6%	5,069,852	10.6%	6,221,172	5.3%
個別信用購入あっせん	Installment sales finance business	197,790	△12.5%	237,340	20.0%	266,665	△11.3%
カードキャッシング	Cash advances	303,958	4.3%	356,835	17.4%	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)

		2021/11		2022/11		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) ※	348,739	△3.5%	331,149 (357,978)	－ (2.6%)	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) ※	97,741	1.5%	84,579 (109,735)	－ (12.3%)	131,779	2.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	32,562	2.3%	35,696	9.6%	42,662	0.2%
融資収益	Financing revenue	96,981	△7.5%	103,207	6.4%	128,421	△6.2%
カードキャッシング	Cash advances	59,229	△8.2%	60,533	2.2%	78,247	△7.1%
その他融資	Other loans	37,751	△6.4%	42,673	13.0%	50,174	△4.8%
償却債権取立益	Recoveries of written off receivables	8,747	24.8%	11,862	35.6%	11,920	26.1%
金融収益	Financial revenue	25,426	5.8%	24,993	△1.7%	33,684	2.3%
保険収益	Insurance revenue	25,494	△32.1%	9,938	△61.0%	29,189	△43.5%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	44,894	△0.7%	45,485 (47,157)	－ (5.0%)	60,991	1.0%
その他	Other	16,890	14.7%	15,386	△8.9%	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)

		2021/11		2022/11		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) ※	304,509	△9.6%	289,572 (316,401)	— (3.9%)	411,804	△7.8%
金融費用	Financial expenses	15,985	△8.0%	17,023	6.5%	21,433	△6.9%
保険費用	Insurance expenses	25,004	△31.7%	9,677	△61.3%	28,192	△44.1%
役務取引等費用	Fees and commissions payments	8,602	6.7%	8,708	1.2%	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) ※	252,693	△7.1%	251,887 (278,716)	— (10.3%)	347,766	△3.0%
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	42,068	9.4%	20,036 (46,865)	— (11.4%)	56,618	6.2%
貸倒関連費用	Bad debt related expenses	36,863	△43.2%	46,573	26.3%	56,719	△27.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	35,533	△43.2%	44,505	25.2%	50,248	△29.6%
貸倒損失	Bad debt expenses	1,329	△29.3%	2,068	55.5%	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	57,393	2.6%	60,011	4.6%	76,471	2.0%
管理費	Administrative expenses	68,924	1.9%	76,534	11.0%	95,161	4.6%
設備費	Equipment expenses	38,457	4.8%	40,240	4.6%	51,636	4.2%
一般費	General expenses	8,985	5.9%	8,490	△5.5%	11,160	△3.5%
その他	Other	2,224	△12.5%	2,275	2.3%	2,949	△12.5%
営業利益	Operating profit	44,229	78.0%	41,577	△6.0%	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)

		2021/11		2022/11		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	1,127	108.3%	3,000	166.1%	1,240	65.1%
受取配当金	Dividend income	187	31.6%	93	△49.9%	202	△17.8%
投資事業組合運用益	Gain on investments in investment partnerships	324	33.5%	275	△15.2%	361	32.6%
為替差益	Foreign exchange gains	—	—	1,636	—	—	—
補助金収入	Subsidy income	493	—	117	△76.2%	493	—
受取補償金	Compensation income	—	—	734	—	—	—
その他	Other	121	△21.8%	142	17.3%	183	△21.3%
営業外費用	Non-operating expenses	72	△93.3%	18	△74.6%	149	△87.2%
持分法による投資損失	Share of loss of entities accounted for using equity method	37	—	5	△86.5%	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	18	△95.4%	—	—	46	△88.3%
債権売却損	Loss on transfer of receivables	10	—	—	—	10	—
雑損失	Miscellaneous loss	6	△77.5%	3	△54.1%	10	△88.5%
経常利益	Ordinary profit	45,283	86.4%	44,558	△1.6%	59,944	49.0%
特別利益	Extraordinary income	699	147.8%	8	△98.8%	705	91.2%
固定資産売却益	Gain on sales of non-current assets	16	108.4%	8	△48.9%	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	△97.3%	—	—	8	△97.6%
特別損失	Extraordinary loss	707	△13.0%	620	△12.3%	903	△30.6%
固定資産処分損	Loss on disposal of non-current assets	408	32.2%	320	△21.7%	574	△19.0%
減損損失	Impairment loss	183	92.8%	29	△84.0%	202	40.5%
子会社清算損	Loss on liquidation of subsidiaries	53	—	—	—	53	—
経営統合費用	Management integration expenses	—	—	26	—	—	—
システム移行関連費	System migration related expenses	—	—	222	—	—	—
新型コロナウイルス対応による損失	Infectious Disease Related Cost	37	△90.9%	19	△47.3%	48	△88.9%
その他	Other	24	—	1	△93.4%	25	94.0%
税金等調整前四半期純利益	Profit before income taxes	45,275	90.5%	43,946	△2.9%	59,745	52.0%
法人税等合計	Total income taxes	14,248	63.1%	11,610	△18.5%	18,698	41.7%
法人税、住民税及び事業税	Income taxes-current	8,579	△42.7%	9,442	10.1%	13,068	△38.7%
法人税等調整額	Income taxes-deferred	5,669	—	2,167	△61.8%	5,630	—
四半期純利益	Net profit	31,027	106.4%	32,336	4.2%	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	8,679	74.3%	9,948	14.6%	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	22,348	122.3%	22,388	0.2%	30,212	70.8%

