

2023年 2 月期
決算補足資料

For the Year Ended February 28, 2023

FACT BOOK 2023

目次 (CONTENTS)

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)	1
業績ハイライト (Financial Highlights)	1
主要な経営指標 (Key Indicators)	1
連結対象会社 (Consolidated Subsidiaries and Affiliates)	2
貸借対照表 (Balance Sheet)	3
取扱高 (Transaction Volume)	5
損益計算書 (Statement of Income)	6
営業債権内訳 (Consolidated Operating Receivables)	9
(債権流動化実施額) (Securitized Receivables)	9
(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)	10
有利子負債内訳 (Interest-Bearing Debt)	11
貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)	11

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

12

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

貸借対照表 (Balance Sheet)	14
取扱高 (Transaction Volume)	16
損益計算書 (Statement of Income)	17
営業債権内訳 (Operating Receivables)	19
(債権流動化実施額等) (Securitized Receivables)	19
(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)	20
有利子負債内訳 (Interest-Bearing Debt)	21
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)	21

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)	22
セグメント別営業債権残高 (Operating Receivables by Segment)	23
セグメント別損益計算書 (Statement of Income by Segment)	25
セグメント別有利子負債 (Interest-Bearing Debt by Segment)	28

目次 (CONTENTS)

主要指標 (Key Operating Data)

カード会員数の推移 (Number of Cardholders)	30
国内稼働会員数の推移 (Number of Active Cardholders in Domestic)	30
会員属性 (Attribution)	31
イオン銀行 (単体) の業容 (Results of AEON Bank)	32

(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)

		2022/ 2		2023/ 2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	470,657	△3.4%	451,767 (489,168)	— (3.9%)
営業利益	Operating profit	58,852	44.8%	58,859	0.0%
経常利益	Ordinary profit	59,944	49.0%	61,547	2.7%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	30,212	70.8%	30,677	1.5%

※ 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)

		2022/ 2	2023/ 2
自己資本比率	Equity ratio	6.8%	6.5%
1株当たり当期純利益	Earnings per share(EPS)	139.98	142.13
1株当たり純資産 (1株当たり株主資本)	Book value per share(BPS)	1,965.47	2,014.29

※ 「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 SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	54.0%	AEON CREDIT SERVICE (PHILIPPINES) INC.	99.1%
AEON INSURANCE BROKERS (HK) LTD.	100.0%	PT.AEON CREDIT SERVICE INDONESIA	95.5%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON MICRO FINANCE (SHENZHEN) 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%	AEON INSURANCE BROKERS (M) SDN. BHD.	100.0%
AEON CREDIT CARD (TAIWAN) CO., LTD.	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)

		2022/2		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,979,170	164,360	6,338,823	359,653
現金及び預金	Cash and deposits	738,782	33,043	842,615	103,832
コールローン	Call loans	8,864	△21,977	10,373	1,509
割賦売掛金	Accounts receivable-installment	1,566,284	45,135	1,769,588	203,304
リース債権及びリース投資資産	Lease receivables and investment in leases	12,585	300	11,951	△633
営業貸付金	Operating loans	772,604	△10,312	845,262	72,658
銀行業における貸出金	Loans and bills discounted for banking business	2,110,010	111,630	2,160,775	50,764
銀行業における有価証券	Securities for banking business	536,221	17,197	460,545	△75,676
保険業における有価証券	Securities for insurance business	49,397	△20,864	18,134	△31,262
買入金銭債権	Monetary claims bought	27,028	△3,772	22,534	△4,493
金銭の信託	Money held in trust	111,015	18,448	123,894	12,879
その他	Other	170,924	△13,251	200,590	29,665
貸倒引当金	Allowance for doubtful accounts	△124,549	8,782	△127,445	△2,895
固定資産	Non-current assets	298,699	△9,431	319,974	21,274
有形固定資産	Property, plant and equipment	34,320	△4,831	31,925	△2,395
無形固定資産	Intangible assets	127,001	5,228	131,040	4,038
のれん	Goodwill	14,924	△1,859	13,191	△1,733
ソフトウェア	Software	107,732	7,482	113,906	6,173
その他	Other	4,344	△394	3,942	△401
投資その他の資産	Investments and other assets	137,377	△9,828	157,008	19,631
繰延資産	Deferred assets	716	△64	670	△45
資産の部合計	Total assets	6,278,586	154,864	6,659,468	380,882

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)

