

2020年2月期
第3四半期 決算補足資料

For the Nine Months Ended December 31, 2019
Third 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 (P11) 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 (P11) 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 (P13-25) 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 (P13-25) exclude 5 companies comprising the holding company and the companies providing administrative functions, etc. The internal transactions among the respective business segments have been eliminated.

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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	4,933,935		5,567,040	585,613	4,981,426	
現金及び預金	Cash and deposits	679,422		864,338	219,835	644,502	
コールローン	Call loans	17,266		50,529	20,033	30,496	
割賦売掛金	Accounts receivable-installment	1,537,704		1,682,593	229,433	1,453,160	
リース債権及びリース投資資産	Lease receivables and investment assets	10,422		12,589	1,164	11,425	
営業貸付金	Operating loans	842,450		884,127	33,618	850,508	
銀行業における貸出金	Loans and bills discounted for banking business	1,480,369		1,662,713	77,723	1,584,990	
銀行業における有価証券	Securities for banking business	301,193		317,061	△7,884	324,946	
買入金銭債権	Monetary claims bought	4,887		15,488	2,172	13,316	
金銭の信託	Money held in trust	13,015		48,018	25,611	22,406	
その他	Other	148,385		146,890	△1,616	148,506	
貸倒引当金	Allowance for doubtful accounts	△101,181		△117,311	△14,479	△102,831	
固定資産	Non-current assets	266,140		295,534	23,109	272,425	
有形固定資産	Property, plant and equipment	38,343		44,296	5,091	39,204	
無形固定資産	Intangible assets	97,177		107,716	7,539	100,177	
のれん	Goodwill	20,520		18,684	△1,376	20,061	
その他	Other	76,657		89,031	8,915	80,116	
投資その他の資産	Investments and other assets	130,619		143,521	10,478	133,042	
繰延資産	Deferred assets	259		589	361	228	
資産の部合計	Total assets	5,200,335		5,863,164	609,084	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)

		2018/12		2019/12		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	4,291,589		4,869,850	544,224	4,325,626	
買掛金	Accounts payable-trade	296,965		333,208	47,554	285,653	
銀行業における預金	Deposits for banking business	3,456,574		3,778,738	309,603	3,469,134	
短期借入金	Short-term borrowings	172,122		236,751	75,006	161,744	
1年内返済予定の長期借入金	Current portion of long-term borrowings	88,793		93,842	42,699	51,142	
1年内償還予定の社債	Current portion of bonds	17,694		82,433	31,911	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	70,000		157,981	55,902	102,079	
賞与引当金	Provision for bonuses	2,626		2,752	△1,263	4,015	
ポイント引当金	Provision for point card certificates	16,944		20,157	2,613	17,543	
その他の引当金	Other provisions	150		151	△56	208	
その他	Other	139,770		163,832	10,198	153,634	
固定負債	Non-current liabilities	482,793		540,695	60,947	479,748	
社債	Bonds payable	133,575		158,174	65,553	92,621	
長期借入金	Long-term borrowings	300,063		323,278	△8,656	331,935	
退職給付に係る負債	Net defined benefit liability	3,765		4,176	56	4,120	
利息返還損失引当金	Provision for loss on interest repayment	2,390		3,439	△737	4,176	
その他の引当金	Other provisions	143		235	12	223	
繰延税金負債	Deferred tax liabilities	3,596		3,400	△535	3,935	
その他	Other	39,259		47,990	5,254	42,736	
負債の部合計	Total liabilities	4,774,383		5,410,546	605,171	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)

		2018/12		2019/12		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	366,671		384,118	7,741	376,376	
資本金	Capital stock	45,698		45,698	—	45,698	
資本剰余金	Capital surplus	120,241		120,357	143	120,213	
利益剰余金	Retained earnings	225,687		218,603	△16,809	235,413	
自己株式	Treasury stock	△24,955		△541	24,407	△24,948	
その他の包括利益累計額	Total other comprehensive income	△214		1,035	△3,231	4,267	
その他有価証券評価差額金	Valuation difference on available-for-sale securities	311		4,109	△1,041	5,150	
繰延ヘッジ損益	Deferred gains or losses on hedges	△1,384		△3,196	△1,521	△1,675	
為替換算調整勘定	Foreign currency translation adjustments	1,422		713	△759	1,472	
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△563		△590	89	△679	
新株予約権	Subscription rights to shares	111		87	△16	103	
非支配株主持分	Non-controlling interests	59,383		67,375	△581	67,957	
純資産の部合計	Total net assets	425,952		452,617	3,912	448,705	
負債純資産合計	Total liabilities and net assets	5,200,335		5,863,164	609,084	5,254,079	

