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第2四半期 決算補足資料

For the Six Months Ended September 30, 2019
Second Quarter Report
FACT BOOK 2020

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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 (P13) 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 (P13) 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 (P15-27) 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。
- 5 : The figures stated for the domestic business and global business (P15-27) 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)

決算概要 (Overview)

業績ハイライト (Financial Highlights)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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
営業収益	Operating revenue	212,983	—	235,958	10.8%	438,441	—
営業利益	Operating profit	32,754	—	24,931	△23.9%	70,021	—
経常利益	Ordinary profit	33,078	—	25,430	△23.1%	70,171	—
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	17,936	—	12,030	△32.9%	39,408	—

主要な経営指標 (Key Indicators)

(単位：円) (Unit : Yen)

		2018/9	2019/9	2019/3
自己資本比率	Equity ratio	7.3%	6.7%	7.2%
1株当たり当期純利益	Earnings per share (EPS)	83.13	55.75	182.64
1株当たり純資産 (1株当たり株主資本)	Book value per share (BPS)	1,681.76	1,758.86	1,764.05

※「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%
AFSコーポレーション株式会社	AFS Corporation Co., Ltd.	100.0%
株式会社イオン銀行	AEON BANK CO., LTD.	100.0%
イオン保険サービス株式会社	AEON INSURANCE SERVICE CO., LTD.	99.0%
イオン住宅ローンサービス株式会社	AEON HOUSING LOAN SERVICE CO., LTD.	100.0%
エー・シー・エス債権管理回収株式会社	ACS CREDIT MANAGEMENT CO., LTD.	99.5%
イオン少額短期保険株式会社	AEON S.S.INSURANCE CO., LTD.	100.0%
イオンプロダクトファイナンス株式会社	AEON PRODUCT FINANCE CO., LTD.	100.0%
ACSリース株式会社	ACS LEASING CO., LTD.	100.0%

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	62.5%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	52.8%	AEON CREDIT CARD (TAIWAN) CO., LTD.	100.0%
AEON INSURANCE BROKERS (HK) LTD.	100.0%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE (PHILIPPINES) INC.	60.0%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	PT.AEON CREDIT SERVICE INDONESIA	85.0%
AEON MICRO FINANCE (SHENYANG) CO., LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON MICRO FINANCE (TIANJIN) CO., LTD.	100.0%	AEON CREDIT SERVICE INDIA PRIVATE LTD.	100.0%
AEON THANA SINSAP (THAILAND) PLC. ※2	54.3%	AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%
ACS CAPITAL CORPORATION LTD.	29.0%	AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON LEASING SERVICE (LAO) CO., LTD.	100.0%
AEON INSURANCE SERVICE (THAILAND) CO., LTD.	100.0%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.7%
HORIZON MASTER TRUST (AEON 2006-1)	— %		

※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)

		2018/9		2019/9		2019/3	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	4,730,633		5,358,884	377,458	4,981,426	
現金及び預金	Cash and deposits	674,824		712,102	67,599	644,502	
コールローン	Call loans	14,592		52,680	22,183	30,496	
割賦売掛金	Accounts receivable-installment	1,402,271		1,622,910	169,750	1,453,160	
リース債権及びリース投資資産	Lease receivables and investment assets	10,035		12,463	1,038	11,425	
営業貸付金	Operating loans	814,910		850,118	△389	850,508	
銀行業における貸出金	Loans and bills discounted for banking business	1,505,831		1,718,358	133,368	1,584,990	
銀行業における有価証券	Securities for banking business	271,608		307,818	△17,128	324,946	
買入金銭債権	Monetary claims bought	4,621		16,624	3,308	13,316	
金銭の信託	Money held in trust	5,422		42,684	20,277	22,406	
その他	Other	124,754		134,821	△13,685	148,506	
貸倒引当金	Allowance for doubtful accounts	△98,238		△111,699	△8,867	△102,831	
固定資産	Non-current assets	263,203		288,834	16,408	272,425	
有形固定資産	Property, plant and equipment	38,184		45,395	6,190	39,204	
無形固定資産	Intangible assets	94,442		105,671	5,493	100,177	
のれん	Goodwill	20,978		19,143	△917	20,061	
その他	Other	73,463		86,527	6,411	80,116	
投資その他の資産	Investments and other assets	130,576		137,767	4,725	133,042	
繰延資産	Deferred assets	273		634	406	228	
資産の部合計	Total assets	4,994,109		5,648,353	394,273	5,254,079	

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)

