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第1四半期 決算補足資料

For the Three Months Ended May 31, 2022
First Quarter Report
FACT BOOK 2023

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(注) Remarks :

- 1 : 記載数値は、すべて単位未満切り捨て表示をしております。
- 1 : All numbers posted are rounded off to the nearest figure.
- 2 : 前年同期比のパーセント表示は、増減率を表しております。
- 2 : YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3 : 収益認識に関する会計基準の適用に伴い、影響箇所に関しては前年同期比を「－」としております。
- 3 : With the application of the accounting standard for revenue recognition, the year-on-year rate of change has been set to "－" for affected areas.
- 4 : 連結及び国際事業の記載数値は、決算期ごとの為替レートで換算しております。
- 4 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 5 : 国内事業の貸借対照表 (P12) 記載数値は、当社単体の数値を含んでおります。
- 5 : The figures of the balance sheet for domestic business (P12) include the figures of AEON Financial Service.
- 6 : 国内事業及び国際事業 (P14-27) 記載数値は、持株会社や機能会社等の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 (P14-27) 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)

		2021/5		2022/5		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,864,722	49,912	6,156,663	177,493	5,979,170	164,360
現金及び預金	Cash and deposits	612,700	△93,039	604,020	△134,762	738,782	33,043
コールローン	Call loans	10,914	△19,927	4,684	△4,180	8,864	△21,977
割賦売掛金	Accounts receivable-installment	1,584,770	63,620	1,728,681	162,396	1,566,284	45,135
リース債権及びリース投資資産	Lease receivables and investment in leases	12,224	△60	12,265	△319	12,585	300
営業貸付金	Operating loans	801,493	18,577	824,156	51,552	772,604	△10,312
銀行業における貸出金	Loans and bills discounted for banking business	2,081,300	82,920	2,226,878	116,867	2,110,010	111,630
銀行業における有価証券	Securities for banking business	528,574	9,550	527,437	△8,784	536,221	17,197
保険業における有価証券	Securities for insurance business	59,614	△10,646	45,453	△3,943	49,397	△20,864
買入金銭債権	Monetary claims bought	30,629	△171	26,142	△886	27,028	△3,772
金銭の信託	Money held in trust	99,883	7,316	108,416	△2,599	111,015	18,448
その他	Other	167,265	△16,911	174,072	3,147	170,924	△13,251
貸倒引当金	Allowance for doubtful accounts	△124,649	8,682	△125,543	△994	△124,549	8,782
固定資産	Non-current assets	305,942	△2,188	308,517	9,818	298,699	△9,431
有形固定資産	Property, plant and equipment	38,475	△676	34,063	△256	34,320	△4,831
無形固定資産	Intangible assets	121,648	△124	129,258	2,256	127,001	5,228
のれん	Goodwill	16,319	△464	14,492	△432	14,924	△1,859
ソフトウェア	Software	100,690	440	110,522	2,790	107,732	7,482
その他	Other	4,638	△100	4,244	△100	4,344	△394
投資その他の資産	Investments and other assets	145,818	△1,387	145,195	7,818	137,377	△9,828
繰延資産	Deferred assets	710	△70	633	△83	716	△64
資産の部合計	Total assets	6,171,375	47,653	6,465,815	187,228	6,278,586	154,864

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)

		2021/5		2022/5		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	4,962,464	73,605	5,223,966	171,721	5,052,244	163,385
買掛金	Accounts payable-trade	246,969	△23,046	272,575	47,339	225,236	△44,779
銀行業における預金	Deposits for banking business	4,029,584	10,918	4,247,811	69,267	4,178,544	159,878
短期借入金	Short-term borrowings	291,941	75,472	283,397	79,323	204,074	△12,394
1年内返済予定の長期借入金	Current portion of long-term borrowings	68,391	6,232	104,062	13,847	90,214	28,055
1年内償還予定の社債	Current portion of bonds payable	53,320	30,308	54,247	△9,162	63,410	40,397
コマーシャル・ペーパー	Commercial papers	82,000	△3,000	79,000	△6,000	85,000	—
賞与引当金	Provision for bonuses	5,077	1,566	5,945	1,859	4,086	575
ポイント引当金	Provision for point card certificates	21,226	540	1,742	※ 1 △5,386	7,129	△13,556
その他の引当金	Other provisions	132	△64	159	△40	200	3
その他	Other	163,820	△25,323	175,023	※ 2 △19,325	194,349	5,205
固定負債	Non-current liabilities	718,267	△41,926	720,568	3,282	717,286	△42,907
保険契約準備金	Reserve for insurance policy liabilities	77,538	△9,100	62,234	△2,133	64,367	△22,271
社債	Bonds payable	242,927	△39,794	248,576	△28,673	277,250	△5,471
長期借入金	Long-term borrowings	351,433	14,407	370,544	34,610	335,933	△1,092
退職給付に係る負債	Retirement benefit liability	2,621	△2,086	2,399	128	2,271	△2,436
利息返還損失引当金	Provision for loss on interest repayment	4,663	△1,042	5,695	△780	6,476	769
その他の引当金	Other provisions	531	1	235	△224	460	△69
繰延税金負債	Deferred tax liabilities	1,713	194	1,431	157	1,273	△245
その他	Other	36,838	△4,505	29,451	198	29,252	△12,091
負債の部合計	Total liabilities	5,680,732	31,679	5,944,534	175,003	5,769,530	120,477

※ 1 ポイント引当金の期首増減には、収益認識に関する会計基準の適用影響額 (△2,308) を含んでおります。

※ 1 The change in the beginning of the period of Provision for point card certificates includes the impact of the application of the accounting standard for revenue recognition (△2,308).

※ 2 その他流動負債の期首増減には、収益認識に関する会計基準の適用影響額 (+2,308) を含んでおります。

※ 2 The change in the beginning of the period of other Current liabilities includes the impact of the application of the accounting standard for revenue recognition (+2,308).

