

2024年2月期 決算補足資料

For the Year Ended February 29, 2024 FACT BOOK 2024

※2023年6月1日付で、当社は子会社であるイオンクレジットサービス株式会社を吸収合併しております。
これに伴い、第2四半期連結会計期間より当社の実績を「国内」および「ソリューション」に含めるよう、セグメントを変更しております。
なお、過年度および前年同期比、期首増減の組替は行っておりません。
As of June 1, 2023, AEON Financial Service Co., Ltd. has merged its subsidiary, AEON Credit Service Co., Ltd.
As a result, starting from the second quarter for the Fiscal Year Ending February 2024, the business segments of AEON Financial Services Co., Ltd. changed to be included in "Domestic" and "Solutions".
No reclassification has been made for prior periods, year-on-year comparisons, and year-to-date changes.

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(注) Remarks :

- 1 : 記載数値は、すべて単位未満切り捨て表示をしております。
- 1 : All numbers posted are rounded off to the nearest figure.
- 2 : 前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期比を「－」としております。
- 3 : With the application of the accounting standard for revenue recognition, the year-on-year rate of change has been set to "－" for affected areas.
- 4 : 連結及び国際事業の記載数値は、決算期ごとの為替レートで換算しております。
- 4 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 5 : 国内事業の貸借対照表 (P14) 記載数値は、当社単体の数値を含んでおります。
- 5 : The figures of the balance sheet for domestic business (P14) include the figures of AEON Financial Service.
- 6 : 国内事業及び国際事業 (P16-29) 記載数値は、持株会社や機能会社等を除き、かつ各事業セグメントの内部取引を消去しております。
- 6 : The figures stated for the domestic business and global business (P16-29) exclude the holding company and the companies providing administrative functions, etc. The internal transactions among the respective business segments have been eliminated.

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)

業績ハイライト (Financial Highlights)

(単位：百万円) (Unit : Millions of Yen)

		2023/ 2		2024/ 2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	451,767 (489,168)	— (3.9%)	485,608 (528,693)	7.5% (8.1%)
営業利益	Operating profit	58,859	0.0%	50,088	△14.9%
経常利益	Ordinary profit	61,547	2.7%	51,174	△16.9%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	30,677	1.5%	20,896	△31.9%

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

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

主要な経営指標(Key Indicators)

(単位：円) (Unit : Yen)

		2023/ 2	2024/ 2
自己資本比率	Equity ratio	6.5%	6.6%
1株当たり当期純利益	Earnings per share(EPS)	142.13	96.81
1株当たり純資産（1株当たり株主資本）	Book value per share(BPS)	2,014.29	2,123.47

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

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

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

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

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)

連結対象会社 (Consolidated Subsidiaries and Affiliates)

2024年2月29日時点 (As of February 29th)

国内連結子会社 Consolidated Subsidiaries (Domestic)		議決権の所有割合 Shareholding ratio of voting rights
AFSコーポレーション株式会社	AFS CORPORATION CO., LTD.	100.0%
株式会社イオン銀行	AEON BANK CO., LTD.	100.0%
イオン保険サービス株式会社	AEON INSURANCE SERVICE CO., LTD.	99.0%
イオン住宅ローンサービス株式会社	AEON HOUSING LOAN SERVICE CO., LTD.	100.0%
エー・シー・エス債権管理回収株式会社	ACS CREDIT MANAGEMENT CO., LTD.	99.5%
イオン少額短期保険株式会社	AEON S.S.INSURANCE CO., LTD.	100.0%
イオンプロダクトファイナンス株式会社	AEON PRODUCT FINANCE CO., LTD.	100.0%
ACSリース株式会社	ACS LEASING CO., LTD.	100.0%
イオン・アリアンツ生命保険株式会社	AEON ALLIANZ LIFE INSURANCE CO., LTD.	74.1%
フェリカポケットマーケティング株式会社	FeliCa Pocket Marketing Inc.	87.6%
株式会社協栄エイアンドアイ	KYOEI A&I Co., Ltd.	100.0%

海外連結子会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights	海外連結子会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights
AEON FINANCIAL SERVICE (HONG KONG) CO., LTD.	100.0%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	54.0%	AEON CREDIT SERVICE (PHILIPPINES) INC.	99.1%
AEON INSURANCE BROKERS (HK) LTD.	100.0%	PT.AEON CREDIT SERVICE INDONESIA	95.5%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE INDIA PRIVATE LTD.	100.0%
AEON THANA SINSAP (THAILAND) PCL. ※2	54.3%	AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%
ACS CAPITAL CORPORATION LTD.	29.0%	AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON LEASING SERVICE (LAO) CO., LTD.	100.0%
AEON ASSET MANAGEMENT (THAILAND) CO., LTD.	100.0%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.7%
ACSI(THAILAND) CO., LTD.	100.0%	AEON INSURANCE BROKERS (M) SDN. BHD.	100.0%
AEON CREDIT SERVICE (M) BERHAD ※3	61.5%	AEON Bank (M) Berhad	100.0%

※1 AEON CREDIT SERVICE (ASIA) CO., LTD. は、香港証券取引所に上場しております。(証券コード900)

※1 The shares of AEON CREDIT SERVICE (ASIA) CO., LTD. are listed on Hong Kong Exchanges and Clearing Limited. (Securities Code : 900)

※2 AEON THANA SINSAP (THAILAND) PCL. は、タイ証券取引所に上場しております。(証券コードAEONTS)

※2 The shares of AEON THANA SINSAP (THAILAND) PCL. are listed on Stock Exchange of Thailand. (Securities Code : AEONTS)

※3 AEON CREDIT SERVICE (M) BERHADは、マレーシア証券取引所に上場しております。(証券コード5139)

※3 The shares of AEON CREDIT SERVICE (M) BERHAD are listed on Bursa Malaysia Berhad. (Securities Code : 5139)

海外持分法適用会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights
AFS CREDIT SERVICE SYSTEMS (TIANJIN) CO., LTD.	100.0%

