

2020年2月期  
第1四半期 決算補足資料

For the Three Months Ended June 30, 2019  
First 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)

		2018/6		2019/6		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	4,577,333		5,223,853	242,427	4,981,426	
現金及び預金	Cash and deposits	576,413		756,932	112,430	644,502	
コールローン	Call loans	8,630		44,479	13,982	30,496	
割賦売掛金	Accounts receivable-installment	1,334,020		1,492,440	39,280	1,453,160	
リース債権及びリース投資資産	Lease receivables and investment assets	9,378		11,622	197	11,425	
営業貸付金	Operating loans	806,256		874,262	23,754	850,508	
銀行業における貸出金	Loans and bills discounted for banking business	1,590,661		1,678,707	93,717	1,584,990	
銀行業における有価証券	Securities for banking business	220,903		288,845	△36,100	324,946	
買入金銭債権	Monetary claims bought	4,911		12,714	△601	13,316	
金銭の信託	Money held in trust	2,071		33,951	11,545	22,406	
その他	Other	119,954		135,379	△13,127	148,506	
貸倒引当金	Allowance for doubtful accounts	△95,868		△105,483	△2,651	△102,831	
固定資産	Non-current assets	245,018		280,418	7,993	272,425	
有形固定資産	Property, plant and equipment	36,890		45,231	6,026	39,204	
無形固定資産	Intangible assets	92,060		101,605	1,428	100,177	
のれん	Goodwill	21,437		19,602	△458	20,061	
その他	Other	70,623		82,003	1,886	80,116	
投資その他の資産	Investments and other assets	116,067		133,581	538	133,042	
繰延資産	Deferred assets	304		355	127	228	
資産の部合計	Total assets	4,822,657		5,504,627	250,547	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)

		2018/6		2019/6		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	3,954,095		4,606,395	280,769	4,325,626	
買掛金	Accounts payable-trade	239,408		265,435	△20,218	285,653	
銀行業における預金	Deposits for banking business	3,209,772		3,557,208	88,074	3,469,134	
短期借入金	Short-term borrowings	152,529		317,056	155,311	161,744	
1年内返済予定の長期借入金	Current portion of long-term borrowings	102,950		65,714	14,571	51,142	
1年内償還予定の社債	Current portion of bonds	21,319		74,123	23,601	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	
コマーシャル・ペーパー	Commercial papers	75,361		125,849	23,769	102,079	
賞与引当金	Provision for bonuses	3,576		3,749	△266	4,015	
ポイント引当金	Provision for point card certificates	14,814		18,475	931	17,543	
その他の引当金	Other provisions	60		61	△146	208	
その他	Other	134,303		148,774	△4,859	153,634	
固定負債	Non-current liabilities	456,205		453,561	△26,186	479,748	
社債	Bonds payable	119,500		82,408	△10,212	92,621	
新株予約権付社債	Bonds with share acquisition rights	29,947		-	-	-	
長期借入金	Long-term borrowings	256,087		316,105	△15,830	331,935	
退職給付に係る負債	Net defined benefit liability	3,832		4,098	△22	4,120	
利息返還損失引当金	Provision for loss on interest repayment	2,485		3,907	△269	4,176	
その他の引当金	Other provisions	111		241	18	223	
繰延税金負債	Deferred tax liabilities	3,732		3,784	△150	3,935	
その他	Other	40,509		43,016	280	42,736	
負債の部合計	Total liabilities	4,410,300		5,059,957	254,582	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)

		2018/6		2019/6		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	350,725		375,175	△1,200	376,376	
資本金	Capital stock	45,698		45,698	–	45,698	
資本剰余金	Capital surplus	120,102		120,214	0	120,213	
利益剰余金	Retained earnings	209,901		234,188	△1,225	235,413	
自己株式	Treasury stock	△24,977		△24,925	23	△24,948	
その他の包括利益累計額	Total other comprehensive income	2,210		1,989	△2,278	4,267	
その他有価証券評価差額金	Valuation difference on available-for-sale securities	4,087		5,303	153	5,150	
繰延ヘッジ損益	Deferred gains or losses on hedges	△1,727		△2,061	△386	△1,675	
為替換算調整勘定	Foreign currency translation adjustments	466		△645	△2,117	1,472	
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△616		△607	72	△679	
新株予約権	Subscription rights to shares	97		83	△19	103	
非支配株主持分	Non-controlling interests	59,323		67,421	△536	67,957	
純資産の部合計	Total net assets	412,356		444,669	△4,035	448,705	
負債純資産合計	Total liabilities and net assets	4,822,657		5,504,627	250,547	5,254,079	