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)

		2021/5		2022/5		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
株主資本	Total shareholders' equity	409,471	6,703	425,319	1,547	423,771	21,003
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	120,145	—	120,308	318	119,990	△155
利益剰余金	Retained earnings	244,088	6,703	259,750	1,224	258,525	21,140
自己株式	Treasury stock	△460	△0	△437	4	△442	17
その他の包括利益累計額	Accumulated other comprehensive income	2,836	4,143	195	△255	450	1,756
その他有価証券評価差額金	Valuation difference on available-for-sale securities	5,337	2,053	△12,824	△10,274	△2,549	△5,833
繰延ヘッジ損益	Deferred gains or losses on hedges	△3,902	△0	76	1,705	△1,628	2,273
為替換算調整勘定	Foreign currency translation adjustments	1,656	1,991	13,154	8,302	4,852	5,186
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△254	98	△210	11	△222	130
新株予約権	Subscription rights to shares	43	—	30	△2	33	△10
非支配株主持分	Non-controlling interests	78,290	5,128	95,735	10,935	84,799	11,637
純資産の部合計	Total net assets	490,642	15,974	521,280	12,225	509,055	34,387
負債純資産合計	Total liabilities and net assets	6,171,375	47,653	6,465,815	187,228	6,278,586	154,864

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	1,523,880	9.3%	1,686,509	10.7%	6,221,172	5.3%
個別信用購入あっせん	Installment sales finance business	75,103	1.1%	76,886	2.4%	266,665	△11.3%
カードキャッシング	Cash advances	103,671	△11.8%	116,404	12.3%	400,502	5.8%

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)

		2021/5		2022/5		2022/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	122,205	11.1%	106,965 (115,187)	— (△5.7%)	470,657	△3.4%
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※	Revenue from credit card business (Revenue from credit card business) ※	32,783	5.2%	28,153 (35,820)	— (9.3%)	131,779	2.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	11,128	2.5%	11,172	0.4%	42,662	0.2%
融資収益	Financing revenue	32,938	△11.5%	33,357	1.3%	128,421	△6.2%
カードキャッシング	Cash advances	19,900	△12.7%	19,721	△0.9%	78,247	△7.1%
その他融資	Other loans	13,037	△9.6%	13,636	4.6%	50,174	△4.8%
償却債権取立益	Recoveries of written off receivables	2,666	55.1%	3,672	37.7%	11,920	26.1%
金融収益	Financial revenue	9,298	11.8%	10,039	8.0%	33,684	2.3%
保険収益	Insurance revenue	11,531	—	3,090	△73.2%	29,189	△43.5%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	16,473	5.7%	14,804 (15,360)	— (△6.8%)	60,991	1.0%
その他	Other	5,386	5.7%	2,673	△50.4%	32,007	29.7%

※ 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※ With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2021/5		2022/5		2022/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	101,495	△8.4%	91,682 (99,904)	— (△1.6%)	411,804	△7.8%
金融費用	Financial expenses	5,286	△11.8%	5,255	△0.6%	21,433	△6.9%
保険費用	Insurance expenses	11,158	—	2,986	△73.2%	28,192	△44.1%
役務取引等費用	Fees and commissions payments	2,650	7.4%	3,046	15.0%	11,462	2.7%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	81,671	△19.4%	79,648 (87,870)	— (7.6%)	347,766	△3.0%
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	13,960	3.5%	6,924 (15,146)	— (8.5%)	56,618	6.2%
貸倒関連費用	Bad debt related expenses	9,812	△69.7%	11,637	18.6%	56,719	△27.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	9,379	△70.5%	10,835	15.5%	50,248	△29.6%
貸倒損失	Bad debt expenses	433	△30.6%	801	85.2%	2,115	△19.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	4,355	0.4%
人件費	Personnel expenses	19,370	5.7%	19,961	3.0%	76,471	2.0%
管理費	Administrative expenses	23,085	2.2%	24,982	8.2%	95,161	4.6%
設備費	Equipment expenses	12,703	7.5%	13,396	5.5%	51,636	4.2%
一般費	General expenses	2,740	△1.2%	2,745	0.2%	11,160	△3.5%
その他	Other	728	△27.0%	745	2.4%	2,949	△12.5%
営業利益	Operating profit	20,710	—	15,283	△26.2%	58,852	44.8%

※ 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※ With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2021/5		2022/5		2022/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業外収益	Non-operating income	949	564.7%	1,100	15.9%	1,240	65.1%
受取配当金	Dividend income	129	481.2%	64	△49.9%	202	△17.8%
投資事業組合運用益	Gain on investments in investment partnerships	294	—	216	△26.7%	361	32.6%
為替差益	Foreign exchange gains	—	—	667	—	—	—
補助金収入	Subsidy income	493	—	113	△77.0%	493	—
その他	Other	31	△37.4%	38	20.0%	183	△21.3%
営業外費用	Non-operating expenses	56	—	0	△98.3%	149	△87.2%
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	—	—	26	—
投資有価証券評価損	Loss on valuation of investment securities	—	—	—	—	54	△91.9%
為替差損	Foreign exchange losses	46	—	—	—	46	△88.3%
債権売却損	Loss on transfer of receivables	—	—	—	—	10	—
雑損失	Miscellaneous loss	9	462.8%	0	△90.1%	10	△88.5%
経常利益	Ordinary profit	21,603	—	16,382	△24.2%	59,944	49.0%
特別利益	Extraordinary income	682	—	1	△99.8%	705	91.2%
固定資産売却益	Gain on sales of non-current assets	6	175.6%	1	△80.8%	21	156.6%
投資有価証券売却益	Gain on sales of investment securities	436	—	—	—	436	—
退職給付制度終了益	Gain on termination of retirement benefit plan	239	—	—	—	239	—
雇用調整助成金	Subsidies for employment adjustment	—	—	—	—	8	△97.6%
特別損失	Extraordinary loss	290	△26.8%	115	△60.2%	903	△30.6%
固定資産処分損	Loss on disposal of non-current assets	173	19.5%	93	△45.9%	574	△19.0%
減損損失	Impairment loss	93	4.4%	11	△88.0%	202	40.5%
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	12	△92.3%	8	△30.0%	48	△88.9%
その他	Other	10	—	1	△84.2	25	94.0%
税金等調整前四半期純利益	Profit before income taxes	21,995	—	16,268	△26.0%	59,745	52.0%
法人税等合計	Total income taxes	6,287	422.0%	4,444	△29.3%	18,698	41.7%
法人税、住民税及び事業税	Income taxes-current	5,732	25.7%	3,666	△36.0%	13,068	△38.7%
法人税等調整額	Income taxes-deferred	554	—	778	40.3%	5,630	—
四半期純利益	Net profit	15,708	—	11,823	△24.7%	41,047	57.2%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	4,041	—	3,906	△3.3%	10,834	28.8%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	11,667	—	7,917	△32.1%	30,212	70.8%

