

2024年2月期
第1四半期 決算補足資料

For the Three Months Ended May 31, 2023
First Quarter Report
FACT BOOK 2024

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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)

		2022/5		2023/5		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	6,156,663	177,493	6,461,909	123,085	6,338,823	359,653
現金及び預金	Cash and deposits	604,020	△134,762	760,246	△82,369	842,615	103,832
コールローン	Call loans	4,684	△4,180	14,629	4,255	10,373	1,509
割賦売掛金	Accounts receivable-installment	1,728,681	162,396	1,885,932	116,343	1,769,588	203,304
リース債権及びリース投資資産	Lease receivables and investment in leases	12,265	△319	11,676	△274	11,951	△633
営業貸付金	Operating loans	824,156	51,552	895,736	50,473	845,262	72,658
銀行業における貸出金	Loans and bills discounted for banking business	2,226,878	116,867	2,230,233	69,458	2,160,775	50,764
銀行業における有価証券	Securities for banking business	527,437	△8,784	439,845	△20,699	460,545	△75,676
保険業における有価証券	Securities for insurance business	45,453	△3,943	17,248	△886	18,134	△31,262
買入金銭債権	Monetary claims bought	26,142	△886	19,981	△2,553	22,534	△4,493
金銭の信託	Money held in trust	108,416	△2,599	127,307	3,412	123,894	12,879
その他	Other	174,072	3,147	190,023	△10,566	200,590	29,665
貸倒引当金	Allowance for doubtful accounts	△125,543	△994	△130,952	△3,507	△127,445	△2,895
固定資産	Non-current assets	308,517	9,818	320,192	218	319,974	21,274
有形固定資産	Property, plant and equipment	34,063	△256	32,011	86	31,925	△2,395
無形固定資産	Intangible assets	129,258	2,256	134,007	2,966	131,040	4,038
のれん	Goodwill	14,492	△432	12,763	△428	13,191	△1,733
ソフトウェア	Software	110,522	2,790	117,393	3,487	113,906	6,173
その他	Other	4,244	△100	3,850	△92	3,942	△401
投資その他の資産	Investments and other assets	145,195	7,818	154,174	△2,834	157,008	19,631
繰延資産	Deferred assets	633	△83	593	△76	670	△45
資産の部合計	Total assets	6,465,815	187,228	6,782,695	123,227	6,659,468	380,882

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)

		2022/5		2023/5		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,223,966	171,721	5,469,262	124,751	5,344,510	292,265
買掛金	Accounts payable-trade	272,575	47,339	294,178	38,515	255,662	30,426
銀行業における預金	Deposits for banking business	4,247,811	69,267	4,428,032	30,078	4,397,953	219,409
短期借入金	Short-term borrowings	283,397	79,323	263,352	41,417	221,934	17,860
1年内返済予定の長期借入金	Current portion of long-term borrowings	104,062	13,847	129,961	12,103	117,858	27,643
1年内償還予定の社債	Current portion of bonds payable	54,247	△9,162	85,245	8	85,237	21,827
コマーシャル・ペーパー	Commercial papers	79,000	△6,000	79,517	4,517	75,000	△10,000
賞与引当金	Provision for bonuses	5,945	1,859	5,867	1,502	4,365	278
ポイント引当金	Provision for point card certificates	1,742	※1 △5,386	699	△98	798	※1 △6,330
その他の引当金	Other provisions	159	△40	116	△73	190	△10
その他	Other	175,023	※2 △19,325	182,289	△3,220	185,509	※2 △8,839
固定負債	Non-current liabilities	720,568	3,282	764,132	△9,692	773,824	56,538
保険契約準備金	Reserve for insurance policy liabilities	62,234	△2,133	52,915	△1,422	54,338	△10,029
社債	Bonds payable	248,576	△28,673	235,228	△29,597	264,826	△12,424
長期借入金	Long-term borrowings	370,544	34,610	439,271	22,032	417,238	81,305
退職給付に係る負債	Retirement benefit liability	2,399	128	2,245	93	2,151	△119
利息返還損失引当金	Provision for loss on interest repayment	5,695	△780	3,997	△825	4,822	△1,653
その他の引当金	Other provisions	235	△224	250	18	232	△228
繰延税金負債	Deferred tax liabilities	1,431	157	1,237	△48	1,286	12
その他	Other	29,451	198	28,985	57	28,928	△324
負債の部合計	Total liabilities	5,944,534	175,003	6,233,394	115,059	6,118,335	348,804

※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（2022/5 △2,308、2023/2 △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 (2022/5 : △2,308 , 2023/2 : △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（2022/5 +2,308、2023/2 +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 (2022/5 : +2,308 , 2023/2 : +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)

		2022/5		2023/5		2023/2	
		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	425,319	1,547	439,710	△4,039	443,750	19,979
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	120,308	318	120,265	△5	120,270	280
利益剰余金	Retained earnings	259,750	1,224	274,137	△4,034	278,172	19,646
自己株式	Treasury stock	△437	4	△390	△0	△390	52
その他の包括利益累計額	Accumulated other comprehensive income	195	△255	△1,248	7,701	△8,950	△9,400
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△12,824	△10,274	△22,269	5,392	△27,661	△25,111
繰延ヘッジ損益	Deferred gains or losses on hedges	76	1,705	△56	△177	120	1,749
為替換算調整勘定	Foreign currency translation adjustments	13,154	8,302	21,213	2,475	18,738	13,886
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△210	11	△136	10	△147	75
新株予約権	Subscription rights to shares	30	△2	13	—	13	△19
非支配株主持分	Non-controlling interests	95,735	10,935	110,825	4,506	106,319	21,519
純資産の部合計	Total net assets	521,280	12,225	549,301	8,167	541,133	32,078
負債純資産合計	Total liabilities and net assets	6,465,815	187,228	6,782,695	123,227	6,659,468	380,882

