

2020年2月期 決算補足資料

For the Year Ended February 29, 2020 FACT BOOK 2020

- ※当連結会計年度より決算期を3月末日から2月末日に変更しているため、当連結会計年度は2019年4月1日から2020年2月29日までの11ヵ月決算となっており、前期比は前連結会計年度の12ヵ月決算との比較となります。
- ※Since the fiscal year has been changed from the end of March to the end of February, the consolidated fiscal year under review is 11 months from April 1, 2019 to February 29, 2020. YoY figure is calculated by dividing the number by 12-month of the previous fiscal year.
- ※国内事業は、イオンクレジットサービス株式会社、他3社は、決算期を3月末日から2月末日に変更しているため、当連結会計年度（2019年4月1日～2020年2月29日）は11ヵ月決算となっており、前期比は前連結会計年度（2018年4月1日～2019年3月31日）の12ヵ月決算との比較になります。なお、株式会社イオン銀行は、決算期は3月末日から変更ございませんが、連結業績への取り込み数値は、当連結会計年度（2019年4月1日～2020年2月29日）は11ヵ月、前連結会計年度（2018年4月1日～2019年3月31日）は12ヵ月となっております。
- ※Aeon Credit Services Co., Ltd. and three other domestic subsidiaries have changed their fiscal year from the end of March to the end of February, so the consolidated fiscal year 2019 incorporates 11-month from April 1, 2019 to February 29, 2020, and the previous consolidated fiscal year was 12-month from April 1, 2018 to March 31, 2019. YoY is the comparison between these fiscal periods. Although AEON Bank, Ltd. has not changed its fiscal year from the end of March, AFS consolidated earnings figures incorporate 11-month from April 1, 2019 to February 29, 2020 for the fiscal year under review and 12-month from April 1, 2018 to March 31, 2019 for the previous consolidated fiscal year.
- ※海外事業は、当連結会計年度及び前連結会計年度の期間に変更はなく、いずれも現地12ヵ月決算数値を取り込んでおり、前期比は同期間、12ヵ月の比率となっております。
- ※Overseas subsidiaries have not changed their fiscal period for both the consolidated fiscal year under review and the previous year, so AFS incorporate 12-month financial results of all companies for both fiscal years.

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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 (P13) 記載数値は、連結消去前の数値となります。なお、持株会社である当社の数値を含んでおります。
- 4 : Figures of the balance sheet for domestic business (P13) are estimated figures before the elimination of intra-company transactions. Included in domestic are the figures of AEON Financial Service, the holding company.
- 5 : 国内事業及び国際事業 (P15-27) 記載数値は、持株会社や機能会社等の5社を除き、かつ各事業セグメントの内部取引を消去しております。
- 5 : The figures stated for the domestic business and global business (P15-27) exclude 5 companies comprising the holding company and the companies providing administrative functions, etc. The internal transactions among the respective business segments have been eliminated.

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)

業績ハイライト (Financial Highlights)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	438,441	–	457,280	4.3%
営業利益	Operating profit	70,021	–	65,070	△7.1%
経常利益	Ordinary profit	70,171	–	65,797	△6.2%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	39,408	–	34,149	△13.3%

主要な経営指標 (Key Indicators)

(単位：円) (Unit : Yen)

		2019/3		2020/2	
自己資本比率	Equity ratio		7.2%		6.8%
1株当たり当期純利益	Earnings per share (EPS)		182.64		158.25
1株当たり純資産 (1株当たり株主資本)	Book value per share (BPS)		1,764.05		1,823.05

※ 「自己資本比率」は、(期末純資産の部合計－期末新株予約権－期末非支配株主持分)を期末資産の部合計で除して算出しております。

なお、本「自己資本比率」は、自己資本比率告示に定める自己資本比率ではありません。

※The “Equity ratio” is calculated by dividing “Total net assets at the end of the year – Subscription rights to shares at the end of the year – Non-controlling interests at the end of the year” by Total assets at the end of the year.

The “Equity ratio” presented here is different from the equity ratio stipulated by the Financial Services Agency Public Notice Regarding Equity Ratio.

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)

連結対象会社 (Consolidated Subsidiaries and Affiliates)

国内連結子会社 Consolidated Subsidiaries (Domestic)		議決権の所有割合 Shareholding ratio of voting rights
イオンクレジットサービス株式会社	AEON CREDIT SERVICE CO., LTD.	100.0%
AFSコーポレーション株式会社	AFS Corporation Co., Ltd.	100.0%
株式会社イオン銀行	AEON BANK CO., LTD.	100.0%
イオン保険サービス株式会社	AEON INSURANCE SERVICE CO., LTD.	99.0%
イオン住宅ローンサービス株式会社	AEON HOUSING LOAN SERVICE CO., LTD.	100.0%
エー・シー・エス債権管理回収株式会社	ACS CREDIT MANAGEMENT CO., LTD.	99.5%
イオン少額短期保険株式会社	AEON S.S.INSURANCE CO., LTD.	100.0%
イオンプロダクトファイナンス株式会社	AEON PRODUCT FINANCE CO., LTD.	100.0%
ACSリース株式会社	ACS LEASING CO., LTD.	100.0%