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)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,882,794	101,498	3,051,034	168,419	2,882,615	101,318
カードキャッシング	Cash advances	498,210	△1,578	499,177	15,577	483,599	△16,189
その他融資	Other loans	2,384,584	103,076	2,551,857	152,841	2,399,015	117,508
割賦売掛金計	Total accounts receivable-installment	1,584,770	63,620	1,728,681	162,396	1,566,284	45,135
包括信用購入あっせん	Credit card business	970,459	58,690	1,082,153	115,769	966,384	54,615
個別信用購入あっせん	Installment sales finance business	614,310	4,930	646,527	46,627	599,900	△9,479
リース債権及びリース投資資産	Lease receivables and investment in leases	12,224	△60	12,265	△319	12,585	300
営業債権合計	Total operating receivables	4,479,789	165,058	4,791,981	330,496	4,461,484	146,754

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

(単位：百万円) (Unit : Millions of Yen)

		2021/5	2022/5	2022/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,738,315	1,888,150	1,942,284
カードキャッシング	Cash advances	19,750	11,000	13,100
その他融資	Other loans	1,718,565	1,877,150	1,929,184
割賦売掛金計	Total accounts receivable-installment	545,860	525,109	558,209
包括信用購入あっせん	Credit card business	217,022	212,500	221,000
個別信用購入あっせん	Installment sales finance business	328,838	312,609	337,209
債権流動化残高合計	Total securitized receivables	2,284,176	2,413,260	2,500,493

(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)

		2021/5		2022/5		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,621,110	113,429	4,939,185	114,286	4,824,899	317,218
カードキャッシング	Cash advances	517,960	△3,828	510,177	13,477	496,699	△25,089
その他融資	Other loans	4,103,150	117,257	4,429,008	100,808	4,328,200	342,308
割賦売掛金計	Total accounts receivable-installment	2,130,630	54,191	2,253,791	129,296	2,124,494	48,054
包括信用購入あっせん	Credit card business	1,187,481	48,225	1,294,653	107,269	1,187,384	48,128
個別信用購入あっせん	Installment sales finance business	943,149	5,966	959,137	22,027	937,110	△73
リース債権及びリース投資資産	Lease receivables and investment in leases	12,224	△60	12,265	△319	12,585	300
営業債権合計	Total operating receivables	6,763,965	167,560	7,205,242	243,263	6,961,978	365,573

※ 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)

		2021/5		2022/5		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	291,941	75,472	283,397	79,323	204,074	△12,394
長期借入金	Long-term borrowings	419,825	20,640	474,606	48,458	426,147	26,962
コマーシャル・ペーパー	Commercial papers	82,000	△3,000	79,000	△6,000	85,000	—
社債	Bonds payable	296,248	△9,485	302,823	△37,836	340,660	34,926
リース債務	Lease obligations	33,556	△3,305	31,652	74	31,577	△5,283
有利子負債計	Total interest-bearing debt	1,123,571	80,321	1,171,480	84,020	1,087,460	44,210

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)

		2021/5		2022/5		2022/2	
		実 績 Results		実 績 Results		実 績 Results	
① 期首貸倒引当金	Opening balance	133,331		124,549		133,331	
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	9,812 △69.7%		11,637 18.6%		52,364 △29.3%	
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	18,494 0.9%		10,643 △42.4%		61,146 11.2%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	124,649 △6.5%		125,543 0.8%		124,549 △6.6%	
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.8%		2.6%		2.8%	
流動化債権を含んだ場合	If including securitized debt	1.8%		1.7%		1.8%	
貸倒償却額／営業債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	1.7%		0.9%		1.4%	
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.1%		0.6%		0.9%	

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

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

※ 2 年率換算しております。

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

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

(単位：百万円) (Unit : Millions of Yen)