		2022/2		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,052,244	163,385	5,344,510	292,265
買掛金	Accounts payable-trade	225,236	△44,779	255,662	30,426
銀行業における預金	Deposits for banking business	4,178,544	159,878	4,397,953	219,409
短期借入金	Short-term borrowings	204,074	△12,394	221,934	17,860
1年内返済予定の長期借入金	Current portion of long-term borrowings	90,214	28,055	117,858	27,643
1年内償還予定の社債	Current portion of bonds payable	63,410	40,397	85,237	21,827
コマーシャル・ペーパー	Commercial papers	85,000	—	75,000	△10,000
賞与引当金	Provision for bonuses	4,086	575	4,365	278
ポイント引当金	Provision for point card certificates	7,129	△13,556	798	※ 1 △6,330
その他の引当金	Other provisions	200	3	190	△10
その他	Other	194,349	5,205	185,509	※ 2 △8,839
固定負債	Non-current liabilities	717,286	△42,907	773,824	56,538
保険契約準備金	Reserve for insurance policy liabilities	64,367	△22,271	54,338	△10,029
社債	Bonds payable	277,250	△5,471	264,826	△12,424
長期借入金	Long-term borrowings	335,933	△1,092	417,238	81,305
退職給付に係る負債	Retirement benefit liability	2,271	△2,436	2,151	△119
利息返還損失引当金	Provision for loss on interest repayment	6,476	769	4,822	△1,653
その他の引当金	Other provisions	460	△69	232	△228
繰延税金負債	Deferred tax liabilities	1,273	△245	1,286	12
その他	Other	29,252	△12,091	28,928	△324
負債の部合計	Total liabilities	5,769,530	120,477	6,118,335	348,804

※ 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 (△262) 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 (△262).

※ 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 (+262) 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 (+262).

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)

		2022/2		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
株主資本	Total shareholders' equity	423,771	21,003	443,750	19,979
資本金	Capital stock	45,698	—	45,698	—
資本剰余金	Capital surplus	119,990	△155	120,270	280
利益剰余金	Retained earnings	258,525	21,140	278,172	19,646
自己株式	Treasury stock	△442	17	△390	52
その他の包括利益累計額	Accumulated other comprehensive income	450	1,756	△8,950	△9,400
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△2,549	△5,833	△27,661	△25,111
繰延ヘッジ損益	Deferred gains or losses on hedges	△1,628	2,273	120	1,749
為替換算調整勘定	Foreign currency translation adjustments	4,852	5,186	18,738	13,886
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△222	130	△147	75
新株予約権	Subscription rights to shares	33	△10	13	△19
非支配株主持分	Non-controlling interests	84,799	11,637	106,319	21,519
純資産の部合計	Total net assets	509,055	34,387	541,133	32,078
負債純資産合計	Total liabilities and net assets	6,278,586	154,864	6,659,468	380,882

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2022/2		2023/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	6,221,172	5.3%	6,895,532	10.8%
個別信用購入あっせん	Installment sales finance business	266,665	△11.3%	315,941	18.5%
カードキャッシング	Cash advances	400,502	5.8%	472,282	17.9%

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)

		2022/2		2023/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	470,657	△3.4%	451,767 (489,168)	－ (3.9%)
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) ※	131,779	2.4%	112,416 (147,576)	－ (12.0%)
個別信用購入あっせん収益	Revenue from installment sales finance business	42,662	0.2%	48,450	13.6%
融資収益	Financing revenue	128,421	△6.2%	137,960	7.4%
カードキャッシング	Cash advances	78,247	△7.1%	80,843	3.3%
その他融資	Other loans	50,174	△4.8%	57,116	13.8%
償却債権取立益	Recoveries of written off receivables	11,920	26.1%	16,116	35.2%
金融収益	Financial revenue	33,684	2.3%	34,403	2.1%
保険収益	Insurance revenue	29,189	△43.5%	13,205	△54.8%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	60,991	1.0%	62,178 (64,420)	－ (5.6%)
その他	Other	32,007	29.7%	27,036	△15.5%

※ 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)

		2022/2		2023/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	411,804	△7.8%	392,907 (430,308)	— (4.5%)
金融費用	Financial expenses	21,433	△6.9%	23,562	9.9%
保険費用	Insurance expenses	28,192	△44.1%	12,928	△54.1%
役務取引等費用	Fees and commissions payments	11,462	2.7%	11,345	△1.0%
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) ※	347,766	△3.0%	342,034 (379,436)	— (9.1%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	56,618	6.2%	28,233 (65,635)	— (15.9%)
貸倒関連費用	Bad debt related expenses	56,719	△27.6%	65,567	15.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	50,248	△29.6%	60,772	20.9%
貸倒損失	Bad debt expenses	2,115	△19.2%	3,177	50.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	4,355	0.4%	1,618	△62.8%
人件費	Personnel expenses	76,471	2.0%	80,031	4.7%
管理費	Administrative expenses	95,161	4.6%	103,581	8.8%
設備費	Equipment expenses	51,636	4.2%	53,823	4.2%
一般費	General expenses	11,160	△3.5%	10,798	△3.2%
その他	Other	2,949	△12.5%	3,035	2.9%
営業利益	Operating profit	58,852	44.8%	58,859	0.0%

※ 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)