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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	4,180,269	8.2%	4,609,384	10.3%	5,618,378	8.2%
個別信用購入あっせん	Hire purchase contracts	254,940	5.8%	279,813	9.8%	346,550	3.5%
カードキャッシング	Cash advances	408,473	7.0%	417,559	2.2%	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)

		2018/12		2019/12		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	324,188		356,120	9.8%	438,441	
包括信用購入あっせん収益	Credit card purchase contracts	93,385		101,592	8.8%	125,916	
個別信用購入あっせん収益	Hire purchase contracts	29,681		31,529	6.2%	40,032	
融資収益	Financing revenue	109,221		117,075	7.2%	146,365	
カードキャッシング	Cash advances	70,790		72,409	2.3%	94,283	
その他融資	Other loans	38,431		44,666	16.2%	52,081	
償却債権取立益	Gain on bad debts recovered	5,278		6,214	17.7%	7,604	
金融収益	Financial revenue	20,896		24,078	15.2%	28,198	
役務取引等収益	Fees and commissions	45,650		47,364	3.8%	61,374	
その他	Other	20,073		28,264	40.8%	28,948	
営業費用	Operating expenses	272,052		312,980	15.0%	368,419	
金融費用	Financial expenses	16,801		18,400	9.5%	22,741	
役務取引等費用	Fees and commissions payments	7,625		8,369	9.8%	10,122	
販売費及び一般管理費	Selling, general and administrative expenses	245,099		283,172	15.5%	332,229	
販売促進費	Promotion expenses	42,435		56,591	33.4%	57,855	
貸倒関連費用	Bad debt allowance	40,760		53,450	31.1%	57,256	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	37,662		50,600	34.4%	51,316	
貸倒損失	Bad debts expenses	2,243		1,816	△19.1%	2,708	
利息返還損失引当金繰入額	Provision for loss on interest repayment	855		1,034	20.9%	3,231	
人件費	Personnel expenses	54,611		58,527	7.2%	73,077	
管理費	Equipment expenses	66,676		71,631	7.4%	90,314	
設備費	Equipment expenses	31,453		34,193	8.7%	42,219	
一般費	General expenses	9,162		8,778	△4.2%	11,505	
その他	Other	2,524		3,038	20.3%	3,325	
営業利益	Operating profit	52,136		43,139	△17.3%	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)

		2018/12		2019/12		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	549		636	15.9%	560	
受取配当金	Dividend income	159		158	△0.4%	242	
投資事業組合運用益	Gain on investments in investment partnerships	—		150	—	—	
為替差益	Foreign exchange gains	267		200	△24.8%	93	
その他	Other	122		127	3.5%	224	
営業外費用	Non-operating expenses	108		12	△88.3%	410	
投資有価証券評価損	Loss on valuation of investment securities	—		2	—	33	
雑損失	Miscellaneous loss	108		10	△90.2%	376	
経常利益	Ordinary profit	52,576		43,763	△16.8%	70,171	
特別利益	Extraordinary income	10		9	△6.4%	10	
固定資産売却益	Gain on disposal of non-current assets	10		9	△6.4%	10	
特別損失	Extraordinary loss	289		995	244.4%	1,003	
固定資産処分損	Loss on disposal of non-current assets	226		493	117.8%	594	
減損損失	Impairment loss	10		243	—	52	
子会社清算損	Loss on liquidation of subsidiaries	45		96	109.3%	45	
その他	Other	5		162	—	310	
税金等調整前四半期純利益	Profit before income taxes	52,298		42,777	△18.2%	69,178	
法人税等合計	Total income taxes	13,940		13,491	△3.2%	17,998	
法人税、住民税及び事業税	Income taxes-current	16,852		16,803	△0.3%	23,555	
法人税等調整額	Income taxes-deferred	△2,912		△3,311	—	△5,557	
四半期純利益	Net profit	38,357		29,285	△23.7%	51,180	
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	8,660		7,041	△18.7%	11,771	
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	29,697		22,243	△25.1%	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)