		国内 Domestic						国際 Global								調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation		
		(参考※1) (Reference ※1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※1)		中華圏 China Area		メコン圏 Mekong Area		マレー圏 Malay Area			実 績 Results	実 績 Results	前年同期比 YOY
		国内計 Domestic Total	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	国際計 Global Total	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY				
営業収益 (営業収益) ※2	Operating revenue (Operating revenue) ※2	68,203 (76,425)	－ (△12.5%)	41,015	－	42,039	－	38,942	10.6%	4,621	23.1%	20,277	11.4%	14,043	5.9%	△15,031	106,965 (115,187)	－ (△5.7%)	
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※2	Revenue from credit card business (Revenue from credit card business) ※2	22,636 (30,303)	－ (7.2%)	5,033	－	17,289	－	5,516	22.2%	1,986	24.1%	2,603	24.3%	927	13.1%	312	28,153 (35,820)	－ (9.3%)	
個別信用購入あっせん収益	Revenue from installment sales finance business	3,027	△4.7%	30	△42.0%	2,998	△4.1%	8,278	1.7%	－	－	1,062	△2.2%	7,215	2.3%	△134	11,172	0.4%	
融資収益	Financing revenue	14,597	△6.8%	13,698	△6.2%	769	△7.5%	18,760	8.6%	2,163	19.6%	13,696	9.5%	2,900	△2.1%	129	33,357	1.3%	
償却債権取立益	Recoveries of written off receivables	84	△41.8%	－	－	84	△41.8%	3,588	42.3%	129	△9.2%	1,804	56.6%	1,653	34.9%	－	3,672	37.7%	
金融収益	Financial revenue	9,984	6.5%	9,976	6.5%	19	△11.9%	69	△19.4%	8	△46.3%	10	90.1%	50	△22.0%	△25	10,039	8.0%	
保険収益	Insurance revenue	3,090	△73.2%	3,090	△73.2%	－	－	－	－	－	－	－	－	－	－	－	3,090	△73.2%	
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	12,106 (12,662)	－ (△8.2%)	7,492	－	19,336	－	2,729	1.7%	333	77.8%	1,100	△18.8%	1,295	13.6%	△14,752	14,804 (15,360)	－ (△6.8%)	
その他	Other	2,675	△50.3%	1,691	△45.8%	1,542	△45.2%	－	－	－	－	－	－	－	－	△561	2,673	△50.4%	
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	65,453 (73,675)	－ (△5.9%)	40,707	－	39,496	－	26,094	12.2%	3,097	45.0%	15,063	12.7%	7,932	2.3%	△14,616	91,682 (99,904)	－ (△1.6%)	
金融費用	Financial expenses	972	△9.2%	692	△10.1%	290	△8.3%	4,025	△1.7%	117	2.0%	1,600	△0.3%	2,307	△2.9%	247	5,255	△0.6%	
保険費用	Insurance expenses	2,986	△73.2%	2,986	△73.2%	－	－	－	－	－	－	－	－	－	－	－	2,986	△73.2%	
役務取引等費用	Fees and commissions payments	2,963	14.0%	17,522	1.5%	135	7.1%	143	29.3%	－	－	143	29.3%	－	－	△14,754	3,046	15.0%	
販売費及び一般管理費 (販売費及び一般管理費) ※2	Selling, general and administrative expenses (Selling, general and administrative expenses) ※2	57,836 (66,058)	－ (5.2%)	19,468	－	38,413	－	21,875	15.1%	2,974	47.8%	13,298	14.3%	5,603	4.5%	△109	79,648 (87,870)	－ (7.6%)	
その他	Other	695	2.2%	37	△21.3%	657	4.0%	50	5.3%	6	△26.0%	22	19.1%	21	5.3%	0	745	2.4%	
営業利益	Operating profit	2,749	△69.6%	307	△92.6%	2,543	△45.2%	12,848	7.5%	1,523	△5.9%	5,213	7.9%	6,111	11.0%	△415	15,283	△26.2%	

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

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

※2 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※2 With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

		国内 Domestic						国際 Global								調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation	
		(参考※1) (Reference ※1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※1)		中華圏 China Area		メコン圏 Mekong Area		マレー圏 Malay Area		実績 Results	実績 Results	期首増減 Change
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change			
貸出金	Loans and bills discounted	2,639,481	137,530	2,542,105	136,824	128,671	17,549	369,045	31,323	36,808	5,117	256,530	20,632	75,707	5,574	11,213	3,051,034	168,419
割賦売掛金	Accounts receivable-installment	1,383,066	136,070	867,548	98,633	522,852	36,973	342,050	26,390	34,744	4,129	83,868	5,394	223,437	16,867	△3,769	1,728,681	162,396
	包括信用購入あっせん	966,191	106,686	830,998	100,083	137,205	6,741	115,962	9,082	34,744	4,129	60,695	4,967	20,522	△13	△2,011	1,082,153	115,769
	個別信用購入あっせん	416,874	29,383	36,550	△1,450	385,647	30,231	226,088	17,308	—	—	23,173	427	202,914	16,881	△1,758	646,527	46,627
銀行業における預金残高	Balance of deposits for banking business	4,248,604	69,111	4,249,585	68,913	—	—	—	—	—	—	—	—	—	—	△1,773	4,247,811	69,267
有利子負債残高	Balance of interest-bearing debt	481,215	41,845	35,967	△401	477,583	58,821	503,578	39,034	18,708	1,811	255,564	19,549	229,304	17,674	154,351	1,171,480	84,020

		実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results	実 績 Results
① 貸出金利回り	① Average interest rate on loans and bills discounted	3.2%	3.2%	2.6%	21.2%	25.3%	22.3%	15.9%	－	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%	0.2%	3.3%	2.6%	2.5%	4.2%	－	0.4%
③ 貸出金利鞘 (①－②)	③ Interest rate spread ①－②	3.2%	3.2%	2.3%	18.0%	22.6%	19.8%	11.7%	－	5.0%

