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第3四半期 決算補足資料

For the Nine Months Ended December 31, 2018
Third 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 (P10) 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 (P10) 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 (P8-26) 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 (P8-26) 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)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	561,175	26,519	679,422	28,951	650,470	115,813
コールローン	Call loans	—	△30,000	17,266	17,266	—	△30,000
買入金銭債権	Monetary claims bought	5,334	1,388	4,887	△208	5,095	1,150
金銭の信託	Money held in trust	—	—	13,015	13,015	—	—
有価証券	Securities	188,658	18,023	319,192	108,331	210,861	40,226
貸出金	Loans and bills discounted	2,111,911	247,007	2,317,062	45,395	2,271,666	406,762
外国為替	Foreign exchanges	—	—	955	955	—	—
割賦売掛金	Accounts receivable-installment	1,454,455	272,261	1,537,704	243,072	1,294,632	112,438
リース債権及びリース投資資産	Lease receivables and investment assets	8,497	1,393	10,422	1,915	8,506	1,402
その他資産	Other assets	186,889	31,729	233,401	25,121	208,280	53,120
有形固定資産	Property, plant and equipment	34,974	△3,255	38,343	1,365	36,977	△1,251
無形固定資産	Intangible assets	87,965	911	97,177	4,821	92,356	5,302
のれん	Goodwill	22,355	△1,376	20,520	△1,376	21,896	△1,835
その他の無形固定資産	Other intangible assets	65,610	2,288	76,657	6,197	70,459	7,137
繰延税金資産	Deferred tax assets	24,318	△689	32,665	9,307	23,357	△1,650
支払承諾見返	Customer's liabilities for acceptances and guarantees	115,833	△22,895	92,882	△16,578	109,461	△29,268
貸倒引当金	Allowance for doubtful accounts	△54,482	△4,125	△101,181	△42,359	△58,822	△8,466
資産の部合計	Total assets	4,725,532	538,269	5,293,218	440,374	4,852,844	665,580
預金	Deposits	2,975,358	433,267	3,456,574	406,841	3,049,733	507,642
買掛金	Accounts payable-trade	263,422	74,056	296,965	38,520	258,444	69,079
コマーシャル・ペーパー	Commercial papers	53,500	15,500	70,000	9,500	60,500	22,500
借入金	Borrowed money	545,986	31,040	560,979	21,586	539,393	24,446
社債	Bonds payable	126,388	△13,732	151,269	15,603	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	29,998	△2	29,946	△2	29,948	△52
その他負債	Other liabilities	163,093	△796	179,062	△23,469	202,531	38,641
賞与引当金	Provision for bonuses	2,237	△1,006	2,626	△1,034	3,661	417
退職給付に係る負債	Net defined benefit liability	3,533	118	3,765	△180	3,946	531
ポイント引当金	Provision for point card certificates	14,903	385	16,944	2,478	14,466	△52
利息返還損失引当金	Provision for loss on interest repayment	2,293	△1,513	2,390	△734	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	267	△91	261	△54	316	△42
繰延税金負債	Deferred tax liabilities	2,779	△261	3,596	△271	3,868	827
支払承諾	Acceptances and guarantees	115,833	△22,895	92,882	△16,578	109,461	△29,268
負債の部合計	Total liabilities	4,299,596	513,502	4,867,265	452,204	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)

		2017/12		2018/12		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	119,939	△1,271	120,241	216	120,025	△1,185
利益剰余金	Retained earnings	214,631	11,229	225,687	△1,699	227,387	23,985
自己株式	Treasury stock	△25,064	36	△24,955	30	△24,986	114
株主資本合計	Total shareholders' equity	355,204	9,994	366,671	△1,452	368,124	22,914
その他有価証券評価差額金	Valuation difference on available-for-sale securities	5,825	932	311	△3,245	3,556	△1,337
繰延ヘッジ損益	Deferred gains or losses on hedges	△2,209	34	△1,384	492	△1,876	367
為替換算調整勘定	Foreign currency translation adjustments	1,803	3,039	1,422	551	870	2,106
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△363	77	△563	94	△658	△217
その他の包括利益累計額合計	Total other comprehensive income	5,056	4,084	△214	△2,106	1,891	919
新株予約権	Subscription rights to shares	122	9	111	7	104	△7
非支配株主持分	Non-controlling interests	65,552	10,677	59,383	△8,278	67,661	12,785
純資産の部合計	Total net assets	425,936	24,766	425,952	△11,829	437,782	36,612
負債純資産合計	Total liabilities and net assets	4,725,532	538,269	5,293,218	440,374	4,852,844	665,580

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	3,864,445	10.4%	4,180,269	8.2%	5,191,707	10.2%
個別信用購入あっせん	Hire purchase contracts	241,009	4.1%	254,940	5.8%	334,790	6.1%
カードキャッシング	Cash advances	381,852	6.8%	408,473	7.0%	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)