海外連結子会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights	海外連結子会社 Consolidated Affiliates (Global)	議決権の所有割合 Shareholding ratio of voting rights
AEON FINANCIAL SERVICE (HONG KONG) CO., LTD.	100.0%	AEON CREDIT SERVICE (M) BERHAD ※3	61.9%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	52.8%	AEON CREDIT CARD (TAIWAN) CO., LTD.	100.0%
AEON INSURANCE BROKERS (HK) LTD.	100.0%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE (PHILIPPINES) INC.	94.0%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	PT.AEON CREDIT SERVICE INDONESIA	89.5%
AEON MICRO FINANCE (SHENYANG) CO., LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON MICRO FINANCE (TIANJIN) CO., LTD.	100.0%	AEON CREDIT SERVICE INDIA PRIVATE LTD.	100.0%
AEON THANA SINSAP (THAILAND) PLC. ※2	54.3%	AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%
ACS CAPITAL CORPORATION LTD.	29.0%	AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON LEASING SERVICE (LAO) CO., LTD.	100.0%
AEON INSURANCE SERVICE (THAILAND) CO., LTD.	100.0%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.7%
HORIZON MASTER TRUST (AEON 2006-1)	—%		

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

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

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

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

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

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

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

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
流動資産	Current assets	4,981,426		5,483,871	502,444
現金及び預金	Cash and deposits	644,502		762,891	118,389
コールローン	Call loans	30,496		53,773	23,276
割賦売掛金	Accounts receivable-installment	1,453,160		1,543,135	89,975
リース債権及びリース投資資産	Lease receivables and investment assets	11,425		12,782	1,357
営業貸付金	Operating loans	850,508		860,572	10,064
銀行業における貸出金	Loans and bills discounted for banking business	1,584,990		1,674,786	89,796
銀行業における有価証券	Securities for banking business	324,946		447,229	122,282
買入金銭債権	Monetary claims bought	13,316		14,823	1,507
金銭の信託	Money held in trust	22,406		50,308	27,902
その他	Other	148,506		177,875	29,368
貸倒引当金	Allowance for doubtful accounts	△102,831		△114,308	△11,476
固定資産	Non-current assets	272,425		296,720	24,295
有形固定資産	Property, plant and equipment	39,204		45,302	6,097
無形固定資産	Intangible assets	100,177		108,934	8,756
のれん	Goodwill	20,061		18,378	△1,682
その他	Other	80,116		90,555	10,439
投資その他の資産	Investments and other assets	133,042		142,483	9,440
繰延資産	Deferred assets	228		779	551
資産の部合計	Total assets	5,254,079		5,781,370	527,291

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)

		2019/3		2020/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
流動負債	Current liabilities	4,325,626		4,693,618	367,991
買掛金	Accounts payable-trade	285,653		260,810	△24,843
銀行業における預金	Deposits for banking business	3,469,134		3,790,240	321,106
短期借入金	Short-term borrowings	161,744		139,386	△22,358
1年内返済予定の長期借入金	Current portion of long-term borrowings	51,142		106,651	55,509
1年内償還予定の社債	Current portion of bonds	50,522		45,253	△5,268
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	102,079		160,151	58,071
賞与引当金	Provision for bonuses	4,015		3,685	△330
ポイント引当金	Provision for point card certificates	17,543		20,713	3,169
その他の引当金	Other provisions	208		198	△9
その他	Other	153,634		166,526	12,892
固定負債	Non-current liabilities	479,748		628,676	148,928
社債	Bonds payable	92,621		252,853	160,232
長期借入金	Long-term borrowings	331,935		316,005	△15,929
退職給付に係る負債	Net defined benefit liability	4,120		4,381	261
利息返還損失引当金	Provision for loss on interest repayment	4,176		4,965	788
その他の引当金	Other provisions	223		455	232
繰延税金負債	Deferred tax liabilities	3,935		3,626	△309
その他	Other	42,736		46,389	3,653
負債の部合計	Total liabilities	4,805,374		5,322,295	516,920

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)

		2019/3		2020/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
株主資本	Total shareholders' equity	376,376		396,032	19,655
資本金	Capital stock	45,698		45,698	—
資本剰余金	Capital surplus	120,213		120,360	146
利益剰余金	Retained earnings	235,413		230,508	△4,905
自己株式	Treasury stock	△24,948		△534	24,414
その他の包括利益累計額	Total other comprehensive income	4,267		△2,614	△6,881
その他有価証券評価差額金	Valuation difference on available-for-sale securities	5,150		2,912	△2,237
繰延ヘッジ損益	Deferred gains or losses on hedges	△1,675		△4,468	△2,792
為替換算調整勘定	Foreign currency translation adjustments	1,472		△467	△1,939
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△679		△591	88
新株予約権	Subscription rights to shares	103		82	△21
非支配株主持分	Non-controlling interests	67,957		65,575	△2,381
純資産の部合計	Total net assets	448,705		459,075	10,370
負債純資産合計	Total liabilities and net assets	5,254,079		5,781,370	527,291

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		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	5,618,378	8.2%	5,669,677	0.9%
(包括信用購入あっせん) ※	(Credit card purchase contracts) ※	5,124,355	△1.3%	5,669,677	10.6%
個別信用購入あっせん	Hire purchase contracts	346,550	3.5%	351,099	1.3%
カードキャッシング	Cash advances	540,997	6.4%	515,070	△4.8%
(カードキャッシング) ※	(Cash advances) ※	502,638	6.6%	515,070	2.5%

※2020年2月期実績との比較を目的として概算で組み替えた前年同期間の参考数値に基づき前期比較を実施しています。

※YoY comparison is calculated with the reference figures of the previous fiscal year which were roughly rearranged to meet the same period as the fiscal year under review.