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	6,338,823	359,653	6,617,447	278,624
現金及び預金	Cash and deposits	842,615	103,832	665,558	△177,057
コールローン	Call loans	10,373	1,509	1,192	△9,180
割賦売掛金	Accounts receivable-installment	1,769,588	203,304	1,843,488	73,899
リース債権及びリース投資資産	Lease receivables and investment in leases	11,951	△633	11,601	△350
営業貸付金	Operating loans	845,262	72,658	918,824	73,561
銀行業における貸出金	Loans and bills discounted for banking business	2,160,775	50,764	2,339,225	178,450
銀行業における有価証券	Securities for banking business	460,545	△75,676	572,248	111,702
保険業における有価証券	Securities for insurance business	18,134	△31,262	15,873	△2,261
買入金銭債権	Monetary claims bought	22,534	△4,493	58,546	36,011
金銭の信託	Money held in trust	123,894	12,879	116,695	△7,199
その他	Other	200,590	29,665	194,901	△5,688
貸倒引当金	Allowance for doubtful accounts	△127,445	△2,895	△120,707	6,737
固定資産	Non-current assets	319,974	21,274	327,570	7,596
有形固定資産	Property, plant and equipment	31,925	△2,395	32,146	220
無形固定資産	Intangible assets	131,040	4,038	140,379	9,338
のれん	Goodwill	13,191	△1,733	11,684	△1,506
ソフトウェア	Software	113,906	6,173	125,144	11,238
その他	Other	3,942	△401	3,550	△392
投資その他の資産	Investments and other assets	157,008	19,631	155,045	△1,962
繰延資産	Deferred assets	670	△45	553	△117
資産の部合計	Total assets	6,659,468	380,882	6,945,571	286,103

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,344,510	292,265	5,593,712	249,202
買掛金	Accounts payable-trade	255,662	30,426	268,536	12,873
銀行業における預金	Deposits for banking business	4,397,953	219,409	4,538,363	140,409
短期借入金	Short-term borrowings	221,934	17,860	249,422	27,487
1年内返済予定の長期借入金	Current portion of long-term borrowings	117,858	27,643	165,716	47,858
1年内償還予定の社債	Current portion of bonds payable	85,237	21,827	83,355	△1,881
コマーシャル・ペーパー	Commercial papers	75,000	△10,000	95,000	20,000
賞与引当金	Provision for bonuses	4,365	278	5,006	641
ポイント引当金	Provision for point card certificates	798	※ 1 △6,330	689	△108
その他の引当金	Other provisions	190	△10	129	△60
その他	Other	185,509	※ 2 △8,839	187,491	1,981
固定負債	Non-current liabilities	773,824	56,538	777,542	3,717
保険契約準備金	Reserve for insurance policy liabilities	54,338	△10,029	48,358	△5,979
社債	Bonds payable	264,826	△12,424	240,604	△24,221
長期借入金	Long-term borrowings	417,238	81,305	451,111	33,872
退職給付に係る負債	Retirement benefit liability	2,151	△119	2,128	△23
利息返還損失引当金	Provision for loss on interest repayment	4,822	△1,653	2,518	△2,304
その他の引当金	Other provisions	232	△228	302	70
繰延税金負債	Deferred tax liabilities	1,286	12	1,998	712
その他	Other	28,928	△324	30,521	1,592
負債の部合計	Total liabilities	6,118,335	348,804	6,371,254	252,919

※ 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 (△262) を含んでおります。

※ 1 The change in the beginning of the period of Provision for point card certificates includes the impact of the application of the accounting standard for revenue recognition (△262).

※ 2 その他流動負債の期首増減には、収益認識に関する会計基準の適用影響額 (+262) を含んでおります。

※ 2 The change in the beginning of the period of other Current liabilities includes the impact of the application of the accounting standard for revenue recognition (+262).

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
株主資本	Total shareholders' equity	443,750	19,979	450,508	6,757
資本金	Capital stock	45,698	—	45,698	—
資本剰余金	Capital surplus	120,270	280	119,144	△1,125
利益剰余金	Retained earnings	278,172	19,646	286,022	7,850
自己株式	Treasury stock	△390	52	△357	32
その他の包括利益累計額	Accumulated other comprehensive income	△8,950	△9,400	7,885	16,835
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△27,661	△25,111	△21,643	6,018
繰延ヘッジ損益	Deferred gains or losses on hedges	120	1,749	212	91
為替換算調整勘定	Foreign currency translation adjustments	18,738	13,886	29,272	10,533
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△147	75	44	192
新株予約権	Subscription rights to shares	13	△19	6	△7
非支配株主持分	Non-controlling interests	106,319	21,519	115,916	9,596
純資産の部合計	Total net assets	541,133	32,078	574,316	33,183
負債純資産合計	Total liabilities and net assets	6,659,468	380,882	6,945,571	286,103

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	6,895,532	10.8%	7,510,854	8.9%
個別信用購入あっせん	Installment sales finance business	315,941	18.5%	339,925	7.6%
カードキャッシング	Cash advances	472,282	17.9%	520,519	10.2%

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2023/2		2024/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	451,767 (489,168)	— (3.9%)	485,608 (528,693)	7.5% (8.1%)
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※	Revenue from credit card business (Revenue from credit card business) ※	112,416 (147,576)	— (12.0%)	125,716 (166,495)	11.8% (12.8%)
個別信用購入あっせん収益	Revenue from installment sales finance business	48,450	13.6%	52,911	9.2%
融資収益	Financing revenue	137,960	7.4%	151,909	10.1%
カードキャッシング	Cash advances	80,843	3.3%	87,805	8.6%
その他融資	Other loans	57,116	13.8%	64,104	12.2%
償却債権取立益	Recoveries of written off receivables	16,116	35.2%	16,048	△0.4%
金融収益	Financial revenue	34,403	2.1%	33,514	△2.6%
保険収益	Insurance revenue	13,205	△54.8%	12,602	△4.6%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	62,178 (64,420)	— (5.6%)	68,009 (70,315)	9.4% (9.2%)
その他	Other	27,036	△15.5%	24,896	△7.9%