連結決算報告 (Consolidated Financial Summary)

営業債権内訳 (Consolidated Operating Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	2,927,881	146,585	3,112,883	230,268	2,882,615	101,318
カードキャッシング	Cash advances	492,266	△7,522	522,415	38,816	483,599	△16,189
その他融資	Other loans	2,435,615	154,107	2,590,468	191,452	2,399,015	117,508
割賦売掛金計	Total accounts receivable-installment	1,664,291	143,142	1,826,882	260,597	1,566,284	45,135
包括信用購入あっせん	Credit card business	1,063,992	152,223	1,167,231	200,847	966,384	54,615
個別信用購入あっせん	Installment sales finance business	600,299	△9,081	659,650	59,750	599,900	△9,479
リース債権及びリース投資資産	Lease receivables and investment in leases	12,385	100	11,714	△870	12,585	300
営業債権合計	Total operating receivables	4,604,558	289,828	4,951,481	489,996	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)

		2021/11	2022/11	2022/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,810,636	2,002,285	1,942,284
カードキャッシング	Cash advances	15,250	6,800	13,100
その他融資	Other loans	1,795,386	1,995,485	1,929,184
割賦売掛金計	Total accounts receivable-installment	527,614	521,901	558,209
包括信用購入あっせん	Credit card business	194,673	196,400	221,000
個別信用購入あっせん	Installment sales finance business	332,941	325,501	337,209
債権流動化残高合計	Total securitized receivables	2,338,250	2,524,186	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)

		2021/11		2022/11		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	4,738,518	230,837	5,115,169	290,270	4,824,899	317,218
カードキャッシング	Cash advances	507,516	△14,272	529,215	32,516	496,699	△25,089
その他融資	Other loans	4,231,001	245,109	4,585,953	257,753	4,328,200	342,308
割賦売掛金計	Total accounts receivable-installment	2,191,905	115,466	2,348,783	224,288	2,124,494	48,054
包括信用購入あっせん	Credit card business	1,258,665	119,409	1,363,631	176,247	1,187,384	48,128
個別信用購入あっせん	Installment sales finance business	933,240	△3,943	985,151	48,041	937,110	△73
リース債権及びリース投資資産	Lease receivables and investment in leases	12,385	100	11,714	△870	12,585	300
営業債権合計	Total operating receivables	6,942,808	346,403	7,475,667	513,689	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)

		2021/11		2022/11		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	259,816	43,348	305,590	101,516	204,074	△12,394
長期借入金	Long-term borrowings	421,864	22,678	526,870	100,722	426,147	26,962
コマーシャル・ペーパー	Commercial papers	85,000	—	57,000	△28,000	85,000	—
社債	Bonds payable	321,371	15,637	313,498	△27,161	340,660	34,926
リース債務	Lease obligations	31,375	△5,486	30,340	△1,237	31,577	△5,283
有利子負債計	Total interest-bearing debt	1,119,427	76,178	1,233,300	145,840	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)

