

2019年3月期
第2四半期（中間期）決算補足資料

For the Six Months Ended September 30, 2018
Second Quarter Report
FACT BOOK 2019

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(注) Remarks :

- 1 : 記載数値は、すべて単位未満切り捨て表示をしております。
1 : All numbers posted are rounded off to the nearest figure.
- 2 : 前年同期比のパーセント表示は、増減率を表しております。
2 : YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3 : 連結及び国際事業の記載数値は、決算期ごとの為替レートで換算しております。
3 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 4 : 国内事業の貸借対照表 (P12) 記載数値は、連結消去前の数値となります。なお、持株会社である当社の数値を含んでおります。
4 : Figures of the balance sheet for domestic business (P12) are estimated figures before the elimination of intra-company transactions. Included in domestic are the figures of AEON Financial Service, the holding company.
- 5 : 国内事業及び国際事業 (P13-28) 記載数値は、持株会社や機能会社等の4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。
5 : The figures stated for the domestic business and global business (P13-28) exclude 4 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)

決算概要 (Overview)

業績ハイライト (Financial Highlights)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
経常収益	Ordinary income	194,533	7.5%	213,404	9.7%	407,970	8.7%
経常利益	Ordinary profit	28,553	4.1%	33,078	15.8%	65,746	6.7%
親会社株主に帰属する中間純利益	Profit attributable to owners of parent	17,178	1.0%	17,936	4.4%	38,677	△2.0%

主要な経営指標 (Key Indicators)

(単位：円) (Unit : Yen)

		2017/9		2018/9		2018/3	
自己資本比率	Equity ratio		7.9%		7.1%		7.6%
1株当たり当期純利益	Earnings per share (EPS)		79.63		83.13		179.29
1株当たり純資産 (1株当たり株主資本)	Book value per share (BPS)		1,646.18		1,681.76		1,714.92

※ 「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)

国内連結子会社 Consolidated Subsidiaries (Domestic)		議決権の所有割合 Shareholding ratio of voting rights
イオンクレジットサービス株式会社	AEON CREDIT SERVICE 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.	99.4%
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%

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 (M) BERHAD ※3	62.8%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	52.8%	AEON CREDIT SERVICE (TAIWAN) CO., LTD.	100.0%
AEON INSURANCE BROKERS (HK) LTD.	100.0%	AEON CREDIT CARD (TAIWAN) CO., LTD.	100.0%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE (PHILIPPINES) INC.	60.0%
AEON MICRO FINANCE (SHENYANG) CO., LTD.	100.0%	PT.AEON CREDIT SERVICE INDONESIA	85.0%
AEON MICRO FINANCE (TIANJIN) CO., LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON THANA SINSAP (THAILAND) PLC. ※2	54.3%	AEON CREDIT SERVICE INDIA PRIVATE LTD.	100.0%
ACS CAPITAL CORPORATION LTD.	29.0%	AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%
AEON INSURANCE SERVICE (THAILAND) CO., LTD.	100.0%	AEON LEASING SERVICE (LAO) CO., LTD.	100.0%
HORIZON MASTER TRUST (AEON 2006-1)	—%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.7%

※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) PLC. 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) PLC. 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
FUJITSU CREDIT SERVICE SYSTEMS (TIANJIN) CO., LTD.	49.0%

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)

		2017/9		2018/9		2018/3	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
現金預け金	Cash and deposits	487,238	△47,417	674,824	24,353	650,470	115,813
コールローン	Call loans	–	△30,000	14,592	14,592	–	△30,000
買入金銭債権	Monetary claims bought	5,609	1,664	4,621	△474	5,095	1,150
金銭の信託	Money held in trust	–	–	5,422	5,422	–	–
有価証券	Securities	212,024	41,388	289,899	79,037	210,861	40,226
貸出金	Loans and bills discounted	2,094,922	230,018	2,314,976	43,309	2,271,666	406,762
外国為替	Foreign exchanges	–	–	2,404	2,404	–	–
割賦売掛金	Accounts receivable-installment	1,285,848	103,654	1,402,271	107,639	1,294,632	112,438
リース債権及びリース投資資産	Lease receivables and investment assets	7,780	676	10,035	1,529	8,506	1,402
その他資産	Other assets	169,957	14,796	208,347	66	208,280	53,120
有形固定資産	Property, plant and equipment	33,611	△4,618	38,184	1,206	36,977	△1,251
無形固定資産	Intangible assets	88,001	947	94,442	2,085	92,356	5,302
のれん	Goodwill	22,814	△918	20,978	△917	21,896	△1,835
その他の無形固定資産	Other intangible assets	65,187	1,865	73,463	3,003	70,459	7,137
繰延税金資産	Deferred tax assets	24,986	△21	32,326	8,968	23,357	△1,650
支払承諾見返	Customer's liabilities for acceptances and guarantees	124,947	△13,781	98,853	△10,607	109,461	△29,268
貸倒引当金	Allowance for doubtful accounts	△52,525	△2,168	△98,238	△39,416	△58,822	△8,466
資産の部合計	Total assets	4,482,403	295,139	5,092,963	240,119	4,852,844	665,580
預金	Deposits	2,814,269	272,178	3,320,250	270,517	3,049,733	507,642
買掛金	Accounts payable-trade	207,443	18,077	242,782	△15,662	258,444	69,079
コマーシャル・ペーパー	Commercial papers	47,000	9,000	84,000	23,500	60,500	22,500
借入金	Borrowed money	530,185	15,239	544,462	5,068	539,393	24,446
社債	Bonds payable	128,258	△11,862	139,321	3,655	135,665	△4,454
転換社債型新株予約権付社債	Convertible bond-type bonds with subscription rights to shares	30,000	–	29,946	△2	29,948	△52
その他負債	Other liabilities	160,119	△3,771	179,123	△23,408	202,531	38,641
賞与引当金	Provision for bonuses	3,112	△130	3,553	△107	3,661	417
退職給付に係る負債	Net defined benefit liability	3,449	34	3,779	△166	3,946	531
ポイント引当金	Provision for point card certificates	15,183	664	16,697	2,231	14,466	△52
利息返還損失引当金	Provision for loss on interest repayment	2,356	△1,450	2,536	△588	3,124	△682
偶発損失引当金	Provision for contingent loss	–	△565	–	–	–	△565
その他の引当金	Other provisions	215	△143	196	△119	316	△42
繰延税金負債	Deferred tax liabilities	2,746	△295	3,611	△256	3,868	827
支払承諾	Acceptances and guarantees	124,947	△13,781	98,853	△10,607	109,461	△29,268
負債の部合計	Total liabilities	4,069,288	283,194	4,669,115	254,053	4,415,061	628,968

