2024年２月期
第３四半期 決算補足資料

For the Nine Months Ended November 30, 2023
Third Quarter Report

FACT BOOK 2024

※2023年６月１日付で、当社は子会社であるイオンクレジットサービス株式会社を吸収合併しております。
これに伴い、第２四半期連結会計期間より当社の実績を「国内」および「ソリューション」に含めるよう、セグメントを変更しております。
なお、過年度および前年同期比、期首増減の組替は行っておりません。
As of June 1, 2023, AEON Financial Service Co., Ltd. has merged its subsidiary, AEON Credit Service Co., Ltd.
As a result, starting from the second quarter for the Fiscal Year Ending February 2024, the business segments of AEON Financial Services Co., Ltd. changed to be included in "Domestic" and "Solutions".
No reclassification has been made for prior periods, year-on-year comparisons, and year-to-date changes.

イオンフィナンシャルサービス
AEON Financial Service
証券コード：8570

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主要指標（Key Operating Data）

（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 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)

		2022/11		2023/11		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
流動資産	Current assets	6,307,829	328,659	6,630,801	291,978	6,338,823	359,653
現金及び預金	Cash and deposits	591,400	△147,382	444,661	△397,954	842,615	103,832
コールローン	Call loans	4,241	△4,622	1,269	△9,104	10,373	1,509
割賦売掛金	Accounts receivable-installment	1,826,882	260,597	2,010,498	240,909	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	11,714	△870	11,372	△579	11,951	△633
営業貸付金	Operating loans	864,838	92,233	940,851	95,588	845,262	72,658
銀行業における貸出金	Loans and bills discounted for banking business	2,248,045	138,035	2,321,857	161,082	2,160,775	50,764
銀行業における有価証券	Securities for banking business	556,636	20,414	638,575	178,030	460,545	△75,676
保険業における有価証券	Securities for insurance business	19,447	△29,949	16,444	△1,690	18,134	△31,262
買入金銭債権	Monetary claims bought	23,752	△3,275	62,620	40,085	22,534	△4,493
金銭の信託	Money held in trust	113,477	2,462	120,194	△3,700	123,894	12,879
その他	Other	177,056	6,132	191,557	△9,032	200,590	29,665
貸倒引当金	Allowance for doubtful accounts	△129,664	△5,115	△129,101	△1,655	△127,445	△2,895
固定資産	Non-current assets	315,288	16,588	329,193	9,218	319,974	21,274
有形固定資産	Property, plant and equipment	33,619	△700	31,786	△138	31,925	△2,395
無形固定資産	Intangible assets	127,113	111	141,171	10,130	131,040	4,038
のれん	Goodwill	13,625	△1,299	11,964	△1,226	13,191	△1,733
ソフトウエア	Software	109,444	1,712	125,556	11,650	113,906	6,173
その他	Other	4,043	△301	3,649	△293	3,942	△401
投資その他の資産	Investments and other assets	154,555	17,178	156,235	△773	157,008	19,631
繰延資産	Deferred assets	552	△164	626	△43	670	△45
資産の部合計	Total assets	6,623,670	345,084	6,960,621	301,153	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)

		2022/11		2023/11		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
流動負債	Current liabilities	5,341,487	289,242	5,617,205	272,695	5,344,510	292,265
買掛金	Accounts payable-trade	279,290	54,054	311,135	55,472	255,662	30,426
銀行業における預金	Deposits for banking business	4,332,565	154,020	4,480,721	82,767	4,397,953	219,409
短期借入金	Short-term borrowings	305,590	101,516	286,472	64,537	221,934	17,860
1年内返済予定の長期借入金	Current portion of long-term borrowings	111,002	20,788	157,815	39,957	117,858	27,643
1年内償還予定の社債	Current portion of bonds payable	78,899	15,489	79,482	△5,754	85,237	21,827
コマーシャル・ペーパー	Commercial papers	57,000	△28,000	117,530	42,530	75,000	△10,000
賞与引当金	Provision for bonuses	5,903	1,816	7,678	3,312	4,365	278
ポイント引当金	Provision for point card certificates	945	※1　△6,183	692	△105	798	※1　△6,330
その他の引当金	Other provisions	128	△72	88	△101	190	△10
その他	Other	170,160	※2　△24,188	175,587	△9,922	185,509	※2　△8,839
固定負債	Non-current liabilities	746,519	29,233	782,587	8,762	773,824	56,538
保険契約準備金	Reserve for insurance policy liabilities	56,901	△7,465	49,764	△4,573	54,338	△10,029
社債	Bonds payable	234,598	△42,651	255,400	△9,425	264,826	△12,424
長期借入金	Long-term borrowings	415,867	79,934	440,288	23,049	417,238	81,305
退職給付に係る負債	Retirement benefit liability	2,480	208	2,408	256	2,151	△119
利息返還損失引当金	Provision for loss on interest repayment	3,999	△2,476	2,584	△2,238	4,822	△1,653
その他の引当金	Other provisions	235	△224	274	41	232	△228
繰延税金負債	Deferred tax liabilities	1,334	60	1,141	△145	1,286	12
その他	Other	31,101	1,849	30,724	1,796	28,928	△324
負債の部合計	Total liabilities	6,088,007	318,476	6,399,793	281,457	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（2022/11 △610、2023/2 △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 (2022/11：△610 , 2023/2：△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（2022/11 +610、2023/2 +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 (2022/11：+610 , 2023/2：+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)

		2022/11		2023/11		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
株主資本	Total shareholders' equity	435,447	11,675	439,541	△4,208	443,750	19,979
資本金	Capital stock	45,698	–	45,698	–	45,698	–
資本剰余金	Capital surplus	120,270	280	120,227	△42	120,270	280
利益剰余金	Retained earnings	269,885	11,360	273,989	△4,182	278,172	19,646
自己株式	Treasury stock	△406	35	△373	17	△390	52
その他の包括利益累計額	Accumulated other comprehensive income	△3,688	△4,139	4,490	13,440	△8,950	△9,400
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△23,866	△21,316	△24,968	2,693	△27,661	△25,111
繰延ヘッジ損益	Deferred gains or losses on hedges	△130	1,498	429	309	120	1,749
為替換算調整勘定	Foreign currency translation adjustments	20,495	15,643	29,134	10,396	18,738	13,886
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△187	35	△106	41	△147	75
新株予約権	Subscription rights to shares	31	△1	15	2	13	△19
非支配株主持分	Non-controlling interests	103,873	19,073	116,780	10,461	106,319	21,519
純資産の部合計	Total net assets	535,663	26,607	560,828	19,695	541,133	32,078
負債純資産合計	Total liabilities and net assets	6,623,670	345,084	6,960,621	301,153	6,659,468	380,882