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

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

※2 貸出金は、営業貸付金及び銀行業における貸出金です。

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

※3 利回りは期首残高と期末残高の平均残高より算出しております。

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

※4 資金調達利回りは銀行業における預金残高を含み算出しております。

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

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

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,221,953	35,519	5,433,931	114,354	5,319,577	133,143
現金及び預金	Cash and deposits	552,084	△101,066	548,952	△139,006	687,958	34,807
コールローン	Call loans	10,914	△19,927	4,684	△4,180	8,864	△21,977
割賦売掛金	Accounts receivable-installment	1,274,927	60,679	1,385,542	135,936	1,249,605	35,357
リース債権及びリース投資資産	Lease receivables and investment in leases	12,224	△60	12,265	△319	12,585	300
営業貸付金	Operating loans	479,996	20,679	455,213	20,238	434,975	△24,342
銀行業における貸出金	Loans and bills discounted for banking business	2,084,349	82,938	2,227,519	116,930	2,110,588	109,177
銀行業における有価証券	Securities for banking business	528,574	9,550	527,437	△8,784	536,221	17,197
保険業における有価証券	Securities for insurance business	59,614	△10,646	45,453	△3,943	49,397	△20,864
買入金銭債権	Monetary claims bought	30,629	△171	26,142	△886	27,028	△3,772
金銭の信託	Money held in trust	99,883	7,316	108,416	△2,599	111,015	18,448
その他	Other	147,495	△16,832	150,283	69	150,214	△14,113
貸倒引当金	Allowance for doubtful accounts	△58,741	3,060	△57,977	899	△58,877	2,924
固定資産	Non-current assets	260,567	△947	255,932	3,540	252,392	△9,122
有形固定資産	Property, plant and equipment	29,208	△470	24,615	△1,258	25,873	△3,805
無形固定資産	Intangible assets	114,555	△317	120,954	1,911	119,043	4,170
投資その他の資産	Investments and other assets	116,802	△159	110,362	2,887	107,475	△9,486
繰延資産	Deferred assets	710	△70	633	△83	716	△64
資産の部合計	Total assets	5,483,231	34,502	5,690,497	117,811	5,572,686	123,957

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)

		2021/5		2022/5		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	4,830,298	82,503	5,054,063	165,774	4,888,289	140,494
買掛金	Accounts payable-trade	243,466	△21,847	268,583	46,429	222,153	△43,160
銀行業における預金	Deposits for banking business	4,029,584	10,918	4,247,811	69,267	4,178,544	159,878
賞与引当金	Provision for bonuses	4,056	1,633	4,827	2,137	2,690	267
ポイント引当金	Provision for point card certificates	21,226	540	1,742 ※ 1	△5,386	7,129	△13,556
その他	Other	531,964	91,257	531,098 ※ 2	53,326	477,771	37,065
固定負債	Non-current liabilities	356,049	△50,852	354,202	△32,093	386,296	△20,605
保険契約準備金	Reserve for insurance policy liabilities	77,538	△9,100	62,234	△2,133	64,367	△22,271
退職給付に係る負債	Retirement benefit liability	651	△2,211	460	△41	501	△2,361
利息返還損失引当金	Provision for loss on interest repayment	4,663	△1,042	5,695	△780	6,476	769
その他の引当金	Other provisions	78	△0	71	△2	73	△5
その他	Other	273,117	△38,497	285,741	△29,134	314,876	3,262
負債の部合計	Total liabilities	5,186,347	31,651	5,408,266	133,680	5,274,585	119,889
純資産の部合計	Total net assets	296,883	2,850	282,231	△15,869	298,100	4,068
負債純資産合計	Total liabilities and net assets	5,483,231	34,502	5,690,497	117,811	5,572,686	123,957

※ 1 ポイント引当金の期首増減には、収益認識に関する会計基準の適用影響額 (△2,308) を含んでおります。

※ 1 The change in the beginning of the period of Provision for point card certificates includes the impact of the application of the accounting standard for revenue recognition (△2,308).

※ 2 その他流動負債の期首増減には、収益認識に関する会計基準の適用影響額 (+2,308) を含んでおります。

※ 2 The change in the beginning of the period of other Current liabilities includes the impact of the application of the accounting standard for revenue recognition (+2,308).

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)

		2021/5		2022/5		2022/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	1,466,315	9.7%	1,608,616	9.7%	5,967,451	5.1%
個別信用購入あっせん	Installment sales finance business	50,699	△10.4%	50,214	△1.0%	188,239	△13.8%
カードキャッシング	Cash advances	84,688	△10.5%	85,689	1.2%	310,505	3.4%
電子マネー	Total e-money contracts	591,554	15.3%	589,048	△0.4%	2,367,518	4.8%

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)

		2021/5		2022/5		2022/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	87,339	16.6%	68,203 (76,425)	— (△12.5%)	333,423	△5.0%
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※	Revenue from credit card business (Revenue from credit card business) ※	28,267	5.7%	22,636 (30,303)	— (7.2%)	112,939	1.8%
加盟店収益 (加盟店収益) ※	Merchant fee revenue (Merchant fee revenue) ※	21,841	12.5%	15,772 (23,439)	— (7.3%)	88,898	4.8%
リボ・分割収益	Revolving credit and installment payment revenue	5,515	△14.8%	5,830	5.7%	20,326	△10.2%
その他収益	Other	910	7.2%	1,033	13.5%	3,714	7.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	3,178	△1.4%	3,027	△4.7%	12,438	△4.8%
融資収益	Financing revenue	15,661	△12.2%	14,597	△6.8%	60,731	△8.2%
カードキャッシング	Cash advances	15,301	△12.4%	14,256	△6.8%	59,584	△8.3%
その他融資	Other loans	360	△1.8%	340	△5.5%	1,147	△2.6%
償却債権取立益	Recoveries of written off receivables	144	△60.4%	84	△41.8%	891	44.0%
金融収益	Financial revenue	9,374	13.9%	9,984	6.5%	33,483	2.3%
保険収益	Insurance revenue	11,531	—	3,090	△73.2%	29,189	△43.5%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	13,794	3.0%	12,106 (12,662)	— (△8.2%)	51,734	1.2%
内、電子マネー収益 (内、電子マネー収益) ※	E-money revenue (E-money revenue) ※	3,754	3.3%	3,221 (3,776)	— (0.6%)	15,062	△0.1%
その他	Other	5,387	5.8%	2,675	△50.3%	32,013	29.7%

※ 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※ With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