		2017/12		2018/12		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	296,695	8.1%	324,737	9.5%	407,970	8.7%
資金運用収益	Interest income	115,698	10.7%	127,704	10.4%	156,161	11.4%
貸出金利息収益	Interest on loans and discounts	114,022	10.8%	125,012	9.6%	153,569	11.1%
カードキャッシング	Cash advances	66,284	8.1%	70,790	6.8%	88,664	7.7%
その他融資	Other loans	47,738	14.9%	54,222	13.6%	64,905	16.3%
その他の資金運用収益	Other interest income	1,675	3.2%	2,692	60.6%	2,592	25.2%
役務取引等収益	Fees and commissions	158,625	9.4%	168,740	6.4%	213,390	9.6%
包括信用購入あっせん収益	Credit card purchase contracts	86,222	12.2%	93,385	8.3%	116,248	11.6%
個別信用購入あっせん収益	Hire purchase contracts	27,974	12.7%	29,681	6.1%	37,528	12.2%
業務代行収益	Processing agency service fee	10,497	△10.1%	10,197	△2.9%	13,760	△9.0%
その他の役務取引等収益	Other fees and commissions	33,931	7.2%	35,476	4.6%	45,852	9.5%
その他業務収益	Other operating income	14,997	△14.9%	20,260	35.1%	27,125	△5.2%
その他経常収益	Other ordinary income	7,373	△0.2%	8,031	8.9%	11,292	△3.2%
経常費用	Ordinary expenses	251,962	8.5%	272,160	8.0%	342,223	9.1%
資金調達費用	Interest expenses	14,430	0.9%	16,021	11.0%	19,479	2.5%
役務取引等費用	Fees and commissions payments	24,413	27.4%	26,429	8.3%	33,307	26.3%
その他業務費用	Other operating expenses	2,595	7.4%	2,818	8.6%	3,585	3.9%
営業経費	General and administrative expenses	172,917	7.8%	185,992	7.6%	232,291	8.3%
その他経常費用	Other ordinary expenses	37,605	4.8%	40,898	8.8%	53,559	6.5%
経常利益	Ordinary profit	44,733	5.8%	52,576	17.5%	65,746	6.7%
特別利益	Extraordinary income	1,436	—	10	△99.3%	1,455	—
固定資産処分益	Gain on disposal of non-current assets	2	26.5%	10	311.3%	4	△96.0%
事業分離における移転利益	Gain on transfer from business divestitures	1,433	—	—	—	1,451	—

		2017/12		2018/12		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	471	120.7%	289	△38.7%	630	△69.2%
固定資産処分損	Loss on disposal of non-current assets	171	△2.0%	226	32.1%	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	82	113.8%	16	△80.0%	135	△26.3%
税金等調整前四半期純利益	Profit before income taxes	45,697	8.6%	52,298	14.4%	66,571	11.6%
法人税等合計	Total income taxes	12,564	17.8%	13,940	10.9%	17,697	46.7%
法人税、住民税及び事業税	Income taxes-current	12,318	4.6%	16,852	36.8%	14,961	△6.0%
法人税等調整額	Income taxes-deferred	246	—	△2,912	—	2,736	—
四半期純利益	Net profit	33,132	5.5%	38,357	15.8%	48,873	2.7%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	7,221	30.7%	8,660	19.9%	10,196	25.2%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	25,911	0.1%	29,697	14.6%	38,677	△2.0%

経常費用 (Ordinary Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	37,723	14.6%	42,435	12.5%	51,509	14.8%
貸倒関連費用	Bad debt allowance	36,249	3.4%	39,905	10.1%	49,778	7.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	34,775	4.2%	37,662	8.3%	47,411	7.6%
貸倒損失	Bad debts expenses	1,474	△12.2%	2,243	52.2%	2,366	7.6%
人件費	Personnel expenses	49,814	5.8%	52,124	4.6%	66,595	5.9%
管理費	Administrative expenses	79,284	11.0%	84,538	6.6%	108,549	10.5%
設備費	Equipment expenses	26,154	10.0%	28,588	9.3%	35,296	9.8%
一般費	General expenses	5,709	8.1%	5,729	0.3%	7,428	10.3%
金融費用	Financial expenses	17,025	1.9%	18,839	10.7%	23,065	2.7%
経常費用合計	Total ordinary expenses	251,962	8.5%	272,160	8.0%	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)

		2017/12		2018/12		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	2,111,911	247,007	2,317,062	45,395	2,271,666	406,762
カードキャッシング	Cash advances	540,366	28,255	572,908	25,536	547,372	35,260
その他融資	Other loans	1,571,544	218,752	1,744,154	19,859	1,724,294	371,502
割賦売掛金計	Total accounts receivable-installment	1,454,455	272,261	1,537,704	243,072	1,294,632	112,438
包括信用購入あっせん	Credit card purchase contracts	906,865	173,077	991,370	162,159	829,210	95,422
個別信用購入あっせん	Hire purchase contracts	547,590	99,184	546,334	80,912	465,421	17,015
リース債権及びリース投資資産	Lease receivables and investment assets	8,497	1,393	10,422	1,915	8,506	1,402
支払承諾見返	Customer's liabilities for acceptances and guarantees	115,833	△22,895	92,882	△16,578	109,461	△29,268
営業債権合計	Total operating receivables	3,690,698	497,767	3,958,072	273,805	3,684,266	491,335

(債権流動化実施額) (Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2017/12	2018/12	2018/3
		実績 Results	実績 Results	実績 Results
貸出金計	Total loans and bills discounted	1,036,180	1,310,837	1,054,905
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	1,036,180	1,310,837	1,054,905
割賦売掛金計	Total accounts receivable-installment	320,634	462,465	484,511
包括信用購入あっせん	Credit card purchase contracts	229,000	225,900	244,050
個別信用購入あっせん	Hire purchase contracts	91,634	236,565	240,461
債権流動化残高合計	Total securitized receivables	1,356,814	1,773,303	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)

