

2021年2月期 第1四半期 決算補足資料

For the Three Months Ended May 31, 2020 First Quarter Report FACT BOOK 2021

※前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ます。

これにより、当第1四半期連結累計期間（2020年3月1日～2020年5月31日）と比較対象となる前第1四半期連結累計期間（2019年4月1日～2019年6月30日）の期間が異なります。

The closing date of the consolidated fiscal year has been changed from the end of March to the end of February since 2019 fiscal year.

The First Quarter of FY2019 : April 1, 2019 - June 30, 2019

The First Quarter of FY2020 : March 1, 2020 - May 31, 2020

※国際事業は、従来からの連結業績への取り込み月度に変更はありません。

The corresponding months from overseas subsidiaries included in AFS group consolidated result has not been changed.

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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、持株会社である当社の数値を含んでおります。
4 : Figures of the balancesheet for domestic business (P11) are 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)

		2019/6		2020/5		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
流動資産	Current assets	5,223,853	242,427	5,644,236	160,364	5,483,871	502,444
現金及び預金	Cash and deposits	756,932	112,430	740,582	△22,309	762,891	118,389
コールローン	Call loans	44,479	13,982	45,837	△7,936	53,773	23,276
割賦売掛金	Accounts receivable-installment	1,492,440	39,280	1,454,333	△88,802	1,543,135	89,975
リース債権及びリース投資資産	Lease receivables and investment assets	11,622	197	12,394	△387	12,782	1,357
営業貸付金	Operating loans	874,262	23,754	848,635	△11,937	860,572	10,064
銀行業における貸出金	Loans and bills discounted for banking business	1,678,707	93,717	1,833,998	159,211	1,674,786	89,796
銀行業における有価証券	Securities for banking business	288,845	△36,100	467,400	20,171	447,229	122,282
保険業における有価証券	Securities for insurance business	—	—	110,429	110,429	—	—
買入金銭債権	Monetary claims bought	12,714	△601	17,426	2,602	14,823	1,507
金銭の信託	Money held in trust	33,951	11,545	58,310	8,001	50,308	27,902
その他	Other	135,379	△13,127	183,247	5,372	177,875	29,368
貸倒引当金	Allowance for doubtful accounts	△105,483	△2,651	△128,358	△14,050	△114,308	△11,476
固定資産	Non-current assets	280,418	7,993	304,519	7,799	296,720	24,295
有形固定資産	Property, plant and equipment	45,231	6,026	43,182	△2,120	45,302	6,097
無形固定資産	Intangible assets	101,605	1,428	115,766	6,832	108,934	8,756
のれん	Goodwill	19,602	△458	18,199	△179	18,378	△1,682
その他	Other	82,003	1,886	97,567	7,011	90,555	10,439
投資その他の資産	Investments and other assets	133,581	538	145,570	3,087	142,483	9,440
繰延資産	Deferred assets	355	127	721	△57	779	551
資産の部合計	Total assets	5,504,627	250,547	5,949,477	168,107	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)

		2019/6		2020/5		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
流動負債	Current liabilities	4,606,395	280,769	4,762,083	68,464	4,693,618	367,991
買掛金	Accounts payable-trade	265,435	△20,218	285,677	24,867	260,810	△24,843
銀行業における預金	Deposits for banking business	3,557,208	88,074	3,821,096	30,855	3,790,240	321,106
短期借入金	Short-term borrowings	317,056	155,311	245,170	105,784	139,386	△22,358
1年内返済予定の長期借入金	Current portion of long-term borrowings	65,714	14,571	94,519	△12,132	106,651	55,509
1年内償還予定の社債	Current portion of bonds	74,123	23,601	25,543	△19,710	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	125,849	23,769	94,663	△65,487	160,151	58,071
賞与引当金	Provision for bonuses	3,749	△266	4,889	1,203	3,685	△330
ポイント引当金	Provision for point card certificates	18,475	931	20,437	△276	20,713	3,169
その他の引当金	Other provisions	61	△146	136	△62	198	△9
その他	Other	148,774	△4,859	169,949	3,422	166,526	12,892
固定負債	Non-current liabilities	453,561	△26,186	746,725	118,049	628,676	148,928
保険契約準備金	Reserve for insurance policy liabilities	-	-	127,309	127,309	-	-
社債	Bonds payable	82,408	△10,212	244,058	△8,794	252,853	160,232
長期借入金	Long-term borrowings	316,105	△15,830	323,544	7,538	316,005	△15,929
退職給付に係る負債	Net defined benefit liability	4,098	△22	4,670	288	4,381	261
利息返還損失引当金	Provision for loss on interest repayment	3,907	△269	4,173	△791	4,965	788
その他の引当金	Other provisions	241	18	483	28	455	232
繰延税金負債	Deferred tax liabilities	3,784	△150	1,991	△1,634	3,626	△309
その他	Other	43,016	280	40,494	△5,895	46,389	3,653
負債の部合計	Total liabilities	5,059,957	254,582	5,508,809	186,514	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)