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

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

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2023/2		2024/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses ※)	392,907 (430,308)	— (4.5%)	435,519 (478,604)	10.8% (11.2%)
金融費用	Financial expenses	23,562	9.9%	29,081	23.4%
保険費用	Insurance expenses	12,928	△54.1%	11,772	△8.9%
役務取引等費用	Fees and commissions payments	11,345	△1.0%	10,546	△7.0%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	342,034 (379,436)	— (9.1%)	381,006 (424,091)	11.4% (11.8%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	28,233 (65,635)	— (15.9%)	32,443 (75,528)	14.9% (15.1%)
貸倒関連費用	Bad debt related expenses	65,567	15.6%	79,866	21.8%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	60,772	20.9%	73,055	20.2%
貸倒損失	Bad debt expenses	3,177	50.2%	6,287	97.9%
利息返還損失引当金繰入額	Provision for loss on interest repayment	1,618	△62.8%	523	△67.7%
人件費	Personnel expenses	80,031	4.7%	86,733	8.4%
管理費	Administrative expenses	103,581	8.8%	112,223	8.3%
設備費	Equipment expenses	53,823	4.2%	55,167	2.5%
一般費	General expenses	10,798	△3.2%	14,572	34.9%
その他	Other	3,035	2.9%	3,112	2.5%
営業利益	Operating profit	58,859	0.0%	50,088	△14.9%

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

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The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業外収益	Non-operating income	2,700	117.7%	1,204	△55.4%
受取配当金	Dividend income	108	△46.5%	169	56.1%
投資事業組合運用益	Gain on investments in investment partnerships	309	△14.2%	118	△61.9%
為替差益	Foreign exchange gains	1,245	—	813	△34.7%
補助金収入	Subsidy income	117	△76.2%	—	—
受取補償金	Compensation income	734	—	—	—
その他	Other	185	1.0%	104	△43.5%
営業外費用	Non-operating expenses	13	△91.2%	118	808.5%
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	101	—
投資有価証券評価損	Loss on valuation of investment securities	9	△81.9%	—	—
雑損失	Miscellaneous loss	3	△69.6%	17	420.0%
経常利益	Ordinary profit	61,547	2.7%	51,174	△16.9%
特別利益	Extraordinary income	14	△98.0%	270	—
固定資産売却益	Gain on sales of non-current assets	10	△49.9%	11	5.3%
投資有価証券売却益	Gain on sales of investment securities	—	—	169	—
投資有価証券清算益	Gain on liquidation of investment securities	—	—	89	—
新株予約権戻入益	Gain on reversal of share acquisition rights	3	—	—	—
特別損失	Extraordinary loss	1,760	94.8%	2,562	45.5%
固定資産処分損	Loss on disposal of non-current assets	478	△16.6%	678	41.8%
減損損失	Impairment loss	777	283.7%	1,297	67.0%
子会社清算損	Loss on liquidation of subsidiaries	149	180.6%	18	△87.4%
経営統合費用	Management integration expenses	84	—	475	466.4%
システム移行関連費	System migration related expenses	245	—	90	△62.9%
新型コロナウイルス対応による損失	Infectious Disease Related Cost	24	△49.8%	—	—
その他	Other	1	△93.4%	—	—
税金等調整前当期純利益	Profit before income taxes	59,801	0.1%	48,883	△18.3%
法人税等合計	Total income taxes	16,177	△13.5%	15,175	△6.2%
法人税、住民税及び事業税	Income taxes-current	12,931	△1.0%	13,057	1.0%
法人税等調整額	Income taxes-deferred	3,246	△42.3%	2,117	△34.8%
当期純利益	Net profit	43,623	6.3%	33,707	△22.7%
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests	12,945	19.5%	12,810	△1.0%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	30,677	1.5%	20,896	△31.9%

連結決算報告 (Consolidated Financial Summary)

営業債権内訳 (Consolidated Operating Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	3,006,038	123,423	3,258,049	252,011
カードキャッシング	Cash advances	521,869	38,270	556,988	35,118
その他融資	Other loans	2,484,168	85,152	2,701,061	216,893
割賦売掛金計	Total accounts receivable-installment	1,769,588	203,304	1,843,488	73,899
包括信用購入あっせん	Credit card business	1,126,219	159,835	1,188,633	62,414
個別信用購入あっせん	Installment sales finance business	643,369	43,468	654,854	11,484
リース債権及びリース投資資産	Lease receivables and investment in leases	11,951	△633	11,601	△350
営業債権合計	Total operating receivables	4,787,579	326,094	5,113,139	325,560

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

(単位：百万円) (Unit : Millions of Yen)

		2023/2	2024/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,153,440	2,339,181
カードキャッシング	Cash advances	5,000	—
その他融資	Other loans	2,148,440	2,339,181
割賦売掛金計	Total accounts receivable-installment	543,770	631,983
包括信用購入あっせん	Credit card business	207,100	266,700
個別信用購入あっせん	Installment sales finance business	336,670	365,283
債権流動化残高合計	Total securitized receivables	2,697,210	2,971,165

(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	5,159,479	334,579	5,597,231	437,752
カードキャッシング	Cash advances	526,869	30,170	556,988	30,118
その他融資	Other loans	4,632,609	304,408	5,040,243	407,634
割賦売掛金計	Total accounts receivable-installment	2,313,359	188,864	2,475,472	162,112
包括信用購入あっせん	Credit card business	1,333,319	145,935	1,455,333	122,014
個別信用購入あっせん	Installment sales finance business	980,039	42,929	1,020,138	40,098
リース債権及びリース投資資産	Lease receivables and investment in leases	11,951	△633	11,601	△350
営業債権合計	Total operating receivables	7,484,789	522,811	8,084,305	599,515

※ 1 貸出金は、営業貸付金及び銀行業における貸出金です。

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

※ 2 債権流動化実施額は、オフバランス残高を記載しております。

※ 2 Securitized Receivables represents balance of Off-balanced receivables.