取扱高（Transaction Volume）

（単位：百万円）　(Unit：Millions of Yen)

		2022/11		2023/11		2023/2	
		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	5,069,852	10.6%	5,573,078	9.9%	6,895,532	10.8%
個別信用購入あっせん	Installment sales finance business	237,340	20.0%	258,188	8.8%	315,941	18.5%
カードキャッシング	Cash advances	356,835	17.4%	395,377	10.8%	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)

		2022/11 実　績 Results	2022/11 前年同期比 YOY	2023/11 実　績 Results	2023/11 前年同期比 YOY	2023/2 実　績 Results	2023/2 前年同期比 YOY
営業収益 (営業収益)　※	Operating revenue (Operating revenue)　※	331,149 (357,978)	– (2.6%)	355,764 (387,338)	7.4% (8.2%)	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)　※	84,579 (109,735)	– (12.3%)	93,429 (123,316)	10.5% (12.4%)	112,416 (147,576)	– (12.0%)
個別信用購入あっせん収益	Revenue from installment sales finance business	35,696	9.6%	39,371	10.3%	48,450	13.6%
融資収益	Financing revenue	103,207	6.4%	112,965	9.5%	137,960	7.4%
カードキャッシング	Cash advances	60,533	2.2%	65,493	8.2%	80,843	3.3%
その他融資	Other loans	42,673	13.0%	47,472	11.2%	57,116	13.8%
償却債権取立益	Recoveries of written off receivables	11,862	35.6%	11,600	△2.2%	16,116	35.2%
金融収益	Financial revenue	24,993	△1.7%	25,267	1.1%	34,403	2.1%
保険収益	Insurance revenue	9,938	△61.0%	9,584	△3.6%	13,205	△54.8%
役務取引等収益 (役務取引等収益)　※	Fees and commissions (Fees and commissions)　※	45,485 (47,157)	– (5.0%)	48,481 (50,168)	6.6% (6.4%)	62,178 (64,420)	– (5.6%)
その他	Other	15,386	△8.9%	15,062	△2.1%	27,036	△15.5%

※　2023年２月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（　）内に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おります。
※　From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies 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)

		2022/11 実績 Results	2022/11 前年同期比 YOY	2023/11 実績 Results	2023/11 前年同期比 YOY	2023/2 実績 Results	2023/2 前年同期比 YOY
営業費用 (営業費用）※	Operating expenses (Operating expenses ※	289,572 (316,401)	－ (3.9%)	329,654 (361,227)	13.8% (14.2%)	392,907 (430,308)	－ (4.5%)
金融費用	Financial expenses	17,023	6.5%	21,748	27.8%	23,562	9.9%
保険費用	Insurance expenses	9,677	△61.3%	9,109	△5.9%	12,928	△54.1%
役務取引等費用	Fees and commissions payments	8,708	1.2%	7,960	△8.6%	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) ※	251,887 (278,716)	－ (10.3%)	288,542 (320,115)	14.6% (14.9%)	342,034 (379,436)	－ (9.1%)
販売促進費 (販売促進費）※	Promotion expenses (Promotion expenses) ※	20,036 (46,865)	－ (11.4%)	25,039 (56,612)	25.0% (20.8%)	28,233 (65,635)	－ (15.9%)
貸倒関連費用	Bad debt related expenses	46,573	26.3%	62,099	33.3%	65,567	15.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	44,505	25.2%	58,034	30.4%	60,772	20.9%
貸倒損失	Bad debt expenses	2,068	55.5%	4,064	96.5%	3,177	50.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	－	－	－	－	1,618	△62.8%
人件費	Personnel expenses	60,011	4.6%	65,680	9.4%	80,031	4.7%
管理費	Administrative expenses	76,534	11.0%	83,889	9.6%	103,581	8.8%
設備費	Equipment expenses	40,240	4.6%	41,053	2.0%	53,823	4.2%
一般費	General expenses	8,490	△5.5%	10,781	27.0%	10,798	△3.2%
その他	Other	2,275	2.3%	2,292	0.7%	3,035	2.9%
営業利益	Operating profit	41,577	△6.0%	26,110	△37.2%	58,859	0.0%

※　2023年２月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（　）内に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おります。

※　From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies 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)

		2022/11		2023/11		2023/2	
		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	3,000	166.1%	989	△67.0%	2,700	117.7%
受取配当金	Dividend income	93	△49.9%	137	46.7%	108	△46.5%
投資事業組合運用益	Gain on investments in investment partnerships	275	△15.2%	82	△70.0%	309	△14.2%
為替差益	Foreign exchange gains	1,636	－	631	△61.4%	1,245	－
補助金収入	Subsidy income	117	△76.2%	－	－	117	△76.2%
受取補償金	Compensation income	734	－	－	－	734	－
その他	Other	142	17.3%	138	△3.1%	185	1.0%
営業外費用	Non-operating expenses	18	△74.6%	4	△76.2%	13	△91.2%
持分法による投資損失	Share of loss of entities accounted for using equity method	5	△86.5%	－	－	－	－
投資有価証券評価損	Loss on valuation of investment securities	10	－	－	－	9	△81.9%
雑損失	Miscellaneous loss	3	△54.1%	4	44.9%	3	△69.6%
経常利益	Ordinary profit	44,558	△1.6%	27,095	△39.2%	61,547	2.7%
特別利益	Extraordinary income	8	△98.8%	99	－	14	△98.0%
固定資産売却益	Gain on sales of non-current assets	8	△48.9%	10	18.9%	10	△49.9%
投資有価証券清算益	Gain on liquidation of investment securities	－	－	89	－	－	－
新株予約権戻入益	Gain on reversal of share acquisition rights	－	－	－	－	3	－
特別損失	Extraordinary loss	620	△12.3%	1,127	81.7%	1,760	94.8%
固定資産処分損	Loss on disposal of non-current assets	320	△21.7%	396	23.8%	478	△16.6%
減損損失	Impairment loss	29	△84.0%	151	415.7%	777	283.7%
子会社清算損	Loss on liquidation of subsidiaries	－	－	18	－	149	180.6%
経営統合費用	Management integration expenses	26	－	469	－	84	－
システム移行関連費	System migration related expenses	222	－	90	△59.2%	245	－
新型感染症対応による損失	Infectious Disease Related Cost	19	△47.3%	－	－	24	△49.8%
その他	Other	1	△93.4%	－	－	1	△93.4%
税金等調整前四半期純利益	Profit before income taxes	43,946	△2.9%	26,068	△40.7%	59,801	0.1%
法人税等合計	Total income taxes	11,610	△18.5%	8,606	△25.9%	16,177	△13.5%
法人税、住民税及び事業税	Income taxes-current	9,442	10.1%	9,225	△2.3%	12,931	△1.0%
法人税等調整額	Income taxes-deferred	2,167	△61.8%	△618	－	3,246	△42.3%
四半期純利益	Net profit	32,336	4.2%	17,462	△46.0%	43,623	6.3%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	9,948	14.6%	8,605	△13.5%	12,945	19.5%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	22,388	0.2%	8,856	△60.4%	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)