		2018/9		2019/9		2019/3	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	4,139,079		4,685,528	359,901	4,325,626	
買掛金	Accounts payable-trade	242,782		285,464	△188	285,653	
銀行業における預金	Deposits for banking business	3,320,250		3,635,005	165,871	3,469,134	
短期借入金	Short-term borrowings	172,126		258,385	96,640	161,744	
1年内返済予定の長期借入金	Current portion of long-term borrowings	108,956		78,865	27,722	51,142	
1年内償還予定の社債	Current portion of bonds	20,943		73,234	22,712	50,522	
1年内償還予定の新株予約権付社債	Current portion of bonds with share acquisition rights	29,946		—	△29,946	29,946	
コマーシャル・ペーパー	Commercial papers	84,000		160,819	58,740	102,079	
賞与引当金	Provision for bonuses	3,553		3,664	△351	4,015	
ポイント引当金	Provision for point card certificates	16,697		19,960	2,416	17,543	
その他の引当金	Other provisions	90		92	△115	208	
その他	Other	139,732		170,034	16,400	153,634	
固定負債	Non-current liabilities	431,181		517,783	38,034	479,748	
社債	Bonds payable	118,377		151,813	59,192	92,621	
長期借入金	Long-term borrowings	263,379		307,046	△24,889	331,935	
退職給付に係る負債	Net defined benefit liability	3,779		4,054	△66	4,120	
利息返還損失引当金	Provision for loss on interest repayment	2,536		3,861	△315	4,176	
その他の引当金	Other provisions	138		238	15	223	
繰延税金負債	Deferred tax liabilities	3,611		3,690	△244	3,935	
その他	Other	39,358		47,078	4,342	42,736	
負債の部合計	Total liabilities	4,570,261		5,203,311	397,936	4,805,374	

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)

		2018/9		2019/9		2019/3	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
株主資本	Total shareholders' equity	361,084		380,016	3,640	376,376	
資本金	Capital stock	45,698		45,698	—	45,698	
資本剰余金	Capital surplus	120,149		120,214	0	120,213	
利益剰余金	Retained earnings	220,200		214,649	△20,763	235,413	
自己株式	Treasury stock	△24,964		△545	24,403	△24,948	
その他の包括利益累計額	Total other comprehensive income	1,792		△460	△4,728	4,267	
その他有価証券評価差額金	Valuation difference on available-for-sale securities	3,238		5,693	542	5,150	
繰延ヘッジ損益	Deferred gains or losses on hedges	△1,215		△3,196	△1,520	△1,675	
為替換算調整勘定	Foreign currency translation adjustments	360		△2,341	△3,813	1,472	
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△590		△616	63	△679	
新株予約権	Subscription rights to shares	118		90	△12	103	
非支配株主持分	Non-controlling interests	60,853		65,395	△2,561	67,957	
純資産の部合計	Total net assets	423,848		445,042	△3,662	448,705	
負債純資産合計	Total liabilities and net assets	4,994,109		5,648,353	394,273	5,254,079	

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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	2,707,486	8.3%	3,027,181	11.8%	5,618,378	8.2%
個別信用購入あっせん	Hire purchase contracts	167,667	1.9%	187,970	12.1%	346,550	3.5%
カードキャッシング	Cash advances	270,318	6.7%	280,314	3.7%	540,997	6.4%

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)

		2018/9		2019/9		2019/3	
		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
営業収益	Operating revenue	212,983		235,958	10.8%	438,441	
包括信用購入あっせん収益	Credit card purchase contracts	60,518		66,509	9.9%	125,916	
個別信用購入あっせん収益	Hire purchase contracts	19,661		21,077	7.2%	40,032	
融資収益	Financing revenue	71,821		77,885	8.4%	146,365	
カードキャッシング	Cash advances	46,652		48,491	3.9%	94,283	
その他融資	Other loans	25,169		29,393	16.8%	52,081	
償却債権取立益	Gain on bad debts recovered	3,688		4,106	11.3%	7,604	
金融収益	Financial revenue	14,544		16,742	15.1%	28,198	
役務取引等収益	Fees and commissions	29,591		30,552	3.2%	61,374	
その他	Other	13,157		19,085	45.0%	28,948	
営業費用	Operating expenses	180,228		211,027	17.1%	368,419	
金融費用	Financial expenses	11,178		12,286	9.9%	22,741	
役務取引等費用	Fees and commissions payments	5,091		5,552	9.1%	10,122	
販売費及び一般管理費	Selling, general and administrative expenses	162,375		191,175	17.7%	332,229	
販売促進費	Promotion expenses	27,713		41,613	50.2%	57,855	
貸倒関連費用	Bad debt allowance	27,068		34,961	29.2%	57,256	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	25,000		33,019	32.1%	51,316	
貸倒損失	Bad debts expenses	1,543		1,236	△19.9%	2,708	
利息返還損失引当金繰入額	Provision for loss on interest repayment	525		705	34.3%	3,231	
人件費	Personnel expenses	36,365		38,633	6.2%	73,077	
管理費	Equipment expenses	43,855		47,328	7.9%	90,314	
設備費	Equipment expenses	20,917		22,561	7.9%	42,219	
一般費	General expenses	6,454		6,075	△5.9%	11,505	
その他	Other	1,583		2,012	27.1%	3,325	
営業利益	Operating profit	32,754		24,931	△23.9%	70,021	

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)