連結決算報告 (Consolidated Financial Summary)

有利子負債内訳 (Interest-Bearing Debt)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	221,934	17,860	249,422	27,487
長期借入金	Long-term borrowings	535,097	108,949	616,827	81,730
コマーシャル・ペーパー	Commercial papers	75,000	△10,000	95,000	20,000
社債	Bonds payable	350,063	9,403	323,960	△26,103
リース債務	Lease obligations	28,539	△3,038	27,895	△643
有利子負債計	Total interest-bearing debt	1,210,634	123,173	1,313,105	102,471

貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2023/2	2024/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	124,549	127,445
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	63,949 22.1%	79,342 24.1%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	61,053 △0.2%	86,080 41.0%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	127,445 2.3%	120,707 △5.3%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.7%	2.4%
流動化債権を含んだ場合	If including securitized debt	1.7%	1.5%
貸倒償却額／営業債権残高比	Bad debts written off/Total operating receivables	1.3%	1.7%
流動化債権を含んだ場合	If including securitized debt	0.8%	1.1%

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

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

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	前期比 YOY
		国内計 Domestic Total	前期比 YOY	実 績 Results	前期比 YOY	実 績 Results	前期比 YOY	国際計 Global Total	前期比 YOY	実 績 Results	前期比 YOY	実 績 Results	前期比 YOY	実 績 Results	前期比 YOY			
営業収益 (営業収益) ※2	Operating revenue (Operating revenue) ※2	293,943 (337,028)	4.0% (5.3%)	172,920	3.0%	190,710	8.1%	193,561	14.3%	30,638	36.4%	89,929	4.5%	72,993	19.9%	△71,583	485,608 (528,693)	7.5% (8.1%)
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※2	Revenue from credit card business (Revenue from credit card business) ※2	95,120 (135,899)	9.0% (11.0%)	19,891	13.9%	72,752	5.5%	30,595	21.7%	13,565	42.1%	12,342	7.4%	4,687	14.3%	2,476	125,716 (166,495)	11.8% (12.8%)
個別信用購入あっせん収益	Revenue from installment sales finance business	10,445	△12.2%	220	△18.7%	10,227	△12.1%	42,466	14.8%	—	—	4,520	△8.6%	37,945	18.4%	△2	52,911	9.2%
融資収益	Financing revenue	60,870	5.5%	57,364	5.3%	2,437	△7.3%	91,051	13.4%	13,332	30.1%	60,135	5.6%	17,583	34.4%	1,056	151,909	10.1%
償却債権取立益	Recoveries of written off receivables	981	0.5%	14	402.0%	967	△0.6%	15,067	△0.5%	705	△36.6%	8,221	1.9%	6,140	3.0%	—	16,048	△0.4%
金融収益	Financial revenue	32,833	△3.4%	32,989	△2.3%	126	△58.7%	594	60.2%	12	△49.1%	196	122.1%	386	49.1%	△196	33,514	△2.6%
保険収益	Insurance revenue	12,602	△4.6%	12,931	△3.1%	—	—	—	—	—	—	—	—	—	—	△329	12,602	△4.6%
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	56,186 (58,493)	10.8% (10.5%)	32,019	2.0%	91,414	15.4%	13,786	20.5%	3,023	97.3%	4,513	1.0%	6,249	14.9%	△69,210	68,009 (70,315)	9.4% (9.2%)
その他	Other	24,903	△7.9%	17,489	1.8%	12,784	1.1%	—	—	—	—	—	—	—	—	△5,377	24,896	△7.9%
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	282,298 (325,383)	6.3% (7.4%)	168,220	2.6%	182,348	12.5%	155,344	22.4%	21,840	48.1%	74,050	10.5%	59,452	31.6%	△70,393	435,519 (478,604)	10.8% (11.2%)
金融費用	Financial expenses	6,729	46.2%	4,252	29.0%	2,540	87.5%	23,073	26.6%	1,905	162.0%	8,882	21.4%	12,284	20.5%	△786	29,081	23.4%
保険費用	Insurance expenses	11,772	△8.9%	11,772	△8.9%	—	—	—	—	—	—	—	—	—	—	—	11,772	△8.9%
役務取引等費用	Fees and commissions payments	10,113	△9.0%	74,046	5.2%	525	△2.1%	432	△3.2%	—	—	432	△3.2%	—	—	△64,458	10,546	△7.0%
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	250,872 (293,957)	7.1% (8.3%)	78,000	1.0%	176,620	12.1%	131,536	21.7%	19,857	41.9%	64,579	9.2%	47,099	34.9%	△5,150	381,006 (424,091)	11.4% (11.8%)
その他	Other	2,809	0.5%	148	3.3%	2,661	0.3%	301	27.4%	77	218.4%	155	15.6%	67	△12.3%	1	3,112	2.5%
営業利益	Operating profit	11,644	△32.2%	4,699	21.4%	8,362	△41.5%	38,217	△9.9%	8,797	14.0%	15,878	△16.4%	13,541	△13.8%	△1,190	50,088	△14.9%

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

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

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

※2 From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition.

The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

		国内 Domestic						国際 Global								調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation	
		(参考※１) (Reference ※ 1)		リテール Retail		ソリューション Solutions		(参考※１) (Reference ※ 1)		中華圏 China Area		メコン圏 Mekong Area		マレー圏 Malay Area			実績 Results	実 績 Results
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change			
貸出金	Loans and bills discounted	2,798,491	246,787	2,652,244	200,872	152,684	46,018	465,494	53,600	70,136	17,618	279,316	10,524	116,041	25,457	△12,373	3,258,049	252,011
割賦売掛金	Accounts receivable-installment	1,402,417	25,647	908,606	25,908	501,851	212	440,157	50,598	60,041	12,712	94,538	1,537	285,576	36,348	△7,128	1,843,488	73,899
	包括信用購入あっせん																	
	Credit card business	1,037,391	47,053	877,766	28,501	162,879	19,561	151,242	15,360	60,041	12,712	65,197	△863	26,002	3,510	△3,253	1,188,633	62,414
	個別信用購入あっせん																	
	Installment sales finance business	365,025	△21,406	30,840	△2,592	338,972	△19,348	288,915	35,237	－	－	29,341	2,400	259,574	32,837	△3,874	654,854	11,484
銀行業における預金残高	Balance of deposits for banking business	4,538,518	140,463	4,539,015	139,628	－	－	0	0	－	－	－	－	0	0	△651	4,538,363	140,409
有利子負債残高	Balance of interest-bearing debt	691,547	234,206	36,730	1,458	662,609	234,389	642,528	82,296	59,683	22,310	266,584	△535	316,260	60,522	△28,763	1,313,105	102,471