		2022/11		2023/11		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
貸出金計　※1	Total loans and bills discounted　※1	3,112,883	230,268	3,262,709	256,670	3,006,038	123,423
カードキャッシング	Cash advances	522,415	38,816	564,742	42,872	521,869	38,270
その他融資	Other loans	2,590,468	191,452	2,697,966	213,798	2,484,168	85,152
割賦売掛金計	Total accounts receivable-installment	1,826,882	260,597	2,010,498	240,909	1,769,588	203,304
包括信用購入あっせん	Credit card business	1,167,231	200,847	1,309,942	183,722	1,126,219	159,835
個別信用購入あっせん	Installment sales finance business	659,650	59,750	700,556	57,186	643,369	43,468
リース債権及びリース投資資産	Lease receivables and investment in leases	11,714	△870	11,372	△579	11,951	△633
営業債権合計	Total operating receivables	4,951,481	489,996	5,284,580	497,000	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)

		2022/11	2023/11	2023/2
		実績 Results	実績 Results	実績 Results
貸出金計　※1	Total loans and bills discounted　※1	2,002,285	2,259,634	2,153,440
カードキャッシング	Cash advances	6,800	800	5,000
その他融資	Other loans	1,995,485	2,258,834	2,148,440
割賦売掛金計	Total accounts receivable-installment	521,901	506,713	543,770
包括信用購入あっせん	Credit card business	196,400	183,700	207,100
個別信用購入あっせん	Installment sales finance business	325,501	323,013	336,670
債権流動化残高合計	Total securitized receivables	2,524,186	2,766,348	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）

		2022/11		2023/11		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
貸出金計　※1	Total loans and bills discounted　※1	5,115,169	290,270	5,522,343	362,864	5,159,479	334,579
カードキャッシング	Cash advances	529,215	32,516	565,542	38,672	526,869	30,170
その他融資	Other loans	4,585,953	257,753	4,956,801	324,192	4,632,609	304,408
割賦売掛金計	Total accounts receivable-installment	2,348,783	224,288	2,517,211	203,852	2,313,359	188,864
包括信用購入あっせん	Credit card business	1,363,631	176,247	1,493,642	160,322	1,333,319	145,935
個別信用購入あっせん	Installment sales finance business	985,151	48,041	1,023,569	43,529	980,039	42,929
リース債権及びリース投資資産	Lease receivables and investment in leases	11,714	△870	11,372	△579	11,951	△633
営業債権合計	Total operating receivables	7,475,667	513,689	8,050,928	566,138	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)

		2022/11		2023/11		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
短期借入金	Short-term borrowings	305,590	101,516	286,472	64,537	221,934	17,860
長期借入金	Long-term borrowings	526,870	100,722	598,104	63,006	535,097	108,949
コマーシャル・ペーパー	Commercial papers	57,000	△28,000	117,530	42,530	75,000	△10,000
社債	Bonds payable	313,498	△27,161	334,883	△15,179	350,063	9,403
リース債務	Lease obligations	30,340	△1,237	27,609	△929	28,539	△3,038
有利子負債計	Total interest-bearing debt	1,233,300	145,840	1,364,599	153,965	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)

		2022/11	2023/11	2023/2
		実　績 Results	実　績 Results	実　績 Results
①　期首貸倒引当金	Opening balance	124,549	127,445	124,549
②　貸倒関連費用　※1 (前年同期比)	Bad debt related expenses　※1 (YOY)	46,573 26.3%	62,099 33.3%	63,949 22.1%
③　貸倒償却額 (前年同期比)	Bad debts written off (YOY)	41,458 △14.5%	60,443 45.8%	61,053 △0.2%
期末貸倒引当金 ①+②−③ (期首比)	Ending balance (Change)	129,664 4.1%	129,101 1.3%	127,445 2.3%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.6%	2.4%	2.7%
流動化債権を含んだ場合	If including securitized debt	1.7%	1.6%	1.7%
貸倒償却額／営業債権残高比　※2	Bad debts written off/Total operating receivables　※2	1.1%	1.5%	1.3%
流動化債権を含んだ場合　※2	If including securitized debt　※2	0.7%	1.0%	0.8%

