

2021年2月期 第3四半期 決算補足資料

For the Nine Months Ended November 30, 2020 Third 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3四半期連結累計期間（2020年3月1日～2020年11月30日）と比較対象となる前第3四半期連結累計期間（2019年4月1日～2019年12月31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 Third Quarter of FY2019 : April 1, 2019 - December 31, 2019

The Third Quarter of FY2020 : March 1, 2020 - November 30, 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."

目次 (CONTENTS)

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)	1
取扱高 (Transaction Volume)	3
損益計算書 (Statement of Income)	4
営業債権内訳 (Consolidated Finance Receivables)	6
(債権流動化実施額) (Securitized Receivables)	6
(債権流動化分を含む営業債権残高) (Finance Receivables Including Securitized Receivables)	7
有利子負債内訳 (Interest-Bearing Debt)	8
貸倒引当金、貸倒関連費用 (Allowance for Possible Credit Losses)	8

事業セグメントの状況 (Operating Segment Performance)

9

国内事業決算報告 (Financial Summary for Domestic Business)

貸借対照表 (Balance Sheet)	11
取扱高 (Transaction Volume)	13
損益計算書 (Statement of Income)	14
営業債権内訳 (Finance Receivables)	15
(債権流動化実施額等) (Securitized Receivables)	15
(債権流動化分を含む営業債権残高) (Finance Receivables Including Securitized Receivables)	16
有利子負債内訳 (Interest-Bearing Debt)	17
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)	17

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)	18
セグメント別営業債権残高 (Finance Receivables by Segment)	19
セグメント別損益計算書 (Statement of Income by Segment)	21
セグメント別有利子負債 (Interest-Bearing Debt by Segment)	24

目次 (CONTENTS)

主要指標 (Key Operating Data)

カード会員数の推移 (Number of Cardholders)	26
国内稼働会員数の推移 (Number of Active Cardholders in Domestic)	26
イオン銀行 (単体) の業容 (Results of AEON Bank)	27

(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、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 (P11) include the figures of AEON Financial Service.
- 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)

		2019/12		2020/11		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	5,567,040	585,613	5,733,776	249,905	5,483,871	502,444
現金及び預金	Cash and deposits	864,338	219,835	587,318	△175,573	762,891	118,389
コールローン	Call loans	50,529	20,033	29,481	△24,291	53,773	23,276
割賦売掛金	Accounts receivable-installment	1,682,593	229,433	1,622,732	79,596	1,543,135	89,975
リース債権及びリース投資資産	Lease receivables and investment assets	12,589	1,164	11,934	△847	12,782	1,357
営業貸付金	Operating loans	884,127	33,618	805,100	△55,472	860,572	10,064
銀行業における貸出金	Loans and bills discounted for banking business	1,662,713	77,723	1,979,134	304,348	1,674,786	89,796
銀行業における有価証券	Securities for banking business	317,061	△7,884	475,847	28,618	447,229	122,282
保険業における有価証券	Securities for insurance business	—	—	78,327	78,327	—	—
買入金銭債権	Monetary claims bought	15,488	2,172	32,071	17,247	14,823	1,507
金銭の信託	Money held in trust	48,018	25,611	82,985	32,676	50,308	27,902
その他	Other	146,890	△1,616	166,783	△11,092	177,875	29,368
貸倒引当金	Allowance for doubtful accounts	△117,311	△14,479	△137,940	△23,632	△114,308	△11,476
固定資産	Non-current assets	295,534	23,109	307,218	10,498	296,720	24,295
有形固定資産	Property, plant and equipment	44,296	5,091	39,842	△5,459	45,302	6,097
無形固定資産	Intangible assets	107,716	7,539	120,577	11,642	108,934	8,756
のれん	Goodwill	18,684	△1,376	17,256	△1,122	18,378	△1,682
その他	Other	89,031	8,915	103,320	12,765	90,555	10,439
投資その他の資産	Investments and other assets	143,521	10,478	146,798	4,314	142,483	9,440
繰延資産	Deferred assets	589	361	681	△97	779	551
資産の部合計	Total assets	5,863,164	609,084	6,041,676	260,306	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)

		2019/12		2020/11		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	4,869,850	544,224	4,844,897	151,279	4,693,618	367,991
買掛金	Accounts payable-trade	333,208	47,554	254,852	△5,957	260,810	△24,843
銀行業における預金	Deposits for banking business	3,778,738	309,603	3,915,473	125,233	3,790,240	321,106
短期借入金	Short-term borrowings	236,751	75,006	280,179	140,793	139,386	△22,358
1年内返済予定の長期借入金	Current portion of long-term borrowings	93,842	42,699	68,339	△38,312	106,651	55,509
1年内償還予定の社債	Current portion of bonds	82,433	31,911	21,166	△24,087	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	157,981	55,902	100,000	△60,151	160,151	58,071
賞与引当金	Provision for bonuses	2,752	△1,263	5,151	1,465	3,685	△330
ポイント引当金	Provision for point card certificates	20,157	2,613	20,767	53	20,713	3,169
その他の引当金	Other provisions	151	△56	146	△52	198	△9
その他	Other	163,832	10,198	178,822	12,295	166,526	12,892
固定負債	Non-current liabilities	540,695	60,947	736,430	107,753	628,676	148,928
保険契約準備金	Reserve for insurance policy liabilities	—	—	97,714	97,714	—	—
社債	Bonds payable	158,174	65,553	255,471	2,618	252,853	160,232
長期借入金	Long-term borrowings	323,278	△8,656	329,723	13,717	316,005	△15,929
退職給付に係る負債	Net defined benefit liability	4,176	56	4,695	314	4,381	261
利息返還損失引当金	Provision for loss on interest repayment	3,439	△737	2,947	△2,017	4,965	788
その他の引当金	Other provisions	235	12	488	32	455	232
繰延税金負債	Deferred tax liabilities	3,400	△535	1,846	△1,780	3,626	△309
その他	Other	47,990	5,254	43,543	△2,845	46,389	3,653
負債の部合計	Total liabilities	5,410,546	605,171	5,581,328	259,033	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)