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)

		2019/3		2020/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	438,441		457,280	4.3%
包括信用購入あっせん収益	Credit card purchase contracts	125,916		125,700	△0.2%
個別信用購入あっせん収益	Hire purchase contracts	40,032		41,914	4.7%
融資収益	Financing revenue	146,365		149,815	2.4%
カードキャッシング	Cash advances	94,283		89,868	△4.7%
その他融資	Other loans	52,081		59,946	15.1%
償却債権取立益	Gain on bad debts recovered	7,604		9,604	26.3%
金融収益	Financial revenue	28,251		30,088	6.5%
役務取引等収益	Fees and commissions	60,897		59,565	△2.2%
その他	Other	29,372		40,591	38.2%
営業費用	Operating expenses	368,419		392,209	6.5%
金融費用	Financial expenses	22,741		24,473	7.6%
役務取引等費用	Fees and commissions payments	10,122		9,004	△11.0%
販売費及び一般管理費	Selling, general and administrative expenses	331,982		354,977	6.9%
販売促進費	Promotion expenses	57,855		68,508	18.4%
貸倒関連費用	Bad debt allowance	57,256		68,483	19.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	51,316		62,732	22.2%
貸倒損失	Bad debts expenses	2,708		2,595	△4.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	3,231		3,155	△2.4%
人件費	Personnel expenses	73,077		73,980	1.2%
管理費	Equipment expenses	90,067		89,671	△0.4%
設備費	Equipment expenses	42,219		43,283	2.5%
一般費	General expenses	11,505		11,050	△4.0%
その他	Other	3,572		3,753	5.1%
営業利益	Operating profit	70,021		65,070	△7.1%

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)

		2019/3		2020/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業外収益	Non-operating income	560		742	32.5%
受取配当金	Dividend income	242		206	△15.0%
投資事業組合運用益	Gain on investments in investment partnerships	–		187	–
為替差益	Foreign exchange gains	93		197	109.9%
その他	Other	224		152	△32.1%
営業外費用	Non-operating expenses	410		15	△96.2%
投資有価証券評価損	Loss on valuation of investment securities	33		2	△93.9%
雑損失	Miscellaneous loss	376		13	△96.4%
経常利益	Ordinary profit	70,171		65,797	△6.2%
特別利益	Extraordinary income	10		13	24.1%
固定資産売却益	Gain on disposal of non-current assets	10		13	24.1%
特別損失	Extraordinary loss	1,003		1,279	27.5%
固定資産処分損	Loss on disposal of non-current assets	594		682	14.7%
減損損失	Impairment loss	52		303	483.5%
子会社清算損	Loss on liquidation of subsidiaries	45		96	109.3%
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	Other	11		197	–
税金等調整前四半期純利益	Profit before income taxes	69,178		64,530	△6.7%
法人税等合計	Total income taxes	17,998		19,535	8.5%
法人税、住民税及び事業税	Income taxes-current	23,555		22,677	△3.7%
法人税等調整額	Income taxes-deferred	△5,557		△3,141	–
四半期純利益	Net profit	51,180		44,994	△12.1%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	11,771		10,844	△7.9%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	39,408		34,149	△13.3%

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)

		2019/3		2020/2	
		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	2,435,498	158,034	2,535,358	99,860
カードキャッシング	Cash advances	576,937	29,564	563,803	△13,134
その他融資	Other loans	1,858,561	128,469	1,971,555	112,994
割賦売掛金計	Total accounts receivable-installment	1,453,160	158,527	1,543,135	89,975
包括信用購入あっせん	Credit card purchase contracts	912,110	82,899	966,315	54,204
個別信用購入あっせん	Hire purchase contracts	541,049	75,628	576,820	35,770
リース債権及びリース投資資産	Lease receivables and investment assets	11,425	2,918	12,782	1,357
営業債権合計	Total operating receivables	3,900,083	319,480	4,091,277	191,193

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

(単位：百万円) (Unit : Millions of Yen)

		2019/3	2020/2
		実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,327,887	1,617,935
カードキャッシング	Cash advances	—	31,200
その他融資	Other loans	1,327,887	1,586,735
割賦売掛金計	Total accounts receivable-installment	517,507	582,494
包括信用購入あっせん	Credit card purchase contracts	240,200	248,570
個別信用購入あっせん	Hire purchase contracts	277,307	333,924
債権流動化残高合計	Total securitized receivables	1,845,395	2,200,429

(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)