		2019/6		2020/5		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
株主資本	Total shareholders' equity	375,175	△1,200	386,352	△9,679	396,032	19,655
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	120,214	0	120,177	△183	120,360	146
利益剰余金	Retained earnings	234,188	△1,225	221,011	△9,496	230,508	△4,905
自己株式	Treasury stock	△24,925	23	△534	△0	△534	24,414
その他の包括利益累計額	Total other comprehensive income	1,989	△2,278	△9,631	△7,016	△2,614	△6,881
その他有価証券評価差額金	Valuation difference on available-for-sale securities	5,303	153	△342	△3,255	2,912	△2,237
繰延ヘッジ損益	Deferred gains or losses on hedges	△2,061	△386	△5,319	△850	△4,468	△2,792
為替換算調整勘定	Foreign currency translation adjustments	△645	△2,117	△3,418	△2,951	△467	△1,939
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△607	72	△550	40	△591	88
新株予約権	Subscription rights to shares	83	△19	82	—	82	△21
非支配株主持分	Non-controlling interests	67,421	△536	63,865	△1,710	65,575	△2,381
純資産の部合計	Total net assets	444,669	△4,035	440,668	△18,407	459,075	10,370
負債純資産合計	Total liabilities and net assets	5,504,627	250,547	5,949,477	168,107	5,781,370	527,291

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2019/6		2020/5		2020/2	
		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	1,452,879	9.2%	1,393,758	△4.1%	5,669,677	0.9%
(包括信用購入あっせん) ※	(Credit card purchase contracts) ※	1,494,677	9.4%	1,393,758	△6.8%	5,669,677	10.6%
個別信用購入あっせん	Hire purchase contracts	91,526	10.2%	74,314	△18.8%	351,099	1.3%
カードキャッシング	Cash advances	142,239	5.0%	117,556	△17.4%	515,070	△4.8%
(カードキャッシング) ※	(Cash advances) ※	148,370	5.3%	117,556	△20.8%	515,070	2.5%

※2020年5月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年同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)

		2019/6		2020/5		2020/2	
		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	111,947	9.5%	109,959	△1.8%	457,280	4.3%
包括信用購入あっせん収益	Credit card purchase contracts	32,121	7.5%	31,173	△3.0%	125,700	△0.2%
個別信用購入あっせん収益	Hire purchase contracts	10,734	10.7%	10,852	1.1%	41,914	4.7%
融資収益	Financing revenue	38,750	8.3%	37,214	△4.0%	149,815	2.4%
カードキャッシング	Cash advances	24,295	4.9%	22,785	△6.2%	89,868	△4.7%
その他融資	Other loans	14,454	14.5%	14,428	△0.2%	59,946	15.1%
償却債権取立益	Gain on bad debts recovered	1,939	23.9%	1,719	△11.3%	9,604	26.3%
金融収益	Financial revenue	8,918	13.6%	8,316	△6.7%	30,088	6.5%
役務取引等収益	Fees and commissions	14,849	10.6%	15,587	5.0%	59,565	△2.2%
その他	Other	4,634	15.6%	5,093	9.9%	40,591	38.2%
営業費用	Operating expenses	98,358	11.7%	110,823	12.7%	392,209	6.5%
金融費用	Financial expenses	5,961	7.2%	5,991	0.5%	24,473	7.6%
役務取引等費用	Fees and commissions payments	2,656	3.3%	2,466	△7.1%	9,004	△11.0%
販売費及び一般管理費	Selling, general and administrative expenses	88,821	12.0%	101,366	14.1%	354,977	6.9%
販売促進費	Promotion expenses	16,172	25.2%	13,484	△16.6%	68,508	18.4%
貸倒関連費用	Bad debt allowance	16,021	22.3%	32,374	102.1%	68,483	19.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	14,964	20.8%	31,750	112.2%	62,732	22.2%
貸倒損失	Bad debts expenses	845	19.5%	623	△26.2%	2,595	△4.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	212	—	—	—	3,155	△2.4%
人件費	Personnel expenses	18,842	4.6%	18,329	△2.7%	73,980	1.2%
管理費	Equipment expenses	23,348	7.3%	22,589	△3.3%	89,671	△0.4%
設備費	Equipment expenses	11,151	7.8%	11,813	5.9%	43,283	2.5%
一般費	General expenses	3,284	3.6%	2,774	△15.5%	11,050	△4.0%
その他	Other	919	39.2%	998	8.6%	3,753	5.1%
営業利益又は営業損失 (△)	Operating profit (loss)	13,589	△3.6%	△863	—	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)

		2019/6		2020/5		2020/2	
		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	262	73.7%	142	△45.5%	742	32.5%
受取配当金	Dividend income	106	2.9%	22	△79.0%	206	△15.0%
投資事業組合運用益	Gain on investments in investment partnerships	—	—	21	—	187	—
為替差益	Foreign exchange gains	130	510.9%	48	△62.9%	197	109.9%
その他	Other	26	△2.2%	50	94.4%	152	△32.1%
営業外費用	Non-operating expenses	17	△57.0%	1	△89.8%	15	△96.2%
投資有価証券評価損	Loss on valuation of investment securities	—	—	—	—	2	△93.9%
雑損失	Miscellaneous loss	17	△57.0%	1	△89.8%	13	△96.4%
その他	Other	—	—	—	—	—	—
経常利益又は経常損失 (△)	Ordinary profit (loss)	13,834	△2.7%	△722	—	65,797	△6.2%
特別利益	Extraordinary income	2	347.1%	2	△8.6%	13	24.1%
固定資産売却益	Gain on disposal of non-current assets	2	347.1%	2	△8.6%	13	24.1%
特別損失	Extraordinary loss	140	△45.6%	396	182.3%	1,279	27.5%
固定資産処分損	Loss on disposal of non-current assets	135	40.1%	145	7.5%	682	14.7%
減損損失	Impairment loss	5	30.9%	89	—	303	483.5%
子会社清算損	Loss on liquidation of subsidiaries	—	—	—	—	96	109.3%
新型コロナウイルス対応による損失	Infectious Disease Related Cost	—	—	161	—	—	—
その他	Other	—	—	—	—	197	—
税金等調整前四半期純利益又は税金等調整前四半期純損失 (△)	Profit (loss) before income taxes	13,696	△1.9%	△1,117	—	64,530	△6.7%
法人税等合計	Total income taxes	3,563	△3.1%	1,204	△66.2%	19,535	8.5%
法人税、住民税及び事業税	Income taxes-current	4,445	△3.7%	4,562	2.6%	22,677	△3.7%
法人税等調整額	Income taxes-deferred	△881	—	△3,357	—	△3,141	—
四半期純利益又は四半期純損失 (△)	Net profit (loss)	10,132	△1.4%	△2,321	—	44,994	△12.1%
非支配株主に帰属する四半期純利益又は非支配株主に帰属する四半期純損失 (△)	Profit (loss) attributable to non-controlling interests	2,929	1.9%	△1,241	—	10,844	△7.9%
親会社株主に帰属する四半期純利益又は親会社株主に帰属する四半期純損失 (△)	Profit (loss) attributable to owners of parent	7,203	△2.7%	△1,080	—	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)

