

2024年2月期 第2四半期 決算補足資料

For the Six Months Ended August 31, 2023 Second 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.

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(注) Remarks :

- 1 : 記載数値は、すべて単位未満切り捨て表示をしております。
- 1 : All numbers posted are rounded off to the nearest figure.
- 2 : 前年同期比のパーセント表示は、増減率を表しております。
- 2 : YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3 : 収益認識に関する会計基準の適用に伴い、影響箇所に関しては前年同期比を「－」としております。
- 3 : With the application of the accounting standard for revenue recognition, the year-on-year rate of change has been set to "－" for affected areas.
- 4 : 連結及び国際事業の記載数値は、決算期ごとの為替レートで換算しております。
- 4 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 5 : 国内事業の貸借対照表 (P14) 記載数値は、当社単体の数値を含んでおります。
- 5 : The figures of the balance sheet for domestic business (P14) include the figures of AEON Financial Service.
- 6 : 国内事業及び国際事業 (P16-29) 記載数値は、持株会社や機能会社等を除き、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 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)

		2022/8		2023/8		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) ※	221,579 (238,997)	— (0.4%)	237,555 (258,475)	7.2% (8.1%)	451,767 (489,168)	— (3.9%)
営業利益	Operating profit	31,857	△4.2%	20,290	△36.3%	58,859	0.0%
経常利益	Ordinary profit	34,390	0.6%	21,314	△38.0%	61,547	2.7%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	18,204	0.3%	7,236	△60.2%	30,677	1.5%

※ 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.

主要な経営指標(Key Indicators)

(単位：円) (Unit : Yen)

		2022/8	2023/8	2023/2
自己資本比率	Equity ratio	6.6%	6.4%	6.5%
1株当たり当期純利益	Earnings per share(EPS)	84.34	33.53	142.13
1株当たり純資産 (1株当たり株主資本)	Book value per share(BPS)	2,016.08	2,062.55	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)

2023年8月31日時点 (As of August 31st)

国内連結子会社 Consolidated Subsidiaries (Domestic)	議決権の所有割合 Shareholding ratio of voting rights
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%
フェリカポケットマーケティング株式会社 FeliCa Pocket Marketing Inc.	87.6%

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%
AEON ASSET MANAGEMENT (THAILAND) CO., LTD.	100.0%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.7%
ACSI(THAILAND) CO., LTD.	100.0%	AEON INSURANCE BROKERS (M) SDN. BHD.	100.0%
AEON CREDIT SERVICE (M) BERHAD ※3	61.5%	ACS DIGITAL BERHAD	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)

		2022/8		2023/8		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	6,257,397	278,227	6,585,639	246,816	6,338,823	359,653
現金及び預金	Cash and deposits	689,363	△49,419	698,093	△144,522	842,615	103,832
コールローン	Call loans	8,547	△316	1,653	△8,720	10,373	1,509
割賦売掛金	Accounts receivable-installment	1,740,063	173,778	1,933,380	163,791	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	11,968	△616	11,510	△441	11,951	△633
営業貸付金	Operating loans	821,476	48,872	899,920	54,657	845,262	72,658
銀行業における貸出金	Loans and bills discounted for banking business	2,158,682	48,671	2,235,756	74,980	2,160,775	50,764
銀行業における有価証券	Securities for banking business	604,186	67,964	583,049	122,504	460,545	△75,676
保険業における有価証券	Securities for insurance business	32,482	△16,914	17,393	△741	18,134	△31,262
買入金銭債権	Monetary claims bought	25,046	△1,982	20,158	△2,376	22,534	△4,493
金銭の信託	Money held in trust	105,919	△5,096	123,258	△636	123,894	12,879
その他	Other	188,490	17,565	189,933	△10,656	200,590	29,665
貸倒引当金	Allowance for doubtful accounts	△128,828	△4,278	△128,469	△1,024	△127,445	△2,895
固定資産	Non-current assets	316,436	17,736	326,857	6,883	319,974	21,274
有形固定資産	Property, plant and equipment	33,943	△377	32,015	90	31,925	△2,395
無形固定資産	Intangible assets	132,344	5,342	139,544	8,503	131,040	4,038
のれん	Goodwill	14,059	△865	12,368	△822	13,191	△1,733
ソフトウェア	Software	114,141	6,409	123,425	9,518	113,906	6,173
その他	Other	4,143	△200	3,750	△192	3,942	△401
投資その他の資産	Investments and other assets	150,148	12,771	155,297	△1,710	157,008	19,631
繰延資産	Deferred assets	562	△154	703	32	670	△45
資産の部合計	Total assets	6,574,396	295,810	6,913,200	253,731	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)