		2021/11		2022/11		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)	36,863 △42.8%		46,573 26.3%		52,364 △29.3%	
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	48,479 18.8%		41,458 △14.5%		61,146 11.2%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	121,716 △8.7%		129,664 4.1%		124,549 △6.6%	
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.6%		2.6%		2.8%	
流動化債権を含んだ場合	If including securitized debt	1.8%		1.7%		1.8%	
貸倒償却額／営業債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	1.4%		1.1%		1.4%	
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.9%		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	206,322 (233,151)	— (△5.2%)	122,373	—	128,965	—	125,196	20.9%	16,382	42.8%	64,191	18.2%	44,622	18.2%	△45,385	331,149 (357,978)	— (2.6%)
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	66,403 (91,559)	— (9.2%)	13,526	—	51,241	—	18,176	31.1%	6,851	37.0%	8,329	29.0%	2,995	24.1%	1,636	84,579 (109,735)	— (12.3%)
個別信用購入あっせん収益	Revenue from installment sales finance business	9,059	△3.9%	215	69.0%	8,848	△4.9%	26,982	13.9%	—	—	3,610	17.0%	23,372	13.4%	△349	35,696	9.6%
融資収益	Financing revenue	43,481	△6.2%	40,940	△6.1%	2,040	△12.3%	59,726	18.0%	7,447	36.7%	42,636	15.8%	9,641	15.1%	500	103,207	6.4%
償却債権取立益	Recoveries of written off receivables	416	5.0%	2	—	413	4.3%	11,445	37.1%	1,009	131.9%	6,072	32.2%	4,363	31.3%	—	11,862	35.6%
金融収益	Financial revenue	24,775	△2.1%	24,522	△3.0%	285	326.1%	239	△28.8%	19	△53.4%	48	188.9%	172	△38.1%	△54	24,993	△1.7%
保険収益	Insurance revenue	9,938	△61.0%	10,030	△60.7%	—	—	—	—	—	—	—	—	—	—	△92	9,938	△61.0%
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	36,855 (38,528)	— (1.0%)	22,920	—	58,484	—	8,626	29.7%	1,055	93.2%	3,494	3.9%	4,076	48.6%	△44,545	45,485 (47,157)	— (5.0%)
その他	Other	15,392	△8.9%	10,215	7.8%	7,652	△22.2%	—	—	—	—	—	—	—	—	△2,480	15,386	△8.9%
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	196,130 (222,958)	— (△2.1%)	122,359	—	118,636	—	93,284	21.9%	11,365	54.6%	49,157	13.6%	32,761	26.6%	△44,707	289,572 (316,401)	— (3.9%)
金融費用	Financial expenses	3,307	△8.7%	2,368	△12.5%	969	1.0%	13,127	9.0%	448	36.7%	5,220	14.0%	7,459	4.5%	557	17,023	6.5%
保険費用	Insurance expenses	9,677	△61.3%	9,677	△61.3%	—	—	—	—	—	—	—	—	—	—	—	9,677	△61.3%
役務取引等費用	Fees and commissions payments	8,524	1.2%	52,529	1.0%	399	1.6%	349	△1.1%	—	—	349	△1.1%	—	—	△44,571	8,708	1.2%
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	172,519 (199,348)	— (5.7%)	57,674	—	115,274	—	79,633	24.5%	10,897	55.7%	43,492	13.6%	25,243	35.2%	△695	251,887 (278,716)	— (10.3%)
その他	Other	2,100	0.8%	109	△18.9%	1,992	2.1%	172	26.2%	18	△17.4%	94	81.3%	58	△4.3%	1	2,275	2.3%
営業利益	Operating profit	10,192	△43.8%	14	△99.7%	10,328	△27.1%	31,911	18.0%	5,017	21.7%	15,033	36.2%	11,861	△0.2%	△677	41,577	△6.0%

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

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

※2 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	2,660,528	158,577	2,562,028	156,747	124,431	13,309	409,175	71,453	47,995	16,304	273,339	37,441	87,840	17,707	17,248	3,112,883	230,268
割賦売掛金	Accounts receivable-installment	1,438,917	191,921	919,770	150,855	526,286	40,407	384,580	68,920	44,347	13,732	93,383	14,909	246,848	40,278	△3,755	1,826,882	260,597
	包括信用購入あっせん	1,035,014	175,510	885,471	154,557	151,359	20,896	132,216	25,336	44,347	13,732	65,942	10,214	21,926	1,390	△1,816	1,167,231	200,847
	個別信用購入あっせん	403,902	16,411	34,298	△3,701	374,926	19,511	252,363	43,583	—	—	27,441	4,695	224,922	38,888	△1,938	659,650	59,750
銀行業における預金残高	Balance of deposits for banking business	4,332,723	153,230	4,335,368	154,697	—	—	—	—	—	—	—	—	—	—	△2,803	4,332,565	154,020
有利子負債残高	Balance of interest-bearing debt	489,273	49,904	35,404	△964	480,133	61,371	557,733	93,190	34,239	17,342	275,248	39,233	248,245	36,614	160,028	1,233,300	145,840