		2019/12		2020/11		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	384,118	7,741	395,208	△823	396,032	19,655
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	120,357	143	120,244	△115	120,360	146
利益剰余金	Retained earnings	218,603	△16,809	229,754	△754	230,508	△4,905
自己株式	Treasury stock	△541	24,407	△487	46	△534	24,414
その他の包括利益累計額	Total other comprehensive income	1,035	△3,231	△2,469	145	△2,614	△6,881
その他有価証券評価差額金	Valuation difference on available-for-sale securities	4,109	△1,041	5,590	2,678	2,912	△2,237
繰延ヘッジ損益	Deferred gains or losses on hedges	△3,196	△1,521	△5,094	△625	△4,468	△2,792
為替換算調整勘定	Foreign currency translation adjustments	713	△759	△2,468	△2,001	△467	△1,939
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△590	89	△496	94	△591	88
新株予約権	Subscription rights to shares	87	△16	62	△19	82	△21
非支配株主持分	Non-controlling interests	67,375	△581	67,546	1,970	65,575	△2,381
純資産の部合計	Total net assets	452,617	3,912	460,348	1,272	459,075	10,370
負債純資産合計	Total liabilities and net assets	5,863,164	609,084	6,041,676	260,306	5,781,370	527,291

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2019/12		2020/11		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	4,609,384	10.3%	4,381,682	△4.9%	5,669,677	0.9%
(包括信用購入あっせん) ※	(Credit card purchase contracts) ※	4,546,505	10.4%	4,381,682	△3.6%	5,669,677	10.6%
個別信用購入あっせん	Hire purchase contracts	279,813	9.8%	226,030	△19.2%	351,099	1.3%
カードキャッシング	Cash advances	417,559	2.2%	291,508	△30.2%	515,070	△4.8%
(カードキャッシング) ※	(Cash advances) ※	427,129	2.6%	291,508	△31.8%	515,070	2.5%

※2020年11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)

		2019/12		2020/11		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	356,120	9.8%	361,557	1.5%	457,280	4.3%
包括信用購入あっせん収益	Credit card purchase contracts	101,592	8.8%	96,319	△5.2%	125,700	△0.2%
個別信用購入あっせん収益	Hire purchase contracts	31,529	6.2%	31,830	1.0%	41,914	4.7%
融資収益	Financing revenue	117,075	7.2%	104,865	△10.4%	149,815	2.4%
カードキャッシング	Cash advances	72,409	2.3%	64,542	△10.9%	89,868	△4.7%
その他融資	Other loans	44,666	16.2%	40,323	△9.7%	59,946	15.1%
償却債権取立益	Gain on bad debts recovered	6,214	17.7%	7,011	12.8%	9,604	26.3%
金融収益	Financial revenue	24,078	15.2%	24,042	△0.2%	30,088	6.5%
保険収益	Insurance revenue	—	—	37,535	—	—	—
役務取引等収益	Fees and commissions	47,364	3.8%	45,228	△4.5%	59,565	△2.2%
その他	Other	28,264	40.8%	14,724	△47.9%	40,591	38.2%
営業費用	Operating expenses	312,980	15.0%	336,704	7.6%	392,209	6.5%
金融費用	Financial expenses	18,400	9.5%	17,371	△5.6%	24,473	7.6%
保険費用	Insurance expenses	—	—	36,616	—	—	—
役務取引等費用	Fees and commissions payments	8,369	9.8%	8,060	△3.7%	9,004	△11.0%
販売費及び一般管理費	Selling, general and administrative expenses	283,172	15.5%	272,113	△3.9%	354,977	6.9%
販売促進費	Promotion expenses	56,591	33.4%	38,449	△32.1%	68,508	18.4%
貸倒関連費用	Bad debt allowance	53,450	31.1%	64,919	21.5%	68,483	19.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	50,600	34.4%	62,573	23.7%	62,732	22.2%
貸倒損失	Bad debts expenses	1,816	△19.1%	1,881	3.6%	2,595	△4.2%
利息返還損失引当金繰入額	Provision for loss on interest repayment	1,034	20.9%	464	△55.1%	3,155	△2.4%
人件費	Personnel expenses	58,527	7.2%	55,938	△4.4%	73,980	1.2%
管理費	Administrative expenses	71,631	7.4%	67,641	△5.6%	89,671	△0.4%
設備費	Equipment expenses	34,193	8.7%	36,680	7.3%	43,283	2.5%
一般費	General expenses	8,778	△4.2%	8,484	△3.3%	11,050	△4.0%
その他	Other	3,038	20.3%	2,541	△16.3%	3,753	5.1%
営業利益	Operating profit	43,139	△17.3%	24,852	△42.4%	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)