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

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2021/5		2022/5		2022/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	78,286	12.9%	65,453 (73,675)	— (△5.9%)	307,357	△6.7%
金融費用	Financial expenses	1,071	△9.3%	972	△9.2%	4,954	9.8%
保険費用	Insurance expenses	11,158	—	2,986	△73.2%	28,192	△44.1%
役務取引等費用	Fees and commissions payments	2,599	6.8%	2,963	14.0%	11,212	3.0%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	62,777	△3.0%	57,836 (66,058)	— (5.2%)	260,234	△0.0%
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	12,344	△0.3%	5,246 (13,468)	— (9.1%)	50,733	4.2%
貸倒関連費用	Bad debt related expenses	4,567	△44.0%	4,000	△12.4%	23,278	△28.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	4,440	△44.7%	3,510	△20.9%	17,967	△34.2%
貸倒損失	Bad debt expenses	127	△0.2%	489	285.0%	955	29.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	4,355	0.4%
人件費	Personnel expenses	13,336	3.9%	13,919	4.4%	52,865	1.8%
管理費	Administrative expenses	19,170	1.8%	20,673	7.8%	79,333	3.8%
設備費	Equipment expenses	9,844	8.8%	10,412	5.8%	39,996	4.9%
一般費	General expenses	3,513	0.4%	3,584	2.0%	14,026	9.9%
その他	Other	679	△28.7%	695	2.2%	2,765	△12.7%
営業利益	Operating profit	9,052	62.7%	2,749	△69.6%	26,065	20.4%

※ 収益認識に関する会計基準の適用に伴い、() 内に参考値として、基準適用前の組替え数値及び同数値による前年同期比を記載しています。

※ With the application of the accounting standard for revenue recognition, the figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

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

営業債権内訳 (Operating Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,519,921	103,821	2,639,481	137,530	2,501,950	85,850
カードキャッシング	Cash advances	406,191	△611	387,871	3,577	384,293	△22,509
その他融資	Other loans	2,113,729	104,433	2,251,609	133,952	2,117,656	108,360
割賦売掛金計	Total accounts receivable-installment	1,271,755	60,867	1,383,066	136,070	1,246,995	36,108
包括信用購入あっせん	Credit card business	873,320	59,333	966,191	106,686	859,504	45,517
内、リボ・分割払い残高	Revolving credit and installment payment balance	161,152	10,109	165,670	11,940	153,730	2,687
個別信用購入あっせん	Installment sales finance business	398,434	1,533	416,874	29,383	387,491	△9,409
リース債権及びリース投資資産	Lease receivables and investment in leases	12,224	△60	12,265	△319	12,585	300
営業債権合計	Total operating receivables	3,803,900	164,628	4,034,812	273,281	3,761,531	122,259

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

(単位：百万円) (Unit : Millions of Yen)

		2021/5	2022/5	2022/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,738,315	1,888,150	1,942,284
カードキャッシング	Cash advances	19,750	11,000	13,100
その他融資	Other loans	1,718,565	1,877,150	1,929,184
割賦売掛金計	Total accounts receivable-installment	545,860	525,109	558,209
包括信用購入あっせん	Credit card business	217,022	212,500	221,000
内、リボ・分割払い残高	Revolving credit and installment payment balance	87,022	82,500	91,000
個別信用購入あっせん	Installment sales finance business	328,838	312,609	337,209
債権流動化残高合計	Total securitized receivables	2,284,176	2,413,260	2,500,493

(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)

		2021/5		2022/5		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	4,258,236	115,752	4,527,632	83,397	4,444,234	301,750
カードキャッシング	Cash advances	425,941	△2,861	398,871	1,477	397,393	△31,409
その他融資	Other loans	3,832,294	118,614	4,128,760	81,919	4,046,841	333,160
内、住宅ローン ※ 3	Housing Loans ※ 3	2,896,705	144,720	3,169,085	95,909	3,073,176	321,191
割賦売掛金計	Total accounts receivable-installment	1,817,615	51,438	1,908,176	102,970	1,805,205	39,027
包括信用購入あっせん	Credit card business	1,090,342	48,868	1,178,691	98,186	1,080,504	39,030
内、リボ・分割払い残高	Revolving credit and installment payment balance	248,174	△355	248,170	3,440	244,730	△3,799
個別信用購入あっせん	Installment sales finance business	727,273	2,569	729,484	4,783	724,700	△2
リース債権及びリース投資資産	Lease receivables and investment in leases	12,224	△60	12,265	-319	12,585	300
営業債権合計	Total operating receivables	6,088,077	167,130	6,448,073	186,048	6,262,025	341,078

※ 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)

		2021/5		2022/5		2022/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	259,600	89,500	254,100	90,200	163,900	△6,200
長期借入金	Long-term borrowings	49,200	1,420	52,900	2,000	50,900	3,120
コマーシャル・ペーパー	Commercial Papers	82,000	△3,000	79,000	△6,000	85,000	－
社債	Bonds payable	250,000	△10,000	260,000	△40,000	300,000	40,000
リース債務	Lease obligations	28,527	△3,109	25,925	△914	26,839	△4,797
有利子負債計 ※	Total interest-bearing debt ※	669,327	74,810	671,925	45,285	626,639	32,122

※ 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)

		2021/5	2022/5	2022/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	43,169	39,146	43,169
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	2,955 △34.8%	3,783 28.0%	14,098 △35.3%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	6,487 73.5%	4,221 △34.9%	18,122 18.4%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	39,637 △8.2%	38,708 △1.1%	39,146 △9.3%
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	3.1%	2.9%	3.1%
流動化債権を含んだ場合	If including securitized debt	2.6%	2.5%	2.6%
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	2.0%	1.2%	1.5%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.7%	1.1%	1.2%

※ 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)