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)

		2017/9		2018/9		2018/3	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
資本金	Capital stock	45,698	–	45,698	–	45,698	–
資本剰余金	Capital surplus	121,149	△61	120,149	124	120,025	△1,185
利益剰余金	Retained earnings	212,165	8,764	220,200	△7,186	227,387	23,985
自己株式	Treasury stock	△25,097	3	△24,964	21	△24,986	114
株主資本合計	Total shareholders' equity	353,915	8,705	361,084	△7,040	368,124	22,914
その他有価証券評価差額金	Valuation difference on available-for-sale securities	4,895	2	3,238	△317	3,556	△1,337
繰延ヘッジ損益	Deferred gains or losses on hedges	△2,635	△391	△1,215	660	△1,876	367
為替換算調整勘定	Foreign currency translation adjustments	△671	563	360	△510	870	2,106
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△389	51	△590	68	△658	△217
その他の包括利益累計額合計	Total other comprehensive income	1,198	225	1,792	△99	1,891	919
新株予約権	Subscription rights to shares	143	31	118	13	104	△7
非支配株主持分	Non-controlling interests	57,857	2,982	60,853	△6,807	67,661	12,785
純資産の部合計	Total net assets	413,115	11,945	423,848	△13,933	437,782	36,612
負債純資産合計	Total liabilities and net assets	4,482,403	295,139	5,092,963	240,119	4,852,844	665,580

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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 purchase contracts	2,500,208	10.9%	2,707,486	8.3%	5,191,707	10.2%
個別信用購入あっせん	Hire purchase contracts	164,615	7.2%	167,667	1.9%	334,790	6.1%
カードキャッシング	Cash advances	253,366	6.0%	270,318	6.7%	508,336	6.8%

連結決算報告 (Consolidated Financial Summary)

損益計算書 (Statement of Income)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
経常収益	Ordinary income	194,533	7.5%	213,404	9.7%	407,970	8.7%
資金運用収益	Interest income	75,760	9.4%	84,269	11.2%	156,161	11.4%
貸出金利息収益	Interest on loans and discounts	74,547	9.4%	82,427	10.6%	153,569	11.1%
カードキャッシング	Cash advances	43,661	8.0%	46,652	6.8%	88,664	7.7%
その他融資	Other loans	30,885	11.6%	35,775	15.8%	64,905	16.3%
その他の資金運用収益	Other interest income	1,213	8.1%	1,841	51.8%	2,592	25.2%
役務取引等収益	Fees and commissions	103,394	9.5%	109,692	6.1%	213,390	9.6%
包括信用購入あっせん収益	Credit card purchase contracts	55,964	14.4%	60,518	8.1%	116,248	11.6%
個別信用購入あっせん収益	Hire purchase contracts	18,389	11.2%	19,661	6.9%	37,528	12.2%
業務代行収益	Processing agency service fee	6,920	△11.1%	6,695	△3.2%	13,760	△9.0%
その他の役務取引等収益	Other fees and commissions	22,119	4.6%	22,816	3.2%	45,852	9.5%
その他業務収益	Other operating income	9,999	△17.3%	13,383	33.8%	27,125	△5.2%
その他経常収益	Other ordinary income	5,378	2.1%	6,059	12.7%	11,292	△3.2%
経常費用	Ordinary expenses	165,979	8.1%	180,326	8.6%	342,223	9.1%
資金調達費用	Interest expenses	9,574	△1.4%	10,597	10.7%	19,479	2.5%
役務取引等費用	Fees and commissions payments	16,137	30.6%	17,440	8.1%	33,307	26.3%
その他業務費用	Other operating expenses	1,870	9.1%	1,834	△1.9%	3,585	3.9%
営業経費	General and administrative expenses	113,923	7.1%	123,269	8.2%	232,291	8.3%
その他経常費用	Other ordinary expenses	24,473	4.4%	27,184	11.1%	53,559	6.5%
経常利益	Ordinary profit	28,553	4.1%	33,078	15.8%	65,746	6.7%
特別利益	Extraordinary income	1,427	—	6	△99.5%	1,455	—
固定資産処分益	Gain on disposal of non-current assets	2	79.0%	6	222.4%	4	△96.0%
事業分離における移転利益	Gain on transfer from business divestitures	1,425	—	—	—	1,451	—

		2017/9		2018/9		2018/3	
		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
特別損失	Extraordinary loss	426	190.8%	261	△38.6%	630	△69.2%
固定資産処分損	Loss on disposal of non-current assets	139	18.4%	201	44.1%	278	△78.6%
事業構造改革費用	Business restructuring expenses	217	—	—	—	217	—
子会社清算損	Loss on liquidation of subsidiaries	—	—	45	—	—	—
その他の特別損失	Other extraordinary loss	69	141.2%	14	△78.9%	135	△26.3%
税金等調整前中間純利益	Profit before income taxes	29,554	8.3%	32,823	11.1%	66,571	11.6%
法人税等合計	Total income taxes	7,700	18.3%	8,979	16.6%	17,697	46.7%
法人税、住民税及び事業税	Income taxes-current	7,911	5.9%	11,808	49.3%	14,961	△6.0%
法人税等調整額	Income taxes-deferred	△210	△78.0%	△2,828	—	2,736	—
中間純利益	Profit before minority interests	21,853	5.2%	23,843	9.1%	48,873	2.7%
非支配株主に帰属する中間純利益	Profit attributable to non-controlling interests	4,675	24.2%	5,907	26.3%	10,196	25.2%
親会社株主に帰属する中間純利益	Profit attributable to owners of parent	17,178	1.0%	17,936	4.4%	38,677	△2.0%