### 取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2018/6		2019/6		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	1,330,300	8.1%	1,452,879	9.2%	5,618,378	8.2%
個別信用購入あっせん	Hire purchase contracts	83,076	4.1%	91,526	10.2%	346,550	3.5%
カードキャッシング	Cash advances	135,508	8.8%	142,239	5.0%	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)

		2018/6		2019/6		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	102,195		111,947	9.5%	438,441	
包括信用購入あっせん収益	Credit card purchase contracts	29,873		32,121	7.5%	125,916	
個別信用購入あっせん収益	Hire purchase contracts	9,696		10,734	10.7%	40,032	
融資収益	Financing revenue	35,778		38,750	8.3%	146,365	
カードキャッシング	Cash advances	23,159		24,295	4.9%	94,283	
その他融資	Other loans	12,619		14,454	14.5%	52,081	
償却債権取立益	Gain on bad debts recovered	1,564		1,939	23.9%	7,604	
金融収益	Financial revenue	7,847		8,918	13.6%	28,198	
役務取引等収益	Fees and commissions	13,424		14,849	10.6%	61,374	
その他	Other	4,010		4,634	15.6%	28,948	
営業費用	Operating expenses	88,092		98,358	11.7%	368,419	
金融費用	Financial expenses	5,561		5,961	7.2%	22,741	
役務取引等費用	Fees and commissions payments	2,571		2,656	3.3%	10,122	
販売費及び一般管理費	Selling, general and administrative expenses	79,298		88,821	12.0%	332,229	
販売促進費	Promotion expenses	12,919		16,172	25.2%	57,855	
貸倒関連費用	Bad debt allowance	13,095		16,021	22.3%	57,256	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	12,387		14,964	20.8%	51,316	
貸倒損失	Bad debts expenses	707		845	19.5%	2,708	
利息返還損失引当金繰入額	Provision for loss on interest repayment	—		212	—	3,231	
人件費	Personnel expenses	18,009		18,842	4.6%	73,077	
管理費	Equipment expenses	21,761		23,348	7.3%	90,314	
設備費	Equipment expenses	10,342		11,151	7.8%	42,219	
一般費	General expenses	3,170		3,284	3.6%	11,505	
その他	Other	660		919	39.2%	3,325	
営業利益	Operating profit	14,103		13,589	△3.6%	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)

		2018/6		2019/6		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	151		262	73.7%	560	
受取配当金	Dividend income	103		106	2.9%	242	
為替差益	Foreign exchange gains	21		130	510.9%	93	
その他	Other	26		26	△2.2%	224	
営業外費用	Non-operating expenses	40		17	△57.0%	410	
雑損失	Miscellaneous loss	40		17	△57.0%	376	
その他	Other	—		—	—	33	
経常利益	Ordinary profit	14,214		13,834	△2.7%	70,171	
特別利益	Extraordinary income	0		2	347.1%	10	
固定資産売却益	Gain on disposal of non-current assets	0		2	347.1%	10	
特別損失	Extraordinary loss	258		140	△45.6%	1,003	
固定資産処分損	Loss on disposal of non-current assets	96		135	40.1%	594	
子会社清算損	Loss on liquidation of subsidiaries	157		—	—	45	
その他	Other	4		5	30.9%	362	
税金等調整前四半期純利益	Profit before income taxes	13,956		13,696	△1.9%	69,178	
法人税等合計	Total income taxes	3,676		3,563	△3.1%	17,998	
法人税、住民税及び事業税	Income taxes-current	4,617		4,445	△3.7%	23,555	
法人税等調整額	Income taxes-deferred	△941		△881	—	△5,557	
四半期純利益	Net profit	10,280		10,132	△1.4%	51,180	
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	2,873		2,929	1.9%	11,771	
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	7,406		7,203	△2.7%	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)

