

2022年2月期  
第3四半期 決算補足資料

For the Nine Months Ended November 30, 2021  
Third Quarter Report  
FACT BOOK 2022

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(注) Remarks :

- 1 : 前第1四半期連結会計期間より、イオン・アリアンツ生命保険株式会社 (2020年3月31日子会社化) の貸借対照表を連結貸借対照表に、また前第3四半期連結会計期間より、同社の損益計算書を連結損益計算書に取り込んでいます。
- 1 : We consolidated balance sheet of AEON Allianz Life Insurance Co., Ltd. which became our subsidiary on March 31, 2020, from the first quarter of the FY2020, and profit and loss statement from the Third quarter of the FY2020.
- 2 : 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。
- 2 : All numbers posted are rounded off to the nearest figure.
- 3 : 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。
- 3 : YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 4 : 連結及び国際事業の記載数値は、決算期ごとの為替レートで換算しております。
- 4 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 5 : 国内事業の貸借対照表 (P11) 記載数値は、当社単体の数値を含んでおります。
- 5 : The figures of the balance sheet for domestic business (P11) include the figures of AEON Financial Service.
- 6 : 国内事業及び国際事業 (P13-25) 記載数値は、持株会社や機能会社等の5社を除き、かつ各事業セグメントの内部取引を消去しております。
- 6 : The figures stated for the domestic business and global business (P13-25) exclude 5 companies comprising the holding company and the companies providing administrative functions, etc. The internal transactions among the respective business segments have been eliminated.

# 連結決算報告 (Consolidated Financial Summary)

## 貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

|                |   | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|----------------|---|---------------|----------------|---------------|----------------|---------------|----------------|
|                |   | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 流動資産           | Current assets                                  | 5,733,776     | 249,905        | 5,957,382     | 142,572        | 5,814,809     | 330,938        |
| 現金及び預金         | Cash and deposits                               | 587,318       | △175,573       | 626,595       | △79,144        | 705,739       | △57,152        |
| コールローン         | Call loans                                      | 29,481        | △24,291        | 2,275         | △28,565        | 30,841        | △22,931        |
| 割賦売掛金          | Accounts receivable-installment                 | 1,622,732     | 79,596         | 1,664,291     | 143,142        | 1,521,149     | △21,986        |
| リース債権及びリース投資資産 | Lease receivables and investment in leases      | 11,934        | △847           | 12,385        | 100            | 12,284        | △497           |
| 営業貸付金          | Operating loans                                 | 805,100       | △55,472        | 784,077       | 1,160          | 782,916       | △77,656        |
| 銀行業における貸出金     | Loans and bills discounted for banking business | 1,979,134     | 304,348        | 2,143,804     | 145,424        | 1,998,379     | 323,593        |
| 銀行業における有価証券    | Securities for banking business                 | 475,847       | 28,618         | 480,021       | △39,002        | 519,023       | 71,794         |
| 保険業における有価証券    | Securities for insurance business               | 78,327        | 78,327         | 50,066        | △20,195        | 70,261        | 70,261         |
| 買入金銭債権         | Monetary claims bought                          | 32,071        | 17,247         | 28,256        | △2,544         | 30,800        | 15,977         |
| 金銭の信託          | Money held in trust                             | 82,985        | 32,676         | 110,783       | 18,216         | 92,567        | 42,258         |
| その他            | Other   | 166,783       | △11,092        | 176,543       | △7,633         | 184,176       | 6,301          |
| 貸倒引当金          | Allowance for doubtful accounts                 | △137,940      | △23,632        | △121,716      | 11,615         | △133,331      | △19,023        |
| 固定資産           | Non-current assets                              | 307,218       | 10,498         | 300,637       | △7,493         | 308,130       | 11,410         |
| 有形固定資産         | Property, plant and equipment                   | 39,842        | △5,459         | 36,015        | △3,137         | 39,152        | △6,150         |
| 無形固定資産         | Intangible assets                               | 120,577       | 11,642         | 126,111       | 4,338          | 121,773       | 12,838         |
| のれん            | Goodwill  | 17,256        | △1,122         | 15,403        | △1,381         | 16,784        | △1,594         |
| ソフトウェア         | Software  | 98,482        | 13,064         | 106,263       | 6,013          | 100,249       | 14,832         |
| その他            | Other   | 4,838         | △299           | 4,444         | △293           | 4,738         | △399           |
| 投資その他の資産       | Investments and other assets                    | 146,798       | 4,314          | 138,511       | △8,694         | 147,205       | 4,722          |
| 繰延資産           | Deferred assets                                 | 681           | △97            | 690           | △90            | 780           | 1              |
| 資産の部合計         | Total assets                                    | 6,041,676     | 260,306        | 6,258,711     | 134,989        | 6,123,721     | 342,350        |

## 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)

|               |  | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|---------------|--|---------------|----------------|---------------|----------------|---------------|----------------|
|               |  | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 流動負債          | Current liabilities                      | 4,844,897     | 151,279        | 5,063,454     | 174,594        | 4,888,859     | 195,241        |
| 買掛金           | Accounts payable-trade                   | 254,852       | △5,957         | 275,571       | 5,556          | 270,015       | 9,205          |
| 銀行業における預金     | Deposits for banking business            | 3,915,473     | 125,233        | 4,105,367     | 86,701         | 4,018,666     | 228,425        |
| 短期借入金         | Short-term borrowings                    | 280,179       | 140,793        | 259,816       | 43,348         | 216,468       | 77,082         |
| 1年内返済予定の長期借入金 | Current portion of long-term borrowings  | 68,339        | △38,312        | 92,933        | 30,773         | 62,159        | △44,492        |
| 1年内償還予定の社債    | Current portion of bonds payable         | 21,166        | △24,087        | 58,299        | 35,286         | 23,012        | △22,241        |
| コマーシャル・ペーパー   | Commercial papers                        | 100,000       | △60,151        | 85,000        | -              | 85,000        | △75,151        |
| 賞与引当金         | Provision for bonuses                    | 5,151         | 1,465          | 5,890         | 2,379          | 3,511         | △174           |
| ポイント引当金       | Provision for point card certificates    | 20,767        | 53             | 14,107        | △6,577         | 20,685        | △28            |
| その他の引当金       | Other provisions                         | 146           | △52            | 145           | △52            | 197           | △1             |
| その他           | Other                                    | 178,822       | 12,295         | 166,322       | △22,820        | 189,143       | 22,617         |
| 固定負債          | Non-current liabilities                  | 736,430       | 107,753        | 695,400       | △64,794        | 760,194       | 131,517        |
| 保険契約準備金       | Reserve for insurance policy liabilities | 97,714        | 97,714         | 66,380        | △20,259        | 86,639        | 86,639         |
| 社債            | Bonds payable                            | 255,471       | 2,618          | 263,072       | △19,649        | 282,721       | 29,868         |
| 長期借入金         | Long-term borrowings                     | 329,723       | 13,717         | 328,931       | △8,094         | 337,026       | 21,020         |
| 退職給付に係る負債     | Retirement benefit liability             | 4,695         | 314            | 2,609         | △2,098         | 4,707         | 326            |
| 利息返還損失引当金     | Provision for loss on interest repayment | 2,947         | △2,017         | 3,024         | △2,681         | 5,706         | 741            |
| その他の引当金       | Other provisions                         | 488           | 32             | 532           | 2              | 530           | 74             |
| 繰延税金負債        | Deferred tax liabilities                 | 1,846         | △1,780         | 1,578         | 59             | 1,518         | △2,107         |
| その他           | Other                                    | 43,543        | △2,845         | 29,271        | △12,072        | 41,344        | △5,045         |
| 負債の部合計        | Total liabilities                        | 5,581,328     | 259,033        | 5,758,854     | 109,800        | 5,649,053     | 326,758        |

## 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)

|              |   | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|--------------|---|---------------|----------------|---------------|----------------|---------------|----------------|
|              |   | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 株主資本         | Total shareholders' equity                            | 395,208       | △823           | 416,026       | 13,258         | 402,768       | 6,736          |
| 資本金          | Capital stock   | 45,698        | —              | 45,698        | —              | 45,698        | —              |
| 資本剰余金        | Capital surplus                                       | 120,244       | △115           | 120,117       | △27            | 120,145       | △214           |
| 利益剰余金        | Retained earnings                                     | 229,754       | △754           | 250,661       | 13,276         | 237,385       | 6,876          |
| 自己株式         | Treasury stock  | △487          | 46             | △451          | 9              | △460          | 74             |
| その他の包括利益累計額  | Accumulated other comprehensive income                | △2,469        | 145            | 4,473         | 5,779          | △1,306        | 1,308          |
| その他有価証券評価差額金 | Valuation difference on available-for-sale securities | 5,590         | 2,678          | 5,531         | 2,248          | 3,283         | 371            |
| 繰延ヘッジ損益      | Deferred gains or losses on hedges                    | △5,094        | △625           | △2,659        | 1,242          | △3,902        | 566            |
| 為替換算調整勘定     | Foreign currency translation adjustments              | △2,468        | △2,001         | 1,826         | 2,161          | △334          | 132            |
| 退職給付に係る調整累計額 | Remeasurements of defined benefit plans               | △496          | 94             | △225          | 127            | △352          | 238            |
| 新株予約権        | Subscription rights to shares                         | 62            | △19            | 40            | △2             | 43            | △38            |
| 非支配株主持分      | Non-controlling interests                             | 67,546        | 1,970          | 79,316        | 6,154          | 73,162        | 7,586          |
| 純資産の部合計      | Total net assets                                      | 460,348       | 1,272          | 499,857       | 25,189         | 474,667       | 15,592         |
| 負債純資産合計      | Total liabilities and net assets                      | 6,041,676     | 260,306        | 6,258,711     | 134,989        | 6,123,721     | 342,350        |