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2022/5		2023/5		2023/2	
		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	1,686,509	10.7%	1,856,854	10.1%	6,895,532	10.8%
個別信用購入あっせん	Installment sales finance business	76,886	2.4%	86,176	12.1%	315,941	18.5%
カードキャッシング	Cash advances	116,404	12.3%	135,513	16.4%	472,282	17.9%

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)

		2022/5		2023/5		2023/2	
		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) ※	106,965 (115,187)	— (△5.7%)	116,600 (126,874)	9.0% (10.1%)	451,767 (489,168)	— (3.9%)
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) ※	28,153 (35,820)	— (9.3%)	30,838 (40,561)	9.5% (13.2%)	112,416 (147,576)	— (12.0%)
個別信用購入あっせん収益	Revenue from installment sales finance business	11,172	0.4%	12,712	13.8%	48,450	13.6%
融資収益	Financing revenue	33,357	1.3%	36,339	8.9%	137,960	7.4%
カードキャッシング	Cash advances	19,721	△0.9%	21,270	7.9%	80,843	3.3%
その他融資	Other loans	13,636	4.6%	15,069	10.5%	57,116	13.8%
償却債権取立益	Recoveries of written off receivables	3,672	37.7%	3,548	△3.4%	16,116	35.2%
金融収益	Financial revenue	10,039	8.0%	10,194	1.5%	34,403	2.1%
保険収益	Insurance revenue	3,090	△73.2%	3,337	8.0%	13,205	△54.8%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	14,804 (15,360)	— (△6.8%)	15,814 (16,364)	6.8% (6.5%)	62,178 (64,420)	— (5.6%)
その他	Other	2,673	△50.4%	3,815	42.7%	27,036	△15.5%

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

※ Because of the application of the accounting standard for revenue recognition from the beginning of the Fiscal Year Ended February 2023, 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)

		2022/5		2023/5		2023/2	
		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) ※	91,682 (99,904)	— (△1.6%)	107,408 (117,682)	17.2% (17.8%)	392,907 (430,308)	— (4.5%)
金融費用	Financial expenses	5,255	△0.6%	7,646	45.5%	23,562	9.9%
保険費用	Insurance expenses	2,986	△73.2%	3,335	11.7%	12,928	△54.1%
役務取引等費用	Fees and commissions payments	3,046	15.0%	2,620	△14.0%	11,345	△1.0%
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) ※	79,648 (87,870)	— (7.6%)	93,038 (103,312)	16.8% (17.6%)	342,034 (379,436)	— (9.1%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	6,924 (15,146)	— (8.5%)	8,541 (18,815)	23.4% (24.2%)	28,233 (65,635)	— (15.9%)
貸倒関連費用	Bad debt related expenses	11,637	18.6%	20,159	73.2%	65,567	15.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	10,835	15.5%	19,496	79.9%	60,772	20.9%
貸倒損失	Bad debt expenses	801	85.2%	663	△17.3%	3,177	50.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	1,618	△62.8%
人件費	Personnel expenses	19,961	3.0%	21,180	6.1%	80,031	4.7%
管理費	Administrative expenses	24,982	8.2%	26,476	6.0%	103,581	8.8%
設備費	Equipment expenses	13,396	5.5%	13,687	2.2%	53,823	4.2%
一般費	General expenses	2,745	0.2%	2,992	9.0%	10,798	△3.2%
その他	Other	745	2.4%	767	3.0%	3,035	2.9%
営業利益	Operating profit	15,283	△26.2%	9,191	△39.9%	58,859	0.0%

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

※ Because of the application of the accounting standard for revenue recognition from the beginning of the Fiscal Year Ended February 2023, 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)

		2022/5		2023/5		2023/2	
		実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY	実 績 Results	前年同期比 YOY
営業外収益	Non-operating income	1,100	15.9%	398	△63.8%	2,700	117.7%
受取配当金	Dividend income	64	△49.9%	63	△2.6%	108	△46.5%
投資事業組合運用益	Gain on investments in investment partnerships	216	△26.7%	18	△91.6%	309	△14.2%
為替差益	Foreign exchange gains	667	—	259	△61.2%	1,245	—
補助金収入	Subsidy income	113	△77.0%	—	—	117	△76.2%
受取補償金	Compensation income	—	—	—	—	734	—
その他	Other	38	20.0%	57	51.2%	185	1.0%
営業外費用	Non-operating expenses	0	△98.3%	1	85.3%	13	△91.2%
投資有価証券評価損	Loss on valuation of investment securities	—	—	—	—	9	△81.9%
雑損失	Miscellaneous loss	0	△90.1%	1	85.3%	3	△69.6%
経常利益	Ordinary profit	16,382	△24.2%	9,588	△41.5%	61,547	2.7%
特別利益	Extraordinary income	1	△99.8%	2	123.3%	14	△98.0%
固定資産売却益	Gain on sales of non-current assets	1	△80.8%	2	123.3%	10	△49.9%
特別損失	Extraordinary loss	115	△60.2%	411	255.6%	1,760	94.8%
固定資産処分損	Loss on disposal of non-current assets	93	△45.9%	201	114.2%	478	△16.6%
減損損失	Impairment loss	11	△88.0%	150	—	777	283.7%
子会社清算損	Loss on liquidation of subsidiaries	—	—	—	—	149	180.6%
経営統合費用	Management integration expenses	—	—	59	—	84	—
システム移行関連費	System migration related expenses	—	—	—	—	245	—
新型コロナウイルス対応による損失	Infectious Disease Related Cost	8	△30.0%	—	—	24	△49.8%
その他	Other	1	△84.2%	—	—	1	△93.4%
税金等調整前四半期純利益	Profit before income taxes	16,268	△26.0%	9,179	△43.6%	59,801	0.1%
法人税等合計	Total income taxes	4,444	△29.3%	3,013	△32.2%	16,177	△13.5%
法人税、住民税及び事業税	Income taxes-current	3,666	△36.0%	3,570	△2.6%	12,931	△1.0%
法人税等調整額	Income taxes-deferred	778	40.3%	△556	—	3,246	△42.3%
四半期純利益	Net profit	11,823	△24.7%	6,166	△47.8%	43,623	6.3%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	3,906	△3.3%	2,569	△34.2%	12,945	19.5%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	7,917	△32.1%	3,596	△54.6%	30,677	1.5%