		2022/8		2023/8		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	5,328,981	276,737	5,515,167	170,656	5,344,510	292,265
買掛金	Accounts payable-trade	257,721	32,485	286,834	31,171	255,662	30,426
銀行業における預金	Deposits for banking business	4,333,458	154,914	4,506,069	108,115	4,397,953	219,409
短期借入金	Short-term borrowings	299,228	95,154	264,926	42,991	221,934	17,860
1年内返済予定の長期借入金	Current portion of long-term borrowings	117,794	27,580	123,037	5,179	117,858	27,643
1年内償還予定の社債	Current portion of bonds payable	84,476	21,066	55,260	△29,976	85,237	21,827
コマーシャル・ペーパー	Commercial papers	54,000	△31,000	77,494	2,494	75,000	△10,000
賞与引当金	Provision for bonuses	3,511	△574	4,823	457	4,365	278
ポイント引当金	Provision for point card certificates	1,278	※1 △5,850	715	△82	798	※1 △6,330
その他の引当金	Other provisions	105	△95	48	△141	190	△10
その他	Other	177,405	※2 △16,943	195,956	10,446	185,509	※2 △8,839
固定負債	Non-current liabilities	707,451	△9,834	836,525	62,700	773,824	56,538
保険契約準備金	Reserve for insurance policy liabilities	59,319	△5,048	52,019	△2,318	54,338	△10,029
社債	Bonds payable	219,661	△57,588	276,539	11,713	264,826	△12,424
長期借入金	Long-term borrowings	389,790	53,857	470,197	52,958	417,238	81,305
退職給付に係る負債	Retirement benefit liability	2,484	212	2,364	212	2,151	△119
利息返還損失引当金	Provision for loss on interest repayment	4,910	△1,566	3,294	△1,528	4,822	△1,653
その他の引当金	Other provisions	238	△221	259	27	232	△228
繰延税金負債	Deferred tax liabilities	1,382	109	1,189	△96	1,286	12
その他	Other	29,664	411	30,661	1,733	28,928	△324
負債の部合計	Total liabilities	6,036,433	266,902	6,351,692	233,357	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（2022/8 △1,178、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 (2022/8 : △1,178 , 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（2022/8 +1,178、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 (2022/5 : +1,178 , 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)

		2022/8		2023/8		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	435,578	11,806	443,356	△394	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	120,265	△5	120,270	280
利益剰余金	Retained earnings	270,020	11,495	277,766	△406	278,172	19,646
自己株式	Treasury stock	△410	31	△373	17	△390	52
その他の包括利益累計額	Accumulated other comprehensive income	△408	△859	1,873	10,824	△8,950	△9,400
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△19,855	△17,305	△26,076	1,584	△27,661	△25,111
繰延ヘッジ損益	Deferred gains or losses on hedges	0	1,629	515	395	120	1,749
為替換算調整勘定	Foreign currency translation adjustments	19,645	14,792	27,552	8,813	18,738	13,886
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△199	23	△117	30	△147	75
新株予約権	Subscription rights to shares	32	△0	15	2	13	△19
非支配株主持分	Non-controlling interests	102,759	17,959	116,262	9,942	106,319	21,519
純資産の部合計	Total net assets	537,962	28,907	561,508	20,374	541,133	32,078
負債純資産合計	Total liabilities and net assets	6,574,396	295,810	6,913,200	253,731	6,659,468	380,882

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2022/8		2023/8		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	3,347,561	10.8%	3,699,803	10.5%	6,895,532	10.8%
個別信用購入あっせん	Installment sales finance business	155,458	17.2%	172,309	10.8%	315,941	18.5%
カードキャッシング	Cash advances	227,159	15.3%	258,564	13.8%	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)

		2022/8		2023/8		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) ※	221,579 (238,997)	— (0.4%)	237,555 (258,475)	7.2% (8.1%)	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) ※	55,422 (71,713)	— (10.9%)	61,436 (81,242)	10.9% (13.3%)	112,416 (147,576)	— (12.0%)
個別信用購入あっせん収益	Revenue from installment sales finance business	23,215	5.8%	25,956	11.8%	48,450	13.6%
融資収益	Financing revenue	67,670	3.4%	74,550	10.2%	137,960	7.4%
カードキャッシング	Cash advances	39,919	△0.3%	43,352	8.6%	80,843	3.3%
その他融資	Other loans	27,750	9.1%	31,198	12.4%	57,116	13.8%
償却債権取立益	Recoveries of written off receivables	7,569	24.5%	7,861	3.9%	16,116	35.2%
金融収益	Financial revenue	17,203	2.9%	17,697	2.9%	34,403	2.1%
保険収益	Insurance revenue	7,137	△63.0%	6,455	△9.6%	13,205	△54.8%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	31,434 (32,560)	— (3.8%)	32,804 (33,918)	4.4% (4.2%)	62,178 (64,420)	— (5.6%)
その他	Other	11,926	△4.4%	10,793	△9.5%	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)

		2022/8		2023/8		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
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	189,721 (207,139)	— (1.2%)	217,265 (238,185)	14.5% (15.0%)	392,907 (430,308)	— (4.5%)
金融費用	Financial expenses	11,167	5.4%	14,884	33.3%	23,562	9.9%
保険費用	Insurance expenses	6,490	△65.1%	6,052	△6.7%	12,928	△54.1%
役務取引等費用	Fees and commissions payments	6,163	7.6%	5,430	△11.9%	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) ※	164,394 (181,812)	— (8.0%)	189,352 (210,272)	15.2% (15.7%)	342,034 (379,436)	— (9.1%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	13,127 (30,545)	— (4.9%)	17,418 (38,337)	32.7% (25.5%)	28,233 (65,635)	— (15.9%)
貸倒関連費用	Bad debt related expenses	28,651	18.0%	39,585	38.2%	65,567	15.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	27,273	17.2%	36,493	33.8%	60,772	20.9%
貸倒損失	Bad debt expenses	1,377	38.1%	3,092	124.5%	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	39,832	4.9%	43,081	8.2%	80,031	4.7%
管理費	Administrative expenses	50,262	9.8%	54,963	9.4%	103,581	8.8%
設備費	Equipment expenses	26,801	5.6%	27,431	2.3%	53,823	4.2%
一般費	General expenses	5,717	△1.9%	6,872	20.2%	10,798	△3.2%
その他	Other	1,506	2.8%	1,546	2.7%	3,035	2.9%
営業利益	Operating profit	31,857	△4.2%	20,290	△36.3%	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)