		2017/12		2018/12		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	3,148,091	390,657	3,627,900	301,328	3,326,572	569,137
カードキャッシング	Cash advances	540,366	28,255	572,908	25,536	547,372	35,260
その他融資	Other loans	2,607,724	362,402	3,054,992	275,792	2,779,199	533,877
割賦売掛金計	Total accounts receivable-installment	1,775,089	251,108	2,000,169	221,026	1,779,143	255,161
包括信用購入あっせん	Credit card purchase contracts	1,135,865	156,877	1,217,270	144,009	1,073,260	94,272
個別信用購入あっせん	Hire purchase contracts	639,224	94,230	782,899	77,016	705,882	160,889
リース債権及びリース投資資産	Lease receivables and investment assets	8,497	1,393	10,422	1,915	8,506	1,402
支払承諾見返	Customer's liabilities for acceptances and guarantees	115,833	△22,895	92,882	△16,578	109,461	△29,268
営業債権合計	Total operating receivables	5,047,513	620,264	5,731,375	507,692	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)

		2017/12		2018/12		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	175,332	△8,769	172,122	△5,757	177,880	△6,221
長期借入金	Long-term loans payable	370,654	39,809	388,857	27,344	361,512	30,668
コマーシャル・ペーパー	Commercial papers	53,500	15,500	70,000	9,500	60,500	22,500
社債	Bonds payable	126,388	△13,732	151,269	15,603	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	29,998	△2	29,946	△2	29,948	△52
リース債務	Lease obligations	32,399	△3,569	38,774	135	38,639	2,670
有利子負債計	Total interest-bearing debt	788,272	29,236	850,970	46,824	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)

		2017/12	2018/12	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)	36,249 3.4%	39,905 10.1%	49,778 7.6%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	32,123 △0.0%	32,564 1.4%	41,312 △8.9%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	54,482 8.2%	101,181 7.8%	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%	1.8%	1.1%
貸倒償却額／営業債権残高比 ※2	Written-off amount/Total finance receivables ※2	1.2%	1.1%	1.1%
流動化債権を含んだ場合 ※2	If including securitized debt ※2	0.8%	0.8%	0.8%

※1 2018年12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 3rd 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	221,998	8.0%	142,258	8.2%	133,968	6.1%	102,633	13.6%	14,549	0.4%	53,691	16.2%	34,393	15.9%	△54,122	324,737	9.5%
資金運用収益	Interest income	72,693	8.4%	72,011	8.0%	1,207	55.3%	54,927	13.2%	7,992	△2.3%	39,274	15.2%	7,660	22.1%	△441	127,704	10.4%
役務取引等収益	Fees and commissions	126,299	4.7%	54,547	1.5%	121,703	5.6%	42,725	13.0%	6,028	4.4%	12,530	17.7%	24,165	13.0%	△50,235	168,740	6.4%
包括信用購入あっせん	Credit card purchase contracts	78,829	7.6%	28,109	5.5%	49,641	8.4%	14,555	12.5%	5,602	3.8%	7,001	21.0%	1,952	11.4%	1,078	93,385	8.3%
個別信用購入あっせん	Hire purchase contracts	9,377	△0.6%	759	△58.5%	8,907	6.7%	20,591	12.6%	—	—	2,332	25.8%	18,258	11.2%	△576	29,681	6.1%
その他業務収益	Other operating income	19,980	33.2%	12,932	51.9%	10,699	8.7%	4	—	△3	—	7	—	△0	—	△3,376	20,260	35.1%
その他経常収益	Other ordinary income	3,024	4.7%	2,767	9.2%	357	△16.4%	4,975	24.1%	531	△0.4%	1,877	28.3%	2,567	27.6%	△69	8,031	8.9%
経常費用	Ordinary expenses	195,297	7.9%	132,584	6.3%	114,274	7.9%	77,232	9.9%	9,151	△7.8%	43,046	14.1%	25,033	10.6%	△51,930	272,160	8.0%
資金調達費用	Interest expenses	3,866	23.4%	3,148	24.6%	886	13.1%	11,797	9.2%	888	△5.1%	5,591	9.3%	5,317	11.9%	188	16,021	11.0%
役務取引等費用	Fees and commissions payments	22,151	10.8%	58,084	4.0%	15,123	12.9%	4,466	6.6%	774	△0.3%	1,951	17.9%	1,719	△1.4%	△51,223	26,429	8.3%
その他業務費用	Other operating expenses	2,562	18.8%	427	△21.0%	2,134	32.1%	164	△11.7%	1	△29.7%	163	△13.6%	—	—	91	2,818	8.6%
営業経費	General and administrative expenses	149,563	6.6%	70,527	8.2%	79,262	5.4%	37,116	12.2%	5,332	△5.6%	21,209	11.0%	10,596	27.0%	△934	185,992	7.6%
その他経常費用	Other ordinary expenses	17,153	11.1%	396	△37.5%	16,867	13.4%	23,687	7.6%	2,155	△15.8%	14,131	21.3%	7,400	△5.2%	△51	40,898	8.8%
経常利益	Ordinary profit	26,701	8.8%	9,674	45.3%	19,693	△3.7%	25,401	26.5%	5,397	18.2%	10,644	25.5%	9,359	33.1%	△2,192	52,576	17.5%

