

2021年2月期 第2四半期 決算補足資料

For the Six Months Ended August 31, 2020 Second 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2四半期連結累計期間（2020年3月1日～2020年8月31日）と比較対象となる前第2四半期連結累計期間（2019年4月1日～2019年9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 Second Quarter of FY2019 : April 1, 2019 - September 30, 2019

The Second Quarter of FY2020 : March 1, 2020 - August 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.

※2020年3月31日にアリアンツ生命保険株式会社（現 イオン・アリアンツ生命保険株式会社）を子会社化したため、第1四半期連結会計期間より、イオン・アリアンツ生命保険株式会社の貸借対照表を連結貸借対照表に、また当第2四半期連結会計期間より、同社の損益計算書を連結損益計算書に取り込んでいます。

それに伴い、従来「ソリューション」セグメントに取り込んでいたイオン少額短期保険株式会社の実績を「リテール」へ変更しています。

Since Allianz Life Insurance Co., Ltd. (currently AEON Allianz Life Insurance Co., Ltd.) became a subsidiary on March 31, 2020, AEON Allianz Life Insurance Co., Ltd.'s balance sheet has been included in the consolidated balance sheet since the first quarter of the fiscal year, and profit and loss statement has been included in the consolidated statement of income since the second quarter of the fiscal year.

Along with this, we have changed the performance of AEON SS Insurance Co., Ltd., which was previously in the "Solutions" segment to "Retail."

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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 (P13) 記載数値は、当社単体の数値を含んでおります。
4 : The figures of the balance sheet for domestic business (P13) include the figures of AEON Financial Service.
- 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)

		2019/9		2020/8		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	235,958	10.8%	230,674	△2.2%	457,280	4.3%
営業利益	Operating profit	24,931	△23.9%	7,766	△68.8%	65,070	△7.1%
経常利益	Ordinary profit	25,430	△23.1%	7,810	△69.3%	65,797	△6.2%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	12,030	△32.9%	1,480	△87.7%	34,149	△13.3%

主要な経営指標 (Key Indicators)

(単位：円) (Unit : Yen)

		2019/9	2020/8	2020/2
自己資本比率	Equity ratio	6.7%	6.4%	6.8%
1株当たり当期純利益	Earnings per share (EPS)	55.75	6.86	158.25
1株当たり純資産 (1株当たり株主資本)	Book value per share (BPS)	1,758.86	1,778.68	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%
イオン・アリアンツ生命保険株式会社	AEON ALLIANZ LIFE INSURANCE CO., LTD.	60.0%

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	85.0%
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) PCL. ※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) PCL. 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) PCL. 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)

		2019/9		2020/8		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	5,358,884	377,458	5,720,138	236,267	5,483,871	502,444
現金及び預金	Cash and deposits	712,102	67,599	692,457	△70,434	762,891	118,389
コールローン	Call loans	52,680	22,183	29,454	△24,318	53,773	23,276
割賦売掛金	Accounts receivable-installment	1,622,910	169,750	1,562,260	19,124	1,543,135	89,975
リース債権及びリース投資資産	Lease receivables and investment assets	12,463	1,038	11,822	△959	12,782	1,357
営業貸付金	Operating loans	850,118	△389	794,114	△66,458	860,572	10,064
銀行業における貸出金	Loans and bills discounted for banking business	1,718,358	133,368	1,963,918	289,132	1,674,786	89,796
銀行業における有価証券	Securities for banking business	307,818	△17,128	458,095	10,866	447,229	122,282
保険業における有価証券	Securities for insurance business	—	—	100,042	100,042	—	—
買入金銭債権	Monetary claims bought	16,624	3,308	16,567	1,743	14,823	1,507
金銭の信託	Money held in trust	42,684	20,277	67,134	16,825	50,308	27,902
その他	Other	134,821	△13,685	160,894	△16,980	177,875	29,368
貸倒引当金	Allowance for doubtful accounts	△111,699	△8,867	△136,624	△22,316	△114,308	△11,476
固定資産	Non-current assets	288,834	16,408	306,387	9,667	296,720	24,295
有形固定資産	Property, plant and equipment	45,395	6,190	41,540	△3,761	45,302	6,097
無形固定資産	Intangible assets	105,671	5,493	116,194	7,260	108,934	8,756
のれん	Goodwill	19,143	△917	17,727	△651	18,378	△1,682
その他	Other	86,527	6,411	98,467	7,911	90,555	10,439
投資その他の資産	Investments and other assets	137,767	4,725	148,652	6,168	142,483	9,440
繰延資産	Deferred assets	634	406	741	△37	779	551
資産の部合計	Total assets	5,648,353	394,273	6,027,268	245,897	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)