		2022/2		2023/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業外収益	Non-operating income	1,240	65.1%	2,700	117.7%
受取配当金	Dividend income	202	△17.8%	108	△46.5%
投資事業組合運用益	Gain on investments in investment partnerships	361	32.6%	309	△14.2%
為替差益	Foreign exchange gains	—	—	1,245	—
補助金収入	Subsidy income	493	—	117	△76.2%
受取補償金	Compensation income	—	—	734	—
その他	Other	183	△21.3%	185	1.0%
営業外費用	Non-operating expenses	149	△87.2%	13	△91.2%
持分法による投資損失	Share of loss of entities accounted for using equity method	26	—	—	—
投資有価証券評価損	Loss on valuation of investment securities	54	△91.9%	9	△81.9%
為替差損	Foreign exchange losses	46	△88.3%	—	—
債権売却損	Loss on transfer of receivables	10	—	—	—
雑損失	Miscellaneous loss	10	△88.5%	3	△69.6%
経常利益	Ordinary profit	59,944	49.0%	61,547	2.7%
特別利益	Extraordinary income	705	91.2%	14	△98.0%
固定資産売却益	Gain on sales of non-current assets	21	156.6%	10	△49.9%
投資有価証券売却益	Gain on sales of investment securities	436	—	—	—
退職給付制度終了益	Gain on termination of retirement benefit plan	239	—	—	—
雇用調整助成金	Subsidies for employment adjustment	8	△97.6%	—	—
新株予約権戻入益	Gain on reversal of share acquisition rights	—	—	3	—
特別損失	Extraordinary loss	903	△30.6%	1,760	94.8%
固定資産処分損	Loss on disposal of non-current assets	574	△19.0%	478	△16.6%
減損損失	Impairment loss	202	40.5%	777	283.7%
子会社清算損	Loss on liquidation of subsidiaries	53	—	149	180.6%
経営統合費用	Management integration expenses	—	—	84	—
システム移行関連費	System migration related expenses	—	—	245	—
新型コロナウイルス対応による損失	Infectious Disease Related Cost	48	△88.9%	24	△49.8%
その他	Other	25	94.0%	1	△93.4%
税金等調整前当期純利益	Profit before income taxes	59,745	52.0%	59,801	0.1%
法人税等合計	Total income taxes	18,698	41.7%	16,177	△13.5%
法人税、住民税及び事業税	Income taxes-current	13,068	△38.7%	12,931	△1.0%
法人税等調整額	Income taxes-deferred	5,630	—	3,246	△42.3%
当期純利益	Net profit	41,047	57.2%	43,623	6.3%
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests	10,834	28.8%	12,945	19.5%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	30,212	70.8%	30,677	1.5%

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)

		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,882,615	101,318	3,006,038	123,423
カードキャッシング	Cash advances	483,599	△16,189	521,869	38,270
その他融資	Other loans	2,399,015	117,508	2,484,168	85,152
割賦売掛金計	Total accounts receivable-installment	1,566,284	45,135	1,769,588	203,304
包括信用購入あっせん	Credit card business	966,384	54,615	1,126,219	159,835
個別信用購入あっせん	Installment sales finance business	599,900	△9,479	643,369	43,468
リース債権及びリース投資資産	Lease receivables and investment in leases	12,585	300	11,951	△633
営業債権合計	Total operating receivables	4,461,484	146,754	4,787,579	326,094

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

(単位：百万円) (Unit : Millions of Yen)

		2022/2	2023/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,942,284	2,153,440
カードキャッシング	Cash advances	13,100	5,000
その他融資	Other loans	1,929,184	2,148,440
割賦売掛金計	Total accounts receivable-installment	558,209	543,770
包括信用購入あっせん	Credit card business	221,000	207,100
個別信用購入あっせん	Installment sales finance business	337,209	336,670
債権流動化残高合計	Total securitized receivables	2,500,493	2,697,210

(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)

		2022/2		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,824,899	317,218	5,159,479	334,579
カードキャッシング	Cash advances	496,699	△25,089	526,869	30,170
その他融資	Other loans	4,328,200	342,308	4,632,609	304,408
割賦売掛金計	Total accounts receivable-installment	2,124,494	48,054	2,313,359	188,864
包括信用購入あっせん	Credit card business	1,187,384	48,128	1,333,319	145,935
個別信用購入あっせん	Installment sales finance business	937,110	△73	980,039	42,929
リース債権及びリース投資資産	Lease receivables and investment in leases	12,585	300	11,951	△633
営業債権合計	Total operating receivables	6,961,978	365,573	7,484,789	522,811

※ 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)

		2022/2		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	204,074	△12,394	221,934	17,860
長期借入金	Long-term borrowings	426,147	26,962	535,097	108,949
コマーシャル・ペーパー	Commercial papers	85,000	—	75,000	△10,000
社債	Bonds payable	340,660	34,926	350,063	9,403
リース債務	Lease obligations	31,577	△5,283	28,539	△3,038
有利子負債計	Total interest-bearing debt	1,087,460	44,210	1,210,634	123,173

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)

		2022/2	2023/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	133,331	124,549
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	52,364 △29.3%	63,949 22.1%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	61,146 11.2%	61,053 △0.2%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	124,549 △6.6%	127,445 2.3%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.8%	2.7%
流動化債権を含んだ場合	If including securitized debt	1.8%	1.7%
貸倒償却額／営業債権残高比	Bad debts written off/Total operating receivables	1.4%	1.3%
流動化債権を含んだ場合	If including securitized debt	0.9%	0.8%

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

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

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

(単位：百万円) (Unit：Millions of Yen)