		2019/3		2020/2	
		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	3,763,386	431,016	4,153,294	389,908
カードキャッシング	Cash advances	576,937	29,564	595,003	18,065
その他融資	Other loans	3,186,448	401,452	3,558,291	371,842
割賦売掛金計	Total accounts receivable-installment	1,970,668	191,524	2,125,629	154,961
包括信用購入あっせん	Credit card purchase contracts	1,152,310	79,049	1,214,885	62,574
個別信用購入あっせん	Hire purchase contracts	818,357	112,474	910,744	92,386
リース債権及びリース投資資産	Lease receivables and investment assets	11,425	2,918	12,782	1,357
営業債権合計	Total operating receivables	5,745,479	625,459	6,291,706	546,227

※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)

		2019/3		2020/2	
		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	161,744	△16,135	139,386	△22,358
長期借入金	Long-term loans payable	383,078	21,565	422,657	39,579
コマーシャル・ペーパー	Commercial papers	102,079	41,579	160,151	58,071
社債	Bonds payable	143,143	7,477	298,106	154,963
新株予約権付社債	Bonds with share acquisition rights	29,946	△2	—	△29,946
リース債務	Lease obligations	36,856	△1,782	44,501	7,644
有利子負債計	Total interest-bearing debt	856,848	52,702	1,064,802	207,954

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)

		2019/3		2020/2	
		実績 Results		実績 Results	
① 期首貸倒引当金 ※1	Opening balance ※1		93,840		102,831
② 貸倒関連費用 ※2 (前期比)	Bad debt allowance ※2 (YOY)		54,025		65,328 20.9%
③ 貸倒償却額 (前期比)	Written-off amount (YOY)		45,033		53,852 19.6%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		102,831 9.6%		114,308 11.2%
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables		2.6%		2.8%
流動化債権を含んだ場合	If including securitized debt		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%
流動化債権を含んだ場合 ※3	If including securitized debt ※3		0.8%		0.9%

※1 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 Fiscal Year 2019 and for the Fiscal Year 2020 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			
営業収益	Operating revenue	302,061	1.3%	185,680	△1.6%	182,360	0.3%	154,947	11.3%	18,910	△3.5%	84,120	16.0%	51,916	10.3%	△65,708	457,280	4.3%	
	包括信用購入あっせん収益	105,879	△0.4%	40,214	7.7%	63,997	△5.3%	19,821	1.3%	7,729	0.6%	9,098	△1.3%	2,992	12.2%	1,667	125,700	△0.2%	
	個別信用購入あっせん収益	11,700	△6.6%	318	△65.0%	11,484	△3.9%	30,825	10.4%	-	-	3,955	23.8%	26,869	8.7%	△713	41,914	4.7%	
	融資収益	67,011	△7.4%	62,774	△11.6%	4,192	175.9%	82,803	11.9%	9,889	△6.4%	59,984	13.2%	12,930	23.9%	44	149,815	2.4%	
	償却債権取立益	△125	-	20	△29.0%	△145	△128.1%	9,729	37.8%	607	△10.3%	5,702	118.3%	3,419	△9.3%	-	9,604	26.3%	
	金融収益	29,997	6.7%	29,986	5.8%	48	-	212	△4.8%	108	46.1%	45	37.7%	57	△50.0%	△158	30,088	6.5%	
	役務取引等収益	48,012	△4.9%	31,376	△4.9%	79,752	△6.3%	11,556	11.0%	575	△3.3%	5,333	19.5%	5,646	5.5%	△63,119	59,565	△2.2%	
	その他	39,585	41.8%	20,989	16.3%	23,030	52.8%	-	-	-	-	-	-	-	-	△3,427	40,591	38.2%	
営業費用	Operating expenses	265,635	0.6%	170,705	△3.7%	158,656	2.1%	125,635	20.0%	12,976	4.1%	67,059	14.6%	45,599	35.4%	△62,788	392,209	6.5%	
	金融費用	4,939	△10.8%	3,952	△18.1%	1,029	8.7%	18,709	13.2%	913	△21.0%	8,075	5.2%	9,719	26.4%	782	24,473	7.6%	
	役務取引等費用	8,542	△11.7%	70,952	△7.9%	556	30.7%	684	3.8%	0	△79.1%	683	4.3%	-	-	△63,188	9,004	△11.0%	
	販売費及び一般管理費	248,620	1.4%	95,550	0.4%	153,787	2.0%	106,023	21.2%	12,019	6.3%	58,207	15.9%	35,796	37.8%	△383	354,977	6.9%	
	その他	3,533	△1.1%	250	△25.5%	3,283	1.5%	218	-	41	-	93	-	83	-	1	3,753	5.1%	
営業利益	Operating profit	36,426	6.3%	14,974	32.3%	23,704	△10.2%	29,311	△15.0%	5,934	△16.7%	17,060	21.9%	6,316	△52.8%	△2,919	65,070	△7.1%	