		2022/8		2023/8		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	2,545	161.4%	1,028	△59.6%	2,700	117.7%
受取配当金	Dividend income	75	△49.7%	85	13.6%	108	△46.5%
投資事業組合運用益	Gain on investments in investment partnerships	250	△2.7%	46	△81.6%	309	△14.2%
為替差益	Foreign exchange gains	1,257	—	782	△37.8%	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	109	93.7%	114	4.4%	185	1.0%
営業外費用	Non-operating expenses	11	△73.1%	4	△64.2%	13	△91.2%
投資有価証券評価損	Loss on valuation of investment securities	10	—	—	—	9	△81.9%
雑損失	Miscellaneous loss	1	△73.5%	4	194.1%	3	△69.6%
経常利益	Ordinary profit	34,390	0.6%	21,314	△38.0%	61,547	2.7%
特別利益	Extraordinary income	3	△99.5%	5	40.6%	14	△98.0%
固定資産売却益	Gain on sales of non-current assets	3	△51.4%	5	40.6%	10	△49.9%
特別損失	Extraordinary loss	265	△51.2%	916	245.7%	1,760	94.8%
固定資産処分損	Loss on disposal of non-current assets	237	△26.2%	297	25.5%	478	△16.6%
減損損失	Impairment loss	11	△91.7%	150	—	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	—	—	448	—	84	—
新型コロナウイルス対応による損失	Infectious Disease Related Cost	14	△17.0%	—	—	24	△49.8%
その他	Other	1	△86.0%	1	△24.2%	1	△93.4%
税金等調整前四半期純利益	Profit before income taxes	34,129	△0.5%	20,402	△40.2%	59,801	0.1%
法人税等合計	Total income taxes	9,157	△8.2%	7,214	△21.2%	16,177	△13.5%
法人税、住民税及び事業税	Income taxes-current	6,703	△24.5%	6,849	2.2%	12,931	△1.0%
法人税等調整額	Income taxes-deferred	2,454	124.9%	365	△85.1%	3,246	△42.3%
四半期純利益	Net profit	24,971	2.6%	13,187	△47.2%	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	6,766	9.3%	5,951	△12.1%	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	18,204	0.3%	7,236	△60.2%	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)

		2022/8		2023/8		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	2,980,158	97,543	3,135,677	129,638	3,006,038	123,423
カードキャッシング	Cash advances	501,120	17,521	547,849	25,979	521,869	38,270
その他融資	Other loans	2,479,038	80,022	2,587,828	103,659	2,484,168	85,152
割賦売掛金計	Total accounts receivable-installment	1,740,063	173,778	1,933,380	163,791	1,769,588	203,304
包括信用購入あっせん	Credit card business	1,087,728	121,343	1,263,309	137,089	1,126,219	159,835
個別信用購入あっせん	Installment sales finance business	652,335	52,434	670,071	26,701	643,369	43,468
リース債権及びリース投資資産	Lease receivables and investment in leases	11,968	△616	11,510	△441	11,951	△633
営業債権合計	Total operating receivables	4,732,190	270,705	5,080,568	292,988	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)

		2022/8	2023/8	2023/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,053,719	2,233,918	2,153,440
カードキャッシング	Cash advances	8,900	2,000	5,000
その他融資	Other loans	2,044,819	2,231,918	2,148,440
割賦売掛金計	Total accounts receivable-installment	528,718	531,706	543,770
包括信用購入あっせん	Credit card business	204,200	191,350	207,100
個別信用購入あっせん	Installment sales finance business	324,518	340,356	336,670
債権流動化残高合計	Total securitized receivables	2,582,438	2,765,625	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)

		2022/8		2023/8		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	5,033,878	208,979	5,369,596	210,117	5,159,479	334,579
カードキャッシング	Cash advances	510,020	13,321	549,849	22,979	526,869	30,170
その他融資	Other loans	4,523,858	195,658	4,819,746	187,137	4,632,609	304,408
割賦売掛金計	Total accounts receivable-installment	2,268,781	144,287	2,465,087	151,727	2,313,359	188,864
包括信用購入あっせん	Credit card business	1,291,928	104,543	1,454,659	121,339	1,333,319	145,935
個別信用購入あっせん	Installment sales finance business	976,853	39,743	1,010,428	30,388	980,039	42,929
リース債権及びリース投資資産	Lease receivables and investment in leases	11,968	△616	11,510	△441	11,951	△633
営業債権合計	Total operating receivables	7,314,628	352,650	7,846,193	361,403	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)

		2022/8		2023/8		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	299,228	95,154	264,926	42,991	221,934	17,860
長期借入金	Long-term borrowings	507,585	81,437	593,235	58,137	535,097	108,949
コマーシャル・ペーパー	Commercial papers	54,000	△31,000	77,494	2,494	75,000	△10,000
社債	Bonds payable	304,138	△36,521	331,799	△18,263	350,063	9,403
リース債務	Lease obligations	31,005	△572	27,693	△845	28,539	△3,038
有利子負債計	Total interest-bearing debt	1,195,958	108,498	1,295,149	84,515	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)