		2018/9		2019/9		2019/3	
		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
営業外収益	Non-operating income	420		515	22.4%	560	
受取配当金	Dividend income	114		117	2.9%	242	
投資事業組合運用益	Gain on investments in investment partnerships	—		155	—	—	
為替差益	Foreign exchange gains	224		139	△37.8%	93	
その他	Other	82		102	24.2%	224	
営業外費用	Non-operating expenses	97		16	△82.9%	410	
投資有価証券評価損	Loss on valuation of investment securities	—		2	—	33	
雑損失	Miscellaneous loss	97		14	△85.0%	376	
経常利益	Ordinary profit	33,078		25,430	△23.1%	70,171	
特別利益	Extraordinary income	6		7	16.8%	10	
固定資産売却益	Gain on disposal of non-current assets	6		7	16.8%	10	
特別損失	Extraordinary loss	261		550	110.3%	1,003	
固定資産処分損	Loss on disposal of non-current assets	201		186	△7.2%	594	
減損損失	Impairment loss	10		213	—	52	
子会社清算損	Loss on liquidation of subsidiaries	45		—	—	45	
その他	Other	4		150	—	310	
税金等調整前四半期純利益	Profit before income taxes	32,823		24,887	△24.2%	69,178	
法人税等合計	Total income taxes	8,979		7,800	△13.1%	17,998	
法人税、住民税及び事業税	Income taxes-current	11,808		11,764	△0.4%	23,555	
法人税等調整額	Income taxes-deferred	△2,828		△3,964	—	△5,557	
四半期純利益	Net profit	23,843		17,087	△28.3%	51,180	
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	5,907		5,056	△14.4%	11,771	
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	17,936		12,030	△32.9%	39,408	

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)

		2018/9		2019/9		2019/3	
		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 ※1	Total loans and bills discounted ※1	2,320,741	43,277	2,568,477	132,979	2,435,498	158,034
カードキャッシング	Cash advances	565,707	18,334	563,625	△13,311	576,937	29,564
その他融資	Other loans	1,755,034	24,943	2,004,852	146,290	1,858,561	128,469
割賦売掛金計	Total accounts receivable-installment	1,402,271	107,639	1,622,910	169,750	1,453,160	158,527
包括信用購入あっせん	Credit card purchase contracts	872,910	43,700	1,057,313	145,202	912,110	82,899
個別信用購入あっせん	Hire purchase contracts	529,360	63,939	565,597	24,547	541,049	75,628
リース債権及びリース投資資産	Lease receivables and investment assets	10,035	1,529	12,463	1,038	11,425	2,918
営業債権合計	Total operating receivables	3,733,049	152,446	4,203,852	303,768	3,900,083	319,480

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

(単位：百万円) (Unit : Millions of Yen)

		2018/9	2019/9	2019/3
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,211,229	1,402,337	1,327,887
カードキャッシング	Cash advances	—	35,200	—
その他融資	Other loans	1,211,229	1,367,137	1,327,887
割賦売掛金計	Total accounts receivable-installment	456,651	532,954	517,507
包括信用購入あっせん	Credit card purchase contracts	231,550	226,800	240,200
個別信用購入あっせん	Hire purchase contracts	225,101	306,154	277,307
債権流動化残高合計	Total securitized receivables	1,667,880	1,935,291	1,845,395

(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)

		2018/9		2019/9		2019/3	
		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 ※ 1	Total loans and bills discounted ※ 1	3,531,971	199,602	3,970,815	207,428	3,763,386	431,016
カードキャッシング	Cash advances	565,707	18,334	598,825	21,888	576,937	29,564
その他融資	Other loans	2,966,264	181,267	3,371,989	185,540	3,186,448	401,452
割賦売掛金計	Total accounts receivable-installment	1,858,922	79,779	2,155,865	185,197	1,970,668	191,524
包括信用購入あっせん	Credit card purchase contracts	1,104,460	31,200	1,284,113	131,802	1,152,310	79,049
個別信用購入あっせん	Hire purchase contracts	754,462	48,579	871,752	53,394	818,357	112,474
リース債権及びリース投資資産	Lease receivables and investment assets	10,035	1,529	12,463	1,038	11,425	2,918
営業債権合計	Total operating receivables	5,400,930	280,910	6,139,144	393,664	5,745,479	625,459

※ 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)

		2018/9		2019/9		2019/3	
		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	172,126	△5,754	258,385	96,640	161,744	△16,135
長期借入金	Long-term loans payable	372,335	10,823	385,911	2,833	383,078	21,565
コマーシャル・ペーパー	Commercial papers	84,000	23,500	160,819	58,740	102,079	41,579
社債	Bonds payable	139,321	3,655	225,048	81,904	143,143	7,477
新株予約権付社債	Bonds with share acquisition rights	29,946	△2	—	△29,946	29,946	△2
リース債務	Lease obligations	38,619	△19	44,296	7,439	36,856	△1,782
有利子負債計	Total interest-bearing debt	836,349	32,203	1,074,460	217,611	856,848	52,702

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)

		2018/9	2019/9	2019/3
		実績 Results	実績 Results	実績 Results
① 期首貸倒引当金 ※ 1	Opening balance ※ 1	93,840	102,831	93,840
② 貸倒関連費用 ※ 2 (前年同期比)	Bad debt allowance ※ 2 (YOY)	26,543 —	34,256 29.1%	54,025 —
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	22,144 —	25,389 14.7%	45,033 —
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	98,238 —	111,699 8.6%	102,831 —
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables	2.6%	2.7%	2.6%
流動化債権を含んだ場合	If including securitized debt	1.8%	1.8%	1.8%
貸倒償却額／営業債権残高比 ※ 3	Written-off amount/Total finance receivables ※ 3	1.2%	1.2%	1.2%
流動化債権を含んだ場合 ※ 3	If including securitized debt ※ 3	0.8%	0.8%	0.8%

※ 1 2018年9月期及び2019年3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 figures stated for opening balance of allowance for doubtful accounts for the 2nd quarter of Fiscal Year 2018 and for the Fiscal Year 2019 include the adjusted figures from some subsidiaries that applied IFRS 9.

