

2025年2月期
第3四半期 決算補足資料

For the Nine Months Ended November 30, 2024
Third 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 (P14-27) 記載数値は、持株会社や機能会社等を除き、かつ各事業セグメントの内部取引を消去しております。
- 4 : The figures stated for the domestic business and global business (P14-27) exclude the holding company and the companies providing administrative functions, etc. The internal transactions among the respective business segments have been eliminated.

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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	6,630,801	291,978	7,073,999	456,551	6,617,447	278,624
現金及び預金	Cash and deposits	444,661	△397,954	533,778	△131,779	665,558	△177,057
コールローン	Call loans	1,269	△9,104	1,599	406	1,192	△9,180
割賦売掛金	Accounts receivable-installment	2,010,498	240,909	1,854,637	11,149	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	11,372	△579	14,174	2,573	11,601	△350
営業貸付金	Operating loans	940,851	95,588	994,287	75,463	918,824	73,561
銀行業における貸出金	Loans and bills discounted for banking business	2,321,857	161,082	2,705,168	365,942	2,339,225	178,450
銀行業における有価証券	Securities for banking business	638,575	178,030	661,171	88,923	572,248	111,702
保険業における有価証券	Securities for insurance business	16,444	△1,690	14,036	△1,837	15,873	△2,261
買入金銭債権	Monetary claims bought	62,620	40,085	64,369	5,823	58,546	36,011
金銭の信託	Money held in trust	120,194	△3,700	110,337	△6,358	116,695	△7,199
その他	Other	191,557	△9,032	244,048	49,146	194,901	△5,688
貸倒引当金	Allowance for doubtful accounts	△129,101	△1,655	△123,608	△2,901	△120,707	6,737
固定資産	Non-current assets	329,193	9,218	310,262	△17,308	327,570	7,596
有形固定資産	Property, plant and equipment	31,786	△138	32,884	738	32,146	220
無形固定資産	Intangible assets	141,171	10,130	153,898	13,519	140,379	9,338
のれん	Goodwill	11,964	△1,226	10,548	△1,136	11,684	△1,506
ソフトウェア	Software	125,556	11,650	140,101	14,957	125,144	11,238
その他	Other	3,649	△293	3,248	△301	3,550	△392
投資その他の資産	Investments and other assets	156,235	△773	123,479	△31,566	155,045	△1,962
繰延資産	Deferred assets	626	△43	362	△190	553	△117
資産の部合計	Total assets	6,960,621	301,153	7,384,625	439,053	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)

		2023/11		2024/11		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	5,617,205	272,695	5,920,977	327,265	5,593,712	249,202
買掛金	Accounts payable-trade	311,135	55,472	415,766	147,229	268,536	12,873
銀行業における預金	Deposits for banking business	4,480,721	82,767	4,898,796	360,432	4,538,363	140,409
短期借入金	Short-term borrowings	286,472	64,537	127,524	△121,897	249,422	27,487
1年内返済予定の長期借入金	Current portion of long-term borrowings	157,815	39,957	217,508	51,791	165,716	47,858
1年内償還予定の社債	Current portion of bonds payable	79,482	△5,754	81,297	△2,057	83,355	△1,881
コマーシャル・ペーパー	Commercial papers	117,530	42,530	11,900	△83,100	95,000	20,000
賞与引当金	Provision for bonuses	7,678	3,312	7,382	2,375	5,006	641
ポイント引当金	Provision for point card certificates	692	△105	665	△24	689	△108
その他の引当金	Other provisions	88	△101	82	△47	129	△60
その他	Other	175,587	△9,922	160,053	△27,437	187,491	1,981
固定負債	Non-current liabilities	782,587	8,762	881,110	103,567	777,542	3,717
保険契約準備金	Reserve for insurance policy liabilities	49,764	△4,573	43,550	△4,807	48,358	△5,979
社債	Bonds payable	255,400	△9,425	224,124	△16,479	240,604	△24,221
長期借入金	Long-term borrowings	440,288	23,049	577,901	126,790	451,111	33,872
退職給付に係る負債	Retirement benefit liability	2,408	256	2,355	227	2,128	△23
利息返還損失引当金	Provision for loss on interest repayment	2,584	△2,238	1,192	△1,325	2,518	△2,304
その他の引当金	Other provisions	274	41	364	62	302	70
繰延税金負債	Deferred tax liabilities	1,141	△145	1,515	△483	1,998	712
その他	Other	30,724	1,796	30,104	△416	30,521	1,592
負債の部合計	Total liabilities	6,399,793	281,457	6,802,088	430,833	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)

		2023/11		2024/11		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	439,541	△4,208	452,425	1,916	450,508	6,757
資本金	Capital stock	45,698	–	45,698	–	45,698	–
資本剰余金	Capital surplus	120,227	△42	118,729	△415	119,144	△1,125
利益剰余金	Retained earnings	273,989	△4,182	288,328	2,305	286,022	7,850
自己株式	Treasury stock	△373	17	△330	26	△357	32
その他の包括利益累計額	Accumulated other comprehensive income	4,490	13,440	9,579	1,694	7,885	16,835
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△24,968	2,693	△26,465	△4,822	△21,643	6,018
繰延ヘッジ損益	Deferred gains or losses on hedges	429	309	△14	△226	212	91
為替換算調整勘定	Foreign currency translation adjustments	29,134	10,396	36,049	6,776	29,272	10,533
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△106	41	10	△34	44	192
新株予約権	Subscription rights to shares	15	2	0	△5	6	△7
非支配株主持分	Non-controlling interests	116,780	10,461	120,531	4,614	115,916	9,596
純資産の部合計	Total net assets	560,828	19,695	582,536	8,219	574,316	33,183
負債純資産合計	Total liabilities and net assets	6,960,621	301,153	7,384,625	439,053	6,945,571	286,103