		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	2,142,344	34,340	2,053,234	△58,244	106,589	23,747	349,331	16,844	34,808	△5,136	239,793	13,038	74,730	8,942	26,203	2,535,358	99,860	
割賦売掛金	Accounts receivable-installment	1,226,681	56,816	765,680	29,093	470,971	27,203	310,565	34,481	30,461	△2,364	71,510	9,117	208,594	27,728	△4,082	1,543,135	89,975	
	包括信用購入あっせん	865,161	54,747	719,757	42,562	148,564	12,248	101,153	△542	30,461	△2,364	47,068	△1,842	23,623	3,664	△3,159	966,315	54,204	
	個別信用購入あっせん	361,519	2,068	45,923	△13,468	322,407	14,954	209,412	35,023	-	-	24,442	10,959	184,970	24,064	△923	576,820	35,770	
銀行業における預金残高	Balance of deposits for banking business	3,790,486	311,277	3,791,425	309,107	-	-	-	-	-	-	-	-	-	-	△1,184	3,790,240	321,106	
有利子負債残高	Balance of interest-bearing debt	364,957	89,406	31,061	△4,008	355,762	23,306	508,330	57,628	29,669	△7,512	249,528	19,898	229,132	45,243	169,648	1,064,802	207,954	

		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	4.1%	3.9%	4.4%	24.3%	26.5%	25.7%	18.4%	-	6.8%	
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%	0.2%	3.6%	1.4%	3.2%	4.4%	-	0.8%	
③ 貸出金利差(①-②)	③ Interest rate spread ①-②	4.0%	3.8%	4.2%	20.7%	25.1%	22.5%	14.0%	-	6.0%	

※ 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)

		2019/3		2020/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
流動資産	Current assets	4,369,874		4,816,202	446,328
現金及び預金	Cash and deposits	607,138		716,099	108,961
コールローン	Call loans	30,496		53,773	23,276
割賦売掛金	Accounts receivable-installment	1,174,373		1,230,793	56,419
リース債権及びリース投資資産	Lease receivables and investment assets	11,425		12,782	1,357
営業貸付金	Operating loans	518,021		511,241	△6,779
銀行業における貸出金	Loans and bills discounted for banking business	1,589,990		1,677,833	87,843
銀行業における有価証券	Securities for banking business	324,946		447,229	122,282
買入金銭債権	Monetary claims bought	13,316		14,823	1,507
金銭の信託	Money held in trust	22,406		50,308	27,902
その他	Other	127,946		155,189	27,242
貸倒引当金	Allowance for doubtful accounts	△50,184		△53,870	△3,685
固定資産	Non-current assets	235,547		255,793	20,245
有形固定資産	Property, plant and equipment	33,874		33,389	△484
無形固定資産	Intangible assets	95,594		102,948	7,354
投資その他の資産	Investments and other assets	106,078		119,455	13,376
繰延資産	Deferred assets	228		779	551
資産の部合計	Total assets	4,605,650		5,072,775	467,125

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)

		2019/3		2020/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
流動負債	Current liabilities	4,198,819		4,477,802	278,982
買掛金	Accounts payable-trade	282,222		256,841	△25,380
銀行業における預金	Deposits for banking business	3,469,134		3,790,240	321,106
賞与引当金	Provision for bonuses	2,704		2,141	△563
ポイント引当金	Provision for point card certificates	17,543		20,713	3,169
その他	Other	427,214		407,865	△19,349
固定負債	Non-current liabilities	123,191		300,770	177,578
退職給付に係る負債	Net defined benefit liability	3,165		2,930	△235
利息返還損失引当金	Provision for loss on interest repayment	4,176		4,965	788
その他の引当金	Other provisions	99		85	△14
その他	Other	115,749		292,789	177,039
負債の部合計	Total liabilities	4,322,011		4,778,572	456,561
純資産の部合計	Total net assets	283,638		294,202	10,563
負債純資産合計	Total liabilities and net assets	4,605,650		5,072,775	467,125

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)

		2019/3		2020/2	
		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	5,358,216	8.1%	5,378,384	0.4%
(包括信用購入あっせん) ※	(Credit card purchase contracts) ※	4,864,193	8.0%	5,378,384	10.6%
個別信用購入あっせん	Hire purchase contracts	241,756	△4.7%	218,303	△9.7%
カードキャッシング	Cash advances	405,809	4.3%	379,643	△6.4%
(カードキャッシング) ※	(Cash advances) ※	367,450	4.3%	379,643	3.3%
電子マネー	Total e-money contracts	1,880,609	△3.7%	1,804,070	△4.1%
(電子マネー) ※	(Total e-money contracts) ※	1,725,566	△3.8%	1,804,070	4.5%

※2020年2月期実績との比較を目的として概算で組み替えた前年同期間の参考数値に基づき前期比較を実施しています。

※YoY comparison is calculated with the reference figures of the previous fiscal year which were roughly rearranged to meet the same period as the fiscal year under review.