		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						
貸出金	Loans and bills discounted	2,000,177	15,877	1,999,144	38,966	82,572	15,355	321,254	29,841	41,158	△169	218,094	19,186	62,001	10,824	△85,908	2,317,062	45,395	
割賦売掛金	Accounts receivable-installment	1,265,224	227,396	859,732	187,772	415,394	41,310	265,963	17,837	33,221	1,585	61,502	1,064	171,239	15,187	△3,385	1,537,704	243,072	
	包括信用購入あっせん	Credit card purchase contracts	891,667	159,590	767,079	144,228	127,431	15,477	99,703	2,569	33,221	1,585	48,374	△493	18,107	1,478	△2,844	991,370	162,159
	個別信用購入あっせん	Hire purchase contracts	373,557	67,806	92,652	43,543	287,962	25,832	166,259	15,268	—	—	13,127	1,558	153,132	13,709	△540	546,334	80,912
預金残高	Deposits	3,456,603	406,859	3,465,026	412,834	—	—	—	—	—	—	—	—	—	—	△8,452	3,456,574	406,841	
有利子負債残高	Balance of interest-bearing debt	282,736	3,875	44,113	△1,724	325,715	44,353	454,081	46,365	37,435	△1,323	229,705	20,857	186,940	26,832	27,059	850,970	46,824	

		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%	2.1%	23.8%	25.6%	25.1%	17.8%	－	7.3%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.1%	0.1%	0.4%	3.5%	3.2%	3.2%	3.8%	－	2.5%
③ 貸出金利鞘(①－②)	③ Interest rate spread ①－②	4.6%	4.6%	1.8%	20.4%	22.5%	21.9%	14.0%	－	4.8%

※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 for Domestic Business)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	524,276	19,187	642,366	25,581	616,785	111,696
コールローン	Call loans	—	△30,000	17,266	17,266	—	△30,000
買入金銭債権	Monetary claims bought	5,334	1,388	4,887	△208	5,095	1,150
金銭の信託	Money held in trust	—	—	13,015	13,015	—	—
有価証券	Securities	175,763	18,117	307,303	109,316	197,987	40,341
貸出金	Loans and bills discounted	1,822,282	204,560	2,000,808	15,554	1,985,253	367,531
外国為替	Foreign exchanges	—	—	955	955	—	—
割賦売掛金	Accounts receivable-installment	1,203,987	240,588	1,268,437	226,957	1,041,480	78,081
リース債権及びリース投資資産	Lease receivables and investment assets	8,497	1,393	10,422	1,915	8,506	1,402
その他資産	Other assets	157,897	39,725	205,046	23,147	181,898	63,726
有形固定資産	Property, plant and equipment	30,140	707	33,154	1,271	31,882	2,449
無形固定資産	Intangible assets	83,862	1,481	92,662	4,631	88,030	5,649
繰延税金資産	Deferred tax assets	20,312	△1,146	21,306	2,062	19,243	△2,215
支払承諾見返	Customer's liabilities for acceptances and guarantees	115,833	△22,895	92,882	△16,578	109,461	△29,268
貸倒引当金	Allowance for doubtful accounts	△38,381	△2,800	△48,777	△6,133	△42,644	△7,063
資産の部合計	Total assets	4,109,806	470,308	4,661,737	418,756	4,242,980	603,482
預金	Deposits	2,975,358	433,267	3,456,574	406,841	3,049,733	507,642
コマーシャル・ペーパー	Commercial papers	53,500	15,500	70,000	9,500	60,500	22,500
借入金	Borrowed money	161,350	△14,116	160,966	△17,300	178,266	2,800
社債	Bonds payable	90,000	—	100,000	10,000	90,000	—
転換社債型新株予約権付社債	Convertible bond-type bonds with subscription rights to shares	29,998	△2	29,946	△2	29,948	△52
買掛金	Accounts payable-trade	259,976	74,281	293,554	38,938	254,616	68,921
その他負債	Other liabilities	134,229	△10,465	155,914	△14,335	170,250	25,555
賞与引当金	Provision for bonuses	1,069	△1,229	1,117	△1,451	2,569	269

		2017/12		2018/12		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	2,970	9	3,081	△325	3,407	446
ポイント引当金	Provision for point card certificates	14,903	385	16,944	2,478	14,466	△52
利息返還損失引当金	Provision for loss on interest repayment	2,293	△1,513	2,390	△734	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	267	△91	261	△54	316	△42
繰延税金負債	Deferred tax liabilities	2,545	△174	3,344	△285	3,629	910
支払承諾	Acceptances and guarantees	115,833	△22,895	92,882	△16,578	109,461	△29,268
負債の部合計	Total liabilities	3,844,296	472,390	4,386,978	416,689	3,970,289	598,383
純資産の部合計	Total net assets	265,509	△2,082	274,758	2,067	272,691	5,099
負債純資産合計	Total liabilities and equity	4,109,806	470,308	4,661,737	418,756	4,242,980	603,482