		2018/6		2019/6		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	2,396,918	119,454	2,552,970	117,471	2,435,498	158,034
カードキャッシング	Cash advances	557,552	10,180	584,848	7,911	576,937	29,564
その他融資	Other loans	1,839,365	109,274	1,968,121	109,560	1,858,561	128,469
割賦売掛金計	Total accounts receivable-installment	1,334,020	39,387	1,492,440	39,280	1,453,160	158,527
包括信用購入あっせん	Credit card purchase contracts	848,673	19,463	939,821	27,711	912,110	82,899
個別信用購入あっせん	Hire purchase contracts	485,346	19,924	552,619	11,569	541,049	75,628
リース債権及びリース投資資産	Lease receivables and investment assets	9,378	871	11,622	197	11,425	2,918
営業債権合計	Total operating receivables	3,740,317	159,714	4,057,033	156,949	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)

		2018/6	2019/6	2019/3
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,034,439	1,300,702	1,327,887
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	1,034,439	1,300,702	1,327,887
割賦売掛金計	Total accounts receivable-installment	483,374	522,029	517,507
包括信用購入あっせん	Credit card purchase contracts	237,600	231,900	240,200
個別信用購入あっせん	Hire purchase contracts	245,774	290,129	277,307
債権流動化残高合計	Total securitized receivables	1,517,813	1,822,731	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)

		2018/6		2019/6		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	3,431,357	98,988	3,853,672	90,286	3,763,386	431,016
カードキャッシング	Cash advances	557,552	10,180	584,848	7,911	576,937	29,564
その他融資	Other loans	2,873,804	88,808	3,268,823	82,374	3,186,448	401,452
割賦売掛金計	Total accounts receivable-installment	1,817,394	38,250	2,014,470	43,802	1,970,668	191,524
包括信用購入あっせん	Credit card purchase contracts	1,086,273	13,013	1,171,721	19,411	1,152,310	79,049
個別信用購入あっせん	Hire purchase contracts	731,120	25,237	842,748	24,390	818,357	112,474
リース債権及びリース投資資産	Lease receivables and investment assets	9,378	871	11,622	197	11,425	2,918
営業債権合計	Total operating receivables	5,258,130	138,111	5,879,765	134,285	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)

		2018/6		2019/6		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	152,529	△25,351	317,056	155,311	161,744	△16,135
長期借入金	Long-term loans payable	359,038	△2,474	381,819	△1,258	383,078	21,565
コマーシャル・ペーパー	Commercial papers	75,361	14,861	125,849	23,769	102,079	41,579
社債	Bonds payable	140,819	5,153	156,532	13,388	143,143	7,477
新株予約権付社債	Bonds with share acquisition rights	29,947	△1	29,946	—	29,946	△2
リース債務	Lease obligations	38,442	△196	43,768	6,911	36,856	△1,782
有利子負債計	Total interest-bearing debt	796,138	△8,007	1,054,972	198,123	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)

		2018/6		2019/6		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)		13,095 —		15,809 20.7%		54,025 —
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)		11,067 —		13,158 18.9%		45,033 —
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		95,868 —		105,483 2.6%		102,831 —
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables		2.6%		2.6%		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%		1.3%		1.2%
流動化債権を含んだ場合 ※3	If including securitized debt ※3		0.8%		0.9%		0.8%

※1 2018年6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 1st 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	74,716	7.8%	46,176	6.8%	46,118	6.5%	37,417	13.4%	4,861	1.9%	19,742	14.7%	12,812	16.2%	△17,764	111,947	9.5%	
	包括信用購入あっせん収益	27,312	9.0%	9,584	8.0%	17,216	8.9%	4,808	0.0%	1,904	5.0%	2,187	△7.6%	717	14.1%	511	32,121	7.5%	
	個別信用購入あっせん収益	3,156	5.3%	95	△44.7%	3,091	7.4%	7,743	14.1%	-	-	908	24.5%	6,835	12.9%	△196	10,734	10.7%	
	融資収益	18,583	4.0%	18,224	4.0%	407	1.5%	20,163	12.6%	2,625	0.2%	14,503	12.7%	3,034	25.5%	△45	38,750	8.3%	
	償却債権取立益	208	127.9%	4	△23.6%	203	137.7%	1,731	17.5%	177	△0.4%	817	40.9%	735	2.9%	-	1,939	23.9%	
	金融収益	8,897	13.7%	8,900	12.9%	0	52.6%	35	△22.1%	18	24.7%	3	4.7%	13	△50.2%	△18	8,918	13.6%	
	役務取引等収益	11,921	4.4%	7,609	6.0%	21,753	4.8%	2,935	47.7%	135	△5.7%	1,322	101.0%	1,476	24.6%	△17,448	14,849	10.6%	
	その他	4,635	15.6%	1,756	11.3%	3,445	2.9%	-	-	-	-	-	-	-	-	△567	4,634	15.6%	
営業費用	Operating expenses	69,105	8.3%	45,358	6.0%	41,306	9.3%	28,943	18.6%	3,114	7.4%	16,160	15.9%	9,668	28.0%	△17,249	98,358	11.7%	
	金融費用	1,198	△11.9%	955	△19.7%	251	11.6%	4,422	9.7%	264	△10.5%	1,972	1.6%	2,184	21.9%	331	5,961	7.2%	
	役務取引等費用	2,540	2.7%	19,786	4.5%	142	40.2%	171	14.2%	0	△23.0%	170	14.4%	-	-	△17,443	2,656	3.3%	
	販売費及び一般管理費	64,493	8.7%	24,544	8.6%	40,110	8.8%	24,304	20.2%	2,840	9.1%	13,998	18.1%	7,465	29.6%	△138	88,821	12.0%	
	その他	873	32.4%	71	24.8%	802	33.1%	46	-	9	-	18	-	18	-	0	919	39.2%	
営業利益	Operating profit	5,610	3.0%	818	84.4%	4,812	△12.5%	8,473	△1.6%	1,746	△6.6%	3,582	9.9%	3,144	△9.6%	△514	13,589	△3.6%	