		2019/9		2020/8		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	4,685,528	359,901	4,819,604	125,986	4,693,618	367,991
買掛金	Accounts payable-trade	285,464	△188	226,360	△34,449	260,810	△24,843
銀行業における預金	Deposits for banking business	3,635,005	165,871	3,938,602	148,361	3,790,240	321,106
短期借入金	Short-term borrowings	258,385	96,640	271,592	132,206	139,386	△22,358
1年内返済予定の長期借入金	Current portion of long-term borrowings	78,865	27,722	73,033	△33,618	106,651	55,509
1年内償還予定の社債	Current portion of bonds	73,234	22,712	26,498	△18,755	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	160,819	58,740	94,775	△65,375	160,151	58,071
賞与引当金	Provision for bonuses	3,664	△351	2,990	△694	3,685	△330
ポイント引当金	Provision for point card certificates	19,960	2,416	20,393	△320	20,713	3,169
その他の引当金	Other provisions	92	△115	82	△116	198	△9
その他	Other	170,034	16,400	165,276	△1,250	166,526	12,892
固定負債	Non-current liabilities	517,783	38,034	757,512	128,835	628,676	148,928
保険契約準備金	Reserve for insurance policy liabilities	—	—	115,866	115,866	—	—
社債	Bonds payable	151,813	59,192	257,823	4,970	252,853	160,232
長期借入金	Long-term borrowings	307,046	△24,889	330,788	14,783	316,005	△15,929
退職給付に係る負債	Net defined benefit liability	4,054	△66	4,666	284	4,381	261
利息返還損失引当金	Provision for loss on interest repayment	3,861	△315	3,944	△1,020	4,965	788
その他の引当金	Other provisions	238	15	488	33	455	232
繰延税金負債	Deferred tax liabilities	3,690	△244	1,920	△1,706	3,626	△309
その他	Other	47,078	4,342	42,014	△4,374	46,389	3,653
負債の部合計	Total liabilities	5,203,311	397,936	5,577,117	254,822	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)

		2019/9		2020/8		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	380,016	3,640	388,941	△7,090	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	214,649	△20,763	223,557	△6,950	230,508	△4,905
自己株式	Treasury stock	△545	24,403	△491	43	△534	24,414
その他の包括利益累計額	Total other comprehensive income	△460	△4,728	△5,070	△2,456	△2,614	△6,881
その他有価証券評価差額金	Valuation difference on available-for-sale securities	5,693	542	3,384	471	2,912	△2,237
繰延ヘッジ損益	Deferred gains or losses on hedges	△3,196	△1,520	△5,091	△622	△4,468	△2,792
為替換算調整勘定	Foreign currency translation adjustments	△2,341	△3,813	△2,825	△2,358	△467	△1,939
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△616	63	△537	53	△591	88
新株予約権	Subscription rights to shares	90	△12	63	△18	82	△21
非支配株主持分	Non-controlling interests	65,395	△2,561	66,216	640	65,575	△2,381
純資産の部合計	Total net assets	445,042	△3,662	450,150	△8,924	459,075	10,370
負債純資産合計	Total liabilities and net assets	5,648,353	394,273	6,027,268	245,897	5,781,370	527,291

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2019/9		2020/8		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	3,027,181	11.8%	2,879,893	△4.9%	5,669,677	0.9%
(包括信用購入あっせん) ※	(Credit card purchase contracts) ※	2,976,750	8.9%	2,879,893	△3.3%	5,669,677	10.6%
個別信用購入あっせん	Hire purchase contracts	187,970	12.1%	149,065	△20.7%	351,099	1.3%
カードキャッシング	Cash advances	280,314	3.7%	195,074	△30.4%	515,070	△4.8%
(カードキャッシング) ※	(Cash advances) ※	279,382	2.9%	195,074	△30.2%	515,070	2.5%

※2020年8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)

		2019/9		2020/8		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	235,958	10.8%	230,674	△2.2%	457,280	4.3%
包括信用購入あっせん収益	Credit card purchase contracts	66,509	9.9%	64,017	△3.7%	125,700	△0.2%
個別信用購入あっせん収益	Hire purchase contracts	21,077	7.2%	20,892	△0.9%	41,914	4.7%
融資収益	Financing revenue	77,885	8.4%	72,073	△7.5%	149,815	2.4%
カードキャッシング	Cash advances	48,491	3.9%	44,290	△8.7%	89,868	△4.7%
その他融資	Other loans	29,393	16.8%	27,783	△5.5%	59,946	15.1%
償却債権取立益	Gain on bad debts recovered	4,106	11.3%	3,742	△8.8%	9,604	26.3%
金融収益	Financial revenue	16,742	15.1%	16,397	△2.1%	30,088	6.5%
保険収益	Insurance revenue	—	—	15,625	—	—	—
役務取引等収益	Fees and commissions	30,552	3.2%	29,408	△3.7%	59,565	△2.2%
その他	Other	19,085	45.0%	8,516	△55.4%	40,591	38.2%
営業費用	Operating expenses	211,027	17.1%	222,907	5.6%	392,209	6.5%
金融費用	Financial expenses	12,286	9.9%	11,982	△2.5%	24,473	7.6%
保険費用	Insurance expenses	—	—	15,139	—	—	—
役務取引等費用	Fees and commissions payments	5,552	9.1%	5,164	△7.0%	9,004	△11.0%
販売費及び一般管理費	Selling, general and administrative expenses	191,175	17.7%	188,882	△1.2%	354,977	6.9%
販売促進費	Promotion expenses	41,613	50.2%	25,382	△39.0%	68,508	18.4%
貸倒関連費用	Bad debt allowance	34,961	29.2%	51,938	48.6%	68,483	19.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	33,019	32.1%	50,058	51.6%	62,732	22.2%
貸倒損失	Bad debts expenses	1,236	△19.9%	1,416	14.5%	2,595	△4.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	705	34.3%	464	△34.2%	3,155	△2.4%
人件費	Personnel expenses	38,633	6.2%	37,006	△4.2%	73,980	1.2%
管理費	Administrative expenses	47,328	7.9%	44,925	△5.1%	89,671	△0.4%
設備費	Equipment expenses	22,561	7.9%	23,978	6.3%	43,283	2.5%
一般費	General expenses	6,075	△5.9%	5,651	△7.0%	11,050	△4.0%
その他	Other	2,012	27.1%	1,738	△13.6%	3,753	5.1%
営業利益	Operating profit	24,931	△23.9%	7,766	△68.8%	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)