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)

		2022/5		2023/5		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※ 1	Total loans and bills discounted ※ 1	3,051,034	168,419	3,125,970	119,931	3,006,038	123,423
カードキャッシング	Cash advances	499,177	15,577	543,150	21,280	521,869	38,270
その他融資	Other loans	2,551,857	152,841	2,582,820	98,651	2,484,168	85,152
割賦売掛金計	Total accounts receivable-installment	1,728,681	162,396	1,885,932	116,343	1,769,588	203,304
包括信用購入あっせん	Credit card business	1,082,153	115,769	1,221,716	95,497	1,126,219	159,835
個別信用購入あっせん	Installment sales finance business	646,527	46,627	664,215	20,846	643,369	43,468
リース債権及びリース投資資産	Lease receivables and investment in leases	12,265	△319	11,676	△274	11,951	△633
営業債権合計	Total operating receivables	4,791,981	330,496	5,023,579	236,000	4,787,579	326,094

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

(単位：百万円) (Unit : Millions of Yen)

		2022/5	2023/5	2023/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,888,150	2,137,572	2,153,440
カードキャッシング	Cash advances	11,000	3,400	5,000
その他融資	Other loans	1,877,150	2,134,172	2,148,440
割賦売掛金計	Total accounts receivable-installment	525,109	527,455	543,770
包括信用購入あっせん	Credit card business	212,500	199,113	207,100
個別信用購入あっせん	Installment sales finance business	312,609	328,342	336,670
債権流動化残高合計	Total securitized receivables	2,413,260	2,665,028	2,697,210

(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)

		2022/5		2023/5		2023/2	
		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	4,939,185	114,286	5,263,543	104,064	5,159,479	334,579
カードキャッシング	Cash advances	510,177	13,477	546,550	19,680	526,869	30,170
その他融資	Other loans	4,429,008	100,808	4,716,992	84,383	4,632,609	304,408
割賦売掛金計	Total accounts receivable-installment	2,253,791	129,296	2,413,387	100,028	2,313,359	188,864
包括信用購入あっせん	Credit card business	1,294,653	107,269	1,420,830	87,510	1,333,319	145,935
個別信用購入あっせん	Installment sales finance business	959,137	22,027	992,557	12,518	980,039	42,929
リース債権及びリース投資資産	Lease receivables and investment in leases	12,265	△319	11,676	△274	11,951	△633
営業債権合計	Total operating receivables	7,205,242	243,263	7,688,608	203,818	7,484,789	522,811

※ 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)

		2022/5		2023/5		2023/2	
		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	283,397	79,323	263,352	41,417	221,934	17,860
長期借入金	Long-term borrowings	474,606	48,458	569,232	34,135	535,097	108,949
コマーシャル・ペーパー	Commercial papers	79,000	△6,000	79,517	4,517	75,000	△10,000
社債	Bonds payable	302,823	△37,836	320,474	△29,588	350,063	9,403
リース債務	Lease obligations	31,652	74	27,612	△926	28,539	△3,038
有利子負債計	Total interest-bearing debt	1,171,480	84,020	1,260,189	49,555	1,210,634	123,173

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)

		2022/5		2023/5		2023/2	
		実 績 Results		実 績 Results		実 績 Results	
① 期首貸倒引当金	Opening balance	124,549		127,445		124,549	
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	11,637 18.6%		20,159 73.2%		63,949 22.1%	
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	10,643 △42.4%		16,652 56.5%		61,053 △0.2%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	125,543 0.8%		130,952 2.8%		127,445 2.3%	
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.6%		2.6%		2.7%	
流動化債権を含んだ場合	If including securitized debt	1.7%		1.7%		1.7%	
貸倒償却額／営業債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	0.9%		1.3%		1.3%	
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.6%		0.9%		0.8%	

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

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

※ 2 年率換算しております。

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

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

(単位：百万円) (Unit : Millions of Yen)