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	3,691,901	10.0%	3,990,068	8.1%	4,955,492	9.7%
個別信用購入あっせん	Hire purchase contracts	181,181	6.2%	178,429	△1.5%	253,761	8.2%
カードキャッシング	Cash advances	291,910	3.2%	305,696	4.7%	389,219	3.5%
電子マネー取扱高	Total e-money contracts	1,492,830	△9.5%	1,433,818	△4.0%	1,952,564	△8.7%

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)

		2017/12		2018/12		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	205,584	7.4%	221,998	8.0%	279,174	7.4%
資金運用収益	Interest income	67,075	9.0%	72,693	8.4%	90,134	9.8%
貸出金利息収益	Interest on loans and discounts	65,660	9.2%	70,369	7.2%	87,840	9.5%
カードキャッシング	Cash advances	50,434	6.5%	53,339	5.8%	67,369	6.6%
その他融資	Other loans	15,225	19.2%	17,030	11.8%	20,470	20.2%
その他の資金運用収益	Other interest income	1,415	△0.2%	2,323	64.2%	2,294	24.8%
役務取引等収益	Fees and commissions	120,621	9.5%	126,299	4.7%	161,609	9.5%
包括信用購入あっせん収益	Credit card purchase contracts	73,285	12.5%	78,829	7.6%	98,407	11.7%
加盟店収益	Affiliated merchants	55,966	13.7%	59,903	7.0%	74,786	12.5%
リボ・分割収益	Revolving credit	15,814	8.3%	16,854	6.6%	21,526	8.3%
その他収益	Other	1,504	13.5%	2,071	37.7%	2,094	17.8%
個別信用購入あっせん収益	Hire purchase contracts	9,436	25.4%	9,377	△0.6%	12,490	23.1%
業務代行収益	Processing agency service fees	10,497	△10.1%	10,197	△2.9%	13,760	△9.0%
その他の役務取引等収益	Other fees and commissions	27,401	6.2%	27,895	1.8%	36,951	7.9%
その他業務収益	Other operating income	14,997	△14.9%	19,980	33.2%	23,473	△13.0%
その他経常収益	Other ordinary income	2,889	37.4%	3,024	4.7%	3,956	23.2%
経常費用	Ordinary expenses	181,031	8.9%	195,297	7.9%	245,664	9.6%
資金調達費用	Interest expenses	3,134	△14.5%	3,866	23.4%	4,342	△8.1%
役務取引等費用	Fees and commissions payments	19,987	25.9%	22,151	10.8%	27,219	25.9%
その他業務費用	Other operating expenses	2,157	3.2%	2,562	18.8%	2,936	△0.6%
営業経費	General and administrative expenses	140,316	7.3%	149,563	6.6%	187,631	7.9%
その他経常費用	Other ordinary expenses	15,435	11.4%	17,153	11.1%	23,533	12.0%
経常利益	Ordinary profit	24,552	△2.5%	26,701	8.8%	33,509	△6.1%

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

経常費用 (Ordinary Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	34,788	10.1%	38,357	10.3%	46,746	10.3%
貸倒関連費用	Bad debt allowance	14,105	8.2%	16,169	14.6%	19,825	16.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	14,020	8.0%	15,803	12.7%	19,294	14.3%
貸倒損失	Bad debts expenses	85	60.8%	366	329.5%	530	391.8%
人件費	Personnel expenses	34,335	4.4%	34,947	1.8%	45,800	4.1%
管理費	Administrative expenses	69,821	10.6%	74,485	6.7%	95,481	10.2%
設備費	Equipment expenses	19,050	15.3%	21,543	13.1%	25,840	15.5%
一般費	General expenses	3,638	9.2%	3,364	△7.5%	4,690	11.8%
金融費用	Financial expenses	5,291	△8.1%	6,429	21.5%	7,279	△5.2%
経常費用合計	Total ordinary expenses	181,031	8.9%	195,297	7.9%	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)

		2017/12		2018/12		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	1,822,104	204,533	2,000,177	15,877	1,984,300	366,728
カードキャッシング	Cash advances	446,746	15,085	470,876	15,020	455,855	24,194
その他融資	Other loans	1,375,357	189,447	1,529,300	856	1,528,444	342,533
割賦売掛金計	Total accounts receivable-installment	1,203,987	240,588	1,265,224	227,396	1,037,827	74,429
包括信用購入あっせん	Credit card purchase contracts	810,340	157,233	891,667	159,590	732,076	78,969
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	143,984	29,813	160,298	28,453	131,844	17,674
個別信用購入あっせん	Hire purchase contracts	393,646	83,355	373,557	67,806	305,750	△4,539
リース債権及びリース投資資産	Lease receivables and investment assets	8,497	1,393	10,422	1,915	8,506	1,402
支払承諾見返	Customer's liabilities for acceptances and guarantees	115,833	△22,895	92,882	△16,578	109,461	△29,268
営業債権合計	Total operating receivables	3,150,423	423,620	3,368,707	228,611	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)

		2017/12	2018/12	2018/3
		実績 Results	実績 Results	実績 Results
貸出金計	Total loans and bills discounted	1,036,180	1,310,837	1,054,905
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	1,036,180	1,310,837	1,054,905
割賦売掛金計	Total accounts receivable-installment	320,634	462,465	484,511
包括信用購入あっせん	Credit card purchase contracts	229,000	225,900	244,050
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	99,000	95,900	114,050
個別信用購入あっせん	Hire purchase contracts	91,634	236,565	240,461
債権流動化残高合計	Total securitized receivables	1,356,814	1,773,303	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)