		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	3.2%	3.2%	2.3%	21.3%	24.9%	22.3%	16.3%	－	5.4%
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%	2.3%	2.6%	4.2%	－	0.4%
③ 貸出金利鞘 (①－②)	③ Interest rate spread ①－②	3.1%	3.1%	2.0%	18.0%	22.6%	19.7%	12.0%	－	5.0%

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

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

※2 貸出金は、営業貸付金及び銀行業における貸出金です。

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

※3 利回りは期首残高と期末残高の平均残高より算出しております。

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

※4 資金調達利回りは銀行業における預金残高を含み算出しております。

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

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

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	5,320,771	134,337	5,508,220	188,643	5,319,577	133,143
現金及び預金	Cash and deposits	569,244	△83,906	542,683	△145,275	687,958	34,807
コールローン	Call loans	2,275	△28,565	4,241	△4,622	8,864	△21,977
割賦売掛金	Accounts receivable-installment	1,361,381	147,132	1,441,179	191,574	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	12,385	100	11,714	△870	12,585	300
営業貸付金	Operating loans	463,767	4,450	455,774	20,799	434,975	△24,342
銀行業における貸出金	Loans and bills discounted for banking business	2,144,373	142,962	2,248,740	138,151	2,110,588	109,177
銀行業における有価証券	Securities for banking business	480,021	△39,002	556,636	20,414	536,221	17,197
保険業における有価証券	Securities for insurance business	50,066	△20,195	19,447	△29,949	49,397	△20,864
買入金銭債権	Monetary claims bought	28,256	△2,544	23,752	△3,275	27,028	△3,772
金銭の信託	Money held in trust	110,783	18,216	113,477	2,462	111,015	18,448
その他	Other	157,248	△7,079	147,735	△2,478	150,214	△14,113
貸倒引当金	Allowance for doubtful accounts	△59,031	2,769	△57,164	1,712	△58,877	2,924
固定資産	Non-current assets	254,958	△6,555	258,572	6,180	252,392	△9,122
有形固定資産	Property, plant and equipment	27,427	△2,251	23,890	△1,982	25,873	△3,805
無形固定資産	Intangible assets	118,873	4,000	118,488	△554	119,043	4,170
投資その他の資産	Investments and other assets	108,657	△8,304	116,193	8,717	107,475	△9,486
繰延資産	Deferred assets	690	△90	552	△164	716	△64
資産の部合計	Total assets	5,576,421	127,692	5,767,345	194,659	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)

		2021/11		2022/11		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	4,902,744	154,949	5,143,196	254,906	4,888,289	140,494
買掛金	Accounts payable-trade	272,798	7,485	275,801	53,648	222,153	△43,160
銀行業における預金	Deposits for banking business	4,105,367	86,701	4,332,565	154,020	4,178,544	159,878
賞与引当金	Provision for bonuses	4,310	1,887	4,137	1,446	2,690	267
ポイント引当金	Provision for point card certificates	14,107	△6,577	945	※1 △6,183	7,129	△13,556
その他	Other	506,159	65,453	529,746	※2 51,974	477,771	37,065
固定負債	Non-current liabilities	372,301	△34,600	347,537	△38,758	386,296	△20,605
保険契約準備金	Reserve for insurance policy liabilities	66,380	△20,259	56,901	△7,465	64,367	△22,271
退職給付に係る負債	Retirement benefit liability	534	△2,327	359	△141	501	△2,361
利息返還損失引当金	Provision for loss on interest repayment	3,024	△2,681	3,999	△2,476	6,476	769
その他の引当金	Other provisions	76	△2	67	△6	73	△5
その他	Other	302,284	△9,329	286,208	△28,668	314,876	3,262
負債の部合計	Total liabilities	5,275,045	120,348	5,490,733	216,147	5,274,585	119,889
純資産の部合計	Total net assets	301,375	7,343	276,612	△21,488	298,100	4,068
負債純資産合計	Total liabilities and net assets	5,576,421	127,692	5,767,345	194,659	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（△610）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 (△610).

※ 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（+610）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 (+610).