		2021/5		2022/5		2022/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	22,946	12.8%	27,058	17.9%	99,939	23.3%
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	4,164	6.6%	6,369	52.9%	18,950	28.0%
その他融資	Other loans	2,500	22.7%	4,834	93.3%	14,134	76.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	24,525	△10.7%	39,004	59.0%	114,492	1.5%
個別信用購入あっせん	Installment sales finance business	4,570	△27.9%	2,847	△37.7%	14,264	△38.9%
カードキャッシング	Cash advances	14,118	△23.1%	23,537	66.7%	68,389	12.8%
その他融資	Other loans	16,407	△5.9%	23,064	40.6%	73,529	10.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
包括信用購入あっせん	Credit card business	10,093	16.2%	11,830	17.2%	39,288	4.2%
個別信用購入あっせん	Installment sales finance business	19,832	74.0%	23,824	20.1%	64,161	8.9%
カードキャッシング	Cash advances	699	12.2%	807	15.4%	2,656	△1.6%
その他融資	Other loans	8,030	212.0%	8,790	9.5%	28,051	85.2%

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

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	28,024	289	36,808	5,117	31,691	3,955
カードキャッシング	Cash advances	17,164	129	21,189	2,899	18,290	1,255
その他融資	Other loans	10,859	159	15,618	2,217	13,400	2,700
割賦売掛金計	Total accounts receivable-installment	28,265	1,010	34,744	4,129	30,615	3,360
包括信用購入あっせん	Credit card business	28,265	1,010	34,744	4,129	30,615	3,360
個別信用購入あっせん	Installment sales finance business	—	—	—	—	—	—
営業債権合計	Total operating receivables	56,290	1,299	71,552	9,246	62,306	7,315

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	223,939	△3,289	256,530	20,632	235,897	8,668
カードキャッシング	Cash advances	72,014	△1,555	89,239	9,097	80,141	6,572
その他融資	Other loans	151,925	△1,733	167,291	11,535	155,755	2,096
割賦売掛金計	Total accounts receivable-installment	75,499	277	83,868	5,394	78,474	3,252
包括信用購入あっせん	Credit card business	50,246	△174	60,695	4,967	55,728	5,306
個別信用購入あっせん	Installment sales finance business	25,252	452	23,173	427	22,746	△2,054
営業債権合計	Total operating receivables	299,439	△3,011	340,398	26,026	314,371	11,920

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	69,533	898	75,707	5,574	70,133	1,498
カードキャッシング	Cash advances	2,839	459	876	3	872	△1,507
その他融資	Other loans	66,693	438	74,830	5,570	69,260	3,005
割賦売掛金計	Total accounts receivable-installment	204,880	1,649	223,437	16,867	206,569	3,337
包括信用購入あっせん	Credit card business	18,626	△1,478	20,522	△13	20,536	431
個別信用購入あっせん	Installment sales finance business	186,254	3,127	202,914	16,881	186,033	2,906
営業債権合計	Total operating receivables	274,414	2,547	299,144	22,441	276,702	4,835

※ 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)