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)

		2019/3		2020/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	298,301		302,061	1.3%
包括信用購入あっせん収益	Credit card purchase contracts	106,348		105,879	△0.4%
加盟店収益	Affiliated merchants	80,253		80,110	△0.2%
リボ・分割収益	Revolving credit	23,299		22,627	△2.9%
その他収益	Other	2,795		3,141	12.4%
個別信用購入あっせん収益	Hire purchase contracts	12,521		11,700	△6.6%
融資収益	Financing revenue	72,360		67,011	△7.4%
カードキャッシング	Cash advances	70,930		65,713	△7.4%
その他融資	Other loans	1,429		1,297	△9.2%
償却債権取立益	Gain on bad debts recovered	546		△125	—
金融収益	Financial revenue	28,110		29,997	6.7%
役務取引等収益	Fees and commissions	50,490		48,012	△4.9%
内、電子マネー収益	E-money revenue	13,287		12,061	△9.2%
その他	Other	27,923		39,585	41.8%
営業費用	Operating expenses	264,034		265,635	0.6%
金融費用	Financial expenses	5,538		4,939	△10.8%
役務取引等費用	Fees and commissions payments	9,668		8,542	△11.7%
販売費及び一般管理費	Selling, general and administrative expenses	245,256		248,620	1.4%
販売促進費	Promotion expenses	51,437		60,506	17.6%
貸倒関連費用	Bad debt allowance	25,548		24,105	△5.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	21,939		20,692	△5.7%
貸倒損失	Bad debts expenses	377		258	△31.6%
利息返還損失引当金繰入額	Provision for loss on interest repayment	3,231		3,155	△2.4%
人件費	Personnel expenses	48,539		47,337	△2.5%
管理費	Equipment expenses	75,365		72,813	△3.4%
設備費	Equipment expenses	31,211		31,612	1.3%
一般費	General expenses	13,154		12,243	△6.9%
その他	Other	3,571		3,533	△1.1%
営業利益	Operating profit	34,267		36,426	6.3%

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)

		2019/3		2020/2	
		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	2,108,004	117,907	2,142,344	34,340
カードキャッシング	Cash advances	474,133	18,277	463,234	△10,898
その他融資	Other loans	1,633,870	99,629	1,679,110	45,239
割賦売掛金計	Total accounts receivable-installment	1,169,865	132,037	1,226,681	56,816
包括信用購入あっせん	Credit card purchase contracts	810,414	78,337	865,161	54,747
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	151,987	20,143	161,926	9,938
個別信用購入あっせん	Hire purchase contracts	359,450	53,699	361,519	2,068
リース債権及びリース投資資産	Lease receivables and investment assets	11,425	2,918	12,782	1,357
営業債権合計	Total operating receivables	3,289,294	252,863	3,381,808	92,513

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

(単位：百万円) (Unit : Millions of Yen)

		2019/3	2020/2
		実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,327,887	1,617,935
カードキャッシング	Cash advances	—	31,200
その他融資	Other loans	1,327,887	1,586,735
割賦売掛金計	Total accounts receivable-installment	517,507	582,494
包括信用購入あっせん	Credit card purchase contracts	240,200	248,570
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	110,200	118,570
個別信用購入あっせん	Hire purchase contracts	277,307	333,924
債権流動化残高合計	Total securitized receivables	1,845,395	2,200,429

(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)

		2019/3		2020/2	
		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	3,435,892	390,889	3,760,280	324,388
カードキャッシング	Cash advances	474,133	18,277	494,434	20,301
その他融資	Other loans	2,961,758	372,612	3,265,845	304,087
内、住宅ローン ※3	Housing Loans ※3	1,803,225	191,463	1,985,335	182,109
割賦売掛金計	Total accounts receivable-installment	1,687,373	165,034	1,809,175	121,802
包括信用購入あっせん	Credit card purchase contracts	1,050,614	74,487	1,113,731	63,117
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	262,187	16,293	280,496	18,308
個別信用購入あっせん	Hire purchase contracts	636,758	90,546	695,443	58,685
リース債権及びリース投資資産	Lease receivables and investment assets	11,425	2,918	12,782	1,357
営業債権合計	Total operating receivables	5,134,690	558,842	5,582,238	447,547

※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)

		2019/3		2020/2	
		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	117,100	△31,800	97,237	△19,862
長期借入金	Long-term loans payable	37,898	8,532	51,398	13,500
コマーシャル・ペーパー	Commercial Papers	98,000	37,500	143,000	45,000
社債	Bonds payable	90,000	–	230,000	140,000
新株予約権付社債	Bonds with share acquisition rights	29,946	△2	–	△29,946
リース債務	Lease obligations	36,853	△1,741	37,859	1,006
有利子負債計	Total interest-bearing debt	409,797	12,488	559,495	149,698

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)

		2019/3		2020/2	
		実績 Results		実績 Results	
① 期首貸倒引当金	Opening balance		29,609		35,124
② 貸倒関連費用 ※1 (前期比)	Bad debt allowance ※1 (YOY)		16,956 6.9%		12,695 △25.1%
③ 貸倒償却額 (前期比)	Written-off amount (YOY)		11,441 4.2%		11,147 △2.6%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		35,124 18.6%		36,672 4.4%
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%		2.8%
流動化債権を含んだ場合	If including securitized debt		2.3%		2.3%
貸倒償却額/クレジットカード債権残高比 ※2	Written-off amount/Total finance receivables ※2		0.9%		0.8%
流動化債権を含んだ場合 ※2	If including securitized debt ※2		0.8%		0.7%

※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)