		国内 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	71,331 (81,605)	4.6% (6.8%)	42,808	4.4%	44,786	6.5%	45,352	16.5%	6,746	46.0%	21,694	7.0%	16,911	20.4%	△16,346	116,600 (126,874)	9.0% (10.1%)
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	23,588 (33,312)	4.2% (9.9%)	4,717	△6.3%	18,475	6.9%	7,249	31.4%	3,227	62.5%	2,926	12.4%	1,095	18.1%	394	30,838 (40,561)	9.5% (13.2%)
個別信用購入あっせん収益	Revenue from installment sales finance business	2,785	△8.0%	55	79.1%	2,730	△8.9%	10,033	21.2%	－	－	1,113	4.7%	8,920	23.6%	△106	12,712	13.8%
融資収益	Financing revenue	14,921	2.2%	14,077	2.8%	692	△9.9%	21,417	14.2%	2,887	33.5%	14,744	7.7%	3,784	30.5%	151	36,339	8.9%
償却債権取立益	Recoveries of written off receivables	162	93.0%	1	－	161	91.6%	3,386	△5.6%	148	14.1%	1,737	△3.7%	1,499	△9.3%	－	3,548	△3.4%
金融収益	Financial revenue	10,005	0.2%	9,988	0.1%	18	△5.7%	161	133.8%	1	△83.6%	36	258.6%	124	144.8%	25	10,194	1.5%
保険収益	Insurance revenue	3,337	8.0%	3,401	10.1%	－	－	－	－	－	－	－	－	－	－	△64	3,337	8.0%
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	12,703 (13,253)	4.9% (4.7%)	7,581	1.2%	20,887	8.0%	3,103	13.7%	481	44.5%	1,135	3.2%	1,486	14.7%	△15,758	15,814 (16,364)	6.8% (6.5%)
その他	Other	3,826	43.0%	2,984	76.4%	1,820	18.0%	－	－	－	－	－	－	－	－	△988	3,815	42.7%
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	69,935 (80,209)	6.8% (8.9%)	42,732	5.0%	43,028	8.9%	37,199	42.6%	4,591	48.2%	18,986	26.0%	13,620	71.7%	△15,551	107,408 (117,682)	17.2% (17.8%)
金融費用	Financial expenses	2,345	141.1%	2,022	192.1%	326	12.4%	5,206	29.3%	343	193.5%	2,139	33.7%	2,723	18.0%	91	7,646	45.5%
保険費用	Insurance expenses	3,335	11.7%	3,335	11.7%	－	－	－	－	－	－	－	－	－	－	－	3,335	11.7%
役務取引等費用	Fees and commissions payments	2,632	△11.2%	18,231	4.0%	153	13.4%	96	△32.7%	－	－	96	△32.7%	－	－	△15,860	2,620	△14.0%
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	60,921 (71,195)	5.3% (7.8%)	19,109	△1.8%	41,882	9.0%	31,829	45.5%	4,237	42.5%	16,711	25.7%	10,879	94.2%	217	93,038 (103,312)	16.8% (17.6%)
その他	Other	700	0.7%	34	△8.5%	665	1.2%	67	34.5%	10	68.2%	39	76.1%	17	△17.9%	0	767	3.0%
営業利益	Operating profit	1,396	△49.2%	75	△75.4%	1,758	△30.9%	8,152	△36.5%	2,154	41.5%	2,707	△48.1%	3,290	△46.2%	△794	9,191	△39.9%

※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年同期比を記載しております。

※2 Because of the application of the accounting standard for revenue recognition from the beginning of the Fiscal Year Ended February 2023, 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	2,654,534	102,830	2,553,325	101,953	126,836	20,170	430,040	18,146	57,263	4,745	277,774	8,982	95,002	4,418	15,767	3,125,970	119,931
割賦売掛金	Accounts receivable-installment	1,482,913	106,144	963,515	80,816	526,834	25,194	399,842	10,283	49,895	2,566	94,313	1,311	255,633	6,404	△4,259	1,885,932	116,343
	包括信用購入あっせん	1,081,722	91,384	930,776	81,511	153,593	10,275	139,994	4,112	49,895	2,566	67,572	1,511	22,526	34	△2,647	1,221,716	95,497
	個別信用購入あっせん	401,191	14,759	32,738	△695	373,241	14,919	259,847	6,170	—	—	26,740	△199	233,107	6,370	△1,612	664,215	20,846
銀行業における預金残高	Balance of deposits for banking business	4,428,331	30,276	4,429,810	30,423	—	—	—	—	—	—	—	—	—	—	△1,777	4,428,032	30,078
有利子負債残高	Balance of interest-bearing debt	488,321	30,980	34,993	△278	478,511	50,291	574,842	14,610	43,582	6,208	265,019	△2,101	266,240	10,502	171,841	1,260,189	49,555

		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	3.3%	3.3%	2.4%	20.4%	21.0%	21.6%	16.3%	－	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%	0.3%	3.6%	3.4%	3.1%	4.2%	－	0.4%
③ 貸出金利鞘(①－②)	③ Interest rate spread ①－②	3.2%	3.2%	2.1%	16.8%	17.6%	18.5%	12.2%	－	5.1%

※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)

		2022/5		2023/5		2023/2	
		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	5,433,931	114,354	5,628,764	99,779	5,528,985	209,407
現金及び預金	Cash and deposits	548,952	△139,006	716,549	△78,222	794,771	106,813
コールローン	Call loans	4,684	△4,180	14,629	4,255	10,373	1,509
割賦売掛金	Accounts receivable-installment	1,385,542	135,936	1,484,963	106,037	1,378,925	129,319
リース債権及びリース投資資産	Lease receivables and investment in leases	12,265	△319	11,676	△274	11,951	△633
営業貸付金	Operating loans	455,213	20,238	465,808	32,330	433,477	△1,497
銀行業における貸出金	Loans and bills discounted for banking business	2,227,519	116,930	2,230,932	69,475	2,161,457	50,868
銀行業における有価証券	Securities for banking business	527,437	△8,784	439,845	△20,699	460,545	△75,676
保険業における有価証券	Securities for insurance business	45,453	△3,943	17,248	△886	18,134	△31,262
買入金銭債権	Monetary claims bought	26,142	△886	19,981	△2,553	22,534	△4,493
金銭の信託	Money held in trust	108,416	△2,599	127,307	3,412	123,894	12,879
その他	Other	150,283	69	157,874	△12,218	170,092	19,878
貸倒引当金	Allowance for doubtful accounts	△57,977	899	△58,052	△876	△57,175	1,701
固定資産	Non-current assets	255,932	3,540	260,681	△4,689	265,370	12,978
有形固定資産	Property, plant and equipment	24,615	△1,258	21,908	△739	22,648	△3,225
無形固定資産	Intangible assets	120,954	1,911	122,992	△5	122,997	3,954
投資その他の資産	Investments and other assets	110,362	2,887	115,780	△3,944	119,724	12,249
繰延資産	Deferred assets	633	△83	593	△76	670	△45
資産の部合計	Total assets	5,690,497	117,811	5,890,039	95,013	5,795,026	222,340