		2019/12		2020/11		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	636	15.9%	541	△15.0%	742	32.5%
受取配当金	Dividend income	158	△0.4%	142	△10.2%	206	△15.0%
投資事業組合運用益	Gain on investments in investment partnerships	150	—	243	62.2%	187	—
為替差益	Foreign exchange gains	200	△24.8%	—	—	197	109.9%
その他	Other	127	3.5%	155	22.3%	152	△32.1%
営業外費用	Non-operating expenses	12	△88.3%	1,095	—	15	△96.2%
投資有価証券評価損	Loss on valuation of investment securities	2	—	670	—	2	△93.9%
為替差損	Foreign exchange losses	—	—	395	—	—	—
雑損失	Miscellaneous loss	10	△90.2%	29	176.8%	13	△96.4%
経常利益	Ordinary profit	43,763	△16.8%	24,298	△44.5%	65,797	△6.2%
特別利益	Extraordinary income	9	△6.4%	282	—	13	24.1%
固定資産売却益	Gain on disposal of non-current assets	9	△6.4%	7	△17.7%	13	24.1%
雇用調整助成金	Subsidies for employment adjustment	—	—	274	—	—	—
特別損失	Extraordinary loss	995	244.4%	813	△18.3%	1,279	27.5%
固定資産処分損	Loss on disposal of non-current assets	493	117.8%	309	△37.4%	682	14.7%
減損損失	Impairment loss	243	—	95	△60.8%	303	483.5%
子会社清算損	Loss on liquidation of subsidiaries	96	109.3%	—	—	96	109.3%
新型コロナウイルス対応による損失	Infectious Disease Related Cost	—	—	409	—	—	—
その他	Other	162	—	—	—	197	—
税金等調整前四半期純利益	Profit before income taxes	42,777	△18.2%	23,767	△44.4%	64,530	△6.7%
法人税等合計	Total income taxes	13,491	△3.2%	8,735	△35.3%	19,535	8.5%
法人税、住民税及び事業税	Income taxes-current	16,803	△0.3%	14,963	△11.0%	22,677	△3.7%
法人税等調整額	Income taxes-deferred	△3,311	—	△6,227	—	△3,141	—
四半期純利益	Net profit	29,285	△23.7%	15,031	△48.7%	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	7,041	△18.7%	4,978	△29.3%	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	22,243	△25.1%	10,053	△54.8%	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)

		2019/12		2020/11		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	2,546,841	111,342	2,784,235	248,876	2,535,358	99,860
カードキャッシング	Cash advances	567,983	△8,954	514,713	△49,090	563,803	△13,134
その他融資	Other loans	1,978,858	120,297	2,269,521	297,966	1,971,555	112,994
割賦売掛金計	Total accounts receivable-installment	1,682,593	229,433	1,622,732	79,596	1,543,135	89,975
包括信用購入あっせん	Credit card purchase contracts	1,095,907	183,796	1,006,111	39,796	966,315	54,204
個別信用購入あっせん	Hire purchase contracts	586,686	45,636	616,620	39,800	576,820	35,770
リース債権及びリース投資資産	Lease receivables and investment assets	12,589	1,164	11,934	△847	12,782	1,357
営業債権合計	Total operating receivables	4,242,023	341,940	4,418,901	327,624	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)

		2019/12	2020/11	2020/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,530,395	1,629,187	1,617,935
カードキャッシング	Cash advances	32,800	24,250	31,200
その他融資	Other loans	1,497,595	1,604,937	1,586,735
割賦売掛金計	Total accounts receivable-installment	534,753	538,801	582,494
包括信用購入あっせん	Credit card purchase contracts	217,500	218,607	248,570
個別信用購入あっせん	Hire purchase contracts	317,253	320,194	333,924
債権流動化残高合計	Total securitized receivables	2,065,148	2,167,989	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)

		2019/12		2020/11		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	4,077,237	313,851	4,413,422	260,128	4,153,294	389,908
カードキャッシング	Cash advances	600,783	23,845	538,963	△56,040	595,003	18,065
その他融資	Other loans	3,476,454	290,005	3,874,459	316,168	3,558,291	371,842
割賦売掛金計	Total accounts receivable-installment	2,217,346	246,678	2,161,533	35,904	2,125,629	154,961
包括信用購入あっせん	Credit card purchase contracts	1,313,407	161,096	1,224,718	9,833	1,214,885	62,574
個別信用購入あっせん	Hire purchase contracts	903,939	85,581	936,815	26,070	910,744	92,386
リース債権及びリース投資資産	Lease receivables and investment assets	12,589	1,164	11,934	△847	12,782	1,357
営業債権合計	Total operating receivables	6,307,172	561,694	6,586,891	295,184	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)

		2019/12		2020/11		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	236,751	75,006	280,179	140,793	139,386	△22,358
長期借入金	Long-term loans payable	417,121	34,043	398,062	△24,595	422,657	39,579
コマーシャル・ペーパー	Commercial papers	157,981	55,902	100,000	△60,151	160,151	58,071
社債	Bonds payable	240,608	97,465	276,637	△21,469	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	43,110	6,253	37,576	△6,924	44,501	7,644
有利子負債計	Total interest-bearing debt	1,095,573	238,724	1,092,455	27,653	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)