### 取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

|                              |  | 2020/11       |                    | 2021/11       |              | 2021/2        |                    |
|------------------------------|--|---------------|--------------------|---------------|--------------|---------------|--------------------|
|                              |  | 実績<br>Results | 前年同期比<br>YOY       | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY       |
| 包括信用購入あっせん<br>(包括信用購入あっせん) ※ | Credit card business<br>(Credit card business) ※ | 4,381,682     | △4.9%<br>(△3.6%)   | 4,581,950     | 4.6%         | 5,908,393     | 4.2%<br>(△4.1%)    |
| 個別信用購入あっせん                   | Installment sales finance business               | 226,030       | △19.2%             | 197,790       | △12.5%       | 300,704       | △14.4%             |
| カードキャッシング<br>(カードキャッシング) ※   | Cash advances<br>(Cash advances) ※               | 291,508       | △30.2%<br>(△31.8%) | 303,958       | 4.3%         | 378,375       | △26.5%<br>(△31.6%) |

※2020年2月期における決算期変更を受け、( ) 内に参考値として前年同期間との比較を記載しています。

※In response to the change in the fiscal period for the year ended February 29, 2020, the comparison with the same period of the previous year is described as a reference in ( ).

## 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)

|              |   | 2020/11       |              | 2021/11       |              | 2021/2        |              |
|--------------|---|---------------|--------------|---------------|--------------|---------------|--------------|
|              |   | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY |
| 営業収益         | Operating revenue                               | 361,557       | 1.5%         | 348,739       | △3.5%        | 487,309       | 6.6%         |
| 包括信用購入あっせん収益 | Revenue from credit card business               | 96,319        | △5.2%        | 97,741        | 1.5%         | 128,701       | 2.4%         |
| 個別信用購入あっせん収益 | Revenue from installment sales finance business | 31,830        | 1.0%         | 32,562        | 2.3%         | 42,573        | 1.6%         |
| 融資収益         | Financing revenue                               | 104,865       | △10.4%       | 96,981        | △7.5%        | 136,913       | △8.6%        |
| カードキャッシング    | Cash advances                                   | 64,542        | △10.9%       | 59,229        | △8.2%        | 84,205        | △6.3%        |
| その他融資        | Other loans                                     | 40,323        | △9.7%        | 37,751        | △6.4%        | 52,707        | △12.1%       |
| 償却債権取立益      | Recoveries of written off receivables           | 7,011         | 12.8%        | 8,747         | 24.8%        | 9,450         | △1.6%        |
| 金融収益         | Financial revenue                               | 24,042        | △0.2%        | 25,426        | 5.8%         | 32,941        | 9.5%         |
| 保険収益         | Insurance revenue                               | 37,535        | —            | 25,494        | △32.1%       | 51,665        | —            |
| 役務取引等収益      | Fees and commissions                            | 45,228        | △4.5%        | 44,894        | △0.7%        | 60,384        | 1.4%         |
| その他          | Other   | 14,724        | △47.9%       | 16,890        | 14.7%        | 24,679        | △39.2%       |
| 営業費用         | Operating expenses                              | 336,704       | 7.6%         | 304,509       | △9.6%        | 446,657       | 13.9%        |
| 金融費用         | Financial expenses                              | 17,371        | △5.6%        | 15,985        | △8.0%        | 23,030        | △5.9%        |
| 保険費用         | Insurance expenses                              | 36,616        | —            | 25,004        | △31.7%       | 50,404        | —            |
| 役務取引等費用      | Fees and commissions payments                   | 8,060         | △3.7%        | 8,602         | 6.7%         | 11,161        | 23.9%        |
| 販売費及び一般管理費   | Selling, general and administrative expenses    | 272,113       | △3.9%        | 252,693       | △7.1%        | 358,689       | 1.0%         |
| 販売促進費        | Promotion expenses                              | 38,449        | △32.1%       | 42,068        | 9.4%         | 53,296        | △22.2%       |
| 貸倒関連費用       | Bad debt related expenses                       | 64,919        | 21.5%        | 36,863        | △43.2%       | 78,363        | 14.4%        |
| 貸倒引当金繰入額     | Provision of allowance for doubtful accounts    | 62,573        | 23.7%        | 35,533        | △43.2%       | 71,406        | 13.8%        |
| 貸倒損失         | Bad debt expenses                               | 1,881         | 3.6%         | 1,329         | △29.3%       | 2,619         | 0.9%         |
| 利息返還損失引当金繰入額 | Provision for loss on interest repayment        | 464           | △55.1%       | —             | —            | 4,337         | 37.5%        |
| 人件費          | Personnel expenses                              | 55,938        | △4.4%        | 57,393        | 2.6%         | 74,991        | 1.4%         |
| 管理費          | Administrative expenses                         | 67,641        | △5.6%        | 68,924        | 1.9%         | 90,940        | 1.4%         |
| 設備費          | Equipment expenses                              | 36,680        | 7.3%         | 38,457        | 4.8%         | 49,532        | 14.4%        |
| 一般費          | General expenses                                | 8,484         | △3.3%        | 8,985         | 5.9%         | 11,565        | 4.7%         |
| その他          | Other   | 2,541         | △16.3%       | 2,224         | △12.5%       | 3,372         | △10.2%       |
| 営業利益         | Operating profit                                | 24,852        | △42.4%       | 44,229        | 78.0%        | 40,651        | △37.5%       |

## 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)

|                  |   | 2020/11       |              | 2021/11       |              | 2021/2        |              |
|------------------|---|---------------|--------------|---------------|--------------|---------------|--------------|
|                  |   | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY |
| 営業外収益            | Non-operating income  | 541           | △15.0%       | 1,127         | 108.3%       | 751           | 1.1%         |
| 受取配当金            | Dividend income   | 142           | △10.2%       | 187           | 31.6%        | 246           | 19.4%        |
| 投資事業組合運用益        | Gain on investments in investment partnerships              | 243           | 62.2%        | 324           | 33.5%        | 272           | 45.6%        |
| 補助金収入            | Subsidy income  | –             | –            | 493           | –            | –             | –            |
| その他              | Other   | 155           | 22.3%        | 121           | △21.8%       | 232           | 52.8%        |
| 営業外費用            | Non-operating expenses                                      | 1,095         | –            | 72            | △93.3%       | 1,164         | –            |
| 持分法による投資損失       | Share of loss of entities accounted for using equity method | –             | –            | 37            | –            | –             | –            |
| 投資有価証券評価損        | Loss on valuation of investment securities                  | 670           | –            | –             | –            | 670           | –            |
| 為替差損             | Foreign exchange losses                                     | 395           | –            | 18            | △95.4%       | 399           | –            |
| 債権売却損            | Loss on transfer of receivables                             | –             | –            | 10            | –            | –             | –            |
| 雑損失              | Miscellaneous loss  | 29            | 176.8%       | 6             | △77.5%       | 94            | 587.3%       |
| 経常利益             | Ordinary profit   | 24,298        | △44.5%       | 45,283        | 86.4%        | 40,238        | △38.8%       |
| 特別利益             | Extraordinary income  | 282           | –            | 699           | 147.8%       | 368           | –            |
| 固定資産売却益          | Gain on sales of non-current assets                         | 7             | △17.7%       | 16            | 108.4%       | 8             | △36.8%       |
| 投資有価証券売却益        | Gain on sales of investment securities                      | –             | –            | 436           | –            | –             | –            |
| 退職給付制度終了益        | Gain on termination of retirement benefit plan              | –             | –            | 239           | –            | –             | –            |
| 雇用調整助成金          | Subsidies for employment adjustment                         | 274           | –            | 7             | △97.3%       | 360           | –            |
| 特別損失             | Extraordinary loss  | 813           | △18.3%       | 707           | △13.0%       | 1,302         | 1.7%         |
| 固定資産処分損          | Loss on disposal of non-current assets                      | 309           | △37.4%       | 408           | 32.2%        | 709           | 3.9%         |
| 減損損失             | Impairment loss   | 95            | △60.8%       | 183           | 92.8%        | 144           | △52.5%       |
| 子会社清算損           | Loss on liquidation of subsidiaries                         | –             | –            | 53            | –            | –             | –            |
| 新型コロナウイルス対応による損失 | Infectious Disease Related Cost                             | 409           | –            | 37            | △90.9%       | 436           | –            |
| その他              | Other   | –             | –            | 24            | –            | 12            | △93.4%       |
| 税金等調整前四半期純利益     | Profit before income taxes                                  | 23,767        | △44.4%       | 45,275        | 90.5%        | 39,305        | △39.1%       |
| 法人税等合計           | Total income taxes  | 8,735         | △35.3%       | 14,248        | 63.1%        | 13,196        | △32.4%       |
| 法人税、住民税及び事業税     | Income taxes-current  | 14,963        | △11.0%       | 8,579         | △42.7%       | 21,316        | △6.0%        |
| 法人税等調整額          | Income taxes-deferred                                       | △6,227        | –            | 5,669         | –            | △8,120        | –            |
| 四半期純利益           | Net profit  | 15,031        | △48.7%       | 31,027        | 106.4%       | 26,108        | △42.0%       |
| 非支配株主に帰属する四半期純利益 | Profit attributable to non-controlling interests            | 4,978         | △29.3%       | 8,679         | 74.3%        | 8,415         | △22.4%       |
| 親会社株主に帰属する四半期純利益 | Profit attributable to owners of parent                     | 10,053        | △54.8%       | 22,348        | 122.3%       | 17,693        | △48.2%       |