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)

		2022/5		2023/5		2023/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,054,063	165,774	5,263,235	109,332	5,153,903	265,613
買掛金	Accounts payable-trade	268,583	46,429	290,182	38,737	251,444	29,291
銀行業における預金	Deposits for banking business	4,247,811	69,267	4,428,032	30,078	4,397,953	219,409
賞与引当金	Provision for bonuses	4,827	2,137	4,533	2,007	2,525	△164
ポイント引当金	Provision for point card certificates	1,742	※ 1 △5,386	699	△98	798	※ 1 △6,330
その他	Other	531,098	※ 2 53,326	539,787	38,606	501,180	※ 2 23,409
固定負債	Non-current liabilities	354,202	△32,093	357,952	△6,505	364,458	△21,837
保険契約準備金	Reserve for insurance policy liabilities	62,234	△2,133	52,915	△1,422	54,338	△10,029
退職給付に係る負債	Retirement benefit liability	460	△41	220	△54	275	△226
利息返還損失引当金	Provision for loss on interest repayment	5,695	△780	3,997	△825	4,822	△1,653
その他の引当金	Other provisions	71	△2	64	△2	66	△6
その他	Other	285,741	△29,134	300,754	△4,200	304,955	△9,920
負債の部合計	Total liabilities	5,408,266	133,680	5,621,188	102,827	5,518,361	243,775
純資産の部合計	Total net assets	282,231	△15,869	268,851	△7,814	276,665	△21,435
負債純資産合計	Total liabilities and net assets	5,690,497	117,811	5,890,039	95,013	5,795,026	222,340

※ 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（2022/5 △2,308、2023/2 △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 (2022/5 : △2,308 , 2023/2 : △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（2022/5 +2,308、2023/2 +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 (2022/5 : +2,308 , 2023/2 : +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)

		2022/5		2023/5		2023/2	
		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	1,608,616	9.7%	1,757,292	9.2%	6,529,208	9.4%
個別信用購入あっせん	Installment sales finance business	50,214	△1.0%	51,375	2.3%	193,279	2.7%
カードキャッシング	Cash advances	85,689	1.2%	100,469	17.2%	335,760	8.1%
電子マネー	Total e-money contracts	589,048	△0.4%	659,046	11.9%	2,467,983	4.2%

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)

		2022/5		2023/5		2023/2	
		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) ※	68,203 (76,425)	— (△12.5%)	71,331 (81,605)	4.6% (6.8%)	282,761 (320,162)	— (△4.0%)
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) ※	22,636 (30,303)	— (7.2%)	23,588 (33,312)	4.2% (9.9%)	87,276 (122,436)	— (8.4%)
加盟店収益 (加盟店収益) ※	Merchant fee revenue (Merchant fee revenue) ※	15,772 (23,439)	— (7.3%)	16,282 (26,005)	3.2% (10.9%)	59,374 (94,534)	— (6.3%)
リボ・分割収益	Revolving credit and installment payment revenue	5,830	5.7%	6,324	8.5%	23,817	17.2%
その他収益	Other	1,033	13.5%	981	△5.1%	4,085	10.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	3,027	△4.7%	2,785	△8.0%	11,899	△4.3%
融資収益	Financing revenue	14,597	△6.8%	14,921	2.2%	57,672	△5.0%
カードキャッシング	Cash advances	14,256	△6.8%	14,688	3.0%	56,760	△4.7%
その他融資	Other loans	340	△5.5%	233	△31.4%	911	△20.6%
償却債権取立益	Recoveries of written off receivables	84	△41.8%	162	93.0%	975	9.4%
金融収益	Financial revenue	9,984	6.5%	10,005	0.2%	33,999	1.5%
保険収益	Insurance revenue	3,090	△73.2%	3,337	8.0%	13,205	△54.8%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	12,106 (12,662)	— (△8.2%)	12,703 (13,253)	4.9% (4.7%)	50,688 (52,929)	— (2.3%)
内、電子マネー収益 (内、電子マネー収益) ※	E-money revenue (E-money revenue) ※	3,221 (3,776)	— (0.6%)	3,607 (4,157)	12.0% (10.1%)	13,448 (15,689)	— (4.2%)
その他	Other	2,675	△50.3%	3,826	43.0%	27,043	△15.5%

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

※ Because of the application of the accounting standard for revenue recognition from the beginning of the Fiscal Year Ended February 2023, 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)

		2022/5		2023/5		2023/2	
		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) ※	65,453 (73,675)	— (△5.9%)	69,935 (80,209)	6.8% (8.9%)	265,598 (302,999)	— (△1.4%)
金融費用	Financial expenses	972	△9.2%	2,345	141.1%	4,604	△7.1%
保険費用	Insurance expenses	2,986	△73.2%	3,335	11.7%	12,928	△54.1%
役務取引等費用	Fees and commissions payments	2,963	14.0%	2,632	△11.2%	11,119	△0.8%
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) ※	57,836 (66,058)	— (5.2%)	60,921 (71,195)	5.3% (7.8%)	234,149 (271,550)	— (4.3%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	5,246 (13,468)	— (9.1%)	6,394 (16,668)	21.9% (23.8%)	21,138 (58,539)	— (15.4%)
貸倒関連費用	Bad debt related expenses	4,000	△12.4%	5,165	29.1%	19,658	△15.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	3,510	△20.9%	5,071	44.5%	16,442	△8.5%
貸倒損失	Bad debt expenses	489	285.0%	93	△80.8%	1,598	67.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	1,618	△62.8%
人件費	Personnel expenses	13,919	4.4%	13,990	0.5%	53,684	1.5%
管理費	Administrative expenses	20,673	7.8%	21,211	2.6%	84,772	6.9%
設備費	Equipment expenses	10,412	5.8%	10,211	△1.9%	41,127	2.8%
一般費	General expenses	3,584	2.0%	3,947	10.1%	13,766	△1.9%
その他	Other	695	2.2%	700	0.7%	2,796	1.1%
営業利益	Operating profit	2,749	△69.6%	1,396	△49.2%	17,163	△34.2%

