

2025年2月期
第2四半期（中間期）決算補足資料

For the Six Months Ended August 31, 2024
Second Quarter Report
FACT BOOK 2025

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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 : 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。
- 3 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 4 : 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。
- 4 : 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)

		2023/8		2024/8		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	237,555 (258,475)	7.2% (8.1%)	255,790 (277,994)	7.7% (7.6%)	485,608 (528,693)	7.5% (8.1%)
営業利益	Operating profit	20,290	△36.3%	27,142	33.8%	50,088	△14.9%
経常利益	Ordinary profit	21,314	△38.0%	27,111	27.2%	51,174	△16.9%
親会社株主に帰属する中間純利益	Profit attributable to owners of parent	7,236	△60.2%	10,215	41.2%	20,896	△31.9%

※ 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)

		2023/8	2024/8	2024/2
自己資本比率	Equity ratio	6.4%	6.4%	6.6%
1株当たり当期純利益	Earnings per share(EPS)	33.53	47.32	96.81
1株当たり純資産 (1株当たり株主資本)	Book value per share(BPS)	2,062.55	2,155.87	2,123.47

※ 「自己資本比率」は、(期末純資産の部合計－期末新株予約権－期末非支配株主持分)を期末資産の部合計で除して算出しております。

なお、本「自己資本比率」は、自己資本比率告示に定める自己資本比率ではありません。

※The “Equity ratio” is calculated by dividing “Total net assets at the end of the year – Subscription rights to shares at the end of the year – Non-controlling interests at the end of the year” by Total assets at the end of the year.

The “Equity ratio” presented here is different from the equity ratio stipulated by the Financial Services Agency Public Notice Regarding Equity Ratio.

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)

連結対象会社 (Consolidated Subsidiaries and Affiliates)

2024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%
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. 76.4%
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%
株式会社協栄エイアンドアイ	KYOEI A&I Co., Ltd. 100.0%

海外連結子会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights	海外連結子会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights
AEON FINANCIAL SERVICE (HONG KONG) CO., LTD.	100.0%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	56.5%	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%	AEON Bank (M) 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)

持分法適用会社 Consolidated Affiliates	議決権の所有割合 Shareholding ratio of voting rights
AFS CREDIT SERVICE SYSTEMS (TIANJIN) CO., LTD.	100.0%
株式会社つなぐ	20.0%

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)

		2023/8		2024/8		2024/2	
		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	6,585,639	246,816	7,003,937	386,489	6,617,447	278,624
現金及び預金	Cash and deposits	698,093	△144,522	611,009	△54,548	665,558	△177,057
コールローン	Call loans	1,653	△8,720	13,218	12,025	1,192	△9,180
割賦売掛金	Accounts receivable-installment	1,933,380	163,791	1,801,248	△42,239	1,843,488	73,899
リース債権及びリース投資資産	Lease receivables and investment in leases	11,510	△441	13,714	2,113	11,601	△350
営業貸付金	Operating loans	899,920	54,657	944,202	25,378	918,824	73,561
銀行業における貸出金	Loans and bills discounted for banking business	2,235,756	74,980	2,684,096	344,870	2,339,225	178,450
銀行業における有価証券	Securities for banking business	583,049	122,504	657,848	85,600	572,248	111,702
保険業における有価証券	Securities for insurance business	17,393	△741	14,999	△873	15,873	△2,261
買入金銭債権	Monetary claims bought	20,158	△2,376	53,226	△5,319	58,546	36,011
金銭の信託	Money held in trust	123,258	△636	115,820	△874	116,695	△7,199
その他	Other	189,933	△10,656	210,936	16,034	194,901	△5,688
貸倒引当金	Allowance for doubtful accounts	△128,469	△1,024	△116,384	4,323	△120,707	6,737
固定資産	Non-current assets	326,857	6,883	308,539	△19,031	327,570	7,596
有形固定資産	Property, plant and equipment	32,015	90	31,456	△689	32,146	220
無形固定資産	Intangible assets	139,544	8,503	147,561	7,182	140,379	9,338
のれん	Goodwill	12,368	△822	10,895	△788	11,684	△1,506
ソフトウェア	Software	123,425	9,518	133,316	8,172	125,144	11,238
その他	Other	3,750	△192	3,349	△201	3,550	△392
投資その他の資産	Investments and other assets	155,297	△1,710	129,521	△25,523	155,045	△1,962
繰延資産	Deferred assets	703	32	420	△132	553	△117
資産の部合計	Total assets	6,913,200	253,731	7,312,897	367,326	6,945,571	286,103

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)

		2023/8		2024/8		2024/2	
		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	5,515,167	170,656	5,823,057	229,345	5,593,712	249,202
買掛金	Accounts payable-trade	286,834	31,171	397,173	128,637	268,536	12,873
銀行業における預金	Deposits for banking business	4,506,069	108,115	4,865,998	327,635	4,538,363	140,409
短期借入金	Short-term borrowings	264,926	42,991	88,742	△160,680	249,422	27,487
1年内返済予定の長期借入金	Current portion of long-term borrowings	123,037	5,179	196,237	30,520	165,716	47,858
1年内償還予定の社債	Current portion of bonds payable	55,260	△29,976	95,230	11,875	83,355	△1,881
コマーシャル・ペーパー	Commercial papers	77,494	2,494	16,790	△78,210	95,000	20,000
賞与引当金	Provision for bonuses	4,823	457	4,782	△224	5,006	641
ポイント引当金	Provision for point card certificates	715	△82	711	21	689	△108
その他の引当金	Other provisions	48	△141	42	△87	129	△60
その他	Other	195,956	10,446	157,348	△30,142	187,491	1,981
固定負債	Non-current liabilities	836,525	62,700	906,236	128,694	777,542	3,717
保険契約準備金	Reserve for insurance policy liabilities	52,019	△2,318	46,254	△2,104	48,358	△5,979
社債	Bonds payable	276,539	11,713	223,055	△17,549	240,604	△24,221
長期借入金	Long-term borrowings	470,197	52,958	597,833	146,722	451,111	33,872
退職給付に係る負債	Retirement benefit liability	2,364	212	2,372	244	2,128	△23
利息返還損失引当金	Provision for loss on interest repayment	3,294	△1,528	1,627	△891	2,518	△2,304
その他の引当金	Other provisions	259	27	328	25	302	70
繰延税金負債	Deferred tax liabilities	1,189	△96	1,850	△147	1,998	712
その他	Other	30,661	1,733	32,914	2,393	30,521	1,592
負債の部合計	Total liabilities	6,351,692	233,357	6,729,294	358,039	6,371,254	252,919