		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%	1.8%	20.8%	21.7%	21.9%	17.0%	－	5.6%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.1%	0.1%	0.4%	3.7%	3.9%	3.2%	4.2%	－	0.5%
③ 貸出金利鞘 (①－②)	③ Interest rate spread ①－②	3.1%	3.1%	1.5%	17.0%	17.8%	18.8%	12.8%	－	5.2%

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

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

※ 2 貸出金は、営業貸付金及び銀行業における貸出金です。

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

※ 3 利回りは期首残高と期末残高の平均残高より算出しております。

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

※ 4 資金調達金利回りは銀行業における預金残高を含み算出しております。

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

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

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,528,985	209,407	5,713,026	184,041
現金及び預金	Cash and deposits	794,771	106,813	636,634	△158,137
コールローン	Call loans	10,373	1,509	1,192	△9,180
割賦売掛金	Accounts receivable-installment	1,378,925	129,319	1,402,417	23,491
リース債権及びリース投資資産	Lease receivables and investment in leases	11,951	△633	11,601	△350
営業貸付金	Operating loans	433,477	△1,497	453,559	20,081
銀行業における貸出金	Loans and bills discounted for banking business	2,161,457	50,868	2,340,732	179,275
銀行業における有価証券	Securities for banking business	460,545	△75,676	572,248	111,702
保険業における有価証券	Securities for insurance business	18,134	△31,262	15,873	△2,261
買入金銭債権	Monetary claims bought	22,534	△4,493	58,546	36,011
金銭の信託	Money held in trust	123,894	12,879	116,695	△7,199
その他	Other	170,092	19,878	159,151	△10,940
貸倒引当金	Allowance for doubtful accounts	△57,175	1,701	△55,625	1,550
固定資産	Non-current assets	265,370	12,978	259,722	△5,647
有形固定資産	Property, plant and equipment	22,648	△3,225	20,773	△1,875
無形固定資産	Intangible assets	122,997	3,954	127,693	4,695
投資その他の資産	Investments and other assets	119,724	12,249	111,256	△8,468
繰延資産	Deferred assets	670	△45	553	△117
資産の部合計	Total assets	5,795,026	222,340	5,973,302	178,276

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

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,153,903	265,613	5,347,284	193,381
買掛金	Accounts payable-trade	251,444	29,291	264,605	13,160
銀行業における預金	Deposits for banking business	4,397,953	219,409	4,538,363	140,409
賞与引当金	Provision for bonuses	2,525	△164	2,979	453
ポイント引当金	Provision for point card certificates	798	※ 1 △6,330	689	△108
その他	Other	501,180	※ 2 23,409	540,645	39,464
固定負債	Non-current liabilities	364,458	△21,837	358,076	△6,382
保険契約準備金	Reserve for insurance policy liabilities	54,338	△10,029	48,358	△5,979
退職給付に係る負債	Retirement benefit liability	275	△226	△145	△420
利息返還損失引当金	Provision for loss on interest repayment	4,822	△1,653	2,518	△2,304
その他の引当金	Other provisions	66	△6	60	△6
その他	Other	304,955	△9,920	307,284	2,329
負債の部合計	Total liabilities	5,518,361	243,775	5,705,360	186,999
純資産の部合計	Total net assets	276,665	△21,435	267,942	△8,722
負債純資産合計	Total liabilities and net assets	5,795,026	222,340	5,973,302	178,276

※ 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（△262）を含んでおります。

※ 1 The change in the beginning of the period of Provision for point card certificates includes the impact of the application of the accounting standard for revenue recognition (△262).

※ 2 その他流動負債の期首増減には、収益認識に関する会計基準の適用影響額（+262）を含んでおります。

※ 2 The change in the beginning of the period of other Current liabilities includes the impact of the application of the accounting standard for revenue recognition (+262).

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

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	6,529,208	9.4%	7,081,482	8.5%
個別信用購入あっせん	Installment sales finance business	193,279	2.7%	198,225	2.6%
カードキャッシング	Cash advances	335,760	8.1%	370,806	10.4%
電子マネー	Total e-money contracts	2,467,983	4.2%	2,627,464	6.5%

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

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2023/2		2024/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	282,761 (320,162)	— (△4.0%)	293,943 (337,028)	4.0% (5.3%)
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※	Revenue from credit card business (Revenue from credit card business) ※	87,276 (122,436)	— (8.4%)	95,120 (135,899)	9.0% (11.0%)
加盟店収益 (加盟店収益) ※	Merchant fee revenue (Merchant fee revenue) ※	59,374 (94,534)	— (6.3%)	63,512 (104,291)	7.0% (10.3%)
リボ・分割収益	Revolving credit and installment payment revenue	23,817	17.2%	27,520	15.6%
その他収益	Other	4,085	10.0%	4,087	0.1%
個別信用購入あっせん収益	Revenue from installment sales finance business	11,899	△4.3%	10,445	△12.2%
融資収益	Financing revenue	57,672	△5.0%	60,870	5.5%
カードキャッシング	Cash advances	56,760	△4.7%	60,044	5.8%
その他融資	Other loans	911	△20.6%	826	△9.4%
償却債権取立益	Recoveries of written off receivables	975	9.4%	981	0.5%
金融収益	Financial revenue	33,999	1.5%	32,833	△3.4%
保険収益	Insurance revenue	13,205	△54.8%	12,602	△4.6%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	50,688 (52,929)	— (2.3%)	56,186 (58,493)	10.8% (10.5%)
内、電子マネー収益 (内、電子マネー収益) ※	E-money revenue (E-money revenue) ※	13,448 (15,689)	— (4.2%)	14,005 (16,312)	4.1% (4.0%)
その他	Other	27,043	△15.5%	24,903	△7.9%