※ 2 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。

※ 2 The figures of bad debt allowance exclude provision for loss on interest repayment.

※ 3 年率換算しております。

※ 3 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	Operating revenue	161,128	10.5%	100,016	6.2%	98,173	11.9%	75,209	11.6%	9,589	0.0%	40,048	14.3%	25,571	12.4%	△37,440	235,958	10.8%
	包括信用購入あっせん収益	56,880	11.7%	22,138	21.4%	33,739	5.4%	9,629	0.6%	3,820	3.8%	4,396	△4.9%	1,413	10.7%	1,002	66,509	9.9%
	個別信用購入あっせん収益	6,341	2.8%	186	△57.5%	6,215	5.8%	15,066	10.2%	—	—	1,867	19.0%	13,198	9.1%	△390	21,077	7.2%
	融資収益	37,014	3.1%	34,950	△0.9%	2,194	191.4%	40,865	13.8%	5,111	△2.6%	29,396	14.0%	6,356	30.2%	△124	77,885	8.4%
	償却債権取立益	332	39.0%	11	△20.3%	321	42.6%	3,773	9.4%	337	△0.4%	1,719	44.0%	1,716	△10.5%	—	4,106	11.3%
	金融収益	16,689	15.3%	16,702	14.5%	8	—	86	△28.0%	41	18.1%	20	29.7%	24	△64.1%	△54	16,742	15.1%
	役務取引等収益	24,784	△0.6%	16,487	1.9%	43,247	3.0%	5,788	24.7%	278	△3.4%	2,648	43.2%	2,861	14.2%	△34,971	30,552	3.2%
	その他	19,085	45.1%	9,539	0.5%	12,447	79.5%	—	—	—	—	—	—	—	—	△2,901	19,085	45.0%
営業費用	Operating expenses	148,606	14.1%	94,859	8.7%	89,023	16.1%	61,895	23.8%	6,491	10.3%	33,308	20.3%	22,094	34.5%	△34,752	211,027	17.1%
	金融費用	2,613	△4.5%	2,068	△13.4%	564	22.0%	9,120	12.5%	508	△14.9%	3,986	3.3%	4,625	26.7%	533	12,286	9.9%
	役務取引等費用	5,282	8.9%	39,838	4.9%	283	38.7%	380	10.6%	0	△58.5%	379	11.0%	—	—	△34,949	5,552	9.1%
	販売費及び一般管理費	138,792	14.6%	52,814	12.8%	86,398	15.9%	52,300	25.9%	5,963	12.8%	28,905	23.1%	17,431	36.4%	△337	191,175	17.7%
	その他	1,917	21.2%	139	21.2%	1,778	21.2%	94	—	18	—	36	—	38	—	0	2,012	27.1%
営業利益	Operating profit	12,521	△19.6%	5,157	△25.4%	9,149	△17.6%	13,314	△23.4%	3,097	△16.3%	6,739	△8.3%	3,476	△45.0%	△2,688	24,931	△23.9%

		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	2,230,629	122,625	2,147,421	35,942	106,147	23,304	340,390	7,902	36,443	△3,501	235,822	9,067	68,123	2,336	△25,480	2,568,477	132,979	
割賦売掛金	Accounts receivable-installment	1,334,395	164,530	866,933	130,346	477,459	33,690	282,228	6,143	30,807	△2,018	66,250	3,857	185,169	4,304	△3,710	1,622,910	169,750	
	包括信用購入あっせん	Credit card purchase contracts	957,853	147,438	811,210	134,014	149,829	13,513	99,459	△2,235	30,807	△2,018	48,081	△829	20,571	611	△3,186	1,057,313	145,202
	個別信用購入あっせん	Hire purchase contracts	376,542	17,091	55,723	△3,668	327,629	20,177	182,768	8,379	—	—	18,169	4,686	164,598	3,692	△524	565,597	24,547
銀行業における預金残高	Balance of deposits for banking business	3,635,255	156,047	3,636,477	154,159	—	—	—	—	—	—	—	—	—	—	△1,472	3,635,005	165,871	
有利子負債残高	Balance of interest-bearing debt	369,173	93,621	31,527	△3,542	365,285	32,829	476,506	25,804	35,016	△2,166	242,881	13,252	198,607	14,718	201,141	1,074,460	217,611	

		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	4.4%	4.3%	1.5%	24.3%	26.8%	25.4%	19.0%	－	7.1%
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%	1.2%	3.2%	4.5%	－	0.5%
③ 貸出金利差 (①－②)	③ Interest rate spread ①－②	4.3%	4.2%	1.2%	20.7%	25.6%	22.2%	14.5%	－	6.6%

※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)