## 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)

|                |  | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|----------------|--|---------------|----------------|---------------|----------------|---------------|----------------|
|                |  | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 貸出金計 ※1        | Total loans and bills discounted ※1        | 2,784,235     | 248,876        | 2,927,881     | 146,585        | 2,781,296     | 245,937        |
| カードキャッシング      | Cash advances                              | 514,713       | △49,090        | 492,266       | △7,522         | 499,788       | △64,014        |
| その他融資          | Other loans                                | 2,269,521     | 297,966        | 2,435,615     | 154,107        | 2,281,507     | 309,951        |
| 割賦売掛金計         | Total accounts receivable-installment      | 1,622,732     | 79,596         | 1,664,291     | 143,142        | 1,521,149     | △21,986        |
| 包括信用購入あっせん     | Credit card business                       | 1,006,111     | 39,796         | 1,063,992     | 152,223        | 911,768       | △54,546        |
| 個別信用購入あっせん     | Installment sales finance business         | 616,620       | 39,800         | 600,299       | △9,081         | 609,380       | 32,560         |
| リース債権及びリース投資資産 | Lease receivables and investment in leases | 11,934        | △847           | 12,385        | 100            | 12,284        | △497           |
| 営業債権合計         | Total operating receivables                | 4,418,901     | 327,624        | 4,604,558     | 289,828        | 4,314,730     | 223,453        |

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

(単位：百万円) (Unit : Millions of Yen)

|            |                                       | 2020/11       | 2021/11       | 2021/2        |
|------------|---------------------------------------|---------------|---------------|---------------|
|            |                                       | 実績<br>Results | 実績<br>Results | 実績<br>Results |
| 貸出金計 ※1    | Total loans and bills discounted ※1   | 1,629,187     | 1,810,636     | 1,726,384     |
| カードキャッシング  | Cash advances                         | 24,250        | 15,250        | 22,000        |
| その他融資      | Other loans                           | 1,604,937     | 1,795,386     | 1,704,384     |
| 割賦売掛金計     | Total accounts receivable-installment | 538,801       | 527,614       | 555,289       |
| 包括信用購入あっせん | Credit card business                  | 218,607       | 194,673       | 227,487       |
| 個別信用購入あっせん | Installment sales finance business    | 320,194       | 332,941       | 327,802       |
| 債権流動化残高合計  | Total securitized receivables         | 2,167,989     | 2,338,250     | 2,281,674     |

(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)

|                |  | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|----------------|--|---------------|----------------|---------------|----------------|---------------|----------------|
|                |  | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 貸出金計 ※1        | Total loans and bills discounted ※1        | 4,413,422     | 260,128        | 4,738,518     | 230,837        | 4,507,680     | 354,386        |
| カードキャッシング      | Cash advances                              | 538,963       | △56,040        | 507,516       | △14,272        | 521,788       | △73,214        |
| その他融資          | Other loans                                | 3,874,459     | 316,168        | 4,231,001     | 245,109        | 3,985,892     | 427,600        |
| 割賦売掛金計         | Total accounts receivable-installment      | 2,161,533     | 35,904         | 2,191,905     | 115,466        | 2,076,439     | △49,190        |
| 包括信用購入あっせん     | Credit card business                       | 1,224,718     | 9,833          | 1,258,665     | 119,409        | 1,139,255     | △75,629        |
| 個別信用購入あっせん     | Installment sales finance business         | 936,815       | 26,070         | 933,240       | △3,943         | 937,183       | 26,438         |
| リース債権及びリース投資資産 | Lease receivables and investment in leases | 11,934        | △847           | 12,385        | 100            | 12,284        | △497           |
| 営業債権合計         | Total operating receivables                | 6,586,891     | 295,184        | 6,942,808     | 346,403        | 6,596,405     | 304,698        |

※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)

|             |                             | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|-------------|-----------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|             |                             | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 短期借入金       | Short-term borrowings       | 280,179       | 140,793        | 259,816       | 43,348         | 216,468       | 77,082         |
| 長期借入金       | Long-term borrowings        | 398,062       | △24,595        | 421,864       | 22,678         | 399,185       | △23,472        |
| コマーシャル・ペーパー | Commercial papers           | 100,000       | △60,151        | 85,000        | —              | 85,000        | △75,151        |
| 社債          | Bonds payable               | 276,637       | △21,469        | 321,371       | 15,637         | 305,734       | 7,627          |
| リース債務       | Lease obligations           | 37,576        | △6,924         | 31,375        | △5,486         | 36,861        | △7,639         |
| 有利子負債計      | Total interest-bearing debt | 1,092,455     | 27,653         | 1,119,427     | 76,178         | 1,043,249     | △21,553        |

### 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)

|                           |   | 2020/11       |                  | 2021/11       |                  | 2021/2        |                  |
|---------------------------|---|---------------|------------------|---------------|------------------|---------------|------------------|
|                           |   | 実績<br>Results |                  | 実績<br>Results |                  | 実績<br>Results |                  |
| ① 期首貸倒引当金                 | Opening balance   |               | 114,308          |               | 133,331          |               | 114,308          |
| ② 貸倒関連費用 ※1<br>(前年同期比)    | Bad debt related expenses ※1<br>(YOY)                   |               | 64,455<br>23.0%  |               | 36,863<br>△42.8% |               | 74,026<br>13.3%  |
| ③ 貸倒償却額<br>(前年同期比)        | Bad debts written off<br>(YOY)                          |               | 40,823<br>7.6%   |               | 48,479<br>18.8%  |               | 55,002<br>2.1%   |
| 期末貸倒引当金<br>①+②-③<br>(期首比) | Ending balance<br>(Change)                              |               | 137,940<br>20.7% |               | 121,716<br>△8.7% |               | 133,331<br>16.6% |
| 期末貸倒引当金／営業債権残高比           | Ending balance/Total operating<br>receivables           |               | 3.1%             |               | 2.6%             |               | 3.1%             |
| 流動化債権を含んだ場合               | If including securitized debt                           |               | 2.1%             |               | 1.8%             |               | 2.0%             |
| 貸倒償却額／営業債権残高比 ※2          | Bad debts written off/Total operating<br>receivables ※2 |               | 1.2%             |               | 1.4%             |               | 1.3%             |
| 流動化債権を含んだ場合 ※2            | If including securitized debt ※2                        |               | 0.8%             |               | 0.9%             |               | 0.8%             |

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

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

※2 年率換算しております。

※2 The ratio represents the modulated rate for one-year basis.

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

(単位：百万円) (Unit : Millions of Yen)