		2019/6		2020/5		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
貸出金計 ※1	Total loans and bills discounted ※1	2,552,970	117,471	2,682,633	147,274	2,535,358	99,860
カードキャッシング	Cash advances	584,848	7,911	552,277	△11,526	563,803	△13,134
その他融資	Other loans	1,968,121	109,560	2,130,356	158,800	1,971,555	112,994
割賦売掛金計	Total accounts receivable-installment	1,492,440	39,280	1,454,333	△88,802	1,543,135	89,975
包括信用購入あっせん	Credit card purchase contracts	939,821	27,711	881,915	△84,399	966,315	54,204
個別信用購入あっせん	Hire purchase contracts	552,619	11,569	572,418	△4,402	576,820	35,770
リース債権及びリース投資資産	Lease receivables and investment assets	11,622	197	12,394	△387	12,782	1,357
営業債権合計	Total operating receivables	4,057,033	156,949	4,149,361	58,084	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)

		2019/6	2020/5	2020/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,300,702	1,580,473	1,617,935
カードキャッシング	Cash advances	—	28,800	31,200
その他融資	Other loans	1,300,702	1,551,673	1,586,735
割賦売掛金計	Total accounts receivable-installment	522,029	579,739	582,494
包括信用購入あっせん	Credit card purchase contracts	231,900	238,746	248,570
個別信用購入あっせん	Hire purchase contracts	290,129	340,993	333,924
債権流動化残高合計	Total securitized receivables	1,822,731	2,160,213	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)

		2019/6		2020/5		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
貸出金計 ※1	Total loans and bills discounted ※1	3,853,672	90,286	4,263,107	109,813	4,153,294	389,908
カードキャッシング	Cash advances	584,848	7,911	581,077	△13,926	595,003	18,065
その他融資	Other loans	3,268,823	82,374	3,682,030	123,739	3,558,291	371,842
割賦売掛金計	Total accounts receivable-installment	2,014,470	43,802	2,034,072	△91,557	2,125,629	154,961
包括信用購入あっせん	Credit card purchase contracts	1,171,721	19,411	1,120,661	△94,223	1,214,885	62,574
個別信用購入あっせん	Hire purchase contracts	842,748	24,390	913,411	2,666	910,744	92,386
リース債権及びリース投資資産	Lease receivables and investment assets	11,622	197	12,394	△387	12,782	1,357
営業債権合計	Total operating receivables	5,879,765	134,285	6,309,574	17,867	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)

		2019/6		2020/5		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
短期借入金	Short-term loans payable	317,056	155,311	245,170	105,784	139,386	△22,358
長期借入金	Long-term loans payable	381,819	△1,258	418,064	△4,593	422,657	39,579
コマーシャル・ペーパー	Commercial papers	125,849	23,769	94,663	△65,487	160,151	58,071
社債	Bonds payable	156,532	13,388	269,602	△28,504	298,106	154,963
新株予約権付社債	Bonds with share acquisition rights	29,946	—	—	—	—	△29,946
リース債務	Lease obligations	43,768	6,911	41,268	△3,232	44,501	7,644
有利子負債計	Total interest-bearing debt	1,054,972	198,123	1,068,769	3,966	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)

		2019/6		2020/5		2020/2	
		実績 Results		実績 Results		実績 Results	
① 期首貸倒引当金	Opening balance		102,831		114,308		102,831
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt allowance ※ 1 (YOY)		15,809 20.7%		32,374 104.8%		65,328 20.9%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)		13,158 18.9%		18,323 39.3%		53,852 19.6%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		105,483 2.6%		128,358 12.3%		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%		3.1%		2.8%
流動化債権を含んだ場合	If including securitized debt		1.8%		2.0%		1.8%
貸倒償却額／営業債権残高比 ※ 2	Written-off amount/Total finance receivables ※ 2		1.3%		1.8%		1.3%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2		0.9%		1.2%		0.9%

※ 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.