		2019/9		2020/8		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	515	22.4%	205	△60.1%	742	32.5%
受取配当金	Dividend income	117	2.9%	54	△54.0%	206	△15.0%
投資事業組合運用益	Gain on investments in investment partnerships	155	—	48	△68.6%	187	—
為替差益	Foreign exchange gains	139	△37.8%	—	—	197	109.9%
その他	Other	102	24.2%	102	0.1%	152	△32.1%
営業外費用	Non-operating expenses	16	△82.9%	161	871.8%	15	△96.2%
投資有価証券評価損	Loss on valuation of investment securities	2	—	—	—	2	△93.9%
為替差損	Foreign exchange losses	—	—	147	—	—	—
雑損失	Miscellaneous loss	14	△85.0%	14	△3.7%	13	△96.4%
経常利益	Ordinary profit	25,430	△23.1%	7,810	△69.3%	65,797	△6.2%
特別利益	Extraordinary income	7	16.8%	90	—	13	24.1%
固定資産売却益	Gain on disposal of non-current assets	7	16.8%	3	△58.8%	13	24.1%
雇用調整助成金	Subsidies for employment adjustment	—	—	87	—	—	—
特別損失	Extraordinary loss	550	110.3%	677	23.1%	1,279	27.5%
固定資産処分損	Loss on disposal of non-current assets	186	△7.2%	223	19.5%	682	14.7%
減損損失	Impairment loss	213	—	93	△56.3%	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	—	—	361	—	—	—
その他	Other	150	—	—	—	197	—
税金等調整前四半期純利益	Profit before income taxes	24,887	△24.2%	7,223	△71.0%	64,530	△6.7%
法人税等合計	Total income taxes	7,800	△13.1%	3,407	△56.3%	19,535	8.5%
法人税、住民税及び事業税	Income taxes-current	11,764	△0.4%	11,341	△3.6%	22,677	△3.7%
法人税等調整額	Income taxes-deferred	△3,964	—	△7,933	—	△3,141	—
四半期純利益	Net profit	17,087	△28.3%	3,815	△77.7%	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	5,056	△14.4%	2,334	△53.8%	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	12,030	△32.9%	1,480	△87.7%	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)

		2019/9		2020/8		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	2,568,477	132,979	2,758,033	222,674	2,535,358	99,860
カードキャッシング	Cash advances	563,625	△13,311	516,773	△47,029	563,803	△13,134
その他融資	Other loans	2,004,852	146,290	2,241,259	269,704	1,971,555	112,994
割賦売掛金計	Total accounts receivable-installment	1,622,910	169,750	1,562,260	19,124	1,543,135	89,975
包括信用購入あっせん	Credit card purchase contracts	1,057,313	145,202	962,714	△3,600	966,315	54,204
個別信用購入あっせん	Hire purchase contracts	565,597	24,547	599,545	22,725	576,820	35,770
リース債権及びリース投資資産	Lease receivables and investment assets	12,463	1,038	11,822	△959	12,782	1,357
営業債権合計	Total operating receivables	4,203,852	303,768	4,332,116	240,839	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)

		2019/9	2020/8	2020/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,402,337	1,516,418	1,617,935
カードキャッシング	Cash advances	35,200	26,500	31,200
その他融資	Other loans	1,367,137	1,489,918	1,586,735
割賦売掛金計	Total accounts receivable-installment	532,954	555,772	582,494
包括信用購入あっせん	Credit card purchase contracts	226,800	229,059	248,570
個別信用購入あっせん	Hire purchase contracts	306,154	326,713	333,924
債権流動化残高合計	Total securitized receivables	1,935,291	2,072,191	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)

		2019/9		2020/8		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	3,970,815	207,428	4,274,451	121,157	4,153,294	389,908
カードキャッシング	Cash advances	598,825	21,888	543,273	△51,729	595,003	18,065
その他融資	Other loans	3,371,989	185,540	3,731,178	172,887	3,558,291	371,842
割賦売掛金計	Total accounts receivable-installment	2,155,865	185,197	2,118,033	△7,596	2,125,629	154,961
包括信用購入あっせん	Credit card purchase contracts	1,284,113	131,802	1,191,773	△23,111	1,214,885	62,574
個別信用購入あっせん	Hire purchase contracts	871,752	53,394	926,259	15,515	910,744	92,386
リース債権及びリース投資資産	Lease receivables and investment assets	12,463	1,038	11,822	△959	12,782	1,357
営業債権合計	Total operating receivables	6,139,144	393,664	6,404,308	112,601	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)

		2019/9		2020/8		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	258,385	96,640	271,592	132,206	139,386	△22,358
長期借入金	Long-term loans payable	385,911	2,833	403,821	△18,835	422,657	39,579
コマーシャル・ペーパー	Commercial papers	160,819	58,740	94,775	△65,375	160,151	58,071
社債	Bonds payable	225,048	81,904	284,322	△13,784	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	44,296	7,439	39,368	△5,133	44,501	7,644
有利子負債計	Total interest-bearing debt	1,074,460	217,611	1,093,880	29,077	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)