		2022/8		2023/8		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)	28,651 18.0%		39,585 38.2%		63,949 22.1%	
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	24,372 △31.6%		38,561 58.2%		61,053 △0.2%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	128,828 3.4%		128,469 0.8%		127,445 2.3%	
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.7%		2.5%		2.7%	
流動化債権を含んだ場合	If including securitized debt	1.8%		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	1.0%		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			実 績 Results	実 績 Results	前年同期比 YOY
		国内計 Domestic Total	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	国際計 Global Total	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY				
営業収益 (営業収益) ※2	Operating revenue (Operating revenue) ※2	144,224 (165,144)	2.1% (4.1%)	85,740	△0.0%	93,085	8.7%	94,218	16.8%	14,267	35.9%	45,070	9.3%	34,880	20.5%	△35,489	237,555 (258,475)	7.2% (8.1%)	
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	46,664 (66,470)	6.3% (10.4%)	9,178	0.7%	36,553	7.2%	14,772	28.4%	6,492	52.6%	6,019	13.1%	2,260	17.3%	933	61,436 (81,242)	10.9% (13.3%)	
個別信用購入あっせん収益	Revenue from installment sales finance business	5,337	△13.1%	109	△30.6%	5,230	△12.6%	20,618	19.1%	－	－	2,255	△0.0%	18,363	21.9%	△1	25,956	11.8%	
融資収益	Financing revenue	30,117	4.0%	28,407	3.9%	1,330	△1.1%	44,440	14.8%	6,236	34.4%	30,179	7.7%	8,024	32.6%	371	74,550	10.2%	
償却債権取立益	Recoveries of written off receivables	313	6.3%	2	－	310	5.3%	7,547	3.8%	252	△70.5%	4,256	26.7%	3,039	△0.7%	－	7,861	3.9%	
金融収益	Financial revenue	17,298	1.3%	17,350	1.7%	30	△19.5%	307	88.3%	3	△79.3%	101	273.7%	203	69.2%	8	17,697	2.9%	
保険収益	Insurance revenue	6,455	△9.6%	6,595	△7.6%	－	－	－	－	－	－	－	－	－	－	△140	6,455	△9.6%	
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	27,241 (28,354)	5.9% (5.6%)	15,670	△4.8%	44,704	15.4%	6,531	14.6%	1,283	74.9%	2,258	0.5%	2,989	10.0%	△34,102	32,804 (33,918)	4.4% (4.2%)	
その他	Other	10,796	△9.5%	8,426	△0.8%	4,925	△4.4%	－	－	－	－	－	－	－	－	△2,558	10,793	△9.5%	
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	142,624 (163,543)	9.1% (10.4%)	85,329	4.5%	90,843	15.4%	75,758	28.9%	9,999	41.0%	38,181	20.7%	27,577	37.5%	△34,665	217,265 (238,185)	14.5% (15.0%)	
金融費用	Financial expenses	4,056	94.2%	2,836	91.4%	1,252	98.8%	11,072	29.5%	800	217.1%	4,506	33.9%	5,765	16.9%	△277	14,884	33.3%	
保険費用	Insurance expenses	6,052	△6.7%	6,052	△6.7%	－	－	－	－	－	－	－	－	－	－	－	6,052	△6.7%	
役務取引等費用	Fees and commissions payments	5,224	△13.5%	36,775	4.7%	201	△27.3%	205	△16.9%	－	－	205	△16.9%	－	－	△31,751	5,430	△11.9%	
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	125,886 (146,806)	9.7% (11.1%)	39,597	2.8%	88,052	15.2%	64,338	29.0%	9,168	34.3%	33,391	19.4%	21,778	44.3%	△2,636	189,352 (210,272)	15.2% (15.7%)	
その他	Other	1,403	0.6%	67	△9.0%	1,336	1.1%	141	29.7%	30	139.9%	78	38.1%	32	△17.5%	0	1,546	2.7%	
営業利益	Operating profit	1,600	△84.7%	411	△89.9%	2,242	△67.7%	18,460	△15.6%	4,268	25.3%	6,888	△28.2%	7,303	△17.7%	△824	20,290	△36.3%	

※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	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	2,685,319	133,615	2,538,699	87,327	153,932	47,267	456,136	44,242	62,850	10,331	288,339	19,547	104,947	14,363	△13,091	3,135,677	129,638
割賦売掛金	Accounts receivable-installment	1,508,688	131,919	990,501	107,803	525,900	24,261	423,523	33,963	53,899	6,570	98,006	5,005	271,617	22,388	△6,545	1,933,380	163,791
	包括信用購入あっせん	1,115,191	124,854	958,432	109,168	159,685	16,366	148,117	12,235	53,899	6,570	70,051	3,990	24,166	1,675	△2,926	1,263,309	137,089
	個別信用購入あっせん	393,497	7,065	32,068	△1,364	366,215	7,894	275,405	21,728	—	—	27,955	1,014	247,450	20,713	△3,619	670,071	26,701
銀行業における預金残高	Balance of deposits for banking business	4,506,378	108,324	4,509,156	109,770	—	—	—	—	—	—	—	—	—	—	△3,087	4,506,069	108,115
有利子負債残高	Balance of interest-bearing debt	695,808	238,466	35,087	△184	667,972	239,752	615,550	55,318	50,336	12,963	278,245	11,124	286,969	31,230	△23,461	1,295,149	84,515

		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%	2.0%	20.5%	21.6%	21.7%	16.4%	－	5.7%
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%	3.7%	3.2%	4.1%	－	0.5%
③ 貸出金利鞘 (①－②)	③ Interest rate spread ①－②	3.2%	3.2%	1.7%	16.8%	18.0%	18.5%	12.3%	－	5.2%

※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 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)