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

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

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

損益計算書 (Statement of Income)

(単位：百万円) (Unit：Millions of Yen)

		2023/2		2024/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	265,598 (302,999)	— (△1.4%)	282,298 (325,383)	6.3% (7.4%)
金融費用	Financial expenses	4,604	△7.1%	6,729	46.2%
保険費用	Insurance expenses	12,928	△54.1%	11,772	△8.9%
役務取引等費用	Fees and commissions payments	11,119	△0.8%	10,113	△9.0%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	234,149 (271,550)	— (4.3%)	250,872 (293,957)	7.1% (8.3%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	21,138 (58,539)	— (15.4%)	23,863 (66,948)	12.9% (14.4%)
貸倒関連費用	Bad debt related expenses	19,658	△15.6%	22,394	13.9%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	16,442	△8.5%	19,284	17.3%
貸倒損失	Bad debt expenses	1,598	67.2%	2,586	61.9%
利息返還損失引当金繰入額	Provision for loss on interest repayment	1,618	△62.8%	523	△67.7%
人件費	Personnel expenses	53,684	1.5%	58,795	9.5%
管理費	Administrative expenses	84,772	6.9%	89,891	6.0%
設備費	Equipment expenses	41,127	2.8%	42,069	2.3%
一般費	General expenses	13,766	△1.9%	13,859	0.7%
その他	Other	2,796	1.1%	2,809	0.5%
営業利益	Operating profit	17,163	△34.2%	11,644	△32.2%

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

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

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

営業債権内訳 (Operating Receivables)

(単位：百万円) (Unit：Millions of Yen)

		2023/2		2024/2	
		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	2,551,703	49,753	2,798,491	246,787
カードキャッシング	Cash advances	390,310	6,016	412,322	22,011
その他融資	Other loans	2,161,393	43,736	2,386,169	224,776
割賦売掛金計	Total accounts receivable-installment	1,376,769	129,773	1,402,417	25,647
包括信用購入あっせん	Credit card business	990,337	130,833	1,037,391	47,053
内、リボ・分割払い残高	Revolving credit and installment payment balance	188,262	34,532	244,069	55,807
個別信用購入あっせん	Installment sales finance business	386,432	△1,059	365,025	△21,406
リース債権及びリース投資資産	Lease receivables and investment in leases	11,951	△633	11,601	△350
営業債権合計	Total operating receivables	3,940,425	178,893	4,212,509	272,084

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

(単位：百万円) (Unit：Millions of Yen)

		2023/2	2024/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,153,440	2,339,181
カードキャッシング	Cash advances	5,000	—
その他融資	Other loans	2,148,440	2,339,181
割賦売掛金計	Total accounts receivable-installment	543,770	631,983
包括信用購入あっせん	Credit card business	207,100	266,700
内、リボ・分割払い残高	Revolving credit and installment payment balance	77,100	66,700
個別信用購入あっせん	Installment sales finance business	336,670	365,283
債権流動化残高合計	Total securitized receivables	2,697,210	2,971,165

(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		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	4,705,144	260,909	5,137,673	432,529
カードキャッシング	Cash advances	395,310	△2,083	412,322	17,011
その他融資	Other loans	4,309,833	262,992	4,725,351	415,517
内、住宅ローン ※ 3	Housing Loans ※ 3	3,250,046	176,869	3,478,214	228,168
割賦売掛金計	Total accounts receivable-installment	1,920,540	115,334	2,034,400	113,860
包括信用購入あっせん	Credit card business	1,197,437	116,933	1,304,091	106,653
内、リボ・分割払い残高	Revolving credit and installment payment balance	265,362	20,632	310,769	45,407
個別信用購入あっせん	Installment sales finance business	723,102	△1,598	730,309	7,207
リース債権及びリース投資資産	Lease receivables and investment in leases	11,951	△633	11,601	△350
営業債権合計	Total operating receivables	6,637,635	375,610	7,183,675	546,039

※ 1 貸出金は、営業貸付金及び銀行業における貸出金です。

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

※ 2 債権流動化実施額は、オフバランス残高を記載しております。

※ 2 Securitized Receivables represents balance of Off-balanced receivables.

※ 3 住宅ローン残高は、イオン銀行の居住用および投資用、イオン住宅ローンサービスの投資用を含んでいます。

※ 3 Housing loans receivables include receivables of both AEON Bank's residential and real estate investment loans, and AEON HOUSING LOAN SERVICE's real estate investment loans.

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

有利子負債内訳 (Interest-Bearing Debt)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	174,300	10,400	205,299	30,999
長期借入金	Long-term borrowings	82,500	31,600	115,482	32,982
コマーシャル・ペーパー	Commercial papers	75,000	△10,000	95,000	20,000
社債	Bonds payable	300,000	—	255,000	△45,000
リース債務	Lease obligations	22,721	△4,118	20,765	△1,955
有利子負債計 ※	Total interest-bearing debt ※	654,521	27,881	691,547	37,026

※ 国内事業の有利子負債は、当社単体の数値を含んでおります。

※ The figures of the interest-bearing debt for domestic business include the figures of AEON Financial Service.