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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	5,573,078	9.9%	5,938,928	6.6%	7,510,854	8.9%
個別信用購入あっせん	Installment sales finance business	258,188	8.8%	141,228	△45.3%	339,925	7.6%
カードキャッシング	Cash advances	395,377	10.8%	430,272	8.8%	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)

		2023/11		2024/11		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) ※	355,764 (387,338)	7.4% (8.2%)	388,772 (422,299)	9.3% (9.0%)	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) ※	93,429 (123,316)	10.5% (12.4%)	102,268 (134,125)	9.5% (8.8%)	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	39,371	10.3%	37,577	△4.6%	52,911	9.2%
融資収益	Financing revenue	112,965	9.5%	124,475	10.2%	151,909	10.1%
カードキャッシング	Cash advances	65,493	8.2%	70,051	7.0%	87,805	8.6%
その他融資	Other loans	47,472	11.2%	54,424	14.6%	64,104	12.2%
償却債権取立益	Recoveries of written off receivables	11,600	△2.2%	13,871	19.6%	16,048	△0.4%
金融収益	Financial revenue	25,267	1.1%	35,276	39.6%	33,514	△2.6%
保険収益	Insurance revenue	9,584	△3.6%	9,754	1.8%	12,602	△4.6%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	48,481 (50,168)	6.6% (6.4%)	53,971 (55,641)	11.3% (10.9%)	68,009 (70,315)	9.4% (9.2%)
その他	Other	15,062	△2.1%	11,576	△23.1%	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)

		2023/11		2024/11		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) ※	329,654 (361,227)	13.8% (14.2%)	350,855 (384,382)	6.4% (6.4%)	435,519 (478,604)	10.8% (11.2%)
金融費用	Financial expenses	21,748	27.8%	27,251	25.3%	29,081	23.4%
保険費用	Insurance expenses	9,109	△5.9%	9,444	3.7%	11,772	△8.9%
役務取引等費用	Fees and commissions payments	7,960	△8.6%	7,955	△0.1%	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) ※	288,542 (320,115)	14.6% (14.9%)	303,741 (337,268)	5.3% (5.4%)	381,006 (424,091)	11.4% (11.8%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	25,039 (56,612)	25.0% (20.8%)	22,510 (56,037)	△10.1% (△1.0%)	32,443 (75,528)	14.9% (15.1%)
貸倒関連費用	Bad debt related expenses	62,099	33.3%	74,668	20.2%	79,866	21.8%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	58,034	30.4%	67,333	16.0%	73,055	20.2%
貸倒損失	Bad debt expenses	4,064	96.5%	7,335	80.5%	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	65,680	9.4%	66,366	1.0%	86,733	8.4%
管理費	Administrative expenses	83,889	9.6%	86,508	3.1%	112,223	8.3%
設備費	Equipment expenses	41,053	2.0%	41,598	1.3%	55,167	2.5%
一般費	General expenses	10,781	27.0%	12,088	12.1%	14,572	34.9%
その他	Other	2,292	0.7%	2,462	7.4%	3,112	2.5%
営業利益	Operating profit	26,110	△37.2%	37,917	45.2%	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)

		2023/11		2024/11		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	989	△67.0%	1,035	4.6%	1,204	△55.4%
受取配当金	Dividend income	137	46.7%	123	△10.1%	169	56.1%
投資事業組合運用益	Gain on investments in investment partnerships	82	△70.0%	179	117.5%	118	△61.9%
為替差益	Foreign exchange gains	631	△61.4%	447	△29.2%	813	△34.7%
補助金収入	Subsidy income	—	—	146	—	—	—
その他	Other	138	△3.1%	138	0.3%	104	△43.5%
営業外費用	Non-operating expenses	4	△76.2%	11	162.1%	118	808.5%
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	—	—	101	—
雑損失	Miscellaneous loss	4	44.9%	11	162.1%	17	420.0%
経常利益	Ordinary profit	27,095	△39.2%	38,941	43.7%	51,174	△16.9%
特別利益	Extraordinary income	99	—	60	△39.6%	270	—
固定資産売却益	Gain on sales of non-current assets	10	18.9%	21	108.7%	11	5.3%
投資有価証券売却益	Gain on sales of investment securities	—	—	39	—	169	—
投資有価証券清算益	Gain on liquidation of investment securities	89	—	—	—	89	—
特別損失	Extraordinary loss	1,127	81.7%	5,765	411.5%	2,562	45.5%
固定資産処分損	Loss on disposal of non-current assets	396	23.8%	430	8.6%	678	41.8%
減損損失	Impairment loss	151	415.7%	38	△74.5%	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	469	—	—	—	475	466.4%
システム移行関連費	System migration related expenses	90	△59.2%	—	—	90	△62.9%
貸倒関連費用	Bad debt related expenses	—	—	2,817	—	—	—
その他	Other	—	—	172	—	—	—
税金等調整前四半期純利益	Profit before income taxes	26,068	△40.7%	33,235	27.5%	48,883	△18.3%
法人税等合計	Total income taxes	8,606	△25.9%	11,097	28.9%	15,175	△6.2%
法人税、住民税及び事業税	Income taxes-current	9,225	△2.3%	15,815	71.4%	13,057	1.0%
法人税等調整額	Income taxes-deferred	△618	—	△4,718	—	2,117	△34.8%
四半期純利益	Net profit	17,462	△46.0%	22,138	26.8%	33,707	△22.7%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	8,605	△13.5%	8,375	△2.7%	12,810	△1.0%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	8,856	△60.4%	13,763	55.4%	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)

