

2019年3月期
決算補足資料

For the Year Ended March 31, 2019
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 : 前期比のパーセント表示は、増減率を表しております。
- 2 : YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3 : 連結及び国際事業の記載数値は、決算期ごとの為替レートで換算しております。
- 3 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 4 : 国内事業の貸借対照表 (P12) 記載数値は、連結消去前の数値となります。なお、持株会社である当社の数値を含んでおります。
- 4 : Figures of the balance sheet for domestic business (P12) are estimated figures before the elimination of intra-company transactions. Included in domestic are the figures of AEON Financial Service, the holding company.
- 5 : 国内事業及び国際事業 (P13-28) 記載数値は、持株会社や機能会社等の4社を除き、かつ各事業セグメントの内部取引を消去しております。
- 5 : The figures stated for the domestic business and global business (P13-28) exclude 4 companies comprising the holding company and the companies providing administrative functions, etc. The internal transactions among the respective business segments have been eliminated.
- 6 : 国内事業及び国際事業 (P13-28) の2017年3月期の記載数値は、2018年3月期の事業セグメントの変更に伴う組替え後の数値となります。なお、2016年3月期は組替え後の数値がないため、2017年3月期の前期比及び期首増減は記載していません。
- 6 : The figures of the domestic business and global business for the fiscal year ended March 31, 2017 (P13-28) are the figures after reclassification due to the changes in the business segment for the fiscal year ended March 2018. Year-on-year comparison and changes from the previous fiscal year for the fiscal year ended March 31, 2017 are not shown because reclassified figures do not exist for the fiscal year ended March 2016.

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)

業績ハイライト (Financial Highlights)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
経常収益	Ordinary income	375,166	4.3%	407,970	8.7%	439,001	7.6%
経常利益	Ordinary profit	61,606	3.7%	65,746	6.7%	70,171	6.7%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	39,454	10.3%	38,677	△2.0%	39,408	1.9%

主要な経営指標 (Key Indicators)

(単位：円) (Unit : Yen)

		2017/3		2018/3		2019/3	
自己資本比率	Equity ratio		8.3%		7.6%		7.1%
1株当たり当期純利益	Earnings per share (EPS)		189.75		179.29		182.64
1株当たり純資産 (1株当たり株主資本)	Book value per share (BPS)		1,604.79		1,714.92		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%
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	62.6%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※ 1	52.8%	AEON CREDIT SERVICE (TAIWAN) CO., LTD.	100.0%
AEON INSURANCE BROKERS (HK) LTD.	100.0%	AEON CREDIT CARD (TAIWAN) CO., LTD.	100.0%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE (PHILIPPINES) INC.	60.0%
AEON MICRO FINANCE (SHENYANG) CO., LTD.	100.0%	PT.AEON CREDIT SERVICE INDONESIA	85.0%
AEON MICRO FINANCE (TIANJIN) CO., LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON THANA SINSAP (THAILAND) PLC. ※ 2	54.3%	AEON CREDIT SERVICE INDIA PRIVATE LTD.	100.0%
ACS CAPITAL CORPORATION LTD.	29.0%	AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%
AEON INSURANCE SERVICE (THAILAND) CO., LTD.	100.0%	AEON LEASING SERVICE (LAO) CO., LTD.	100.0%
HORIZON MASTER TRUST (AEON 2006-1)	—%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.7%

※ 1 AEON CREDIT SERVICE (ASIA) CO., LTD. は、香港証券取引所に上場しております。(証券コード900)

※ 1 The shares of AEON CREDIT SERVICE (ASIA) CO., LTD. are listed on Hong Kong Exchanges and Clearing Limited. (Securities Code : 900)

※ 2 AEON THANA SINSAP (THAILAND) PLC. は、タイ証券取引所に上場しております。(証券コードAEONTS)

※ 2 The shares of AEON THANA SINSAP (THAILAND) PLC. are listed on Stock Exchange of Thailand. (Securities Code : AEONTS)

※ 3 AEON CREDIT SERVICE (M) BERHADは、マレーシア証券取引所に上場しております。(証券コード5139)

※ 3 The shares of AEON CREDIT SERVICE (M) BERHAD are listed on Bursa Malaysia Berhad. (Securities Code : 5139)

海外持分法適用会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights
FUJITSU CREDIT SERVICE SYSTEMS (TIANJIN) CO., LTD.	49.0%

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		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
現金預け金	Cash and deposits	534,656	89,788	650,470	115,813	644,502	△5,967
コールローン	Call loans	30,000	30,000	–	△30,000	30,496	30,496
買入金銭債権	Monetary claims bought	3,945	△1,106	5,095	1,150	13,316	8,220
金銭の信託	Money held in trust	–	–	–	–	22,406	22,406
有価証券	Securities	170,635	△40,496	210,861	40,226	344,683	133,822
貸出金	Loans and bills discounted	1,864,904	190,906	2,271,666	406,762	2,429,740	158,073
外国為替	Foreign exchanges	–	–	–	–	1,635	1,635
割賦売掛金	Accounts receivable-installment	1,182,193	159,806	1,294,632	112,438	1,453,160	158,527
リース債権及びリース投資資産	Lease receivables and investment assets	7,103	1,698	8,506	1,402	11,425	2,918
その他資産	Other assets	155,160	30,566	208,280	53,120	231,264	22,984
有形固定資産	Property, plant and equipment	38,229	1,699	36,977	△1,251	39,204	2,226
無形固定資産	Intangible assets	87,053	9,890	92,356	5,302	100,177	7,821
のれん	Goodwill	23,732	△1,865	21,896	△1,835	20,061	△1,835
その他の無形固定資産	Other intangible assets	63,321	11,755	70,459	7,137	80,116	9,656
繰延税金資産	Deferred tax assets	25,007	4,574	23,357	△1,650	34,897	11,540
支払承諾見返	Customer's liabilities for acceptances and guarantees	138,729	△34,712	109,461	△29,268	88,148	△21,312
貸倒引当金	Allowance for doubtful accounts	△50,356	△897	△58,822	△8,466	△102,831	△44,009
資産の部合計	Total assets	4,187,263	441,717	4,852,844	665,580	5,342,228	489,384
預金	Deposits	2,542,090	389,162	3,049,733	507,642	3,469,134	419,401
買掛金	Accounts payable-trade	189,365	15,796	258,444	69,079	285,653	27,208
コマーシャル・ペーパー	Commercial papers	38,000	△30,000	60,500	22,500	102,079	41,579
借入金	Borrowed money	514,946	△21,042	539,393	24,446	544,823	5,429
社債	Bonds payable	140,120	18,045	135,665	△4,454	143,143	7,477
転換社債型新株予約権付社債	Convertible bond-type bonds with subscription rights to shares	30,000	29,950	29,948	△52	29,946	△2
その他負債	Other liabilities	163,890	11,044	202,531	38,641	196,470	△6,061
賞与引当金	Provision for bonuses	3,243	415	3,661	417	4,015	354
退職給付に係る負債	Net defined benefit liability	3,415	△115	3,946	531	4,120	173
ポイント引当金	Provision for point card certificates	14,518	2,062	14,466	△52	17,543	3,077
利息返還損失引当金	Provision for loss on interest repayment	3,806	△399	3,124	△682	4,176	1,051
偶発損失引当金	Provision for contingent loss	565	565	–	△565	–	–
その他の引当金	Other provisions	359	△37	316	△42	331	14
繰延税金負債	Deferred tax liabilities	3,041	696	3,868	827	3,935	67
支払承諾	Acceptances and guarantees	138,729	△34,712	109,461	△29,268	88,148	△21,312
負債の部合計	Total liabilities	3,786,093	381,433	4,415,061	628,968	4,893,523	478,461