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)

		2023/8		2024/8		2024/2	
		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	443,356	△394	455,465	4,956	450,508	6,757
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	120,265	△5	119,922	777	119,144	△1,125
利益剰余金	Retained earnings	277,766	△406	290,181	4,158	286,022	7,850
自己株式	Treasury stock	△373	17	△336	20	△357	32
その他の包括利益累計額	Accumulated other comprehensive income	1,873	10,824	9,941	2,055	7,885	16,835
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△26,076	1,584	△22,145	△501	△21,643	6,018
繰延ヘッジ損益	Deferred gains or losses on hedges	515	395	△1,212	△1,424	212	91
為替換算調整勘定	Foreign currency translation adjustments	27,552	8,813	33,301	4,029	29,272	10,533
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△117	30	△2	△47	44	192
新株予約権	Subscription rights to shares	15	2	2	△3	6	△7
非支配株主持分	Non-controlling interests	116,262	9,942	118,193	2,277	115,916	9,596
純資産の部合計	Total net assets	561,508	20,374	583,603	9,286	574,316	33,183
負債純資産合計	Total liabilities and net assets	6,913,200	253,731	7,312,897	367,326	6,945,571	286,103

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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	3,699,803	10.5%	3,962,363	7.1%	7,510,854	8.9%
個別信用購入あっせん	Installment sales finance business	172,309	10.8%	101,823	△40.9%	339,925	7.6%
カードキャッシング	Cash advances	258,564	13.8%	283,473	9.6%	520,519	10.2%

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)

		2023/8		2024/8		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	237,555 (258,475)	7.2% (8.1%)	255,790 (277,994)	7.7% (7.6%)	485,608 (528,693)	7.5% (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) ※	Revenue from credit card business (Revenue from credit card business) ※	61,436 (81,242)	10.9% (13.3%)	67,796 (88,873)	10.4% (9.4%)	125,716 (166,495)	11.8% (12.8%)
個別信用購入あっせん収益	Revenue from installment sales finance business	25,956	11.8%	24,627	△5.1%	52,911	9.2%
融資収益	Financing revenue	74,550	10.2%	82,291	10.4%	151,909	10.1%
カードキャッシング	Cash advances	43,352	8.6%	46,756	7.9%	87,805	8.6%
その他融資	Other loans	31,198	12.4%	35,535	13.9%	64,104	12.2%
償却債権取立益	Recoveries of written off receivables	7,861	3.9%	9,599	22.1%	16,048	△0.4%
金融収益	Financial revenue	17,697	2.9%	23,234	31.3%	33,514	△2.6%
保険収益	Insurance revenue	6,455	△9.6%	6,486	0.5%	12,602	△4.6%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	32,804 (33,918)	4.4% (4.2%)	37,162 (38,288)	13.3% (12.9%)	68,009 (70,315)	9.4% (9.2%)
その他	Other	10,793	△9.5%	4,591	△57.5%	24,896	△7.9%

※ 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)

		2023/8		2024/8		2024/2	
		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) ※	217,265 (238,185)	14.5% (15.0%)	228,648 (250,852)	5.2% (5.3%)	435,519 (478,604)	10.8% (11.2%)
金融費用	Financial expenses	14,884	33.3%	17,136	15.1%	29,081	23.4%
保険費用	Insurance expenses	6,052	△6.7%	6,003	△0.8%	11,772	△8.9%
役務取引等費用	Fees and commissions payments	5,430	△11.9%	5,225	△3.8%	10,546	△7.0%
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) ※	189,352 (210,272)	15.2% (15.7%)	198,720 (220,924)	4.9% (5.1%)	381,006 (424,091)	11.4% (11.8%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	17,418 (38,337)	32.7% (25.5%)	15,467 (37,671)	△11.2% (△1.7%)	32,443 (75,528)	14.9% (15.1%)
貸倒関連費用	Bad debt related expenses	39,585	38.2%	47,524	20.1%	79,866	21.8%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	36,493	33.8%	43,061	18.0%	73,055	20.2%
貸倒損失	Bad debt expenses	3,092	124.5%	4,462	44.3%	6,287	97.9%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	523	△67.7%
人件費	Personnel expenses	43,081	8.2%	43,805	1.7%	86,733	8.4%
管理費	Administrative expenses	54,963	9.4%	56,378	2.6%	112,223	8.3%
設備費	Equipment expenses	27,431	2.3%	27,397	△0.1%	55,167	2.5%
一般費	General expenses	6,872	20.2%	8,147	18.5%	14,572	34.9%
その他	Other	1,546	2.7%	1,562	1.0%	3,112	2.5%
営業利益	Operating profit	20,290	△36.3%	27,142	33.8%	50,088	△14.9%

※ 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)