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	74,876	0.2%	44,046	△4.6%	46,961	1.8%	35,288	△5.7%	4,302	△11.5%	19,196	△2.8%	11,789	△8.0%	△16,336	109,959	△1.8%	
	包括信用購入あっせん収益	26,734	△2.1%	9,368	△2.3%	16,912	△1.8%	4,439	△7.7%	1,822	△4.3%	1,862	△14.8%	753	5.1%	453	31,173	△3.0%	
	個別信用購入あっせん収益	3,223	2.1%	60	△37.2%	3,170	2.5%	7,807	0.8%	-	-	1,061	16.9%	6,746	△1.3%	△185	10,852	1.1%	
	融資収益	17,840	△4.0%	16,669	△8.5%	1,075	163.9%	19,374	△3.9%	2,206	△15.9%	14,120	△2.6%	3,046	0.4%	95	37,214	△4.0%	
	償却債権取立益	365	75.6%	67	-	297	45.8%	1,354	△21.8%	125	△29.4%	842	3.0%	386	△47.5%	-	1,719	△11.3%	
	金融収益	8,230	△7.5%	8,221	△7.6%	21	-	73	108.0%	34	87.1%	5	66.9%	33	145.4%	0	8,316	△6.7%	
	役務取引等収益	13,388	12.3%	7,791	2.4%	21,693	△0.3%	2,239	△23.7%	113	△16.7%	1,303	△1.5%	822	△44.3%	△16,136	15,587	5.0%	
	その他	5,093	9.9%	1,866	6.2%	3,790	10.0%	-	-	-	-	-	-	-	-	△563	5,093	9.9%	
営業費用	Operating expenses	69,312	0.3%	44,006	△3.0%	41,483	0.4%	41,893	44.7%	3,084	△1.0%	23,338	44.4%	15,470	60.0%	△16,560	110,823	12.7%	
	金融費用	1,181	△1.4%	938	△1.7%	253	0.7%	4,609	4.2%	169	△35.8%	1,937	△1.8%	2,501	14.5%	189	5,991	0.5%	
	役務取引等費用	2,434	△4.2%	18,287	△7.6%	160	12.8%	93	△45.1%	-	-	93	△44.8%	-	-	△16,075	2,466	△7.1%	
	販売費及び一般管理費	64,743	0.4%	24,715	0.7%	40,179	0.2%	37,146	52.8%	2,904	2.3%	21,293	52.1%	12,949	73.5%	△676	101,366	14.1%	
	その他	954	9.3%	64	△10.0%	890	11.0%	43	△6.2%	10	7.8%	13	△25.5%	19	6.2%	1	998	8.6%	
営業利益又は営業損失 (△)	Operating profit (loss)	5,563	△0.8%	39	△95.2%	5,477	13.8%	△6,605	-	1,218	△30.2%	△4,142	-	△3,681	-	224	△863	-	

		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	2,308,049	165,704	2,217,208	163,973	120,152	13,563	331,091	△18,240	32,698	△2,110	228,389	△11,403	70,003	△4,726	14,181	2,682,633	147,274	
割賦売掛金	Accounts receivable-installment	1,155,675	△71,006	685,167	△80,513	480,275	9,303	293,283	△17,282	29,021	△1,440	67,440	△4,069	196,821	△11,772	△4,393	1,454,333	△88,802	
	包括信用購入あっせん	789,688	△75,473	640,404	△79,352	152,487	3,923	92,226	△8,926	29,021	△1,440	42,816	△4,251	20,388	△3,235	△3,204	881,915	△84,399	
	個別信用購入あっせん	365,986	4,466	44,762	△1,161	327,787	5,380	201,057	△8,355	-	-	24,624	181	176,432	△8,537	△1,189	572,418	△4,402	
銀行業における預金残高	Balance of deposits for banking business	3,821,332	30,846	3,823,920	32,495	-	-	-	-	-	-	-	-	-	-	△2,823	3,821,096	30,855	
有利子負債残高	Balance of interest-bearing debt	387,589	22,631	30,471	△589	390,648	34,885	478,122	△30,207	25,854	△3,815	233,770	△15,758	218,498	△10,633	169,526	1,068,769	3,966	

		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	4.2%	4.1%	3.8%	22.8%	26.2%	24.1%	16.8%	-	6.5%	
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%	2.0%	3.1%	4.4%	-	0.5%	
③ 貸出金利差(①-②)	③ Interest rate spread ①-②	4.1%	4.1%	3.5%	19.2%	24.2%	21.0%	12.5%	-	6.1%	

※ 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)

		2019/6		2020/5		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
流動資産	Current assets	4,607,394	237,520	5,023,110	206,907	4,816,202	446,328
現金及び預金	Cash and deposits	718,314	111,176	696,335	△19,764	716,099	108,961
コールローン	Call loans	44,479	13,982	45,837	△7,936	53,773	23,276
割賦売掛金	Accounts receivable-installment	1,212,603	38,230	1,159,599	△71,193	1,230,793	56,419
リース債権及びリース投資資産	Lease receivables and investment assets	11,622	197	12,394	△387	12,782	1,357
営業貸付金	Operating loans	539,714	21,693	517,544	6,303	511,241	△6,779
銀行業における貸出金	Loans and bills discounted for banking business	1,683,707	93,717	1,837,035	159,202	1,677,833	87,843
銀行業における有価証券	Securities for banking business	288,845	△36,100	467,400	20,171	447,229	122,282
保険業における有価証券	Securities for insurance business	—	—	110,429	110,429	—	—
買入金銭債権	Monetary claims bought	12,714	△601	17,426	2,602	14,823	1,507
金銭の信託	Money held in trust	33,951	11,545	58,310	8,001	50,308	27,902
その他	Other	114,168	△13,777	156,369	1,180	155,189	27,242
貸倒引当金	Allowance for doubtful accounts	△52,728	△2,543	△55,572	△1,702	△53,870	△3,685
固定資産	Non-current assets	237,227	1,679	258,954	3,161	255,793	20,245
有形固定資産	Property, plant and equipment	33,897	22	32,227	△1,162	33,389	△484
無形固定資産	Intangible assets	96,635	1,041	109,881	6,933	102,948	7,354
投資その他の資産	Investments and other assets	106,694	615	116,846	△2,608	119,455	13,376
繰延資産	Deferred assets	355	127	721	△57	779	551
資産の部合計	Total assets	4,844,977	239,327	5,282,786	210,011	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)