		2019/9		2020/8		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)		34,256 29.1%		51,474 50.3%		65,328 20.9%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)		25,389 14.7%		29,158 14.8%		53,852 19.6%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		111,699 8.6%		136,624 19.5%		114,308 11.2%
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables		2.7%		3.2%		2.8%
流動化債権を含んだ場合	If including securitized debt		1.8%		2.1%		1.8%
貸倒償却額／営業債権残高比 ※2	Written-off amount/Total finance receivables ※2		1.2%		1.3%		1.3%
流動化債権を含んだ場合 ※2	If including securitized debt ※2		0.8%		0.9%		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	161,761	0.4%	101,873	1.4%	91,860	△6.1%	69,289	△7.9%	8,269	△13.8%	38,296	△4.4%	22,724	△11.1%	△32,349	230,674	△2.2%	
	包括信用購入あっせん収益	55,114	△3.1%	19,054	△13.9%	35,098	4.0%	8,903	△7.5%	3,395	△11.1%	3,951	△10.1%	1,556	10.1%	961	64,017	△3.7%	
	個別信用購入あっせん収益	6,531	3.0%	109	△41.2%	6,358	2.3%	14,724	△2.3%	-	-	2,267	21.4%	12,457	△5.6%	△299	20,892	△0.9%	
	融資収益	34,607	△6.5%	32,363	△7.4%	2,003	△8.7%	37,466	△8.3%	4,205	△17.7%	27,679	△5.8%	5,581	△12.2%	239	72,073	△7.5%	
	償却債権取立益	252	△24.1%	67	513.9%	184	△42.7%	3,490	△7.5%	253	△24.7%	1,951	13.4%	1,285	△25.1%	-	3,742	△8.8%	
	金融収益	16,312	△2.3%	16,296	△2.4%	42	400.4%	136	58.0%	56	37.9%	23	14.6%	56	126.0%	△77	16,397	△2.1%	
	保険収益	15,625	-	15,625	-	-	-	-	-	-	-	-	-	-	-	-	15,625	-	
	役務取引等収益	24,800	0.1%	14,883	△10.5%	41,644	△3.5%	4,568	△21.1%	357	28.3%	2,424	△8.5%	1,785	△37.6%	△31,687	29,408	△3.7%	
	その他	8,517	△55.4%	3,473	△64.7%	6,528	△46.3%	-	-	-	-	-	-	-	-	△1,485	8,516	△55.4%	
営業費用	Operating expenses	155,661	4.7%	103,348	8.5%	84,257	△5.0%	68,149	10.1%	5,901	△9.1%	37,202	11.7%	25,045	13.4%	△32,847	222,907	5.6%	
	金融費用	2,188	△16.3%	1,681	△18.7%	531	△5.9%	9,300	2.0%	314	△38.2%	3,877	△2.7%	5,108	10.5%	469	11,982	△2.5%	
	保険費用	15,139	-	15,139	-	-	-	-	-	-	-	-	-	-	-	-	15,139	-	
	役務取引等費用	5,106	△3.3%	36,411	△8.7%	258	12.9%	181	△52.4%	-	-	181	△52.3%	-	-	△31,685	5,164	△7.0%	
	販売費及び一般管理費	131,585	△5.2%	49,993	△5.6%	81,949	△5.1%	58,573	12.0%	5,568	△6.6%	33,106	14.5%	19,898	14.2%	△1,633	188,882	△1.2%	
	その他	1,642	△14.4%	123	△59.3%	1,519	△5.9%	93	△0.3%	18	△1.9%	37	2.1%	37	△1.9%	2	1,738	△13.6%	
営業利益又は営業損失 (△)	Operating profit (loss)	6,099	△51.3%	△1,474	-	7,602	△16.2%	1,140	△91.4%	2,367	△23.6%	1,093	△83.8%	△2,321	-	497	7,766	△68.8%	

		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	2,391,881	249,537	2,301,414	248,180	105,881	△708	323,494	△25,837	29,403	△5,405	225,569	△14,223	68,522	△6,207	27,242	2,758,033	222,674	
割賦売掛金	Accounts receivable-installment	1,256,563	29,881	765,847	166	500,419	29,447	300,510	△10,055	27,139	△3,321	72,076	565	201,294	△7,299	△4,516	1,562,260	19,124	
	包括信用購入あっせん	868,979	3,817	722,217	2,460	149,901	1,337	93,735	△7,417	27,139	△3,321	45,948	△1,119	20,647	△2,976	△3,139	962,714	△3,600	
	個別信用購入あっせん	387,584	26,064	43,630	△2,293	350,517	28,110	206,774	△2,638	-	-	26,127	1,685	180,646	△4,323	△1,376	599,545	22,725	
銀行業における預金残高	Balance of deposits for banking business	3,939,086	148,600	3,940,447	149,021	-	-	-	-	-	-	-	-	-	-	△1,845	3,938,602	148,361	
有利子負債残高	Balance of interest-bearing debt	436,897	71,939	30,019	△1,115	426,209	70,446	465,475	△42,854	20,375	△9,294	231,040	△18,488	214,059	△15,072	172,176	1,093,880	29,077	

		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	4.5%	4.0%	3.8%	22.3%	26.2%	23.8%	15.6%	-
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.1%	0.0%	0.3%	3.7%	2.1%	3.1%	4.4%	-
③ 貸出金利鞘(①-②)	③ Interest rate spread ①-②	4.4%	3.9%	3.5%	18.6%	24.1%	20.7%	11.2%	-

※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)