		2023/11		2024/11		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	3,262,709	256,670	3,699,455	441,405	3,258,049	252,011
カードキャッシング	Cash advances	564,742	42,872	581,649	24,661	556,988	35,118
その他融資	Other loans	2,697,966	213,798	3,117,806	416,744	2,701,061	216,893
割賦売掛金計	Total accounts receivable-installment	2,010,498	240,909	1,854,637	11,149	1,843,488	73,899
包括信用購入あっせん	Credit card business	1,309,942	183,722	1,457,049	268,416	1,188,633	62,414
個別信用購入あっせん	Installment sales finance business	700,556	57,186	397,587	△257,266	654,854	11,484
リース債権及びリース投資資産	Lease receivables and investment in leases	11,372	△579	14,174	2,573	11,601	△350
営業債権合計	Total operating receivables	5,284,580	497,000	5,568,267	455,128	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)

		2023/11	2024/11	2024/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	2,259,634	2,321,798	2,339,181
カードキャッシング	Cash advances	800	—	—
その他融資	Other loans	2,258,834	2,321,798	2,339,181
割賦売掛金計	Total accounts receivable-installment	506,713	174,900	631,983
包括信用購入あっせん	Credit card business	183,700	174,900	266,700
個別信用購入あっせん	Installment sales finance business	323,013	—	365,283
債権流動化残高合計	Total securitized receivables	2,766,348	2,496,698	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)

		2023/11		2024/11		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	5,522,343	362,864	6,021,254	424,022	5,597,231	437,752
カードキャッシング	Cash advances	565,542	38,672	581,649	24,661	556,988	30,118
その他融資	Other loans	4,956,801	324,192	5,439,605	399,361	5,040,243	407,634
割賦売掛金計	Total accounts receivable-installment	2,517,211	203,852	2,029,537	△445,934	2,475,472	162,112
包括信用購入あっせん	Credit card business	1,493,642	160,322	1,631,949	176,616	1,455,333	122,014
個別信用購入あっせん	Installment sales finance business	1,023,569	43,529	397,587	△622,550	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	11,372	△579	14,174	2,573	11,601	△350
営業債権合計	Total operating receivables	8,050,928	566,138	8,064,966	△19,339	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)

		2023/11		2024/11		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	286,472	64,537	127,524	△121,897	249,422	27,487
長期借入金	Long-term borrowings	598,104	63,006	795,410	178,582	616,827	81,730
コマーシャル・ペーパー	Commercial papers	117,530	42,530	11,900	△83,100	95,000	20,000
社債	Bonds payable	334,883	△15,179	305,422	△18,537	323,960	△26,103
リース債務	Lease obligations	27,609	△929	27,434	△460	27,895	△643
有利子負債計	Total interest-bearing debt	1,364,599	153,965	1,267,692	△45,413	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)