|      |                    | 国内<br>Domestic            |              |                |              |                      |              | 国際<br>Global              |              |                   |              |                     |              | 調整額<br>Adjustments | 連結財務諸表計上額<br>Consolidated statements appropriation |              |               |               |              |
|------|--------------------|---------------------------|--------------|----------------|--------------|----------------------|--------------|---------------------------|--------------|-------------------|--------------|---------------------|--------------|--------------------|--|--------------|---------------|---------------|--------------|
|      |                    | (参考※1)<br>(Reference ※ 1) |              | リテール<br>Retail |              | ソリューション<br>Solutions |              | (参考※1)<br>(Reference ※ 1) |              | 中華圏<br>China Area |              | メコン圏<br>Mekong Area |              |                    | マレー圏<br>Malay Area                                 |              | 実績<br>Results | 実績<br>Results | 前年同期比<br>YOY |
|      |                    | 国内計<br>Domestic Total     | 前年同期比<br>YOY | 実績<br>Results  | 前年同期比<br>YOY | 実績<br>Results        | 前年同期比<br>YOY | 国際計<br>Global Total       | 前年同期比<br>YOY | 実績<br>Results     | 前年同期比<br>YOY | 実績<br>Results       | 前年同期比<br>YOY |                    | 実績<br>Results                                      | 前年同期比<br>YOY |               |               |              |
| 営業収益 | Operating revenue  | 245,890                   | △4.9%        | 159,983        | △5.4%        | 130,435              | △4.5%        | 103,538                   | △0.0%        | 11,469            | △4.6%        | 54,321              | △3.6%        | 37,747             | 7.3%   | △45,218      | 348,739       | △3.5%         |              |
|      | 包括信用購入あっせん収益       | 83,873                    | 1.0%         | 31,557         | 10.9%        | 50,595               | △4.6%        | 13,868                    | 4.5%         | 4,999             | 1.2%         | 6,455               | 9.3%         | 2,413              | △0.5%  | 1,720        | 97,741        | 1.5%          |              |
|      | 個別信用購入あっせん収益       | 9,425                     | △3.6%        | 127            | △23.7%       | 9,305                | △2.5%        | 23,698                    | 4.8%         | -                 | -            | 3,085               | △10.1%       | 20,612             | 7.5%   | △568         | 32,562        | 2.3%          |              |
|      | 融資収益               | 46,346                    | △8.6%        | 43,582         | △8.1%        | 2,326                | △20.6%       | 50,634                    | △6.5%        | 5,448             | △10.5%       | 36,810              | △7.1%        | 8,376              | △0.7%  | 436          | 96,981        | △7.5%         |              |
|      | 償却債権取立益            | 396                       | △34.4%       | -              | -            | 396                  | △26.0%       | 8,350                     | 30.3%        | 435               | 11.1%        | 4,591               | 19.3%        | 3,323              | 53.5%  | -            | 8,747         | 24.8%         |              |
|      | 金融収益               | 25,306                    | 6.0%         | 25,287         | 6.1%         | 66                   | 2.9%         | 336                       | 45.1%        | 41                | △48.2%       | 16                  | △62.6%       | 279                | 157.7%   | △264         | 25,426        | 5.8%          |              |
|      | 保険収益               | 25,494                    | △32.1%       | 25,494         | △32.1%       | -                    | -            | -                         | -            | -                 | -            | -                   | -            | -                  | -  | -            | 25,494        | △32.1%        |              |
|      | 役務取引等収益            | 38,151                    | △0.2%        | 24,458         | 3.0%         | 57,912               | △6.0%        | 6,650                     | △3.8%        | 545               | 3.1%         | 3,361               | △4.0%        | 2,742              | △4.7%  | △44,126      | 44,894        | △0.7%         |              |
|      | その他                | 16,895                    | 14.7%        | 9,476          | 20.6%        | 9,831                | 10.0%        | -                         | -            | -                 | -            | -                   | -            | -                  | -  | △2,417       | 16,890        | 14.7%         |              |
| 営業費用 | Operating expenses | 227,742                   | △5.8%        | 155,861        | △6.5%        | 116,273              | △5.1%        | 76,504                    | △19.3%       | 7,349             | △12.7%       | 43,287              | △13.8%       | 25,867             | △28.4%   | △44,129      | 304,509       | △9.6%         |              |
|      | 金融費用               | 3,622                     | 14.3%        | 2,706          | 13.0%        | 960                  | 18.9%        | 12,042                    | △11.2%       | 328               | △24.3%       | 4,578               | △18.6%       | 7,135              | △4.9%  | 276          | 15,985        | △8.0%         |              |
|      | 保険費用               | 25,004                    | △31.7%       | 25,004         | △31.7%       | -                    | -            | -                         | -            | -                 | -            | -                   | -            | -                  | -  | -            | 25,004        | △31.7%        |              |
|      | 役務取引等費用            | 8,421                     | 6.9%         | 51,998         | △4.3%        | 393                  | 5.3%         | 353                       | 0.1%         | -                 | -            | 353                 | 0.1%         | -                  | -  | △44,143      | 8,602         | 6.7%          |              |
|      | 販売費及び一般管理費         | 188,609                   | △1.7%        | 76,017         | 4.0%         | 112,969              | △5.2%        | 63,971                    | △20.7%       | 6,998             | △12.1%       | 38,302              | △13.3%       | 18,670             | △34.7%   | △264         | 252,693       | △7.1%         |              |
|      | その他                | 2,084                     | △13.0%       | 134            | △24.6%       | 1,950                | △12.1%       | 136                       | △2.5%        | 22                | △9.9%        | 52                  | △5.0%        | 61                 | 3.0%   | 2            | 2,224         | △12.5%        |              |
| 営業利益 | Operating profit   | 18,148                    | 8.9%         | 4,122          | 65.9%        | 14,161               | 0.7%         | 27,034                    | 206.6%       | 4,120             | 14.1%        | 11,033              | 79.0%        | 11,879             | -  | △1,089       | 44,229        | 78.0%         |              |

|             |  | 国内<br>Domestic           |                |                |                |                      |                | 国際<br>Global             |                |                   |                |                     |                | 調整額<br>Adjustments | 連結財務諸表計上額<br>Consolidated statements appropriation |                |               |               |                |
|-------------|--|--------------------------|----------------|----------------|----------------|----------------------|----------------|--------------------------|----------------|-------------------|----------------|---------------------|----------------|--------------------|--|----------------|---------------|---------------|----------------|
|             |  | (参考※1)<br>(Reference ※1) |                | リテール<br>Retail |                | ソリューション<br>Solutions |                | (参考※1)<br>(Reference ※1) |                | 中華圏<br>China Area |                | メコン圏<br>Mekong Area |                |                    | マレー圏<br>Malay Area                                 |                | 実績<br>Results | 実績<br>Results | 期首増減<br>Change |
|             |  | 実績<br>Results            | 期首増減<br>Change | 実績<br>Results  | 期首増減<br>Change | 実績<br>Results        | 期首増減<br>Change | 実績<br>Results            | 期首増減<br>Change | 実績<br>Results     | 期首増減<br>Change | 実績<br>Results       | 期首増減<br>Change |                    | 実績<br>Results                                      | 期首増減<br>Change |               |               |                |
| 貸出金         | Loans and bills discounted               | 2,564,061                | 147,961        | 2,468,434      | 144,930        | 127,066              | 14,391         | 320,309                  | △3,290         | 30,033            | 2,298          | 222,694             | △4,534         | 67,581             | △1,053   | 12,071         | 2,927,881     | 146,585       |                |
| 割賦売掛金       | Accounts receivable-installment          | 1,358,583                | 147,695        | 847,703        | 130,017        | 519,281              | 16,907         | 301,924                  | △3,784         | 31,054            | 3,799          | 74,311              | △910           | 196,558            | △6,673   | △4,617         | 1,664,291     | 143,142       |                |
|             | 包括信用購入あっせん                               | 964,191                  | 150,204        | 808,838        | 132,693        | 157,829              | 17,379         | 99,800                   | 2,018          | 31,054            | 3,799          | 51,606              | 1,184          | 17,139             | △2,965   | △2,476         | 1,063,992     | 152,223       |                |
|             | 個別信用購入あっせん                               | 394,392                  | △2,508         | 38,864         | △2,676         | 361,452              | △471           | 202,123                  | △5,803         | -                 | -              | 22,704              | △2,095         | 179,418            | △3,707   | △2,140         | 600,299       | △9,081        |                |
| 銀行業における預金残高 | Balance of deposits for banking business | 4,106,326                | 86,947         | 4,107,776      | 87,125         | -                    | -              | -                        | -              | -                 | -              | -                   | -              | -                  | -  | △2,409         | 4,105,367     | 86,701        |                |
| 有利子負債残高     | Balance of interest-bearing debt         | 481,912                  | 78,045         | 36,832         | △1,938         | 478,485              | 90,103         | 455,696                  | 1,031          | 15,375            | △1,996         | 229,087             | 1,953          | 211,232            | 1,074  | 148,413        | 1,119,427     | 76,178        |                |

|                 |  | 実績<br>Results | 実績<br>Results | 実績<br>Results | 実績<br>Results | 実績<br>Results | 実績<br>Results | 実績<br>Results | 実績<br>Results | 実績<br>Results | 実績<br>Results |
|-----------------|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| ① 貸出金利回り        | ① Average interest rate on loans and bills discounted    | 3.4%          | 3.4%          | 2.6%          | 21.0%         | 25.2%         | 21.8%         | 16.4%         | -             | 5.3%          |               |
| ② 貸出金に係る資金調達利回り | ② Funding interest concerning loans and bills discounted | 0.1%          | 0.0%          | 0.3%          | 3.4%          | 2.7%          | 2.6%          | 4.3%          | -             | 0.4%          |               |
| ③ 貸出金利鞘(①-②)    | ③ Interest rate spread ①-②                               | 3.3%          | 3.3%          | 2.3%          | 17.6%         | 22.5%         | 19.3%         | 12.1%         | -             | 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)