		2019/9		2020/8		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	4,731,035	361,160	5,103,799	287,596	4,816,202	446,328
現金及び預金	Cash and deposits	671,506	64,368	645,154	△70,944	716,099	108,961
コールローン	Call loans	52,680	22,183	29,454	△24,318	53,773	23,276
割賦売掛金	Accounts receivable-installment	1,338,538	164,165	1,260,299	29,506	1,230,793	56,419
リース債権及びリース投資資産	Lease receivables and investment assets	12,463	1,038	11,822	△959	12,782	1,357
営業貸付金	Operating loans	509,728	△8,292	470,620	△40,620	511,241	△6,779
銀行業における貸出金	Loans and bills discounted for banking business	1,720,858	130,868	1,966,945	289,112	1,677,833	87,843
銀行業における有価証券	Securities for banking business	307,818	△17,128	458,095	10,866	447,229	122,282
保険業における有価証券	Securities for insurance business	—	—	100,042	100,042	—	—
買入金銭債権	Monetary claims bought	16,624	3,308	16,567	1,743	14,823	1,507
金銭の信託	Money held in trust	42,684	20,277	67,134	16,825	50,308	27,902
その他	Other	113,001	△14,944	139,611	△15,577	155,189	27,242
貸倒引当金	Allowance for doubtful accounts	△54,871	△4,686	△61,949	△8,079	△53,870	△3,685
固定資産	Non-current assets	244,290	8,743	259,108	3,315	255,793	20,245
有形固定資産	Property, plant and equipment	33,949	75	31,426	△1,963	33,389	△484
無形固定資産	Intangible assets	100,703	5,108	110,047	7,098	102,948	7,354
投資その他の資産	Investments and other assets	109,637	3,558	117,635	△1,819	119,455	13,376
繰延資産	Deferred assets	634	406	741	△37	779	551
資産の部合計	Total assets	4,975,960	370,310	5,363,650	290,875	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)

		2019/9		2020/8		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	4,493,902	295,083	4,667,508	189,706	4,477,802	278,982
買掛金	Accounts payable-trade	281,457	△764	222,372	△34,469	256,841	△25,380
銀行業における預金	Deposits for banking business	3,635,005	165,871	3,938,602	148,361	3,790,240	321,106
賞与引当金	Provision for bonuses	2,721	16	2,308	166	2,141	△563
ポイント引当金	Provision for point card certificates	19,960	2,416	20,393	△320	20,713	3,169
その他	Other	554,757	127,542	483,833	75,967	407,865	△19,349
固定負債	Non-current liabilities	197,310	74,118	410,717	109,947	300,770	177,578
保険契約準備金	Reserve for insurance policy liabilities	–	–	115,866	115,866	–	–
退職給付に係る負債	Net defined benefit liability	2,911	△254	3,166	236	2,930	△235
利息返還損失引当金	Provision for loss on interest repayment	3,861	△315	3,944	△1,020	4,965	788
その他の引当金	Other provisions	92	△7	85	△0	85	△14
その他	Other	190,445	74,695	287,655	△5,133	292,789	177,039
負債の部合計	Total liabilities	4,691,213	369,201	5,078,226	299,653	4,778,572	456,561
純資産の部合計	Total net assets	284,747	1,108	285,423	△8,778	294,202	10,563
負債純資産合計	Total liabilities and net assets	4,975,960	370,310	5,363,650	290,875	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)

		2019/9		2020/8		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	2,887,325	11.8%	2,768,680	△4.1%	5,378,384	0.4%
(包括信用購入あっせん) ※	(Credit card purchase contracts) ※	2,836,895	8.8%	2,768,680	△2.4%	5,378,384	10.6%
個別信用購入あっせん	Hire purchase contracts	123,868	5.3%	111,239	△10.2%	218,303	△9.7%
カードキャッシング	Cash advances	211,671	4.5%	154,375	△27.1%	379,643	△6.4%
(カードキャッシング) ※	(Cash advances) ※	211,629	4.3%	154,375	△27.1%	379,643	3.3%
電子マネー	Total e-money contracts	950,447	1.0%	1,082,838	13.9%	1,804,070	△4.1%
(電子マネー) ※	(Total e-money contracts) ※	942,697	△0.8%	1,082,838	14.9%	1,804,070	4.5%

※2020年8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)

		2019/9		2020/8		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	161,128	10.5%	161,761	0.4%	302,061	1.3%
包括信用購入あっせん収益	Credit card purchase contracts	56,880	11.7%	55,114	△3.1%	105,879	△0.4%
加盟店収益	Affiliated merchants	43,160	11.8%	40,947	△5.1%	80,110	△0.2%
リボ・分割収益	Revolving credit	12,136	10.3%	12,430	2.4%	22,627	△2.9%
その他収益	Other	1,582	19.6%	1,735	9.7%	3,141	12.4%
個別信用購入あっせん収益	Hire purchase contracts	6,341	2.8%	6,531	3.0%	11,700	△6.6%
融資収益	Financing revenue	37,014	3.1%	34,607	△6.5%	67,011	△7.4%
カードキャッシング	Cash advances	36,345	3.2%	34,005	△6.4%	65,713	△7.4%
その他融資	Other loans	668	△4.8%	601	△10.1%	1,297	△9.2%
償却債権取立益	Gain on bad debts recovered	332	39.0%	252	△24.1%	△125	—
金融収益	Financial revenue	16,689	15.3%	16,312	△2.3%	29,997	6.7%
保険収益	Insurance revenue	—	—	15,625	—	—	—
役務取引等収益	Fees and commissions	24,784	△0.6%	24,800	0.1%	48,012	△4.9%
内、電子マネー収益	E-money revenue	6,354	△4.8%	7,569	19.1%	12,061	△9.2%
その他	Other	19,085	45.1%	8,517	△55.4%	39,585	41.8%
営業費用	Operating expenses	148,606	14.1%	155,661	4.7%	265,635	0.6%
金融費用	Financial expenses	2,613	△4.5%	2,188	△16.3%	4,939	△10.8%
保険費用	Insurance expenses	—	—	15,139	—	—	—
役務取引等費用	Fees and commissions payments	5,282	8.9%	5,106	△3.3%	8,542	△11.7%
販売費及び一般管理費	Selling, general and administrative expenses	138,792	14.6%	131,585	△5.2%	248,620	1.4%
販売促進費	Promotion expenses	37,777	49.6%	23,673	△37.3%	60,506	17.6%
貸倒関連費用	Bad debt allowance	12,658	7.2%	19,148	51.3%	24,105	△5.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	11,792	7.7%	18,236	54.6%	20,692	△5.7%
貸倒損失	Bad debts expenses	160	△52.1%	448	179.7%	258	△31.6%
利息返還損失引当金繰入額	Provision for loss on interest repayment	705	34.3%	464	△34.2%	3,155	△2.4%
人件費	Personnel expenses	25,576	4.6%	25,920	1.3%	47,337	△2.5%
管理費	Administrative expenses	39,350	6.7%	37,562	△4.5%	72,813	△3.4%
設備費	Equipment expenses	16,791	8.7%	18,410	9.6%	31,612	1.3%
一般費	General expenses	6,638	△8.4%	6,870	3.5%	12,243	△6.9%
その他	Other	1,917	21.2%	1,642	△14.4%	3,533	△1.1%
営業利益	Operating profit	12,521	△19.6%	6,099	△51.3%	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)