		2018/9		2019/9		2019/3	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	4,157,893		4,731,035	361,160	4,369,874	
現金及び預金	Cash and deposits	636,038		671,506	64,368	607,138	
コールローン	Call loans	14,592		52,680	22,183	30,496	
割賦売掛金	Accounts receivable-installment	1,141,768		1,338,538	164,165	1,174,373	
リース債権及びリース投資資産	Lease receivables and investment assets	10,035		12,463	1,038	11,425	
営業貸付金	Operating loans	509,192		509,728	△8,292	518,021	
銀行業における貸出金	Loans and bills discounted for banking business	1,510,831		1,720,858	130,868	1,589,990	
銀行業における有価証券	Securities for banking business	271,608		307,818	△17,128	324,946	
買入金銭債権	Monetary claims bought	4,621		16,624	3,308	13,316	
金銭の信託	Money held in trust	5,422		42,684	20,277	22,406	
その他	Other	100,692		113,001	△14,944	127,946	
貸倒引当金	Allowance for doubtful accounts	△46,910		△54,871	△4,686	△50,184	
固定資産	Non-current assets	227,641		244,290	8,743	235,547	
有形固定資産	Property, plant and equipment	33,103		33,949	75	33,874	
無形固定資産	Intangible assets	89,974		100,703	5,108	95,594	
投資その他の資産	Investments and other assets	104,563		109,637	3,558	106,078	
繰延資産	Deferred assets	273		634	406	228	
資産の部合計	Total assets	4,385,807		4,975,960	370,310	4,605,650	

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)

		2018/9		2019/9		2019/3	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	3,959,999		4,493,902	295,083	4,198,819	
買掛金	Accounts payable-trade	239,159		281,457	△764	282,222	
銀行業における預金	Deposits for banking business	3,320,250		3,635,005	165,871	3,469,134	
賞与引当金	Provision for bonuses	2,670		2,721	16	2,704	
ポイント引当金	Provision for point card certificates	16,697		19,960	2,416	17,543	
その他	Other	381,222		554,757	127,542	427,214	
固定負債	Non-current liabilities	151,708		197,310	74,118	123,191	
退職給付に係る負債	Net defined benefit liability	3,142		2,911	△254	3,165	
利息返還損失引当金	Provision for loss on interest repayment	2,536		3,861	△315	4,176	
その他の引当金	Other provisions	32		92	△7	99	
その他	Other	145,996		190,445	74,695	115,749	
負債の部合計	Total liabilities	4,111,707		4,691,213	369,201	4,322,011	
純資産の部合計	Total net assets	274,100		284,747	1,108	283,638	
負債純資産合計	Total liabilities and net assets	4,385,807		4,975,960	370,310	4,605,650	

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)

		2018/9		2019/9		2019/3	
		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	2,582,401	8.0%	2,887,325	11.8%	5,358,216	8.1%
個別信用購入あっせん	Hire purchase contracts	117,653	△3.7%	123,868	5.3%	241,756	△4.7%
カードキャッシング	Cash advances	202,566	3.4%	211,671	4.5%	405,809	4.3%
電子マネー	Total e-money contracts	941,415	△4.2%	950,447	1.0%	1,880,609	△3.7%

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)

		2018/9		2019/9		2019/3	
		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
営業収益	Operating revenue	145,824		161,128	10.5%	298,301	
包括信用購入あっせん収益	Credit card purchase contracts	50,941		56,880	11.7%	106,348	
加盟店収益	Affiliated merchants	38,610		43,160	11.8%	80,253	
リボ・分割収益	Revolving credit	11,008		12,136	10.3%	23,299	
その他収益	Other	1,322		1,582	19.6%	2,795	
個別信用購入あっせん収益	Hire purchase contracts	6,171		6,341	2.8%	12,521	
融資収益	Financing revenue	35,911		37,014	3.1%	72,360	
カードキャッシング	Cash advances	35,209		36,345	3.2%	70,930	
その他融資	Other loans	702		668	△4.8%	1,429	
償却債権取立益	Gain on bad debts recovered	239		332	39.0%	546	
金融収益	Financial revenue	14,475		16,689	15.3%	28,057	
役務取引等収益	Fees and commissions	24,932		24,784	△0.6%	50,967	
内、電子マネー収益	E-money revenue	6,674		6,354	△4.8%	13,287	
その他	Other	13,153		19,085	45.1%	27,500	
営業費用	Operating expenses	130,245		148,606	14.1%	264,034	
金融費用	Financial expenses	2,736		2,613	△4.5%	5,538	
役務取引等費用	Fees and commissions payments	4,850		5,282	8.9%	9,668	
販売費及び一般管理費	Selling, general and administrative expenses	121,076		138,792	14.6%	245,503	
販売促進費	Promotion expenses	25,252		37,777	49.6%	51,437	
貸倒関連費用	Bad debt allowance	11,805		12,658	7.2%	25,548	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	10,946		11,792	7.7%	21,939	
貸倒損失	Bad debts expenses	334		160	△52.1%	377	
利息返還損失引当金繰入額	Provision for loss on interest repayment	525		705	34.3%	3,231	
人件費	Personnel expenses	24,445		25,576	4.6%	48,539	
管理費	Equipment expenses	36,884		39,350	6.7%	75,612	
設備費	Equipment expenses	15,443		16,791	8.7%	31,211	
一般費	General expenses	7,244		6,638	△8.4%	13,154	
その他	Other	1,582		1,917	21.2%	3,324	
営業利益	Operating profit	15,578		12,521	△19.6%	34,267	