※1　貸倒関連費用は、利息返還損失引当金繰入額を除いた数値を記載しております。
※1　The figures of bad debt 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				
		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	実　績 Results	実　績 Results	前年同期比 YOY
営業収益 (営業収益)　※2	Operating revenue (Operating revenue)　※2	213,787 (245,360)	3.6% (5.2%)	127,030	3.8%	138,614	7.5%	143,346	14.5%	22,166	35.3%	67,503	5.2%	53,675	20.3%	△53,225	355,764 (387,338)	7.4% (8.2%)
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	70,682 (100,569)	6.4% (9.8%)	14,184	4.9%	54,898	7.1%	22,747	25.1%	9,935	45.0%	9,352	12.3%	3,459	15.5%	1,599	93,429 (123,316)	10.5% (12.4%)
個別信用購入あっせん収益	Revenue from installment sales finance business	7,894	△12.9%	163	△24.1%	7,733	△12.6%	31,476	16.7%	–	–	3,381	△6.3%	28,095	20.2%	△2	39,371	10.3%
融資収益	Financing revenue	45,459	4.6%	42,835	4.6%	1,977	△3.1%	67,515	13.0%	9,769	31.2%	45,071	5.7%	12,674	31.5%	637	112,965	9.5%
償却債権取立益	Recoveries of written off receivables	408	△2.1%	2	3.0%	405	△2.1%	11,192	△2.2%	384	△61.9%	6,199	2.1%	4,609	5.6%	–	11,600	△2.2%
金融収益	Financial revenue	24,717	△0.2%	24,789	1.1%	94	△66.9%	436	82.2%	9	△52.5%	130	171.1%	297	72.3%	△52	25,267	1.1%
保険収益	Insurance revenue	9,584	△3.6%	9,813	△2.2%	–	–	–	–	–	–	–	–	–	–	△229	9,584	△3.6%
役務取引等収益 (役務取引等収益)　※2	Fees and commissions (Fees and commissions)　※2	39,971 (41,657)	8.5% (8.1%)	22,751	△0.7%	67,297	15.1%	9,977	15.7%	2,068	96.1%	3,369	△3.6%	4,539	11.4%	△51,545	48,481 (50,168)	6.6% (6.4%)
その他	Other	15,068	△2.1%	12,489	22.3%	6,207	△18.9%	–	–	–	–	–	–	–	–	△3,633	15,062	△2.1%
営業費用 (営業費用)　※2	Operating expenses (Operating expenses)　※2	214,348 (245,921)	9.3% (10.3%)	127,417	4.1%	137,636	16.0%	116,876	25.3%	15,839	39.4%	57,307	16.6%	43,729	33.5%	△52,276	329,654 (361,227)	13.8% (14.2%)
金融費用	Financial expenses	5,459	65.0%	3,618	52.8%	1,883	94.2%	16,796	27.9%	1,332	197.3%	6,624	26.9%	8,839	18.5%	△549	21,748	27.8%
保険費用	Insurance expenses	9,109	△5.9%	9,109	△5.9%	–	–	–	–	–	–	–	–	–	–	–	9,109	△5.9%
役務取引等費用	Fees and commissions payments	7,640	△10.4%	55,225	5.1%	346	△13.3%	319	△8.7%	–	–	319	△8.7%	–	–	△47,931	7,960	△8.6%
販売費及び一般管理費 (販売費及び一般管理費)　※2	Selling, general and administrative expenses (Selling, general and administrative expenses)　※2	190,068 (221,641)	10.2% (11.2%)	59,360	2.9%	133,439	15.8%	99,539	25.0%	14,452	32.6%	50,246	15.5%	34,840	38.0%	△3,796	288,542 (320,115)	14.6% (14.9%)
その他	Other	2,070	△1.4%	103	△5.1%	1,967	△1.3%	220	27.7%	54	186.1%	117	23.8%	48	△17.0%	1	2,292	0.7%
営業利益又は営業損失（△）	Operating profit (loss)	△561	–	△387	–	977	△90.5%	26,469	△17.1%	6,327	26.1%	10,195	△32.2%	9,946	△16.1%	△949	26,110	△37.2%

※１　国内計及び国際計は、各事業に属するセグメント間取引における相殺消去後の数値を記載しております。
※１　The figures provided under “Domestic Total” and “Global Total” are after the elimination of transactions between segments belonging to each business.
※２　2023年２月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（　）内に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おります。
※２　From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies 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	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	実　績 Results	期首増減 Change
貸出金	Loans and bills discounted	2,800,228	248,524	2,653,460	202,088	169,771	63,106	468,268	56,374	67,352	14,834	289,574	20,783	111,341	20,757	△28,792	3,262,709	256,670
割賦売掛金	Accounts receivable-installment	1,575,122	198,352	1,022,202	139,503	560,852	59,212	434,199	44,640	57,569	10,240	98,484	5,483	278,145	28,916	△6,755	2,010,498	240,909
包括信用購入あっせん	Credit card business	1,157,448	167,110	990,750	141,485	169,843	26,525	152,493	16,611	57,569	10,240	69,810	3,748	25,114	2,622	△3,144	1,309,942	183,722
個別信用購入あっせん	Installment sales finance business	417,673	31,241	31,452	△1,981	391,009	32,687	281,705	28,028	–	–	28,674	1,734	253,030	26,293	△3,610	700,556	57,186
銀行業における預金残高	Balance of deposits for banking business	4,480,963	82,908	4,482,885	83,499	–	–	–	–	–	–	–	–	–	–	△2,164	4,480,721	82,767
有利子負債残高	Balance of interest-bearing debt	749,534	292,193	35,798	526	737,405	309,185	635,491	75,259	56,356	18,983	279,096	11,975	300,038	44,300	△44,095	1,364,599	153,965

		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%	1.9%	20.5%	21.7%	21.5%	16.7%	–	5.6%
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%	3.6%	3.8%	3.1%	4.2%	–	0.5%
③　貸出金利鞘(①−②)	③　Interest rate spread ①−②	3.1%	3.1%	1.5%	16.8%	17.9%	18.4%	12.6%	–	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)

		2022/11		2023/11		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
流動資産	Current assets	5,508,220	188,643	5,732,787	203,802	5,528,985	209,407
現金及び預金	Cash and deposits	542,683	△145,275	412,303	△382,468	794,771	106,813
コールローン	Call loans	4,241	△4,622	1,269	△9,104	10,373	1,509
割賦売掛金	Accounts receivable-installment	1,441,179	191,574	1,575,122	196,196	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	11,714	△870	11,372	△579	11,951	△633
営業貸付金	Operating loans	455,774	20,799	472,699	39,221	433,477	△1,497
銀行業における貸出金	Loans and bills discounted for banking business	2,248,740	138,151	2,323,328	161,871	2,161,457	50,868
銀行業における有価証券	Securities for banking business	556,636	20,414	638,575	178,030	460,545	△75,676
保険業における有価証券	Securities for insurance business	19,447	△29,949	16,444	△1,690	18,134	△31,262
買入金銭債権	Monetary claims bought	23,752	△3,275	62,620	40,085	22,534	△4,493
金銭の信託	Money held in trust	113,477	2,462	120,194	△3,700	123,894	12,879
その他	Other	147,735	△2,478	155,373	△14,719	170,092	19,878
貸倒引当金	Allowance for doubtful accounts	△57,164	1,712	△56,516	658	△57,175	1,701
固定資産	Non-current assets	258,572	6,180	266,986	1,615	265,370	12,978
有形固定資産	Property, plant and equipment	23,890	△1,982	20,953	△1,694	22,648	△3,225
無形固定資産	Intangible assets	118,488	△554	128,218	5,220	122,997	3,954
投資その他の資産	Investments and other assets	116,193	8,717	117,815	△1,909	119,724	12,249
繰延資産	Deferred assets	552	△164	626	△43	670	△45
資産の部合計	Total assets	5,767,345	194,659	6,000,400	205,374	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)