|                |   | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|----------------|---|---------------|----------------|---------------|----------------|---------------|----------------|
|                |   | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 流動資産           | Current assets                                  | 5,119,569     | 303,366        | 5,320,771     | 134,337        | 5,186,433     | 370,230        |
| 現金及び預金         | Cash and deposits                               | 542,964       | △173,134       | 569,244       | △83,906        | 653,151       | △62,948        |
| コールローン         | Call loans                                      | 29,481        | △24,291        | 2,275         | △28,565        | 30,841        | △22,931        |
| 割賦売掛金          | Accounts receivable-installment                 | 1,318,288     | 87,495         | 1,361,381     | 147,132        | 1,214,248     | △16,544        |
| リース債権及びリース投資資産 | Lease receivables and investment in leases      | 11,934        | △847           | 12,385        | 100            | 12,284        | △497           |
| 営業貸付金          | Operating loans                                 | 481,791       | △29,449        | 463,767       | 4,450          | 459,317       | △51,923        |
| 銀行業における貸出金     | Loans and bills discounted for banking business | 1,982,154     | 304,320        | 2,144,373     | 142,962        | 2,001,411     | 323,577        |
| 銀行業における有価証券    | Securities for banking business                 | 475,847       | 28,618         | 480,021       | △39,002        | 519,023       | 71,794         |
| 保険業における有価証券    | Securities for insurance business               | 78,327        | 78,327         | 50,066        | △20,195        | 70,261        | 70,261         |
| 買入金銭債権         | Monetary claims bought                          | 32,071        | 17,247         | 28,256        | △2,544         | 30,800        | 15,977         |
| 金銭の信託          | Money held in trust                             | 82,985        | 32,676         | 110,783       | 18,216         | 92,567        | 42,258         |
| その他            | Other   | 145,971       | △9,217         | 157,248       | △7,079         | 164,327       | 9,138          |
| 貸倒引当金          | Allowance for doubtful accounts                 | △62,249       | △8,378         | △59,031       | 2,769          | △61,801       | △7,931         |
| 固定資産           | Non-current assets                              | 259,768       | 3,975          | 254,958       | △6,555         | 261,514       | 5,721          |
| 有形固定資産         | Property, plant and equipment                   | 30,416        | △2,973         | 27,427        | △2,251         | 29,679        | △3,710         |
| 無形固定資産         | Intangible assets                               | 114,008       | 11,060         | 118,873       | 4,000          | 114,873       | 11,924         |
| 投資その他の資産       | Investments and other assets                    | 115,343       | △4,111         | 108,657       | △8,304         | 116,962       | △2,492         |
| 繰延資産           | Deferred assets                                 | 681           | △97            | 690           | △90            | 780           | 1              |
| 資産の部合計         | Total assets                                    | 5,380,019     | 307,244        | 5,576,421     | 127,692        | 5,448,728     | 375,953        |

## 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)

|           |  | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|-----------|--|---------------|----------------|---------------|----------------|---------------|----------------|
|           |  | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 流動負債      | Current liabilities                      | 4,699,579     | 221,777        | 4,902,744     | 154,949        | 4,747,794     | 269,992        |
| 買掛金       | Accounts payable-trade                   | 251,468       | △5,372         | 272,798       | 7,485          | 265,313       | 8,472          |
| 銀行業における預金 | Deposits for banking business            | 3,915,473     | 125,233        | 4,105,367     | 86,701         | 4,018,666     | 228,425        |
| 賞与引当金     | Provision for bonuses                    | 4,011         | 1,869          | 4,310         | 1,887          | 2,423         | 282            |
| ポイント引当金   | Provision for point card certificates    | 20,767        | 53             | 14,107        | △6,577         | 20,685        | △28            |
| その他       | Other                                    | 507,858       | 99,993         | 506,159       | 65,453         | 440,706       | 32,840         |
| 固定負債      | Non-current liabilities                  | 388,728       | 87,957         | 372,301       | △34,600        | 406,901       | 106,131        |
| 保険契約準備金   | Reserve for insurance policy liabilities | 97,714        | 97,714         | 66,380        | △20,259        | 86,639        | 86,639         |
| 退職給付に係る負債 | Retirement benefit liability             | 3,121         | 191            | 534           | △2,327         | 2,862         | △67            |
| 利息返還損失引当金 | Provision for loss on interest repayment | 2,947         | △2,017         | 3,024         | △2,681         | 5,706         | 741            |
| その他の引当金   | Other provisions                         | 83            | △2             | 76            | △2             | 78            | △7             |
| その他       | Other                                    | 284,861       | △7,927         | 302,284       | △9,329         | 311,614       | 18,824         |
| 負債の部合計    | Total liabilities                        | 5,088,308     | 309,735        | 5,275,045     | 120,348        | 5,154,696     | 376,123        |
| 純資産の部合計   | Total net assets                         | 291,711       | △2,491         | 301,375       | 7,343          | 294,032       | △169           |
| 負債純資産合計   | Total liabilities and net assets         | 5,380,019     | 307,244        | 5,576,421     | 127,692        | 5,448,728     | 375,953        |

## 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)

|                              |  | 2020/11       |                    | 2021/11       |              | 2021/2        |                    |
|------------------------------|--|---------------|--------------------|---------------|--------------|---------------|--------------------|
|                              |  | 実績<br>Results | 前年同期比<br>YOY       | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY       |
| 包括信用購入あっせん<br>(包括信用購入あっせん) ※ | Credit card business<br>(Credit card business) ※       | 4,212,126     | △4.2%<br>(△2.8%)   | 4,400,362     | 4.5%         | 5,676,809     | 5.5%<br>(△3.3%)    |
| 個別信用購入あっせん                   | Installment sales finance business                     | 166,019       | △9.1%              | 141,471       | △14.8%       | 218,424       | 0.1%               |
| カードキャッシング<br>(カードキャッシング) ※   | Cash advances<br>(Cash advances) ※                     | 231,682       | △26.3%<br>(△28.5%) | 240,518       | 3.8%         | 300,225       | △20.9%<br>(△28.2%) |
| 電子マネー<br>(電子マネー) ※           | Total e-money contracts<br>(Total e-money contracts) ※ | 1,655,578     | 12.3%<br>(15.5%)   | 1,768,030     | 6.8%         | 2,259,222     | 25.2%<br>(15.3%)   |

※2020年2月期における決算期変更を受け、( )内に参考値として前年同期間との比較を記載しています。

※In response to the change in the fiscal period for the year ended February 29, 2020, the comparison with the same period of the previous year is described as a reference in ( ).



# 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)

|              |  | 2020/11       |              | 2021/11       |              | 2021/2        |              |
|--------------|--|---------------|--------------|---------------|--------------|---------------|--------------|
|              |  | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY |
| 営業収益         | Operating revenue                                | 258,514       | 6.8%         | 245,890       | △4.9%        | 350,969       | 16.2%        |
| 包括信用購入あっせん収益 | Revenue from credit card business                | 83,051        | △4.5%        | 83,873        | 1.0%         | 110,933       | 4.8%         |
| 加盟店収益        | Merchant fee revenue                             | 62,724        | △4.9%        | 65,469        | 4.4%         | 84,843        | 5.9%         |
| リボ・分割収益      | Revolving credit and installment payment revenue | 17,742        | △4.0%        | 15,628        | △11.9%       | 22,633        | 0.0%         |
| その他収益        | Other  | 2,584         | 1.8%         | 2,775         | 7.4%         | 3,456         | 10.0%        |
| 個別信用購入あっせん収益 | Revenue from installment sales finance business  | 9,773         | 2.4%         | 9,425         | △3.6%        | 13,065        | 11.7%        |
| 融資収益         | Financing revenue                                | 50,715        | △8.2%        | 46,346        | △8.6%        | 66,141        | △1.3%        |
| カードキャッシング    | Cash advances                                    | 49,774        | △8.2%        | 45,421        | △8.7%        | 64,962        | △1.1%        |
| その他融資        | Other loans                                      | 940           | △10.7%       | 925           | △1.7%        | 1,178         | △9.2%        |
| 償却債権取立益      | Recoveries of written off receivables            | 604           | —            | 396           | △34.4%       | 619           | —            |
| 金融収益         | Financial revenue                                | 23,866        | △0.6%        | 25,306        | 6.0%         | 32,734        | 9.1%         |
| 保険収益         | Insurance revenue                                | 37,535        | —            | 25,494        | △32.1%       | 51,665        | —            |
| 役務取引等収益      | Fees and commissions                             | 38,238        | △1.3%        | 38,151        | △0.2%        | 51,125        | 6.5%         |
| 内、電子マネー収益    | E-money revenue                                  | 11,211        | 13.9%        | 11,271        | 0.5%         | 15,076        | 25.0%        |
| その他          | Other  | 14,728        | △47.0%       | 16,895        | 14.7%        | 24,685        | △37.6%       |
| 営業費用         | Operating expenses                               | 241,842       | 11.8%        | 227,742       | △5.8%        | 329,324       | 24.0%        |
| 金融費用         | Financial expenses                               | 3,169         | △20.4%       | 3,622         | 14.3%        | 4,512         | △8.7%        |
| 保険費用         | Insurance expenses                               | 36,616        | —            | 25,004        | △31.7%       | 50,404        | —            |
| 役務取引等費用      | Fees and commissions payments                    | 7,879         | △1.5%        | 8,421         | 6.9%         | 10,887        | 27.5%        |
| 販売費及び一般管理費   | Selling, general and administrative expenses     | 191,779       | △4.8%        | 188,609       | △1.7%        | 260,350       | 4.7%         |
| 販売促進費        | Promotion expenses                               | 35,019        | △31.1%       | 37,509        | 7.1%         | 48,711        | △19.5%       |
| 貸倒関連費用       | Bad debt related expenses                        | 23,193        | 30.7%        | 13,617        | △41.3%       | 32,380        | 34.3%        |
| 貸倒引当金繰入額     | Provision of allowance for doubtful accounts     | 22,273        | 34.5%        | 13,178        | △40.8%       | 27,303        | 31.9%        |
| 貸倒損失         | Bad debt expenses                                | 456           | 180.7%       | 439           | △3.7%        | 739           | 186.6%       |
| 利息返還損失引当金繰入額 | Provision for loss on interest repayment         | 464           | △55.1%       | —             | —            | 4,337         | 37.5%        |
| 人件費          | Personnel expenses                               | 39,113        | 1.6%         | 39,498        | 1.0%         | 51,929        | 9.7%         |
| 管理費          | Administrative expenses                          | 56,681        | △4.3%        | 57,426        | 1.3%         | 76,448        | 5.0%         |
| 設備費          | Equipment expenses                               | 28,268        | 11.0%        | 29,785        | 5.4%         | 38,113        | 20.6%        |
| 一般費          | General expenses                                 | 9,502         | △1.3%        | 10,771        | 13.4%        | 12,766        | 4.3%         |
| その他          | Other  | 2,397         | △17.3%       | 2,084         | △13.0%       | 3,169         | △10.3%       |
| 営業利益         | Operating profit                                 | 16,671        | △35.5%       | 18,148        | 8.9%         | 21,645        | △40.6%       |