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)

		2017/3		2018/3		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
資本金	Capital stock	45,698	15,256	45,698	–	45,698	–
資本剰余金	Capital surplus	121,211	14,981	120,025	△1,185	120,213	188
利益剰余金	Retained earnings	203,401	25,635	227,387	23,985	235,413	8,026
自己株式	Treasury stock	△25,100	40	△24,986	114	△24,948	37
株主資本合計	Total shareholders' equity	345,210	55,914	368,124	22,914	376,376	8,252
その他有価証券評価差額金	Valuation difference on available-for-sale securities	4,893	△996	3,556	△1,337	5,150	1,594
繰延ヘッジ損益	Deferred gains or losses on hedges	△2,244	1,270	△1,876	367	△1,675	200
為替換算調整勘定	Foreign currency translation adjustments	△1,235	△1,358	870	2,106	1,472	601
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△440	166	△658	△217	△679	△21
その他の包括利益累計額合計	Total other comprehensive income	972	△917	1,891	919	4,267	2,375
新株予約権	Subscription rights to shares	112	1	104	△7	103	△1
非支配株主持分	Non-controlling interests	54,875	5,286	67,661	12,785	67,957	296
純資産の部合計	Total net assets	401,170	60,283	437,782	36,612	448,705	10,922
負債純資産合計	Total liabilities and net assets	4,187,263	441,717	4,852,844	665,580	5,342,228	489,384

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card purchase contracts	4,711,676	9.2%	5,191,707	10.2%	5,618,378	8.2%
個別信用購入あっせん	Hire purchase contracts	315,497	6.5%	334,790	6.1%	346,550	3.5%
カードキャッシング	Cash advances	475,851	1.3%	508,336	6.8%	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)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
経常収益	Ordinary income	375,166	4.3%	407,970	8.7%	439,001	7.6%
資金運用収益	Interest income	140,240	1.0%	156,161	11.4%	171,243	9.7%
貸出金利息収益	Interest on loans and discounts	138,169	1.3%	153,569	11.1%	167,253	8.9%
カードキャッシング	Cash advances	82,361	3.8%	88,664	7.7%	94,283	6.3%
その他融資	Other loans	55,808	△2.0%	64,905	16.3%	72,969	12.4%
その他の資金運用収益	Other interest income	2,070	△16.1%	2,592	25.2%	3,989	53.9%
役務取引等収益	Fees and commissions	194,641	5.2%	213,390	9.6%	227,014	6.4%
包括信用購入あっせん収益	Credit card purchase contracts	104,204	1.5%	116,248	11.6%	125,916	8.3%
個別信用購入あっせん収益	Hire purchase contracts	33,439	0.7%	37,528	12.2%	40,032	6.7%
業務代行収益	Processing agency service fee	15,124	△1.3%	13,760	△9.0%	13,331	△3.1%
その他の役務取引等収益	Other fees and commissions	41,873	23.7%	45,852	9.5%	47,733	4.1%
その他業務収益	Other operating income	28,621	44.9%	27,125	△5.2%	29,233	7.8%
その他経常収益	Other ordinary income	11,663	△27.1%	11,292	△3.2%	11,510	1.9%
経常費用	Ordinary expenses	313,559	4.4%	342,223	9.1%	368,830	7.8%
資金調達費用	Interest expenses	18,996	△10.8%	19,479	2.5%	21,448	10.1%
役務取引等費用	Fees and commissions payments	26,372	6.9%	33,307	26.3%	36,018	8.1%
その他業務費用	Other operating expenses	3,452	140.2%	3,585	3.9%	3,824	6.7%
営業経費	General and administrative expenses	214,431	5.3%	232,291	8.3%	249,442	7.4%
その他経常費用	Other ordinary expenses	50,306	2.0%	53,559	6.5%	58,095	8.5%
経常利益	Ordinary profit	61,606	3.7%	65,746	6.7%	70,171	6.7%
特別利益	Extraordinary income	105	△91.8%	1,455	—	10	△99.3%
固定資産処分益	Gain on disposal of non-current assets	105	△91.8%	4	△96.0%	10	149.2%
事業分離における移転利益	Gain on transfer from business divestitures	—	—	1,451	—	—	—

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
特別損失	Extraordinary loss	2,046	45.0%	630	△69.2%	1,003	59.1%
固定資産処分損	Loss on disposal of non-current assets	1,297	△0.6%	278	△78.6%	594	114.0%
事業構造改革費用	Business restructuring expenses	—	—	217	—	—	—
子会社清算損	Loss on liquidation of subsidiaries	—	—	—	—	45	—
偶発損失引当金繰入額	Provision for contingent loss	565	—	—	—	—	—
カード規格変更に伴う関連資産処分損	Loss on an asset disposal due to change in specification of credit card	—	—	—	—	298	—
その他の特別損失	Other extraordinary loss	183	72.0%	135	△26.3%	63	△52.7%
税金等調整前当期純利益	Profit before income taxes	59,665	0.7%	66,571	11.6%	69,178	3.9%
法人税等合計	Total income taxes	12,065	△18.4%	17,697	46.7%	17,998	1.7%
法人税、住民税及び事業税	Income taxes-current	15,920	4.8%	14,961	△6.0%	23,555	57.4%
法人税等調整額	Income taxes-deferred	△3,854	850.3%	2,736	—	△5,557	—
当期純利益	Profit before minority interests	47,599	7.1%	48,873	2.7%	51,180	4.7%
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests	8,145	△6.1%	10,196	25.2%	11,771	15.5%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	39,454	10.3%	38,677	△2.0%	39,408	1.9%