		2023/11		2024/11		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)		62,099 33.3%		74,668 20.2%		79,342 24.1%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)		60,443 45.8%		71,767 18.7%		86,080 41.0%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		129,101 1.3%		123,608 2.4%		120,707 △5.3%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables		2.4%		2.2%		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%		1.7%		1.7%
流動化債権を含んだ場合 ※2	If including securitized debt ※2		1.0%		1.2%		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	226,484 (260,011)	5.9% (6.0%)	144,964	14.1%	137,657	△0.7%	164,065	14.5%	26,029	17.4%	71,587	6.1%	66,448	23.8%	△57,914	388,772 (422,299)	9.3% (9.0%)	
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※2	Revenue from credit card business (Revenue from credit card business) ※2	77,863 (109,719)	10.2% (9.1%)	18,379	29.6%	56,972	3.8%	24,405	7.3%	11,465	15.4%	8,935	△4.5%	4,005	15.8%	2,510	102,268 (134,125)	9.5% (8.8%)	
個別信用購入あっせん収益	Revenue from installment sales finance business	166	△97.9%	166	1.9%	—	—	37,411	18.9%	—	—	4,037	19.4%	33,374	18.8%	0	37,577	△4.6%	
融資収益	Financing revenue	48,326	6.3%	47,631	11.2%	567	△71.3%	76,158	12.8%	11,412	16.8%	47,028	4.3%	17,717	39.8%	118	124,475	10.2%	
償却債権取立益	Recoveries of written off receivables	279	△31.5%	18	534.0%	261	△35.5%	13,592	21.4%	400	4.3%	7,611	22.8%	5,579	21.1%	—	13,871	19.6%	
金融収益	Financial revenue	34,779	40.7%	34,605	39.6%	401	324.4%	608	39.4%	10	16.7%	99	△23.4%	498	67.6%	△338	35,276	39.6%	
保険収益	Insurance revenue	9,754	1.8%	9,952	1.4%	—	—	—	—	—	—	—	—	—	—	△197	9,754	1.8%	
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	43,732 (45,403)	9.4% (9.0%)	24,049	5.7%	75,359	12.0%	11,889	19.2%	2,739	32.4%	3,875	15.0%	5,274	16.2%	△57,327	53,971 (55,641)	11.3% (10.9%)	
その他	Other	11,582	△23.1%	10,161	△18.6%	4,096	△34.0%	—	—	—	—	—	—	—	—	△2,680	11,576	△23.1%	
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	214,245 (247,772)	△0.0% (0.8%)	135,055	6.0%	135,435	△1.6%	138,666	18.6%	19,622	23.9%	61,340	7.0%	57,703	32.0%	△58,302	350,855 (384,382)	6.4% (6.4%)	
金融費用	Financial expenses	7,145	30.9%	5,367	48.3%	1,821	△3.3%	20,870	24.3%	1,813	36.0%	7,275	9.8%	11,781	33.3%	△807	27,251	25.3%	
保険費用	Insurance expenses	9,444	3.7%	9,444	3.7%	—	—	—	—	—	—	—	—	—	—	—	9,444	3.7%	
役務取引等費用	Fees and commissions payments	7,533	△1.4%	60,955	10.4%	161	△53.3%	421	31.9%	—	—	421	31.9%	—	—	△53,582	7,955	△0.1%	
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	187,943 (221,469)	△1.1% (△0.1%)	59,183	△0.3%	131,378	△1.5%	117,093	17.6%	17,727	22.7%	53,497	6.5%	45,867	31.7%	△3,913	303,741 (337,268)	5.3% (5.4%)	
その他	Other	2,179	5.3%	105	2.0%	2,074	5.4%	281	27.8%	81	50.8%	145	24.2%	54	11.0%	0	2,462	7.4%	
営業利益	Operating profit	12,238	—	9,908	—	2,222	127.3%	25,398	△4.0%	6,406	1.3%	10,246	0.5%	8,745	△12.1%	387	37,917	45.2%	

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

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

※2 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として()内に基準適用前の組替え数値及び同数値による前年同期比を記載しております。

※2 From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition. The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

		国内 Domestic						国際 Global						調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation				
		(参考※1) (Reference ※1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※1)		中華圏 China Area		メコン圏 Mekong Area			マレー圏 Malay Area		実績 Results	実績 Results	期首増減 Change
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change		実績 Results	期首増減 Change			
貸出金	Loans and bills discounted	3,199,276	400,784	3,081,076	428,832	144,719	△7,964	507,577	42,083	73,891	3,754	288,912	9,596	144,773	28,732	△33,918	3,699,455	441,405	
割賦売掛金	Accounts receivable-installment	1,359,540	△42,876	1,138,169	229,562	229,565	△272,286	494,141	53,984	64,330	4,288	96,574	2,035	333,237	47,660	△7,238	1,854,637	11,149	
	包括信用購入あっせん	1,301,158	263,767	1,108,759	230,993	196,308	33,429	155,891	4,648	64,330	4,288	59,837	△5,360	31,722	5,720	△3,908	1,457,049	268,416	
	個別信用購入あっせん	58,381	△306,643	29,409	△1,430	33,257	△305,715	338,250	49,335	—	—	36,736	7,395	301,514	41,940	△3,330	397,587	△257,266	
銀行業における預金残高	Balance of deposits for banking business	4,887,823	349,305	4,890,953	351,938	—	—	11,534	11,534	—	—	—	—	11,534	11,534	△3,691	4,898,796	360,432	
有利子負債残高	Balance of interest-bearing debt	579,192	△112,355	213,513	176,783	393,919	△268,689	713,865	71,337	64,852	5,168	270,948	4,363	378,065	61,805	△53,607	1,267,692	△45,413	

		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	実績 Results
① 貸出金利回り	① Average interest rate on loans and bills discounted	3.0%	3.1%	0.4%	20.9%	21.1%	22.1%	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%	4.0%	3.9%	3.5%	4.5%	—	0.6%	
③ 貸出金利差(①-②)	③ Interest rate spread ①-②	2.9%	3.0%	0.1%	16.8%	17.2%	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)

		2023/11		2024/11		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	5,732,787	203,802	6,052,570	339,543	5,713,026	184,041
現金及び預金	Cash and deposits	412,303	△382,468	482,147	△154,486	636,634	△158,137
コールローン	Call loans	1,269	△9,104	1,599	406	1,192	△9,180
割賦売掛金	Accounts receivable-installment	1,575,122	196,196	1,359,540	△42,876	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	11,372	△579	14,174	2,573	11,601	△350
営業貸付金	Operating loans	472,699	39,221	486,830	33,270	453,559	20,081
銀行業における貸出金	Loans and bills discounted for banking business	2,323,328	161,871	2,706,686	365,954	2,340,732	179,275
銀行業における有価証券	Securities for banking business	638,575	178,030	661,171	88,923	572,248	111,702
保険業における有価証券	Securities for insurance business	16,444	△1,690	14,036	△1,837	15,873	△2,261
買入金銭債権	Monetary claims bought	62,620	40,085	64,369	5,823	58,546	36,011
金銭の信託	Money held in trust	120,194	△3,700	110,337	△6,358	116,695	△7,199
その他	Other	155,373	△14,719	204,751	45,599	159,151	△10,940
貸倒引当金	Allowance for doubtful accounts	△56,516	658	△53,074	2,550	△55,625	1,550
固定資産	Non-current assets	266,986	1,615	244,983	△14,739	259,722	△5,647
有形固定資産	Property, plant and equipment	20,953	△1,694	19,943	△829	20,773	△1,875
無形固定資産	Intangible assets	128,218	5,220	140,517	12,824	127,693	4,695
投資その他の資産	Investments and other assets	117,815	△1,909	84,522	△26,733	111,256	△8,468
繰延資産	Deferred assets	626	△43	362	△190	553	△117
資産の部合計	Total assets	6,000,400	205,374	6,297,917	324,614	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)