経常費用 (Ordinary Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
広告宣伝費	Advertising and promotion	24,778	15.7%	27,713	11.8%	51,509	14.8%
貸倒関連費用	Bad debt allowance	24,010	2.5%	26,543	10.5%	49,778	7.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	22,976	3.5%	25,000	8.8%	47,411	7.6%
貸倒損失	Bad debts expenses	1,034	△15.0%	1,543	49.2%	2,366	7.6%
人件費	Personnel expenses	32,945	4.5%	34,617	5.1%	66,595	5.9%
管理費	Administrative expenses	51,591	10.9%	56,007	8.6%	108,549	10.5%
設備費	Equipment expenses	17,263	10.2%	18,959	9.8%	35,296	9.8%
一般費	General expenses	3,945	9.9%	4,052	2.7%	7,428	10.3%
金融費用	Financial expenses	11,445	0.2%	12,431	8.6%	23,065	2.7%
経常費用合計	Total ordinary expenses	165,979	8.1%	180,326	8.6%	342,223	9.1%

連結決算報告 (Consolidated Financial Summary)

営業債権内訳 (Consolidated Finance Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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	2,094,922	230,018	2,314,976	43,309	2,271,666	406,762
カードキャッシング	Cash advances	532,520	20,409	565,707	18,334	547,372	35,260
その他融資	Other loans	1,562,402	209,609	1,749,269	24,974	1,724,294	371,502
割賦売掛金計	Total accounts receivable-installment	1,285,848	103,654	1,402,271	107,639	1,294,632	112,438
包括信用購入あっせん	Credit card purchase contracts	780,520	46,732	872,910	43,700	829,210	95,422
個別信用購入あっせん	Hire purchase contracts	505,328	56,922	529,360	63,939	465,421	17,015
リース債権及びリース投資資産	Lease receivables and investment assets	7,780	676	10,035	1,529	8,506	1,402
支払承諾見返	Customer's liabilities for acceptances and guarantees	124,947	△13,781	98,853	△10,607	109,461	△29,268
営業債権合計	Total operating receivables	3,513,500	320,569	3,826,137	141,870	3,684,266	491,335

(債権流動化実施額) (Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2017/9	2018/9	2018/3
		実績 Results	実績 Results	実績 Results
貸出金計	Total loans and bills discounted	956,418	1,211,229	1,054,905
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	956,418	1,211,229	1,054,905
割賦売掛金計	Total accounts receivable-installment	336,731	456,651	484,511
包括信用購入あっせん	Credit card purchase contracts	234,400	231,550	244,050
個別信用購入あっせん	Hire purchase contracts	102,331	225,101	240,461
債権流動化残高合計	Total securitized receivables	1,293,149	1,667,880	1,539,416

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

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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	3,051,341	293,907	3,526,205	199,633	3,326,572	569,137
カードキャッシング	Cash advances	532,520	20,409	565,707	18,334	547,372	35,260
その他融資	Other loans	2,518,820	273,497	2,960,498	181,299	2,779,199	533,877
割賦売掛金計	Total accounts receivable-installment	1,622,579	98,598	1,858,922	79,779	1,779,143	255,161
包括信用購入あっせん	Credit card purchase contracts	1,014,920	35,932	1,104,460	31,200	1,073,260	94,272
個別信用購入あっせん	Hire purchase contracts	607,659	62,665	754,462	48,579	705,882	160,889
リース債権及びリース投資資産	Lease receivables and investment assets	7,780	676	10,035	1,529	8,506	1,402
支払承諾見返	Customer's liabilities for acceptances and guarantees	124,947	△13,781	98,853	△10,607	109,461	△29,268
営業債権合計	Total operating receivables	4,806,649	379,400	5,494,018	270,335	5,223,683	796,434

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)

		2017/9		2018/9		2018/3	
		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 loans payable	195,772	11,669	172,126	△5,754	177,880	△6,221
長期借入金	Long-term loans payable	334,413	3,569	372,335	10,823	361,512	30,668
コマーシャル・ペーパー	Commercial papers	47,000	9,000	84,000	23,500	60,500	22,500
社債	Bonds payable	128,258	△11,862	139,321	3,655	135,665	△4,454
転換社債型新株予約権付社債	Convertible bond-type bonds with subscription right to shares	30,000	—	29,946	△2	29,948	△52
リース債務	Lease obligations	28,587	△7,381	38,619	△19	38,639	2,670
有利子負債計	Total interest-bearing debt	764,031	4,995	836,349	32,203	804,146	45,110

貸倒引当金、貸倒関連費用 (Allowance for Possible Credit Losses)

(単位：百万円) (Unit : Millions of Yen)

		2017/9	2018/9	2018/3
		実績 Results	実績 Results	実績 Results
① 期首貸倒引当金	Opening balance	50,356	93,840	50,356
② 貸倒関連費用 (前年同期比)	Provision of allowance for doubtful accounts (YOY)	24,010 2.5%	26,543 10.5%	49,778 7.6%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	21,841 △3.9%	22,144 1.4%	41,312 △8.9%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	52,525 4.3%	98,238 4.7%	58,822 16.8%
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables	1.5%	2.6%	1.6%
流動化債権を含んだ場合	If including securitized debt	1.1%	1.9%	1.1%
貸倒償却額／営業債権残高比 ※2	Written-off amount/Total finance receivables ※	1.2%	2.3%	1.1%
流動化債権を含んだ場合 ※2	If including securitized debt ※	0.9%	1.7%	0.8%

※1 2018年9月期の貸倒引当金の期首残高は、IFRS9を適用した一部子会社の調整後数値を含めて記載しております。

※1 The figure stated for opening balance of allowance for doubtful accounts for the 2nd quarter of Fiscal Year 2018 includes the adjusted figures from some subsidiaries that applied IFRS 9.