経常費用 (Ordinary Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
広告宣伝費	Advertising and promotion	44,884	1.5%	51,509	14.8%	57,855	12.3%
貸倒関連費用	Bad debt allowance	46,245	1.4%	49,778	7.6%	54,025	8.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	44,046	3.2%	47,411	7.6%	51,316	8.2%
貸倒損失	Bad debts expenses	2,199	△25.1%	2,366	7.6%	2,708	14.4%
人件費	Personnel expenses	62,874	4.1%	66,595	5.9%	69,761	4.8%
管理費	Administrative expenses	98,232	8.4%	108,549	10.5%	116,074	6.9%
設備費	Equipment expenses	32,140	10.3%	35,296	9.8%	38,441	8.9%
一般費	General expenses	6,733	△10.0%	7,428	10.3%	7,398	△0.4%
金融費用	Financial expenses	22,448	△1.3%	23,065	2.7%	25,273	9.6%
経常費用合計	Total ordinary expenses	313,559	4.4%	342,223	9.1%	368,830	7.8%

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)

		2017/3		2018/3		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	1,864,904	190,906	2,271,666	406,762	2,429,740	158,073
カードキャッシング	Cash advances	512,111	31,327	547,372	35,260	576,937	29,564
その他融資	Other loans	1,352,792	159,579	1,724,294	371,502	1,852,803	128,508
割賦売掛金計	Total accounts receivable-installment	1,182,193	159,806	1,294,632	112,438	1,453,160	158,527
包括信用購入あっせん	Credit card purchase contracts	733,788	46,286	829,210	95,422	912,110	82,899
個別信用購入あっせん	Hire purchase contracts	448,405	113,519	465,421	17,015	541,049	75,628
リース債権及びリース投資資産	Lease receivables and investment assets	7,103	1,698	8,506	1,402	11,425	2,918
支払承諾見返	Customer's liabilities for acceptances and guarantees	138,729	△34,712	109,461	△29,268	88,148	△21,312
営業債権合計	Total operating receivables	3,192,930	317,698	3,684,266	491,335	3,982,474	298,207

(債権流動化実施額) (Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2017/3	2018/3	2019/3
		実績 Results	実績 Results	実績 Results
貸出金計	Total loans and bills discounted	892,530	1,054,905	1,327,887
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	892,530	1,054,905	1,327,887
割賦売掛金計	Total accounts receivable-installment	341,787	484,511	517,507
包括信用購入あっせん	Credit card purchase contracts	245,200	244,050	240,200
個別信用購入あっせん	Hire purchase contracts	96,587	240,461	277,307
債権流動化残高合計	Total securitized receivables	1,234,318	1,539,416	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)

		2017/3		2018/3		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	2,757,434	392,989	3,326,572	569,137	3,757,628	431,056
カードキャッシング	Cash advances	512,111	29,134	547,372	35,260	576,937	29,564
その他融資	Other loans	2,245,322	363,854	2,779,199	533,877	3,180,691	401,491
割賦売掛金計	Total accounts receivable-installment	1,523,981	209,595	1,779,143	255,161	1,970,668	191,524
包括信用購入あっせん	Credit card purchase contracts	978,988	55,362	1,073,260	94,272	1,152,310	79,049
個別信用購入あっせん	Hire purchase contracts	544,993	154,233	705,882	160,889	818,357	112,474
リース債権及びリース投資資産	Lease receivables and investment assets	7,103	1,698	8,506	1,402	11,425	2,918
支払承諾見返	Customer's liabilities for acceptances and guarantees	138,729	△34,712	109,461	△29,268	88,148	△21,312
営業債権合計	Total operating receivables	4,427,249	569,571	5,223,683	796,434	5,827,870	604,187

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)

		2017/3		2018/3		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	184,102	20,252	177,880	△6,221	161,744	△16,135
長期借入金	Long-term loans payable	330,844	△41,294	361,512	30,668	383,078	21,565
コマーシャル・ペーパー	Commercial papers	38,000	△30,000	60,500	22,500	102,079	41,579
社債	Bonds payable	140,120	18,045	135,665	△4,454	143,143	7,477
転換社債型新株予約権付社債	Convertible bond-type bonds with subscription right to shares	30,000	29,950	29,948	△52	29,946	△2
リース債務	Lease obligations	35,968	1,412	38,639	2,670	36,856	△1,782
有利子負債計	Total interest-bearing debt	759,036	△1,633	804,146	45,110	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)

		2017/3	2018/3	2019/3
		実績 Results	実績 Results	実績 Results
① 期首貸倒引当金	Opening balance	49,458	50,356	93,840
② 貸倒関連費用 (前期比)	Provision of allowance for doubtful accounts (YOY)	46,245 1.4%	49,778 7.6%	54,025 8.5%
③ 貸倒償却額 (前期比)	Written-off amount (YOY)	45,348 △0.3%	41,312 △8.9%	45,033 9.0%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	50,356 1.8%	58,822 16.8%	102,831 9.6%
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables	1.6%	1.6%	2.6%
流動化債権を含んだ場合	If including securitized debt	1.1%	1.1%	1.8%
貸倒償却額／営業債権残高比	Written-off amount/Total finance receivables	1.4%	1.1%	1.1%
流動化債権を含んだ場合	If including securitized debt	1.0%	0.8%	0.8%

※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。

※The figure stated for opening balance of allowance for doubtful accounts for the Fiscal Year 2019 includes the adjusted figures from some subsidiaries that applied IFRS 9.