		2022/11		2023/11		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
流動負債	Current liabilities	5,143,196	254,906	5,359,111	205,208	5,153,903	265,613
買掛金	Accounts payable-trade	275,801	53,648	307,489	56,044	251,444	29,291
銀行業における預金	Deposits for banking business	4,332,565	154,020	4,480,721	82,767	4,397,953	219,409
賞与引当金	Provision for bonuses	4,137	1,446	5,560	3,034	2,525	△164
ポイント引当金	Provision for point card certificates	945	※1　△6,183	692	△105	798	※1　△6,330
その他	Other	529,746	※2　51,974	564,647	63,466	501,180	※2　23,409
固定負債	Non-current liabilities	347,537	△38,758	380,278	15,820	364,458	△21,837
保険契約準備金	Reserve for insurance policy liabilities	56,901	△7,465	49,764	△4,573	54,338	△10,029
退職給付に係る負債	Retirement benefit liability	359	△141	101	△173	275	△226
利息返還損失引当金	Provision for loss on interest repayment	3,999	△2,476	2,584	△2,238	4,822	△1,653
その他の引当金	Other provisions	67	△6	60	△6	66	△6
その他	Other	286,208	△28,668	327,767	22,812	304,955	△9,920
負債の部合計	Total liabilities	5,490,733	216,147	5,739,389	221,028	5,518,361	243,775
純資産の部合計	Total net assets	276,612	△21,488	261,010	△15,654	276,665	△21,435
負債純資産合計	Total liabilities and net assets	5,767,345	194,659	6,000,400	205,374	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（2022/11 △610、2023/2 △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 (2022/11：△610 , 2023/2：△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（2022/11 +610、2023/2 +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 (2022/11：+610 , 2023/2：+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)

		2022/11		2023/11		2023/2	
		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	4,807,289	9.2%	5,257,118	9.4%	6,529,208	9.4%
個別信用購入あっせん	Installment sales finance business	147,638	4.4%	154,444	4.6%	193,279	2.7%
カードキャッシング	Cash advances	254,905	6.0%	285,936	12.2%	335,760	8.1%
電子マネー	Total e-money contracts	1,810,886	2.4%	1,963,120	8.4%	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)

		2022/11		2023/11		2023/2	
		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)　※	206,322 (233,151)	– (△5.2%)	213,787 (245,360)	3.6% (5.2%)	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)　※	66,403 (91,559)	– (9.2%)	70,682 (100,569)	6.4% (9.8%)	87,276 (122,436)	– (8.4%)
加盟店収益 (加盟店収益)　※	Merchant fee revenue (Merchant fee revenue)　※	45,398 (70,555)	– (7.8%)	47,735 (77,621)	5.1% (10.0%)	59,374 (94,534)	– (6.3%)
リボ・分割収益	Revolving credit and installment payment revenue	17,931	14.7%	19,907	11.0%	23,817	17.2%
その他収益	Other	3,073	10.7%	3,039	△1.1%	4,085	10.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	9,059	△3.9%	7,894	△12.9%	11,899	△4.3%
融資収益	Financing revenue	43,481	△6.2%	45,459	4.6%	57,672	△5.0%
カードキャッシング	Cash advances	42,723	△5.9%	44,807	4.9%	56,760	△4.7%
その他融資	Other loans	757	△18.1%	652	△13.9%	911	△20.6%
償却債権取立益	Recoveries of written off receivables	416	5.0%	408	△2.1%	975	9.4%
金融収益	Financial revenue	24,775	△2.1%	24,717	△0.2%	33,999	1.5%
保険収益	Insurance revenue	9,938	△61.0%	9,584	△3.6%	13,205	△54.8%
役務取引等収益 (役務取引等収益)　※	Fees and commissions (Fees and commissions)　※	36,855 (38,528)	– (1.0%)	39,971 (41,657)	8.5% (8.1%)	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)　※	9,894 (11,566)	– (2.6%)	10,607 (12,294)	7.2% (6.3%)	13,448 (15,689)	– (4.2%)
その他	Other	15,392	△8.9%	15,068	△2.1%	27,043	△15.5%

※　2023年２月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（　）内に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おります。
※　From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies 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)

		2022/11 実　績 Results	2022/11 前年同期比 YOY	2023/11 実　績 Results	2023/11 前年同期比 YOY	2023/2 実　績 Results	2023/2 前年同期比 YOY
営業費用 (営業費用)　※	Operating expenses (Operating expenses)　※	196,130 (222,958)	– (△2.1%)	214,348 (245,921)	9.3% (10.3%)	265,598 (302,999)	– (△1.4%)
金融費用	Financial expenses	3,307	△8.7%	5,459	65.0%	4,604	△7.1%
保険費用	Insurance expenses	9,677	△61.3%	9,109	△5.9%	12,928	△54.1%
役務取引等費用	Fees and commissions payments	8,524	1.2%	7,640	△10.4%	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)　※	172,519 (199,348)	– (5.7%)	190,068 (221,641)	10.2% (11.2%)	234,149 (271,550)	– (4.3%)
販売促進費 (販売促進費)　※	Promotion expenses (Promotion expenses)　※	14,946 (41,774)	– (11.4%)	19,011 (50,584)	27.2% (21.1%)	21,138 (58,539)	– (15.4%)
貸倒関連費用	Bad debt related expenses	13,083	△3.9%	16,704	27.7%	19,658	△15.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	12,361	△6.2%	15,040	21.7%	16,442	△8.5%
貸倒損失	Bad debt expenses	722	64.3%	1,663	130.4%	1,598	67.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	–	–	–	–	1,618	△62.8%
人件費	Personnel expenses	40,427	2.4%	44,916	11.1%	53,684	1.5%
管理費	Administrative expenses	62,684	9.2%	67,699	8.0%	84,772	6.9%
設備費	Equipment expenses	30,784	3.4%	31,485	2.3%	41,127	2.8%
一般費	General expenses	10,592	△1.7%	10,249	△3.2%	13,766	△1.9%
その他	Other	2,100	0.8%	2,070	△1.4%	2,796	1.1%
営業利益益又は営業損失（△）	Operating profit (loss)	10,192	△43.8%	△561	–	17,163	△34.2%