		2018/12		2019/12		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	2,322,820	45,356	2,546,841	111,342	2,435,498	158,034
カードキャッシング	Cash advances	572,908	25,536	567,983	△8,954	576,937	29,564
その他融資	Other loans	1,749,911	19,820	1,978,858	120,297	1,858,561	128,469
割賦売掛金計	Total accounts receivable-installment	1,537,704	243,072	1,682,593	229,433	1,453,160	158,527
包括信用購入あっせん	Credit card purchase contracts	991,370	162,159	1,095,907	183,796	912,110	82,899
個別信用購入あっせん	Hire purchase contracts	546,334	80,912	586,686	45,636	541,049	75,628
リース債権及びリース投資資産	Lease receivables and investment assets	10,422	1,915	12,589	1,164	11,425	2,918
営業債権合計	Total operating receivables	3,870,947	290,344	4,242,023	341,940	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)

		2018/12	2019/12	2019/3
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,310,837	1,530,395	1,327,887
カードキャッシング	Cash advances	—	32,800	—
その他融資	Other loans	1,310,837	1,497,595	1,327,887
割賦売掛金計	Total accounts receivable-installment	462,465	534,753	517,507
包括信用購入あっせん	Credit card purchase contracts	225,900	217,500	240,200
個別信用購入あっせん	Hire purchase contracts	236,565	317,253	277,307
債権流動化残高合計	Total securitized receivables	1,773,303	2,065,148	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)

		2018/12		2019/12		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	3,633,658	301,289	4,077,237	313,851	3,763,386	431,016
カードキャッシング	Cash advances	572,908	25,536	600,783	23,845	576,937	29,564
その他融資	Other loans	3,060,749	275,752	3,476,454	290,005	3,186,448	401,452
割賦売掛金計	Total accounts receivable-installment	2,000,169	221,026	2,217,346	246,678	1,970,668	191,524
包括信用購入あっせん	Credit card purchase contracts	1,217,270	144,009	1,313,407	161,096	1,152,310	79,049
個別信用購入あっせん	Hire purchase contracts	782,899	77,016	903,939	85,581	818,357	112,474
リース債権及びリース投資資産	Lease receivables and investment assets	10,422	1,915	12,589	1,164	11,425	2,918
営業債権合計	Total operating receivables	5,644,250	524,231	6,307,172	561,694	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)

		2018/12		2019/12		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	172,122	△5,757	236,751	75,006	161,744	△16,135
長期借入金	Long-term loans payable	388,857	27,344	417,121	34,043	383,078	21,565
コマーシャル・ペーパー	Commercial papers	70,000	9,500	157,981	55,902	102,079	41,579
社債	Bonds payable	151,269	15,603	240,608	97,465	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	38,774	135	43,110	6,253	36,856	△1,782
有利子負債計	Total interest-bearing debt	850,970	46,824	1,095,573	238,724	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)

		2018/12	2019/12	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)	39,905 —	52,416 31.4%	54,025 —
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	32,564 —	37,936 16.5%	45,033 —
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	101,181 —	117,311 14.1%	102,831 —
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables	2.6%	2.8%	2.6%
流動化債権を含んだ場合	If including securitized debt	1.8%	1.9%	1.8%
貸倒償却額／営業債権残高比 ※ 3	Written-off amount/Total finance receivables ※ 3	1.1%	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12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 3rd 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	242,133	9.1%	150,852	6.2%	145,394	8.6%	114,109	11.2%	14,194	△2.4%	61,748	15.0%	38,166	11.0%	△54,235	356,120	9.8%
	包括信用購入あっせん収益	86,958	10.3%	33,858	20.5%	51,421	3.6%	14,633	0.5%	5,709	1.9%	6,759	△3.5%	2,164	10.9%	1,678	101,592	8.8%
	個別信用購入あっせん収益	9,544	1.8%	276	△63.6%	9,353	5.0%	22,484	9.2%	—	—	2,793	19.8%	19,690	7.8%	△585	31,529	6.2%
	融資収益	55,252	1.4%	51,919	△2.8%	3,386	180.8%	61,823	12.9%	7,508	△5.3%	44,698	13.9%	9,616	27.2%	△53	117,075	7.2%
	償却債権取立益	△169	△154.8%	16	△11.8%	△186	△164.2%	6,384	28.5%	474	△10.4%	3,538	88.5%	2,371	△7.4%	—	6,214	17.7%
	金融収益	24,002	15.4%	24,007	14.1%	31	—	140	△18.6%	75	39.8%	23	25.9%	40	△58.9%	△99	24,078	15.2%
	役務取引等収益	38,743	1.8%	25,412	2.1%	65,364	2.4%	8,643	14.1%	426	0.1%	3,934	23.1%	4,282	8.3%	△52,054	47,364	3.8%
	その他	27,802	38.5%	15,361	11.6%	16,023	59.3%	—	—	—	—	—	—	—	—	△3,120	28,264	40.8%
営業費用	Operating expenses	216,286	10.8%	141,349	6.7%	127,434	11.5%	95,712	23.9%	9,702	6.1%	52,160	21.2%	33,850	35.2%	△51,515	312,980	15.0%
	金融費用	3,980	△1.0%	3,194	△8.6%	814	17.3%	13,701	11.6%	714	△19.7%	6,017	4.2%	6,969	24.0%	689	18,400	9.5%
	役務取引等費用	7,997	10.1%	59,458	2.8%	426	36.0%	534	3.5%	0	△71.6%	534	3.9%	—	—	△52,049	8,369	9.8%
	販売費及び一般管理費	201,411	11.0%	78,486	10.5%	123,505	11.4%	81,336	26.2%	8,956	8.5%	45,555	23.9%	26,824	38.2%	△155	283,172	15.5%
	その他	2,897	14.8%	209	19.9%	2,688	14.5%	139	—	30	—	52	—	56	—	0	3,038	20.3%
営業利益	Operating profit	25,846	△3.3%	9,503	△0.0%	17,960	△8.7%	18,396	△27.5%	4,492	△16.7%	9,588	△9.9%	4,316	△53.9%	△2,720	43,139	△17.3%