		2023/11		2024/11		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	5,359,111	205,208	5,568,743	221,459	5,347,284	193,381
買掛金	Accounts payable-trade	307,489	56,044	410,042	145,436	264,605	13,160
銀行業における預金	Deposits for banking business	4,480,721	82,767	4,887,262	348,898	4,538,363	140,409
賞与引当金	Provision for bonuses	5,560	3,034	5,255	2,275	2,979	453
ポイント引当金	Provision for point card certificates	692	△105	665	△24	689	△108
その他	Other	564,647	63,466	265,518	△275,127	540,645	39,464
固定負債	Non-current liabilities	380,278	15,820	477,899	119,823	358,076	△6,382
保険契約準備金	Reserve for insurance policy liabilities	49,764	△4,573	43,550	△4,807	48,358	△5,979
退職給付に係る負債	Retirement benefit liability	101	△173	△217	△72	△145	△420
利息返還損失引当金	Provision for loss on interest repayment	2,584	△2,238	1,192	△1,325	2,518	△2,304
その他の引当金	Other provisions	60	△6	40	△20	60	△6
その他	Other	327,767	22,812	433,333	126,048	307,284	2,329
負債の部合計	Total liabilities	5,739,389	221,028	6,046,643	341,283	5,705,360	186,999
純資産の部合計	Total net assets	261,010	△15,654	251,273	△16,668	267,942	△8,722
負債純資産合計	Total liabilities and net assets	6,000,400	205,374	6,297,917	324,614	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)

		2023/11		2024/11		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	5,257,118	9.4%	5,561,139	5.8%	7,081,482	8.5%
個別信用購入あっせん	Installment sales finance business	154,444	4.6%	15,276	△90.1%	198,225	2.6%
カードキャッシング	Cash advances	285,936	12.2%	286,868	0.3%	370,806	10.4%
電子マネー	Total e-money contracts	1,963,120	8.4%	1,956,300	△0.3%	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)

		2023/11		2024/11		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) ※	213,787 (245,360)	3.6% (5.2%)	226,484 (260,011)	5.9% (6.0%)	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) ※	70,682 (100,569)	6.4% (9.8%)	77,863 (109,719)	10.2% (9.1%)	95,120 (135,899)	9.0% (11.0%)
加盟店収益 (加盟店収益) ※	Merchant fee revenue (Merchant fee revenue) ※	47,735 (77,621)	5.1% (10.0%)	47,635 (79,491)	△0.2% (2.4%)	63,512 (104,291)	7.0% (10.3%)
リボ・分割収益	Revolving credit and installment payment revenue	19,907	11.0%	26,861	34.9%	27,520	15.6%
その他収益	Other	3,039	△1.1%	3,366	10.7%	4,087	0.1%
個別信用購入あっせん収益	Revenue from installment sales finance business	7,894	△12.9%	166	△97.9%	10,445	△12.2%
融資収益	Financing revenue	45,459	4.6%	48,326	6.3%	60,870	5.5%
カードキャッシング	Cash advances	44,807	4.9%	48,001	7.1%	60,044	5.8%
その他融資	Other loans	652	△13.9%	325	△50.1%	826	△9.4%
償却債権取立益	Recoveries of written off receivables	408	△2.1%	279	△31.5%	981	0.5%
金融収益	Financial revenue	24,717	△0.2%	34,779	40.7%	32,833	△3.4%
保険収益	Insurance revenue	9,584	△3.6%	9,754	1.8%	12,602	△4.6%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	39,971 (41,657)	8.5% (8.1%)	43,732 (45,403)	9.4% (9.0%)	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) ※	10,607 (12,294)	7.2% (6.3%)	10,576 (12,246)	△0.3% (△0.4%)	14,005 (16,312)	4.1% (4.0%)
その他	Other	15,068	△2.1%	11,582	△23.1%	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)

		2023/11		2024/11		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) ※	214,348 (245,921)	9.3% (10.3%)	214,245 (247,772)	△0.0% (0.8%)	282,298 (325,383)	6.3% (7.4%)
金融費用	Financial expenses	5,459	65.0%	7,145	30.9%	6,729	46.2%
保険費用	Insurance expenses	9,109	△5.9%	9,444	3.7%	11,772	△8.9%
役務取引等費用	Fees and commissions payments	7,640	△10.4%	7,533	△1.4%	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) ※	190,068 (221,641)	10.2% (11.2%)	187,943 (221,469)	△1.1% (△0.1%)	250,872 (293,957)	7.1% (8.3%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	19,011 (50,584)	27.2% (21.1%)	15,102 (48,628)	△20.6% (△3.9%)	23,863 (66,948)	12.9% (14.4%)
貸倒関連費用	Bad debt related expenses	16,704	27.7%	21,210	27.0%	22,394	13.9%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	15,040	21.7%	17,447	16.0%	19,284	17.3%
貸倒損失	Bad debt expenses	1,663	130.4%	3,763	126.2%	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	44,916	11.1%	42,265	△5.9%	58,795	9.5%
管理費	Administrative expenses	67,699	8.0%	67,314	△0.6%	89,891	6.0%
設備費	Equipment expenses	31,485	2.3%	30,493	△3.2%	42,069	2.3%
一般費	General expenses	10,249	△3.2%	11,557	12.8%	13,859	0.7%
その他	Other	2,070	△1.4%	2,179	5.3%	2,809	0.5%
営業利益又は営業損失 (△)	Operating profit (loss)	△561	—	12,238	—	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)