※　2023年２月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（　）内に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おります。
※　From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies 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)

		2022/11		2023/11		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
貸出金計　※1	Total loans and bills discounted　※1	2,660,528	158,577	2,800,228	248,524	2,551,703	49,753
カードキャッシング	Cash advances	393,750	9,456	415,031	24,720	390,310	6,016
その他融資	Other loans	2,266,777	149,121	2,385,197	223,803	2,161,393	43,736
割賦売掛金計	Total accounts receivable-installment	1,438,917	191,921	1,575,122	198,352	1,376,769	129,773
包括信用購入あっせん	Credit card business	1,035,014	175,510	1,157,448	167,110	990,337	130,833
内、リボ・分割払い残高	Revolving credit and installment payment balance	190,670	36,940	242,515	54,252	188,262	34,532
個別信用購入あっせん	Installment sales finance business	403,902	16,411	417,673	31,241	386,432	△1,059
リース債権及びリース投資資産	Lease receivables and investment in leases	11,714	△870	11,372	△579	11,951	△633
営業債権合計	Total operating receivables	4,111,160	349,629	4,386,722	446,297	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)

		2022/11	2023/11	2023/2
		実績 Results	実績 Results	実績 Results
貸出金計　※1	Total loans and bills discounted　※1	2,002,285	2,259,634	2,153,440
カードキャッシング	Cash advances	6,800	800	5,000
その他融資	Other loans	1,995,485	2,258,834	2,148,440
割賦売掛金計	Total accounts receivable-installment	521,901	506,713	543,770
包括信用購入あっせん	Credit card business	196,400	183,700	207,100
内、リボ・分割払い残高	Revolving credit and installment payment balance	66,400	53,700	77,100
個別信用購入あっせん	Installment sales finance business	325,501	323,013	336,670
債権流動化残高合計	Total securitized receivables	2,524,186	2,766,348	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)

		2022/11 実　績 Results	2022/11 期首増減 Change	2023/11 実　績 Results	2023/11 期首増減 Change	2023/2 実　績 Results	2023/2 期首増減 Change
貸出金計　※1	Total loans and bills discounted　※1	4,662,814	218,579	5,059,863	354,719	4,705,144	260,909
カードキャッシング	Cash advances	400,550	3,156	415,831	20,520	395,310	△2,083
その他融資	Other loans	4,262,263	215,422	4,644,032	334,198	4,309,833	262,992
内、住宅ローン　※3	Housing Loans　※3	3,246,190	173,013	3,439,400	189,354	3,250,046	176,869
割賦売掛金計	Total accounts receivable-installment	1,960,818	155,613	2,081,835	161,295	1,920,540	115,334
包括信用購入あっせん	Credit card business	1,231,414	150,910	1,341,148	143,710	1,197,437	116,933
内、リボ・分割払い残高	Revolving credit and installment payment balance	257,070	12,340	296,215	30,852	265,362	20,632
個別信用購入あっせん	Installment sales finance business	729,403	4,702	740,686	17,584	723,102	△1,598
リース債権及びリース投資資産	Lease receivables and investment in leases	11,714	△870	11,372	△579	11,951	△633
営業債権合計	Total operating receivables	6,635,347	373,322	7,153,071	515,435	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）

		2022/11		2023/11		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
短期借入金	Short-term borrowings	246,100	82,200	224,199	49,899	174,300	10,400
長期借入金	Long-term borrowings	82,500	31,600	114,489	31,989	82,500	31,600
コマーシャル・ペーパー	Commercial papers	57,000	△28,000	115,000	40,000	75,000	△10,000
社債	Bonds payable	270,000	△30,000	275,000	△25,000	300,000	−
リース債務	Lease obligations	24,233	△2,605	20,845	△1,876	22,721	△4,118
有利子負債計　※	Total interest-bearing debt　※	679,833	53,194	749,534	95,013	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）

		2022/11	2023/11	2023/2
		実　績 Results	実　績 Results	実　績 Results
①　期首貸倒引当金	Opening balance	39,146	38,982	39,146
②　貸倒関連費用　※1 （前年同期比）	Bad debt related expenses　※1 (YOY)	11,027 1.9%	13,400 21.5%	14,403 2.2%
③　貸倒償却額 （前年同期比）	Bad debts written off (YOY)	11,158 △20.5%	14,681 31.6%	14,567 △19.6%
期末貸倒引当金 ①+②−③ （期首比）	Ending balance (Change)	39,015 △0.3%	37,701 △3.3%	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	2.7%	2.4%	2.8%
流動化債権を含んだ場合	If including securitized debt	2.4%	2.1%	2.4%
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	1.0%	0.9%	1.1%
流動化債権を含んだ場合　※2	If including securitized debt　※2	0.9%	0.8%	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.