		2023/8		2024/8		2024/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業外収益	Non-operating income	1,028	△59.6%	373	△63.6%	1,204	△55.4%
受取配当金	Dividend income	85	13.6%	86	0.2%	169	56.1%
投資事業組合運用益	Gain on investments in investment partnerships	46	△81.6%	62	36.6%	118	△61.9%
為替差益	Foreign exchange gains	782	△37.8%	—	—	813	△34.7%
補助金収入	Subsidy income	—	—	146	—	—	—
その他	Other	114	4.4%	78	△31.5%	104	△43.5%
営業外費用	Non-operating expenses	4	△64.2%	404	—	118	808.5%
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	—	—	101	—
為替差損	Foreign exchange losses	—	—	401	—	—	—
雑損失	Miscellaneous loss	4	194.1%	3	△14.3%	17	420.0%
経常利益	Ordinary profit	21,314	△38.0%	27,111	27.2%	51,174	△16.9%
特別利益	Extraordinary income	5	40.6%	4	△21.1%	270	—
固定資産売却益	Gain on sales of non-current assets	5	40.6%	4	△21.1%	11	5.3%
投資有価証券売却益	Gain on sales of investment securities	—	—	—	—	169	—
投資有価証券清算益	Gain on liquidation of investment securities	—	—	—	—	89	—
特別損失	Extraordinary loss	916	245.7%	2,701	194.6%	2,562	45.5%
固定資産処分損	Loss on disposal of non-current assets	297	25.5%	351	18.0%	678	41.8%
減損損失	Impairment loss	150	—	4	△97.2%	1,297	67.0%
子会社株式売却損	Loss on sale of shares of subsidiaries	—	—	2,306	—	—	—
子会社清算損	Loss on liquidation of subsidiaries	18	—	—	—	18	△87.4%
経営統合費用	Management integration expenses	448	—	—	—	475	466.4%
システム移行関連費	System migration related expenses	—	—	—	—	90	△62.9%
その他	Other	1	△24.2%	39	—	—	—
税金等調整前中間純利益	Profit before income taxes	20,402	△40.2%	24,414	19.7%	48,883	△18.3%
法人税等合計	Total income taxes	7,214	△21.2%	8,357	15.8%	15,175	△6.2%
法人税、住民税及び事業税	Income taxes-current	6,849	2.2%	11,198	63.5%	13,057	1.0%
法人税等調整額	Income taxes-deferred	365	△85.1%	△2,841	—	2,117	△34.8%
中間純利益	Net profit	13,187	△47.2%	16,056	21.8%	33,707	△22.7%
非支配株主に帰属する中間純利益	Profit attributable to non-controlling interests	5,951	△12.1%	5,840	△1.9%	12,810	△1.0%
親会社株主に帰属する中間純利益	Profit attributable to owners of parent	7,236	△60.2%	10,215	41.2%	20,896	△31.9%

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)

		2023/8		2024/8		2024/2	
		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	3,135,677	129,638	3,628,299	370,249	3,258,049	252,011
カードキャッシング	Cash advances	547,849	25,979	566,105	9,116	556,988	35,118
その他融資	Other loans	2,587,828	103,659	3,062,194	361,132	2,701,061	216,893
割賦売掛金計	Total accounts receivable-installment	1,933,380	163,791	1,801,248	△42,239	1,843,488	73,899
包括信用購入あっせん	Credit card business	1,263,309	137,089	1,406,841	218,207	1,188,633	62,414
個別信用購入あっせん	Installment sales finance business	670,071	26,701	394,406	△260,447	654,854	11,484
リース債権及びリース投資資産	Lease receivables and investment in leases	11,510	△441	13,714	2,113	11,601	△350
営業債権合計	Total operating receivables	5,080,568	292,988	5,443,262	330,123	5,113,139	325,560

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

(単位：百万円) (Unit : Millions of Yen)

		2023/8	2024/8	2024/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,233,918	2,315,977	2,339,181
カードキャッシング	Cash advances	2,000	—	—
その他融資	Other loans	2,231,918	2,315,977	2,339,181
割賦売掛金計	Total accounts receivable-installment	531,706	182,000	631,983
包括信用購入あっせん	Credit card business	191,350	182,000	266,700
個別信用購入あっせん	Installment sales finance business	340,356	—	365,283
債権流動化残高合計	Total securitized receivables	2,765,625	2,497,977	2,971,165

(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)

		2023/8		2024/8		2024/2	
		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	5,369,596	210,117	5,944,277	347,045	5,597,231	437,752
カードキャッシング	Cash advances	549,849	22,979	566,105	9,116	556,988	30,118
その他融資	Other loans	4,819,746	187,137	5,378,172	337,928	5,040,243	407,634
割賦売掛金計	Total accounts receivable-installment	2,465,087	151,727	1,983,248	△492,223	2,475,472	162,112
包括信用購入あっせん	Credit card business	1,454,659	121,339	1,588,841	133,507	1,455,333	122,014
個別信用購入あっせん	Installment sales finance business	1,010,428	30,388	394,406	△625,731	1,020,138	40,098
リース債権及びリース投資資産	Lease receivables and investment in leases	11,510	△441	13,714	2,113	11,601	△350
営業債権合計	Total operating receivables	7,846,193	361,403	7,941,240	△143,064	8,084,305	599,515

※ 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)

		2023/8		2024/8		2024/2	
		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	264,926	42,991	88,742	△160,680	249,422	27,487
長期借入金	Long-term borrowings	593,235	58,137	794,070	177,243	616,827	81,730
コマーシャル・ペーパー	Commercial papers	77,494	2,494	16,790	△78,210	95,000	20,000
社債	Bonds payable	331,799	△18,263	318,286	△5,674	323,960	△26,103
リース債務	Lease obligations	27,693	△845	27,009	△885	27,895	△643
有利子負債計	Total interest-bearing debt	1,295,149	84,515	1,244,898	△68,206	1,313,105	102,471

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)

		2023/8	2024/8	2024/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	127,445	120,707	127,445
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	39,585 38.2%	47,524 20.1%	79,342 24.1%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	38,561 58.2%	51,848 34.5%	86,080 41.0%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	128,469 0.8%	116,384 △3.6%	120,707 △5.3%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.5%	2.1%	2.4%
流動化債権を含んだ場合	If including securitized debt	1.6%	1.5%	1.5%
貸倒償却額／営業債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	1.5%	1.9%	1.7%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.0%	1.3%	1.1%