		2019/12	2020/11	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)	52,416 31.4%	64,455 23.0%	65,328 20.9%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	37,936 16.5%	40,823 7.6%	53,852 19.6%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	117,311 14.1%	137,940 20.7%	114,308 11.2%
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables	2.8%	3.1%	2.8%
流動化債権を含んだ場合	If including securitized debt	1.9%	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%	1.2%	1.3%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.8%	0.8%	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	258,514	6.8%	169,093	11.7%	136,624	△5.7%	103,571	△9.2%	12,026	△15.3%	56,360	△8.7%	35,184	△7.8%	△47,733	361,557	1.5%
	包括信用購入あっせん収益	83,051	△4.5%	28,452	△16.0%	53,019	3.1%	13,267	△9.3%	4,938	△13.5%	5,903	△12.7%	2,425	12.0%	1,579	96,319	△5.2%
	個別信用購入あっせん収益	9,773	2.4%	167	△39.6%	9,547	2.1%	22,606	0.5%	—	—	3,431	22.8%	19,174	△2.6%	△489	31,830	1.0%
	融資収益	50,715	△8.2%	47,425	△8.7%	2,931	△13.4%	54,149	△12.4%	6,087	△18.9%	39,629	△11.3%	8,433	△12.3%	358	104,865	△10.4%
	償却債権取立益	604	—	67	303.5%	536	—	6,406	0.3%	391	△17.4%	3,850	8.8%	2,164	△8.7%	—	7,011	12.8%
	金融収益	23,866	△0.6%	23,828	△0.7%	65	108.8%	232	65.4%	79	4.7%	44	87.3%	108	165.2%	△83	24,042	△0.2%
	保険収益	37,535	—	37,535	—	—	—	—	—	—	—	—	—	—	—	—	37,535	—
	役務取引等収益	38,238	△1.3%	23,756	△7.2%	61,584	△5.6%	6,909	△20.1%	529	24.1%	3,502	△11.0%	2,878	△32.8%	△47,021	45,228	△4.5%
	その他	14,728	△47.0%	7,860	△50.2%	8,939	△42.8%	—	—	—	—	—	—	—	—	△2,076	14,724	△47.9%
営業費用	Operating expenses	241,842	11.8%	166,608	17.4%	122,558	△3.5%	94,753	△1.0%	8,416	△13.3%	50,197	△3.8%	36,139	6.8%	△47,216	336,704	7.6%
	金融費用	3,169	△20.4%	2,395	△25.0%	807	△0.9%	13,563	△1.0%	433	△39.4%	5,624	△6.5%	7,505	7.7%	605	17,371	△5.6%
	保険費用	36,616	—	36,616	—	—	—	—	—	—	—	—	—	—	—	—	36,616	—
	役務取引等費用	7,879	△1.5%	54,330	△8.7%	374	6.8%	353	△33.9%	—	—	353	△33.8%	—	—	△46,997	8,060	△3.7%
	販売費及び一般管理費	191,779	△4.8%	73,087	△7.1%	119,157	△3.4%	80,696	△0.8%	7,957	△11.2%	44,164	△3.1%	28,574	6.5%	△827	272,113	△3.9%
	その他	2,397	△17.3%	178	△59.9%	2,219	△9.5%	140	0.3%	25	△16.4%	55	4.3%	59	5.6%	3	2,541	△16.3%
営業利益又は営業損失 (△)	Operating profit (loss)	16,671	△35.5%	2,485	△74.0%	14,066	△21.4%	8,818	△52.1%	3,610	△19.6%	6,162	△35.7%	△955	—	△517	24,852	△42.4%

		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					
貸出金	Loans and bills discounted	2,418,711	276,366	2,326,353	273,118	120,179	13,589	323,308	△26,023	27,932	△6,875	227,056	△12,736	68,318	△6,411	14,394	2,784,235	248,876
割賦売掛金	Accounts receivable-installment	1,314,740	88,058	800,768	35,087	523,573	52,601	303,081	△7,484	26,913	△3,547	74,576	3,065	201,592	△7,002	△4,691	1,622,732	79,596
	包括信用購入あっせん	909,740	44,578	758,192	38,435	154,586	6,021	96,370	△4,782	26,913	△3,547	48,807	1,739	20,649	△2,973	△3,038	1,006,111	39,796
	個別信用購入あっせん	404,999	43,479	42,575	△3,347	368,987	46,579	206,710	△2,701	—	—	25,768	1,326	180,942	△4,028	△1,653	616,620	39,800
銀行業における預金残高	Balance of deposits for banking business	3,916,294	125,808	3,917,675	126,250	—	—	—	—	—	—	—	—	—	—	△2,201	3,915,473	125,233
有利子負債残高	Balance of interest-bearing debt	450,233	85,275	9,354	△21,780	472,393	116,630	454,428	△53,901	18,536	△11,133	229,725	△19,802	206,166	△22,965	156,279	1,092,455	27,653

		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	3.9%	3.9%	3.4%	21.5%	25.9%	22.6%	15.7%	－	6.1%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.1%	0.1%	0.2%	3.6%	2.1%	3.0%	4.4%	－	0.4%
③ 貸出金利差(①－②)	③ Interest rate spread ①－②	3.9%	3.8%	3.2%	17.9%	23.7%	19.6%	11.3%	－	5.7%

※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)