## 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)

|                |   | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|----------------|---|---------------|----------------|---------------|----------------|---------------|----------------|
|                |   | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 貸出金計 ※1        | Total loans and bills discounted ※1                 | 2,418,711     | 276,366        | 2,564,061     | 147,961        | 2,416,099     | 273,755        |
| カードキャッシング      | Cash advances                                       | 421,921       | △41,313        | 397,164       | △9,639         | 406,803       | △56,430        |
| その他融資          | Other loans   | 1,996,790     | 317,679        | 2,166,896     | 157,600        | 2,009,296     | 330,185        |
| 割賦売掛金計         | Total accounts receivable-installment               | 1,314,740     | 88,058         | 1,358,583     | 147,695        | 1,210,887     | △15,793        |
| 包括信用購入あっせん     | Credit card business                                | 909,740       | 44,578         | 964,191       | 150,204        | 813,986       | △51,175        |
| 内、リボ・分割払い残高    | Revolving credit and installment<br>payment balance | 163,109       | 1,183          | 180,262       | 29,575         | 151,042       | △10,883        |
| 個別信用購入あっせん     | Installment sales finance business                  | 404,999       | 43,479         | 394,392       | △2,508         | 396,900       | 35,381         |
| リース債権及びリース投資資産 | Lease receivables and investment in leases          | 11,934        | △847           | 12,385        | 100            | 12,284        | △497           |
| 営業債権合計         | Total operating receivables                         | 3,745,386     | 363,577        | 3,935,029     | 295,757        | 3,639,272     | 257,463        |

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

(単位：百万円) (Unit : Millions of Yen)

|             |   | 2020/11       | 2021/11       | 2021/2        |
|-------------|---|---------------|---------------|---------------|
|             |   | 実績<br>Results | 実績<br>Results | 実績<br>Results |
| 貸出金計 ※1     | Total loans and bills discounted ※1                 | 1,629,187     | 1,810,636     | 1,726,384     |
| カードキャッシング   | Cash advances                                       | 24,250        | 15,250        | 22,000        |
| その他融資       | Other loans   | 1,604,937     | 1,795,386     | 1,704,384     |
| 割賦売掛金計      | Total accounts receivable-installment               | 538,801       | 527,614       | 555,289       |
| 包括信用購入あっせん  | Credit card business                                | 218,607       | 194,673       | 227,487       |
| 内、リボ・分割払い残高 | Revolving credit and installment<br>payment balance | 88,607        | 64,673        | 97,487        |
| 個別信用購入あっせん  | Installment sales finance business                  | 320,194       | 332,941       | 327,802       |
| 債権流動化残高合計   | Total securitized receivables                       | 2,167,989     | 2,338,250     | 2,281,674     |

(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)

|                |   | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|----------------|---|---------------|----------------|---------------|----------------|---------------|----------------|
|                |   | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 貸出金計 ※1        | Total loans and bills discounted ※1                 | 4,047,899     | 287,618        | 4,374,697     | 232,212        | 4,142,484     | 382,203        |
| カードキャッシング      | Cash advances                                       | 446,171       | △48,263        | 412,414       | △16,389        | 428,803       | △65,630        |
| その他融資          | Other loans   | 3,601,728     | 335,882        | 3,962,282     | 248,601        | 3,713,680     | 447,834        |
| 内、住宅ローン ※3     | Housing Loans ※3                                    | 2,664,740     | 293,944        | 3,038,610     | 286,625        | 2,751,984     | 381,188        |
| 割賦売掛金計         | Total accounts receivable-installment               | 1,853,541     | 44,366         | 1,886,197     | 120,020        | 1,766,177     | △42,997        |
| 包括信用購入あっせん     | Credit card business                                | 1,128,347     | 14,615         | 1,158,864     | 117,390        | 1,041,473     | △72,258        |
| 内、リボ・分割払い残高    | Revolving credit and installment<br>payment balance | 251,716       | △28,779        | 244,935       | △3,238         | 248,529       | △31,966        |
| 個別信用購入あっせん     | Installment sales finance business                  | 725,193       | 29,750         | 727,333       | 2,629          | 724,703       | 29,260         |
| リース債権及びリース投資資産 | Lease receivables and investment in leases          | 11,934        | △847           | 12,385        | 100            | 12,284        | △497           |
| 営業債権合計         | Total operating receivables                         | 5,913,375     | 331,137        | 6,273,280     | 352,333        | 5,920,946     | 338,708        |

※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)

|             |                               | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|-------------|-------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|             |                               | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 短期借入金       | Short-term borrowings         | 236,600       | 139,362        | 219,600       | 49,500         | 170,100       | 72,862         |
| 長期借入金       | Long-term borrowings          | 49,780        | △1,618         | 56,300        | 8,520          | 47,780        | △3,618         |
| コマーシャル・ペーパー | Commercial Papers             | 100,000       | △43,000        | 85,000        | —              | 85,000        | △58,000        |
| 社債          | Bonds payable                 | 225,000       | △5,000         | 280,000       | 20,000         | 260,000       | 30,000         |
| リース債務       | Lease obligations             | 32,483        | △5,376         | 26,462        | △5,174         | 31,637        | △6,222         |
| 有利子負債計 ※    | Total interest-bearing debt ※ | 643,863       | 84,368         | 667,362       | 72,845         | 594,517       | 35,021         |

※ 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)

|                           |  | 2020/11         | 2021/11          | 2021/2          |
|---------------------------|--|-----------------|------------------|-----------------|
|                           |  | 実績<br>Results   | 実績<br>Results    | 実績<br>Results   |
| ① 期首貸倒引当金                 | Opening balance                                      | 36,672          | 43,169           | 36,672          |
| ② 貸倒関連費用 ※1<br>(前年同期比)    | Bad debt related expenses ※1<br>(YOY)                | 17,199<br>83.5% | 10,820<br>△37.1% | 21,804<br>71.8% |
| ③ 貸倒償却額<br>(前年同期比)        | Bad debts written off<br>(YOY)                       | 10,689<br>28.3% | 14,038<br>31.3%  | 15,307<br>37.3% |
| 期末貸倒引当金<br>①+②-③<br>(期首比) | Ending balance<br>(Change)                           | 43,182<br>17.8% | 39,951<br>△7.5%  | 43,169<br>17.7% |
| 期末貸倒引当金/クレジットカード債権残高比     | Ending balance/Total operating receivables           | 3.2%            | 2.9%             | 3.5%            |
| 流動化債権を含んだ場合               | If including securitized debt                        | 2.7%            | 2.5%             | 2.9%            |
| 貸倒償却額/クレジットカード債権残高比 ※2    | Bad debts written off/Total operating receivables ※2 | 1.1%            | 1.4%             | 1.3%            |
| 流動化債権を含んだ場合 ※2            | If including securitized debt ※2                     | 0.9%            | 1.2%             | 1.0%            |

※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)

|            |                                    | 2020/11       |              | 2021/11       |              | 2021/2        |              |
|------------|------------------------------------|---------------|--------------|---------------|--------------|---------------|--------------|
|            |                                    | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY |
| 包括信用購入あっせん | Credit card business               | 59,008        | △17.6%       | 72,410        | 22.7%        | 81,047        | △14.6%       |
| 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                      | 10,914        | △24.0%       | 13,500        | 23.7%        | 14,804        | △18.3%       |
| その他融資      | Other loans                        | 5,841         | 2.8%         | 9,765         | 67.2%        | 7,996         | 12.9%        |

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

|            |                                    | 2020/11       |              | 2021/11       |              | 2021/2        |              |
|------------|------------------------------------|---------------|--------------|---------------|--------------|---------------|--------------|
|            |                                    | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY |
| 包括信用購入あっせん | Credit card business               | 82,496        | △17.3%       | 80,841        | △2.0%        | 112,837       | △17.8%       |
| 個別信用購入あっせん | Installment sales finance business | 18,273        | △27.8%       | 10,953        | △40.1%       | 23,345        | △34.0%       |
| カードキャッシング  | Cash advances                      | 46,903        | △45.1%       | 48,045        | 2.4%         | 60,647        | △46.2%       |
| その他融資      | Other loans                        | 49,977        | △41.8%       | 54,196        | 8.4%         | 66,788        | △39.5%       |

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

|            |                                    | 2020/11       |              | 2021/11       |              | 2021/2        |              |
|------------|------------------------------------|---------------|--------------|---------------|--------------|---------------|--------------|
|            |                                    | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY |
| 包括信用購入あっせん | Credit card business               | 28,050        | △33.4%       | 28,336        | 1.0%         | 37,698        | △36.2%       |
| 個別信用購入あっせん | Installment sales finance business | 41,738        | △41.9%       | 45,365        | 8.7%         | 58,933        | △39.5%       |
| カードキャッシング  | Cash advances                      | 2,007         | △41.8%       | 1,894         | △5.6%        | 2,698         | △42.2%       |
| その他融資      | Other loans                        | 8,931         | △70.5%       | 16,476        | 84.5%        | 15,147        | △61.6%       |