		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	2,223,340	115,335	2,151,496	40,017	96,637	13,794	334,547	2,060	38,800	△1,144	228,845	2,090	66,901	1,114	△29,710	2,552,970	117,471	
割賦売掛金	Accounts receivable-installment	1,208,278	38,412	756,975	20,387	461,242	17,473	277,435	1,350	32,094	△731	63,545	1,152	181,795	929	△3,212	1,492,440	39,280	
	包括信用購入あっせん	839,913	29,498	699,407	22,211	143,634	7,318	99,907	△1,787	32,094	△731	47,872	△1,038	19,941	△18	△3,127	939,821	27,711	
	個別信用購入あっせん	368,364	8,913	57,568	△1,824	317,607	10,154	177,527	3,138	-	-	15,673	2,190	161,853	947	△84	552,619	11,569	
銀行業における預金残高	Balance of deposits for banking business	3,557,457	78,249	3,560,600	78,282	-	-	-	-	-	-	-	-	-	-	△3,391	3,557,208	88,074	
有利子負債残高	Balance of interest-bearing debt	369,480	93,929	31,474	△3,595	368,857	36,401	464,566	13,864	34,577	△2,605	237,973	8,343	192,015	8,126	190,073	1,054,972	198,123	

		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	4.4%	4.4%	1.8%	24.2%	26.7%	25.5%	18.3%	-	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%	4.3%	1.6%	20.6%	25.5%	22.2%	13.8%	-	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)

		2018/6		2019/6		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	4,023,128		4,607,394	237,520	4,369,874	
現金及び預金	Cash and deposits	538,776		718,314	111,176	607,138	
コールローン	Call loans	8,630		44,479	13,982	30,496	
割賦売掛金	Accounts receivable-installment	1,078,364		1,212,603	38,230	1,174,373	
リース債権及びリース投資資産	Lease receivables and investment assets	9,378		11,622	197	11,425	
営業貸付金	Operating loans	511,031		539,714	21,693	518,021	
銀行業における貸出金	Loans and bills discounted for banking business	1,595,661		1,683,707	93,717	1,589,990	
銀行業における有価証券	Securities for banking business	220,903		288,845	△36,100	324,946	
買入金銭債権	Monetary claims bought	4,911		12,714	△601	13,316	
金銭の信託	Money held in trust	2,071		33,951	11,545	22,406	
その他	Other	98,734		114,168	△13,777	127,946	
貸倒引当金	Allowance for doubtful accounts	△45,336		△52,728	△2,543	△50,184	
固定資産	Non-current assets	209,435		237,227	1,679	235,547	
有形固定資産	Property, plant and equipment	31,881		33,897	22	33,874	
無形固定資産	Intangible assets	87,699		96,635	1,041	95,594	
投資その他の資産	Investments and other assets	89,854		106,694	615	106,078	
繰延資産	Deferred assets	304		355	127	228	
資産の部合計	Total assets	4,232,868		4,844,977	239,327	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)