		2019/12		2020/11		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	4,895,999	526,124	5,119,569	303,366	4,816,202	446,328
現金及び預金	Cash and deposits	816,347	209,209	542,964	△173,134	716,099	108,961
コールローン	Call loans	50,529	20,033	29,481	△24,291	53,773	23,276
割賦売掛金	Accounts receivable-installment	1,376,505	202,131	1,318,288	87,495	1,230,793	56,419
リース債権及びリース投資資産	Lease receivables and investment assets	12,589	1,164	11,934	△847	12,782	1,357
営業貸付金	Operating loans	522,273	4,252	481,791	△29,449	511,241	△6,779
銀行業における貸出金	Loans and bills discounted for banking business	1,665,213	75,223	1,982,154	304,320	1,677,833	87,843
銀行業における有価証券	Securities for banking business	317,061	△7,884	475,847	28,618	447,229	122,282
保険業における有価証券	Securities for insurance business	—	—	78,327	78,327	—	—
買入金銭債権	Monetary claims bought	15,488	2,172	32,071	17,247	14,823	1,507
金銭の信託	Money held in trust	48,018	25,611	82,985	32,676	50,308	27,902
その他	Other	125,072	△2,873	145,971	△9,217	155,189	27,242
貸倒引当金	Allowance for doubtful accounts	△53,102	△2,917	△62,249	△8,378	△53,870	△3,685
固定資産	Non-current assets	254,327	18,779	259,768	3,975	255,793	20,245
有形固定資産	Property, plant and equipment	32,374	△1,499	30,416	△2,973	33,389	△484
無形固定資産	Intangible assets	101,866	6,272	114,008	11,060	102,948	7,354
投資その他の資産	Investments and other assets	120,085	14,006	115,343	△4,111	119,455	13,376
繰延資産	Deferred assets	589	361	681	△97	779	551
資産の部合計	Total assets	5,150,916	545,266	5,380,019	307,244	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)

		2019/12		2020/11		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	4,656,059	457,239	4,699,579	221,777	4,477,802	278,982
買掛金	Accounts payable-trade	328,654	46,432	251,468	△5,372	256,841	△25,380
銀行業における預金	Deposits for banking business	3,778,738	309,603	3,915,473	125,233	3,790,240	321,106
賞与引当金	Provision for bonuses	1,092	△1,611	4,011	1,869	2,141	△563
ポイント引当金	Provision for point card certificates	20,157	2,613	20,767	53	20,713	3,169
その他	Other	527,417	100,202	507,858	99,993	407,865	△19,349
固定負債	Non-current liabilities	208,088	84,896	388,728	87,957	300,770	177,578
保険契約準備金	Reserve for insurance policy liabilities	—	—	97,714	97,714	—	—
退職給付に係る負債	Net defined benefit liability	2,928	△236	3,121	191	2,930	△235
利息返還損失引当金	Provision for loss on interest repayment	3,439	△737	2,947	△2,017	4,965	788
その他の引当金	Other provisions	85	△14	83	△2	85	△14
その他	Other	201,634	85,884	284,861	△7,927	292,789	177,039
負債の部合計	Total liabilities	4,864,147	542,136	5,088,308	309,735	4,778,572	456,561
純資産の部合計	Total net assets	286,768	3,129	291,711	△2,491	294,202	10,563
負債純資産合計	Total liabilities and net assets	5,150,916	545,266	5,380,019	307,244	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)

		2019/12		2020/11		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	4,395,820	10.2%	4,212,126	△4.2%	5,378,384	0.4%
(包括信用購入あっせん) ※	(Credit card purchase contracts) ※	4,332,942	10.3%	4,212,126	△2.8%	5,378,384	10.6%
個別信用購入あっせん	Hire purchase contracts	182,638	2.4%	166,019	△9.1%	218,303	△9.7%
カードキャッシング	Cash advances	314,252	2.8%	231,682	△26.3%	379,643	△6.4%
(カードキャッシング) ※	(Cash advances) ※	323,823	3.3%	231,682	△28.5%	379,643	3.3%
電子マネー	Total e-money contracts	1,474,736	2.9%	1,655,578	12.3%	1,804,070	△4.1%
(電子マネー) ※	(Total e-money contracts) ※	1,433,090	1.9%	1,655,578	15.5%	1,804,070	4.5%

※2020年11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)

		2019/12		2020/11		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	242,133	9.1%	258,514	6.8%	302,061	1.3%
包括信用購入あっせん収益	Credit card purchase contracts	86,958	10.3%	83,051	△4.5%	105,879	△0.4%
加盟店収益	Affiliated merchants	65,935	10.1%	62,724	△4.9%	80,110	△0.2%
リボ・分割収益	Revolving credit	18,484	9.7%	17,742	△4.0%	22,627	△2.9%
その他収益	Other	2,538	22.6%	2,584	1.8%	3,141	12.4%
個別信用購入あっせん収益	Hire purchase contracts	9,544	1.8%	9,773	2.4%	11,700	△6.6%
融資収益	Financing revenue	55,252	1.4%	50,715	△8.2%	67,011	△7.4%
カードキャッシング	Cash advances	54,199	1.6%	49,774	△8.2%	65,713	△7.4%
その他融資	Other loans	1,053	△7.2%	940	△10.7%	1,297	△9.2%
償却債権取立益	Gain on bad debts recovered	△169	△154.8%	604	—	△125	—
金融収益	Financial revenue	24,002	15.4%	23,866	△0.6%	29,997	6.7%
保険収益	Insurance revenue	—	—	37,535	—	—	—
役務取引等収益	Fees and commissions	38,743	1.8%	38,238	△1.3%	48,012	△4.9%
内、電子マネー収益	E-money revenue	9,847	△3.1%	11,211	13.9%	12,061	△9.2%
その他	Other	27,802	38.5%	14,728	△47.0%	39,585	41.8%
営業費用	Operating expenses	216,286	10.8%	241,842	11.8%	265,635	0.6%
金融費用	Financial expenses	3,980	△1.0%	3,169	△20.4%	4,939	△10.8%
保険費用	Insurance expenses	—	—	36,616	—	—	—
役務取引等費用	Fees and commissions payments	7,997	10.1%	7,879	△1.5%	8,542	△11.7%
販売費及び一般管理費	Selling, general and administrative expenses	201,411	11.0%	191,779	△4.8%	248,620	1.4%
販売促進費	Promotion expenses	50,791	32.4%	35,019	△31.1%	60,506	17.6%
貸倒関連費用	Bad debt allowance	17,752	4.3%	23,193	30.7%	24,105	△5.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	16,556	4.8%	22,273	34.5%	20,692	△5.7%
貸倒損失	Bad debts expenses	162	△55.6%	456	180.7%	258	△31.6%
利息返還損失引当金繰入額	Provision for loss on interest repayment	1,034	20.9%	464	△55.1%	3,155	△2.4%
人件費	Personnel expenses	38,514	5.9%	39,113	1.6%	47,337	△2.5%
管理費	Administrative expenses	59,256	5.8%	56,681	△4.3%	72,813	△3.4%
設備費	Equipment expenses	25,466	9.5%	28,268	11.0%	31,612	1.3%
一般費	General expenses	9,631	△7.2%	9,502	△1.3%	12,243	△6.9%
その他	Other	2,897	14.8%	2,397	△17.3%	3,533	△1.1%
営業利益	Operating profit	25,846	△3.3%	16,671	△35.5%	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)