※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			
経常収益	Ordinary income	145,875	8.0%	94,332	10.6%	87,780	5.1%	67,385	14.5%	9,592	1.1%	35,038	16.9%	22,754	17.3%	△36,093	213,404	9.7%	
資金運用収益	Interest income	48,175	8.9%	47,730	8.9%	753	15.6%	36,034	14.6%	5,288	△1.4%	25,795	17.1%	4,950	22.1%	△248	84,269	11.2%	
役員取引等収益	Fees and commissions	81,966	4.5%	35,335	1.3%	79,290	5.6%	27,890	12.4%	3,967	4.5%	8,040	15.1%	15,882	13.2%	△32,823	109,692	6.1%	
包信用購入あっせん	Credit card purchase contracts	50,941	7.2%	18,235	6.5%	32,002	7.3%	9,576	13.5%	3,678	4.2%	4,622	22.9%	1,276	11.6%	703	60,518	8.1%	
個別信用購入あっせん	Hire purchase contracts	6,171	0.7%	438	△59.7%	5,874	7.1%	13,670	13.2%	—	—	1,569	26.6%	12,101	11.7%	△322	19,661	6.9%	
その他業務収益	Other operating income	13,150	31.5%	8,881	96.1%	7,473	0.1%	2	—	△2	—	5	—	△0	—	△2,974	13,383	33.8%	
その他経常収益	Other ordinary income	2,582	11.3%	2,385	17.6%	263	△10.4%	3,456	32.8%	338	1.3%	1,196	25.1%	1,921	46.5%	△47	6,059	12.7%	
経常費用	Ordinary expenses	130,338	9.2%	87,374	6.2%	76,682	10.5%	50,002	9.0%	5,889	△10.4%	27,681	12.5%	16,431	11.7%	△33,732	180,326	8.6%	
資金調達費用	Interest expenses	2,580	21.8%	2,162	26.0%	531	2.1%	7,780	9.3%	596	△5.2%	3,729	11.1%	3,454	10.2%	122	10,597	10.7%	
役員取引等費用	Fees and commissions payments	14,667	10.4%	38,125	4.5%	9,930	11.8%	2,941	11.4%	508	△1.2%	1,234	14.7%	1,194	14.4%	△33,552	17,440	8.1%	
その他業務費用	Other operating expenses	1,657	8.5%	275	△32.2%	1,382	23.2%	116	△10.9%	0	△52.8%	115	△12.8%	—	—	60	1,834	△1.9%	
営業経費	General and administrative expenses	99,515	7.6%	46,659	7.7%	52,987	7.7%	24,174	12.2%	3,472	△6.1%	14,054	12.8%	6,652	23.3%	△555	123,269	8.2%	
その他経常費用	Other ordinary expenses	11,917	20.2%	150	△55.6%	11,851	23.1%	14,990	3.7%	1,311	△24.1%	8,548	12.7%	5,130	△0.2%	192	27,184	11.1%	
経常利益	Ordinary profit	15,537	△0.9%	6,958	134.5%	11,098	△21.4%	17,382	34.1%	3,702	26.7%	7,356	37.3%	6,323	34.9%	△2,361	33,078	15.8%	

		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	2,013,352	29,052	1,994,717	34,539	72,260	5,042	305,718	14,305	40,516	△810	209,362	10,454	55,839	4,661	△57,719	2,314,976	43,309	
割賦売掛金	Accounts receivable-installment	1,138,409	100,581	751,467	79,507	396,805	22,721	256,892	8,767	32,198	562	61,250	812	163,443	7,391	△2,894	1,402,271	107,639	
	包括信用購入あっせん	775,683	43,606	655,605	32,754	122,883	10,929	97,227	93	32,198	562	48,030	△838	16,999	369	△2,805	872,910	43,700	
	個別信用購入あっせん	362,726	56,975	95,862	46,753	273,922	11,792	159,664	8,673	-	-	13,220	1,651	146,444	7,021	△88	529,360	63,939	
預金残高	Balance of interest-bearing debt	3,320,291	270,547	3,321,406	269,214	-	-	-	-	-	-	-	-	-	-	△1,156	3,320,250	270,517	
有利子負債残高	Deposits	290,895	12,033	44,504	△1,333	305,205	23,843	428,620	20,904	39,355	596	218,447	9,599	170,817	10,709	58,018	836,349	32,203	

		実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results
① 貸出金利回り	① Average interest rate on loans and bills discounted	4.7%	4.7%	1.1%	24.1%	25.6%	25.3%	18.2%	-	7.2%	
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%	3.1%	3.5%	4.2%	-	0.5%	
③ 貸出金利差(①-②)	③ Interest rate spread ①-②	4.5%	4.5%	0.7%	20.3%	22.6%	21.8%	14.1%	-	6.7%	

※ 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 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。

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

※ 3 資金調達利回りは預金残高を含み算出しております。

※ 3 The funding interest include the balance on interest-bearing debt.

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

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
現金預け金	Cash and deposits	453,084	△52,004	636,038	19,252	616,785	111,696
コールローン	Call loans	–	△30,000	14,592	14,592	–	△30,000
買入金銭債権	Monetary claims bought	5,609	1,664	4,621	△474	5,095	1,150
金銭の信託	Money held in trust	–	–	5,422	5,422	–	–
有価証券	Securities	199,119	41,473	278,034	80,046	197,987	40,341
貸出金	Loans and bills discounted	1,827,426	209,703	2,014,257	29,004	1,985,253	367,531
外国為替	Foreign exchanges	–	–	2,404	2,404	–	–
割賦売掛金	Accounts receivable-installment	1,054,042	90,644	1,141,768	100,288	1,041,480	78,081
リース債権及びリース投資資産	Lease receivables and investment assets	7,780	676	10,035	1,529	8,506	1,402
その他資産	Other assets	137,452	19,280	181,066	△832	181,898	63,726
有形固定資産	Property, plant and equipment	29,293	△139	33,103	1,220	31,882	2,449
無形固定資産	Intangible assets	83,826	1,446	89,974	1,944	88,030	5,649
繰延税金資産	Deferred tax assets	21,161	△297	21,397	2,153	19,243	△2,215
支払承諾見返	Customer's liabilities for acceptances and guarantees	124,947	△13,781	98,853	△10,607	109,461	△29,268
貸倒引当金	Allowance for doubtful accounts	△37,008	△1,427	△46,910	△4,266	△42,644	△7,063
資産の部合計	Total assets	3,906,737	267,239	4,484,661	241,680	4,242,980	603,482
預金	Deposits	2,814,269	272,178	3,320,250	270,517	3,049,733	507,642
コマーシャル・ペーパー	Commercial papers	47,000	9,000	84,000	23,500	60,500	22,500
借入金	Borrowed money	165,066	△10,400	162,282	△15,984	178,266	2,800
社債	Bonds payable	90,000	–	95,000	5,000	90,000	–
転換社債型新株予約権付社債	Convertible bond-type bonds with subscription rights to shares	30,000	–	29,946	△2	29,948	△52
買掛金	Accounts payable-trade	203,879	18,184	239,159	△15,457	254,616	68,921
その他負債	Other liabilities	134,229	△10,465	152,381	△17,869	170,250	25,555
賞与引当金	Provision for bonuses	2,456	157	2,670	101	2,569	269