※ 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	148,454 (170,658)	2.9% (3.3%)	95,818	11.8%	92,221	△0.9%	108,493	15.2%	17,298	21.2%	47,676	5.8%	43,518	24.8%	△40,743	255,790 (277,994)	7.7% (7.6%)
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※2	Revenue from credit card business (Revenue from credit card business) ※2	51,593 (72,670)	10.6% (9.3%)	12,234	33.3%	37,873	3.6%	16,203	9.7%	7,515	15.8%	6,110	1.5%	2,576	14.0%	1,485	67,796 (88,873)	10.4% (9.4%)
個別信用購入あっせん収益	Revenue from installment sales finance business	110	△97.9%	110	1.5%	—	—	24,516	18.9%	—	—	2,620	16.2%	21,896	19.2%	0	24,627	△5.1%
融資収益	Financing revenue	32,262	7.1%	31,667	11.5%	445	△66.6%	50,034	12.6%	7,651	22.7%	31,050	2.9%	11,332	41.2%	144	82,291	10.4%
償却債権取立益	Recoveries of written off receivables	193	△38.3%	18	534.0%	175	△43.6%	9,406	24.6%	261	3.7%	5,245	23.3%	3,898	28.3%	—	9,599	22.1%
金融収益	Financial revenue	22,928	32.5%	22,983	32.5%	132	327.7%	373	21.4%	7	129.7%	71	△29.4%	294	44.9%	△254	23,234	31.3%
保険収益	Insurance revenue	6,486	0.5%	6,609	0.2%	—	—	—	—	—	—	—	—	—	—	△123	6,486	0.5%
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	30,284 (31,410)	11.2% (10.8%)	17,171	9.6%	50,394	12.7%	7,959	21.9%	1,861	45.1%	2,577	14.1%	3,519	17.7%	△38,363	37,162 (38,288)	13.3% (12.9%)
その他	Other	4,595	△57.4%	5,023	△40.4%	3,201	△35.0%	—	—	—	—	—	—	—	—	△3,633	4,591	△57.5%
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	138,976 (161,179)	△2.6% (△1.4%)	88,726	4.0%	88,068	△3.1%	90,929	20.0%	13,312	33.1%	40,847	7.0%	36,769	33.3%	△39,075	228,648 (250,852)	5.2% (5.3%)
金融費用	Financial expenses	4,062	0.1%	2,815	△0.8%	1,281	2.3%	13,565	22.5%	1,210	51.2%	4,697	4.2%	7,656	32.8%	△525	17,136	15.1%
保険費用	Insurance expenses	6,003	△0.8%	6,003	△0.8%	—	—	—	—	—	—	—	—	—	—	—	6,003	△0.8%
役務取引等費用	Fees and commissions payments	4,934	△5.6%	40,703	10.7%	104	△48.2%	291	41.8%	—	—	291	41.8%	—	—	△35,874	5,225	△3.8%
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	122,601 (144,805)	△2.6% (△1.4%)	39,136	△1.2%	85,374	△3.0%	76,887	19.5%	12,045	31.4%	35,765	7.1%	29,075	33.5%	△2,677	198,720 (220,924)	4.9% (5.1%)
その他	Other	1,375	△2.0%	67	0.8%	1,307	△2.2%	186	31.4%	56	84.6%	93	18.4%	37	13.0%	0	1,562	1.0%
営業利益	Operating profit	9,478	492.2%	7,092	—	4,153	85.2%	17,564	△4.9%	3,985	△6.6%	6,829	△0.9%	6,749	△7.6%	△1,668	27,142	33.8%

※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
		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	3,146,670	348,178	3,030,104	377,859	124,131	△28,552	488,981	23,487	70,339	202	284,218	4,902	134,423	18,382	△14,918	3,628,299	370,249
割賦売掛金	Accounts receivable-installment	1,316,960	△85,456	1,104,671	196,064	220,437	△281,414	483,333	43,176	59,989	△52	97,782	3,243	325,562	39,985	△7,194	1,801,248	△42,239
	包括信用購入あっせん																	
	Credit card business	1,256,531	219,140	1,074,818	197,051	185,576	22,697	150,309	△932	59,989	△52	60,957	△4,240	29,363	3,360	△3,863	1,406,841	218,207
	個別信用購入あっせん																	
	Installment sales finance business	60,428	△304,597	29,853	△987	34,860	△304,112	333,024	44,108	－	－	36,824	7,483	296,199	36,625	△3,330	394,406	△260,447
銀行業における預金残高	Balance of deposits for banking business	4,841,752	303,234	4,849,103	310,088	－	－	24,562	24,561	－	－	－	－	24,562	24,561	△7,666	4,865,998	327,635
有利子負債残高	Balance of interest-bearing debt	573,912	△117,635	213,086	176,355	368,460	△294,149	691,443	48,914	61,252	1,569	267,814	1,229	362,376	46,116	△28,091	1,244,898	△68,206

		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	3.1%	3.2%	0.5%	21.0%	21.8%	22.0%	18.1%	－	5.5%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.1%	0.1%	0.3%	3.9%	4.0%	3.4%	4.4%	－	0.5%
③ 貸出金利鞘(①－②)	③ Interest rate spread ①－②	2.9%	3.1%	0.2%	17.0%	17.8%	18.6%	13.7%	－	5.0%

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

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

※ 2 貸出金は、営業貸付金及び銀行業における貸出金です。

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

※ 3 利回りは期首残高と期末残高の平均残高より算出しております。

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

※ 4 資金調達利回りは銀行業における預金残高を含み算出しております。

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

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

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit：Millions of Yen)