		2019/6		2020/5		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
流動負債	Current liabilities	4,444,017	245,198	4,596,035	118,233	4,477,802	278,982
買掛金	Accounts payable-trade	262,464	△19,757	281,611	24,769	256,841	△25,380
銀行業における預金	Deposits for banking business	3,557,208	88,074	3,821,096	30,855	3,790,240	321,106
賞与引当金	Provision for bonuses	2,730	26	3,967	1,826	2,141	△563
ポイント引当金	Provision for point card certificates	18,475	931	20,437	△276	20,713	3,169
その他	Other	603,138	175,923	468,923	61,057	407,865	△19,349
固定負債	Non-current liabilities	121,979	△1,212	405,328	104,558	300,770	177,578
保険契約準備金	Reserve for insurance policy liabilities	–	–	127,309	127,309	–	–
退職給付に係る負債	Net defined benefit liability	3,051	△114	3,193	263	2,930	△235
利息返還損失引当金	Provision for loss on interest repayment	3,907	△269	4,173	△791	4,965	788
その他の引当金	Other provisions	99	0	85	△0	85	△14
その他	Other	114,920	△828	270,565	△22,223	292,789	177,039
負債の部合計	Total liabilities	4,565,996	243,985	5,001,364	222,791	4,778,572	456,561
純資産の部合計	Total net assets	278,980	△4,658	281,422	△12,779	294,202	10,563
負債純資産合計	Total liabilities and net assets	4,844,977	239,327	5,282,786	210,011	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)

		2019/6		2020/5		2020/2	
		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	1,381,639	9.0%	1,337,255	△3.2%	5,378,384	0.4%
(包括信用購入あっせん) ※	(Credit card purchase contracts) ※	1,423,437	9.2%	1,337,255	△6.1%	5,378,384	10.6%
個別信用購入あっせん	Hire purchase contracts	59,982	2.1%	56,575	△5.7%	218,303	△9.7%
カードキャッシング	Cash advances	107,334	5.4%	94,669	△11.8%	379,643	△6.4%
(カードキャッシング) ※	(Cash advances) ※	113,466	5.8%	94,669	△16.6%	379,643	3.3%
電子マネー	Total e-money contracts	465,150	0.1%	513,240	10.3%	1,804,070	△4.1%
(電子マネー) ※	(Total e-money contracts) ※	464,348	△0.6%	513,240	10.5%	1,804,070	4.5%

※2020年5月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年同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)

		2019/6		2020/5		2020/2	
		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%	74,876	0.2%	302,061	1.3%
包括信用購入あっせん収益	Credit card purchase contracts	27,312	9.0%	26,734	△2.1%	105,879	△0.4%
加盟店収益	Affiliated merchants	20,563	8.1%	19,410	△5.6%	80,110	△0.2%
リボ・分割収益	Revolving credit	5,996	11.0%	6,474	8.0%	22,627	△2.9%
その他収益	Other	752	17.9%	849	12.9%	3,141	12.4%
個別信用購入あっせん収益	Hire purchase contracts	3,156	5.3%	3,223	2.1%	11,700	△6.6%
融資収益	Financing revenue	18,583	4.0%	17,840	△4.0%	67,011	△7.4%
カードキャッシング	Cash advances	18,193	4.0%	17,473	△4.0%	65,713	△7.4%
その他融資	Other loans	389	4.0%	366	△5.9%	1,297	△9.2%
償却債権取立益	Gain on bad debts recovered	208	127.9%	365	75.6%	△125	—
金融収益	Financial revenue	8,897	13.7%	8,230	△7.5%	29,997	6.7%
役務取引等収益	Fees and commissions	11,921	4.4%	13,388	12.3%	48,012	△4.9%
内、電子マネー収益	E-money revenue	3,121	△4.1%	3,636	16.5%	12,061	△9.2%
その他	Other	4,635	15.6%	5,093	9.9%	39,585	41.8%
営業費用	Operating expenses	69,105	8.3%	69,312	0.3%	265,635	0.6%
金融費用	Financial expenses	1,198	△11.9%	1,181	△1.4%	4,939	△10.8%
役務取引等費用	Fees and commissions payments	2,540	2.7%	2,434	△4.2%	8,542	△11.7%
販売費及び一般管理費	Selling, general and administrative expenses	64,493	8.7%	64,743	0.4%	248,620	1.4%
販売促進費	Promotion expenses	14,329	22.0%	12,380	△13.6%	60,506	17.6%
貸倒関連費用	Bad debt allowance	6,377	5.4%	8,156	27.9%	24,105	△5.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	6,158	4.8%	8,029	30.4%	20,692	△5.7%
貸倒損失	Bad debts expenses	6	△96.0%	127	—	258	△31.6%
利息返還損失引当金繰入額	Provision for loss on interest repayment	212	—	—	—	3,155	△2.4%
人件費	Personnel expenses	12,495	2.0%	12,833	2.7%	47,337	△2.5%
管理費	Equipment expenses	19,375	6.5%	18,830	△2.8%	72,813	△3.4%
設備費	Equipment expenses	8,301	9.9%	9,044	8.9%	31,612	1.3%
一般費	General expenses	3,613	2.0%	3,497	△3.2%	12,243	△6.9%
その他	Other	873	32.4%	954	9.3%	3,533	△1.1%
営業利益	Operating profit	5,610	3.0%	5,563	△0.8%	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)