		2019/12		2020/11		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	2,156,976	48,972	2,418,711	276,366	2,142,344	34,340
カードキャッシング	Cash advances	461,565	△12,568	421,921	△41,313	463,234	△10,898
その他融資	Other loans	1,695,411	61,540	1,996,790	317,679	1,679,110	45,239
割賦売掛金計	Total accounts receivable-installment	1,372,544	202,679	1,314,740	88,058	1,226,681	56,816
包括信用購入あっせん	Credit card purchase contracts	991,277	180,863	909,740	44,578	865,161	54,747
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	191,484	39,496	163,109	1,183	161,926	9,938
個別信用購入あっせん	Hire purchase contracts	381,266	21,816	404,999	43,479	361,519	2,068
リース債権及びリース投資資産	Lease receivables and investment assets	12,589	1,164	11,934	△847	12,782	1,357
営業債権合計	Total operating receivables	3,542,110	252,815	3,745,386	363,577	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)

		2019/12	2020/11	2020/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	1,530,395	1,629,187	1,617,935
カードキャッシング	Cash advances	32,800	24,250	31,200
その他融資	Other loans	1,497,595	1,604,937	1,586,735
割賦売掛金計	Total accounts receivable-installment	534,753	538,801	582,494
包括信用購入あっせん	Credit card purchase contracts	217,500	218,607	248,570
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	87,500	88,607	118,570
個別信用購入あっせん	Hire purchase contracts	317,253	320,194	333,924
債権流動化残高合計	Total securitized receivables	2,065,148	2,167,989	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)

		2019/12		2020/11		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	3,687,372	251,480	4,047,899	287,618	3,760,280	324,388
カードキャッシング	Cash advances	494,365	20,231	446,171	△48,263	494,434	20,301
その他融資	Other loans	3,193,007	231,248	3,601,728	335,882	3,265,845	304,087
内、住宅ローン ※ 3	Housing Loans ※ 3	1,944,311	141,086	2,207,118	221,783	1,985,335	182,109
割賦売掛金計	Total accounts receivable-installment	1,907,297	219,924	1,853,541	44,366	1,809,175	121,802
包括信用購入あっせん	Credit card purchase contracts	1,208,777	158,163	1,128,347	14,615	1,113,731	63,117
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	278,984	16,796	251,716	△28,779	280,496	18,308
個別信用購入あっせん	Hire purchase contracts	698,519	61,761	725,193	29,750	695,443	58,685
リース債権及びリース投資資産	Lease receivables and investment assets	12,589	1,164	11,934	△847	12,782	1,357
営業債権合計	Total operating receivables	5,607,259	472,569	5,913,375	331,137	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)

		2019/12		2020/11		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	185,400	68,300	236,600	139,362	97,237	△19,862
長期借入金	Long-term loans payable	51,898	14,000	49,780	△1,618	51,398	13,500
コマーシャル・ペーパー	Commercial Papers	137,000	39,000	100,000	△43,000	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	36,647	△205	32,483	△5,376	37,859	1,006
有利子負債計	Total interest-bearing debt	590,945	181,148	643,863	84,368	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)

		2019/12	2020/11	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)	9,371 △32.3%	17,199 83.5%	※ 2 12,695 △25.1%
③ 貸倒償却額 (前年同期比)	Written-off amount (YOY)	8,331 14.4%	10,689 28.3%	11,147 △2.6%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	36,165 3.0%	43,182 17.8%	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	2.5%	3.2%	2.8%
流動化債権を含んだ場合	If including securitized debt	2.1%	2.7%	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)

		2019/12		2020/11		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	71,653	△3.0%	59,008	△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	14,364	△17.5%	10,914	△24.0%	18,116	△21.1%
その他融資	Other loans	5,683	△26.6%	5,841	2.8%	7,081	△55.2%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/12		2020/11		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	99,772	15.9%	82,496	△17.3%	137,352	15.8%
個別信用購入あっせん	Hire purchase contracts	25,309	33.9%	18,273	△27.8%	35,383	40.0%
カードキャッシング	Cash advances	85,491	3.3%	46,903	△45.1%	112,640	3.8%
その他融資	Other loans	85,869	5.9%	49,977	△41.8%	110,431	1.5%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/12		2020/11		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	42,138	39.4%	28,050	△33.4%	59,078	38.6%
個別信用購入あっせん	Hire purchase contracts	71,865	24.7%	41,738	△41.9%	97,412	22.5%
カードキャッシング	Cash advances	3,450	30.3%	2,007	△41.8%	4,670	25.6%
その他融資	Other loans	30,240	10.3%	8,931	△70.5%	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)