		2019/3		2020/2	
		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	98,883	0.7%	94,861	△4.1%
個別信用購入あっせん	Hire purchase contracts	—	—	—	—
カードキャッシング	Cash advances	22,965	△7.0%	18,116	△21.1%
その他融資	Other loans	15,805	△16.8%	7,081	△55.2%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		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	118,646	13.0%	137,352	15.8%
個別信用購入あっせん	Hire purchase contracts	25,271	35.5%	35,383	40.0%
カードキャッシング	Cash advances	108,504	18.7%	112,640	3.8%
その他融資	Other loans	108,809	△10.1%	110,431	1.5%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		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	42,632	29.0%	59,078	38.6%
個別信用購入あっせん	Hire purchase contracts	79,522	27.5%	97,412	22.5%
カードキャッシング	Cash advances	3,718	24.5%	4,670	25.6%
その他融資	Other loans	36,767	61.1%	39,435	7.3%

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)

		2019/3		2020/2	
		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 ※	39,945	△1,381	34,808	△5,136
カードキャッシング	Cash advances	23,028	578	20,405	△2,622
その他融資	Other loans	16,917	△1,960	14,403	△2,514
割賦売掛金計	Total accounts receivable-installment	32,825	1,189	30,461	△2,364
包括信用購入あっせん	Credit card purchase contracts	32,825	1,189	30,461	△2,364
個別信用購入あっせん	Hire purchase contracts	—	—	—	—
営業債権合計	Total operating receivables	72,770	△192	65,270	△7,500

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		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 ※	226,755	27,846	239,793	13,038
カードキャッシング	Cash advances	77,870	10,754	78,334	464
その他融資	Other loans	148,884	17,092	161,458	12,573
割賦売掛金計	Total accounts receivable-installment	62,393	1,955	71,510	9,117
包括信用購入あっせん	Credit card purchase contracts	48,910	41	47,068	△1,842
個別信用購入あっせん	Hire purchase contracts	13,483	1,913	24,442	10,959
営業債権合計	Total operating receivables	289,148	29,802	311,303	22,155

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		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 ※	65,787	14,609	74,730	8,942
カードキャッシング	Cash advances	1,905	△45	1,827	△77
その他融資	Other loans	63,881	14,655	72,902	9,020
割賦売掛金計	Total accounts receivable-installment	180,865	24,813	208,594	27,728
包括信用購入あっせん	Credit card purchase contracts	19,959	3,330	23,623	3,664
個別信用購入あっせん	Hire purchase contracts	160,905	21,483	184,970	24,064
営業債権合計	Total operating receivables	246,652	39,423	283,324	36,671

※ 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)

		2019/3		2020/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	19,590		18,910	△3.5%
包括信用購入あっせん収益	Credit card purchase contracts	7,683		7,729	0.6%
個別信用購入あっせん収益	Hire purchase contracts	—		—	—
融資収益	Financing revenue	10,560		9,889	△6.4%
カードキャッシング	Cash advances	6,488		6,233	△3.9%
その他融資	Other loans	4,072		3,655	△10.2%
償却債権取立益	Gain on bad debts recovered	677		607	△10.3%
金融収益	Financial revenue	74		108	46.1%
役務取引等収益	Fees and commissions	595		575	△3.3%
営業費用	Operating expenses	12,465		12,976	4.1%
金融費用	Financial expenses	1,157		913	△21.0%
役務取引等費用	Fees and commissions payments	3		0	△79.1%
販売費及び一般管理費	Selling, general and administrative expenses	11,304		12,019	6.3%
販売促進費	Promotion expenses	1,134		1,163	2.6%
貸倒関連費用	Bad debt allowance	2,813		3,617	28.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	484		1,282	164.5%
貸倒損失	Bad debts expenses	2,328		2,334	0.3%
人件費	Personnel expenses	2,713		2,638	△2.8%
管理費	Equipment expenses	1,904		2,022	6.2%
設備費	Equipment expenses	2,349		2,205	△6.1%
一般費	General expenses	389		372	△4.3%
その他	Other	—		41	—
営業利益	Operating profit	7,125		5,934	△16.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	72,530		84,120	16.0%
包括信用購入あっせん収益	Credit card purchase contracts	9,217		9,098	△1.3%
個別信用購入あっせん収益	Hire purchase contracts	3,195		3,955	23.8%
融資収益	Financing revenue	53,007		59,984	13.2%
カードキャッシング	Cash advances	16,396		17,457	6.5%
その他融資	Other loans	36,610		42,527	16.2%
償却債権取立益	Gain on bad debts recovered	2,612		5,702	118.3%
金融収益	Financial revenue	33		45	37.7%
役務取引等収益	Fees and commissions	4,464		5,333	19.5%
営業費用	Operating expenses	58,540		67,059	14.6%
金融費用	Financial expenses	7,674		8,075	5.2%
役務取引等費用	Fees and commissions payments	655		683	4.3%
販売費及び一般管理費	Selling, general and administrative expenses	50,208		58,207	15.9%
販売促進費	Promotion expenses	4,497		5,225	16.2%
貸倒関連費用	Bad debt allowance	19,473		24,624	26.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	19,471		24,623	26.5%
貸倒損失	Bad debts expenses	2		1	△35.6%
人件費	Personnel expenses	11,364		12,371	8.9%
管理費	Equipment expenses	8,629		9,597	11.2%
設備費	Equipment expenses	5,220		5,307	1.7%
一般費	General expenses	1,023		1,079	5.5%
その他	Other	1		93	—
営業利益	Operating profit	13,990		17,060	21.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	47,059		51,916	10.3%
包括信用購入あっせん収益	Credit card purchase contracts	2,667		2,992	12.2%
個別信用購入あっせん収益	Hire purchase contracts	24,720		26,869	8.7%
融資収益	Financing revenue	10,431		12,930	23.9%
カードキャッシング	Cash advances	468		464	△0.9%
その他融資	Other loans	9,963		12,466	25.1%
償却債権取立益	Gain on bad debts recovered	3,768		3,419	△9.3%
金融収益	Financial revenue	115		57	△50.0%
役務取引等収益	Fees and commissions	5,354		5,646	5.5%
営業費用	Operating expenses	33,678		45,599	35.4%
金融費用	Financial expenses	7,692		9,719	26.4%
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	25,985		35,796	37.8%
販売促進費	Promotion expenses	1,884		2,765	46.7%
貸倒関連費用	Bad debt allowance	9,602		15,913	65.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	9,602		15,912	65.7%
貸倒損失	Bad debts expenses	—		1	—
人件費	Personnel expenses	7,686		8,865	15.3%
管理費	Equipment expenses	3,566		4,228	18.5%
設備費	Equipment expenses	2,773		3,455	24.6%
一般費	General expenses	472		568	20.4%
その他	Other	—		83	—
営業利益	Operating profit	13,380		6,316	△52.8%