		国内 Domestic						国際 Global								調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation	
		(参考※1) (Reference ※1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※1)		中華圏 China Area		メコン圏 Mekong Area		マレー圏 Malay Area		実績 Results	実績 Results	前期比 YOY
		国内計 Domestic Total	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY	国際計 Global Total	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY			
営業収益 (営業収益) ※2	Operating revenue (Operating revenue) ※2	282,761 (320,162)	— (△4.0%)	167,877	—	176,358	—	169,384	22.6%	22,462	42.7%	86,020	18.8%	60,901	21.9%	△61,854	451,767 (489,168)	— (3.9%)
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	87,276 (122,436)	— (8.4%)	17,468	—	68,931	—	25,139	33.4%	9,546	37.5%	11,490	33.9%	4,102	23.7%	876	112,416 (147,576)	— (12.0%)
個別信用購入あっせん収益	Revenue from installment sales finance business	11,899	△4.3%	270	75.2%	11,633	△5.4%	37,003	19.5%	—	—	4,944	21.0%	32,058	19.2%	△456	48,450	13.6%
融資収益	Financing revenue	57,672	△5.0%	54,454	△4.8%	2,629	△11.5%	80,287	18.6%	10,248	38.5%	56,959	15.5%	13,080	19.0%	588	137,960	7.4%
償却債権取立益	Recoveries of written off receivables	975	9.4%	2	△45.6%	973	9.7%	15,140	37.3%	1,112	92.1%	8,067	34.5%	5,961	33.9%	—	16,116	35.2%
金融収益	Financial revenue	33,999	1.5%	33,764	0.9%	305	242.6%	371	△17.2%	23	△53.0%	88	203.7%	258	△29.7%	△37	34,403	2.1%
保険収益	Insurance revenue	13,205	△54.8%	13,350	△54.3%	—	—	—	—	—	—	—	—	—	—	△145	13,205	△54.8%
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	50,688 (52,929)	— (2.3%)	31,384	—	79,238	—	11,442	24.9%	1,532	98.1%	4,470	1.1%	5,440	37.3%	△59,887	62,178 (64,420)	— (5.6%)
その他	Other	27,043	△15.5%	17,181	0.8%	12,645	△31.9%	—	—	—	—	—	—	—	—	△2,790	27,036	△15.5%
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	265,598 (302,999)	— (△1.4%)	164,005	—	162,070	—	126,954	21.7%	14,745	44.4%	67,023	17.3%	45,185	22.1%	△60,123	392,907 (430,308)	— (4.5%)
金融費用	Financial expenses	4,604	△7.1%	3,296	△11.3%	1,354	4.5%	18,232	14.1%	727	69.3%	7,314	21.3%	10,191	7.1%	677	23,562	9.9%
保険費用	Insurance expenses	12,928	△54.1%	12,928	△54.1%	—	—	—	—	—	—	—	—	—	—	—	12,928	△54.1%
役務取引等費用	Fees and commissions payments	11,119	△0.8%	70,376	1.7%	536	1.9%	447	△7.1%	—	—	447	△7.1%	—	—	△60,014	11,345	△1.0%
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	234,149 (271,550)	— (4.3%)	77,259	—	157,525	—	108,038	23.2%	13,993	43.5%	59,127	17.0%	34,917	27.4%	△788	342,034 (379,436)	— (9.1%)
その他	Other	2,796	1.1%	143	△16.6%	2,653	2.3%	236	30.9%	24	△16.6%	134	91.4%	77	△4.5%	2	3,035	2.9%
営業利益	Operating profit	17,163	△34.2%	3,872	△52.1%	14,287	△19.9%	42,430	25.5%	7,716	39.5%	18,997	24.2%	15,716	21.1%	△1,731	58,859	0.0%

※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	2,551,703	49,753	2,451,372	46,091	106,665	△4,456	411,894	74,172	52,518	20,827	268,791	32,893	90,584	20,450	36,107	3,006,038	123,423
割賦売掛金	Accounts receivable-installment	1,376,769	129,773	882,698	113,783	501,639	15,760	389,559	73,900	47,329	16,713	93,001	14,527	249,228	42,659	△4,308	1,769,588	203,304
	包括信用購入あっせん	990,337	130,833	849,264	118,350	143,318	12,854	135,881	29,002	47,329	16,713	66,061	10,333	22,491	1,955	△2,245	1,126,219	159,835
	個別信用購入あっせん	386,432	△1,059	33,433	△4,566	358,321	2,906	253,677	44,897	—	—	26,940	4,194	226,737	40,703	△2,063	643,369	43,468
銀行業における預金残高	Balance of deposits for banking business	4,398,054	218,561	4,399,386	218,715	—	—	—	—	—	—	—	—	—	—	△1,432	4,397,953	219,409
有利子負債残高	Balance of interest-bearing debt	457,341	17,971	35,272	△1,097	428,219	9,457	560,232	95,688	37,373	20,475	267,120	31,105	255,738	44,107	186,909	1,210,634	123,173

		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%	21.4%	24.3%	22.6%	16.3%	－	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%	3.4%	2.7%	2.8%	4.2%	－	0.4%
③ 貸出金利鞘 (①－②)	③ Interest rate spread ①－②	3.2%	3.2%	2.1%	18.0%	21.7%	19.8%	12.1%	－	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)