		2017/12		2018/12		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	2,858,285	348,183	3,311,015	271,809	3,039,205	529,103
カードキャッシング	Cash advances	446,746	15,085	470,876	15,020	455,855	24,194
その他融資	Other loans	2,411,538	333,097	2,840,138	256,789	2,583,349	504,908
内、住宅ローン ※	Housing Loans ※	1,535,229	127,227	1,741,409	129,648	1,611,761	203,758
割賦売掛金計	Total accounts receivable-installment	1,524,621	219,435	1,727,689	205,350	1,522,339	217,153
包括信用購入あっせん	Credit card purchase contracts	1,039,340	141,033	1,117,567	141,440	976,126	77,819
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	242,984	13,613	256,198	10,303	245,894	16,524
個別信用購入あっせん	Hire purchase contracts	485,280	78,402	610,122	63,910	546,212	139,333
リース債権及びリース投資資産	Lease receivables and investment assets	8,497	1,393	10,422	1,915	8,506	1,402
支払承諾見返	Customer's liabilities for acceptances and guarantees	115,833	△22,895	92,882	△16,578	109,461	△29,268
営業債権合計	Total operating receivables	4,507,238	546,117	5,142,010	462,498	4,679,512	718,391

※住宅ローン残高は、投資用マンションローンを除くイオン銀行の数値です。

※Housing loans receivables are the figures of AEON Bank excluding real estate investment loan figures.

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)

		2017/12		2018/12		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	139,400	△32,450	131,300	△19,100	150,400	△21,450
長期借入金	Long-term loans payable	28,950	5,334	37,666	8,300	29,366	5,750
コマーシャル・ペーパー	Commercial Papers	53,500	15,500	65,000	4,500	60,500	22,500
社債	Bonds payable	—	—	10,000	10,000	—	—
リース債務	Lease obligations	32,349	△3,549	38,770	175	38,595	2,696
有利子負債計	Total interest-bearing debt	254,199	△15,165	282,736	3,875	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)

		2017/12	2018/12	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)	11,490 4.3%	13,853 20.6%	15,856 8.0%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	9,874 12.6%	7,281 △26.3%	10,980 △14.7%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	26,349 6.5%	36,180 22.2%	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	2.1%	2.7%	2.5%
流動化債権を含んだ場合	If including securitized debt	1.8%	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 ※	1.0%	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)

		2017/12		2018/12		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	73,113	12.0%	73,899	1.1%	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	18,818	7.9%	17,404	△7.5%	24,685	6.4%
その他融資	Other loans	14,554	0.1%	7,743	△46.8%	19,002	1.1%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	75,896	38.8%	86,073	13.4%	104,994	36.8%
個別信用購入あっせん	Hire purchase contracts	12,913	39.6%	18,903	46.4%	18,655	42.2%
カードキャッシング	Cash advances	68,885	24.1%	82,724	20.1%	91,443	23.6%
その他融資	Other loans	95,847	12.0%	81,111	△15.4%	121,094	6.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	23,534	7.7%	30,228	28.4%	33,040	12.4%
個別信用購入あっせん	Hire purchase contracts	46,914	△6.3%	57,608	22.8%	62,372	△5.7%
カードキャッシング	Cash advances	2,239	26.2%	2,647	18.3%	2,986	21.6%
その他融資	Other loans	17,720	△1.1%	27,427	54.8%	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)

		2017/12		2018/12		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	43,644	△538	41,158	△169	41,327	△2,855
カードキャッシング	Cash advances	23,504	667	23,693	1,243	22,449	△387
その他融資	Other loans	20,139	△1,205	17,464	△1,412	18,877	△2,467
割賦売掛金計	Total accounts receivable-installment	32,913	1,465	33,221	1,585	31,635	187
包括信用購入あっせん	Credit card purchase contracts	32,913	1,465	33,221	1,585	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	76,558	927	74,379	1,416	72,962	△2,668

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	200,551	32,461	218,094	19,186	198,908	30,818
カードキャッシング	Cash advances	68,119	12,116	76,467	9,351	67,116	11,113
その他融資	Other loans	132,432	20,345	141,627	9,834	131,792	19,705
割賦売掛金計	Total accounts receivable-installment	58,137	13,148	61,502	1,064	60,437	15,448
包括信用購入あっせん	Credit card purchase contracts	47,454	12,733	48,374	△493	48,868	14,147
個別信用購入あっせん	Hire purchase contracts	10,682	414	13,127	1,558	11,569	1,300
営業債権合計	Total operating receivables	258,688	45,609	279,596	20,250	259,346	46,267

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	50,432	10,523	62,001	10,824	51,177	11,268
カードキャッシング	Cash advances	1,996	385	1,871	△80	1,951	340
その他融資	Other loans	48,436	10,137	60,130	10,904	49,226	10,927
割賦売掛金計	Total accounts receivable-installment	153,838	19,169	171,239	15,187	156,051	21,382
包括信用購入あっせん	Credit card purchase contracts	16,156	1,644	18,107	1,478	16,629	2,117
個別信用購入あっせん	Hire purchase contracts	137,682	17,524	153,132	13,709	139,422	19,264
営業債権合計	Total operating receivables	204,271	29,692	233,241	26,011	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)