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)

		2021/11		2022/11		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	4,400,362	4.5%	4,807,289	9.2%	5,967,451	5.1%
個別信用購入あっせん	Installment sales finance business	141,471	△14.8%	147,638	4.4%	188,239	△13.8%
カードキャッシング	Cash advances	240,518	3.8%	254,905	6.0%	310,505	3.4%
電子マネー	Total e-money contracts	1,768,030	6.8%	1,810,886	2.4%	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)

		2021/11		2022/11		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) ※	245,890	△4.9%	206,322 (233,151)	— (△5.2%)	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) ※	83,873	1.0%	66,403 (91,559)	— (9.2%)	112,939	1.8%
加盟店収益 (加盟店収益) ※	Merchant fee revenue (Merchant fee revenue) ※	65,469	4.4%	45,398 (70,555)	— (7.8%)	88,898	4.8%
リボ・分割収益	Revolving credit and installment payment revenue	15,628	△11.9%	17,931	14.7%	20,326	△10.2%
その他収益	Other	2,775	7.4%	3,073	10.7%	3,714	7.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	9,425	△3.6%	9,059	△3.9%	12,438	△4.8%
融資収益	Financing revenue	46,346	△8.6%	43,481	△6.2%	60,731	△8.2%
カードキャッシング	Cash advances	45,421	△8.7%	42,723	△5.9%	59,584	△8.3%
その他融資	Other loans	925	△1.7%	757	△18.1%	1,147	△2.6%
償却債権取立益	Recoveries of written off receivables	396	△34.4%	416	5.0%	891	44.0%
金融収益	Financial revenue	25,306	6.0%	24,775	△2.1%	33,483	2.3%
保険収益	Insurance revenue	25,494	△32.1%	9,938	△61.0%	29,189	△43.5%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	38,151	△0.2%	36,855 (38,528)	— (1.0%)	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) ※	11,271	0.5%	9,894 (11,566)	— (2.6%)	15,062	△0.1%
その他	Other	16,895	14.7%	15,392	△8.9%	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)

		2021/11		2022/11		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) ※	227,742	△5.8%	196,130 (222,958)	— (△2.1%)	307,357	△6.7%
金融費用	Financial expenses	3,622	14.3%	3,307	△8.7%	4,954	9.8%
保険費用	Insurance expenses	25,004	△31.7%	9,677	△61.3%	28,192	△44.1%
役務取引等費用	Fees and commissions payments	8,421	6.9%	8,524	1.2%	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) ※	188,609	△1.7%	172,519 (199,348)	— (5.7%)	260,234	△0.0%
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	37,509	7.1%	14,946 (41,774)	— (11.4%)	50,733	4.2%
貸倒関連費用	Bad debt related expenses	13,617	△41.3%	13,083	△3.9%	23,278	△28.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	13,178	△40.8%	12,361	△6.2%	17,967	△34.2%
貸倒損失	Bad debt expenses	439	△3.7%	722	64.3%	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	39,498	1.0%	40,427	2.4%	52,865	1.8%
管理費	Administrative expenses	57,426	1.3%	62,684	9.2%	79,333	3.8%
設備費	Equipment expenses	29,785	5.4%	30,784	3.4%	39,996	4.9%
一般費	General expenses	10,771	13.4%	10,592	△1.7%	14,026	9.9%
その他	Other	2,084	△13.0%	2,100	0.8%	2,765	△12.7%
営業利益	Operating profit	18,148	8.9%	10,192	△43.8%	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)

		2021/11		2022/11		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	2,564,061	147,961	2,660,528	158,577	2,501,950	85,850
カードキャッシング	Cash advances	397,164	△9,639	393,750	9,456	384,293	△22,509
その他融資	Other loans	2,166,896	157,600	2,266,777	149,121	2,117,656	108,360
割賦売掛金計	Total accounts receivable-installment	1,358,583	147,695	1,438,917	191,921	1,246,995	36,108
包括信用購入あっせん	Credit card business	964,191	150,204	1,035,014	175,510	859,504	45,517
内、リボ・分割払い残高	Revolving credit and installment payment balance	180,262	29,575	190,670	36,940	153,730	2,687
個別信用購入あっせん	Installment sales finance business	394,392	△2,508	403,902	16,411	387,491	△9,409
リース債権及びリース投資資産	Lease receivables and investment in leases	12,385	100	11,714	△870	12,585	300
営業債権合計	Total operating receivables	3,935,029	295,757	4,111,160	349,629	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)

		2021/11	2022/11	2022/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,810,636	2,002,285	1,942,284
カードキャッシング	Cash advances	15,250	6,800	13,100
その他融資	Other loans	1,795,386	1,995,485	1,929,184
割賦売掛金計	Total accounts receivable-installment	527,614	521,901	558,209
包括信用購入あっせん	Credit card business	194,673	196,400	221,000
内、リボ・分割払い残高	Revolving credit and installment payment balance	64,673	66,400	91,000
個別信用購入あっせん	Installment sales finance business	332,941	325,501	337,209
債権流動化残高合計	Total securitized receivables	2,338,250	2,524,186	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)