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)

		2018/9		2019/9		2019/3	
		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 ※ 1	Total loans and bills discounted ※ 1	2,019,118	29,021	2,230,629	122,625	2,108,004	117,907
カードキャッシング	Cash advances	467,594	11,738	461,929	△12,203	474,133	18,277
その他融資	Other loans	1,551,524	17,282	1,768,699	134,829	1,633,870	99,629
割賦売掛金計	Total accounts receivable-installment	1,138,409	100,581	1,334,395	164,530	1,169,865	132,037
包括信用購入あっせん	Credit card purchase contracts	775,683	43,606	957,853	147,438	810,414	78,337
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	148,468	16,624	181,724	29,736	151,987	20,143
個別信用購入あっせん	Hire purchase contracts	362,726	56,975	376,542	17,091	359,450	53,699
リース債権及びリース投資資産	Lease receivables and investment assets	10,035	1,529	12,463	1,038	11,425	2,918
営業債権合計	Total operating receivables	3,167,563	131,131	3,577,488	288,194	3,289,294	252,863

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

(単位：百万円) (Unit : Millions of Yen)

		2018/9	2019/9	2019/3
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,211,229	1,402,337	1,327,887
カードキャッシング	Cash advances	—	35,200	—
その他融資	Other loans	1,211,229	1,367,137	1,327,887
割賦売掛金計	Total accounts receivable-installment	456,651	532,954	517,507
包括信用購入あっせん	Credit card purchase contracts	231,550	226,800	240,200
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	101,550	96,800	110,200
個別信用購入あっせん	Hire purchase contracts	225,101	306,154	277,307
債権流動化残高合計	Total securitized receivables	1,667,880	1,935,291	1,845,395

(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)

		2018/9		2019/9		2019/3	
		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 ※ 1	Total loans and bills discounted ※ 1	3,230,347	185,345	3,632,966	197,074	3,435,892	390,889
カードキャッシング	Cash advances	467,594	11,738	497,129	22,996	474,133	18,277
その他融資	Other loans	2,762,753	173,607	3,135,837	174,078	2,961,758	372,612
内、住宅ローン ※ 3	Housing Loans ※ 3	1,695,036	83,274	1,901,712	98,487	1,803,225	191,463
割賦売掛金計	Total accounts receivable-installment	1,595,060	72,721	1,867,350	179,976	1,687,373	165,034
包括信用購入あっせん	Credit card purchase contracts	1,007,233	31,106	1,184,653	134,038	1,050,614	74,487
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	250,018	4,124	278,524	16,336	262,187	16,293
個別信用購入あっせん	Hire purchase contracts	587,827	41,615	682,696	45,938	636,758	90,546
リース債権及びリース投資資産	Lease receivables and investment assets	10,035	1,529	12,463	1,038	11,425	2,918
営業債権合計	Total operating receivables	4,835,444	259,596	5,512,780	378,090	5,134,690	558,842

※ 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、投資用マンションローンを除くイオン銀行の数値です。

※ 3 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)

		2018/9		2019/9		2019/3	
		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	127,600	△21,300	194,600	77,500	117,100	△31,800
長期借入金	Long-term loans payable	34,682	5,316	40,518	2,620	37,898	8,532
コマーシャル・ペーパー	Commercial Papers	84,000	23,500	147,000	49,000	98,000	37,500
社債	Bonds payable	95,000	5,000	180,000	90,000	90,000	—
新株予約権付社債	Bonds with share acquisition rights	29,946	△2	—	△29,946	29,946	△2
リース債務	Lease obligations	38,613	17	37,735	881	36,853	△1,741
有利子負債計	Total interest-bearing debt	409,841	12,531	599,853	190,055	409,797	12,488

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)

		2018/9	2019/9	2019/3
		実績 Results	実績 Results	実績 Results
① 期首貸倒引当金	Opening balance	29,609	35,124	29,609
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt allowance ※ 1 (YOY)	8,537 11.6%	9,027 5.7%	16,956 6.9%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	4,653 △30.9%	5,576 19.8%	11,441 4.2%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	33,493 13.1%	38,575 9.8%	35,124 18.6%
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	2.7%	2.7%	2.7%
流動化債権を含んだ場合	If including securitized debt	2.3%	2.3%	2.3%
貸倒償却額/クレジットカード債権残高比 ※ 2	Written-off amount/Total finance receivables ※ 2	0.7%	0.8%	0.9%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.6%	0.7%	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 allowance 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)