		2022/2		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,319,577	133,143	5,528,985	209,407
現金及び預金	Cash and deposits	687,958	34,807	794,771	106,813
コールローン	Call loans	8,864	△21,977	10,373	1,509
割賦売掛金	Accounts receivable-installment	1,249,605	35,357	1,378,925	129,319
リース債権及びリース投資資産	Lease receivables and investment in leases	12,585	300	11,951	△633
営業貸付金	Operating loans	434,975	△24,342	433,477	△1,497
銀行業における貸出金	Loans and bills discounted for banking business	2,110,588	109,177	2,161,457	50,868
銀行業における有価証券	Securities for banking business	536,221	17,197	460,545	△75,676
保険業における有価証券	Securities for insurance business	49,397	△20,864	18,134	△31,262
買入金銭債権	Monetary claims bought	27,028	△3,772	22,534	△4,493
金銭の信託	Money held in trust	111,015	18,448	123,894	12,879
その他	Other	150,214	△14,113	170,092	19,878
貸倒引当金	Allowance for doubtful accounts	△58,877	2,924	△57,175	1,701
固定資産	Non-current assets	252,392	△9,122	265,370	12,978
有形固定資産	Property, plant and equipment	25,873	△3,805	22,648	△3,225
無形固定資産	Intangible assets	119,043	4,170	122,997	3,954
投資その他の資産	Investments and other assets	107,475	△9,486	119,724	12,249
繰延資産	Deferred assets	716	△64	670	△45
資産の部合計	Total assets	5,572,686	123,957	5,795,026	222,340

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)

		2022/2		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	4,888,289	140,494	5,153,903	265,613
買掛金	Accounts payable-trade	222,153	△43,160	251,444	29,291
銀行業における預金	Deposits for banking business	4,178,544	159,878	4,397,953	219,409
賞与引当金	Provision for bonuses	2,690	267	2,525	△164
ポイント引当金	Provision for point card certificates	7,129	△13,556	798	※ 1 △6,330
その他	Other	477,771	37,065	501,180	※ 2 23,409
固定負債	Non-current liabilities	386,296	△20,605	364,458	△21,837
保険契約準備金	Reserve for insurance policy liabilities	64,367	△22,271	54,338	△10,029
退職給付に係る負債	Retirement benefit liability	501	△2,361	275	△226
利息返還損失引当金	Provision for loss on interest repayment	6,476	769	4,822	△1,653
その他の引当金	Other provisions	73	△5	66	△6
その他	Other	314,876	3,262	304,955	△9,920
負債の部合計	Total liabilities	5,274,585	119,889	5,518,361	243,775
純資産の部合計	Total net assets	298,100	4,068	276,665	△21,435
負債純資産合計	Total liabilities and net assets	5,572,686	123,957	5,795,026	222,340

※ 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（△262）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 (△262).

※ 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（+262）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 (+262).

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)

		2022/2		2023/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	5,967,451	5.1%	6,529,208	9.4%
個別信用購入あっせん	Installment sales finance business	188,239	△13.8%	193,279	2.7%
カードキャッシング	Cash advances	310,505	3.4%	335,760	8.1%
電子マネー	Total e-money contracts	2,367,518	4.8%	2,467,983	4.2%

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)

		2022/2		2023/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	333,423	△5.0%	282,761 (320,162)	— (△4.0%)
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) ※	112,939	1.8%	87,276 (122,436)	— (8.4%)
加盟店収益 (加盟店収益) ※	Merchant fee revenue (Merchant fee revenue) ※	88,898	4.8%	59,374 (94,534)	— (6.3%)
リボ・分割収益	Revolving credit and installment payment revenue	20,326	△10.2%	23,817	17.2%
その他収益	Other	3,714	7.5%	4,085	10.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	12,438	△4.8%	11,899	△4.3%
融資収益	Financing revenue	60,731	△8.2%	57,672	△5.0%
カードキャッシング	Cash advances	59,584	△8.3%	56,760	△4.7%
その他融資	Other loans	1,147	△2.6%	911	△20.6%
償却債権取立益	Recoveries of written off receivables	891	44.0%	975	9.4%
金融収益	Financial revenue	33,483	2.3%	33,999	1.5%
保険収益	Insurance revenue	29,189	△43.5%	13,205	△54.8%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	51,734	1.2%	50,688 (52,929)	— (2.3%)
内、電子マネー収益 (内、電子マネー収益) ※	E-money revenue (E-money revenue) ※	15,062	△0.1%	13,448 (15,689)	— (4.2%)
その他	Other	32,013	29.7%	27,043	△15.5%

※ 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)

		2022/2		2023/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	307,357	△6.7%	265,598 (302,999)	— (△1.4%)
金融費用	Financial expenses	4,954	9.8%	4,604	△7.1%
保険費用	Insurance expenses	28,192	△44.1%	12,928	△54.1%
役務取引等費用	Fees and commissions payments	11,212	3.0%	11,119	△0.8%
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) ※	260,234	△0.0%	234,149 (271,550)	— (4.3%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	50,733	4.2%	21,138 (58,539)	— (15.4%)
貸倒関連費用	Bad debt related expenses	23,278	△28.1%	19,658	△15.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	17,967	△34.2%	16,442	△8.5%
貸倒損失	Bad debt expenses	955	29.2%	1,598	67.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	4,355	0.4%	1,618	△62.8%
人件費	Personnel expenses	52,865	1.8%	53,684	1.5%
管理費	Administrative expenses	79,333	3.8%	84,772	6.9%
設備費	Equipment expenses	39,996	4.9%	41,127	2.8%
一般費	General expenses	14,026	9.9%	13,766	△1.9%
その他	Other	2,765	△12.7%	2,796	1.1%
営業利益	Operating profit	26,065	20.4%	17,163	△34.2%