		2018/6		2019/6		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	3,790,016		4,444,017	245,198	4,198,819	
買掛金	Accounts payable-trade	235,906		262,464	△19,757	282,222	
銀行業における預金	Deposits for banking business	3,209,772		3,557,208	88,074	3,469,134	
賞与引当金	Provision for bonuses	2,691		2,730	26	2,704	
ポイント引当金	Provision for point card certificates	14,814		18,475	931	17,543	
その他	Other	326,831		603,138	175,923	427,214	
固定負債	Non-current liabilities	176,290		121,979	△1,212	123,191	
退職給付に係る負債	Net defined benefit liability	3,221		3,051	△114	3,165	
利息返還損失引当金	Provision for loss on interest repayment	2,485		3,907	△269	4,176	
その他の引当金	Other provisions	–		99	0	99	
その他	Other	170,583		114,920	△828	115,749	
負債の部合計	Total liabilities	3,966,306		4,565,996	243,985	4,322,011	
純資産の部合計	Total net assets	266,561		278,980	△4,658	283,638	
負債純資産合計	Total liabilities and net assets	4,232,868		4,844,977	239,327	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)

		2018/6		2019/6		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	1,267,367	7.5%	1,381,639	9.0%	5,358,216	8.1%
個別信用購入あっせん	Hire purchase contracts	58,738	1.1%	59,982	2.1%	241,756	△4.7%
カードキャッシング	Cash advances	101,808	3.3%	107,334	5.4%	405,809	4.3%
電子マネー	Total e-money contracts	464,529	△5.5%	465,150	0.1%	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)

		2018/6		2019/6		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	69,281		74,716	7.8%	298,301	
包括信用購入あっせん収益	Credit card purchase contracts	25,064		27,312	9.0%	106,348	
加盟店収益	Affiliated merchants	19,021		20,563	8.1%	80,253	
リボ・分割収益	Revolving credit	5,405		5,996	11.0%	23,299	
その他収益	Other	638		752	17.9%	2,795	
個別信用購入あっせん収益	Hire purchase contracts	2,998		3,156	5.3%	12,521	
融資収益	Financing revenue	17,872		18,583	4.0%	72,360	
カードキャッシング	Cash advances	17,497		18,193	4.0%	70,930	
その他融資	Other loans	374		389	4.0%	1,429	
償却債権取立益	Gain on bad debts recovered	91		208	127.9%	546	
金融収益	Financial revenue	7,827		8,897	13.7%	28,057	
役務取引等収益	Fees and commissions	11,418		11,921	4.4%	50,967	
内、電子マネー収益	E-money revenue	3,256		3,121	△4.1%	13,287	
その他	Other	4,008		4,635	15.6%	27,500	
営業費用	Operating expenses	63,835		69,105	8.3%	264,034	
金融費用	Financial expenses	1,359		1,198	△11.9%	5,538	
役務取引等費用	Fees and commissions payments	2,474		2,540	2.7%	9,668	
販売費及び一般管理費	Selling, general and administrative expenses	59,342		64,493	8.7%	245,503	
販売促進費	Promotion expenses	11,746		14,329	22.0%	51,437	
貸倒関連費用	Bad debt allowance	6,050		6,377	5.4%	25,548	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	5,877		6,158	4.8%	21,939	
貸倒損失	Bad debts expenses	173		6	△96.0%	377	
利息返還損失引当金繰入額	Provision for loss on interest repayment	—		212	—	3,231	
人件費	Personnel expenses	12,248		12,495	2.0%	48,539	
管理費	Equipment expenses	18,197		19,375	6.5%	75,612	
設備費	Equipment expenses	7,555		8,301	9.9%	31,211	
一般費	General expenses	3,543		3,613	2.0%	13,154	
その他	Other	659		873	32.4%	3,324	
営業利益	Operating profit	5,445		5,610	3.0%	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)

		2018/6		2019/6		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	2,105,564	115,466	2,223,340	115,335	2,108,004	117,907
カードキャッシング	Cash advances	462,817	6,961	483,127	8,994	474,133	18,277
その他融資	Other loans	1,642,746	108,504	1,740,212	106,341	1,633,870	99,629
割賦売掛金計	Total accounts receivable-installment	1,074,858	37,030	1,208,278	38,412	1,169,865	132,037
包括信用購入あっせん	Credit card purchase contracts	752,007	19,930	839,913	29,498	810,414	78,337
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	138,742	6,898	166,720	14,732	151,987	20,143
個別信用購入あっせん	Hire purchase contracts	322,851	17,100	368,364	8,913	359,450	53,699
リース債権及びリース投資資産	Lease receivables and investment assets	9,378	871	11,622	197	11,425	2,918
営業債権合計	Total operating receivables	3,189,801	153,369	3,443,240	153,945	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)