		2019/9		2020/8		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	2,230,629	122,625	2,391,881	249,537	2,142,344	34,340
カードキャッシング	Cash advances	461,929	△12,203	423,971	△39,262	463,234	△10,898
その他融資	Other loans	1,768,699	134,829	1,967,910	288,799	1,679,110	45,239
割賦売掛金計	Total accounts receivable-installment	1,334,395	164,530	1,256,563	29,881	1,226,681	56,816
包括信用購入あっせん	Credit card purchase contracts	957,853	147,438	868,979	3,817	865,161	54,747
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	181,724	29,736	157,846	△4,079	161,926	9,938
個別信用購入あっせん	Hire purchase contracts	376,542	17,091	387,584	26,064	361,519	2,068
リース債権及びリース投資資産	Lease receivables and investment assets	12,463	1,038	11,822	△959	12,782	1,357
営業債権合計	Total operating receivables	3,577,488	288,194	3,660,267	278,459	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)

		2019/9	2020/8	2020/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,402,337	1,516,418	1,617,935
カードキャッシング	Cash advances	35,200	26,500	31,200
その他融資	Other loans	1,367,137	1,489,918	1,586,735
割賦売掛金計	Total accounts receivable-installment	532,954	555,772	582,494
包括信用購入あっせん	Credit card purchase contracts	226,800	229,059	248,570
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	96,800	99,059	118,570
個別信用購入あっせん	Hire purchase contracts	306,154	326,713	333,924
債権流動化残高合計	Total securitized receivables	1,935,291	2,072,191	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)

		2019/9		2020/8		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	3,632,966	197,074	3,908,300	148,020	3,760,280	324,388
カードキャッシング	Cash advances	497,129	22,996	450,471	△43,962	494,434	20,301
その他融資	Other loans	3,135,837	174,078	3,457,828	191,983	3,265,845	304,087
内、住宅ローン ※3	Housing Loans ※3	1,901,712	98,487	2,129,226	143,891	1,985,335	182,109
割賦売掛金計	Total accounts receivable-installment	1,867,350	179,976	1,812,336	3,160	1,809,175	121,802
包括信用購入あっせん	Credit card purchase contracts	1,184,653	134,038	1,098,038	△15,693	1,113,731	63,117
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	278,524	16,336	256,905	△23,590	280,496	18,308
個別信用購入あっせん	Hire purchase contracts	682,696	45,938	714,298	18,854	695,443	58,685
リース債権及びリース投資資産	Lease receivables and investment assets	12,463	1,038	11,822	△959	12,782	1,357
営業債権合計	Total operating receivables	5,512,780	378,090	5,732,459	150,221	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)

		2019/9		2020/8		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	194,600	77,500	235,600	138,362	97,237	△19,862
長期借入金	Long-term loans payable	40,518	2,620	48,814	△2,584	51,398	13,500
コマーシャル・ペーパー	Commercial Papers	147,000	49,000	91,000	△52,000	143,000	45,000
社債	Bonds payable	180,000	90,000	225,000	△5,000	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	37,735	881	33,813	△4,046	37,859	1,006
有利子負債計	Total interest-bearing debt	599,853	190,055	634,227	74,731	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)

		2019/9		2020/8		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)	9,027 5.7%		※2 13,434 48.8%		※2 12,695 △25.1%	
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	5,576 19.8%		7,150 28.2%		11,147 △2.6%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	38,575 9.8%		42,956 17.1%		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%		3.3%		2.8%	
流動化債権を含んだ場合	If including securitized debt	2.3%		2.8%		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	0.8%		1.1%		0.8%	
流動化債権を含んだ場合 ※3	If including securitized debt ※3	0.7%		0.9%		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)

		2019/9		2020/8		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	48,041	△1.3%	37,921	△21.1%	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	9,792	△14.1%	6,998	△28.5%	18,116	△21.1%
その他融資	Other loans	4,148	△11.7%	3,720	△10.3%	7,081	△55.2%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/9		2020/8		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	64,815	13.6%	54,744	△15.5%	137,352	15.8%
個別信用購入あっせん	Hire purchase contracts	16,482	25.9%	12,828	△22.2%	35,383	40.0%
カードキャッシング	Cash advances	56,601	3.5%	32,368	△42.8%	112,640	3.8%
その他融資	Other loans	57,874	8.2%	32,789	△43.3%	110,431	1.5%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/9		2020/8		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	26,998	39.5%	18,546	△31.3%	59,078	38.6%
個別信用購入あっせん	Hire purchase contracts	47,619	29.0%	24,998	△47.5%	97,412	22.5%
カードキャッシング	Cash advances	2,248	36.2%	1,331	△40.8%	4,670	25.6%
その他融資	Other loans	20,838	38.7%	3,279	△84.3%	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)