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

※ Because of the application of the accounting standard for revenue recognition from the beginning of the Fiscal Year Ended February 2023, 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)

		2022/5		2023/5		2023/2	
		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	2,639,481	137,530	2,654,534	102,830	2,551,703	49,753
カードキャッシング	Cash advances	387,871	3,577	404,487	14,177	390,310	6,016
その他融資	Other loans	2,251,609	133,952	2,250,046	88,652	2,161,393	43,736
割賦売掛金計	Total accounts receivable-installment	1,383,066	136,070	1,482,913	106,144	1,376,769	129,773
包括信用購入あっせん	Credit card business	966,191	106,686	1,081,722	91,384	990,337	130,833
内、リボ・分割払い残高	Revolving credit and installment payment balance	165,670	11,940	208,210	19,947	188,262	34,532
個別信用購入あっせん	Installment sales finance business	416,874	29,383	401,191	14,759	386,432	△1,059
リース債権及びリース投資資産	Lease receivables and investment in leases	12,265	△319	11,676	△274	11,951	△633
営業債権合計	Total operating receivables	4,034,812	273,281	4,149,124	208,699	3,940,425	178,893

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

(単位：百万円) (Unit : Millions of Yen)

		2022/5	2023/5	2023/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,888,150	2,137,572	2,153,440
カードキャッシング	Cash advances	11,000	3,400	5,000
その他融資	Other loans	1,877,150	2,134,172	2,148,440
割賦売掛金計	Total accounts receivable-installment	525,109	527,455	543,770
包括信用購入あっせん	Credit card business	212,500	199,113	207,100
内、リボ・分割払い残高	Revolving credit and installment payment balance	82,500	69,113	77,100
個別信用購入あっせん	Installment sales finance business	312,609	328,342	336,670
債権流動化残高合計	Total securitized receivables	2,413,260	2,665,028	2,697,210

(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)

		2022/5		2023/5		2023/2	
		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	4,527,632	83,397	4,792,106	86,962	4,705,144	260,909
カードキャッシング	Cash advances	398,871	1,477	407,887	12,577	395,310	△2,083
その他融資	Other loans	4,128,760	81,919	4,384,219	74,385	4,309,833	262,992
内、住宅ローン ※ 3	Housing Loans ※ 3	3,169,085	95,909	3,323,199	73,153	3,250,046	176,869
割賦売掛金計	Total accounts receivable-installment	1,908,176	102,970	2,010,369	89,829	1,920,540	115,334
包括信用購入あっせん	Credit card business	1,178,691	98,186	1,280,835	83,397	1,197,437	116,933
内、リボ・分割払い残高	Revolving credit and installment payment balance	248,170	3,440	277,323	11,961	265,362	20,632
個別信用購入あっせん	Installment sales finance business	729,484	4,783	729,534	6,432	723,102	△1,598
リース債権及びリース投資資産	Lease receivables and investment in leases	12,265	△319	11,676	△274	11,951	△633
営業債権合計	Total operating receivables	6,448,073	186,048	6,814,153	176,517	6,637,635	375,610

※ 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)

		2022/5		2023/5		2023/2	
		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	254,100	90,200	215,900	41,600	174,300	10,400
長期借入金	Long-term borrowings	52,900	2,000	109,500	27,000	82,500	31,600
コマーシャル・ペーパー	Commercial Papers	79,000	△6,000	78,000	3,000	75,000	△10,000
社債	Bonds payable	260,000	△40,000	270,000	△30,000	300,000	—
リース債務	Lease obligations	25,925	△914	21,441	△1,279	22,721	△4,118
有利子負債計 ※	Total interest-bearing debt ※	671,925	45,285	694,841	40,320	654,521	27,881

※ 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)

		2022/5	2023/5	2023/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	39,146	38,982	39,146
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	3,783 28.0%	4,512 19.3%	14,403 2.2%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	4,221 △34.9%	3,412 △19.2%	14,567 △19.6%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	38,708 △1.1%	40,082 2.8%	38,982 △0.4%
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	2.9%	2.7%	2.8%
流動化債権を含んだ場合	If including securitized debt	2.5%	2.4%	2.4%
貸倒償却額/クレジットカード債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	1.2%	0.9%	1.1%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.1%	0.8%	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.