		2022/8		2023/8		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	5,488,927	169,349	5,704,672	175,687	5,528,985	209,407
現金及び預金	Cash and deposits	641,853	△46,105	657,214	△137,556	794,771	106,813
コールローン	Call loans	8,547	△316	1,653	△8,720	10,373	1,509
割賦売掛金	Accounts receivable-installment	1,366,055	116,449	1,508,688	129,763	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	11,968	△616	11,510	△441	11,951	△633
営業貸付金	Operating loans	428,961	△6,013	443,901	10,423	433,477	△1,497
銀行業における貸出金	Loans and bills discounted for banking business	2,159,375	48,786	2,237,218	75,760	2,161,457	50,868
銀行業における有価証券	Securities for banking business	604,186	67,964	583,049	122,504	460,545	△75,676
保険業における有価証券	Securities for insurance business	32,482	△16,914	17,393	△741	18,134	△31,262
買入金銭債権	Monetary claims bought	25,046	△1,982	20,158	△2,376	22,534	△4,493
金銭の信託	Money held in trust	105,919	△5,096	123,258	△636	123,894	12,879
その他	Other	160,174	9,960	154,710	△15,382	170,092	19,878
貸倒引当金	Allowance for doubtful accounts	△55,642	3,234	△54,086	3,089	△57,175	1,701
固定資産	Non-current assets	258,272	5,880	263,398	△1,972	265,370	12,978
有形固定資産	Property, plant and equipment	24,194	△1,678	21,034	△1,613	22,648	△3,225
無形固定資産	Intangible assets	123,736	4,692	127,114	4,116	122,997	3,954
投資その他の資産	Investments and other assets	110,341	2,866	115,249	△4,475	119,724	12,249
繰延資産	Deferred assets	562	△154	703	32	670	△45
資産の部合計	Total assets	5,747,762	175,075	5,968,774	173,747	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)

		2022/8		2023/8		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	5,147,051	258,761	5,291,993	138,090	5,153,903	265,613
買掛金	Accounts payable-trade	253,616	31,462	282,775	31,330	251,444	29,291
銀行業における預金	Deposits for banking business	4,333,458	154,914	4,506,069	108,115	4,397,953	219,409
賞与引当金	Provision for bonuses	2,468	△222	3,596	1,070	2,525	△164
ポイント引当金	Provision for point card certificates	1,278	※ 1 △5,850	715	△82	798	※ 1 △6,330
その他	Other	556,229	※ 2 78,458	498,836	△2,344	501,180	※ 2 23,409
固定負債	Non-current liabilities	317,568	△68,727	411,900	47,441	364,458	△21,837
保険契約準備金	Reserve for insurance policy liabilities	59,319	△5,048	52,019	△2,318	54,338	△10,029
退職給付に係る負債	Retirement benefit liability	416	△85	161	△113	275	△226
利息返還損失引当金	Provision for loss on interest repayment	4,910	△1,566	3,294	△1,528	4,822	△1,653
その他の引当金	Other provisions	70	△3	62	△4	66	△6
その他	Other	252,852	△62,023	356,363	51,407	304,955	△9,920
負債の部合計	Total liabilities	5,464,619	190,034	5,703,894	185,532	5,518,361	243,775
純資産の部合計	Total net assets	283,142	△14,958	264,880	△11,784	276,665	△21,435
負債純資産合計	Total liabilities and net assets	5,747,762	175,075	5,968,774	173,747	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（2022/8 △1,178、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 (2022/8 : △1,178 , 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（2022/8 +1,178、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 (2022/5 : +1,178 , 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)

		2022/8		2023/8		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	3,179,786	9.5%	3,491,991	9.8%	6,529,208	9.4%
個別信用購入あっせん	Installment sales finance business	97,691	1.6%	103,598	6.0%	193,279	2.7%
カードキャッシング	Cash advances	161,578	2.9%	186,258	15.3%	335,760	8.1%
電子マネー	Total e-money contracts	1,198,281	0.6%	1,321,596	10.3%	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)

		2022/8		2023/8		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	141,197	—	144,224	2.1%	282,761	—
(営業収益) ※	(Operating revenue) ※	(158,615)	(△6.2%)	(165,144)	(4.1%)	(320,162)	(△4.0%)
包括信用購入あっせん収益	Revenue from credit card business	43,919	—	46,664	6.3%	87,276	—
(包括信用購入あっせん収益) ※	(Revenue from credit card business) ※	(60,210)	(8.2%)	(66,470)	(10.4%)	(122,436)	(8.4%)
加盟店収益	Merchant fee revenue	30,091	—	31,807	5.7%	59,374	—
(加盟店収益) ※	(Merchant fee revenue) ※	(46,383)	(7.6%)	(51,613)	(11.3%)	(94,534)	(6.3%)
リボ・分割収益	Revolving credit and installment payment revenue	11,789	10.5%	12,878	9.2%	23,817	17.2%
その他収益	Other	2,037	10.7%	1,978	△2.9%	4,085	10.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	6,139	△3.2%	5,337	△13.1%	11,899	△4.3%
融資収益	Financing revenue	28,964	△7.9%	30,117	4.0%	57,672	△5.0%
カードキャッシング	Cash advances	28,476	△7.7%	29,703	4.3%	56,760	△4.7%
その他融資	Other loans	487	△19.4%	413	△15.0%	911	△20.6%
償却債権取立益	Recoveries of written off receivables	294	△6.3%	313	6.3%	975	9.4%
金融収益	Financial revenue	17,080	2.4%	17,298	1.3%	33,999	1.5%
保険収益	Insurance revenue	7,137	△63.0%	6,455	△9.6%	13,205	△54.8%
役務取引等収益	Fees and commissions	25,732	—	27,241	5.9%	50,688	—
(役務取引等収益) ※	(Fees and commissions) ※	(26,858)	(△0.0%)	(28,354)	(5.6%)	(52,929)	(2.3%)
内、電子マネー収益	E-money revenue	6,534	—	7,173	9.8%	13,448	—
(内、電子マネー収益) ※	(E-money revenue) ※	(7,660)	(1.3%)	(8,286)	(8.2%)	(15,689)	(4.2%)
その他	Other	11,929	△4.4%	10,796	△9.5%	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)