		2019/6		2020/5		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
貸出金計 ※1	Total loans and bills discounted ※1	2,223,340	115,335	2,308,049	165,704	2,142,344	34,340
カードキャッシング	Cash advances	483,127	8,994	457,189	△6,044	463,234	△10,898
その他融資	Other loans	1,740,212	106,341	1,850,859	171,749	1,679,110	45,239
割賦売掛金計	Total accounts receivable-installment	1,208,278	38,412	1,155,675	△71,006	1,226,681	56,816
包括信用購入あっせん	Credit card purchase contracts	839,913	29,498	789,688	△75,473	865,161	54,747
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	166,720	14,732	161,689	△236	161,926	9,938
個別信用購入あっせん	Hire purchase contracts	368,364	8,913	365,986	4,466	361,519	2,068
リース債権及びリース投資資産	Lease receivables and investment assets	11,622	197	12,394	△387	12,782	1,357
営業債権合計	Total operating receivables	3,443,240	153,945	3,476,119	94,310	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)

		2019/6	2020/5	2020/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,300,702	1,580,473	1,617,935
カードキャッシング	Cash advances	—	28,800	31,200
その他融資	Other loans	1,300,702	1,551,673	1,586,735
割賦売掛金計	Total accounts receivable-installment	522,029	579,739	582,494
包括信用購入あっせん	Credit card purchase contracts	231,900	238,746	248,570
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	101,900	108,746	118,570
個別信用購入あっせん	Hire purchase contracts	290,129	340,993	333,924
債権流動化残高合計	Total securitized receivables	1,822,731	2,160,213	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)

		2019/6		2020/5		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
貸出金計 ※1	Total loans and bills discounted ※1	3,524,042	88,150	3,888,523	128,242	3,760,280	324,388
カードキャッシング	Cash advances	483,127	8,994	485,989	△8,444	494,434	20,301
その他融資	Other loans	3,040,914	79,155	3,402,533	136,687	3,265,845	304,087
内、住宅ローン ※3	Housing Loans ※3	1,849,575	46,350	2,074,961	89,626	1,985,335	182,109
割賦売掛金計	Total accounts receivable-installment	1,730,307	42,934	1,735,414	△73,760	1,809,175	121,802
包括信用購入あっせん	Credit card purchase contracts	1,071,813	21,198	1,028,434	△85,297	1,113,731	63,117
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	268,620	6,432	270,435	△10,060	280,496	18,308
個別信用購入あっせん	Hire purchase contracts	658,494	21,735	706,980	11,536	695,443	58,685
リース債権及びリース投資資産	Lease receivables and investment assets	11,622	197	12,394	△387	12,782	1,357
営業債権合計	Total operating receivables	5,265,972	131,282	5,636,332	54,093	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)

		2019/6		2020/5		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
短期借入金	Short-term loans payable	261,300	144,200	208,900	111,662	97,237	△19,862
長期借入金	Long-term loans payable	33,682	△4,216	51,314	△84	51,398	13,500
コマーシャル・ペーパー	Commercial Papers	122,000	24,000	91,000	△52,000	143,000	45,000
社債	Bonds payable	110,000	20,000	210,000	△20,000	230,000	140,000
新株予約権付社債	Bonds with share acquisition rights	29,946	—	—	—	—	△29,946
リース債務	Lease obligations	37,488	635	35,225	△2,634	37,859	1,006
有利子負債計	Total interest-bearing debt	594,416	184,619	596,439	36,944	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)

		2019/6		2020/5		2020/2	
		実績 Results		実績 Results		実績 Results	
① 期首貸倒引当金	Opening balance	35,124		36,672		35,124	
② 貸倒関連費用 ※1 (前年同期比)	Bad debt allowance ※1 (YOY)	4,524 6.3%		※2 4,530 0.1%		※2 12,695 △25.1%	
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	2,814 37.4%		3,738 32.9%		11,147 △2.6%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	36,834 4.9%		37,464 2.2%		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	2.8%		3.0%		2.8%	
流動化債権を含んだ場合	If including securitized debt	2.4%		2.5%		2.3%	
貸倒償却額/クレジットカード債権残高比 ※3	Written-off amount/Total finance receivables ※3	0.9%		1.2%		0.8%	
流動化債権を含んだ場合 ※3	If including securitized debt ※3	0.7%		1.0%		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 長期延滞債権の売却に伴う、貸倒引当金戻入額を含んでいます。

※2 Due to the sell of long-term non performing loan, the figures include reversal of allowance for loan loss.

※3 年率換算しております。

※3 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)

		2019/6		2020/5		2020/2	
		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	24,702	1.1%	20,350	△17.6%	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	5,559	2.9%	3,905	△29.8%	18,116	△21.1%
その他融資	Other loans	2,254	△4.9%	2,037	△9.6%	7,081	△55.2%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/6		2020/5		2020/2	
		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	33,512	14.3%	27,465	△18.0%	137,352	15.8%
個別信用購入あっせん	Hire purchase contracts	7,691	16.9%	6,342	△17.5%	35,383	40.0%
カードキャッシング	Cash advances	28,266	2.7%	18,357	△35.1%	112,640	3.8%
その他融資	Other loans	29,981	17.2%	17,445	△41.8%	110,431	1.5%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/6		2020/5		2020/2	
		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	13,024	41.8%	8,687	△33.3%	59,078	38.6%
個別信用購入あっせん	Hire purchase contracts	23,852	34.3%	11,396	△52.2%	97,412	22.5%
カードキャッシング	Cash advances	1,078	39.4%	623	△42.1%	4,670	25.6%
その他融資	Other loans	10,855	83.8%	2,573	△76.3%	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)