		2021/5		2022/5		2022/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	3,755	△12.7%	4,621	23.1%	15,743	1.1%
包括信用購入あっせん収益	Revenue from credit card business	1,600	△12.2%	1,986	24.1%	6,941	8.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	—	—	—	—	—	—
融資収益	Financing revenue	1,808	△18.0%	2,163	19.6%	7,398	△5.9%
カードキャッシング	Cash advances	1,194	△15.4%	1,339	12.1%	4,774	△6.7%
その他融資	Other loans	614	△22.8%	824	34.1%	2,623	△4.4%
償却債権取立益	Recoveries of written off receivables	143	14.2%	129	△9.2%	579	9.5%
金融収益	Financial revenue	15	△54.9%	8	△46.3%	50	△47.1%
役務取引等収益	Fees and commissions	187	65.3%	333	77.8%	773	15.3%
営業費用	Operating expenses	2,136	△30.7%	3,097	45.0%	10,212	△7.3%
金融費用	Financial expenses	114	△32.5%	117	2.0%	429	△21.0%
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	2,013	△30.7%	2,974	47.8%	9,753	△6.6%
販売促進費	Promotion expenses	351	89.4%	333	△5.3%	1,283	30.3%
貸倒関連費用	Bad debt related expenses	21	△98.0%	581	—	1,293	△56.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	△284	—	275	—	143	△87.7%
貸倒損失	Bad debt expenses	305	△38.4%	306	0.1%	1,149	△35.5%
人件費	Personnel expenses	632	8.4%	769	21.7%	2,677	8.0%
管理費	Administrative expenses	442	3.4%	630	42.7%	2,038	20.5%
設備費	Equipment expenses	483	△8.4%	567	17.4%	2,098	2.9%
一般費	General expenses	81	9.6%	91	12.7%	362	20.0%
その他	Other	8	△17.3%	6	△26.0%	29	△11.0%
営業利益	Operating profit	1,619	32.9%	1,523	△5.9%	5,530	21.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	18,198	△5.2%	20,277	11.4%	72,416	△2.0%
包括信用購入あっせん収益	Revenue from credit card business	2,094	12.4%	2,603	24.3%	8,583	6.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	1,086	2.4%	1,062	△2.2%	4,086	△10.3%
融資収益	Financing revenue	12,504	△11.4%	13,696	9.5%	49,297	△4.5%
カードキャッシング	Cash advances	3,345	△12.8%	4,051	21.1%	13,645	△1.5%
その他融資	Other loans	9,159	△11.0%	9,644	5.3%	35,651	△5.5%
償却債権取立益	Recoveries of written off receivables	1,152	36.8%	1,804	56.6%	5,996	19.2%
金融収益	Financial revenue	5	4.6%	10	90.1%	29	△46.8%
役務取引等収益	Fees and commissions	1,355	4.0%	1,100	△18.8%	4,423	△3.1%
営業費用	Operating expenses	13,368	△42.7%	15,063	12.7%	57,118	△9.6%
金融費用	Financial expenses	1,605	△17.2%	1,600	△0.3%	6,030	△16.9%
役務取引等費用	Fees and commissions payments	110	17.9%	143	29.3%	481	△9.3%
販売費及び一般管理費	Selling, general and administrative expenses	11,633	△45.4%	13,298	14.3%	50,535	△8.6%
販売促進費	Promotion expenses	980	△19.6%	1,173	19.7%	3,487	△17.6%
貸倒関連費用	Bad debt related expenses	4,410	△68.4%	5,766	30.7%	23,195	△11.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	4,410	△68.4%	5,759	30.6%	23,194	△11.7%
貸倒損失	Bad debt expenses	0	△55.2%	6	—	0	△48.0%
人件費	Personnel expenses	2,736	8.2%	2,689	△1.7%	9,992	△5.0%
管理費	Administrative expenses	2,085	△8.0%	2,278	9.3%	8,495	△0.3%
設備費	Equipment expenses	1,247	11.6%	1,193	△4.3%	4,650	△0.7%
一般費	General expenses	173	△17.5%	197	13.5%	715	△33.7%
その他	Other	18	35.8%	22	19.1%	70	△19.3%
営業利益	Operating profit	4,830	—	5,213	7.9%	15,298	42.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	13,265	12.5%	14,043	5.9%	49,980	4.8%
包括信用購入あっせん収益	Revenue from credit card business	820	8.8%	927	13.1%	3,315	1.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	7,049	4.5%	7,215	2.3%	26,886	4.7%
融資収益	Financing revenue	2,963	△2.7%	2,900	△2.1%	10,993	△2.8%
カードキャッシング	Cash advances	60	△10.1%	73	22.9%	242	△9.1%
その他融資	Other loans	2,903	△2.6%	2,826	△2.6%	10,750	△2.6%
償却債権取立益	Recoveries of written off receivables	1,226	217.3%	1,653	34.9%	4,453	36.1%
金融収益	Financial revenue	64	92.9%	50	△22.0%	368	153.2%
役務取引等収益	Fees and commissions	1,140	38.6%	1,295	13.6%	3,962	△0.6%
営業費用	Operating expenses	7,757	△49.9%	7,932	2.3%	37,002	△14.9%
金融費用	Financial expenses	2,376	△5.0%	2,307	△2.9%	9,519	△4.0%
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	5,360	△58.6%	5,603	4.5%	27,402	△18.2%
販売促進費	Promotion expenses	300	△12.0%	246	△17.8%	1,230	△3.1%
貸倒関連費用	Bad debt related expenses	825	△91.1%	1,293	56.6%	9,032	△46.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	825	△91.1%	1,293	56.6%	9,032	△46.2%
貸倒損失	Bad debt expenses	—	—	—	—	—	—
人件費	Personnel expenses	1,890	28.7%	1,650	△12.7%	7,557	11.0%
管理費	Administrative expenses	1,250	37.3%	1,279	2.3%	4,909	17.5%
設備費	Equipment expenses	954	6.5%	1,029	7.8%	4,138	10.7%
一般費	General expenses	138	53.9%	102	△25.9%	534	△26.8%
その他	Other	20	6.3%	21	5.3%	80	4.7%
営業利益	Operating profit	5,507	—	6,111	11.0%	12,977	210.6%

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)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	—	—	—	—	—	—
長期借入金	Long-term borrowings	17,734	1,529	17,854	1,809	16,045	△160
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	—	—	—	—	—	—
リース債務	Lease obligations	1,158	△8	854	1	852	△314
有利子負債計	Total interest-bearing debt	18,892	1,520	18,708	1,811	16,897	△474

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	27,487	△13,730	23,516	△11,777	35,293	△5,924
長期借入金	Long-term borrowings	166,570	10,977	203,810	29,243	174,566	18,973
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	28,112	199	25,023	1,066	23,956	△3,956
リース債務	Lease obligations	2,194	△215	3,215	1,016	2,198	△211
有利子負債計	Total interest-bearing debt	224,365	△2,769	255,564	19,549	236,015	8,881

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	4,853	△296	5,781	901	4,880	△269
長期借入金	Long-term borrowings	189,808	6,745	201,195	15,519	185,675	2,612
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	20,787	346	20,734	1,277	19,457	△983
リース債務	Lease obligations	1,570	65	1,593	△24	1,617	112
有利子負債計	Total interest-bearing debt	217,019	6,861	229,304	17,674	211,630	1,471

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)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
連結有効会員数	Number of cardholders	4,654	41	4,756	24	4,732	119
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,965	20	3,022	13	3,009	64

※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)

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※ 1	Number of active cardholders ※ 1	1,818	△1	1,829	7	1,822	3
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	65.6%	—	64.7%	—	64.8%	—

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

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

※ 2 年間稼働率 = 稼働会員数 ÷ (2021/6～2022/5) 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 (2021/6～2022/5) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2021/5		2022/5		2022/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
預金残高	Balance of Deposits	4,031,690	10,902	4,249,802	69,017	4,180,785	159,996
普通預金	Ordinary deposits	3,321,343	56,169	3,606,648	82,906	3,523,741	258,567
定期預金	Time deposits	640,470	△21,074	591,828	△6,761	598,589	△62,954
その他預金	Other deposits	69,877	△24,193	51,325	△7,128	58,454	△35,616
貸出金残高	Balance of loans and bills discounted	2,420,829	97,722	2,541,830	136,848	2,404,981	81,873

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	760	10	797	11	786	36
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（単位：店舗、台）

銀行店舗数	Number of branches	140	△2	143	－	143	1
ATM台数	Number of ATMs	6,371	34	6,431	12	6,419	82