		2022/8		2023/8		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
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	130,735 (148,153)	— (△3.5%)	142,624 (163,543)	9.1% (10.4%)	265,598 (302,999)	— (△1.4%)
金融費用	Financial expenses	2,088	△1.6%	4,056	94.2%	4,604	△7.1%
保険費用	Insurance expenses	6,490	△65.1%	6,052	△6.7%	12,928	△54.1%
役務取引等費用	Fees and commissions payments	6,036	7.5%	5,224	△13.5%	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) ※	114,724 (132,142)	— (5.0%)	125,886 (146,806)	9.7% (11.1%)	234,149 (271,550)	— (4.3%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	9,881 (27,299)	— (4.0%)	13,403 (34,323)	35.6% (25.7%)	21,138 (58,539)	— (15.4%)
貸倒関連費用	Bad debt related expenses	8,270	△4.3%	10,430	26.1%	19,658	△15.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	7,651	△7.6%	8,845	15.6%	16,442	△8.5%
貸倒損失	Bad debt expenses	619	70.0%	1,584	155.9%	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	27,186	4.3%	29,786	9.6%	53,684	1.5%
管理費	Administrative expenses	41,428	8.7%	44,578	7.6%	84,772	6.9%
設備費	Equipment expenses	20,677	5.3%	21,190	2.5%	41,127	2.8%
一般費	General expenses	7,280	2.0%	6,497	△10.7%	13,766	△1.9%
その他	Other	1,395	1.6%	1,403	0.6%	2,796	1.1%
営業利益	Operating profit	10,461	△32.5%	1,600	△84.7%	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)

		2022/8		2023/8		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	2,545,838	43,887	2,685,319	133,615	2,551,703	49,753
カードキャッシング	Cash advances	380,664	△3,629	400,677	10,367	390,310	6,016
その他融資	Other loans	2,165,174	47,517	2,284,641	123,248	2,161,393	43,736
割賦売掛金計	Total accounts receivable-installment	1,363,685	116,689	1,508,688	131,919	1,376,769	129,773
包括信用購入あっせん	Credit card business	962,445	102,941	1,115,191	124,854	990,337	130,833
内、リボ・分割払い残高	Revolving credit and installment payment balance	175,840	22,110	223,182	34,919	188,262	34,532
個別信用購入あっせん	Installment sales finance business	401,239	13,748	393,497	7,065	386,432	△1,059
リース債権及びリース投資資産	Lease receivables and investment in leases	11,968	△616	11,510	△441	11,951	△633
営業債権合計	Total operating receivables	3,921,492	159,960	4,205,518	265,093	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)

		2022/8	2023/8	2023/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,053,719	2,233,918	2,153,440
カードキャッシング	Cash advances	8,900	2,000	5,000
その他融資	Other loans	2,044,819	2,231,918	2,148,440
割賦売掛金計	Total accounts receivable-installment	528,718	531,706	543,770
包括信用購入あっせん	Credit card business	204,200	191,350	207,100
内、リボ・分割払い残高	Revolving credit and installment payment balance	74,200	61,350	77,100
個別信用購入あっせん	Installment sales finance business	324,518	340,356	336,670
債権流動化残高合計	Total securitized receivables	2,582,438	2,765,625	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)

		2022/8		2023/8		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	4,599,558	155,323	4,919,238	214,094	4,705,144	260,909
カードキャッシング	Cash advances	389,564	△7,829	402,677	7,367	395,310	△2,083
その他融資	Other loans	4,209,994	163,153	4,516,560	206,726	4,309,833	262,992
内、住宅ローン ※ 3	Housing Loans ※ 3	3,204,620	131,443	3,345,636	95,590	3,250,046	176,869
割賦売掛金計	Total accounts receivable-installment	1,892,403	87,198	2,040,395	119,855	1,920,540	115,334
包括信用購入あっせん	Credit card business	1,166,645	86,141	1,306,541	109,104	1,197,437	116,933
内、リボ・分割払い残高	Revolving credit and installment payment balance	250,040	5,310	284,532	19,169	265,362	20,632
個別信用購入あっせん	Installment sales finance business	725,758	1,057	733,853	10,751	723,102	△1,598
リース債権及びリース投資資産	Lease receivables and investment in leases	11,968	△616	11,510	△441	11,951	△633
営業債権合計	Total operating receivables	6,503,930	241,904	6,971,144	333,508	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)

		2022/8		2023/8		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	265,100	101,200	202,100	27,800	174,300	10,400
長期借入金	Long-term borrowings	58,400	7,500	117,994	35,494	82,500	31,600
コマーシャル・ペーパー	Commercial papers	54,000	△31,000	75,000	—	75,000	△10,000
社債	Bonds payable	260,000	△40,000	280,000	△20,000	300,000	—
リース債務	Lease obligations	25,014	△1,824	20,713	△2,008	22,721	△4,118
有利子負債計 ※	Total interest-bearing debt ※	662,514	35,875	695,808	41,286	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)

		2022/8	2023/8	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)	7,153 8.3%	8,359 16.9%	14,403 2.2%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	7,982 △23.3%	11,081 38.8%	14,567 △19.6%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	38,317 △2.1%	36,259 △7.0%	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	2.9%	2.4%	2.8%
流動化債権を含んだ場合	If including securitized debt	2.5%	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	1.2%	0.9%	1.1%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.0%	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)