		2019/6		2020/5		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
貸出金計 ※	Total loans and bills discounted ※	38,800	△1,144	32,698	△2,110	34,808	△5,136
カードキャッシング	Cash advances	22,642	△386	19,551	△854	20,405	△2,622
その他融資	Other loans	16,158	△758	13,147	△1,255	14,403	△2,514
割賦売掛金計	Total accounts receivable-installment	32,094	△731	29,021	△1,440	30,461	△2,364
包括信用購入あっせん	Credit card purchase contracts	32,094	△731	29,021	△1,440	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	70,894	△1,876	61,719	△3,550	65,270	△7,500

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/6		2020/5		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
貸出金計 ※	Total loans and bills discounted ※	228,845	2,090	228,389	△11,403	239,793	13,038
カードキャッシング	Cash advances	77,256	△614	73,888	△4,446	78,334	464
その他融資	Other loans	151,589	2,704	154,501	△6,956	161,458	12,573
割賦売掛金計	Total accounts receivable-installment	63,545	1,152	67,440	△4,069	71,510	9,117
包括信用購入あっせん	Credit card purchase contracts	47,872	△1,038	42,816	△4,251	47,068	△1,842
個別信用購入あっせん	Hire purchase contracts	15,673	2,190	24,624	181	24,442	10,959
営業債権合計	Total operating receivables	292,391	3,242	295,830	△15,472	311,303	22,155

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/6		2020/5		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
貸出金計 ※	Total loans and bills discounted ※	66,901	1,114	70,003	△4,726	74,730	8,942
カードキャッシング	Cash advances	1,822	△82	1,647	△180	1,827	△77
その他融資	Other loans	65,079	1,197	68,355	△4,546	72,902	9,020
割賦売掛金計	Total accounts receivable-installment	181,795	929	196,821	△11,772	208,594	27,728
包括信用購入あっせん	Credit card purchase contracts	19,941	△18	20,388	△3,235	23,623	3,664
個別信用購入あっせん	Hire purchase contracts	161,853	947	176,432	△8,537	184,970	24,064
営業債権合計	Total operating receivables	248,697	2,044	266,824	△16,499	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)

		2019/6		2020/5		2020/2	
		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	4,861	1.9%	4,302	△11.5%	18,910	△3.5%
包括信用購入あっせん収益	Credit card purchase contracts	1,904	5.0%	1,822	△4.3%	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	2,625	0.2%	2,206	△15.9%	9,889	△6.4%
カードキャッシング	Cash advances	1,660	6.5%	1,410	△15.0%	6,233	△3.9%
その他融資	Other loans	964	△8.9%	795	△17.5%	3,655	△10.2%
償却債権取立益	Gain on bad debts recovered	177	△0.4%	125	△29.4%	607	△10.3%
金融収益	Financial revenue	18	24.7%	34	87.1%	108	46.1%
役務取引等収益	Fees and commissions	135	△5.7%	113	△16.7%	575	△3.3%
営業費用	Operating expenses	3,114	7.4%	3,084	△1.0%	12,976	4.1%
金融費用	Financial expenses	264	△10.5%	169	△35.8%	913	△21.0%
役務取引等費用	Fees and commissions payments	0	△23.0%	—	—	0	△79.1%
販売費及び一般管理費	Selling, general and administrative expenses	2,840	9.1%	2,904	2.3%	12,019	6.3%
販売促進費	Promotion expenses	232	34.8%	185	△20.2%	1,163	2.6%
貸倒関連費用	Bad debt allowance	760	25.7%	1,105	45.5%	3,617	28.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	△78	—	609	—	1,282	164.5%
貸倒損失	Bad debts expenses	838	57.1%	496	△40.8%	2,334	0.3%
人件費	Personnel expenses	669	△5.2%	583	△12.9%	2,638	△2.8%
管理費	Equipment expenses	493	13.5%	427	△13.4%	2,022	6.2%
設備費	Equipment expenses	594	0.9%	527	△11.3%	2,205	△6.1%
一般費	General expenses	89	△6.0%	74	△16.5%	372	△4.3%
その他	Other	9	—	10	7.8%	41	—
営業利益	Operating profit	1,746	△6.6%	1,218	△30.2%	5,934	△16.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/6		2020/5		2020/2	
		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	19,742	14.7%	19,196	△2.8%	84,120	16.0%
包括信用購入あっせん収益	Credit card purchase contracts	2,187	△7.6%	1,862	△14.8%	9,098	△1.3%
個別信用購入あっせん収益	Hire purchase contracts	908	24.5%	1,061	16.9%	3,955	23.8%
融資収益	Financing revenue	14,503	12.7%	14,120	△2.6%	59,984	13.2%
カードキャッシング	Cash advances	4,327	8.9%	3,834	△11.4%	17,457	6.5%
その他融資	Other loans	10,175	14.4%	10,286	1.1%	42,527	16.2%
償却債権取立益	Gain on bad debts recovered	817	40.9%	842	3.0%	5,702	118.3%
金融収益	Financial revenue	3	4.7%	5	66.9%	45	37.7%
役務取引等収益	Fees and commissions	1,322	101.0%	1,303	△1.5%	5,333	19.5%
営業費用	Operating expenses	16,160	15.9%	23,338	44.4%	67,059	14.6%
金融費用	Financial expenses	1,972	1.6%	1,937	△1.8%	8,075	5.2%
役務取引等費用	Fees and commissions payments	170	14.4%	93	△44.8%	683	4.3%
販売費及び一般管理費	Selling, general and administrative expenses	13,998	18.1%	21,293	52.1%	58,207	15.9%
販売促進費	Promotion expenses	1,291	20.9%	1,218	△5.6%	5,225	16.2%
貸倒関連費用	Bad debt allowance	5,862	31.0%	13,951	138.0%	24,624	26.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	5,861	31.0%	13,950	138.0%	24,623	26.5%
貸倒損失	Bad debts expenses	0	△51.1%	0	△47.1%	1	△35.6%
人件費	Personnel expenses	3,021	14.6%	2,528	△16.3%	12,371	8.9%
管理費	Equipment expenses	2,321	12.5%	2,267	△2.3%	9,597	11.2%
設備費	Equipment expenses	1,276	△7.8%	1,117	△12.5%	5,307	1.7%
一般費	General expenses	225	0.4%	210	△6.7%	1,079	5.5%
その他	Other	18	—	13	△25.5%	93	—
営業利益又は営業損失 (△)	Operating profit (loss)	3,582	9.9%	△4,142	—	17,060	21.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/6		2020/5		2020/2	
		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	12,812	16.2%	11,789	△8.0%	51,916	10.3%
包括信用購入あっせん収益	Credit card purchase contracts	717	14.1%	753	5.1%	2,992	12.2%
個別信用購入あっせん収益	Hire purchase contracts	6,835	12.9%	6,746	△1.3%	26,869	8.7%
融資収益	Financing revenue	3,034	25.5%	3,046	0.4%	12,930	23.9%
カードキャッシング	Cash advances	112	△11.9%	66	△40.6%	464	△0.9%
その他融資	Other loans	2,921	27.6%	2,979	2.0%	12,466	25.1%
償却債権取立益	Gain on bad debts recovered	735	2.9%	386	△47.5%	3,419	△9.3%
金融収益	Financial revenue	13	△50.2%	33	145.4%	57	△50.0%
役務取引等収益	Fees and commissions	1,476	24.6%	822	△44.3%	5,646	5.5%
営業費用	Operating expenses	9,668	28.0%	15,470	60.0%	45,599	35.4%
金融費用	Financial expenses	2,184	21.9%	2,501	14.5%	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	7,465	29.6%	12,949	73.5%	35,796	37.8%
販売促進費	Promotion expenses	679	105.8%	341	△49.8%	2,765	46.7%
貸倒関連費用	Bad debt allowance	3,063	50.8%	9,241	201.7%	15,913	65.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	3,063	50.8%	9,241	201.7%	15,912	65.7%
貸倒損失	Bad debts expenses	—	—	—	—	1	—
人件費	Personnel expenses	1,957	13.3%	1,468	△25.0%	8,865	15.3%
管理費	Equipment expenses	844	△10.4%	911	7.9%	4,228	18.5%
設備費	Equipment expenses	793	27.5%	896	13.0%	3,455	24.6%
一般費	General expenses	127	19.8%	89	△29.4%	568	20.4%
その他	Other	18	—	19	6.2%	83	—
営業利益又は営業損失 (△)	Operating profit (loss)	3,144	△9.6%	△3,681	—	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)