		2017/9		2018/9		2018/3	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
退職給付に係る負債	Net defined benefit liability	2,931	△29	3,142	△264	3,407	446
ポイント引当金	Provision for point card certificates	15,183	664	16,697	2,231	14,466	△52
利息返還損失引当金	Provision for loss on interest repayment	2,356	△1,450	2,536	△588	3,124	△682
偶発損失引当金	Provision for contingent loss	–	△565	–	–	–	△565
その他の引当金	Other provision	215	△143	196	△119	316	△42
繰延税金負債	Deferred tax liabilities	2,506	△212	3,444	△184	3,629	910
支払承諾	Acceptances and guarantees	124,947	△13,781	98,853	△10,607	109,461	△29,268
負債の部合計	Total liabilities	3,635,042	263,136	4,210,561	240,272	3,970,289	598,383
純資産の部合計	Total net assets	271,695	4,103	274,100	1,408	272,691	5,099
負債純資産合計	Total liabilities and equity	3,906,737	267,239	4,484,661	241,680	4,242,980	603,482

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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 purchase contracts	2,390,593	10.6%	2,582,401	8.0%	4,955,492	9.7%
個別信用購入あっせん	Hire purchase contracts	122,115	9.2%	117,653	△3.7%	253,761	8.2%
カードキャッシング	Cash advances	195,916	3.7%	202,566	3.4%	389,219	3.5%
電子マネー取扱高	Total e-money contracts	982,740	△10.2%	941,415	△4.2%	1,952,564	△8.7%

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

損益計算書 (Statement of Income)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
経常収益	Ordinary income	135,026	7.9%	145,875	8.0%	279,174	7.4%
資金運用収益	Interest income	44,252	9.5%	48,175	8.9%	90,134	9.8%
貸出金利息収益	Interest on loans and discounts	43,235	9.7%	46,588	7.8%	87,840	9.5%
カードキャッシング	Cash advances	33,258	6.9%	35,209	5.9%	67,369	6.6%
その他融資	Other loans	9,976	19.9%	11,379	14.1%	20,470	20.2%
その他の資金運用収益	Other interest income	1,017	3.9%	1,587	56.1%	2,294	24.8%
役務取引等収益	Fees and commissions	78,454	10.5%	81,966	4.5%	161,609	9.5%
包括信用購入あっせん収益	Credit card purchase contracts	47,529	15.7%	50,941	7.2%	98,407	11.7%
加盟店収益	Affiliated merchants	35,615	10.9%	37,913	6.5%	73,651	9.4%
リボ・分割収益	Revolving credit	10,955	35.0%	11,705	6.8%	22,661	19.1%
その他収益	Other	957	11.3%	1,322	38.1%	2,094	17.8%
個別信用購入あっせん収益	Hire purchase contracts	6,130	25.3%	6,171	0.7%	12,490	23.1%
業務代行収益	Processing agency service fees	6,920	△11.1%	6,695	△3.2%	13,760	△9.0%
その他の役務取引等収益	Other fees and commissions	17,873	3.9%	18,157	1.6%	36,951	7.9%
その他業務収益	Other operating income	9,999	△17.3%	13,150	31.5%	23,473	△13.0%
その他経常収益	Other ordinary income	2,319	39.2%	2,582	11.3%	3,956	23.2%
経常費用	Ordinary expenses	119,350	8.1%	130,338	9.2%	245,664	9.6%
資金調達費用	Interest expenses	2,117	△15.4%	2,580	21.8%	4,342	△8.1%
役務取引等費用	Fees and commissions payments	13,287	28.5%	14,667	10.4%	27,219	25.9%
その他業務費用	Other operating expenses	1,528	9.5%	1,657	8.5%	2,936	△0.6%
営業経費	General and administrative expenses	92,506	5.8%	99,515	7.6%	187,631	7.9%
その他経常費用	Other ordinary expenses	9,911	12.9%	11,917	20.2%	23,533	12.0%
経常利益	Ordinary profit	15,676	6.5%	15,537	△0.9%	33,509	△6.1%

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

経常費用 (Ordinary Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
広告宣伝費	Advertising and promotion	22,945	6.3%	25,252	10.1%	46,746	10.3%
貸倒関連費用	Bad debt allowance	9,451	8.3%	11,280	19.4%	19,825	16.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	9,367	7.6%	10,946	16.9%	19,294	14.3%
貸倒損失	Bad debts expenses	84	288.0%	334	295.0%	530	391.8%
人件費	Personnel expenses	22,835	4.3%	23,431	2.6%	45,800	4.1%
管理費	Administrative expenses	45,431	10.2%	49,417	8.8%	95,481	10.2%
設備費	Equipment expenses	12,514	16.1%	14,229	13.7%	25,840	15.5%
一般費	General expenses	2,526	11.7%	2,488	△1.5%	4,690	11.8%
金融費用	Financial expenses	3,645	△6.5%	4,237	16.2%	7,279	△5.2%
経常費用合計	Total ordinary expenses	119,350	8.1%	130,338	9.2%	245,664	9.6%

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

営業債権内訳 (Finance Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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	1,827,323	209,752	2,013,352	29,052	1,984,300	366,728
カードキャッシング	Cash advances	445,444	13,783	467,594	11,738	455,855	24,194
その他融資	Other loans	1,381,879	195,968	1,545,758	17,314	1,528,444	342,533
割賦売掛金計	Total accounts receivable-installment	1,054,042	90,644	1,138,409	100,581	1,037,827	74,429
包括信用購入あっせん	Credit card purchase contracts	693,747	40,639	775,683	43,606	732,076	78,969
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	132,982	18,811	148,468	16,624	131,844	17,674
個別信用購入あっせん	Hire purchase contracts	360,295	50,004	362,726	56,975	305,750	△4,539
リース債権及びリース投資資産	Lease receivables and investment assets	7,780	676	10,035	1,529	8,506	1,402
支払承諾見返	Customer's liabilities for acceptances and guarantees	124,947	△13,781	98,853	△10,607	109,461	△29,268
営業債権合計	Total operating receivables	3,014,094	287,292	3,260,652	120,556	3,140,095	413,292