		2023/11		2024/11		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	2,800,228	248,524	3,199,276	400,784	2,798,491	246,787
カードキャッシング	Cash advances	415,031	24,720	433,180	20,858	412,322	22,011
その他融資	Other loans	2,385,197	223,803	2,766,096	379,926	2,386,169	224,776
割賦売掛金計	Total accounts receivable-installment	1,575,122	198,352	1,359,540	△42,876	1,402,417	25,647
包括信用購入あっせん	Credit card business	1,157,448	167,110	1,301,158	263,767	1,037,391	47,053
内、リボ・分割払い残高	Revolving credit and installment payment balance	242,515	54,252	307,774	63,704	244,069	55,807
個別信用購入あっせん	Installment sales finance business	417,673	31,241	58,381	△306,643	365,025	△21,406
リース債権及びリース投資資産	Lease receivables and investment in leases	11,372	△579	14,174	2,573	11,601	△350
営業債権合計	Total operating receivables	4,386,722	446,297	4,572,991	360,481	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)

		2023/11	2024/11	2024/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,259,634	2,321,798	2,339,181
カードキャッシング	Cash advances	800	—	—
その他融資	Other loans	2,258,834	2,321,798	2,339,181
割賦売掛金計	Total accounts receivable-installment	506,713	174,900	631,983
包括信用購入あっせん	Credit card business	183,700	174,900	266,700
内、リボ・分割払い残高	Revolving credit and installment payment balance	53,700	44,900	66,700
個別信用購入あっせん	Installment sales finance business	323,013	—	365,283
債権流動化残高合計	Total securitized receivables	2,766,348	2,496,698	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)

		2023/11		2024/11		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	5,059,863	354,719	5,521,075	383,401	5,137,673	432,529
カードキャッシング	Cash advances	415,831	20,520	433,180	20,858	412,322	17,011
その他融資	Other loans	4,644,032	334,198	5,087,894	362,543	4,725,351	415,517
内、住宅ローン ※3	Housing Loans ※3	3,439,400	189,354	3,730,320	252,105	3,478,214	228,168
割賦売掛金計	Total accounts receivable-installment	2,081,835	161,295	1,534,440	△499,960	2,034,400	113,860
包括信用購入あっせん	Credit card business	1,341,148	143,710	1,476,058	171,967	1,304,091	106,653
内、リボ・分割払い残高	Revolving credit and installment payment balance	296,215	30,852	352,674	41,904	310,769	45,407
個別信用購入あっせん	Installment sales finance business	740,686	17,584	58,381	△671,927	730,309	7,207
リース債権及びリース投資資産	Lease receivables and investment in leases	11,372	△579	14,174	2,573	11,601	△350
営業債権合計	Total operating receivables	7,153,071	515,435	7,069,690	△113,985	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)

		2023/11		2024/11		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	224,199	49,899	64,000	△141,299	205,299	30,999
長期借入金	Long-term borrowings	114,489	31,989	295,456	179,974	115,482	32,982
コマーシャル・ペーパー	Commercial papers	115,000	40,000	—	△95,000	95,000	20,000
社債	Bonds payable	275,000	△25,000	200,000	△55,000	255,000	△45,000
リース債務	Lease obligations	20,845	△1,876	19,735	△1,029	20,765	△1,955
有利子負債計 ※	Total interest-bearing debt ※	749,534	95,013	579,192	△112,355	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)

		2023/11	2024/11	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)	13,400 21.5%	16,196 20.9%	16,812 16.7%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	14,681 31.6%	11,878 △19.1%	18,335 25.9%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	37,701 △3.3%	41,777 11.5%	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%	2.2%	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)

		2023/11		2024/11		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	130,699	24.0%	161,132	23.3%	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	31,558	28.9%	35,868	13.7%	42,201	20.0%
その他融資	Other loans	25,325	47.6%	24,655	△2.6%	33,517	43.0%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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	143,843	16.9%	163,325	13.5%	193,168	15.4%
個別信用購入あっせん	Installment sales finance business	15,914	18.2%	20,848	31.0%	22,130	8.2%
カードキャッシング	Cash advances	74,510	△0.2%	103,287	38.6%	102,978	5.5%
その他融資	Other loans	81,057	15.0%	89,584	10.5%	109,379	17.0%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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	41,416	21.3%	53,330	28.8%	56,862	15.7%
個別信用購入あっせん	Installment sales finance business	87,830	15.2%	105,103	19.7%	119,569	17.0%
カードキャッシング	Cash advances	3,372	22.5%	4,248	26.0%	4,532	19.4%
その他融資	Other loans	48,470	41.2%	58,270	20.2%	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)