		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	実績 Results	期首増減 Change			
貸出金	Loans and bills discounted	2,156,976	48,972	2,066,158	△45,320	119,900	37,058	361,853	29,366	36,273	△3,671	251,939	25,184	73,640	7,853	△1,071	2,546,841	111,342	
割賦売掛金	Accounts receivable-installment	1,372,544	202,679	897,017	160,430	485,453	41,684	304,162	28,078	31,286	△1,539	71,468	9,075	201,407	20,541	△4,040	1,682,593	229,433	
	包括信用購入あっせん																		
	Credit card purchase contracts	991,277	180,863	842,867	165,672	151,525	15,209	104,629	2,933	31,286	△1,539	50,599	1,688	22,743	2,784	△3,114	1,095,907	183,796	
	個別信用購入あっせん																		
	Hire purchase contracts	381,266	21,816	54,150	△5,242	333,927	26,475	199,533	25,144	—	—	20,869	7,386	178,663	17,757	△925	586,686	45,636	
銀行業における預金残高	Balance of deposits for banking business	3,779,163	299,955	3,787,869	305,551	—	—	—	—	—	—	—	—	—	—	△9,131	3,778,738	309,603	
有利子負債残高	Balance of interest-bearing debt	365,605	90,054	30,849	△4,220	368,374	35,918	507,094	56,392	32,729	△4,453	256,704	27,074	217,660	33,771	189,255	1,095,573	238,724	

		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%	4.5%	23.7%	26.3%	24.9%	18.4%	—	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%	3.5%	1.3%	3.2%	4.4%	—	0.5%
③ 貸出金利差(①－②)	③ Interest rate spread ①－②	4.3%	4.2%	4.2%	20.2%	25.0%	21.7%	14.0%	—	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)

		2018/12		2019/12		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	4,338,805		4,895,999	526,124	4,369,874	
現金及び預金	Cash and deposits	642,366		816,347	209,209	607,138	
コールローン	Call loans	17,266		50,529	20,033	30,496	
割賦売掛金	Accounts receivable-installment	1,268,437		1,376,505	202,131	1,174,373	
リース債権及びリース投資資産	Lease receivables and investment assets	10,422		12,589	1,164	11,425	
営業貸付金	Operating loans	521,196		522,273	4,252	518,021	
銀行業における貸出金	Loans and bills discounted for banking business	1,485,369		1,665,213	75,223	1,589,990	
銀行業における有価証券	Securities for banking business	301,193		317,061	△7,884	324,946	
買入金銭債権	Monetary claims bought	4,887		15,488	2,172	13,316	
金銭の信託	Money held in trust	13,015		48,018	25,611	22,406	
その他	Other	123,427		125,072	△2,873	127,946	
貸倒引当金	Allowance for doubtful accounts	△48,777		△53,102	△2,917	△50,184	
固定資産	Non-current assets	229,789		254,327	18,779	235,547	
有形固定資産	Property, plant and equipment	33,154		32,374	△1,499	33,874	
無形固定資産	Intangible assets	92,662		101,866	6,272	95,594	
投資その他の資産	Investments and other assets	103,972		120,085	14,006	106,078	
繰延資産	Deferred assets	259		589	361	228	
資産の部合計	Total assets	4,568,854		5,150,916	545,266	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)