		2017/12		2018/12		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	14,489	3.6%	14,549	0.4%	19,462	3.0%
資金運用収益	Interest income	8,181	4.3%	7,992	△2.3%	10,930	3.3%
貸出金利息収益	Interest on loans and discounts	8,125	4.3%	7,927	△2.4%	10,859	3.3%
カードキャッシング	Cash advances	4,672	9.9%	4,843	3.7%	6,270	8.3%
その他融資	Other loans	3,452	△2.4%	3,084	△10.7%	4,589	△2.9%
その他の資金運用収益	Other interest income	56	7.6%	65	15.1%	70	1.1%
役務取引等収益	Fees and commissions	5,774	10.3%	6,028	4.4%	7,762	7.2%
包括信用購入あっせん	Credit card purchase contracts	5,397	12.9%	5,602	3.8%	7,237	9.0%
個別信用購入あっせん	Hire purchase contracts	0	△98.8%	—	—	0	△98.9%
その他の役務取引等収益	Other fees and commissions	377	△16.6%	426	12.8%	524	△13.4%
その他業務収益	Other operating income	—	—	△3	—	—	—
その他経常収益	Other ordinary income	533	△40.9%	531	△0.4%	769	△27.7%
経常費用	Ordinary expenses	9,922	△5.8%	9,151	△7.8%	13,447	△3.7%
資金調達費用	Interest expenses	935	△2.3%	888	△5.1%	1,230	△3.5%
役務取引等費用	Fees and commissions payments	776	4.7%	774	△0.3%	1,034	3.0%
その他業務費用	Other operating expenses	1	△86.4%	1	△29.7%	1	△89.2%
営業経費	General and administrative expenses	5,646	△1.6%	5,332	△5.6%	7,686	0.9%
その他経常費用	Other ordinary expenses	2,560	△16.9%	2,155	△15.8%	3,494	△13.7%
経常利益	Ordinary profit	4,567	32.5%	5,397	18.2%	6,015	21.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	46,198	11.4%	53,691	16.2%	63,953	12.6%
資金運用収益	Interest income	34,089	12.1%	39,274	15.2%	46,493	13.7%
貸出金利息収益	Interest on loans and discounts	34,063	12.1%	39,255	15.2%	46,452	13.7%
カードキャッシング	Cash advances	10,818	12.4%	12,250	13.2%	14,534	12.0%
その他融資	Other loans	23,244	12.0%	27,005	16.2%	31,918	14.5%
その他の資金運用収益	Other interest income	26	17.7%	18	△28.6%	41	43.0%
役務取引等収益	Fees and commissions	10,645	7.3%	12,530	17.7%	14,839	11.8%
包括信用購入あっせん	Credit card purchase contracts	5,787	9.4%	7,001	21.0%	8,198	14.2%
個別信用購入あっせん	Hire purchase contracts	1,854	△12.5%	2,332	25.8%	2,488	△9.1%
その他の役務取引等収益	Other fees and commissions	3,003	19.7%	3,196	6.4%	4,152	23.7%
その他業務収益	Other operating income	—	—	7	—	—	—
その他経常収益	Other ordinary income	1,463	26.0%	1,877	28.3%	2,620	△1.5%
経常費用	Ordinary expenses	37,715	6.7%	43,046	14.1%	51,446	8.9%
資金調達費用	Interest expenses	5,115	6.8%	5,591	9.3%	6,919	8.0%
役務取引等費用	Fees and commissions payments	1,655	32.9%	1,951	17.9%	2,445	33.1%
その他業務費用	Other operating expenses	188	△6.2%	163	△13.6%	241	△12.3%
営業経費	General and administrative expenses	19,102	14.0%	21,209	11.0%	25,977	15.8%
その他経常費用	Other ordinary expenses	11,652	△5.6%	14,131	21.3%	15,863	△2.7%
経常利益	Ordinary profit	8,482	38.1%	10,644	25.5%	12,506	30.8%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	29,675	14.9%	34,393	15.9%	40,379	14.0%
資金運用収益	Interest income	6,272	36.0%	7,660	22.1%	8,550	30.0%
貸出金利息収益	Interest on loans and discounts	6,272	36.0%	7,560	20.5%	8,549	30.0%
カードキャッシング	Cash advances	358	206.0%	357	△0.5%	489	27.7%
その他融資	Other loans	5,913	31.6%	7,203	21.8%	8,060	30.2%
その他の資金運用収益	Other interest income	0	689.2%	99	－	0	△21.7%
役務取引等収益	Fees and commissions	21,390	10.4%	24,165	13.0%	28,922	10.9%
包括信用購入あっせん	Credit card purchase contracts	1,752	5.6%	1,952	11.4%	2,404	6.6%
個別信用購入あっせん	Hire purchase contracts	16,426	11.5%	18,258	11.2%	22,227	11.1%
その他の役務取引等収益	Other fees and commissions	3,211	7.4%	3,955	23.1%	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	2,012	8.8%	2,567	27.6%	2,906	4.8%
経常費用	Ordinary expenses	22,642	14.5%	25,033	10.6%	30,568	14.6%
資金調達費用	Interest expenses	4,751	13.6%	5,317	11.9%	6,363	12.5%
役務取引等費用	Fees and commissions payments	1,743	23.5%	1,719	△1.4%	2,227	13.7%
その他業務費用	Other operating expenses	△4	△253.8%	－	－	△4	△259.5%
営業経費	General and administrative expenses	8,341	9.2%	10,596	27.0%	11,528	13.0%
その他経常費用	Other ordinary expenses	7,809	19.4%	7,400	△5.2%	10,453	18.3%
経常利益	Ordinary profit	7,033	16.1%	9,359	33.1%	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)