		2023/11		2024/11		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 ※	67,352	14,834	73,891	3,754	70,136	17,618
カードキャッシング	Cash advances	38,352	7,801	41,402	1,565	39,837	9,286
その他融資	Other loans	28,999	7,032	32,488	2,189	30,299	8,332
割賦売掛金計	Total accounts receivable-installment	57,569	10,240	64,330	4,288	60,041	12,712
包括信用購入あつせん	Credit card business	57,569	10,240	64,330	4,288	60,041	12,712
個別信用購入あつせん	Installment sales finance business	—	—	—	—	—	—
営業債権合計	Total operating receivables	124,921	25,074	138,222	8,043	130,178	30,331

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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 ※	289,574	20,783	288,912	9,596	279,316	10,524
カードキャッシング	Cash advances	109,999	10,171	105,404	1,927	103,477	3,650
その他融資	Other loans	179,575	10,611	183,507	7,668	175,838	6,874
割賦売掛金計	Total accounts receivable-installment	98,484	5,483	96,574	2,035	94,538	1,537
包括信用購入あつせん	Credit card business	69,810	3,748	59,837	△5,360	65,197	△863
個別信用購入あつせん	Installment sales finance business	28,674	1,734	36,736	7,395	29,341	2,400
営業債権合計	Total operating receivables	388,059	26,266	385,486	11,631	373,855	12,062

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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 ※	111,341	20,757	144,773	28,732	116,041	25,457
カードキャッシング	Cash advances	1,359	178	1,661	310	1,350	170
その他融資	Other loans	109,982	20,578	143,112	28,421	114,690	25,286
割賦売掛金計	Total accounts receivable-installment	278,145	28,916	333,237	47,660	285,576	36,348
包括信用購入あっせん	Credit card business	25,114	2,622	31,722	5,720	26,002	3,510
個別信用購入あっせん	Installment sales finance business	253,030	26,293	301,514	41,940	259,574	32,837
営業債権合計	Total operating receivables	389,487	49,674	478,010	76,392	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)

		2023/11		2024/11		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	22,166	35.3%	26,029	17.4%	30,638	36.4%
包括信用購入あっせん収益	Revenue from credit card business	9,935	45.0%	11,465	15.4%	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	9,769	31.2%	11,412	16.8%	13,332	30.1%
カードキャッシング	Cash advances	5,748	26.4%	6,463	12.4%	7,801	25.8%
その他融資	Other loans	4,020	38.7%	4,949	23.1%	5,530	36.7%
償却債権取立益	Recoveries of written off receivables	384	△61.9%	400	4.3%	705	△36.6%
金融収益	Financial revenue	9	△52.5%	10	16.7%	12	△49.1%
役務取引等収益	Fees and commissions	2,068	96.1%	2,739	32.4%	3,023	97.3%
営業費用	Operating expenses	15,839	39.4%	19,622	23.9%	21,840	48.1%
金融費用	Financial expenses	1,332	197.3%	1,813	36.0%	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	14,452	32.6%	17,727	22.7%	19,857	41.9%
販売促進費	Promotion expenses	1,508	△3.0%	1,510	0.1%	2,105	4.5%
貸倒関連費用	Bad debt related expenses	4,796	100.7%	6,651	38.7%	6,839	132.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	2,405	100.2%	3,196	32.9%	3,566	156.1%
貸倒損失	Bad debt expenses	2,391	101.2%	3,455	44.5%	3,273	111.3%
人件費	Personnel expenses	2,921	16.4%	3,483	19.2%	3,980	16.3%
管理費	Administrative expenses	2,812	21.6%	3,356	19.4%	3,740	30.0%
設備費	Equipment expenses	2,170	18.6%	2,541	17.1%	2,893	17.1%
一般費	General expenses	242	△19.0%	184	△24.2%	297	11.8%
その他	Other	54	186.1%	81	50.8%	77	218.4%
営業利益	Operating profit	6,327	26.1%	6,406	1.3%	8,797	14.0%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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	67,503	5.2%	71,587	6.1%	89,929	4.5%
包括信用購入あっせん収益	Revenue from credit card business	9,352	12.3%	8,935	△4.5%	12,342	7.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	3,381	△6.3%	4,037	19.4%	4,520	△8.6%
融資収益	Financing revenue	45,071	5.7%	47,028	4.3%	60,135	5.6%
カードキャッシング	Cash advances	14,631	12.5%	15,242	4.2%	19,550	11.5%
その他融資	Other loans	30,439	2.8%	31,785	4.4%	40,584	2.9%
償却債権取立益	Recoveries of written off receivables	6,199	2.1%	7,611	22.8%	8,221	1.9%
金融収益	Financial revenue	130	171.1%	99	△23.4%	196	122.1%
役務取引等収益	Fees and commissions	3,369	△3.6%	3,875	15.0%	4,513	1.0%
営業費用	Operating expenses	57,307	16.6%	61,340	7.0%	74,050	10.5%
金融費用	Financial expenses	6,624	26.9%	7,275	9.8%	8,882	21.4%
役務取引等費用	Fees and commissions payments	319	△8.7%	421	31.9%	432	△3.2%
販売費及び一般管理費	Selling, general and administrative expenses	50,246	15.5%	53,497	6.5%	64,579	9.2%
販売促進費	Promotion expenses	3,622	5.2%	4,019	11.0%	5,043	7.8%
貸倒関連費用	Bad debt related expenses	24,594	22.1%	25,466	3.5%	30,228	8.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	24,585	22.2%	25,349	3.1%	30,036	7.7%
貸倒損失	Bad debt expenses	9	△58.5%	116	—	191	550.0%
人件費	Personnel expenses	9,204	10.4%	10,299	11.9%	12,035	12.2%
管理費	Administrative expenses	8,300	15.4%	8,996	8.4%	11,189	12.2%
設備費	Equipment expenses	3,875	4.1%	3,998	3.2%	5,190	4.5%
一般費	General expenses	648	△0.8%	717	10.6%	891	4.7%
その他	Other	117	23.8%	145	24.2%	155	15.6%
営業利益	Operating profit	10,195	△32.2%	10,246	0.5%	15,878	△16.4%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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	53,675	20.3%	66,448	23.8%	72,993	19.9%
包括信用購入あっせん収益	Revenue from credit card business	3,459	15.5%	4,005	15.8%	4,687	14.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	28,095	20.2%	33,374	18.8%	37,945	18.4%
融資収益	Financing revenue	12,674	31.5%	17,717	39.8%	17,583	34.4%
カードキャッシング	Cash advances	305	22.2%	344	12.6%	408	18.7%
その他融資	Other loans	12,368	31.7%	17,372	40.5%	17,175	34.9%
償却債権取立益	Recoveries of written off receivables	4,609	5.6%	5,579	21.1%	6,140	3.0%
金融収益	Financial revenue	297	72.3%	498	67.6%	386	49.1%
役務取引等収益	Fees and commissions	4,539	11.4%	5,274	16.2%	6,249	14.9%
営業費用	Operating expenses	43,729	33.5%	57,703	32.0%	59,452	31.6%
金融費用	Financial expenses	8,839	18.5%	11,781	33.3%	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	34,840	38.0%	45,867	31.7%	47,099	34.9%
販売促進費	Promotion expenses	896	28.8%	1,859	107.4%	1,411	37.9%
貸倒関連費用	Bad debt related expenses	15,994	45.9%	21,339	33.4%	20,327	35.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	15,994	47.7%	21,339	33.4%	20,327	35.2%
貸倒損失	Bad debt expenses	—	—	—	—	—	—
人件費	Personnel expenses	8,264	37.3%	9,995	20.9%	11,439	33.8%
管理費	Administrative expenses	5,624	44.5%	7,475	32.9%	8,193	52.4%
設備費	Equipment expenses	3,643	11.0%	4,681	28.5%	5,171	18.3%
一般費	General expenses	417	6.0%	516	23.8%	556	△0.1%
その他	Other	48	△17.0%	54	11.0%	67	△12.3%
営業利益	Operating profit	9,946	△16.1%	8,745	△12.1%	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)