※ 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)

		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,501,950	85,850	2,551,703	49,753
カードキャッシング	Cash advances	384,293	△22,509	390,310	6,016
その他融資	Other loans	2,117,656	108,360	2,161,393	43,736
割賦売掛金計	Total accounts receivable-installment	1,246,995	36,108	1,376,769	129,773
包括信用購入あっせん	Credit card business	859,504	45,517	990,337	130,833
内、リボ・分割払い残高	Revolving credit and installment payment balance	153,730	2,687	188,262	34,532
個別信用購入あっせん	Installment sales finance business	387,491	△9,409	386,432	△1,059
リース債権及びリース投資資産	Lease receivables and investment in leases	12,585	300	11,951	△633
営業債権合計	Total operating receivables	3,761,531	122,259	3,940,425	178,893

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

(単位：百万円) (Unit : Millions of Yen)

		2022/2	2023/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,942,284	2,153,440
カードキャッシング	Cash advances	13,100	5,000
その他融資	Other loans	1,929,184	2,148,440
割賦売掛金計	Total accounts receivable-installment	558,209	543,770
包括信用購入あっせん	Credit card business	221,000	207,100
内、リボ・分割払い残高	Revolving credit and installment payment balance	91,000	77,100
個別信用購入あっせん	Installment sales finance business	337,209	336,670
債権流動化残高合計	Total securitized receivables	2,500,493	2,697,210

(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)

		2022/2		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,444,234	301,750	4,705,144	260,909
カードキャッシング	Cash advances	397,393	△31,409	395,310	△2,083
その他融資	Other loans	4,046,841	333,160	4,309,833	262,992
内、住宅ローン ※ 3	Housing Loans ※ 3	3,073,176	321,191	3,250,046	176,869
割賦売掛金計	Total accounts receivable-installment	1,805,205	39,027	1,920,540	115,334
包括信用購入あっせん	Credit card business	1,080,504	39,030	1,197,437	116,933
内、リボ・分割払い残高	Revolving credit and installment payment balance	244,730	△3,799	265,362	20,632
個別信用購入あっせん	Installment sales finance business	724,700	△2	723,102	△1,598
リース債権及びリース投資資産	Lease receivables and investment in leases	12,585	300	11,951	△633
営業債権合計	Total operating receivables	6,262,025	341,078	6,637,635	375,610

※ 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)

		2022/2		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	163,900	△6,200	174,300	10,400
長期借入金	Long-term borrowings	50,900	3,120	82,500	31,600
コマーシャル・ペーパー	Commercial Papers	85,000	—	75,000	△10,000
社債	Bonds payable	300,000	40,000	300,000	—
リース債務	Lease obligations	26,839	△4,797	22,721	△4,118
有利子負債計 ※	Total interest-bearing debt ※	626,639	32,122	654,521	27,881

※ 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)

		2022/2	2023/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	43,169	39,146
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	14,098 △35.3%	14,403 2.2%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	18,122 18.4%	14,567 △19.6%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	39,146 △9.3%	38,982 △0.4%
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%	2.8%
流動化債権を含んだ場合	If including securitized debt	2.6%	2.4%
貸倒償却額/クレジットカード債権残高比	Bad debts written off/Total operating receivables	1.5%	1.1%
流動化債権を含んだ場合	If including securitized debt	1.2%	0.9%

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

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

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)

		2022/2		2023/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	99,939	23.3%	149,840	49.9%
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	18,950	28.0%	35,159	85.5%
その他融資	Other loans	14,134	76.8%	23,432	65.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/2		2023/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	114,492	1.5%	167,327	46.1%
個別信用購入あっせん	Installment sales finance business	14,264	△38.9%	20,458	43.4%
カードキャッシング	Cash advances	68,389	12.8%	97,567	42.7%
その他融資	Other loans	73,529	10.1%	93,448	27.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/2		2023/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	39,288	4.2%	49,156	25.1%
個別信用購入あっせん	Installment sales finance business	64,161	8.9%	102,203	59.3%
カードキャッシング	Cash advances	2,656	△1.6%	3,795	42.9%
その他融資	Other loans	28,051	85.2%	47,159	68.1%

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)

		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	31,691	3,955	52,518	20,827
カードキャッシング	Cash advances	18,290	1,255	30,551	12,260
その他融資	Other loans	13,400	2,700	21,967	8,566
割賦売掛金計	Total accounts receivable-installment	30,615	3,360	47,329	16,713
包括信用購入あっせん	Credit card business	30,615	3,360	47,329	16,713
個別信用購入あっせん	Installment sales finance business	—	—	—	—
営業債権合計	Total operating receivables	62,306	7,315	99,847	37,541