		2022/8		2023/8		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	63,795	37.1%	83,959	31.6%	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	14,653	69.7%	20,161	37.6%	35,159	85.5%
その他融資	Other loans	11,163	93.8%	14,298	28.1%	23,432	65.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/8		2023/8		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	80,163	52.4%	96,972	21.0%	167,327	46.1%
個別信用購入あっせん	Installment sales finance business	7,131	△9.7%	10,695	50.0%	20,458	43.4%
カードキャッシング	Cash advances	49,178	63.7%	49,927	1.5%	97,567	42.7%
その他融資	Other loans	46,798	34.8%	52,096	11.3%	93,448	27.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/8		2023/8		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	23,816	31.3%	26,879	12.9%	49,156	25.1%
個別信用購入あっせん	Installment sales finance business	50,634	76.8%	58,015	14.6%	102,203	59.3%
カードキャッシング	Cash advances	1,749	38.6%	2,217	26.8%	3,795	42.9%
その他融資	Other loans	21,537	98.0%	31,689	47.1%	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)

		2022/8		2023/8		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 ※	43,241	11,550	62,850	10,331	52,518	20,827
カードキャッシング	Cash advances	24,767	6,476	35,849	5,298	30,551	12,260
その他融資	Other loans	18,473	5,073	27,000	5,033	21,967	8,566
割賦売掛金計	Total accounts receivable-installment	40,674	10,059	53,899	6,570	47,329	16,713
包括信用購入あっせん	Credit card business	40,674	10,059	53,899	6,570	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	83,916	21,609	116,749	16,901	99,847	37,541

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/8		2023/8		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 ※	264,872	28,975	288,339	19,547	268,791	32,893
カードキャッシング	Cash advances	94,642	14,500	109,989	10,162	99,827	19,685
その他融資	Other loans	170,230	14,474	178,349	9,385	168,964	13,208
割賦売掛金計	Total accounts receivable-installment	87,857	9,383	98,006	5,005	93,001	14,527
包括信用購入あっせん	Credit card business	63,010	7,282	70,051	3,990	66,061	10,333
個別信用購入あっせん	Installment sales finance business	24,847	2,101	27,955	1,014	26,940	4,194
営業債権合計	Total operating receivables	352,730	38,358	386,345	24,552	361,792	47,420

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/8		2023/8		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 ※	84,511	14,378	104,947	14,363	90,584	20,450
カードキャッシング	Cash advances	1,046	173	1,331	151	1,180	307
その他融資	Other loans	83,465	14,205	103,615	14,211	89,403	20,143
割賦売掛金計	Total accounts receivable-installment	244,344	37,774	271,617	22,388	249,228	42,659
包括信用購入あっせん	Credit card business	21,597	1,061	24,166	1,675	22,491	1,955
個別信用購入あっせん	Installment sales finance business	222,746	36,713	247,450	20,713	226,737	40,703
営業債権合計	Total operating receivables	328,856	52,153	376,564	36,751	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)