		2019/12		2020/11		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 ※	36,273	△3,671	27,932	△6,875	34,808	△5,136
カードキャッシング	Cash advances	21,134	△1,893	16,928	△3,477	20,405	△2,622
その他融資	Other loans	15,139	△1,778	11,004	△3,398	14,403	△2,514
割賦売掛金計	Total accounts receivable-installment	31,286	△1,539	26,913	△3,547	30,461	△2,364
包括信用購入あっせん	Credit card purchase contracts	31,286	△1,539	26,913	△3,547	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	67,560	△5,210	54,846	△10,423	65,270	△7,500

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/12		2020/11		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 ※	251,939	25,184	227,056	△12,736	239,793	13,038
カードキャッシング	Cash advances	83,452	5,581	73,867	△4,467	78,334	464
その他融資	Other loans	168,487	19,602	153,189	△8,268	161,458	12,573
割賦売掛金計	Total accounts receivable-installment	71,468	9,075	74,576	3,065	71,510	9,117
包括信用購入あっせん	Credit card purchase contracts	50,599	1,688	48,807	1,739	47,068	△1,842
個別信用購入あっせん	Hire purchase contracts	20,869	7,386	25,768	1,326	24,442	10,959
営業債権合計	Total operating receivables	323,408	34,259	301,632	△9,670	311,303	22,155

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/12		2020/11		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 ※	73,640	7,853	68,318	△6,411	74,730	8,942
カードキャッシング	Cash advances	1,830	△74	1,996	168	1,827	△77
その他融資	Other loans	71,809	7,928	66,322	△6,579	72,902	9,020
割賦売掛金計	Total accounts receivable-installment	201,407	20,541	201,592	△7,002	208,594	27,728
包括信用購入あっせん	Credit card purchase contracts	22,743	2,784	20,649	△2,973	23,623	3,664
個別信用購入あっせん	Hire purchase contracts	178,663	17,757	180,942	△4,028	184,970	24,064
営業債権合計	Total operating receivables	275,048	28,395	269,910	△13,413	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)

		2019/12		2020/11		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	14,194	△2.4%	12,026	△15.3%	18,910	△3.5%
包括信用購入あっせん収益	Credit card purchase contracts	5,709	1.9%	4,938	△13.5%	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	7,508	△5.3%	6,087	△18.9%	9,889	△6.4%
カードキャッシング	Cash advances	4,735	△2.2%	3,944	△16.7%	6,233	△3.9%
その他融資	Other loans	2,772	△10.1%	2,143	△22.7%	3,655	△10.2%
償却債権取立益	Gain on bad debts recovered	474	△10.4%	391	△17.4%	607	△10.3%
金融収益	Financial revenue	75	39.8%	79	4.7%	108	46.1%
役務取引等収益	Fees and commissions	426	0.1%	529	24.1%	575	△3.3%
営業費用	Operating expenses	9,702	6.1%	8,416	△13.3%	12,976	4.1%
金融費用	Financial expenses	714	△19.7%	433	△39.4%	913	△21.0%
役務取引等費用	Fees and commissions payments	0	△71.6%	—	—	0	△79.1%
販売費及び一般管理費	Selling, general and administrative expenses	8,956	8.5%	7,957	△11.2%	12,019	6.3%
販売促進費	Promotion expenses	823	37.0%	631	△23.3%	1,163	2.6%
貸倒関連費用	Bad debt allowance	2,639	22.7%	2,412	△8.6%	3,617	28.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	985	258.4%	988	0.3%	1,282	164.5%
貸倒損失	Bad debts expenses	1,653	△11.9%	1,424	△13.8%	2,334	0.3%
人件費	Personnel expenses	1,994	△2.5%	1,848	△7.3%	2,638	△2.8%
管理費	Administrative expenses	1,505	6.9%	1,302	△13.4%	2,022	6.2%
設備費	Equipment expenses	1,716	△2.7%	1,542	△10.1%	2,205	△6.1%
一般費	General expenses	278	△3.0%	220	△21.0%	372	△4.3%
その他	Other	30	—	25	△16.4%	41	—
営業利益	Operating profit	4,492	△16.7%	3,610	△19.6%	5,934	△16.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/12		2020/11		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	61,748	15.0%	56,360	△8.7%	84,120	16.0%
包括信用購入あっせん収益	Credit card purchase contracts	6,759	△3.5%	5,903	△12.7%	9,098	△1.3%
個別信用購入あっせん収益	Hire purchase contracts	2,793	19.8%	3,431	22.8%	3,955	23.8%
融資収益	Financing revenue	44,698	13.9%	39,629	△11.3%	59,984	13.2%
カードキャッシング	Cash advances	13,130	7.2%	10,619	△19.1%	17,457	6.5%
その他融資	Other loans	31,568	16.9%	29,009	△8.1%	42,527	16.2%
償却債権取立益	Gain on bad debts recovered	3,538	88.5%	3,850	8.8%	5,702	118.3%
金融収益	Financial revenue	23	25.9%	44	87.3%	45	37.7%
役務取引等収益	Fees and commissions	3,934	23.1%	3,502	△11.0%	5,333	19.5%
営業費用	Operating expenses	52,160	21.2%	50,197	△3.8%	67,059	14.6%
金融費用	Financial expenses	6,017	4.2%	5,624	△6.5%	8,075	5.2%
役務取引等費用	Fees and commissions payments	534	3.9%	353	△33.8%	683	4.3%
販売費及び一般管理費	Selling, general and administrative expenses	45,555	23.9%	44,164	△3.1%	58,207	15.9%
販売促進費	Promotion expenses	3,849	19.9%	3,215	△16.5%	5,225	16.2%
貸倒関連費用	Bad debt allowance	20,647	46.1%	22,766	10.3%	24,624	26.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	20,647	46.1%	22,765	10.3%	24,623	26.5%
貸倒損失	Bad debts expenses	0	△72.5%	0	96.2%	1	△35.6%
人件費	Personnel expenses	9,164	10.1%	7,612	△16.9%	12,371	8.9%
管理費	Administrative expenses	7,118	11.9%	6,407	△10.0%	9,597	11.2%
設備費	Equipment expenses	3,972	0.5%	3,467	△12.7%	5,307	1.7%
一般費	General expenses	802	2.9%	694	△13.5%	1,079	5.5%
その他	Other	52	—	55	4.3%	93	—
営業利益	Operating profit	9,588	△9.9%	6,162	△35.7%	17,060	21.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/12		2020/11		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	38,166	11.0%	35,184	△7.8%	51,916	10.3%
包括信用購入あっせん収益	Credit card purchase contracts	2,164	10.9%	2,425	12.0%	2,992	12.2%
個別信用購入あっせん収益	Hire purchase contracts	19,690	7.8%	19,174	△2.6%	26,869	8.7%
融資収益	Financing revenue	9,616	27.2%	8,433	△12.3%	12,930	23.9%
カードキャッシング	Cash advances	343	△3.9%	203	△40.7%	464	△0.9%
その他融資	Other loans	9,272	28.7%	8,229	△11.3%	12,466	25.1%
償却債権取立益	Gain on bad debts recovered	2,371	△7.4%	2,164	△8.7%	3,419	△9.3%
金融収益	Financial revenue	40	△58.9%	108	165.2%	57	△50.0%
役務取引等収益	Fees and commissions	4,282	8.3%	2,878	△32.8%	5,646	5.5%
営業費用	Operating expenses	33,850	35.2%	36,139	6.8%	45,599	35.4%
金融費用	Financial expenses	6,969	24.0%	7,505	7.7%	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	26,824	38.2%	28,574	6.5%	35,796	37.8%
販売促進費	Promotion expenses	1,885	48.4%	1,007	△46.6%	2,765	46.7%
貸倒関連費用	Bad debt allowance	12,401	67.6%	16,579	33.7%	15,913	65.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	12,401	67.6%	16,579	33.7%	15,912	65.7%
貸倒損失	Bad debts expenses	—	—	—	—	1	—
人件費	Personnel expenses	6,580	12.9%	4,883	△25.8%	8,865	15.3%
管理費	Administrative expenses	3,061	18.2%	3,023	△1.3%	4,228	18.5%
設備費	Equipment expenses	2,480	25.0%	2,691	8.5%	3,455	24.6%
一般費	General expenses	414	21.0%	390	△5.8%	568	20.4%
その他	Other	56	—	59	5.6%	83	—
営業利益又は営業損失 (△)	Operating profit (loss)	4,316	△53.9%	△955	—	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)