クレジットカードの貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2023/2	2024/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	39,146	38,982
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	14,403 2.2%	16,812 16.7%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	14,567 △19.6%	18,335 25.9%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	38,982 △0.4%	37,459 △3.9%
期末貸倒引当金/クレジットカード債権残高比	Ending balance/Total operating receivables	2.8%	2.6%
流動化債権を含んだ場合	If including securitized debt	2.4%	2.2%
貸倒償却額/クレジットカード債権残高比	Bad debts written off/Total operating receivables	1.1%	1.0%
流動化債権を含んだ場合	If including securitized debt	0.9%	0.8%

※ 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。

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

国際事業決算報告 (Financial Summary for Global Business)

セグメント別取扱高 (Transaction Volume by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	149,840	49.9%	179,341	19.7%
個別信用購入あっせん	Installment sales finance business	—	—	—	—
カードキャッシング	Cash advances	35,159	85.5%	42,201	20.0%
その他融資	Other loans	23,432	65.8%	33,517	43.0%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	167,327	46.1%	193,168	15.4%
個別信用購入あっせん	Installment sales finance business	20,458	43.4%	22,130	8.2%
カードキャッシング	Cash advances	97,567	42.7%	102,978	5.5%
その他融資	Other loans	93,448	27.1%	109,379	17.0%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card business	49,156	25.1%	56,862	15.7%
個別信用購入あっせん	Installment sales finance business	102,203	59.3%	119,569	17.0%
カードキャッシング	Cash advances	3,795	42.9%	4,532	19.4%
その他融資	Other loans	47,159	68.1%	63,762	35.2%

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

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		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 ※	52,518	20,827	70,136	17,618
カードキャッシング	Cash advances	30,551	12,260	39,837	9,286
その他融資	Other loans	21,967	8,566	30,299	8,332
割賦売掛金計	Total accounts receivable-installment	47,329	16,713	60,041	12,712
包括信用購入あっせん	Credit card business	47,329	16,713	60,041	12,712
個別信用購入あっせん	Installment sales finance business	—	—	—	—
営業債権合計	Total operating receivables	99,847	37,541	130,178	30,331

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		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 ※	268,791	32,893	279,316	10,524
カードキャッシング	Cash advances	99,827	19,685	103,477	3,650
その他融資	Other loans	168,964	13,208	175,838	6,874
割賦売掛金計	Total accounts receivable-installment	93,001	14,527	94,538	1,537
包括信用購入あっせん	Credit card business	66,061	10,333	65,197	△863
個別信用購入あっせん	Installment sales finance business	26,940	4,194	29,341	2,400
営業債権合計	Total operating receivables	361,792	47,420	373,855	12,062

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		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 ※	90,584	20,450	116,041	25,457
カードキャッシング	Cash advances	1,180	307	1,350	170
その他融資	Other loans	89,403	20,143	114,690	25,286
割賦売掛金計	Total accounts receivable-installment	249,228	42,659	285,576	36,348
包括信用購入あっせん	Credit card business	22,491	1,955	26,002	3,510
個別信用購入あっせん	Installment sales finance business	226,737	40,703	259,574	32,837
営業債権合計	Total operating receivables	339,812	63,110	401,618	61,805

※ 貸出金は、営業貸付金及び銀行業における貸出金です。

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

国際事業決算報告 (Financial Summary for Global Business)

セグメント別損益計算書 (Statement of Income by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit：Millions of Yen)

		2023/2		2024/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	22,462	42.7%	30,638	36.4%
包括信用購入あっせん収益	Revenue from credit card business	9,546	37.5%	13,565	42.1%
個別信用購入あっせん収益	Revenue from installment sales finance business	—	—	—	—
融資収益	Financing revenue	10,248	38.5%	13,332	30.1%
カードキャッシング	Cash advances	6,201	29.9%	7,801	25.8%
その他融資	Other loans	4,046	54.2%	5,530	36.7%
償却債権取立益	Recoveries of written off receivables	1,112	92.1%	705	△36.6%
金融収益	Financial revenue	23	△53.0%	12	△49.1%
役務取引等収益	Fees and commissions	1,532	98.1%	3,023	97.3%
営業費用	Operating expenses	14,745	44.4%	21,840	48.1%
金融費用	Financial expenses	727	69.3%	1,905	162.0%
役務取引等費用	Fees and commissions payments	—	—	—	—
販売費及び一般管理費	Selling, general and administrative expenses	13,993	43.5%	19,857	41.9%
販売促進費	Promotion expenses	2,015	57.0%	2,105	4.5%
貸倒関連費用	Bad debt related expenses	2,941	127.4%	6,839	132.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,392	867.9%	3,566	156.1%
貸倒損失	Bad debt expenses	1,549	34.7%	3,273	111.3%
人件費	Personnel expenses	3,421	27.8%	3,980	16.3%
管理費	Administrative expenses	2,877	41.2%	3,740	30.0%
設備費	Equipment expenses	2,471	17.7%	2,893	17.1%
一般費	General expenses	266	△26.5%	297	11.8%
その他	Other	24	△16.6%	77	218.4%
営業利益	Operating profit	7,716	39.5%	8,797	14.0%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	86,020	18.8%	89,929	4.5%
包括信用購入あっせん収益	Revenue from credit card business	11,490	33.9%	12,342	7.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	4,944	21.0%	4,520	△8.6%
融資収益	Financing revenue	56,959	15.5%	60,135	5.6%
カードキャッシング	Cash advances	17,537	28.5%	19,550	11.5%
その他融資	Other loans	39,422	10.6%	40,584	2.9%
償却債権取立益	Recoveries of written off receivables	8,067	34.5%	8,221	1.9%
金融収益	Financial revenue	88	203.7%	196	122.1%
役務取引等収益	Fees and commissions	4,470	1.1%	4,513	1.0%
営業費用	Operating expenses	67,023	17.3%	74,050	10.5%
金融費用	Financial expenses	7,314	21.3%	8,882	21.4%
役務取引等費用	Fees and commissions payments	447	△7.1%	432	△3.2%
販売費及び一般管理費	Selling, general and administrative expenses	59,127	17.0%	64,579	9.2%
販売促進費	Promotion expenses	4,680	34.2%	5,043	7.8%
貸倒関連費用	Bad debt related expenses	27,927	20.4%	30,228	8.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	27,898	20.3%	30,036	7.7%
貸倒損失	Bad debt expenses	29	—	191	550.0%
人件費	Personnel expenses	10,728	7.4%	12,035	12.2%
管理費	Administrative expenses	9,969	17.4%	11,189	12.2%
設備費	Equipment expenses	4,969	6.9%	5,190	4.5%
一般費	General expenses	852	19.1%	891	4.7%
その他	Other	134	91.4%	155	15.6%
営業利益	Operating profit	18,997	24.2%	15,878	△16.4%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	60,901	21.9%	72,993	19.9%
包括信用購入あっせん収益	Revenue from credit card business	4,102	23.7%	4,687	14.3%
個別信用購入あっせん収益	Revenue from installment sales finance business	32,058	19.2%	37,945	18.4%
融資収益	Financing revenue	13,080	19.0%	17,583	34.4%
カードキャッシング	Cash advances	344	41.9%	408	18.7%
その他融資	Other loans	12,736	18.5%	17,175	34.9%
償却債権取立益	Recoveries of written off receivables	5,961	33.9%	6,140	3.0%
金融収益	Financial revenue	258	△29.7%	386	49.1%
役務取引等収益	Fees and commissions	5,440	37.3%	6,249	14.9%
営業費用	Operating expenses	45,185	22.1%	59,452	31.6%
金融費用	Financial expenses	10,191	7.1%	12,284	20.5%
役務取引等費用	Fees and commissions payments	—	—	—	—
販売費及び一般管理費	Selling, general and administrative expenses	34,917	27.4%	47,099	34.9%
販売促進費	Promotion expenses	1,023	△16.8%	1,411	37.9%
貸倒関連費用	Bad debt related expenses	15,038	66.5%	20,327	35.2%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	15,038	66.5%	20,327	35.2%
貸倒損失	Bad debt expenses	—	—	—	—
人件費	Personnel expenses	8,551	13.2%	11,439	33.8%
管理費	Administrative expenses	5,377	9.5%	8,193	52.4%
設備費	Equipment expenses	4,369	5.6%	5,171	18.3%
一般費	General expenses	556	4.2%	556	△0.1%
その他	Other	77	△4.5%	67	△12.3%
営業利益	Operating profit	15,716	21.1%	13,541	△13.8%