		2021/11		2022/11		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	4,374,697	232,212	4,662,814	218,579	4,444,234	301,750
カードキャッシング	Cash advances	412,414	△16,389	400,550	3,156	397,393	△31,409
その他融資	Other loans	3,962,282	248,601	4,262,263	215,422	4,046,841	333,160
内、住宅ローン ※ 3	Housing Loans ※ 3	3,038,610	286,625	3,246,190	173,013	3,073,176	321,191
割賦売掛金計	Total accounts receivable-installment	1,886,197	120,020	1,960,818	155,613	1,805,205	39,027
包括信用購入あっせん	Credit card business	1,158,864	117,390	1,231,414	150,910	1,080,504	39,030
内、リボ・分割払い残高	Revolving credit and installment payment balance	244,935	△3,238	257,070	12,340	244,730	△3,799
個別信用購入あっせん	Installment sales finance business	727,333	2,629	729,403	4,702	724,700	△2
リース債権及びリース投資資産	Lease receivables and investment in leases	12,385	100	11,714	△870	12,585	300
営業債権合計	Total operating receivables	6,273,280	352,333	6,635,347	373,322	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)

		2021/11		2022/11		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	219,600	49,500	246,100	82,200	163,900	△6,200
長期借入金	Long-term borrowings	56,300	8,520	82,500	31,600	50,900	3,120
コマーシャル・ペーパー	Commercial Papers	85,000	—	57,000	△28,000	85,000	—
社債	Bonds payable	280,000	20,000	270,000	△30,000	300,000	40,000
リース債務	Lease obligations	26,462	△5,174	24,233	△2,605	26,839	△4,797
有利子負債計 ※	Total interest-bearing debt ※	667,362	72,845	679,833	53,194	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)

		2021/11	2022/11	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)	10,820 △37.1%	11,027 1.9%	14,098 △35.3%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	14,038 31.3%	11,158 △20.5%	18,122 18.4%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	39,951 △7.5%	39,015 △0.3%	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	2.9%	2.7%	3.1%
流動化債権を含んだ場合	If including securitized debt	2.5%	2.4%	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	1.4%	1.0%	1.5%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.2%	0.9%	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)

		2021/11		2022/11		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	72,410	22.7%	105,365	45.5%	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	13,500	23.7%	24,481	81.3%	18,950	28.0%
その他融資	Other loans	9,765	67.2%	17,163	75.7%	14,134	76.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	80,841	△2.0%	123,040	52.2%	114,492	1.5%
個別信用購入あっせん	Installment sales finance business	10,953	△40.1%	13,468	23.0%	14,264	△38.9%
カードキャッシング	Cash advances	48,045	2.4%	74,694	55.5%	68,389	12.8%
その他融資	Other loans	54,196	8.4%	70,503	30.1%	73,529	10.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	28,336	1.0%	34,156	20.5%	39,288	4.2%
個別信用購入あっせん	Installment sales finance business	45,365	8.7%	76,233	68.0%	64,161	8.9%
カードキャッシング	Cash advances	1,894	△5.6%	2,753	45.4%	2,656	△1.6%
その他融資	Other loans	16,476	84.5%	34,322	108.3%	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)

		2021/11		2022/11		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 ※	30,033	2,298	47,995	16,304	31,691	3,955
カードキャッシング	Cash advances	17,896	861	27,528	9,238	18,290	1,255
その他融資	Other loans	12,136	1,436	20,466	7,066	13,400	2,700
割賦売掛金計	Total accounts receivable-installment	31,054	3,799	44,347	13,732	30,615	3,360
包括信用購入あっせん	Credit card business	31,054	3,799	44,347	13,732	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	61,087	6,097	92,343	30,036	62,306	7,315

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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 ※	222,694	△4,534	273,339	37,441	235,897	8,668
カードキャッシング	Cash advances	73,639	70	100,004	19,862	80,141	6,572
その他融資	Other loans	149,054	△4,604	173,334	17,579	155,755	2,096
割賦売掛金計	Total accounts receivable-installment	74,311	△910	93,383	14,909	78,474	3,252
包括信用購入あっせん	Credit card business	51,606	1,184	65,942	10,214	55,728	5,306
個別信用購入あっせん	Installment sales finance business	22,704	△2,095	27,441	4,695	22,746	△2,054
営業債権合計	Total operating receivables	297,005	△5,445	366,723	52,351	314,371	11,920