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)

|            |                                       | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|------------|---------------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|            |                                       | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 貸出金計 ※     | Total loans and bills discounted ※    | 27,932        | △6,875         | 30,033        | 2,298          | 27,735        | △7,073         |
| カードキャッシング  | Cash advances                         | 16,928        | △3,477         | 17,896        | 861            | 17,035        | △3,370         |
| その他融資      | Other loans                           | 11,004        | △3,398         | 12,136        | 1,436          | 10,699        | △3,703         |
| 割賦売掛金計     | Total accounts receivable-installment | 26,913        | △3,547         | 31,054        | 3,799          | 27,255        | △3,206         |
| 包括信用購入あつせん | Credit card business                  | 26,913        | △3,547         | 31,054        | 3,799          | 27,255        | △3,206         |
| 個別信用購入あつせん | Installment sales finance business    | —             | —              | —             | —              | —             | —              |
| 営業債権合計     | Total operating receivables           | 54,846        | △10,423        | 61,087        | 6,097          | 54,990        | △10,279        |

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

|            |                                       | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|------------|---------------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|            |                                       | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 貸出金計 ※     | Total loans and bills discounted ※    | 227,056       | △12,736        | 222,694       | △4,534         | 227,228       | △12,564        |
| カードキャッシング  | Cash advances                         | 73,867        | △4,467         | 73,639        | 70             | 73,569        | △4,765         |
| その他融資      | Other loans                           | 153,189       | △8,268         | 149,054       | △4,604         | 153,659       | △7,798         |
| 割賦売掛金計     | Total accounts receivable-installment | 74,576        | 3,065          | 74,311        | △910           | 75,222        | 3,711          |
| 包括信用購入あつせん | Credit card business                  | 48,807        | 1,739          | 51,606        | 1,184          | 50,421        | 3,353          |
| 個別信用購入あつせん | Installment sales finance business    | 25,768        | 1,326          | 22,704        | △2,095         | 24,800        | 357            |
| 営業債権合計     | Total operating receivables           | 301,632       | △9,670         | 297,005       | △5,445         | 302,451       | △8,852         |

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

|            |                                       | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|------------|---------------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|            |                                       | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 貸出金計 ※     | Total loans and bills discounted ※    | 68,318        | △6,411         | 67,581        | △1,053         | 68,635        | △6,094         |
| カードキャッシング  | Cash advances                         | 1,996         | 168            | 3,565         | 1,185          | 2,379         | 552            |
| その他融資      | Other loans                           | 66,322        | △6,579         | 64,016        | △2,239         | 66,255        | △6,646         |
| 割賦売掛金計     | Total accounts receivable-installment | 201,592       | △7,002         | 196,558       | △6,673         | 203,231       | △5,362         |
| 包括信用購入あっせん | Credit card business                  | 20,649        | △2,973         | 17,139        | △2,965         | 20,105        | △3,518         |
| 個別信用購入あっせん | Installment sales finance business    | 180,942       | △4,028         | 179,418       | △3,707         | 183,126       | △1,843         |
| 営業債権合計     | Total operating receivables           | 269,910       | △13,413        | 264,139       | △7,726         | 271,866       | △11,457        |

※ 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)

|              |   | 2020/11       |              | 2021/11       |              | 2021/2        |              |
|--------------|---|---------------|--------------|---------------|--------------|---------------|--------------|
|              |   | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY |
| 営業収益         | Operating revenue                               | 12,026        | △15.3%       | 11,469        | △4.6%        | 15,567        | △17.7%       |
| 包括信用購入あっせん収益 | Revenue from credit card business               | 4,938         | △13.5%       | 4,999         | 1.2%         | 6,409         | △17.1%       |
| 個別信用購入あっせん収益 | Revenue from installment sales finance business | —             | —            | —             | —            | —             | —            |
| 融資収益         | Financing revenue                               | 6,087         | △18.9%       | 5,448         | △10.5%       | 7,862         | △20.5%       |
| カードキャッシング    | Cash advances                                   | 3,944         | △16.7%       | 3,552         | △9.9%        | 5,117         | △17.9%       |
| その他融資        | Other loans                                     | 2,143         | △22.7%       | 1,895         | △11.6%       | 2,745         | △24.9%       |
| 償却債権取立益      | Recoveries of written off receivables           | 391           | △17.4%       | 435           | 11.1%        | 528           | △13.0%       |
| 金融収益         | Financial revenue                               | 79            | 4.7%         | 41            | △48.2%       | 95            | △11.6%       |
| 役務取引等収益      | Fees and commissions                            | 529           | 24.1%        | 545           | 3.1%         | 670           | 16.5%        |
| 営業費用         | Operating expenses                              | 8,416         | △13.3%       | 7,349         | △12.7%       | 11,022        | △15.1%       |
| 金融費用         | Financial expenses                              | 433           | △39.4%       | 328           | △24.3%       | 543           | △40.5%       |
| 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    | 7,957         | △11.2%       | 6,998         | △12.1%       | 10,445        | △13.1%       |
| 販売促進費        | Promotion expenses                              | 631           | △23.3%       | 925           | 46.6%        | 984           | △15.4%       |
| 貸倒関連費用       | Bad debt related expenses                       | 2,412         | △8.6%        | 880           | △63.5%       | 2,946         | △18.5%       |
| 貸倒引当金繰入額     | Provision of allowance for doubtful accounts    | 988           | 0.3%         | △0            | —            | 1,165         | △9.1%        |
| 貸倒損失         | Bad debt expenses                               | 1,424         | △13.8%       | 880           | △38.2%       | 1,781         | △23.7%       |
| 人件費          | Personnel expenses                              | 1,848         | △7.3%        | 1,972         | 6.7%         | 2,479         | △6.0%        |
| 管理費          | Administrative expenses                         | 1,302         | △13.4%       | 1,414         | 8.6%         | 1,691         | △16.3%       |
| 設備費          | Equipment expenses                              | 1,542         | △10.1%       | 1,542         | △0.0%        | 2,039         | △7.5%        |
| 一般費          | General expenses                                | 220           | △21.0%       | 262           | 19.4%        | 302           | △18.9%       |
| その他          | Other   | 25            | △16.4%       | 22            | △9.9%        | 32            | △20.8%       |
| 営業利益         | Operating profit                                | 3,610         | △19.6%       | 4,120         | 14.1%        | 4,545         | △23.4%       |



〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

|              |   | 2020/11       |              | 2021/11       |              | 2021/2        |              |
|--------------|---|---------------|--------------|---------------|--------------|---------------|--------------|
|              |   | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY |
| 営業収益         | Operating revenue                               | 56,360        | △8.7%        | 54,321        | △3.6%        | 73,883        | △12.2%       |
| 包括信用購入あっせん収益 | Revenue from credit card business               | 5,903         | △12.7%       | 6,455         | 9.3%         | 8,076         | △11.2%       |
| 個別信用購入あっせん収益 | Revenue from installment sales finance business | 3,431         | 22.8%        | 3,085         | △10.1%       | 4,554         | 15.1%        |
| 融資収益         | Financing revenue                               | 39,629        | △11.3%       | 36,810        | △7.1%        | 51,603        | △14.0%       |
| カードキャッシング    | Cash advances                                   | 10,619        | △19.1%       | 10,078        | △5.1%        | 13,859        | △20.6%       |
| その他融資        | Other loans                                     | 29,009        | △8.1%        | 26,731        | △7.9%        | 37,744        | △11.2%       |
| 償却債権取立益      | Recoveries of written off receivables           | 3,850         | 8.8%         | 4,591         | 19.3%        | 5,029         | △11.8%       |
| 金融収益         | Financial revenue                               | 44            | 87.3%        | 16            | △62.6%       | 54            | 18.9%        |
| 役務取引等収益      | Fees and commissions                            | 3,502         | △11.0%       | 3,361         | △4.0%        | 4,563         | △14.4%       |
| 営業費用         | Operating expenses                              | 50,197        | △3.8%        | 43,287        | △13.8%       | 63,176        | △5.8%        |
| 金融費用         | Financial expenses                              | 5,624         | △6.5%        | 4,578         | △18.6%       | 7,254         | △10.2%       |
| 役務取引等費用      | Fees and commissions payments                   | 353           | △33.8%       | 353           | 0.1%         | 530           | △22.4%       |
| 販売費及び一般管理費   | Selling, general and administrative expenses    | 44,164        | △3.1%        | 38,302        | △13.3%       | 55,304        | △5.0%        |
| 販売促進費        | Promotion expenses                              | 3,215         | △16.5%       | 2,466         | △23.3%       | 4,233         | △19.0%       |
| 貸倒関連費用       | Bad debt related expenses                       | 22,766        | 10.3%        | 17,573        | △22.8%       | 26,273        | 6.7%         |
| 貸倒引当金繰入額     | Provision of allowance for doubtful accounts    | 22,765        | 10.3%        | 17,573        | △22.8%       | 26,272        | 6.7%         |
| 貸倒損失         | Bad debt expenses                               | 0             | 96.2%        | 0             | △50.3%       | 1             | △33.9%       |
| 人件費          | Personnel expenses                              | 7,612         | △16.9%       | 7,924         | 4.1%         | 10,517        | △15.0%       |
| 管理費          | Administrative expenses                         | 6,407         | △10.0%       | 6,252         | △2.4%        | 8,516         | △11.3%       |
| 設備費          | Equipment expenses                              | 3,467         | △12.7%       | 3,544         | 2.2%         | 4,684         | △11.7%       |
| 一般費          | General expenses                                | 694           | △13.5%       | 540           | △22.2%       | 1,078         | △0.1%        |
| その他          | Other   | 55            | 4.3%         | 52            | △5.0%        | 87            | △6.4%        |
| 営業利益         | Operating profit                                | 6,162         | △35.7%       | 11,033        | 79.0%        | 10,706        | △37.2%       |