(債権流動化実施額等) (Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2017/9	2018/9	2018/3
		実績 Results	実績 Results	実績 Results
貸出金計	Total loans and bills discounted	956,418	1,211,229	1,054,905
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	956,418	1,211,229	1,054,905
割賦売掛金計	Total accounts receivable-installment	336,731	456,651	484,511
包括信用購入あっせん	Credit card purchase contracts	234,400	231,550	244,050
内、リボ払い残高	Revolving payment credit card purchase	104,400	101,550	114,050
個別信用購入あっせん	Hire purchase contracts	102,331	225,101	240,461
債権流動化残高合計	Total securitized receivables	1,293,149	1,667,880	1,539,416

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

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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	2,783,742	273,640	3,224,582	185,377	3,039,205	529,103
カードキャッシング	Cash advances	445,444	13,783	467,594	11,738	455,855	24,194
その他融資	Other loans	2,338,297	259,857	2,756,988	173,638	2,583,349	504,908
内、住宅ローン ※	Housing Loans※	1,502,597	94,595	1,695,036	83,274	1,611,761	203,758
割賦売掛金計	Total accounts receivable-installment	1,390,773	85,587	1,595,060	72,721	1,522,339	217,153
包括信用購入あっせん	Credit card purchase contracts	928,147	29,839	1,007,233	31,106	976,126	77,819
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	237,382	8,011	250,018	4,124	245,894	16,524
個別信用購入あっせん	Hire purchase contracts	462,626	55,748	587,827	41,615	546,212	139,333
リース債権及びリース投資資産	Lease receivables and investment assets	7,780	676	10,035	1,529	8,506	1,402
支払承諾見返	Customer's liabilities for acceptances and guarantees	124,947	△13,781	98,853	△10,607	109,461	△29,268
営業債権合計	Total operating receivables	4,307,244	346,123	4,928,532	249,020	4,679,512	718,391

※住宅ローン残高はイオン銀行の数値です。

※Housing loans receivables are the figures of AEON Bank.

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

有利子負債内訳 (Interest-Bearing Debt)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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 loans payable	147,100	△24,750	132,600	△17,800	150,400	△21,450
長期借入金	Long-term loans payable	23,966	350	34,682	5,316	29,366	5,750
コマーシャル・ペーパー	Commercial Papers	47,000	9,000	80,000	19,500	60,500	22,500
社債	Bonds payable	—	—	5,000	5,000	—	—
リース債務	Lease obligations	28,531	△7,367	38,613	17	38,595	2,696
有利子負債計	Total interest-bearing debt	246,597	△22,767	290,895	12,033	278,861	9,496

クレジットカードの貸倒引当金、貸倒関連費用 (Allowance for Possible Credit Losses)

(単位：百万円) (Unit : Millions of Yen)

		2017/9	2018/9	2018/3
		実績 Results	実績 Results	実績 Results
① 期首貸倒引当金	Opening balance	24,733	29,609	24,733
② 貸倒関連費用 (前年同期比)	Provision of allowance for doubtful accounts (YOY)	7,652 3.5%	8,537 11.6%	15,856 8.0%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	6,734 10.7%	4,653 △30.9%	10,980 △14.7%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	25,651 3.7%	33,493 13.1%	29,609 19.7%
期末貸倒引当金/クレジットカード債権残高比	Ending balance/Total finance receivables	2.3%	2.7%	2.5%
流動化債権を含んだ場合	If including securitized debt	1.9%	2.3%	2.1%
貸倒償却額/クレジットカード債権残高比 ※	Written-off amount/Total finance receivables ※	1.1%	0.7%	0.9%
流動化債権を含んだ場合 ※	If including securitized debt ※	0.9%	0.6%	0.8%

※年率換算しております。

※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)

		2017/9		2018/9		2018/3	
		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 purchase contracts	48,445	13.4%	48,662	0.4%	98,178	9.4%
個別信用購入あっせん	Hire purchase contracts	—	—	—	—	—	—
カードキャッシング	Cash advances	12,342	4.9%	11,395	△7.7%	24,685	6.4%
その他融資	Other loans	9,634	△0.3%	4,695	△51.3%	19,002	1.1%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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 purchase contracts	46,061	27.8%	57,065	23.9%	104,994	36.8%
個別信用購入あっせん	Hire purchase contracts	8,398	29.6%	13,095	55.9%	18,655	42.2%
カードキャッシング	Cash advances	43,641	17.7%	54,705	25.4%	91,443	23.6%
その他融資	Other loans	62,921	6.7%	53,504	△15.0%	121,094	6.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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 purchase contracts	15,109	2.3%	19,357	28.1%	33,040	12.4%
個別信用購入あっせん	Hire purchase contracts	32,394	△3.7%	36,918	14.0%	62,372	△5.7%
カードキャッシング	Cash advances	1,466	31.4%	1,651	12.6%	2,986	21.6%
その他融資	Other loans	12,597	9.4%	15,019	19.2%	22,825	△4.1%

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

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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	42,769	△1,412	40,516	△810	41,327	△2,855
カードキャッシング	Cash advances	22,766	△71	22,941	491	22,449	△387
その他融資	Other loans	20,003	△1,341	17,575	△1,302	18,877	△2,467
割賦売掛金計	Total accounts receivable-installment	31,150	△298	32,198	562	31,635	187
包括信用購入あっせん	Credit card purchase contracts	31,150	△297	32,198	562	31,635	187
個別信用購入あっせん	Hire purchase contracts	—	△0	—	—	—	△0
営業債権合計	Total operating receivables	73,919	△1,711	72,714	△248	72,962	△2,668

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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	183,619	15,530	209,362	10,454	198,908	30,818
カードキャッシング	Cash advances	62,457	6,454	73,283	6,167	67,116	11,113
その他融資	Other loans	121,162	9,075	136,078	4,286	131,792	19,705
割賦売掛金計	Total accounts receivable-installment	51,484	6,494	61,250	812	60,437	15,448
包括信用購入あっせん	Credit card purchase contracts	41,052	6,331	48,030	△838	48,868	14,147
個別信用購入あっせん	Hire purchase contracts	10,431	163	13,220	1,651	11,569	1,300
営業債権合計	Total operating receivables	235,103	22,024	270,612	11,266	259,346	46,267