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)

		2019/3		2020/2	
		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	2,119	1,982	—	△2,119
長期借入金	Long-term loans payable	35,063	△3,558	28,325	△6,737
コマーシャル・ペーパー	Commercial Papers	—	—	—	—
社債	Bonds payable	—	—	—	—
リース債務	Lease obligations	—	—	1,344	1,344
有利子負債計	Total interest-bearing debt	37,182	△1,576	29,669	△7,512

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		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	29,832	10,611	31,168	1,335
長期借入金	Long-term loans payable	148,730	4,806	162,129	13,398
コマーシャル・ペーパー	Commercial Papers	—	—	—	—
社債	Bonds payable	51,063	5,397	52,989	1,926
リース債務	Lease obligations	3	△34	3,241	3,238
有利子負債計	Total interest-bearing debt	229,629	20,781	249,528	19,898

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/3		2020/2	
		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	11,343	4,569	10,979	△363
長期借入金	Long-term loans payable	166,385	13,051	183,852	17,466
コマーシャル・ペーパー	Commercial Papers	4,079	4,079	17,151	13,071
社債	Bonds payable	2,079	2,079	15,117	13,037
リース債務	Lease obligations	—	—	2,031	2,031
有利子負債計	Total interest-bearing debt	183,889	23,780	229,132	45,243

主要指標 (Key Operating Data)

カード会員数の推移 (Number of Cardholders)

(単位：万人) (Unit : Ten thousand)

		2017/3		2018/3		2019/3		2020/2	
		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	3,894	172	4,064	170	4,269	205	4,527	258
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,692	104	2,775	83	2,840	65	2,889	49

※国内有効会員数には家族カード会員数を含んでおります。

※The number of affiliate card members is included in the number of card members for domestic business.

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

(単位：万人) (Unit : Ten thousand)

		2017/3		2018/3		2019/3		2020/2	
		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	1,661	68	1,702	41	1,749	47	1,843	94
年間稼働率 (%) ※2	Card-use rate (%) ※2	66.3%	—	65.7%	—	65.8%	—	68.0%	—

※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 ÷ (2019/4 ~ 2020/2) 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 (2019/4 and 2020/2) × 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	36.0%
女性	Female	64.0%

－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	14.1%
東北	Tohoku	8.6%	近畿	Kinki	18.6%
北関東・北陸・甲信越	Kitakanto/Hokuriku/ Koushinetsu	11.4%	中国・四国	Chugoku/Shikoku	9.5%
首都圏	Syutoken	22.7%	九州・沖縄	Kyusyu/Okinawa	10.5%

－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	7.6%	8.6%	7.1%
30-39	30-39	12.4%	12.8%	12.2%
40-49	40-49	22.2%	21.0%	22.9%
50-59	50-59	21.6%	20.6%	22.2%
60歳以上	Over 60	36.1%	37.0%	35.5%
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)

		2017/3		2018/3		2019/3		2020/2	
		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	2,545,618	391,919	3,053,808	508,189	3,483,437	429,629	3,791,837	308,400
普通預金	Ordinary deposits	1,444,931	728,718	2,020,773	575,841	2,633,376	612,602	2,991,246	357,870
定期預金	Time deposits	1,097,158	△339,920	1,030,573	△66,584	815,285	△215,288	728,131	△87,153
その他預金	Other deposits	3,528	3,121	2,461	△1,067	34,775	32,314	72,458	37,683
貸出金残高	Balance of loans and bills discounted	1,630,046	208,233	1,959,497	329,451	2,110,896	151,398	2,052,741	△58,155

(単位：万) (Unit : Ten thousand)

口座数	Number of accounts	555	62	605	50	656	51	709	53
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(単位：店舗、台)

銀行店舗数	Number of branches	135	3	140	5	140	－	141	1
ATM台数	Number of ATMs	5,855	125	6,181	326	6,193	12	6,146	△47