		2018/12		2019/12		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	4,135,315		4,656,059	457,239	4,198,819	
買掛金	Accounts payable-trade	293,554		328,654	46,432	282,222	
銀行業における預金	Deposits for banking business	3,456,574		3,778,738	309,603	3,469,134	
賞与引当金	Provision for bonuses	1,117		1,092	△1,611	2,704	
ポイント引当金	Provision for point card certificates	16,944		20,157	2,613	17,543	
その他	Other	367,124		527,417	100,202	427,214	
固定負債	Non-current liabilities	158,780		208,088	84,896	123,191	
退職給付に係る負債	Net defined benefit liability	3,081		2,928	△236	3,165	
利息返還損失引当金	Provision for loss on interest repayment	2,390		3,439	△737	4,176	
その他の引当金	Other provisions	32		85	△14	99	
その他	Other	153,276		201,634	85,884	115,749	
負債の部合計	Total liabilities	4,294,095		4,864,147	542,136	4,322,011	
純資産の部合計	Total net assets	274,758		286,768	3,129	283,638	
負債純資産合計	Total liabilities and net assets	4,568,854		5,150,916	545,266	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)

		2018/12		2019/12		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	3,990,068	8.1%	4,395,820	10.2%	5,358,216	8.1%
個別信用購入あっせん	Hire purchase contracts	178,429	△1.5%	182,638	2.4%	241,756	△4.7%
カードキャッシング	Cash advances	305,696	4.7%	314,252	2.8%	405,809	4.3%
電子マネー	Total e-money contracts	1,433,818	△4.0%	1,474,736	2.9%	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)

		2018/12		2019/12		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	221,920		242,133	9.1%	298,301	
包括信用購入あっせん収益	Credit card purchase contracts	78,829		86,958	10.3%	106,348	
加盟店収益	Affiliated merchants	59,903		65,935	10.1%	80,253	
リボ・分割収益	Revolving credit	16,854		18,484	9.7%	23,299	
その他収益	Other	2,071		2,538	22.6%	2,795	
個別信用購入あっせん収益	Hire purchase contracts	9,377		9,544	1.8%	12,521	
融資収益	Financing revenue	54,474		55,252	1.4%	72,360	
カードキャッシング	Cash advances	53,339		54,199	1.6%	70,930	
その他融資	Other loans	1,134		1,053	△7.2%	1,429	
償却債権取立益	Gain on bad debts recovered	309		△169	△154.8%	546	
金融収益	Financial revenue	20,792		24,002	15.4%	28,057	
役務取引等収益	Fees and commissions	38,070		38,743	1.8%	50,967	
内、電子マネー収益	E-money revenue	10,164		9,847	△3.1%	13,287	
その他	Other	20,067		27,802	38.5%	27,500	
営業費用	Operating expenses	195,197		216,286	10.8%	264,034	
金融費用	Financial expenses	4,020		3,980	△1.0%	5,538	
役務取引等費用	Fees and commissions payments	7,262		7,997	10.1%	9,668	
販売費及び一般管理費	Selling, general and administrative expenses	181,390		201,411	11.0%	245,503	
販売促進費	Promotion expenses	38,357		50,791	32.4%	51,437	
貸倒関連費用	Bad debt allowance	17,024		17,752	4.3%	25,548	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	15,803		16,556	4.8%	21,939	
貸倒損失	Bad debts expenses	366		162	△55.6%	377	
利息返還損失引当金繰入額	Provision for loss on interest repayment	855		1,034	20.9%	3,231	
人件費	Personnel expenses	36,361		38,514	5.9%	48,539	
管理費	Equipment expenses	56,000		59,256	5.8%	75,612	
設備費	Equipment expenses	23,262		25,466	9.5%	31,211	
一般費	General expenses	10,383		9,631	△7.2%	13,154	
その他	Other	2,523		2,897	14.8%	3,324	
営業利益	Operating profit	26,723		25,846	△3.3%	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)