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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	46,107	6,198	55,839	4,661	51,177	11,268
カードキャッシング	Cash advances	1,852	242	1,888	△62	1,951	340
その他融資	Other loans	44,254	5,955	53,950	4,724	49,226	10,927
割賦売掛金計	Total accounts receivable-installment	142,960	8,291	163,443	7,391	156,051	21,382
包括信用購入あっせん	Credit card purchase contracts	14,570	58	16,999	369	16,629	2,117
個別信用購入あっせん	Hire purchase contracts	128,390	8,232	146,444	7,021	139,422	19,264
営業債権合計	Total operating receivables	189,068	14,489	219,282	12,053	207,229	32,650

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)

		2017/9		2018/9		2018/3	
		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
経常収益	Ordinary income	9,491	0.2%	9,592	1.1%	19,462	3.0%
資金運用収益	Interest income	5,361	2.1%	5,288	△1.4%	10,930	3.3%
貸出金利息収益	Interest on loans and discounts	5,322	1.9%	5,248	△1.4%	10,859	3.3%
カードキャッシング	Cash advances	3,056	8.7%	3,172	3.8%	6,270	8.3%
その他融資	Other loans	2,265	△6.0%	2,075	△8.4%	4,589	△2.9%
その他の資金運用収益	Other interest income	38	35.4%	40	4.3%	70	1.1%
役務取引等収益	Fees and commissions	3,795	8.5%	3,967	4.5%	7,762	7.2%
包括信用購入あっせん	Credit card purchase contracts	3,531	11.2%	3,678	4.2%	7,237	9.0%
個別信用購入あっせん	Hire purchase contracts	0	△98.6%	—	—	0	△98.9%
その他の役務取引等収益	Other fees and commissions	264	△18.1%	288	9.0%	524	△13.4%
その他業務収益	Other operating income	—	—	△2	—	—	—
その他経常収益	Other ordinary income	334	△53.5%	338	1.3%	769	△27.7%
経常費用	Ordinary expenses	6,569	△7.7%	5,889	△10.4%	13,447	△3.7%
資金調達費用	Interest expenses	629	△3.9%	596	△5.2%	1,230	△3.5%
役務取引等費用	Fees and commissions payments	514	3.2%	508	△1.2%	1,034	3.0%
その他業務費用	Other operating expenses	1	△78.3%	0	△52.8%	1	△89.2%
営業経費	General and administrative expenses	3,696	△4.4%	3,472	△6.1%	7,686	0.9%
その他経常費用	Other ordinary expenses	1,727	△17.3%	1,311	△24.1%	3,494	△13.7%
経常利益	Ordinary profit	2,921	24.2%	3,702	26.7%	6,015	21.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
経常収益	Ordinary income	29,965	7.1%	35,038	16.9%	63,953	12.6%
資金運用収益	Interest income	22,024	7.6%	25,795	17.1%	46,493	13.7%
貸出金利息収益	Interest on loans and discounts	22,002	7.6%	25,779	17.2%	46,452	13.7%
カードキャッシング	Cash advances	7,112	10.4%	8,028	12.9%	14,534	12.0%
その他融資	Other loans	14,889	6.3%	17,751	19.2%	31,918	14.5%
その他の資金運用収益	Other interest income	21	16.3%	15	△28.7%	41	43.0%
役務取引等収益	Fees and commissions	6,984	3.4%	8,040	15.1%	14,839	11.8%
包括信用購入あっせん	Credit card purchase contracts	3,760	5.9%	4,622	22.9%	8,198	14.2%
個別信用購入あっせん	Hire purchase contracts	1,239	△17.0%	1,569	26.6%	2,488	△9.1%
その他の役務取引等収益	Other fees and commissions	1,983	15.9%	1,849	△6.8%	4,152	23.7%
その他業務収益	Other operating income	—	—	5	—	—	—
その他経常収益	Other ordinary income	956	26.3%	1,196	25.1%	2,620	△1.5%
経常費用	Ordinary expenses	24,606	4.0%	27,681	12.5%	51,446	8.9%
資金調達費用	Interest expenses	3,355	2.5%	3,729	11.1%	6,919	8.0%
役務取引等費用	Fees and commissions payments	1,076	45.5%	1,234	14.7%	2,445	33.1%
その他業務費用	Other operating expenses	132	△6.6%	115	△12.8%	241	△12.3%
営業経費	General and administrative expenses	12,456	9.5%	14,054	12.8%	25,977	15.8%
その他経常費用	Other ordinary expenses	7,584	△6.5%	8,548	12.7%	15,863	△2.7%
経常利益	Ordinary profit	5,359	23.6%	7,356	37.3%	12,506	30.8%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
経常収益	Ordinary income	19,398	12.8%	22,754	17.3%	40,379	14.0%
資金運用収益	Interest income	4,054	33.7%	4,950	22.1%	8,550	30.0%
貸出金利息収益	Interest on loans and discounts	4,053	33.7%	4,881	20.4%	8,549	30.0%
カードキャッシング	Cash advances	233	213.2%	241	3.7%	489	27.7%
その他融資	Other loans	3,820	29.2%	4,639	21.4%	8,060	30.2%
その他の資金運用収益	Other interest income	0	△22.4%	69	—	0	△21.7%
役務取引等収益	Fees and commissions	14,032	8.5%	15,882	13.2%	28,922	10.9%
包括信用購入あっせん	Credit card purchase contracts	1,143	4.3%	1,276	11.6%	2,404	6.6%
個別信用購入あっせん	Hire purchase contracts	10,837	10.1%	12,101	11.7%	22,227	11.1%
その他の役務取引等収益	Other fees and commissions	2,052	3.1%	2,505	22.1%	4,289	12.5%
その他業務収益	Other operating income	—	—	△0	—	—	—
その他経常収益	Other ordinary income	1,311	6.7%	1,921	46.5%	2,906	4.8%
経常費用	Ordinary expenses	14,712	10.6%	16,431	11.7%	30,568	14.6%
資金調達費用	Interest expenses	3,134	12.0%	3,454	10.2%	6,363	12.5%
役務取引等費用	Fees and commissions payments	1,043	11.4%	1,194	14.4%	2,227	13.7%
その他業務費用	Other operating expenses	△3	△139.1%	—	—	△4	△259.5%
営業経費	General and administrative expenses	5,395	6.0%	6,652	23.3%	11,528	13.0%
その他経常費用	Other ordinary expenses	5,141	15.2%	5,130	△0.2%	10,453	18.3%
経常利益	Ordinary profit	4,686	20.2%	6,323	34.9%	9,810	11.9%