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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 ※	67,581	△1,053	87,840	17,707	70,133	1,498
カードキャッシング	Cash advances	3,565	1,185	1,131	259	872	△1,507
その他融資	Other loans	64,016	△2,239	86,708	17,447	69,260	3,005
割賦売掛金計	Total accounts receivable-installment	196,558	△6,673	246,848	40,278	206,569	3,337
包括信用購入あっせん	Credit card business	17,139	△2,965	21,926	1,390	20,536	431
個別信用購入あっせん	Installment sales finance business	179,418	△3,707	224,922	38,888	186,033	2,906
営業債権合計	Total operating receivables	264,139	△7,726	334,688	57,985	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)

		2021/11		2022/11		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	11,469	△4.6%	16,382	42.8%	15,743	1.1%
包括信用購入あっせん収益	Revenue from credit card business	4,999	1.2%	6,851	37.0%	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	5,448	△10.5%	7,447	36.7%	7,398	△5.9%
カードキャッシング	Cash advances	3,552	△9.9%	4,548	28.0%	4,774	△6.7%
その他融資	Other loans	1,895	△11.6%	2,899	53.0%	2,623	△4.4%
償却債権取立益	Recoveries of written off receivables	435	11.1%	1,009	131.9%	579	9.5%
金融収益	Financial revenue	41	△48.2%	19	△53.4%	50	△47.1%
役務取引等収益	Fees and commissions	545	3.1%	1,055	93.2%	773	15.3%
営業費用	Operating expenses	7,349	△12.7%	11,365	54.6%	10,212	△7.3%
金融費用	Financial expenses	328	△24.3%	448	36.7%	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	6,998	△12.1%	10,897	55.7%	9,753	△6.6%
販売促進費	Promotion expenses	925	46.6%	1,556	68.2%	1,283	30.3%
貸倒関連費用	Bad debt related expenses	880	△63.5%	2,390	171.5%	1,293	△56.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	△0	—	1,201	—	143	△87.7%
貸倒損失	Bad debt expenses	880	△38.2%	1,188	35.0%	1,149	△35.5%
人件費	Personnel expenses	1,972	6.7%	2,509	27.2%	2,677	8.0%
管理費	Administrative expenses	1,414	8.6%	2,312	63.4%	2,038	20.5%
設備費	Equipment expenses	1,542	△0.0%	1,830	18.6%	2,098	2.9%
一般費	General expenses	262	19.4%	299	14.1%	362	20.0%
その他	Other	22	△9.9%	18	△17.4%	29	△11.0%
営業利益	Operating profit	4,120	14.1%	5,017	21.7%	5,530	21.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	54,321	△3.6%	64,191	18.2%	72,416	△2.0%
包括信用購入あっせん収益	Revenue from credit card business	6,455	9.3%	8,329	29.0%	8,583	6.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	3,085	△10.1%	3,610	17.0%	4,086	△10.3%
融資収益	Financing revenue	36,810	△7.1%	42,636	15.8%	49,297	△4.5%
カードキャッシング	Cash advances	10,078	△5.1%	13,011	29.1%	13,645	△1.5%
その他融資	Other loans	26,731	△7.9%	29,624	10.8%	35,651	△5.5%
償却債権取立益	Recoveries of written off receivables	4,591	19.3%	6,072	32.2%	5,996	19.2%
金融収益	Financial revenue	16	△62.6%	48	188.9%	29	△46.8%
役務取引等収益	Fees and commissions	3,361	△4.0%	3,494	3.9%	4,423	△3.1%
営業費用	Operating expenses	43,287	△13.8%	49,157	13.6%	57,118	△9.6%
金融費用	Financial expenses	4,578	△18.6%	5,220	14.0%	6,030	△16.9%
役務取引等費用	Fees and commissions payments	353	0.1%	349	△1.1%	481	△9.3%
販売費及び一般管理費	Selling, general and administrative expenses	38,302	△13.3%	43,492	13.6%	50,535	△8.6%
販売促進費	Promotion expenses	2,466	△23.3%	3,442	39.6%	3,487	△17.6%
貸倒関連費用	Bad debt related expenses	17,573	△22.8%	20,142	14.6%	23,195	△11.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	17,573	△22.8%	20,120	14.5%	23,194	△11.7%
貸倒損失	Bad debt expenses	0	△50.3%	21	—	0	△48.0%
人件費	Personnel expenses	7,924	4.1%	8,335	5.2%	9,992	△5.0%
管理費	Administrative expenses	6,252	△2.4%	7,195	15.1%	8,495	△0.3%
設備費	Equipment expenses	3,544	2.2%	3,722	5.0%	4,650	△0.7%
一般費	General expenses	540	△22.2%	654	21.0%	715	△33.7%
その他	Other	52	△5.0%	94	81.3%	70	△19.3%
営業利益	Operating profit	11,033	79.0%	15,033	36.2%	15,298	42.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	37,747	7.3%	44,622	18.2%	49,980	4.8%
包括信用購入あっせん収益	Revenue from credit card business	2,413	△0.5%	2,995	24.1%	3,315	1.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	20,612	7.5%	23,372	13.4%	26,886	4.7%
融資収益	Financing revenue	8,376	△0.7%	9,641	15.1%	10,993	△2.8%
カードキャッシング	Cash advances	176	△13.5%	250	42.1%	242	△9.1%
その他融資	Other loans	8,199	△0.4%	9,391	14.5%	10,750	△2.6%
償却債権取立益	Recoveries of written off receivables	3,323	53.5%	4,363	31.3%	4,453	36.1%
金融収益	Financial revenue	279	157.7%	172	△38.1%	368	153.2%
役務取引等収益	Fees and commissions	2,742	△4.7%	4,076	48.6%	3,962	△0.6%
営業費用	Operating expenses	25,867	△28.4%	32,761	26.6%	37,002	△14.9%
金融費用	Financial expenses	7,135	△4.9%	7,459	4.5%	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	18,670	△34.7%	25,243	35.2%	27,402	△18.2%
販売促進費	Promotion expenses	1,000	△0.6%	696	△30.4%	1,230	△3.1%
貸倒関連費用	Bad debt related expenses	4,882	△70.6%	10,963	124.5%	9,032	△46.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	4,882	△70.6%	10,827	121.8%	9,032	△46.2%
貸倒損失	Bad debt expenses	—	—	135	—	—	—
人件費	Personnel expenses	5,514	12.9%	6,017	9.1%	7,557	11.0%
管理費	Administrative expenses	3,524	16.6%	3,891	10.4%	4,909	17.5%
設備費	Equipment expenses	3,032	12.7%	3,282	8.2%	4,138	10.7%
一般費	General expenses	716	83.6%	393	△45.0%	534	△26.8%
その他	Other	61	3.0%	58	△4.3%	80	4.7%
営業利益	Operating profit	11,879	—	11,861	△0.2%	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)