		2018/12		2019/12		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	2,005,935	15,837	2,156,976	48,972	2,108,004	117,907
カードキャッシング	Cash advances	470,876	15,020	461,565	△12,568	474,133	18,277
その他融資	Other loans	1,535,058	817	1,695,411	61,540	1,633,870	99,629
割賦売掛金計	Total accounts receivable-installment	1,265,224	227,396	1,372,544	202,679	1,169,865	132,037
包括信用購入あっせん	Credit card purchase contracts	891,667	159,590	991,277	180,863	810,414	78,337
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	160,298	28,453	191,484	39,496	151,987	20,143
個別信用購入あっせん	Hire purchase contracts	373,557	67,806	381,266	21,816	359,450	53,699
リース債権及びリース投資資産	Lease receivables and investment assets	10,422	1,915	12,589	1,164	11,425	2,918
営業債権合計	Total operating receivables	3,281,582	245,150	3,542,110	252,815	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)

		2018/12	2019/12	2019/3
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,310,837	1,530,395	1,327,887
カードキャッシング	Cash advances	—	32,800	—
その他融資	Other loans	1,310,837	1,497,595	1,327,887
割賦売掛金計	Total accounts receivable-installment	462,465	534,753	517,507
包括信用購入あっせん	Credit card purchase contracts	225,900	217,500	240,200
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	95,900	87,500	110,200
個別信用購入あっせん	Hire purchase contracts	236,565	317,253	277,307
債権流動化残高合計	Total securitized receivables	1,773,303	2,065,148	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)

		2018/12		2019/12		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	3,316,773	271,770	3,687,372	251,480	3,435,892	390,889
カードキャッシング	Cash advances	470,876	15,020	494,365	20,231	474,133	18,277
その他融資	Other loans	2,845,896	256,749	3,193,007	231,248	2,961,758	372,612
内、住宅ローン ※ 3	Housing Loans ※ 3	1,741,409	129,648	1,944,311	141,086	1,803,225	191,463
割賦売掛金計	Total accounts receivable-installment	1,727,689	205,350	1,907,297	219,924	1,687,373	165,034
包括信用購入あっせん	Credit card purchase contracts	1,117,567	141,440	1,208,777	158,163	1,050,614	74,487
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	256,198	10,303	278,984	16,796	262,187	16,293
個別信用購入あっせん	Hire purchase contracts	610,122	63,910	698,519	61,761	636,758	90,546
リース債権及びリース投資資産	Lease receivables and investment assets	10,422	1,915	12,589	1,164	11,425	2,918
営業債権合計	Total operating receivables	5,054,885	479,037	5,607,259	472,569	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)

		2018/12		2019/12		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	123,300	△25,600	185,400	68,300	117,100	△31,800
長期借入金	Long-term loans payable	37,666	8,300	51,898	14,000	37,898	8,532
コマーシャル・ペーパー	Commercial Papers	70,000	9,500	137,000	39,000	98,000	37,500
社債	Bonds payable	100,000	10,000	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	38,770	175	36,647	△205	36,853	△1,741
有利子負債計	Total interest-bearing debt	399,682	2,373	590,945	181,148	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)

		2018/12	2019/12	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)	13,853 20.6%	9,371 △32.3%	16,956 6.9%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	7,281 △26.3%	8,331 14.4%	11,441 4.2%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	36,180 22.2%	36,165 3.0%	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%	2.5%	2.7%
流動化債権を含んだ場合	If including securitized debt	2.3%	2.1%	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)

		2018/12		2019/12		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	73,899	1.1%	71,653	△3.0%	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	17,404	△7.5%	14,364	△17.5%	22,965	△7.0%
その他融資	Other loans	7,743	△46.8%	5,683	△26.6%	15,805	△16.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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	86,073	13.4%	99,772	15.9%	118,646	13.0%
個別信用購入あっせん	Hire purchase contracts	18,903	46.4%	25,309	33.9%	25,271	35.5%
カードキャッシング	Cash advances	82,724	20.1%	85,491	3.3%	108,504	18.7%
その他融資	Other loans	81,111	△15.4%	85,869	5.9%	108,809	△10.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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	30,228	28.4%	42,138	39.4%	42,632	29.0%
個別信用購入あっせん	Hire purchase contracts	57,608	22.8%	71,865	24.7%	79,522	27.5%
カードキャッシング	Cash advances	2,647	18.3%	3,450	30.3%	3,718	24.5%
その他融資	Other loans	27,427	54.8%	30,240	10.3%	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)

		2018/12		2019/12		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 ※	41,158	△169	36,273	△3,671	39,945	△1,381
カードキャッシング	Cash advances	23,693	1,243	21,134	△1,893	23,028	578
その他融資	Other loans	17,464	△1,412	15,139	△1,778	16,917	△1,960
割賦売掛金計	Total accounts receivable-installment	33,221	1,585	31,286	△1,539	32,825	1,189
包括信用購入あっせん	Credit card purchase contracts	33,221	1,585	31,286	△1,539	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	74,379	1,416	67,560	△5,210	72,770	△192