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)

		2022/11		2023/11		2023/2	
		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	105,365	45.5%	130,699	24.0%	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	24,481	81.3%	31,558	28.9%	35,159	85.5%
その他融資	Other loans	17,163	75.7%	25,325	47.6%	23,432	65.8%

〈メコン圏〉（Mekong Area）

（単位：百万円）　(Unit：Millions of Yen)

		2022/11		2023/11		2023/2	
		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	123,040	52.2%	143,843	16.9%	167,327	46.1%
個別信用購入あっせん	Installment sales finance business	13,468	23.0%	15,914	18.2%	20,458	43.4%
カードキャッシング	Cash advances	74,694	55.5%	74,510	△0.2%	97,567	42.7%
その他融資	Other loans	70,503	30.1%	81,057	15.0%	93,448	27.1%

〈マレー圏〉（Malay Area）

（単位：百万円）　(Unit：Millions of Yen)

		2022/11		2023/11		2023/2	
		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	34,156	20.5%	41,416	21.3%	49,156	25.1%
個別信用購入あっせん	Installment sales finance business	76,233	68.0%	87,830	15.2%	102,203	59.3%
カードキャッシング	Cash advances	2,753	45.4%	3,372	22.5%	3,795	42.9%
その他融資	Other loans	34,322	108.3%	48,470	41.2%	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)

		2022/11		2023/11		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
貸出金計　※	Total loans and bills discounted　※	47,995	16,304	67,352	14,834	52,518	20,827
カードキャッシング	Cash advances	27,528	9,238	38,352	7,801	30,551	12,260
その他融資	Other loans	20,466	7,066	28,999	7,032	21,967	8,566
割賦売掛金計	Total accounts receivable-installment	44,347	13,732	57,569	10,240	47,329	16,713
包括信用購入あっせん	Credit card business	44,347	13,732	57,569	10,240	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	92,343	30,036	124,921	25,074	99,847	37,541

〈メコン圏〉（Mekong Area）

（単位：百万円）　(Unit：Millions of Yen)

		2022/11		2023/11		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
貸出金計　※	Total loans and bills discounted　※	273,339	37,441	289,574	20,783	268,791	32,893
カードキャッシング	Cash advances	100,004	19,862	109,999	10,171	99,827	19,685
その他融資	Other loans	173,334	17,579	179,575	10,611	168,964	13,208
割賦売掛金計	Total accounts receivable-installment	93,383	14,909	98,484	5,483	93,001	14,527
包括信用購入あっせん	Credit card business	65,942	10,214	69,810	3,748	66,061	10,333
個別信用購入あっせん	Installment sales finance business	27,441	4,695	28,674	1,734	26,940	4,194
営業債権合計	Total operating receivables	366,723	52,351	388,059	26,266	361,792	47,420

〈マレー圏〉（Malay Area）

（単位：百万円）　(Unit：Millions of Yen)

		2022/11		2023/11		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
貸出金計　※	Total loans and bills discounted　※	87,840	17,707	111,341	20,757	90,584	20,450
カードキャッシング	Cash advances	1,131	259	1,359	178	1,180	307
その他融資	Other loans	86,708	17,447	109,982	20,578	89,403	20,143
割賦売掛金計	Total accounts receivable-installment	246,848	40,278	278,145	28,916	249,228	42,659
包括信用購入あっせん	Credit card business	21,926	1,390	25,114	2,622	22,491	1,955
個別信用購入あっせん	Installment sales finance business	224,922	38,888	253,030	26,293	226,737	40,703
営業債権合計	Total operating receivables	334,688	57,985	389,487	49,674	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）

		2022/11		2023/11		2023/2	
		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	16,382	42.8%	22,166	35.3%	22,462	42.7%
包括信用購入あっせん収益	Revenue from credit card business	6,851	37.0%	9,935	45.0%	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	7,447	36.7%	9,769	31.2%	10,248	38.5%
カードキャッシング	Cash advances	4,548	28.0%	5,748	26.4%	6,201	29.9%
その他融資	Other loans	2,899	53.0%	4,020	38.7%	4,046	54.2%
償却債権取立益	Recoveries of written off receivables	1,009	131.9%	384	△61.9%	1,112	92.1%
金融収益	Financial revenue	19	△53.4%	9	△52.5%	23	△53.0%
役務取引等収益	Fees and commissions	1,055	93.2%	2,068	96.1%	1,532	98.1%
営業費用	Operating expenses	11,365	54.6%	15,839	39.4%	14,745	44.4%
金融費用	Financial expenses	448	36.7%	1,332	197.3%	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	10,897	55.7%	14,452	32.6%	13,993	43.5%
販売促進費	Promotion expenses	1,556	68.2%	1,508	△3.0%	2,015	57.0%
貸倒関連費用	Bad debt related expenses	2,390	171.5%	4,796	100.7%	2,941	127.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,201	–	2,405	100.2%	1,392	867.9%
貸倒損失	Bad debt expenses	1,188	35.0%	2,391	101.2%	1,549	34.7%
人件費	Personnel expenses	2,509	27.2%	2,921	16.4%	3,421	27.8%
管理費	Administrative expenses	2,312	63.4%	2,812	21.6%	2,877	41.2%
設備費	Equipment expenses	1,830	18.6%	2,170	18.6%	2,471	17.7%
一般費	General expenses	299	14.1%	242	△19.0%	266	△26.5%
その他	Other	18	△17.4%	54	186.1%	24	△16.6%
営業利益	Operating profit	5,017	21.7%	6,327	26.1%	7,716	39.5%

〈メコン圏〉 (Mekong Area)

(単位：百万円)　(Unit：Millions of Yen)

		2022/11		2023/11		2023/2	
		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	64,191	18.2%	67,503	5.2%	86,020	18.8%
包括信用購入あっせん収益	Revenue from credit card business	8,329	29.0%	9,352	12.3%	11,490	33.9%
個別信用購入あっせん収益	Revenue from installment sales finance business	3,610	17.0%	3,381	△6.3%	4,944	21.0%
融資収益	Financing revenue	42,636	15.8%	45,071	5.7%	56,959	15.5%
カードキャッシング	Cash advances	13,011	29.1%	14,631	12.5%	17,537	28.5%
その他融資	Other loans	29,624	10.8%	30,439	2.8%	39,422	10.6%
償却債権取立益	Recoveries of written off receivables	6,072	32.2%	6,199	2.1%	8,067	34.5%
金融収益	Financial revenue	48	188.9%	130	171.1%	88	203.7%
役務取引等収益	Fees and commissions	3,494	3.9%	3,369	△3.6%	4,470	1.1%
営業費用	Operating expenses	49,157	13.6%	57,307	16.6%	67,023	17.3%
金融費用	Financial expenses	5,220	14.0%	6,624	26.9%	7,314	21.3%
役務取引等費用	Fees and commissions payments	349	△1.1%	319	△8.7%	447	△7.1%
販売費及び一般管理費	Selling, general and administrative expenses	43,492	13.6%	50,246	15.5%	59,127	17.0%
販売促進費	Promotion expenses	3,442	39.6%	3,622	5.2%	4,680	34.2%
貸倒関連費用	Bad debt related expenses	20,142	14.6%	24,594	22.1%	27,927	20.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	20,120	14.5%	24,585	22.2%	27,898	20.3%
貸倒損失	Bad debt expenses	21	–	9	△58.5%	29	–
人件費	Personnel expenses	8,335	5.2%	9,204	10.4%	10,728	7.4%
管理費	Administrative expenses	7,195	15.1%	8,300	15.4%	9,969	17.4%
設備費	Equipment expenses	3,722	5.0%	3,875	4.1%	4,969	6.9%
一般費	General expenses	654	21.0%	648	△0.8%	852	19.1%
その他	Other	94	81.3%	117	23.8%	134	91.4%
営業利益	Operating profit	15,033	36.2%	10,195	△32.2%	18,997	24.2%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit：Millions of Yen)