		2018/6	2019/6	2019/3
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,034,439	1,300,702	1,327,887
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	1,034,439	1,300,702	1,327,887
割賦売掛金計	Total accounts receivable-installment	483,374	522,029	517,507
包括信用購入あっせん	Credit card purchase contracts	237,600	231,900	240,200
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	107,600	101,900	110,200
個別信用購入あっせん	Hire purchase contracts	245,774	290,129	277,307
債権流動化残高合計	Total securitized receivables	1,517,813	1,822,731	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)

		2018/6		2019/6		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	3,140,003	95,000	3,524,042	88,150	3,435,892	390,889
カードキャッシング	Cash advances	462,817	6,961	483,127	8,994	474,133	18,277
その他融資	Other loans	2,677,185	88,038	3,040,914	79,155	2,961,758	372,612
内、住宅ローン ※3	Housing Loans ※3	1,655,680	43,918	1,849,575	46,350	1,803,225	191,463
割賦売掛金計	Total accounts receivable-installment	1,558,233	35,893	1,730,307	42,934	1,687,373	165,034
包括信用購入あっせん	Credit card purchase contracts	989,607	13,480	1,071,813	21,198	1,050,614	74,487
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	246,342	448	268,620	6,432	262,187	16,293
個別信用購入あっせん	Hire purchase contracts	568,625	22,413	658,494	21,735	636,758	90,546
リース債権及びリース投資資産	Lease receivables and investment assets	9,378	871	11,622	197	11,425	2,918
営業債権合計	Total operating receivables	4,707,614	131,766	5,265,972	131,282	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)

		2018/6		2019/6		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	121,000	△27,900	261,300	144,200	117,100	△31,800
長期借入金	Long-term loans payable	29,350	△16	33,682	△4,216	37,898	8,532
コマーシャル・ペーパー	Commercial Papers	74,000	13,500	122,000	24,000	98,000	37,500
社債	Bonds payable	95,000	5,000	110,000	20,000	90,000	—
新株予約権付社債	Bonds with share acquisition rights	29,947	△1	29,946	—	29,946	△2
リース債務	Lease obligations	38,432	△162	37,488	635	36,853	△1,741
有利子負債計	Total interest-bearing debt	387,729	△9,579	594,416	184,619	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)

		2018/6		2019/6		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)	4,256 13.5%		4,524 6.3%		16,956 6.9%	
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	2,048 △17.0%		2,814 37.4%		11,441 4.2%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	31,818 7.5%		36,834 4.9%		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	2.6%		2.8%		2.7%	
流動化債権を含んだ場合	If including securitized debt	2.2%		2.4%		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%		0.9%		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)

		2018/6		2019/6		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	24,423	2.8%	24,702	1.1%	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	5,402	△8.4%	5,559	2.9%	22,965	△7.0%
その他融資	Other loans	2,369	△48.9%	2,254	△4.9%	15,805	△16.8%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/6		2019/6		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	29,322	45.9%	33,512	14.3%	118,646	13.0%
個別信用購入あっせん	Hire purchase contracts	6,576	73.1%	7,691	16.9%	25,271	35.5%
カードキャッシング	Cash advances	27,523	41.6%	28,266	2.7%	108,504	18.7%
その他融資	Other loans	25,578	△10.1%	29,981	17.2%	108,809	△10.1%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/6		2019/6		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	9,186	23.9%	13,024	41.8%	42,632	29.0%
個別信用購入あっせん	Hire purchase contracts	17,762	9.6%	23,852	34.3%	79,522	27.5%
カードキャッシング	Cash advances	773	7.0%	1,078	39.4%	3,718	24.5%
その他融資	Other loans	5,907	△6.3%	10,855	83.8%	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)

		2018/6		2019/6		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 ※	40,461	△865	38,800	△1,144	39,945	△1,381
カードキャッシング	Cash advances	22,358	△90	22,642	△386	23,028	578
その他融資	Other loans	18,103	△774	16,158	△758	16,917	△1,960
割賦売掛金計	Total accounts receivable-installment	31,741	105	32,094	△731	32,825	1,189
包括信用購入あっせん	Credit card purchase contracts	31,741	105	32,094	△731	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	72,202	△759	70,894	△1,876	72,770	△192