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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 ※	218,094	19,186	251,939	25,184	226,755	27,846
カードキャッシング	Cash advances	76,467	9,351	83,452	5,581	77,870	10,754
その他融資	Other loans	141,627	9,834	168,487	19,602	148,884	17,092
割賦売掛金計	Total accounts receivable-installment	61,502	1,064	71,468	9,075	62,393	1,955
包括信用購入あっせん	Credit card purchase contracts	48,374	△493	50,599	1,688	48,910	41
個別信用購入あっせん	Hire purchase contracts	13,127	1,558	20,869	7,386	13,483	1,913
営業債権合計	Total operating receivables	279,596	20,250	323,408	34,259	289,148	29,802

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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 ※	62,001	10,824	73,640	7,853	65,787	14,609
カードキャッシング	Cash advances	1,871	△80	1,830	△74	1,905	△45
その他融資	Other loans	60,130	10,904	71,809	7,928	63,881	14,655
割賦売掛金計	Total accounts receivable-installment	171,239	15,187	201,407	20,541	180,865	24,813
包括信用購入あっせん	Credit card purchase contracts	18,107	1,478	22,743	2,784	19,959	3,330
個別信用購入あっせん	Hire purchase contracts	153,132	13,709	178,663	17,757	160,905	21,483
営業債権合計	Total operating receivables	233,241	26,011	275,048	28,395	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)

		2018/12		2019/12		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	14,539		14,194	△2.4%	19,590	
包括信用購入あっせん収益	Credit card purchase contracts	5,602		5,709	1.9%	7,683	
個別信用購入あっせん収益	Hire purchase contracts	—		—	—	—	
融資収益	Financing revenue	7,927		7,508	△5.3%	10,560	
カードキャッシング	Cash advances	4,843		4,735	△2.2%	6,488	
その他融資	Other loans	3,084		2,772	△10.1%	4,072	
償却債権取立益	Gain on bad debts recovered	529		474	△10.4%	677	
金融収益	Financial revenue	54		75	39.8%	74	
役務取引等収益	Fees and commissions	426		426	0.1%	595	
営業費用	Operating expenses	9,146		9,702	6.1%	12,465	
金融費用	Financial expenses	889		714	△19.7%	1,157	
役務取引等費用	Fees and commissions payments	2		0	△71.6%	3	
販売費及び一般管理費	Selling, general and administrative expenses	8,254		8,956	8.5%	11,304	
販売促進費	Promotion expenses	600		823	37.0%	1,134	
貸倒関連費用	Bad debt allowance	2,150		2,639	22.7%	2,813	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	275		985	258.4%	484	
貸倒損失	Bad debts expenses	1,875		1,653	△11.9%	2,328	
人件費	Personnel expenses	2,044		1,994	△2.5%	2,713	
管理費	Equipment expenses	1,407		1,505	6.9%	1,904	
設備費	Equipment expenses	1,763		1,716	△2.7%	2,349	
一般費	General expenses	287		278	△3.0%	389	
その他	Other	—		30	—	—	
営業利益	Operating profit	5,392		4,492	△16.7%	7,125	

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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	53,683		61,748	15.0%	72,530	
包括信用購入あっせん収益	Credit card purchase contracts	7,001		6,759	△3.5%	9,217	
個別信用購入あっせん収益	Hire purchase contracts	2,332		2,793	19.8%	3,195	
融資収益	Financing revenue	39,255		44,698	13.9%	53,007	
カードキャッシング	Cash advances	12,250		13,130	7.2%	16,396	
その他融資	Other loans	27,005		31,568	16.9%	36,610	
償却債権取立益	Gain on bad debts recovered	1,877		3,538	88.5%	2,612	
金融収益	Financial revenue	18		23	25.9%	33	
役務取引等収益	Fees and commissions	3,196		3,934	23.1%	4,464	
営業費用	Operating expenses	43,045		52,160	21.2%	58,540	
金融費用	Financial expenses	5,773		6,017	4.2%	7,674	
役務取引等費用	Fees and commissions payments	514		534	3.9%	655	
販売費及び一般管理費	Selling, general and administrative expenses	36,756		45,555	23.9%	50,208	
販売促進費	Promotion expenses	3,210		3,849	19.9%	4,497	
貸倒関連費用	Bad debt allowance	14,130		20,647	46.1%	19,473	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	14,128		20,647	46.1%	19,471	
貸倒損失	Bad debts expenses	1		0	△72.5%	2	
人件費	Personnel expenses	8,320		9,164	10.1%	11,364	
管理費	Equipment expenses	6,360		7,118	11.9%	8,629	
設備費	Equipment expenses	3,953		3,972	0.5%	5,220	
一般費	General expenses	780		802	2.9%	1,023	
その他	Other	1		52	－	1	
営業利益	Operating profit	10,637		9,588	△9.9%	13,990	