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	前期比 YOY
		国内計 Domestic Total	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY	国際計 Global Total	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY		実績 Results	前期比 YOY			
経常収益	Ordinary income	298,446	6.9%	188,982	6.6%	181,772	6.3%	139,213	12.5%	19,610	0.8%	72,543	13.4%	47,058	16.5%	△70,966	439,001	7.6%	
資金運用収益	Interest income	96,854	7.5%	95,956	7.4%	1,520	47.7%	74,235	12.5%	10,647	△2.6%	53,040	14.1%	10,547	23.4%	△469	171,243	9.7%	
役員取引等収益	Fees and commissions	169,528	4.9%	72,297	1.2%	163,722	5.9%	57,899	12.4%	8,278	6.6%	16,877	13.7%	32,743	13.2%	△66,904	227,014	6.4%	
包括信用購入あっせん	Credit card purchase contracts	106,348	8.1%	37,322	5.6%	67,569	9.1%	19,568	9.7%	7,683	6.2%	9,217	12.4%	2,667	10.9%	1,456	125,916	8.3%	
個別信用購入あっせん	Hire purchase contracts	12,521	0.3%	910	△59.1%	11,951	6.2%	27,915	12.9%	—	—	3,195	28.4%	24,720	11.2%	△745	40,032	6.7%	
その他業務収益	Other operating income	27,681	17.9%	16,822	29.4%	15,928	7.9%	7	—	△3	—	13	—	△2	—	△3,525	29,233	7.8%	
その他経常収益	Other ordinary income	4,382	10.8%	3,905	10.9%	600	6.5%	7,071	12.3%	688	△10.6%	2,612	△0.3%	3,770	29.7%	△66	11,510	1.9%	
経常費用	Ordinary expenses	264,415	7.6%	177,715	5.7%	155,349	8.3%	104,691	9.7%	12,471	△7.3%	58,541	13.8%	33,678	10.2%	△68,927	368,830	7.8%	
資金調達費用	Interest expenses	5,059	16.5%	4,084	14.5%	1,208	19.3%	15,879	9.4%	1,155	△6.1%	7,437	7.5%	7,286	14.5%	276	21,448	10.1%	
役員取引等費用	Fees and commissions payments	29,948	10.0%	77,378	3.9%	20,579	11.4%	6,146	7.5%	1,035	0.1%	2,708	10.8%	2,393	7.5%	△68,076	36,018	8.1%	
その他業務費用	Other operating expenses	3,480	18.5%	563	△16.5%	2,917	29.0%	223	△6.4%	1	20.6%	208	△13.7%	13	—	120	3,824	6.7%	
営業経費	General and administrative expenses	199,568	6.4%	94,351	7.8%	105,491	5.2%	50,546	11.9%	7,458	△3.0%	28,712	10.5%	14,383	24.8%	△955	249,442	7.4%	
その他経常費用	Other ordinary expenses	26,357	12.0%	1,337	△27.4%	25,153	17.2%	31,897	7.0%	2,819	△19.3%	19,474	22.8%	9,602	△8.1%	△292	58,095	8.5%	
経常利益	Ordinary profit	34,031	1.6%	11,267	22.2%	26,422	△4.1%	34,521	21.8%	7,139	18.7%	14,002	12.0%	13,380	36.4%	△2,039	70,171	6.7%	

		国内 Domestic						国際 Global									調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation	
		(参考※1) (Reference ※ 1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※ 1)		中華圏 China Area		メコン圏 Mekong Area		マレー圏 Malay Area		実績 Results		実績 Results	期首増減 Change
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change				
貸出金	Loans and bills discounted	2,102,246	117,946	2,111,478	151,301	77,084	9,867	332,487	41,074	39,945	△1,381	226,755	27,846	65,787	14,609	△91,309	2,429,740	158,073	
割賦売掛金	Accounts receivable-installment	1,169,865	132,037	736,587	64,627	443,768	69,684	276,084	27,959	32,825	1,189	62,393	1,955	180,865	24,813	△3,280	1,453,160	158,527	
	包括信用購入あっせん	810,414	78,337	677,195	54,344	136,315	24,361	101,695	4,562	32,825	1,189	48,910	41	19,959	3,330	△3,096	912,110	82,899	
	個別信用購入あっせん	359,450	53,699	59,392	10,283	307,452	45,322	174,389	23,397	-	-	13,483	1,913	160,905	21,483	△184	541,049	75,628	
預金残高	Deposits	3,479,208	429,464	3,482,318	430,126	-	-	-	-	-	-	-	-	-	-	△13,183	3,469,134	419,401	
有利子負債残高	Balance of interest-bearing debt	275,551	△3,309	35,069	△10,768	332,455	51,094	450,701	42,985	37,182	△1,576	229,629	20,781	183,889	23,780	38,620	856,848	52,702	

		実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results
① 貸出金利回り	① Average interest rate on loans and bills discounted	4.6%	4.5%	2.1%	23.7%	26.0%	24.9%	17.8%	-	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%	0.4%	3.5%	3.1%	3.2%	4.0%	-	0.5%	
③ 貸出金利差(①-②)	③ Interest rate spread ①-②	4.4%	4.4%	1.7%	20.2%	22.9%	21.7%	13.9%	-	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 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)

		2017/3		2018/3		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
現金預け金	Cash and deposits	505,088	85,505	616,785	111,696	607,138	△9,647
コールローン	Call loans	30,000	30,000	–	△30,000	30,496	30,496
買入金銭債権	Monetary claims bought	3,945	△1,106	5,095	1,150	13,316	8,220
金銭の信託	Money held in trust	–	–	–	–	22,406	22,406
有価証券	Securities	157,645	△40,481	197,987	40,341	332,209	134,221
貸出金	Loans and bills discounted	1,617,722	182,014	1,985,253	367,531	2,102,253	116,999
外国為替	Foreign exchanges	–	–	–	–	1,635	1,635
割賦売掛金	Accounts receivable-installment	963,398	147,172	1,041,480	78,081	1,174,373	132,893
リース債権及びリース投資資産	Lease receivables and investment assets	7,103	1,698	8,506	1,402	11,425	2,918
その他資産	Other assets	118,171	30,303	181,898	63,726	208,277	26,379
有形固定資産	Property, plant and equipment	29,433	2,438	31,882	2,449	33,874	1,991
無形固定資産	Intangible assets	82,380	11,187	88,030	5,649	95,594	7,564
繰延税金資産	Deferred tax assets	21,459	4,817	19,243	△2,215	22,834	3,591
支払承諾見返	Customer's liabilities for acceptances and guarantees	138,729	△34,712	109,461	△29,268	88,148	△21,312
貸倒引当金	Allowance for doubtful accounts	△35,580	△1,155	△42,644	△7,063	△50,184	△7,540
資産の部合計	Total assets	3,639,497	417,681	4,242,980	603,482	4,693,799	450,818
預金	Deposits	2,542,090	389,162	3,049,733	507,642	3,469,134	419,401
コマーシャル・ペーパー	Commercial papers	38,000	△30,000	60,500	22,500	98,000	37,500
借入金	Borrowed money	175,466	△15,784	178,266	2,800	154,998	△23,268
社債	Bonds payable	90,000	–	90,000	–	90,000	–
転換社債型新株予約権付社債	Convertible bond-type bonds with subscription rights to shares	30,000	29,950	29,948	△52	29,946	△2
買掛金	Accounts payable-trade	185,695	15,500	254,616	68,921	282,222	27,605
その他負債	Other liabilities	144,695	9,633	170,250	25,555	166,092	△4,157
賞与引当金	Provision for bonuses	2,299	180	2,569	269	2,704	134