		2017/12		2018/12		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	692	13.3%	600	△13.2%	1,069	28.4%
貸倒関連費用	Bad debt allowance	2,558	△16.9%	2,150	△16.0%	3,464	△14.3%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,171	△19.9%	275	△76.5%	1,631	△16.8%
貸倒損失	Bad debts expenses	1,387	△14.2%	1,875	35.2%	1,833	△12.0%
人件費	Personnel expenses	2,145	△6.3%	1,930	△10.0%	2,841	△4.7%
管理費	Administrative expenses	1,615	△0.2%	1,679	4.0%	2,214	2.8%
設備費	Equipment expenses	1,802	1.2%	1,740	△3.4%	2,397	△0.4%
一般費	General expenses	169	△5.7%	159	△6.1%	226	△8.8%
金融費用	Financial expenses	937	△3.6%	889	△5.1%	1,232	△4.4%
経常費用合計	Total ordinary expenses	9,922	△5.8%	9,151	△7.8%	13,447	△3.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	2,969	35.1%	3,210	8.1%	4,108	40.2%
貸倒関連費用	Bad debt allowance	11,650	△5.6%	14,130	21.3%	15,862	△2.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	11,649	△5.6%	14,128	21.3%	15,859	△2.7%
貸倒損失	Bad debts expenses	1	△6.3%	1	17.0%	2	1.8%
人件費	Personnel expenses	6,788	16.1%	7,876	16.0%	9,154	16.7%
管理費	Administrative expenses	6,831	10.2%	7,729	13.2%	9,561	13.5%
設備費	Equipment expenses	3,343	12.0%	3,397	1.6%	4,488	10.7%
一般費	General expenses	827	7.6%	947	14.5%	1,111	7.8%
金融費用	Financial expenses	5,304	6.2%	5,754	8.5%	7,160	7.1%
経常費用合計	Total ordinary expenses	37,715	6.7%	43,046	14.1%	51,446	8.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	647	19.4%	1,270	96.1%	974	33.7%
貸倒関連費用	Bad debt allowance	7,809	19.4%	7,400	△5.2%	10,453	18.3%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	7,809	19.5%	7,400	△5.2%	10,453	18.3%
貸倒損失	Bad debts expenses	—	—	—	—	—	—
人件費	Personnel expenses	4,641	7.5%	5,443	17.3%	6,311	9.7%
管理費	Administrative expenses	3,055	17.2%	3,311	8.4%	4,039	13.7%
設備費	Equipment expenses	1,100	7.3%	1,451	31.9%	1,539	11.4%
一般費	General expenses	639	13.9%	838	31.1%	890	18.9%
金融費用	Financial expenses	4,747	13.4%	5,317	12.0%	6,359	12.4%
経常費用合計	Total ordinary expenses	22,642	14.5%	25,033	10.6%	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)

		2017/12		2018/12		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	143	△581	－	△137	137	△587
長期借入金	Long-term loans payable	40,380	△1,974	37,435	△1,186	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	40,524	△2,555	37,435	△1,323	38,759	△4,320

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	30,759	15,269	29,561	10,340	19,220	3,730
長期借入金	Long-term loans payable	146,640	23,157	148,870	4,946	143,924	20,441
社債	Bonds payable	36,388	△8,662	51,269	5,603	45,665	615
リース債務	Lease obligations	41	△13	4	△33	37	△17
有利子負債計	Total interest-bearing debt	213,829	29,751	229,705	20,857	208,848	24,770

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/12		2018/12		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	10,182	△3,118	17,265	10,491	6,774	△6,526
長期借入金	Long-term loans payable	156,908	18,778	169,674	16,340	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	167,091	10,590	186,940	26,832	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)

		2017/12		2018/12		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	4,025	131	4,210	146	4,064	170
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,758	66	2,829	54	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 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)

		2017/12		2018/12		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	1,698	37	1,734	32	1,702	41
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	66.0%	—	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 ÷ (2018/1～2018/12) 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 (2018/1 and 2018/12) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2017/12		2018/12		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	2,985,736	440,117	3,465,325	411,517	3,053,808	508,189
普通預金	Ordinary deposits	1,924,505	479,573	2,525,938	505,165	2,020,773	575,841
定期預金	Time deposits	1,058,604	△38,553	918,502	△112,070	1,030,573	△66,584
その他預金	Other deposits	2,626	△902	20,883	18,422	2,461	△1,067
貸出金残高	Balance of loans and bills discounted	1,828,295	198,248	1,998,537	39,039	1,959,497	329,451

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	592	37	643	38	605	50
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（単位：店舗、台）

銀行店舗数	Number of branches	139	4	142	2	140	5
ATM台数	Number of ATMs	6,092	237	6,217	36	6,181	326