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	235,897	8,668	268,791	32,893
カードキャッシング	Cash advances	80,141	6,572	99,827	19,685
その他融資	Other loans	155,755	2,096	168,964	13,208
割賦売掛金計	Total accounts receivable-installment	78,474	3,252	93,001	14,527
包括信用購入あっせん	Credit card business	55,728	5,306	66,061	10,333
個別信用購入あっせん	Installment sales finance business	22,746	△2,054	26,940	4,194
営業債権合計	Total operating receivables	314,371	11,920	361,792	47,420

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	70,133	1,498	90,584	20,450
カードキャッシング	Cash advances	872	△1,507	1,180	307
その他融資	Other loans	69,260	3,005	89,403	20,143
割賦売掛金計	Total accounts receivable-installment	206,569	3,337	249,228	42,659
包括信用購入あっせん	Credit card business	20,536	431	22,491	1,955
個別信用購入あっせん	Installment sales finance business	186,033	2,906	226,737	40,703
営業債権合計	Total operating receivables	276,702	4,835	339,812	63,110

※ 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)

		2022/2		2023/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	15,743	1.1%	22,462	42.7%
包括信用購入あっせん収益	Revenue from credit card business	6,941	8.3%	9,546	37.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	—	—	—	—
融資収益	Financing revenue	7,398	△5.9%	10,248	38.5%
カードキャッシング	Cash advances	4,774	△6.7%	6,201	29.9%
その他融資	Other loans	2,623	△4.4%	4,046	54.2%
償却債権取立益	Recoveries of written off receivables	579	9.5%	1,112	92.1%
金融収益	Financial revenue	50	△47.1%	23	△53.0%
役務取引等収益	Fees and commissions	773	15.3%	1,532	98.1%
営業費用	Operating expenses	10,212	△7.3%	14,745	44.4%
金融費用	Financial expenses	429	△21.0%	727	69.3%
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	9,753	△6.6%	13,993	43.5%
販売促進費	Promotion expenses	1,283	30.3%	2,015	57.0%
貸倒関連費用	Bad debt related expenses	1,293	△56.1%	2,941	127.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	143	△87.7%	1,392	867.9%
貸倒損失	Bad debt expenses	1,149	△35.5%	1,549	34.7%
人件費	Personnel expenses	2,677	8.0%	3,421	27.8%
管理費	Administrative expenses	2,038	20.5%	2,877	41.2%
設備費	Equipment expenses	2,098	2.9%	2,471	17.7%
一般費	General expenses	362	20.0%	266	△26.5%
その他	Other	29	△11.0%	24	△16.6%
営業利益	Operating profit	5,530	21.7%	7,716	39.5%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/2		2023/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	72,416	△2.0%	86,020	18.8%
包括信用購入あっせん収益	Revenue from credit card business	8,583	6.3%	11,490	33.9%
個別信用購入あっせん収益	Revenue from installment sales finance business	4,086	△10.3%	4,944	21.0%
融資収益	Financing revenue	49,297	△4.5%	56,959	15.5%
カードキャッシング	Cash advances	13,645	△1.5%	17,537	28.5%
その他融資	Other loans	35,651	△5.5%	39,422	10.6%
償却債権取立益	Recoveries of written off receivables	5,996	19.2%	8,067	34.5%
金融収益	Financial revenue	29	△46.8%	88	203.7%
役務取引等収益	Fees and commissions	4,423	△3.1%	4,470	1.1%
営業費用	Operating expenses	57,118	△9.6%	67,023	17.3%
金融費用	Financial expenses	6,030	△16.9%	7,314	21.3%
役務取引等費用	Fees and commissions payments	481	△9.3%	447	△7.1%
販売費及び一般管理費	Selling, general and administrative expenses	50,535	△8.6%	59,127	17.0%
販売促進費	Promotion expenses	3,487	△17.6%	4,680	34.2%
貸倒関連費用	Bad debt related expenses	23,195	△11.7%	27,927	20.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	23,194	△11.7%	27,898	20.3%
貸倒損失	Bad debt expenses	0	△48.0%	29	—
人件費	Personnel expenses	9,992	△5.0%	10,728	7.4%
管理費	Administrative expenses	8,495	△0.3%	9,969	17.4%
設備費	Equipment expenses	4,650	△0.7%	4,969	6.9%
一般費	General expenses	715	△33.7%	852	19.1%
その他	Other	70	△19.3%	134	91.4%
営業利益	Operating profit	15,298	42.9%	18,997	24.2%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/2		2023/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	49,980	4.8%	60,901	21.9%
包括信用購入あっせん収益	Revenue from credit card business	3,315	1.0%	4,102	23.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	26,886	4.7%	32,058	19.2%
融資収益	Financing revenue	10,993	△2.8%	13,080	19.0%
カードキャッシング	Cash advances	242	△9.1%	344	41.9%
その他融資	Other loans	10,750	△2.6%	12,736	18.5%
償却債権取立益	Recoveries of written off receivables	4,453	36.1%	5,961	33.9%
金融収益	Financial revenue	368	153.2%	258	△29.7%
役務取引等収益	Fees and commissions	3,962	△0.6%	5,440	37.3%
営業費用	Operating expenses	37,002	△14.9%	45,185	22.1%
金融費用	Financial expenses	9,519	△4.0%	10,191	7.1%
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	27,402	△18.2%	34,917	27.4%
販売促進費	Promotion expenses	1,230	△3.1%	1,023	△16.8%
貸倒関連費用	Bad debt related expenses	9,032	△46.2%	15,038	66.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	9,032	△46.2%	15,038	66.5%
貸倒損失	Bad debt expenses	—	—	—	—
人件費	Personnel expenses	7,557	11.0%	8,551	13.2%
管理費	Administrative expenses	4,909	17.5%	5,377	9.5%
設備費	Equipment expenses	4,138	10.7%	4,369	5.6%
一般費	General expenses	534	△26.8%	556	4.2%
その他	Other	80	4.7%	77	△4.5%
営業利益	Operating profit	12,977	210.6%	15,716	21.1%