		2017/3		2018/3		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
退職給付に係る負債	Net defined benefit liability	2,960	△245	3,407	446	3,165	△242
ポイント引当金	Provision for point card certificates	14,518	2,062	14,466	△52	17,543	3,077
利息返還損失引当金	Provision for loss on interest repayment	3,806	△399	3,124	△682	4,176	1,051
偶発損失引当金	Provision for contingent loss	565	565	–	△565	–	–
その他の引当金	Other provision	359	△37	316	△42	331	14
繰延税金負債	Deferred tax liabilities	2,719	763	3,629	910	3,696	66
支払承諾	Acceptances and guarantees	138,729	△34,712	109,461	△29,268	88,148	△21,312
負債の部合計	Total liabilities	3,371,905	366,639	3,970,289	598,383	4,410,160	439,871
純資産の部合計	Total net assets	267,592	51,042	272,691	5,099	283,638	10,947
負債純資産合計	Total liabilities and equity	3,639,497	417,681	4,242,980	603,482	4,693,799	450,818

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card purchase contracts	4,515,763	–	4,955,492	9.7%	5,358,216	8.1%
個別信用購入あっせん	Hire purchase contracts	234,607	–	253,761	8.2%	241,756	△4.7%
カードキャッシング	Cash advances	376,220	–	389,219	3.5%	405,809	4.3%
電子マネー取扱高	Total e-money contracts	2,138,891	–	1,952,564	△8.7%	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)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
経常収益	Ordinary income	259,930	—	279,174	7.4%	298,446	6.9%
資金運用収益	Interest income	82,092	—	90,134	9.8%	96,854	7.5%
貸出金利息収益	Interest on loans and discounts	80,254	—	87,840	9.5%	93,386	6.3%
カードキャッシング	Cash advances	63,217	—	67,369	6.6%	70,930	5.3%
その他融資	Other loans	17,036	—	20,470	20.2%	22,456	9.7%
その他の資金運用収益	Other interest income	1,838	—	2,294	24.8%	3,468	51.2%
役務取引等収益	Fees and commissions	147,655	—	161,609	9.5%	169,528	4.9%
包括信用購入あっせん収益	Credit card purchase contracts	88,127	—	98,407	11.7%	106,348	8.1%
加盟店収益	Affiliated merchants	66,481	—	74,786	12.5%	80,253	7.3%
リボ・分割収益	Revolving credit	19,868	—	21,526	8.3%	23,299	8.2%
その他収益	Other	1,778	—	2,094	17.8%	2,795	33.5%
個別信用購入あっせん収益	Hire purchase contracts	10,144	—	12,490	23.1%	12,521	0.3%
業務代行収益	Processing agency service fees	15,124	—	13,760	△9.0%	13,331	△3.1%
その他の役務取引等収益	Other fees and commissions	34,257	—	36,951	7.9%	37,326	1.0%
その他業務収益	Other operating income	26,970	—	23,473	△13.0%	27,681	17.9%
その他経常収益	Other ordinary income	3,211	—	3,956	23.2%	4,382	10.8%
経常費用	Ordinary expenses	224,247	—	245,664	9.6%	264,415	7.6%
資金調達費用	Interest expenses	4,724	—	4,342	△8.1%	5,059	16.5%
役務取引等費用	Fees and commissions payments	21,625	—	27,219	25.9%	29,948	10.0%
その他業務費用	Other operating expenses	2,953	—	2,936	△0.6%	3,480	18.5%
営業経費	General and administrative expenses	173,923	—	187,631	7.9%	199,568	6.4%
その他経常費用	Other ordinary expenses	21,021	—	23,533	12.0%	26,357	12.0%
経常利益	Ordinary profit	35,682	—	33,509	△6.1%	34,031	1.6%

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)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
広告宣伝費	Advertising and promotion	42,381	—	46,746	10.3%	51,437	10.0%
貸倒関連費用	Bad debt allowance	16,986	—	19,825	16.7%	22,316	12.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	16,878	—	19,294	14.3%	21,939	13.7%
貸倒損失	Bad debts expenses	107	—	530	391.8%	377	△28.9%
人件費	Personnel expenses	43,998	—	45,800	4.1%	46,658	1.9%
管理費	Administrative expenses	86,629	—	95,481	10.2%	102,201	7.0%
設備費	Equipment expenses	22,379	—	25,840	15.5%	28,980	12.2%
一般費	General expenses	4,195	—	4,690	11.8%	4,278	△8.8%
金融費用	Financial expenses	7,678	—	7,279	△5.2%	8,540	17.3%
経常費用合計	Total ordinary expenses	224,247	—	245,664	9.6%	264,415	7.6%

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)

		2017/3		2018/3		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	1,617,571	—	1,984,300	366,728	2,102,246	117,946
カードキャッシング	Cash advances	431,661	—	455,855	24,194	474,133	18,277
その他融資	Other loans	1,185,910	—	1,528,444	342,533	1,628,113	99,668
割賦売掛金計	Total accounts receivable-installment	963,398	—	1,037,827	74,429	1,169,865	132,037
包括信用購入あっせん	Credit card purchase contracts	653,107	—	732,076	78,969	810,414	78,337
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	114,170	—	131,844	17,674	151,987	20,143
個別信用購入あっせん	Hire purchase contracts	310,290	—	305,750	△4,539	359,450	53,699
リース債権及びリース投資資産	Lease receivables and investment assets	7,103	—	8,506	1,402	11,425	2,918
支払承諾見返	Customer's liabilities for acceptances and guarantees	138,729	—	109,461	△29,268	88,148	△21,312
営業債権合計	Total operating receivables	2,726,802	—	3,140,095	413,292	3,371,685	231,590