		2018/9		2019/9		2019/3	
		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	48,662	0.4%	48,041	△1.3%	98,883	0.7%
個別信用購入あっせん	Hire purchase contracts	—	—	—	—	—	—
カードキャッシング	Cash advances	11,395	△7.7%	9,792	△14.1%	22,965	△7.0%
その他融資	Other loans	4,695	△51.3%	4,148	△11.7%	15,805	△16.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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	57,065	23.9%	64,815	13.6%	118,646	13.0%
個別信用購入あっせん	Hire purchase contracts	13,095	55.9%	16,482	25.9%	25,271	35.5%
カードキャッシング	Cash advances	54,705	25.4%	56,601	3.5%	108,504	18.7%
その他融資	Other loans	53,504	△15.0%	57,874	8.2%	108,809	△10.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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	19,357	28.1%	26,998	39.5%	42,632	29.0%
個別信用購入あっせん	Hire purchase contracts	36,918	14.0%	47,619	29.0%	79,522	27.5%
カードキャッシング	Cash advances	1,651	12.6%	2,248	36.2%	3,718	24.5%
その他融資	Other loans	15,019	19.2%	20,838	38.7%	36,767	61.1%

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)

		2018/9		2019/9		2019/3	
		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 ※	40,516	△810	36,443	△3,501	39,945	△1,381
カードキャッシング	Cash advances	22,941	491	21,057	△1,970	23,028	578
その他融資	Other loans	17,575	△1,302	15,386	△1,530	16,917	△1,960
割賦売掛金計	Total accounts receivable-installment	32,198	562	30,807	△2,018	32,825	1,189
包括信用購入あっせん	Credit card purchase contracts	32,198	562	30,807	△2,018	32,825	1,189
個別信用購入あっせん	Hire purchase contracts	—	—	—	—	—	—
営業債権合計	Total operating receivables	72,714	△248	67,251	△5,519	72,770	△192

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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 ※	209,362	10,454	235,822	9,067	226,755	27,846
カードキャッシング	Cash advances	73,283	6,167	78,840	969	77,870	10,754
その他融資	Other loans	136,078	4,286	156,982	8,098	148,884	17,092
割賦売掛金計	Total accounts receivable-installment	61,250	812	66,250	3,857	62,393	1,955
包括信用購入あっせん	Credit card purchase contracts	48,030	△838	48,081	△829	48,910	41
個別信用購入あっせん	Hire purchase contracts	13,220	1,651	18,169	4,686	13,483	1,913
営業債権合計	Total operating receivables	270,612	11,266	302,073	12,925	289,148	29,802

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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 ※	55,839	4,661	68,123	2,336	65,787	14,609
カードキャッシング	Cash advances	1,888	△62	1,798	△106	1,905	△45
その他融資	Other loans	53,950	4,724	66,324	2,443	63,881	14,655
割賦売掛金計	Total accounts receivable-installment	163,443	7,391	185,169	4,304	180,865	24,813
包括信用購入あっせん	Credit card purchase contracts	16,999	369	20,571	611	19,959	3,330
個別信用購入あっせん	Hire purchase contracts	146,444	7,021	164,598	3,692	160,905	21,483
営業債権合計	Total operating receivables	219,282	12,053	253,293	6,640	246,652	39,423

※ 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)

		2018/9		2019/9		2019/3	
		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
営業収益	Operating revenue	9,588		9,589	0.0%	19,590	
包括信用購入あっせん収益	Credit card purchase contracts	3,678		3,820	3.8%	7,683	
個別信用購入あっせん収益	Hire purchase contracts	—		—	—	—	
融資収益	Financing revenue	5,248		5,111	△2.6%	10,560	
カードキャッシング	Cash advances	3,172		3,216	1.4%	6,488	
その他融資	Other loans	2,075		1,895	△8.7%	4,072	
償却債権取立益	Gain on bad debts recovered	338		337	△0.4%	677	
金融収益	Financial revenue	34		41	18.1%	74	
役務取引等収益	Fees and commissions	288		278	△3.4%	595	
営業費用	Operating expenses	5,885		6,491	10.3%	12,465	
金融費用	Financial expenses	597		508	△14.9%	1,157	
役務取引等費用	Fees and commissions payments	1		0	△58.5%	3	
販売費及び一般管理費	Selling, general and administrative expenses	5,286		5,963	12.8%	11,304	
販売促進費	Promotion expenses	343		541	57.8%	1,134	
貸倒関連費用	Bad debt allowance	1,307		1,737	32.9%	2,813	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	99		661	562.7%	484	
貸倒損失	Bad debts expenses	1,208		1,076	△10.9%	2,328	
人件費	Personnel expenses	1,370		1,334	△2.6%	2,713	
管理費	Equipment expenses	897		1,013	12.9%	1,904	
設備費	Equipment expenses	1,180		1,152	△2.4%	2,349	
一般費	General expenses	186		183	△1.6%	389	
その他	Other	—		18	—	—	
営業利益	Operating profit	3,703		3,097	△16.3%	7,125	