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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	34,388		38,166	11.0%	47,059	
包括信用購入あっせん収益	Credit card purchase contracts	1,952		2,164	10.9%	2,667	
個別信用購入あっせん収益	Hire purchase contracts	18,258		19,690	7.8%	24,720	
融資収益	Financing revenue	7,560		9,616	27.2%	10,431	
カードキャッシング	Cash advances	357		343	△3.9%	468	
その他融資	Other loans	7,203		9,272	28.7%	9,963	
償却債権取立益	Gain on bad debts recovered	2,562		2,371	△7.4%	3,768	
金融収益	Financial revenue	99		40	△58.9%	115	
役務取引等収益	Fees and commissions	3,955		4,282	8.3%	5,354	
営業費用	Operating expenses	25,033		33,850	35.2%	33,678	
金融費用	Financial expenses	5,618		6,969	24.0%	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	19,415		26,824	38.2%	25,985	
販売促進費	Promotion expenses	1,270		1,885	48.4%	1,884	
貸倒関連費用	Bad debt allowance	7,400		12,401	67.6%	9,602	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	7,400		12,401	67.6%	9,602	
貸倒損失	Bad debts expenses	—		—	—	—	
人件費	Personnel expenses	5,828		6,580	12.9%	7,686	
管理費	Equipment expenses	2,590		3,061	18.2%	3,566	
設備費	Equipment expenses	1,984		2,480	25.0%	2,773	
一般費	General expenses	342		414	21.0%	472	
その他	Other	—		56	—	—	
営業利益	Operating profit	9,354		4,316	△53.9%	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)

		2018/12		2019/12		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	—	△137	—	△2,119	2,119	1,982
長期借入金	Long-term loans payable	37,435	△1,186	31,290	△3,773	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	—	—	1,439	1,439	—	—
有利子負債計	Total interest-bearing debt	37,435	△1,323	32,729	△4,453	37,182	△1,576

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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	29,561	10,340	37,430	7,597	29,832	10,611
長期借入金	Long-term loans payable	148,870	4,946	157,491	8,760	148,730	4,806
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	51,269	5,603	58,558	7,494	51,063	5,397
リース債務	Lease obligations	4	△33	3,224	3,221	3	△34
有利子負債計	Total interest-bearing debt	229,705	20,857	256,704	27,074	229,629	20,781

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/12		2019/12		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	17,265	10,491	13,921	2,577	11,343	4,569
長期借入金	Long-term loans payable	169,674	16,340	178,941	12,556	166,385	13,051
コマーシャル・ペーパー	Commercial Papers	—	—	20,981	16,902	4,079	4,079
社債	Bonds payable	—	—	2,050	△29	2,079	2,079
リース債務	Lease obligations	—	—	1,765	1,765	—	—
有利子負債計	Total interest-bearing debt	186,940	26,832	217,660	33,771	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)

		2018/12		2019/12		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	4,210	146	4,482	213	4,269	205
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,829	54	2,881	41	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)

		2018/12		2019/12		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	1,734	32	1,830	81	1,749	47
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	65.5%	—	67.7%	—	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 ÷ (2019/1～2019/12) 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 (2019/1～2019/12) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2018/12		2019/12		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	3,465,325	411,517	3,788,146	304,708	3,483,437	429,629
普通預金	Ordinary deposits	2,525,938	505,165	2,966,582	333,206	2,633,376	612,602
定期預金	Time deposits	918,502	△112,070	746,739	△68,546	815,285	△215,288
その他預金	Other deposits	20,883	18,422	74,824	40,048	34,775	32,314
貸出金残高	Balance of loans and bills discounted	1,998,537	39,039	2,066,196	△44,700	2,110,896	151,398

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	643	38	701	45	656	51
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（単位：店舗、台）

銀行店舗数	Number of branches	142	2	141	1	140	－
ATM台数	Number of ATMs	6,217	36	6,148	△45	6,193	12