(債権流動化実施額等) (Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2017/3	2018/3	2019/3
		実績 Results	実績 Results	実績 Results
貸出金計	Total loans and bills discounted	892,530	1,054,905	1,327,887
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	892,530	1,054,905	1,327,887
割賦売掛金計	Total accounts receivable-installment	341,787	484,511	517,507
包括信用購入あっせん	Credit card purchase contracts	245,200	244,050	240,200
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	115,200	114,050	110,200
個別信用購入あっせん	Hire purchase contracts	96,587	240,461	277,307
債権流動化残高合計	Total securitized receivables	1,234,318	1,539,416	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)

		2017/3		2018/3		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	2,510,101	—	3,039,205	529,103	3,430,134	390,929
カードキャッシング	Cash advances	431,661	—	455,855	24,194	474,133	18,277
その他融資	Other loans	2,078,440	—	2,583,349	504,908	2,956,000	372,651
内、住宅ローン ※	Housing Loans※	1,408,002	—	1,611,761	203,758	1,803,225	191,463
割賦売掛金計	Total accounts receivable-installment	1,305,186	—	1,522,339	217,153	1,687,373	165,034
包括信用購入あっせん	Credit card purchase contracts	898,307	—	976,126	77,819	1,050,614	74,487
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	229,370	—	245,894	16,524	262,187	16,293
個別信用購入あっせん	Hire purchase contracts	406,878	—	546,212	139,333	636,758	90,546
リース債権及びリース投資資産	Lease receivables and investment assets	7,103	—	8,506	1,402	11,425	2,918
支払承諾見返	Customer's liabilities for acceptances and guarantees	138,729	—	109,461	△29,268	88,148	△21,312
営業債権合計	Total operating receivables	3,961,120	—	4,679,512	718,391	5,217,081	537,569

※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)

		2017/3		2018/3		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	171,850	–	150,400	△21,450	128,100	△22,300
長期借入金	Long-term loans payable	23,616	–	29,366	5,750	37,598	8,232
コマーシャル・ペーパー	Commercial Papers	38,000	–	60,500	22,500	63,000	2,500
社債	Bonds payable	–	–	–	–	10,000	10,000
リース債務	Lease obligations	35,898	–	38,595	2,696	36,853	△1,741
有利子負債計	Total interest-bearing debt	269,364	–	278,861	9,496	275,551	△3,309

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)

		2017/3		2018/3		2019/3	
		実績 Results		実績 Results		実績 Results	
① 期首貸倒引当金	Opening balance		22,934		24,733		29,609
② 貸倒関連費用 (前期比)	Provision of allowance for doubtful accounts (YOY)		14,675 17.6%		15,856 8.0%		16,956 6.9%
③ 貸倒償却額 (前期比)	Written-off amount (YOY)		12,875 16.0%		10,980 △14.7%		11,441 4.2%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		24,733 7.8%		29,609 19.7%		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		2.3%		2.5%		2.7%
流動化債権を含んだ場合	If including securitized debt		1.9%		2.1%		2.3%
貸倒償却額/クレジットカード債権残高比	Written-off amount/Total finance receivables		1.2%		0.9%		0.9%
流動化債権を含んだ場合	If including securitized debt		1.0%		0.8%		0.8%

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)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card purchase contracts	89,783	—	98,178	9.4%	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	23,190	—	24,685	6.4%	22,965	△7.0%
その他融資	Other loans	18,802	—	19,002	1.1%	15,805	△16.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card purchase contracts	76,736	—	104,994	36.8%	118,646	13.0%
個別信用購入あっせん	Hire purchase contracts	13,121	—	18,655	42.2%	25,271	35.5%
カードキャッシング	Cash advances	73,983	—	91,443	23.6%	108,504	18.7%
その他融資	Other loans	113,328	—	121,094	6.9%	108,809	△10.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card purchase contracts	29,392	—	33,040	12.4%	42,632	29.0%
個別信用購入あっせん	Hire purchase contracts	66,129	—	62,372	△5.7%	79,522	27.5%
カードキャッシング	Cash advances	2,456	—	2,986	21.6%	3,718	24.5%
その他融資	Other loans	23,800	—	22,825	△4.1%	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)

		2017/3		2018/3		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	44,182	—	41,327	△2,855	39,945	△1,381
カードキャッシング	Cash advances	22,837	—	22,449	△387	23,028	578
その他融資	Other loans	21,345	—	18,877	△2,467	16,917	△1,960
割賦売掛金計	Total accounts receivable-installment	31,448	—	31,635	187	32,825	1,189
包括信用購入あっせん	Credit card purchase contracts	31,448	—	31,635	187	32,825	1,189
個別信用購入あっせん	Hire purchase contracts	0	—	—	△0	—	—
営業債権合計	Total operating receivables	75,630	—	72,962	△2,668	72,770	△192

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		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	168,089	—	198,908	30,818	226,755	27,846
カードキャッシング	Cash advances	56,002	—	67,116	11,113	77,870	10,754
その他融資	Other loans	112,086	—	131,792	19,705	148,884	17,092
割賦売掛金計	Total accounts receivable-installment	44,989	—	60,437	15,448	62,393	1,955
包括信用購入あっせん	Credit card purchase contracts	34,720	—	48,868	14,147	48,910	41
個別信用購入あっせん	Hire purchase contracts	10,268	—	11,569	1,300	13,483	1,913
営業債権合計	Total operating receivables	213,078	—	259,346	46,267	289,148	29,802

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		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	39,909	—	51,177	11,268	65,787	14,609
カードキャッシング	Cash advances	1,610	—	1,951	340	1,905	△45
その他融資	Other loans	38,298	—	49,226	10,927	63,881	14,655
割賦売掛金計	Total accounts receivable-installment	134,669	—	156,051	21,382	180,865	24,813
包括信用購入あっせん	Credit card purchase contracts	14,511	—	16,629	2,117	19,959	3,330
個別信用購入あっせん	Hire purchase contracts	120,157	—	139,422	19,264	160,905	21,483
営業債権合計	Total operating receivables	174,579	—	207,229	32,650	246,652	39,423