		2023/8		2024/8		2024/2	
		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	5,704,672	175,687	5,990,635	277,608	5,713,026	184,041
現金及び預金	Cash and deposits	657,214	△137,556	538,736	△97,897	636,634	△158,137
コールローン	Call loans	1,653	△8,720	13,218	12,025	1,192	△9,180
割賦売掛金	Accounts receivable-installment	1,508,688	129,763	1,316,960	△85,456	1,402,417	23,491
リース債権及びリース投資資産	Lease receivables and investment in leases	11,510	△441	13,714	2,113	11,601	△350
営業貸付金	Operating loans	443,901	10,423	455,365	1,806	453,559	20,081
銀行業における貸出金	Loans and bills discounted for banking business	2,237,218	75,760	2,685,544	344,812	2,340,732	179,275
銀行業における有価証券	Securities for banking business	583,049	122,504	657,848	85,600	572,248	111,702
保険業における有価証券	Securities for insurance business	17,393	△741	14,999	△873	15,873	△2,261
買入金銭債権	Monetary claims bought	20,158	△2,376	53,226	△5,319	58,546	36,011
金銭の信託	Money held in trust	123,258	△636	115,820	△874	116,695	△7,199
その他	Other	154,710	△15,382	172,850	13,699	159,151	△10,940
貸倒引当金	Allowance for doubtful accounts	△54,086	3,089	△47,650	7,974	△55,625	1,550
固定資産	Non-current assets	263,398	△1,972	241,154	△18,568	259,722	△5,647
有形固定資産	Property, plant and equipment	21,034	△1,613	19,631	△1,141	20,773	△1,875
無形固定資産	Intangible assets	127,114	4,116	134,811	7,118	127,693	4,695
投資その他の資産	Investments and other assets	115,249	△4,475	86,711	△24,545	111,256	△8,468
繰延資産	Deferred assets	703	32	420	△132	553	△117
資産の部合計	Total assets	5,968,774	173,747	6,232,210	258,907	5,973,302	178,276

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)

		2023/8		2024/8		2024/2	
		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	5,291,993	138,090	5,471,679	124,395	5,347,284	193,381
買掛金	Accounts payable-trade	282,775	31,330	390,831	126,225	264,605	13,160
銀行業における預金	Deposits for banking business	4,506,069	108,115	4,841,436	303,073	4,538,363	140,409
賞与引当金	Provision for bonuses	3,596	1,070	3,411	431	2,979	453
ポイント引当金	Provision for point card certificates	715	△82	711	21	689	△108
その他	Other	498,836	△2,344	235,288	△305,357	540,645	39,464
固定負債	Non-current liabilities	411,900	47,441	501,188	143,111	358,076	△6,382
保険契約準備金	Reserve for insurance policy liabilities	52,019	△2,318	46,254	△2,104	48,358	△5,979
退職給付に係る負債	Retirement benefit liability	161	△113	△151	△5	△145	△420
利息返還損失引当金	Provision for loss on interest repayment	3,294	△1,528	1,627	△891	2,518	△2,304
その他の引当金	Other provisions	62	△4	51	△9	60	△6
その他	Other	356,363	51,407	453,407	146,122	307,284	2,329
負債の部合計	Total liabilities	5,703,894	185,532	5,972,867	267,506	5,705,360	186,999
純資産の部合計	Total net assets	264,880	△11,784	259,342	△8,599	267,942	△8,722
負債純資産合計	Total liabilities and net assets	5,968,774	173,747	6,232,210	258,907	5,973,302	178,276

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)

		2023/8		2024/8		2024/2	
		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	3,491,991	9.8%	3,705,490	6.1%	7,081,482	8.5%
個別信用購入あっせん	Installment sales finance business	103,598	6.0%	14,375	△86.1%	198,225	2.6%
カードキャッシング	Cash advances	186,258	15.3%	188,521	1.2%	370,806	10.4%
電子マネー	Total e-money contracts	1,321,596	10.3%	1,313,224	△0.6%	2,627,464	6.5%

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)

		2023/8		2024/8		2024/2	
		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) ※	144,224 (165,144)	2.1% (4.1%)	148,454 (170,658)	2.9% (3.3%)	293,943 (337,028)	4.0% (5.3%)
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) ※	46,664 (66,470)	6.3% (10.4%)	51,593 (72,670)	10.6% (9.3%)	95,120 (135,899)	9.0% (11.0%)
加盟店収益 (加盟店収益) ※	Merchant fee revenue (Merchant fee revenue) ※	31,807 (51,613)	5.7% (11.3%)	31,763 (52,841)	△0.1% (2.4%)	63,512 (104,291)	7.0% (10.3%)
リボ・分割収益	Revolving credit and installment payment revenue	12,878	9.2%	17,564	36.4%	27,520	15.6%
その他収益	Other	1,978	△2.9%	2,265	14.5%	4,087	0.1%
個別信用購入あっせん収益	Revenue from installment sales finance business	5,337	△13.1%	110	△97.9%	10,445	△12.2%
融資収益	Financing revenue	30,117	4.0%	32,262	7.1%	60,870	5.5%
カードキャッシング	Cash advances	29,703	4.3%	32,091	8.0%	60,044	5.8%
その他融資	Other loans	413	△15.0%	171	△58.6%	826	△9.4%
償却債権取立益	Recoveries of written off receivables	313	6.3%	193	△38.3%	981	0.5%
金融収益	Financial revenue	17,298	1.3%	22,928	32.5%	32,833	△3.4%
保険収益	Insurance revenue	6,455	△9.6%	6,486	0.5%	12,602	△4.6%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	27,241 (28,354)	5.9% (5.6%)	30,284 (31,410)	11.2% (10.8%)	56,186 (58,493)	10.8% (10.5%)
内、電子マネー収益 (内、電子マネー収益) ※	E-money revenue (E-money revenue) ※	7,173 (8,286)	9.8% (8.2%)	6,846 (7,973)	△4.6% (△3.8%)	14,005 (16,312)	4.1% (4.0%)
その他	Other	10,796	△9.5%	4,595	△57.4%	24,903	△7.9%

※ 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)