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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
営業収益	Operating revenue	35,030		40,048	14.3%	72,530	
包括信用購入あっせん収益	Credit card purchase contracts	4,622		4,396	△4.9%	9,217	
個別信用購入あっせん収益	Hire purchase contracts	1,569		1,867	19.0%	3,195	
融資収益	Financing revenue	25,779		29,396	14.0%	53,007	
カードキャッシング	Cash advances	8,028		8,704	8.4%	16,396	
その他融資	Other loans	17,751		20,692	16.6%	36,610	
償却債権取立益	Gain on bad debts recovered	1,194		1,719	44.0%	2,612	
金融収益	Financial revenue	15		20	29.7%	33	
役務取引等収益	Fees and commissions	1,849		2,648	43.2%	4,464	
営業費用	Operating expenses	27,680		33,308	20.3%	58,540	
金融費用	Financial expenses	3,858		3,986	3.3%	7,674	
役務取引等費用	Fees and commissions payments	342		379	11.0%	655	
販売費及び一般管理費	Selling, general and administrative expenses	23,479		28,905	23.1%	50,208	
販売促進費	Promotion expenses	2,121		2,553	20.4%	4,497	
貸倒関連費用	Bad debt allowance	8,547		12,591	47.3%	19,473	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	8,546		12,590	47.3%	19,471	
貸倒損失	Bad debts expenses	1		0	△53.1%	2	
人件費	Personnel expenses	5,435		6,013	10.6%	11,364	
管理費	Equipment expenses	4,166		4,595	10.3%	8,629	
設備費	Equipment expenses	2,665		2,613	△1.9%	5,220	
一般費	General expenses	542		538	△0.7%	1,023	
その他	Other	1		36	－	1	
営業利益	Operating profit	7,349		6,739	△8.3%	13,990	

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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
営業収益	Operating revenue	22,750		25,571	12.4%	47,059	
包括信用購入あっせん収益	Credit card purchase contracts	1,276		1,413	10.7%	2,667	
個別信用購入あっせん収益	Hire purchase contracts	12,101		13,198	9.1%	24,720	
融資収益	Financing revenue	4,881		6,356	30.2%	10,431	
カードキャッシング	Cash advances	241		226	△6.5%	468	
その他融資	Other loans	4,639		6,130	32.2%	9,963	
償却債権取立益	Gain on bad debts recovered	1,916		1,716	△10.5%	3,768	
金融収益	Financial revenue	69		24	△64.1%	115	
役務取引等収益	Fees and commissions	2,505		2,861	14.2%	5,354	
営業費用	Operating expenses	16,431		22,094	34.5%	33,678	
金融費用	Financial expenses	3,650		4,625	26.7%	7,692	
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	12,780		17,431	36.4%	25,985	
販売促進費	Promotion expenses	697		1,376	97.4%	1,884	
貸倒関連費用	Bad debt allowance	5,130		7,952	55.0%	9,602	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	5,130		7,952	55.0%	9,602	
貸倒損失	Bad debts expenses	—		—	—	—	
人件費	Personnel expenses	3,720		4,271	14.8%	7,686	
管理費	Equipment expenses	1,772		1,954	10.2%	3,566	
設備費	Equipment expenses	1,255		1,627	29.7%	2,773	
一般費	General expenses	204		248	21.5%	472	
その他	Other	—		38	—	—	
営業利益	Operating profit	6,318		3,476	△45.0%	13,380	

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)

		2018/9		2019/9		2019/3	
		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	141	4	—	△2,119	2,119	1,982
長期借入金	Long-term loans payable	39,214	592	33,469	△1,594	35,063	△3,558
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	—	—	—	—	—	—
リース債務	Lease obligations	—	—	1,547	1,547	—	—
有利子負債計	Total interest-bearing debt	39,355	596	35,016	△2,166	37,182	△1,576

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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	31,642	12,422	47,955	18,122	29,832	10,611
長期借入金	Long-term loans payable	142,478	△1,445	148,718	△12	148,730	4,806
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	44,321	△1,344	42,977	△8,085	51,063	5,397
リース債務	Lease obligations	5	△32	3,230	3,227	3	△34
有利子負債計	Total interest-bearing debt	218,447	9,599	242,881	13,252	229,629	20,781

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/9		2019/9		2019/3	
		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	10,608	3,834	15,262	3,918	11,343	4,569
長期借入金	Long-term loans payable	160,208	6,874	165,706	△679	166,385	13,051
コマーシャル・ペーパー	Commercial Papers	—	—	13,819	9,740	4,079	4,079
社債	Bonds payable	—	—	2,070	△9	2,079	2,079
リース債務	Lease obligations	—	—	1,749	1,749	—	—
有利子負債計	Total interest-bearing debt	170,817	10,709	198,607	14,718	183,889	23,780

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)

		2018/9		2019/9		2019/3	
		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	4,151	87	4,396	127	4,269	205
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,811	36	2,865	25	2,840	65

※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)

		2018/9		2019/9		2019/3	
		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	1,722	20	1,791	42	1,749	47
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	65.5%	—	66.7%	—	65.8%	—

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

※ 1 “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 ÷ (2018/10～2019/9) 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 (2018/10 and 2019/9) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2018/9		2019/9		2019/3	
		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	3,322,220	268,412	3,636,981	153,544	3,483,437	429,629
普通預金	Ordinary deposits	2,286,739	265,965	2,794,794	161,418	2,633,376	612,602
定期預金	Time deposits	1,017,127	△13,446	772,853	△42,431	815,285	△215,288
その他預金	Other deposits	18,354	15,893	69,333	34,557	34,775	32,314
貸出金残高	Balance of loans and bills discounted	1,994,086	34,589	2,146,887	35,990	2,110,896	151,398

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	629	24	690	34	656	51
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（単位：店舗、台）

銀行店舗数	Number of branches	140	－	140	－	140	－
ATM台数	Number of ATMs	6,209	28	6,087	△106	6,193	12