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)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
経常収益	Ordinary income	18,895	—	19,462	3.0%	19,610	0.8%
資金運用収益	Interest income	10,585	—	10,930	3.3%	10,647	△2.6%
貸出金利息収益	Interest on loans and discounts	10,515	—	10,859	3.3%	10,560	△2.8%
カードキャッシング	Cash advances	5,788	—	6,270	8.3%	6,488	3.5%
その他融資	Other loans	4,727	—	4,589	△2.9%	4,072	△11.3%
その他の資金運用収益	Other interest income	69	—	70	1.1%	86	23.4%
役務取引等収益	Fees and commissions	7,244	—	7,762	7.2%	8,278	6.6%
包括信用購入あっせん	Credit card purchase contracts	6,638	—	7,237	9.0%	7,683	6.2%
個別信用購入あっせん	Hire purchase contracts	0	—	0	△98.9%	—	—
その他の役務取引等収益	Other fees and commissions	605	—	524	△13.4%	595	13.4%
その他業務収益	Other operating income	—	—	—	—	△3	—
その他経常収益	Other ordinary income	1,065	—	769	△27.7%	688	△10.6%
経常費用	Ordinary expenses	13,960	—	13,447	△3.7%	12,471	△7.3%
資金調達費用	Interest expenses	1,275	—	1,230	△3.5%	1,155	△6.1%
役務取引等費用	Fees and commissions payments	1,003	—	1,034	3.0%	1,035	0.1%
その他業務費用	Other operating expenses	14	—	1	△89.2%	1	20.6%
営業経費	General and administrative expenses	7,620	—	7,686	0.9%	7,458	△3.0%
その他経常費用	Other ordinary expenses	4,047	—	3,494	△13.7%	2,819	△19.3%
経常利益	Ordinary profit	4,934	—	6,015	21.9%	7,139	18.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
経常収益	Ordinary income	56,819	—	63,953	12.6%	72,543	13.4%
資金運用収益	Interest income	40,881	—	46,493	13.7%	53,040	14.1%
貸出金利息収益	Interest on loans and discounts	40,852	—	46,452	13.7%	53,007	14.1%
カードキャッシング	Cash advances	12,971	—	14,534	12.0%	16,396	12.8%
その他融資	Other loans	27,880	—	31,918	14.5%	36,610	14.7%
その他の資金運用収益	Other interest income	28	—	41	43.0%	33	△19.0%
役務取引等収益	Fees and commissions	13,276	—	14,839	11.8%	16,877	13.7%
包括信用購入あっせん	Credit card purchase contracts	7,181	—	8,198	14.2%	9,217	12.4%
個別信用購入あっせん	Hire purchase contracts	2,737	—	2,488	△9.1%	3,195	28.4%
その他の役務取引等収益	Other fees and commissions	3,357	—	4,152	23.7%	4,464	7.5%
その他業務収益	Other operating income	—	—	—	—	13	—
その他経常収益	Other ordinary income	2,661	—	2,620	△1.5%	2,612	△0.3%
経常費用	Ordinary expenses	47,259	—	51,446	8.9%	58,541	13.8%
資金調達費用	Interest expenses	6,408	—	6,919	8.0%	7,437	7.5%
役務取引等費用	Fees and commissions payments	1,836	—	2,445	33.1%	2,708	10.8%
その他業務費用	Other operating expenses	275	—	241	△12.3%	208	△13.7%
営業経費	General and administrative expenses	22,438	—	25,977	15.8%	28,712	10.5%
その他経常費用	Other ordinary expenses	16,300	—	15,863	△2.7%	19,474	22.8%
経常利益	Ordinary profit	9,559	—	12,506	30.8%	14,002	12.0%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
経常収益	Ordinary income	35,428	—	40,379	14.0%	47,058	16.5%
資金運用収益	Interest income	6,576	—	8,550	30.0%	10,547	23.4%
貸出金利息収益	Interest on loans and discounts	6,575	—	8,549	30.0%	10,431	22.0%
カードキャッシング	Cash advances	383	—	489	27.7%	468	△4.3%
その他融資	Other loans	6,192	—	8,060	30.2%	9,963	23.6%
その他の資金運用収益	Other interest income	0	—	0	△21.7%	115	—
役務取引等収益	Fees and commissions	26,079	—	28,922	10.9%	32,743	13.2%
包括信用購入あっせん	Credit card purchase contracts	2,256	—	2,404	6.6%	2,667	10.9%
個別信用購入あっせん	Hire purchase contracts	20,011	—	22,227	11.1%	24,720	11.2%
その他の役務取引等収益	Other fees and commissions	3,811	—	4,289	12.5%	5,354	24.8%
その他業務収益	Other operating income	—	—	—	—	△2	—
その他経常収益	Other ordinary income	2,772	—	2,906	4.8%	3,770	29.7%
経常費用	Ordinary expenses	26,663	—	30,568	14.6%	33,678	10.2%
資金調達費用	Interest expenses	5,655	—	6,363	12.5%	7,286	14.5%
役務取引等費用	Fees and commissions payments	1,958	—	2,227	13.7%	2,393	7.5%
その他業務費用	Other operating expenses	2	—	△4	—	13	—
営業経費	General and administrative expenses	10,206	—	11,528	13.0%	14,383	24.8%
その他経常費用	Other ordinary expenses	8,840	—	10,453	18.3%	9,602	△8.1%
経常利益	Ordinary profit	8,765	—	9,810	11.9%	13,380	36.4%

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)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
広告宣伝費	Advertising and promotion	833	—	1,069	28.4%	1,134	6.0%
貸倒関連費用	Bad debt allowance	4,043	—	3,464	△14.3%	2,813	△18.8%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,960	—	1,631	△16.8%	484	△70.3%
貸倒損失	Bad debts expenses	2,082	—	1,833	△12.0%	2,328	27.0%
人件費	Personnel expenses	2,983	—	2,841	△4.7%	2,562	△9.8%
管理費	Administrative expenses	2,154	—	2,214	2.8%	2,272	2.6%
設備費	Equipment expenses	2,408	—	2,397	△0.4%	2,320	△3.2%
一般費	General expenses	248	—	226	△8.8%	211	△6.8%
金融費用	Financial expenses	1,289	—	1,232	△4.4%	1,157	△6.1%
経常費用合計	Total ordinary expenses	13,960	—	13,447	△3.7%	12,471	△7.3%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
広告宣伝費	Advertising and promotion	2,930	—	4,108	40.2%	4,497	9.5%
貸倒関連費用	Bad debt allowance	16,298	—	15,862	△2.7%	19,473	22.8%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	16,296	—	15,859	△2.7%	19,471	22.8%
貸倒損失	Bad debts expenses	2	—	2	1.8%	2	4.6%
人件費	Personnel expenses	7,841	—	9,154	16.7%	10,708	17.0%
管理費	Administrative expenses	8,421	—	9,561	13.5%	10,496	9.8%
設備費	Equipment expenses	4,053	—	4,488	10.7%	4,484	△0.1%
一般費	General expenses	1,031	—	1,111	7.8%	1,236	11.2%
金融費用	Financial expenses	6,683	—	7,160	7.1%	7,645	6.8%
経常費用合計	Total ordinary expenses	47,259	—	51,446	8.9%	58,541	13.8%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		2019/3	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY
広告宣伝費	Advertising and promotion	729	—	974	33.7%	1,884	93.3%
貸倒関連費用	Bad debt allowance	8,840	—	10,453	18.3%	9,602	△8.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	8,833	—	10,453	18.3%	9,602	△8.1%
貸倒損失	Bad debts expenses	6	—	—	—	—	—
人件費	Personnel expenses	5,752	—	6,311	9.7%	7,244	14.8%
管理費	Administrative expenses	3,553	—	4,039	13.7%	4,476	10.8%
設備費	Equipment expenses	1,382	—	1,539	11.4%	2,026	31.6%
一般費	General expenses	748	—	890	18.9%	1,146	28.8%
金融費用	Financial expenses	5,657	—	6,359	12.4%	7,299	14.8%
経常費用合計	Total ordinary expenses	26,663	—	30,568	14.6%	33,678	10.2%