		2022/8		2023/8		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	10,500	38.5%	14,267	35.9%	22,462	42.7%
包括信用購入あっせん収益	Revenue from credit card business	4,254	31.0%	6,492	52.6%	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	4,641	28.4%	6,236	34.4%	10,248	38.5%
カードキャッシング	Cash advances	2,854	20.5%	3,716	30.2%	6,201	29.9%
その他融資	Other loans	1,787	43.5%	2,519	41.0%	4,046	54.2%
償却債権取立益	Recoveries of written off receivables	854	178.3%	252	△70.5%	1,112	92.1%
金融収益	Financial revenue	16	△46.9%	3	△79.3%	23	△53.0%
役務取引等収益	Fees and commissions	733	92.0%	1,283	74.9%	1,532	98.1%
営業費用	Operating expenses	7,093	52.7%	9,999	41.0%	14,745	44.4%
金融費用	Financial expenses	252	8.8%	800	217.1%	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	6,828	55.3%	9,168	34.3%	13,993	43.5%
販売促進費	Promotion expenses	940	53.5%	954	1.4%	2,015	57.0%
貸倒関連費用	Bad debt related expenses	1,476	227.5%	2,928	98.4%	2,941	127.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	730	—	1,429	95.8%	1,392	867.9%
貸倒損失	Bad debt expenses	746	17.9%	1,499	100.9%	1,549	34.7%
人件費	Personnel expenses	1,601	25.7%	1,866	16.5%	3,421	27.8%
管理費	Administrative expenses	1,452	61.5%	1,798	23.8%	2,877	41.2%
設備費	Equipment expenses	1,163	17.0%	1,407	21.0%	2,471	17.7%
一般費	General expenses	194	16.5%	213	9.7%	266	△26.5%
その他	Other	12	△20.3%	30	139.9%	24	△16.6%
営業利益	Operating profit	3,407	16.0%	4,268	25.3%	7,716	39.5%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/8		2023/8		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	41,223	12.3%	45,070	9.3%	86,020	18.8%
包括信用購入あっせん収益	Revenue from credit card business	5,321	27.1%	6,019	13.1%	11,490	33.9%
個別信用購入あっせん収益	Revenue from installment sales finance business	2,256	6.7%	2,255	△0.0%	4,944	21.0%
融資収益	Financing revenue	28,011	13.5%	30,179	7.7%	56,959	15.5%
カードキャッシング	Cash advances	8,429	25.9%	9,731	15.4%	17,537	28.5%
その他融資	Other loans	19,581	8.9%	20,447	4.4%	39,422	10.6%
償却債権取立益	Recoveries of written off receivables	3,360	1.4%	4,256	26.7%	8,067	34.5%
金融収益	Financial revenue	27	111.7%	101	273.7%	88	203.7%
役務取引等収益	Fees and commissions	2,247	△6.2%	2,258	0.5%	4,470	1.1%
営業費用	Operating expenses	31,626	8.8%	38,181	20.7%	67,023	17.3%
金融費用	Financial expenses	3,364	7.1%	4,506	33.9%	7,314	21.3%
役務取引等費用	Fees and commissions payments	247	6.5%	205	△16.9%	447	△7.1%
販売費及び一般管理費	Selling, general and administrative expenses	27,957	8.9%	33,391	19.4%	59,127	17.0%
販売促進費	Promotion expenses	2,245	25.4%	2,418	7.7%	4,680	34.2%
貸倒関連費用	Bad debt related expenses	12,755	10.3%	16,629	30.4%	27,927	20.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	12,743	10.2%	16,620	30.4%	27,898	20.3%
貸倒損失	Bad debt expenses	12	—	8	△29.0%	29	—
人件費	Personnel expenses	5,445	1.7%	5,939	9.1%	10,728	7.4%
管理費	Administrative expenses	4,705	13.3%	5,472	16.3%	9,969	17.4%
設備費	Equipment expenses	2,436	1.2%	2,562	5.2%	4,969	6.9%
一般費	General expenses	368	△7.3%	368	△0.1%	852	19.1%
その他	Other	56	64.8%	78	38.1%	134	91.4%
営業利益	Operating profit	9,596	25.8%	6,888	△28.2%	18,997	24.2%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/8		2023/8		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	28,938	14.8%	34,880	20.5%	60,901	21.9%
包括信用購入あっせん収益	Revenue from credit card business	1,927	21.8%	2,260	17.3%	4,102	23.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	15,058	8.6%	18,363	21.9%	32,058	19.2%
融資収益	Financing revenue	6,053	5.9%	8,024	32.6%	13,080	19.0%
カードキャッシング	Cash advances	158	35.8%	200	26.2%	344	41.9%
その他融資	Other loans	5,895	5.3%	7,824	32.7%	12,736	18.5%
償却債権取立益	Recoveries of written off receivables	3,059	42.9%	3,039	△0.7%	5,961	33.9%
金融収益	Financial revenue	120	△29.1%	203	69.2%	258	△29.7%
役務取引等収益	Fees and commissions	2,718	56.4%	2,989	10.0%	5,440	37.3%
営業費用	Operating expenses	20,059	14.1%	27,577	37.5%	45,185	22.1%
金融費用	Financial expenses	4,930	1.5%	5,765	16.9%	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	15,089	19.0%	21,778	44.3%	34,917	27.4%
販売促進費	Promotion expenses	423	△27.8%	641	51.3%	1,023	△16.8%
貸倒関連費用	Bad debt related expenses	6,146	65.8%	9,590	56.0%	15,038	66.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	6,146	65.8%	9,590	56.0%	15,038	66.5%
貸倒損失	Bad debt expenses	—	—	—	—	—	—
人件費	Personnel expenses	3,743	0.9%	5,238	40.0%	8,551	13.2%
管理費	Administrative expenses	2,432	1.1%	3,636	49.5%	5,377	9.5%
設備費	Equipment expenses	2,106	5.7%	2,355	11.8%	4,369	5.6%
一般費	General expenses	237	△15.3%	316	33.5%	556	4.2%
その他	Other	39	2.5%	32	△17.5%	77	△4.5%
営業利益	Operating profit	8,878	16.4%	7,303	△17.7%	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)

		2022/8		2023/8		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	2,046	2,046	8,174	△2,774	10,948	10,948
長期借入金	Long-term borrowings	21,618	5,573	39,725	14,043	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	949	97	2,436	1,693	742	△110
有利子負債計	Total interest-bearing debt	24,614	7,716	50,336	12,963	37,373	20,475

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/8		2023/8		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	24,743	△10,550	30,201	6,201	24,000	△11,293
長期借入金	Long-term borrowings	217,845	43,278	212,115	4,093	208,022	33,455
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	25,335	1,379	32,653	1,116	31,536	7,580
リース債務	Lease obligations	3,340	1,141	3,274	△286	3,561	1,363
有利子負債計	Total interest-bearing debt	271,265	35,250	278,245	11,124	267,120	31,105

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/8		2023/8		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	7,338	2,458	30,042	17,357	12,685	7,804
長期借入金	Long-term borrowings	210,969	25,293	230,921	10,910	220,010	34,334
コマーシャル・ペーパー	Commercial papers	—	—	2,494	2,494	—	—
社債	Bonds payable	21,902	2,445	22,299	719	21,580	2,123
リース債務	Lease obligations	1,642	25	1,210	△251	1,461	△155
有利子負債計	Total interest-bearing debt	241,852	30,222	286,969	31,230	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)

		2022/8		2023/8		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	4,776	44	4,942	118	4,824	92
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	3,032	23	3,118	36	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)

		2022/8		2023/8		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	1,841	19	1,922	36	1,886	64
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	64.9%	—	66.3%	—	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 ÷ (2022/9～2023/8) 平均国内カード会員数 (家族カード会員除く) × 100

※ 2 Card-use rate = Number of active cardholders / Average number of cardholders in Domestic excluding affiliated card members (2022/9～2023/8) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2022/8		2023/8		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	4,335,596	154,811	4,509,721	110,005	4,399,715	218,930
普通預金	Ordinary deposits	3,694,725	170,983	3,922,228	140,380	3,781,848	258,107
定期預金	Time deposits	582,644	△15,945	527,973	△25,772	553,746	△44,843
その他預金	Other deposits	58,227	△226	59,519	△4,601	64,120	5,666
貸出金残高	Balance of loans and bills discounted	2,446,943	41,961	2,537,545	86,376	2,451,169	46,188

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	806	20	847	19	828	42
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（単位：店舗、台）

銀行店舗数	Number of branches	143	－	147	2	145	2
ATM台数	Number of ATMs	6,471	52	6,552	35	6,517	98