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/6		2019/6		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 ※	202,352	3,443	228,845	2,090	226,755	27,846
カードキャッシング	Cash advances	70,517	3,400	77,256	△614	77,870	10,754
その他融資	Other loans	131,835	42	151,589	2,704	148,884	17,092
割賦売掛金計	Total accounts receivable-installment	60,608	170	63,545	1,152	62,393	1,955
包括信用購入あっせん	Credit card purchase contracts	48,450	△418	47,872	△1,038	48,910	41
個別信用購入あっせん	Hire purchase contracts	12,157	588	15,673	2,190	13,483	1,913
営業債権合計	Total operating receivables	262,960	3,614	292,391	3,242	289,148	29,802

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/6		2019/6		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 ※	52,410	1,233	66,901	1,114	65,787	14,609
カードキャッシング	Cash advances	1,859	△91	1,822	△82	1,905	△45
その他融資	Other loans	50,551	1,325	65,079	1,197	63,881	14,655
割賦売掛金計	Total accounts receivable-installment	159,026	2,974	181,795	929	180,865	24,813
包括信用購入あっせん	Credit card purchase contracts	16,474	△154	19,941	△18	19,959	3,330
個別信用購入あっせん	Hire purchase contracts	142,551	3,128	161,853	947	160,905	21,483
営業債権合計	Total operating receivables	211,436	4,207	248,697	2,044	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)

		2018/6		2019/6		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	4,769		4,861	1.9%	19,590	
包括信用購入あっせん収益	Credit card purchase contracts	1,813		1,904	5.0%	7,683	
個別信用購入あっせん収益	Hire purchase contracts	—		—	—	—	
融資収益	Financing revenue	2,619		2,625	0.2%	10,560	
カードキャッシング	Cash advances	1,559		1,660	6.5%	6,488	
その他融資	Other loans	1,059		964	△8.9%	4,072	
償却債権取立益	Gain on bad debts recovered	178		177	△0.4%	677	
金融収益	Financial revenue	14		18	24.7%	74	
役務取引等収益	Fees and commissions	144		135	△5.7%	595	
営業費用	Operating expenses	2,900		3,114	7.4%	12,465	
金融費用	Financial expenses	295		264	△10.5%	1,157	
役務取引等費用	Fees and commissions payments	0		0	△23.0%	3	
販売費及び一般管理費	Selling, general and administrative expenses	2,603		2,840	9.1%	11,304	
販売促進費	Promotion expenses	172		232	34.8%	1,134	
貸倒関連費用	Bad debt allowance	604		760	25.7%	2,813	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	71		△78	△209.9%	484	
貸倒損失	Bad debts expenses	533		838	57.1%	2,328	
人件費	Personnel expenses	706		669	△5.2%	2,713	
管理費	Equipment expenses	435		493	13.5%	1,904	
設備費	Equipment expenses	589		594	0.9%	2,349	
一般費	General expenses	94		89	△6.0%	389	
その他	Other	—		9	—	—	
営業利益	Operating profit	1,869		1,746	△6.6%	7,125	



〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/6		2019/6		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	17,206		19,742	14.7%	72,530	
包括信用購入あっせん収益	Credit card purchase contracts	2,366		2,187	△7.6%	9,217	
個別信用購入あっせん収益	Hire purchase contracts	729		908	24.5%	3,195	
融資収益	Financing revenue	12,868		14,503	12.7%	53,007	
カードキャッシング	Cash advances	3,974		4,327	8.9%	16,396	
その他融資	Other loans	8,894		10,175	14.4%	36,610	
償却債権取立益	Gain on bad debts recovered	580		817	40.9%	2,612	
金融収益	Financial revenue	2		3	4.7%	33	
役務取引等収益	Fees and commissions	658		1,322	101.0%	4,464	
営業費用	Operating expenses	13,945		16,160	15.9%	58,540	
金融費用	Financial expenses	1,942		1,972	1.6%	7,674	
役務取引等費用	Fees and commissions payments	148		170	14.4%	655	
販売費及び一般管理費	Selling, general and administrative expenses	11,852		13,998	18.1%	50,208	
販売促進費	Promotion expenses	1,067		1,291	20.9%	4,497	
貸倒関連費用	Bad debt allowance	4,476		5,862	31.0%	19,473	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	4,475		5,861	31.0%	19,471	
貸倒損失	Bad debts expenses	0		0	△51.1%	2	
人件費	Personnel expenses	2,636		3,021	14.6%	11,364	
管理費	Equipment expenses	2,063		2,321	12.5%	8,629	
設備費	Equipment expenses	1,384		1,276	△7.8%	5,220	
一般費	General expenses	224		225	0.4%	1,023	
その他	Other	1		18	-	1	
営業利益	Operating profit	3,260		3,582	9.9%	13,990	