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)

		2017/3		2018/3		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	724	—	137	△587	2,119	1,982
長期借入金	Long-term loans payable	42,354	—	38,622	△3,732	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	—	—	—	—	—	—
有利子負債計	Total interest-bearing debt	43,079	—	38,759	△4,320	37,182	△1,576

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		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	15,489	—	19,220	3,730	29,832	10,611
長期借入金	Long-term loans payable	123,482	—	143,924	20,441	148,730	4,806
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	45,050	—	45,665	615	51,063	5,397
リース債務	Lease obligations	54	—	37	△17	3	△34
有利子負債計	Total interest-bearing debt	184,077	—	208,848	24,770	229,629	20,781

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2017/3		2018/3		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	13,300	—	6,774	△6,526	11,343	4,569
長期借入金	Long-term loans payable	138,129	—	153,334	15,204	166,385	13,051
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	4,079	4,079
社債	Bonds payable	5,070	—	—	△5,070	2,079	2,079
リース債務	Lease obligations	—	—	—	—	—	—
有利子負債計	Total interest-bearing debt	156,500	—	160,108	3,607	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)

		2016/3		2017/3		2018/3		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	実績 Results	期首増減 Change
連結有効会員数	Number of cardholders	3,722	155	3,894	172	4,064	170	4,269	205
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,588	124	2,692	104	2,775	83	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 in domestic.

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

(単位：万人) (Unit : Ten thousand)

		2016/3		2017/3		2018/3		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	実績 Results	期首増減 Change
稼働会員数 ※1	Active cardholders ※1	1,593	68	1,661	68	1,702	41	1,749	47
年間稼働率 (%) ※2	Card-use rate (%) ※2	66.4%	—	66.3%	—	65.7%	—	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 ÷ (2018/4～2019/3) 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 (2018/4 and 2019/3) × 100.

会員属性 (Attribution)

－男女別構成比 (Composition ratio by sex)

		男女別構成比 Composition ratio by sex
男性	Male	35.8%
女性	Female	64.2%

－地域別構成比 (Composition ratio by area)

		地域別構成比 Composition ratio by area			地域別構成比 Composition ratio by area
北海道	Hokkaido	4.6%	東海	Tokai	14.0%
東北	Tohoku	8.7%	近畿	Kinki	18.7%
北関東・北陸・甲信越	Kitakanto/Hokuriku/ Koushinetsu	11.6%	中国・四国	Chugoku/Shikoku	9.7%
首都圏	Syutoken	22.0%	九州・沖縄	Kyusyu/Okinawa	10.6%

－年齢別構成比 (Composition ratio by age)

		年齢別構成比：全体 Composition ratio by age : Total	年齢別構成比：男性 Composition ratio by age : Male	年齢別構成比：女性 Composition ratio by age : Female
29歳以下	Under 29	5.7%	6.4%	5.3%
30-39	30-39	11.3%	11.8%	11.0%
40-49	40-49	21.2%	20.0%	21.9%
50-59	50-59	22.1%	21.0%	22.7%
60歳以上	Over 60	39.7%	40.8%	39.1%
合計	Total	100.0%	100.0%	100.0%

イオン銀行（単体）の業容 (Results of AEON Bank)

(単位：百万円) (Unit : Millions of Yen)

		2016/3		2017/3		2018/3		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	実績 Results	期首増減 Change
預金残高	Balance of Deposits	2,153,699	190,448	2,545,618	391,919	3,053,808	508,189	3,483,437	429,629
普通預金	Ordinary deposits	716,213	188,213	1,444,931	728,718	2,020,773	575,841	2,633,376	612,602
定期預金	Time deposits	1,437,079	2,945	1,097,158	△339,920	1,030,573	△66,584	815,285	△215,288
その他預金	Other deposits	406	△709	3,528	3,121	2,461	△1,067	34,775	32,314
貸出金残高	Balance of loans and bills discounted	1,421,813	211,309	1,630,046	208,233	1,959,497	329,451	2,110,896	151,398

(単位：万) (Unit : Ten thousand)

口座数	Number of accounts	493	61	555	62	605	50	656	51
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(単位：店舗、台)

銀行店舗数	Number of branches	132	3	135	3	140	5	140	—
ATM台数	Number of ATMs	5,730	136	5,855	125	6,181	326	6,193	12

2020年2月期の業績予想 (Estimated Results for the Year Ending February 29, 2020)

(単位：百万円)

		連結業績予想 Consolidated Estimated Results	
営業収益 (前期比)	Ordinary income (YOY)	430,000	—
経常利益 (前期比)	Ordinary profit (YOY)	70,000	—
親会社株主に帰属する当期純利益 (前期比)	Profit attributable to owners of parent (YOY)	38,000	—

※2020年2月期は決算期変更のため、11ヶ月（2019年4月1日～2020年2月29日）の業績予想を記載しております。このため、前期比は記載しておりません。

※As AFS announced the change of its fiscal year from the fiscal year ending February 2020. Its fiscal year used to end at the end of March every year, but it will end at the end of February from FY 2020. For this reason, forecast for the fiscal year 2019 ending February 2020 consist 11months between April 1, 2019 and February 29, 2020, and year-on-year comparison is not shown.