		2019/9		2020/8		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 ※	36,443	△3,501	29,403	△5,405	34,808	△5,136
カードキャッシング	Cash advances	21,057	△1,970	17,607	△2,798	20,405	△2,622
その他融資	Other loans	15,386	△1,530	11,795	△2,607	14,403	△2,514
割賦売掛金計	Total accounts receivable-installment	30,807	△2,018	27,139	△3,321	30,461	△2,364
包括信用購入あっせん	Credit card purchase contracts	30,807	△2,018	27,139	△3,321	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	67,251	△5,519	56,542	△8,727	65,270	△7,500

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/9		2020/8		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 ※	235,822	9,067	225,569	△14,223	239,793	13,038
カードキャッシング	Cash advances	78,840	969	73,463	△4,871	78,334	464
その他融資	Other loans	156,982	8,098	152,105	△9,352	161,458	12,573
割賦売掛金計	Total accounts receivable-installment	66,250	3,857	72,076	565	71,510	9,117
包括信用購入あっせん	Credit card purchase contracts	48,081	△829	45,948	△1,119	47,068	△1,842
個別信用購入あっせん	Hire purchase contracts	18,169	4,686	26,127	1,685	24,442	10,959
営業債権合計	Total operating receivables	302,073	12,925	297,645	△13,658	311,303	22,155

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/9		2020/8		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 ※	68,123	2,336	68,522	△6,207	74,730	8,942
カードキャッシング	Cash advances	1,798	△106	1,730	△97	1,827	△77
その他融資	Other loans	66,324	2,443	66,791	△6,110	72,902	9,020
割賦売掛金計	Total accounts receivable-installment	185,169	4,304	201,294	△7,299	208,594	27,728
包括信用購入あっせん	Credit card purchase contracts	20,571	611	20,647	△2,976	23,623	3,664
個別信用購入あっせん	Hire purchase contracts	164,598	3,692	180,646	△4,323	184,970	24,064
営業債権合計	Total operating receivables	253,293	6,640	269,816	△13,507	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)

		2019/9		2020/8		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	9,589	0.0%	8,269	△13.8%	18,910	△3.5%
包括信用購入あっせん収益	Credit card purchase contracts	3,820	3.8%	3,395	△11.1%	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	5,111	△2.6%	4,205	△17.7%	9,889	△6.4%
カードキャッシング	Cash advances	3,216	1.4%	2,714	△15.6%	6,233	△3.9%
その他融資	Other loans	1,895	△8.7%	1,490	△21.4%	3,655	△10.2%
償却債権取立益	Gain on bad debts recovered	337	△0.4%	253	△24.7%	607	△10.3%
金融収益	Financial revenue	41	18.1%	56	37.9%	108	46.1%
役務取引等収益	Fees and commissions	278	△3.4%	357	28.3%	575	△3.3%
営業費用	Operating expenses	6,491	10.3%	5,901	△9.1%	12,976	4.1%
金融費用	Financial expenses	508	△14.9%	314	△38.2%	913	△21.0%
役務取引等費用	Fees and commissions payments	0	△58.5%	—	—	0	△79.1%
販売費及び一般管理費	Selling, general and administrative expenses	5,963	12.8%	5,568	△6.6%	12,019	6.3%
販売促進費	Promotion expenses	541	57.8%	366	△32.4%	1,163	2.6%
貸倒関連費用	Bad debt allowance	1,737	32.9%	1,920	10.5%	3,617	28.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	661	562.7%	951	43.9%	1,282	164.5%
貸倒損失	Bad debts expenses	1,076	△10.9%	968	△10.0%	2,334	0.3%
人件費	Personnel expenses	1,334	△2.6%	1,235	△7.4%	2,638	△2.8%
管理費	Administrative expenses	1,013	12.9%	861	△15.0%	2,022	6.2%
設備費	Equipment expenses	1,152	△2.4%	1,036	△10.0%	2,205	△6.1%
一般費	General expenses	183	△1.6%	148	△19.0%	372	△4.3%
その他	Other	18	—	18	△1.9%	41	—
営業利益	Operating profit	3,097	△16.3%	2,367	△23.6%	5,934	△16.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/9		2020/8		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	40,048	14.3%	38,296	△4.4%	84,120	16.0%
包括信用購入あっせん収益	Credit card purchase contracts	4,396	△4.9%	3,951	△10.1%	9,098	△1.3%
個別信用購入あっせん収益	Hire purchase contracts	1,867	19.0%	2,267	21.4%	3,955	23.8%
融資収益	Financing revenue	29,396	14.0%	27,679	△5.8%	59,984	13.2%
カードキャッシング	Cash advances	8,704	8.4%	7,435	△14.6%	17,457	6.5%
その他融資	Other loans	20,692	16.6%	20,243	△2.2%	42,527	16.2%
償却債権取立益	Gain on bad debts recovered	1,719	44.0%	1,951	13.4%	5,702	118.3%
金融収益	Financial revenue	20	29.7%	23	14.6%	45	37.7%
役務取引等収益	Fees and commissions	2,648	43.2%	2,424	△8.5%	5,333	19.5%
営業費用	Operating expenses	33,308	20.3%	37,202	11.7%	67,059	14.6%
金融費用	Financial expenses	3,986	3.3%	3,877	△2.7%	8,075	5.2%
役務取引等費用	Fees and commissions payments	379	11.0%	181	△52.3%	683	4.3%
販売費及び一般管理費	Selling, general and administrative expenses	28,905	23.1%	33,106	14.5%	58,207	15.9%
販売促進費	Promotion expenses	2,553	20.4%	2,174	△14.8%	5,225	16.2%
貸倒関連費用	Bad debt allowance	12,591	47.3%	18,704	48.6%	24,624	26.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	12,590	47.3%	18,703	48.6%	24,623	26.5%
貸倒損失	Bad debts expenses	0	△53.1%	0	△22.3%	1	△35.6%
人件費	Personnel expenses	6,013	10.6%	5,087	△15.4%	12,371	8.9%
管理費	Administrative expenses	4,595	10.3%	4,386	△4.5%	9,597	11.2%
設備費	Equipment expenses	2,613	△1.9%	2,306	△11.7%	5,307	1.7%
一般費	General expenses	538	△0.7%	447	△16.9%	1,079	5.5%
その他	Other	36	—	37	2.1%	93	—
営業利益	Operating profit	6,739	△8.3%	1,093	△83.8%	17,060	21.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/9		2020/8		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	25,571	12.4%	22,724	△11.1%	51,916	10.3%
包括信用購入あっせん収益	Credit card purchase contracts	1,413	10.7%	1,556	10.1%	2,992	12.2%
個別信用購入あっせん収益	Hire purchase contracts	13,198	9.1%	12,457	△5.6%	26,869	8.7%
融資収益	Financing revenue	6,356	30.2%	5,581	△12.2%	12,930	23.9%
カードキャッシング	Cash advances	226	△6.5%	134	△40.4%	464	△0.9%
その他融資	Other loans	6,130	32.2%	5,446	△11.2%	12,466	25.1%
償却債権取立益	Gain on bad debts recovered	1,716	△10.5%	1,285	△25.1%	3,419	△9.3%
金融収益	Financial revenue	24	△64.1%	56	126.0%	57	△50.0%
役務取引等収益	Fees and commissions	2,861	14.2%	1,785	△37.6%	5,646	5.5%
営業費用	Operating expenses	22,094	34.5%	25,045	13.4%	45,599	35.4%
金融費用	Financial expenses	4,625	26.7%	5,108	10.5%	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	17,431	36.4%	19,898	14.2%	35,796	37.8%
販売促進費	Promotion expenses	1,376	97.4%	666	△51.6%	2,765	46.7%
貸倒関連費用	Bad debt allowance	7,952	55.0%	12,243	54.0%	15,913	65.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	7,952	55.0%	12,243	54.0%	15,912	65.7%
貸倒損失	Bad debts expenses	—	—	—	—	1	—
人件費	Personnel expenses	4,271	14.8%	3,056	△28.5%	8,865	15.3%
管理費	Administrative expenses	1,954	10.2%	1,990	1.9%	4,228	18.5%
設備費	Equipment expenses	1,627	29.7%	1,765	8.5%	3,455	24.6%
一般費	General expenses	248	21.5%	177	△28.8%	568	20.4%
その他	Other	38	—	37	△1.9%	83	—
営業利益又は営業損失 (△)	Operating profit (loss)	3,476	△45.0%	△2,321	—	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)