		2019/6		2020/5		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
短期借入金	Short-term loans payable	–	△2,119	–	–	–	△2,119
長期借入金	Long-term loans payable	33,470	△1,593	24,568	△3,757	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	1,107	1,107	1,286	△58	1,344	1,344
有利子負債計	Total interest-bearing debt	34,577	△2,605	25,854	△3,815	29,669	△7,512

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/6		2020/5		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
短期借入金	Short-term loans payable	37,144	7,312	21,992	△9,175	31,168	1,335
長期借入金	Long-term loans payable	153,194	4,463	166,311	4,182	162,129	13,398
コマーシャル・ペーパー	Commercial Papers	–	–	–	–	–	–
社債	Bonds payable	44,461	△6,601	42,679	△10,309	52,989	1,926
リース債務	Lease obligations	3,172	3,169	2,786	△455	3,241	3,238
有利子負債計	Total interest-bearing debt	237,973	8,343	233,770	△15,758	249,528	19,898

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/6		2020/5		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
短期借入金	Short-term loans payable	17,668	6,325	14,277	3,297	10,979	△363
長期借入金	Long-term loans payable	166,472	86	179,338	△4,513	183,852	17,466
コマーシャル・ペーパー	Commercial Papers	3,849	△230	3,663	△13,487	17,151	13,071
社債	Bonds payable	2,070	△9	19,396	4,278	15,117	13,037
リース債務	Lease obligations	1,953	1,953	1,822	△209	2,031	2,031
有利子負債計	Total interest-bearing debt	192,015	8,126	218,498	△10,633	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)

		2019/6		2020/5		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
連結有効会員数	Number of cardholders	4,322	53	4,536	9	4,527	258
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,849	9	2,902	13	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)

		2019/6		2020/5		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
稼働会員数 ※1	Active cardholders ※1	1,766	17	1,849	6	1,843	94
年間稼働率 (%) ※2	Card-use rate (%) ※2	66.1%	—	68.0%	—	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 ÷ (2019/5 ~ 2020/5) 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 (2019/5 ~ 2020/5) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2019/6		2020/5		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
預金残高	Balance of Deposits	3,560,896	77,459	3,824,801	32,964	3,791,837	308,400
普通預金	Ordinary deposits	2,718,506	85,130	3,020,835	29,588	2,991,246	357,870
定期預金	Time deposits	794,082	△21,203	723,137	△4,994	728,131	△87,153
その他預金	Other deposits	48,308	13,532	80,829	8,370	72,458	37,683
貸出金残高	Balance of loans and bills discounted	2,150,938	40,041	2,216,739	163,997	2,052,741	△58,155

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	669	13	720	11	709	53
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（単位：店舗、台）

銀行店舗数	Number of branches	140	－	141	－	141	1
ATM台数	Number of ATMs	6,044	△149	6,225	79	6,146	△47