国際事業決算報告 (Financial Summary for Global Business)

セグメント別有利子負債 (Interest-Bearing Debt by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	10,948	10,948	20,843	9,894
長期借入金	Long-term borrowings	25,682	9,637	36,485	10,803
社債	Bonds payable	—	—	—	—
リース債務	Lease obligations	742	△110	2,355	1,612
有利子負債計	Total interest-bearing debt	37,373	20,475	59,683	22,310

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	24,000	△11,293	13,616	△10,383
長期借入金	Long-term borrowings	208,022	33,455	217,471	9,449
社債	Bonds payable	31,536	7,580	32,610	1,073
リース債務	Lease obligations	3,561	1,363	2,886	△675
有利子負債計	Total interest-bearing debt	267,120	31,105	266,584	△535

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2023/2		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	12,685	7,804	25,059	12,374
長期借入金	Long-term borrowings	220,010	34,334	249,832	29,821
社債	Bonds payable	21,580	2,123	39,514	17,933
リース債務	Lease obligations	1,461	△155	1,853	391
有利子負債計	Total interest-bearing debt	255,738	44,107	316,260	60,522

主要指標 (Key Operating Data)

カード会員数の推移 (Number of Cardholders)

(単位：万人) (Unit：Ten thousand)

		2021/2		2022/2		2023/2		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
連結有効会員数	Number of cardholders	4,613	86	4,732	119	4,824	92	5,027	203
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,945	56	3,009	64	3,082	73	3,149	67

※国内有効会員数には家族カード会員数を含んでおります。

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

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

(単位：万人) (Unit：Ten thousand)

		2021/2		2022/2		2023/2		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※ 1	Number of active cardholders ※ 1	1,819	△24	1,822	3	1,886	64	1,930	44
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	66.0%	—	64.8%	—	65.7%	—	65.8%	—

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

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

※ 2 年間稼働率＝稼働会員数÷（2023/3～2024/2）平均国内カード会員数（家族カード会員除く）×100

※ 2 Card-use rate = Number of active cardholders/Average number of cardholders in Domestic excluding affiliated card members (2023/3～2024/2)×100.

会員属性 (Attribution)

－男女別構成比 (Composition ratio by sex)

		男女別構成比 Composition ratio by sex
男性	Male	37.4%
女性	Female	62.6%

－地域別構成比 (Composition ratio by area)

		地域別構成比 Composition ratio by area			地域別構成比 Composition ratio by area
北海道	Hokkaido	4.4%	東海	Tokai	14.0%
東北	Tohoku	8.3%	近畿	Kinki	18.3%
北関東・北陸・甲信越	Kitakanto/Hokuriku/ Koushinetsu	11.1%	中国・四国	Chugoku/Shikoku	9.1%
首都圏	Syutoken	24.7%	九州・沖縄	Kyusyu/Okinawa	10.1%

－年齢別構成比 (Composition ratio by age)

		年齢別構成比：全体 Composition ratio by age : Total	年齢別構成比：男性 Composition ratio by age : Male	年齢別構成比：女性 Composition ratio by age : Female
29歳以下	Under 29	5.8%	6.7%	5.3%
30－39	30－39	10.5%	11.4%	10.0%
40－49	40－49	17.1%	16.9%	17.2%
50－59	50－59	23.2%	21.9%	24.0%
60歳以上	Over 60	43.3%	43.0%	43.5%
合計	Total	100.0%	100.0%	100.0%

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2021/2		2022/2		2023/2		2024/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
預金残高	Balance of Deposits	4,020,788	228,951	4,180,785	159,996	4,399,715	218,930	4,539,372	139,656
普通預金	Ordinary deposits	3,265,174	273,927	3,523,741	258,567	3,781,848	258,107	3,919,454	137,606
定期預金	Time deposits	661,544	△66,587	598,589	△62,954	553,746	△44,843	566,951	13,204
その他預金	Other deposits	94,070	21,611	58,454	△35,616	64,120	5,666	52,966	△11,154
貸出金残高	Balance of loans and bills discounted	2,323,107	270,366	2,404,981	81,873	2,451,169	46,188	2,651,139	199,969

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	750	41	786	36	828	42	858	30
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（単位：店舗、台）

銀行店舗数	Number of branches	142	1	143	1	145	2	146	1
ATM台数	Number of ATMs	6,337	191	6,419	82	6,517	98	6,765	248