		2019/9		2020/8		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	33,469	△1,594	19,181	△9,143	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	1,547	1,547	1,193	△150	1,344	1,344
有利子負債計	Total interest-bearing debt	35,016	△2,166	20,375	△9,294	29,669	△7,512

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/9		2020/8		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	47,955	18,122	28,102	△3,065	31,168	1,335
長期借入金	Long-term loans payable	148,718	△12	158,454	△3,674	162,129	13,398
コマーシャル・ペーパー	Commercial Papers	–	–	–	–	–	–
社債	Bonds payable	42,977	△8,085	42,019	△10,970	52,989	1,926
リース債務	Lease obligations	3,230	3,227	2,463	△778	3,241	3,238
有利子負債計	Total interest-bearing debt	242,881	13,252	231,040	△18,488	249,528	19,898

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/9		2020/8		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	15,262	3,918	7,890	△3,089	10,979	△363
長期借入金	Long-term loans payable	165,706	△679	180,819	△3,032	183,852	17,466
コマーシャル・ペーパー	Commercial Papers	13,819	9,740	3,775	△13,375	17,151	13,071
社債	Bonds payable	2,070	△9	19,835	4,717	15,117	13,037
リース債務	Lease obligations	1,749	1,749	1,739	△292	2,031	2,031
有利子負債計	Total interest-bearing debt	198,607	14,718	214,059	△15,072	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)

		2019/9		2020/8		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	4,396	127	4,567	40	4,527	258
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,865	25	2,911	22	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)

		2019/9		2020/8		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	1,791	42	1,841	△2	1,843	94
年間稼働率 (%) ※2	Card-use rate (%) ※2	66.7%	—	67.5%	—	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 ÷ (2019/8 ~ 2020/8) 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 (2019/8 ~ 2020/8) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2019/9		2020/8		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	3,636,981	153,544	3,940,672	148,834	3,791,837	308,400
普通預金	Ordinary deposits	2,794,794	161,418	3,146,990	155,743	2,991,246	357,870
定期預金	Time deposits	772,853	△42,431	708,763	△19,368	728,131	△87,153
その他預金	Other deposits	69,333	34,557	84,918	12,459	72,458	37,683
貸出金残高	Balance of loans and bills discounted	2,146,887	35,990	2,300,969	248,228	2,052,741	△58,155

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	690	34	729	20	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	6,087	△106	6,272	126	6,146	△47