		2021/11		2022/11		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	—	—	7,779	7,779	—	—
長期借入金	Long-term borrowings	14,411	△1,794	25,620	9,575	16,045	△160
社債	Bonds payable	—	—	—	—	—	—
リース債務	Lease obligations	964	△202	840	△12	852	△314
有利子負債計	Total interest-bearing debt	15,375	△1,996	34,239	17,342	16,897	△474

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	35,674	△5,543	40,209	4,915	35,293	△5,924
長期借入金	Long-term borrowings	168,089	12,496	206,666	32,099	174,566	18,973
社債	Bonds payable	23,096	△4,816	24,802	846	23,956	△3,956
リース債務	Lease obligations	2,227	△183	3,570	1,371	2,198	△211
有利子負債計	Total interest-bearing debt	229,087	1,953	275,248	39,233	236,015	8,881

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/11		2022/11		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	4,542	△607	11,502	6,621	4,880	△269
長期借入金	Long-term borrowings	184,087	1,024	213,333	27,657	185,675	2,612
社債	Bonds payable	20,960	520	21,776	2,319	19,457	△983
リース債務	Lease obligations	1,642	137	1,633	15	1,617	112
有利子負債計	Total interest-bearing debt	211,232	1,074	248,245	36,614	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)

		2021/11		2022/11		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	4,702	89	4,811	79	4,732	119
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,993	48	3,052	43	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)

		2021/11		2022/11		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	1,816	△3	1,863	41	1,822	3
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	64.9%	—	65.3%	—	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 ÷ (2021/12～2022/11) 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 (2021/12～2022/11) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2021/11		2022/11		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	4,108,009	87,220	4,335,579	154,794	4,180,785	159,996
普通預金	Ordinary deposits	3,436,897	171,722	3,702,400	178,658	3,523,741	258,567
定期預金	Time deposits	611,061	△50,483	570,462	△28,127	598,589	△62,954
その他預金	Other deposits	60,050	△34,019	62,717	4,263	58,454	△35,616
貸出金残高	Balance of loans and bills discounted	2,468,110	145,002	2,562,496	157,515	2,404,981	81,873

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	778	28	817	31	786	36
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（単位：店舗、台）

銀行店舗数	Number of branches	143	1	145	2	143	1
ATM台数	Number of ATMs	6,404	67	6,492	73	6,419	82