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

セグメント別経常費用 (Ordinary Expenses by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
広告宣伝費	Advertising and promotion	421	3.4%	343	△18.5%	1,069	28.4%
貸倒関連費用	Bad debt allowance	1,726	△17.3%	1,307	△24.2%	3,464	△14.3%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	777	△16.0%	99	△87.2%	1,631	△16.8%
貸倒損失	Bad debts expenses	948	△18.3%	1,208	27.4%	1,833	△12.0%
人件費	Personnel expenses	1,431	△8.7%	1,292	△9.7%	2,841	△4.7%
管理費	Administrative expenses	1,058	△2.2%	1,080	2.0%	2,214	2.8%
設備費	Equipment expenses	1,193	0.5%	1,166	△2.3%	2,397	△0.4%
一般費	General expenses	106	△10.6%	101	△4.8%	226	△8.8%
金融費用	Financial expenses	631	△4.9%	597	△5.4%	1,232	△4.4%
経常費用合計	Total ordinary expenses	6,569	△7.7%	5,889	△10.4%	13,447	△3.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
広告宣伝費	Advertising and promotion	1,934	30.9%	2,121	9.7%	4,108	40.2%
貸倒関連費用	Bad debt allowance	7,582	△6.5%	8,547	12.7%	15,862	△2.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	7,581	△6.5%	8,546	12.7%	15,859	△2.7%
貸倒損失	Bad debts expenses	1	13.4%	1	3.0%	2	1.8%
人件費	Personnel expenses	4,436	11.3%	5,143	15.9%	9,154	16.7%
管理費	Administrative expenses	4,416	7.4%	5,088	15.2%	9,561	13.5%
設備費	Equipment expenses	2,203	9.1%	2,292	4.0%	4,488	10.7%
一般費	General expenses	543	3.3%	643	18.4%	1,111	7.8%
金融費用	Financial expenses	3,488	2.1%	3,844	10.2%	7,160	7.1%
経常費用合計	Total ordinary expenses	24,606	4.0%	27,681	12.5%	51,446	8.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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
広告宣伝費	Advertising and promotion	415	16.3%	697	67.8%	974	33.7%
貸倒関連費用	Bad debt allowance	5,141	15.2%	5,130	△0.2%	10,453	18.3%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	5,141	15.4%	5,130	△0.2%	10,453	18.3%
貸倒損失	Bad debts expenses	—	—	—	—	—	—
人件費	Personnel expenses	2,975	2.7%	3,468	16.5%	6,311	9.7%
管理費	Administrative expenses	1,906	11.5%	2,234	17.2%	4,039	13.7%
設備費	Equipment expenses	723	4.3%	946	30.8%	1,539	11.4%
一般費	General expenses	417	13.2%	499	19.7%	890	18.9%
金融費用	Financial expenses	3,130	11.5%	3,454	10.3%	6,359	12.4%
経常費用合計	Total ordinary expenses	14,712	10.6%	16,431	11.7%	30,568	14.6%

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

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

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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 loans payable	–	△724	141	4	137	△587
長期借入金	Long-term loans payable	39,856	△2,498	39,214	592	38,622	△3,732
社債	Bonds payable	–	–	–	–	–	–
リース債務	Lease obligations	–	–	–	–	–	–
有利子負債計	Total interest-bearing debt	39,856	△3,223	39,355	596	38,759	△4,320

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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 loans payable	32,456	16,966	31,642	12,422	19,220	3,730
長期借入金	Long-term loans payable	125,978	2,496	142,478	△1,445	143,924	20,441
社債	Bonds payable	38,258	△6,792	44,321	△1,344	45,665	615
リース債務	Lease obligations	45	△9	5	△32	37	△17
有利子負債計	Total interest-bearing debt	196,738	12,660	218,447	9,599	208,848	24,770

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/9		2018/9		2018/3	
		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 loans payable	20,205	6,904	10,608	3,834	6,774	△6,526
長期借入金	Long-term loans payable	143,770	5,641	160,208	6,874	153,334	15,204
社債	Bonds payable	—	△5,070	—	—	—	△5,070
リース債務	Lease obligations	—	—	—	—	—	—
有利子負債計	Total interest-bearing debt	163,976	7,475	170,817	10,709	160,108	3,607

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)

		2017/9		2018/9		2018/3	
		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	3,984	90	4,151	87	4,064	170
内、国内有効会員数	Number of credit cardholders in domestic	2,739	47	2,811	36	2,775	83

※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 in domestic.

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

(単位：万人) (Unit : Ten thousand)

		2017/9		2018/9		2018/3	
		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	Active cardholders ※1	1,687	26	1,722	20	1,702	41
年間稼働率 (%) ※2	Card-use rate (%) ※2	66.1%	—	65.5%	—	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 “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 ÷ (2017/10~2018/9) 平均国内カード会員数 (家族カード会員除く) × 100

※2 Card-use rate = Active cardholders / Average number of cardholders in Domestic excluding affiliated card members (2017/10 and 2018/9) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2017/9		2018/9		2018/3	
		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	2,818,022	272,403	3,322,220	268,412	3,053,808	508,189
普通預金	Ordinary deposits	1,713,014	268,082	2,286,739	265,965	2,020,773	575,841
定期預金	Time deposits	1,102,433	5,274	1,017,127	△13,446	1,030,573	△66,584
その他預金	Other deposits	2,574	△953	18,354	15,893	2,461	△1,067
貸出金残高	Balance of loans and bills discounted	1,823,333	193,287	1,994,086	34,589	1,959,497	329,451

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	580	25	629	24	605	50
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（単位：店舗、台）

銀行店舗数	Number of branches	138	3	140	－	140	5
ATM台数	Number of ATMs	5,989	134	6,209	28	6,181	326