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)

		2022/5		2023/5		2023/2	
		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	27,058	17.9%	40,679	50.3%	149,840	49.9%
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	6,369	52.9%	9,466	48.6%	35,159	85.5%
その他融資	Other loans	4,834	93.3%	7,155	48.0%	23,432	65.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/5		2023/5		2023/2	
		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	39,004	59.0%	45,628	17.0%	167,327	46.1%
個別信用購入あっせん	Installment sales finance business	2,847	△37.7%	5,475	92.3%	20,458	43.4%
カードキャッシング	Cash advances	23,537	66.7%	24,493	4.1%	97,567	42.7%
その他融資	Other loans	23,064	40.6%	24,909	8.0%	93,448	27.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/5		2023/5		2023/2	
		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	11,830	17.2%	13,254	12.0%	49,156	25.1%
個別信用購入あっせん	Installment sales finance business	23,824	20.1%	29,325	23.1%	102,203	59.3%
カードキャッシング	Cash advances	807	15.4%	1,083	34.2%	3,795	42.9%
その他融資	Other loans	8,790	9.5%	15,435	75.6%	47,159	68.1%

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)

		2022/5		2023/5		2023/2	
		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 ※	36,808	5,117	57,263	4,745	52,518	20,827
カードキャッシング	Cash advances	21,189	2,899	32,650	2,099	30,551	12,260
その他融資	Other loans	15,618	2,217	24,613	2,645	21,967	8,566
割賦売掛金計	Total accounts receivable-installment	34,744	4,129	49,895	2,566	47,329	16,713
包括信用購入あっせん	Credit card business	34,744	4,129	49,895	2,566	47,329	16,713
個別信用購入あっせん	Installment sales finance business	—	—	—	—	—	—
営業債権合計	Total operating receivables	71,552	9,246	107,159	7,311	99,847	37,541

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/5		2023/5		2023/2	
		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 ※	256,530	20,632	277,774	8,982	268,791	32,893
カードキャッシング	Cash advances	89,239	9,097	104,798	4,971	99,827	19,685
その他融資	Other loans	167,291	11,535	172,975	4,011	168,964	13,208
割賦売掛金計	Total accounts receivable-installment	83,868	5,394	94,313	1,311	93,001	14,527
包括信用購入あっせん	Credit card business	60,695	4,967	67,572	1,511	66,061	10,333
個別信用購入あっせん	Installment sales finance business	23,173	427	26,740	△199	26,940	4,194
営業債権合計	Total operating receivables	340,398	26,026	372,087	10,294	361,792	47,420

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/5		2023/5		2023/2	
		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 ※	75,707	5,574	95,002	4,418	90,584	20,450
カードキャッシング	Cash advances	876	3	1,213	32	1,180	307
その他融資	Other loans	74,830	5,570	93,788	4,385	89,403	20,143
割賦売掛金計	Total accounts receivable-installment	223,437	16,867	255,633	6,404	249,228	42,659
包括信用購入あっせん	Credit card business	20,522	△13	22,526	34	22,491	1,955
個別信用購入あっせん	Installment sales finance business	202,914	16,881	233,107	6,370	226,737	40,703
営業債権合計	Total operating receivables	299,144	22,441	350,636	10,823	339,812	63,110

※ 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)

		2022/5		2023/5		2023/2	
		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	4,621	23.1%	6,746	46.0%	22,462	42.7%
包括信用購入あっせん収益	Revenue from credit card business	1,986	24.1%	3,227	62.5%	9,546	37.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	—	—	—	—	—	—
融資収益	Financing revenue	2,163	19.6%	2,887	33.5%	10,248	38.5%
カードキャッシング	Cash advances	1,339	12.1%	1,725	28.8%	6,201	29.9%
その他融資	Other loans	824	34.1%	1,162	41.0%	4,046	54.2%
償却債権取立益	Recoveries of written off receivables	129	△9.2%	148	14.1%	1,112	92.1%
金融収益	Financial revenue	8	△46.3%	1	△83.6%	23	△53.0%
役務取引等収益	Fees and commissions	333	77.8%	481	44.5%	1,532	98.1%
営業費用	Operating expenses	3,097	45.0%	4,591	48.2%	14,745	44.4%
金融費用	Financial expenses	117	2.0%	343	193.5%	727	69.3%
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	2,974	47.8%	4,237	42.5%	13,993	43.5%
販売促進費	Promotion expenses	333	△5.3%	437	31.4%	2,015	57.0%
貸倒関連費用	Bad debt related expenses	581	—	1,179	102.8%	2,941	127.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	275	—	615	123.7%	1,392	867.9%
貸倒損失	Bad debt expenses	306	0.1%	563	84.1%	1,549	34.7%
人件費	Personnel expenses	769	21.7%	919	19.4%	3,421	27.8%
管理費	Administrative expenses	630	42.7%	864	37.1%	2,877	41.2%
設備費	Equipment expenses	567	17.4%	718	26.7%	2,471	17.7%
一般費	General expenses	91	12.7%	117	27.9%	266	△26.5%
その他	Other	6	△26.0%	10	68.2%	24	△16.6%
営業利益	Operating profit	1,523	△5.9%	2,154	41.5%	7,716	39.5%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/5		2023/5		2023/2	
		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	20,277	11.4%	21,694	7.0%	86,020	18.8%
包括信用購入あっせん収益	Revenue from credit card business	2,603	24.3%	2,926	12.4%	11,490	33.9%
個別信用購入あっせん収益	Revenue from installment sales finance business	1,062	△2.2%	1,113	4.7%	4,944	21.0%
融資収益	Financing revenue	13,696	9.5%	14,744	7.7%	56,959	15.5%
カードキャッシング	Cash advances	4,051	21.1%	4,760	17.5%	17,537	28.5%
その他融資	Other loans	9,644	5.3%	9,984	3.5%	39,422	10.6%
償却債権取立益	Recoveries of written off receivables	1,804	56.6%	1,737	△3.7%	8,067	34.5%
金融収益	Financial revenue	10	90.1%	36	258.6%	88	203.7%
役務取引等収益	Fees and commissions	1,100	△18.8%	1,135	3.2%	4,470	1.1%
営業費用	Operating expenses	15,063	12.7%	18,986	26.0%	67,023	17.3%
金融費用	Financial expenses	1,600	△0.3%	2,139	33.7%	7,314	21.3%
役務取引等費用	Fees and commissions payments	143	29.3%	96	△32.7%	447	△7.1%
販売費及び一般管理費	Selling, general and administrative expenses	13,298	14.3%	16,711	25.7%	59,127	17.0%
販売促進費	Promotion expenses	1,173	19.7%	1,162	△1.0%	4,680	34.2%
貸倒関連費用	Bad debt related expenses	5,766	30.7%	8,516	47.7%	27,927	20.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	5,759	30.6%	8,510	47.8%	27,898	20.3%
貸倒損失	Bad debt expenses	6	—	6	△5.2%	29	—
人件費	Personnel expenses	2,689	△1.7%	2,999	11.5%	10,728	7.4%
管理費	Administrative expenses	2,278	9.3%	2,596	14.0%	9,969	17.4%
設備費	Equipment expenses	1,193	△4.3%	1,257	5.4%	4,969	6.9%
一般費	General expenses	197	13.5%	179	△9.2%	852	19.1%
その他	Other	22	19.1%	39	76.1%	134	91.4%
営業利益	Operating profit	5,213	7.9%	2,707	△48.1%	18,997	24.2%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/5		2023/5		2023/2	
		実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY	実績 Results	前年同期比 YOY
営業収益	Operating revenue	14,043	5.9%	16,911	20.4%	60,901	21.9%
包括信用購入あっせん収益	Revenue from credit card business	927	13.1%	1,095	18.1%	4,102	23.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	7,215	2.3%	8,920	23.6%	32,058	19.2%
融資収益	Financing revenue	2,900	△2.1%	3,784	30.5%	13,080	19.0%
カードキャッシング	Cash advances	73	22.9%	96	30.0%	344	41.9%
その他融資	Other loans	2,826	△2.6%	3,688	30.5%	12,736	18.5%
償却債権取立益	Recoveries of written off receivables	1,653	34.9%	1,499	△9.3%	5,961	33.9%
金融収益	Financial revenue	50	△22.0%	124	144.8%	258	△29.7%
役務取引等収益	Fees and commissions	1,295	13.6%	1,486	14.7%	5,440	37.3%
営業費用	Operating expenses	7,932	2.3%	13,620	71.7%	45,185	22.1%
金融費用	Financial expenses	2,307	△2.9%	2,723	18.0%	10,191	7.1%
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	5,603	4.5%	10,879	94.2%	34,917	27.4%
販売促進費	Promotion expenses	246	△17.8%	321	30.4%	1,023	△16.8%
貸倒関連費用	Bad debt related expenses	1,293	56.6%	5,263	307.0%	15,038	66.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,293	56.6%	5,263	307.0%	15,038	66.5%
貸倒損失	Bad debt expenses	—	—	—	—	—	—
人件費	Personnel expenses	1,650	△12.7%	2,371	43.6%	8,551	13.2%
管理費	Administrative expenses	1,279	2.3%	1,641	28.3%	5,377	9.5%
設備費	Equipment expenses	1,029	7.8%	1,137	10.5%	4,369	5.6%
一般費	General expenses	102	△25.9%	143	40.0%	556	4.2%
その他	Other	21	5.3%	17	△17.9%	77	△4.5%
営業利益	Operating profit	6,111	11.0%	3,290	△46.2%	15,716	21.1%