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/6		2019/6		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	11,030		12,812	16.2%	47,059	
包括信用購入あっせん収益	Credit card purchase contracts	628		717	14.1%	2,667	
個別信用購入あっせん収益	Hire purchase contracts	6,056		6,835	12.9%	24,720	
融資収益	Financing revenue	2,418		3,034	25.5%	10,431	
カードキャッシング	Cash advances	127		112	△11.9%	468	
その他融資	Other loans	2,290		2,921	27.6%	9,963	
償却債権取立益	Gain on bad debts recovered	714		735	2.9%	3,768	
金融収益	Financial revenue	27		13	△50.2%	115	
役務取引等収益	Fees and commissions	1,184		1,476	24.6%	5,354	
営業費用	Operating expenses	7,553		9,668	28.0%	33,678	
金融費用	Financial expenses	1,792		2,184	21.9%	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	5,760		7,465	29.6%	25,985	
販売促進費	Promotion expenses	330		679	105.8%	1,884	
貸倒関連費用	Bad debt allowance	2,031		3,063	50.8%	9,602	
貸倒引当金繰入額	Provision of allowance for doubtful accounts	2,031		3,063	50.8%	9,602	
貸倒損失	Bad debts expenses	—		—	—	—	
人件費	Personnel expenses	1,727		1,957	13.3%	7,686	
管理費	Equipment expenses	942		844	△10.4%	3,566	
設備費	Equipment expenses	622		793	27.5%	2,773	
一般費	General expenses	106		127	19.8%	472	
その他	Other	—		18	—	—	
営業利益	Operating profit	3,477		3,144	△9.6%	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)

		2018/6		2019/6		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	138	1	–	△2,119	2,119	1,982
長期借入金	Long-term loans payable	39,002	380	33,470	△1,593	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	–	–	1,107	1,107	–	–
有利子負債計	Total interest-bearing debt	39,141	381	34,577	△2,605	37,182	△1,576

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/6		2019/6		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	23,784	4,563	37,144	7,312	29,832	10,611
長期借入金	Long-term loans payable	140,635	△3,288	153,194	4,463	148,730	4,806
コマーシャル・ペーパー	Commercial Papers	–	–	–	–	–	–
社債	Bonds payable	45,819	153	44,461	△6,601	51,063	5,397
リース債務	Lease obligations	6	△31	3,172	3,169	3	△34
有利子負債計	Total interest-bearing debt	210,245	1,397	237,973	8,343	229,629	20,781

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2018/6		2019/6		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	5,203	△1,570	17,668	6,325	11,343	4,569
長期借入金	Long-term loans payable	154,009	675	166,472	86	166,385	13,051
コマーシャル・ペーパー	Commercial Papers	1,361	1,361	3,849	△230	4,079	4,079
社債	Bonds payable	－	－	2,070	△9	2,079	2,079
リース債務	Lease obligations	－	－	1,953	1,953	－	－
有利子負債計	Total interest-bearing debt	160,574	466	192,015	8,126	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)

		2018/6		2019/6		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	4,112	48	4,322	53	4,269	205
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,795	20	2,849	9	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)

		2018/6		2019/6		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	1,712	10	1,766	17	1,749	47
年間稼働率 (%) ※2	Card-use rate (%) ※2	65.6%	—	66.1%	—	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 ÷ (2018/7 ~ 2019/6) 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 (2018/7 and 2019/6) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2018/6		2019/6		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	3,212,524	158,716	3,560,896	77,459	3,483,437	429,629
普通預金	Ordinary deposits	2,160,749	139,975	2,718,506	85,130	2,633,376	612,602
定期預金	Time deposits	1,040,363	9,790	794,082	△21,203	815,285	△215,288
その他預金	Other deposits	11,411	8,950	48,308	13,532	34,775	32,314
貸出金残高	Balance of loans and bills discounted	2,091,088	131,590	2,150,938	40,041	2,110,896	151,398

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	617	12	669	13	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	6,205	24	6,044	△149	6,193	12