		2023/8		2024/8		2024/2	
		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) ※	142,624 (163,543)	9.1% (10.4%)	138,976 (161,179)	△2.6% (△1.4%)	282,298 (325,383)	6.3% (7.4%)
金融費用	Financial expenses	4,056	94.2%	4,062	0.1%	6,729	46.2%
保険費用	Insurance expenses	6,052	△6.7%	6,003	△0.8%	11,772	△8.9%
役務取引等費用	Fees and commissions payments	5,224	△13.5%	4,934	△5.6%	10,113	△9.0%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	125,886 (146,806)	9.7% (11.1%)	122,601 (144,805)	△2.6% (△1.4%)	250,872 (293,957)	7.1% (8.3%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	13,403 (34,323)	35.6% (25.7%)	10,586 (32,790)	△21.0% (△4.5%)	23,863 (66,948)	12.9% (14.4%)
貸倒関連費用	Bad debt related expenses	10,430	26.1%	12,360	18.5%	22,394	13.9%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	8,845	15.6%	10,244	15.8%	19,284	17.3%
貸倒損失	Bad debt expenses	1,584	155.9%	2,115	33.5%	2,586	61.9%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	523	△67.7%
人件費	Personnel expenses	29,786	9.6%	27,918	△6.3%	58,795	9.5%
管理費	Administrative expenses	44,578	7.6%	43,894	△1.5%	89,891	6.0%
設備費	Equipment expenses	21,190	2.5%	20,060	△5.3%	42,069	2.3%
一般費	General expenses	6,497	△10.7%	7,780	19.7%	13,859	0.7%
その他	Other	1,403	0.6%	1,375	△2.0%	2,809	0.5%
営業利益	Operating profit	1,600	△84.7%	9,478	492.2%	11,644	△32.2%

※ 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)

		2023/8		2024/8		2024/2	
		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	2,685,319	133,615	3,146,670	348,178	2,798,491	246,787
カードキャッシング	Cash advances	400,677	10,367	421,554	9,232	412,322	22,011
その他融資	Other loans	2,284,641	123,248	2,725,115	338,945	2,386,169	224,776
割賦売掛金計	Total accounts receivable-installment	1,508,688	131,919	1,316,960	△85,456	1,402,417	25,647
包括信用購入あっせん	Credit card business	1,115,191	124,854	1,256,531	219,140	1,037,391	47,053
内、リボ・分割払い残高	Revolving credit and installment payment balance	223,182	34,919	289,418	45,348	244,069	55,807
個別信用購入あっせん	Installment sales finance business	393,497	7,065	60,428	△304,597	365,025	△21,406
リース債権及びリース投資資産	Lease receivables and investment in leases	11,510	△441	13,714	2,113	11,601	△350
営業債権合計	Total operating receivables	4,205,518	265,093	4,477,345	264,835	4,212,509	272,084

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

(単位：百万円) (Unit : Millions of Yen)

		2023/8	2024/8	2024/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,233,918	2,315,977	2,339,181
カードキャッシング	Cash advances	2,000	—	—
その他融資	Other loans	2,231,918	2,315,977	2,339,181
割賦売掛金計	Total accounts receivable-installment	531,706	182,000	631,983
包括信用購入あっせん	Credit card business	191,350	182,000	266,700
内、リボ・分割払い残高	Revolving credit and installment payment balance	61,350	52,000	66,700
個別信用購入あっせん	Installment sales finance business	340,356	—	365,283
債権流動化残高合計	Total securitized receivables	2,765,625	2,497,977	2,971,165

(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)

		2023/8		2024/8		2024/2	
		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	4,919,238	214,094	5,462,647	324,974	5,137,673	432,529
カードキャッシング	Cash advances	402,677	7,367	421,554	9,232	412,322	17,011
その他融資	Other loans	4,516,560	206,726	5,041,093	315,741	4,725,351	415,517
内、住宅ローン ※ 3	Housing Loans ※ 3	3,345,636	95,590	3,604,683	126,468	3,478,214	228,168
割賦売掛金計	Total accounts receivable-installment	2,040,395	119,855	1,498,960	△535,440	2,034,400	113,860
包括信用購入あっせん	Credit card business	1,306,541	109,104	1,438,531	134,440	1,304,091	106,653
内、リボ・分割払い残高	Revolving credit and installment payment balance	284,532	19,169	341,418	30,648	310,769	45,407
個別信用購入あっせん	Installment sales finance business	733,853	10,751	60,428	△669,881	730,309	7,207
リース債権及びリース投資資産	Lease receivables and investment in leases	11,510	△441	13,714	2,113	11,601	△350
営業債権合計	Total operating receivables	6,971,144	333,508	6,975,322	△208,352	7,183,675	546,039

※ 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)

		2023/8		2024/8		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	202,100	27,800	30,000	△175,299	205,299	30,999
長期借入金	Long-term borrowings	117,994	35,494	298,966	183,484	115,482	32,982
コマーシャル・ペーパー	Commercial papers	75,000	—	—	△95,000	95,000	20,000
社債	Bonds payable	280,000	△20,000	225,000	△30,000	255,000	△45,000
リース債務	Lease obligations	20,713	△2,008	19,945	△819	20,765	△1,955
有利子負債計 ※	Total interest-bearing debt ※	695,808	41,286	573,912	△117,635	691,547	37,026

※ 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)

		2023/8	2024/8	2024/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	38,982	37,459	38,982
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	8,359 16.9%	10,185 21.9%	16,812 16.7%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	11,081 38.8%	7,841 △29.2%	18,335 25.9%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	36,259 △7.0%	39,803 6.3%	37,459 △3.9%
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	2.4%	2.4%	2.6%
流動化債権を含んだ場合	If including securitized debt	2.1%	2.1%	2.2%
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	0.9%	0.9%	1.0%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.8%	0.8%	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.