		2023/11		2024/11		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	19,625	8,676	24,984	4,141	20,843	9,894
長期借入金	Long-term borrowings	34,473	8,790	37,532	1,046	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	2,258	1,516	2,335	△19	2,355	1,612
有利子負債計	Total interest-bearing debt	56,356	18,983	64,852	5,168	59,683	22,310

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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	36,627	12,626	39,728	26,111	13,616	△10,383
長期借入金	Long-term borrowings	206,583	△1,438	198,874	△18,597	217,471	9,449
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	32,773	1,236	29,008	△3,602	32,610	1,073
リース債務	Lease obligations	3,112	△449	3,337	451	2,886	△675
有利子負債計	Total interest-bearing debt	279,096	11,975	270,948	4,363	266,584	△535

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/11		2024/11		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	20,919	8,234	15,839	△9,219	25,059	12,374
長期借入金	Long-term borrowings	244,965	24,955	268,500	18,667	249,832	29,821
コマーシャル・ペーパー	Commercial papers	2,530	2,530	11,900	11,900	－	－
社債	Bonds payable	30,273	8,692	79,814	40,299	39,514	17,933
リース債務	Lease obligations	1,349	△111	2,011	157	1,853	391
有利子負債計	Total interest-bearing debt	300,038	44,300	378,065	61,805	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)

		2023/11		2024/11		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	4,983	159	5,138	111	5,027	203
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	3,132	50	3,223	74	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)

		2023/11		2024/11		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	1,930	44	1,927	△3	1,930	44
年間稼働率 (%) ※2	Card-use rate (%) ※2	66.1%	—	64.4%	—	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 ÷ (2023/12~2024/11) 平均国内カード会員数 (家族カード会員除く) × 100

※2 Card-use rate = Number of active cardholders / Average number of cardholders in Domestic excluding affiliated card members (2023/12~2024/11) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2023/11		2024/11		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	4,483,471	83,756	4,892,256	352,884	4,539,372	139,656
普通預金	Ordinary deposits	3,908,389	126,540	3,481,399	△438,055	3,919,454	137,606
定期預金	Time deposits	518,959	△34,786	1,349,270	782,319	566,951	13,204
その他預金	Other deposits	56,122	△7,998	61,587	8,620	52,966	△11,154
貸出金残高	Balance of loans and bills discounted	2,652,331	201,161	3,080,673	429,534	2,651,139	199,969

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	854	26	870	11	859	31
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（単位：店舗、台）

銀行店舗数	Number of branches	147	2	148	2	146	1
ATM台数	Number of ATMs	6,685	168	6,845	80	6,765	248