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)

		2022/5		2023/5		2023/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	—	—	8,748	△2,200	10,948	10,948
長期借入金	Long-term borrowings	17,854	1,809	33,370	7,688	25,682	9,637
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	—	—	—	—	—	—
リース債務	Lease obligations	854	1	1,462	720	742	△110
有利子負債計	Total interest-bearing debt	18,708	1,811	43,582	6,208	37,373	20,475

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/5		2023/5		2023/2	
		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	23,516	△11,777	21,390	△2,610	24,000	△11,293
長期借入金	Long-term borrowings	203,810	29,243	208,220	198	208,022	33,455
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	25,023	1,066	32,033	496	31,536	7,580
リース債務	Lease obligations	3,215	1,016	3,375	△186	3,561	1,363
有利子負債計	Total interest-bearing debt	255,564	19,549	265,019	△2,101	267,120	31,105

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2022/5		2023/5		2023/2	
		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	5,781	901	22,668	9,983	12,685	7,804
長期借入金	Long-term borrowings	201,195	15,519	219,287	△722	220,010	34,334
コマーシャル・ペーパー	Commercial Papers	－	－	1,517	1,517	－	－
社債	Bonds payable	20,734	1,277	21,479	△101	21,580	2,123
リース債務	Lease obligations	1,593	△24	1,287	△173	1,461	△155
有利子負債計	Total interest-bearing debt	229,304	17,674	266,240	10,502	255,738	44,107

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)

		2022/5		2023/5		2023/2	
		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	4,756	24	4,900	76	4,824	92
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	3,022	13	3,107	25	3,082	73

※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)

		2022/5		2023/5		2023/2	
		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	1,829	7	1,906	20	1,886	64
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	64.7%	—	65.9%	—	65.7%	—

※ 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 ÷ (2022/6～2023/5) 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 (2022/6～2023/5) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2022/5		2023/5		2023/2	
		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	4,249,802	69,017	4,430,353	30,638	4,399,715	218,930
普通預金	Ordinary deposits	3,606,648	82,906	3,830,693	48,844	3,781,848	258,107
定期預金	Time deposits	591,828	△6,761	540,899	△12,847	553,746	△44,843
その他預金	Other deposits	51,325	△7,128	58,761	△5,359	64,120	5,666
貸出金残高	Balance of loans and bills discounted	2,541,830	136,848	2,552,447	101,278	2,451,169	46,188

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	797	11	839	11	828	42
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（単位：店舗、台）

銀行店舗数	Number of branches	143	－	147	2	145	2
ATM台数	Number of ATMs	6,431	12	6,522	5	6,517	98