		2022/11		2023/11		2023/2	
		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	44,622	18.2%	53,675	20.3%	60,901	21.9%
包括信用購入あっせん収益	Revenue from credit card business	2,995	24.1%	3,459	15.5%	4,102	23.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	23,372	13.4%	28,095	20.2%	32,058	19.2%
融資収益	Financing revenue	9,641	15.1%	12,674	31.5%	13,080	19.0%
カードキャッシング	Cash advances	250	42.1%	305	22.2%	344	41.9%
その他融資	Other loans	9,391	14.5%	12,368	31.7%	12,736	18.5%
償却債権取立益	Recoveries of written off receivables	4,363	31.3%	4,609	5.6%	5,961	33.9%
金融収益	Financial revenue	172	△38.1%	297	72.3%	258	△29.7%
役務取引等収益	Fees and commissions	4,076	48.6%	4,539	11.4%	5,440	37.3%
営業費用	Operating expenses	32,761	26.6%	43,729	33.5%	45,185	22.1%
金融費用	Financial expenses	7,459	4.5%	8,839	18.5%	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	25,243	35.2%	34,840	38.0%	34,917	27.4%
販売促進費	Promotion expenses	696	△30.4%	896	28.8%	1,023	△16.8%
貸倒関連費用	Bad debt related expenses	10,963	124.5%	15,994	45.9%	15,038	66.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	10,827	121.8%	15,994	47.7%	15,038	66.5%
貸倒損失	Bad debt expenses	135	–	–	–	–	–
人件費	Personnel expenses	6,017	9.1%	8,264	37.3%	8,551	13.2%
管理費	Administrative expenses	3,891	10.4%	5,624	44.5%	5,377	9.5%
設備費	Equipment expenses	3,282	8.2%	3,643	11.0%	4,369	5.6%
一般費	General expenses	393	△45.0%	417	6.0%	556	4.2%
その他	Other	58	△4.3%	48	△17.0%	77	△4.5%
営業利益	Operating profit	11,861	△0.2%	9,946	△16.1%	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）

		2022/11		2023/11		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
短期借入金	Short-term borrowings	7,779	7,779	19,625	8,676	10,948	10,948
長期借入金	Long-term borrowings	25,620	9,575	34,473	8,790	25,682	9,637
コマーシャル・ペーパー	Commercial papers	–	–	–	–	–	–
社債	Bonds payable	–	–	–	–	–	–
リース債務	Lease obligations	840	△12	2,258	1,516	742	△110
有利子負債計	Total interest-bearing debt	34,239	17,342	56,356	18,983	37,373	20,475

〈メコン圏〉（Mekong Area）

（単位：百万円）（Unit：Millions of Yen）

		2022/11		2023/11		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
短期借入金	Short-term borrowings	40,209	4,915	36,627	12,626	24,000	△11,293
長期借入金	Long-term borrowings	206,666	32,099	206,583	△1,438	208,022	33,455
コマーシャル・ペーパー	Commercial papers	–	–	–	–	–	–
社債	Bonds payable	24,802	846	32,773	1,236	31,536	7,580
リース債務	Lease obligations	3,570	1,371	3,112	△449	3,561	1,363
有利子負債計	Total interest-bearing debt	275,248	39,233	279,096	11,975	267,120	31,105

〈マレー圏〉 (Malay Area)

(単位：百万円)　(Unit：Millions of Yen)

		2022/11		2023/11		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
短期借入金	Short-term borrowings	11,502	6,621	20,919	8,234	12,685	7,804
長期借入金	Long-term borrowings	213,333	27,657	244,965	24,955	220,010	34,334
コマーシャル・ペーパー	Commercial papers	–	–	2,530	2,530	–	–
社債	Bonds payable	21,776	2,319	30,273	8,692	21,580	2,123
リース債務	Lease obligations	1,633	15	1,349	△111	1,461	△155
有利子負債計	Total interest-bearing debt	248,245	36,614	300,038	44,300	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）

		2022/11		2023/11		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
連結有効会員数	Number of cardholders	4,811	79	4,983	159	4,824	92
内、国内有効会員数　※	Number of credit cardholders in domestic　※	3,052	43	3,132	50	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）

		2022/11		2023/11		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
稼働会員数　※1	Number of active cardholders　※1	1,863	41	1,930	44	1,886	64
年間稼働率（%）　※2	Card-use rate（%）　※2	65.3%	－	66.1%	－	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÷（2022/12～2023/11）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 (2022/12～2023/11)×100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）　(Unit：Millions of Yen)

		2022/11		2023/11		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
預金残高	Balance of Deposits	4,335,579	154,794	4,483,471	83,756	4,399,715	218,930
普通預金	Ordinary deposits	3,702,400	178,658	3,908,389	126,540	3,781,848	258,107
定期預金	Time deposits	570,462	△28,127	518,959	△34,786	553,746	△44,843
その他預金	Other deposits	62,717	4,263	56,122	△7,998	64,120	5,666
貸出金残高	Balance of loans and bills discounted	2,562,496	157,515	2,652,331	201,161	2,451,169	46,188

（単位：万）　(Unit：Ten thousand)

口座数	Number of accounts	817	31	854	26	828	42

（単位：店舗、台）

銀行店舗数	Number of branches	145	2	147	2	145	2
ATM台数	Number of ATMs	6,492	73	6,685	168	6,517	98