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

|                |   | 2020/11       |              | 2021/11       |              | 2021/2        |              |
|----------------|---|---------------|--------------|---------------|--------------|---------------|--------------|
|                |   | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY | 実績<br>Results | 前年同期比<br>YOY |
| 営業収益           | Operating revenue                               | 35,184        | △7.8%        | 37,747        | 7.3%         | 47,680        | △8.2%        |
| 包括信用購入あっせん収益   | Revenue from credit card business               | 2,425         | 12.0%        | 2,413         | △0.5%        | 3,282         | 9.7%         |
| 個別信用購入あっせん収益   | Revenue from installment sales finance business | 19,174        | △2.6%        | 20,612        | 7.5%         | 25,688        | △4.4%        |
| 融資収益           | Financing revenue                               | 8,433         | △12.3%       | 8,376         | △0.7%        | 11,305        | △12.6%       |
| カードキャッシング      | Cash advances                                   | 203           | △40.7%       | 176           | △13.5%       | 266           | △42.5%       |
| その他融資          | Other loans                                     | 8,229         | △11.3%       | 8,199         | △0.4%        | 11,038        | △11.5%       |
| 償却債権取立益        | Recoveries of written off receivables           | 2,164         | △8.7%        | 3,323         | 53.5%        | 3,272         | △4.3%        |
| 金融収益           | Financial revenue                               | 108           | 165.2%       | 279           | 157.7%       | 145           | 152.0%       |
| 役務取引等収益        | Fees and commissions                            | 2,878         | △32.8%       | 2,742         | △4.7%        | 3,986         | △29.4%       |
| 営業費用           | Operating expenses                              | 36,139        | 6.8%         | 25,867        | △28.4%       | 43,501        | △4.6%        |
| 金融費用           | Financial expenses                              | 7,505         | 7.7%         | 7,135         | △4.9%        | 9,911         | 2.0%         |
| 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    | 28,574        | 6.5%         | 18,670        | △34.7%       | 33,513        | △6.4%        |
| 販売促進費          | Promotion expenses                              | 1,007         | △46.6%       | 1,000         | △0.6%        | 1,269         | △54.1%       |
| 貸倒関連費用         | Bad debt related expenses                       | 16,579        | 33.7%        | 4,882         | △70.6%       | 16,786        | 5.5%         |
| 貸倒引当金繰入額       | Provision of allowance for doubtful accounts    | 16,579        | 33.7%        | 4,882         | △70.6%       | 16,786        | 5.5%         |
| 貸倒損失           | Bad debt expenses                               | —             | —            | —             | —            | —             | —            |
| 人件費            | Personnel expenses                              | 4,883         | △25.8%       | 5,514         | 12.9%        | 6,806         | △23.2%       |
| 管理費            | Administrative expenses                         | 3,023         | △1.3%        | 3,524         | 16.6%        | 4,179         | △1.2%        |
| 設備費            | Equipment expenses                              | 2,691         | 8.5%         | 3,032         | 12.7%        | 3,740         | 8.2%         |
| 一般費            | General expenses                                | 390           | △5.8%        | 716           | 83.6%        | 730           | 28.4%        |
| その他            | Other   | 59            | 5.6%         | 61            | 3.0%         | 77            | △7.5%        |
| 営業利益又は営業損失 (△) | Operating profit (loss)                         | △955          | —            | 11,879        | —            | 4,178         | △33.8%       |

## 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)

|             |                             | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|-------------|-----------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|             |                             | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 短期借入金       | Short-term borrowings       | –             | –              | –             | –              | –             | –              |
| 長期借入金       | Long-term borrowings        | 17,546        | △10,779        | 14,411        | △1,794         | 16,205        | △12,120        |
| コマーシャル・ペーパー | Commercial Papers           | –             | –              | –             | –              | –             | –              |
| 社債          | Bonds payable               | –             | –              | –             | –              | –             | –              |
| リース債務       | Lease obligations           | 990           | △353           | 964           | △202           | 1,166         | △177           |
| 有利子負債計      | Total interest-bearing debt | 18,536        | △11,133        | 15,375        | △1,996         | 17,372        | △12,297        |

#### 〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

|             |                             | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|-------------|-----------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|             |                             | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 短期借入金       | Short-term borrowings       | 38,480        | 7,311          | 35,674        | △5,543         | 41,218        | 10,049         |
| 長期借入金       | Long-term borrowings        | 154,732       | △7,396         | 168,089       | 12,496         | 155,592       | △6,536         |
| コマーシャル・ペーパー | Commercial Papers           | –             | –              | –             | –              | –             | –              |
| 社債          | Bonds payable               | 34,167        | △18,822        | 23,096        | △4,816         | 27,912        | △25,076        |
| リース債務       | Lease obligations           | 2,345         | △895           | 2,227         | △183           | 2,410         | △830           |
| 有利子負債計      | Total interest-bearing debt | 229,725       | △19,802        | 229,087       | 1,953          | 227,134       | △22,393        |

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

|             |                             | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|-------------|-----------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|             |                             | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 短期借入金       | Short-term borrowings       | 5,099         | △5,880         | 4,542         | △607           | 5,150         | △5,829         |
| 長期借入金       | Long-term borrowings        | 179,438       | △4,413         | 184,087       | 1,024          | 183,063       | △788           |
| コマーシャル・ペーパー | Commercial Papers           | －             | △17,151        | －             | －              | －             | △17,151        |
| 社債          | Bonds payable               | 20,025        | 4,908          | 20,960        | 520            | 20,440        | 5,323          |
| リース債務       | Lease obligations           | 1,603         | △428           | 1,642         | 137            | 1,504         | △527           |
| 有利子負債計      | Total interest-bearing debt | 206,166       | △22,965        | 211,232       | 1,074          | 210,158       | △18,973        |

## 主要指標 (Key Operating Data)

### カード会員数の推移 (Number of Cardholders)

(単位：万人) (Unit：Ten thousand)

|             |   | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|-------------|---|---------------|----------------|---------------|----------------|---------------|----------------|
|             |   | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 連結有効会員数     | Number of cardholders                         | 4,622         | 95             | 4,702         | 89             | 4,613         | 86             |
| 内、国内有効会員数 ※ | Number of credit<br>cardholders in domestic ※ | 2,929         | 40             | 2,993         | 48             | 2,945         | 56             |

※国内有効会員数には家族カード会員数を含んでおります。

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

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

(単位：万人) (Unit：Ten thousand)

|              |                                 | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|--------------|---------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|              |                                 | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 稼働会員数 ※1     | Number of active cardholders ※1 | 1,832         | △11            | 1,816         | △3             | 1,819         | △24            |
| 年間稼働率 (%) ※2 | Card-use rate (%) ※2            | 66.7%         | —              | 64.9          | —              | 66.0%         | —              |

※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 “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 ÷ (2020/12~2021/11) 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 (2020/12~2021/11) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

|       |                                       | 2020/11       |                | 2021/11       |                | 2021/2        |                |
|-------|---------------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|
|       |                                       | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change | 実績<br>Results | 期首増減<br>Change |
| 預金残高  | Balance of Deposits                   | 3,917,842     | 126,005        | 4,108,009     | 87,220         | 4,020,788     | 228,951        |
| 普通預金  | Ordinary deposits                     | 3,125,962     | 134,715        | 3,436,897     | 171,722        | 3,265,174     | 273,927        |
| 定期預金  | Time deposits                         | 698,212       | △29,919        | 611,061       | △50,483        | 661,544       | △66,587        |
| その他預金 | Other deposits                        | 93,668        | 21,209         | 60,050        | △34,019        | 94,070        | 21,611         |
| 貸出金残高 | Balance of loans and bills discounted | 2,325,932     | 273,191        | 2,468,110     | 145,002        | 2,323,107     | 270,366        |

（単位：万）（Unit：Ten thousand）

|     |                    |     |    |     |    |     |    |
|-----|--------------------|-----|----|-----|----|-----|----|
| 口座数 | Number of accounts | 740 | 31 | 778 | 28 | 750 | 41 |
|-----|--------------------|-----|----|-----|----|-----|----|

（単位：店舗、台）

|       |                    |       |     |       |    |       |     |
|-------|--------------------|-------|-----|-------|----|-------|-----|
| 銀行店舗数 | Number of branches | 142   | 1   | 143   | 1  | 142   | 1   |
| ATM台数 | Number of ATMs     | 6,323 | 177 | 6,404 | 67 | 6,337 | 191 |