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)

		2023/8		2024/8		2024/2	
		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	83,959	31.6%	104,656	24.7%	179,341	19.7%
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	20,161	37.6%	23,861	18.4%	42,201	20.0%
その他融資	Other loans	14,298	28.1%	18,040	26.2%	33,517	43.0%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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	96,972	21.0%	118,391	22.1%	193,168	15.4%
個別信用購入あっせん	Installment sales finance business	10,695	50.0%	14,129	32.1%	22,130	8.2%
カードキャッシング	Cash advances	49,927	1.5%	68,382	37.0%	102,978	5.5%
その他融資	Other loans	52,096	11.3%	63,031	21.0%	109,379	17.0%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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	26,879	12.9%	33,825	25.8%	56,862	15.7%
個別信用購入あっせん	Installment sales finance business	58,015	14.6%	73,318	26.4%	119,569	17.0%
カードキャッシング	Cash advances	2,217	26.8%	2,708	22.1%	4,532	19.4%
その他融資	Other loans	31,689	47.1%	35,443	11.8%	63,762	35.2%

セグメント別営業債権残高 (Operating Receivables by Segment)
 〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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 ※	62,850	10,331	70,339	202	70,136	17,618
カードキャッシング	Cash advances	35,849	5,298	39,226	△611	39,837	9,286
その他融資	Other loans	27,000	5,033	31,112	813	30,299	8,332
割賦売掛金計	Total accounts receivable-installment	53,899	6,570	59,989	△52	60,041	12,712
包括信用購入あっせん	Credit card business	53,899	6,570	59,989	△52	60,041	12,712
個別信用購入あっせん	Installment sales finance business	—	—	—	—	—	—
営業債権合計	Total operating receivables	116,749	16,901	130,328	149	130,178	30,331

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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 ※	288,339	19,547	284,218	4,902	279,316	10,524
カードキャッシング	Cash advances	109,989	10,162	103,771	294	103,477	3,650
その他融資	Other loans	178,349	9,385	180,447	4,608	175,838	6,874
割賦売掛金計	Total accounts receivable-installment	98,006	5,005	97,782	3,243	94,538	1,537
包括信用購入あっせん	Credit card business	70,051	3,990	60,957	△4,240	65,197	△863
個別信用購入あっせん	Installment sales finance business	27,955	1,014	36,824	7,483	29,341	2,400
営業債権合計	Total operating receivables	386,345	24,552	382,001	8,146	373,855	12,062

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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 ※	104,947	14,363	134,423	18,382	116,041	25,457
カードキャッシング	Cash advances	1,331	151	1,552	201	1,350	170
その他融資	Other loans	103,615	14,211	132,870	18,180	114,690	25,286
割賦売掛金計	Total accounts receivable-installment	271,617	22,388	325,562	39,985	285,576	36,348
包括信用購入あっせん	Credit card business	24,166	1,675	29,363	3,360	26,002	3,510
個別信用購入あっせん	Installment sales finance business	247,450	20,713	296,199	36,625	259,574	32,837
営業債権合計	Total operating receivables	376,564	36,751	459,985	58,367	401,618	61,805

※ 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)

		2023/8		2024/8		2024/2	
		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	14,267	35.9%	17,298	21.2%	30,638	36.4%
包括信用購入あっせん収益	Revenue from credit card business	6,492	52.6%	7,515	15.8%	13,565	42.1%
個別信用購入あっせん収益	Revenue from installment sales finance business	—	—	—	—	—	—
融資収益	Financing revenue	6,236	34.4%	7,651	22.7%	13,332	30.1%
カードキャッシング	Cash advances	3,716	30.2%	4,327	16.4%	7,801	25.8%
その他融資	Other loans	2,519	41.0%	3,323	31.9%	5,530	36.7%
償却債権取立益	Recoveries of written off receivables	252	△70.5%	261	3.7%	705	△36.6%
金融収益	Financial revenue	3	△79.3%	7	129.7%	12	△49.1%
役務取引等収益	Fees and commissions	1,283	74.9%	1,861	45.1%	3,023	97.3%
営業費用	Operating expenses	9,999	41.0%	13,312	33.1%	21,840	48.1%
金融費用	Financial expenses	800	217.1%	1,210	51.2%	1,905	162.0%
役務取引等費用	Fees and commissions payments	—	—	—	—	—	—
販売費及び一般管理費	Selling, general and administrative expenses	9,168	34.3%	12,045	31.4%	19,857	41.9%
販売促進費	Promotion expenses	954	1.4%	997	4.5%	2,105	4.5%
貸倒関連費用	Bad debt related expenses	2,928	98.4%	4,634	58.2%	6,839	132.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,429	95.8%	2,327	62.8%	3,566	156.1%
貸倒損失	Bad debt expenses	1,499	100.9%	2,307	53.9%	3,273	111.3%
人件費	Personnel expenses	1,866	16.5%	2,340	25.4%	3,980	16.3%
管理費	Administrative expenses	1,798	23.8%	2,224	23.7%	3,740	30.0%
設備費	Equipment expenses	1,407	21.0%	1,719	22.2%	2,893	17.1%
一般費	General expenses	213	9.7%	129	△39.5%	297	11.8%
その他	Other	30	139.9%	56	84.6%	77	218.4%
営業利益	Operating profit	4,268	25.3%	3,985	△6.6%	8,797	14.0%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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	45,070	9.3%	47,676	5.8%	89,929	4.5%
包括信用購入あっせん収益	Revenue from credit card business	6,019	13.1%	6,110	1.5%	12,342	7.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	2,255	△0.0%	2,620	16.2%	4,520	△8.6%
融資収益	Financing revenue	30,179	7.7%	31,050	2.9%	60,135	5.6%
カードキャッシング	Cash advances	9,731	15.4%	10,113	3.9%	19,550	11.5%
その他融資	Other loans	20,447	4.4%	20,936	2.4%	40,584	2.9%
償却債権取立益	Recoveries of written off receivables	4,256	26.7%	5,245	23.3%	8,221	1.9%
金融収益	Financial revenue	101	273.7%	71	△29.4%	196	122.1%
役務取引等収益	Fees and commissions	2,258	0.5%	2,577	14.1%	4,513	1.0%
営業費用	Operating expenses	38,181	20.7%	40,847	7.0%	74,050	10.5%
金融費用	Financial expenses	4,506	33.9%	4,697	4.2%	8,882	21.4%
役務取引等費用	Fees and commissions payments	205	△16.9%	291	41.8%	432	△3.2%
販売費及び一般管理費	Selling, general and administrative expenses	33,391	19.4%	35,765	7.1%	64,579	9.2%
販売促進費	Promotion expenses	2,418	7.7%	2,606	7.8%	5,043	7.8%
貸倒関連費用	Bad debt related expenses	16,629	30.4%	17,384	4.5%	30,228	8.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	16,620	30.4%	17,343	4.4%	30,036	7.7%
貸倒損失	Bad debt expenses	8	△29.0%	40	367.0%	191	550.0%
人件費	Personnel expenses	5,939	9.1%	6,795	14.4%	12,035	12.2%
管理費	Administrative expenses	5,472	16.3%	5,870	7.3%	11,189	12.2%
設備費	Equipment expenses	2,562	5.2%	2,666	4.1%	5,190	4.5%
一般費	General expenses	368	△0.1%	442	20.2%	891	4.7%
その他	Other	78	38.1%	93	18.4%	155	15.6%
営業利益	Operating profit	6,888	△28.2%	6,829	△0.9%	15,878	△16.4%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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	34,880	20.5%	43,518	24.8%	72,993	19.9%
包括信用購入あっせん収益	Revenue from credit card business	2,260	17.3%	2,576	14.0%	4,687	14.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	18,363	21.9%	21,896	19.2%	37,945	18.4%
融資収益	Financing revenue	8,024	32.6%	11,332	41.2%	17,583	34.4%
カードキャッシング	Cash advances	200	26.2%	222	11.4%	408	18.7%
その他融資	Other loans	7,824	32.7%	11,109	42.0%	17,175	34.9%
償却債権取立益	Recoveries of written off receivables	3,039	△0.7%	3,898	28.3%	6,140	3.0%
金融収益	Financial revenue	203	69.2%	294	44.9%	386	49.1%
役務取引等収益	Fees and commissions	2,989	10.0%	3,519	17.7%	6,249	14.9%
営業費用	Operating expenses	27,577	37.5%	36,769	33.3%	59,452	31.6%
金融費用	Financial expenses	5,765	16.9%	7,656	32.8%	12,284	20.5%
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	21,778	44.3%	29,075	33.5%	47,099	34.9%
販売促進費	Promotion expenses	641	51.3%	1,264	97.2%	1,411	37.9%
貸倒関連費用	Bad debt related expenses	9,590	56.0%	13,137	37.0%	20,327	35.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	9,590	56.0%	13,137	37.0%	20,327	35.2%
貸倒損失	Bad debt expenses	—	—	—	—	—	—
人件費	Personnel expenses	5,238	40.0%	6,521	24.5%	11,439	33.8%
管理費	Administrative expenses	3,636	49.5%	4,786	31.6%	8,193	52.4%
設備費	Equipment expenses	2,355	11.8%	3,035	28.8%	5,171	18.3%
一般費	General expenses	316	33.5%	331	4.9%	556	△0.1%
その他	Other	32	△17.5%	37	13.0%	67	△12.3%
営業利益	Operating profit	7,303	△17.7%	6,749	△7.6%	13,541	△13.8%