		2019/12		2020/11		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	31,290	△3,773	17,546	△10,779	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	1,439	1,439	990	△353	1,344	1,344
有利子負債計	Total interest-bearing debt	32,729	△4,453	18,536	△11,133	29,669	△7,512

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/12		2020/11		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	37,430	7,597	38,480	7,311	31,168	1,335
長期借入金	Long-term loans payable	157,491	8,760	154,732	△7,396	162,129	13,398
コマーシャル・ペーパー	Commercial Papers	—	—	—	—	—	—
社債	Bonds payable	58,558	7,494	34,167	△18,822	52,989	1,926
リース債務	Lease obligations	3,224	3,221	2,345	△895	3,241	3,238
有利子負債計	Total interest-bearing debt	256,704	27,074	229,725	△19,802	249,528	19,898

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2019/12		2020/11		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	13,921	2,577	5,099	△5,880	10,979	△363
長期借入金	Long-term loans payable	178,941	12,556	179,438	△4,413	183,852	17,466
コマーシャル・ペーパー	Commercial Papers	20,981	16,902	—	△17,151	17,151	13,071
社債	Bonds payable	2,050	△29	20,025	4,908	15,117	13,037
リース債務	Lease obligations	1,765	1,765	1,603	△428	2,031	2,031
有利子負債計	Total interest-bearing debt	217,660	33,771	206,166	△22,965	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)

		2019/12		2020/11		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	4,482	213	4,622	95	4,527	258
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,881	41	2,929	40	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)

		2019/12		2020/11		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	1,830	81	1,832	△11	1,843	94
年間稼働率 (%) ※ 2	Card-use rate (%) ※ 2	67.7%	—	66.7%	—	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÷（2019/11～2020/11）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 (2019/11～2020/11) × 100.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2019/12		2020/11		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	3,788,146	304,708	3,917,842	126,005	3,791,837	308,400
普通預金	Ordinary deposits	2,966,582	333,206	3,125,962	134,715	2,991,246	357,870
定期預金	Time deposits	746,739	△68,546	698,212	△29,919	728,131	△87,153
その他預金	Other deposits	74,824	40,048	93,668	21,209	72,458	37,683
貸出金残高	Balance of loans and bills discounted	2,066,196	△44,700	2,325,932	273,191	2,052,741	△58,155

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	701	45	740	31	709	53
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（単位：店舗、台）

銀行店舗数	Number of branches	141	1	142	1	141	1
ATM台数	Number of ATMs	6,148	△45	6,323	177	6,146	△47