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)

		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	—	—	10,948	10,948
長期借入金	Long-term borrowings	16,045	△160	25,682	9,637
社債	Bonds payable	—	—	—	—
リース債務	Lease obligations	852	△314	742	△110
有利子負債計	Total interest-bearing debt	16,897	△474	37,373	20,475

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	35,293	△5,924	24,000	△11,293
長期借入金	Long-term borrowings	174,566	18,973	208,022	33,455
社債	Bonds payable	23,956	△3,956	31,536	7,580
リース債務	Lease obligations	2,198	△211	3,561	1,363
有利子負債計	Total interest-bearing debt	236,015	8,881	267,120	31,105

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	4,880	△269	12,685	7,804
長期借入金	Long-term borrowings	185,675	2,612	220,010	34,334
社債	Bonds payable	19,457	△983	21,580	2,123
リース債務	Lease obligations	1,617	112	1,461	△155
有利子負債計	Total interest-bearing debt	211,630	1,471	255,738	44,107

主要指標 (Key Operating Data)

カード会員数の推移 (Number of Cardholders)

(単位：万人) (Unit：Ten thousand)

		2020/2		2021/2		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
連結有効会員数	Number of cardholders	4,527	258	4,613	86	4,732	119	4,824	92
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,889	49	2,945	56	3,009	64	3,082	73

※国内有効会員数には家族カード会員数を含んでおります。

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

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

(単位：万人) (Unit：Ten thousand)

		2020/2		2021/2		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※ 1	Number of active cardholders ※ 1	1,843	94	1,819	△24	1,822	3	1,886	64
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	68.0%	—	66.0%	—	64.8%	—	65.7%	—

※ 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÷（2022/3～2023/2）平均国内カード会員数（家族カード会員除く）×100

※ 2 Card-use rate = Number of active cardholders/Average number of cardholders in Domestic excluding affiliated card members (2022/3～2023/2)×100.

会員属性 (Attribution)

－男女別構成比 (Composition ratio by sex)

		男女別構成比 Composition ratio by sex
男性	Male	37.2%
女性	Female	62.8%

－地域別構成比 (Composition ratio by area)

		地域別構成比 Composition ratio by area			地域別構成比 Composition ratio by area
北海道	Hokkaido	4.4%	東海	Tokai	14.1%
東北	Tohoku	8.3%	近畿	Kinki	18.4%
北関東・北陸・甲信越	Kitakanto/Hokuriku/Koushinetsu	11.1%	中国・四国	Chugoku/Shikoku	9.2%
首都圏	Syutoken	24.3%	九州・沖縄	Kyusyu/Okinawa	10.2%

－年齢別構成比 (Composition ratio by age)

		年齢別構成比：全体 Composition ratio by age : Total	年齢別構成比：男性 Composition ratio by age : Male	年齢別構成比：女性 Composition ratio by age : Female
29歳以下	Under 29	5.8%	6.6%	5.4%
30－39	30－39	10.6%	11.4%	10.1%
40－49	40－49	18.1%	17.5%	18.4%
50－59	50－59	23.3%	21.9%	24.1%
60歳以上	Over 60	42.2%	42.5%	42.0%
合計	Total	100.0%	100.0%	100.0%

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2020/2		2021/2		2022/2		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
預金残高	Balance of Deposits	3,791,837	308,400	4,020,788	228,951	4,180,785	159,996	4,399,715	218,930
普通預金	Ordinary deposits	2,991,246	357,870	3,265,174	273,927	3,523,741	258,567	3,781,848	258,107
定期預金	Time deposits	728,131	△87,153	661,544	△66,587	598,589	△62,954	553,746	△44,843
その他預金	Other deposits	72,458	37,683	94,070	21,611	58,454	△35,616	64,120	5,666
貸出金残高	Balance of loans and bills discounted	2,052,741	△58,155	2,323,107	270,366	2,404,981	81,873	2,451,169	46,188

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	709	53	750	41	786	36	828	42
-----	--------------------	-----	----	-----	----	-----	----	-----	----

（単位：店舗、台）

銀行店舗数	Number of branches	141	1	142	1	143	1	145	2
ATM台数	Number of ATMs	6,146	△47	6,337	191	6,419	82	6,517	98