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)

		2023/8		2024/8		2024/2	
		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	8,174	△2,774	21,337	494	20,843	9,894
長期借入金	Long-term borrowings	39,725	14,043	37,549	1,064	36,485	10,803
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	—	—	—	—	—	—
リース債務	Lease obligations	2,436	1,693	2,365	10	2,355	1,612
有利子負債計	Total interest-bearing debt	50,336	12,963	61,252	1,569	59,683	22,310

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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	30,201	6,201	26,432	12,815	13,616	△10,383
長期借入金	Long-term borrowings	212,115	4,093	205,384	△12,087	217,471	9,449
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	32,653	1,116	32,912	301	32,610	1,073
リース債務	Lease obligations	3,274	△286	3,084	198	2,886	△675
有利子負債計	Total interest-bearing debt	278,245	11,124	267,814	1,229	266,584	△535

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/8		2024/8		2024/2	
		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	30,042	17,357	25,803	743	25,059	12,374
長期借入金	Long-term borrowings	230,921	10,910	254,460	4,628	249,832	29,821
コマーシャル・ペーパー	Commercial papers	2,494	2,494	16,790	16,790	－	－
社債	Bonds payable	22,299	719	63,731	24,217	39,514	17,933
リース債務	Lease obligations	1,210	△251	1,590	△262	1,853	391
有利子負債計	Total interest-bearing debt	286,969	31,230	362,376	46,116	316,260	60,522

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)

		2023/8		2024/8		2024/2	
		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	4,942	118	5,090	63	5,027	203
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	3,118	36	3,200	51	3,149	67

※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)

		2023/8		2024/8		2024/2	
		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	1,922	36	1,929	△1	1,930	44
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	66.3%	—	64.8%	—	65.8%	—

※ 1 稼働会員数とはカード会員数の内、1年間に1回以上カードを利用した会員数です。

※ 1 “Number of active cardholders” means the number of cardholders who have used their cards at least once within the previous 12 months.

※ 2 年間稼働率 = 稼働会員数 ÷ (2023/9～2024/8) 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 (2023/9～2024/8) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2023/8		2024/8		2024/2	
		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	4,509,721	110,005	4,849,405	310,032	4,539,372	139,656
普通預金	Ordinary deposits	3,922,228	140,380	3,615,095	△304,359	3,919,454	137,606
定期預金	Time deposits	527,973	△25,772	1,176,136	609,185	566,951	13,204
その他預金	Other deposits	59,519	△4,601	58,173	5,206	52,966	△11,154
貸出金残高	Balance of loans and bills discounted	2,537,545	86,376	3,028,665	377,525	2,651,139	199,969

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	847	19	866	7	859	31
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（単位：店舗、台）

銀行店舗数	Number of branches	147	2	147	1	146	1
ATM台数	Number of ATMs	6,552	35	6,832	67	6,765	248