

2021年2月期 決算補足資料

For the Year Ended February 28, 2021 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、当連結会計年度（2020年3月1日～2021年2月28日）と比較対象となる前連結会計年度（2019年4月1日～2020年2月29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.
FY2019 : April 1, 2019 - February 29, 2020
FY2020 : March 1, 2020 - February 28, 2021
- ※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."

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(注) Remarks :

- 1 : 記載数値は、すべて単位未満切り捨て表示をしております。
- 1 : All numbers posted are rounded off to the nearest figure.
- 2 : 前期比のパーセント表示は、増減率を表しております。
- 2 : YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3 : 連結及び国際事業の記載数値は、決算期ごとの為替レートで換算しております。
- 3 : The consolidated figures and global business figures are converted to Japanese yen by exchange rates at every financial closing.
- 4 : 国内事業の貸借対照表 (P13) 記載数値は、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)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	457,280	4.3%	487,309	6.6%
営業利益	Operating profit	65,070	△7.1%	40,651	△37.5%
経常利益	Ordinary profit	65,797	△6.2%	40,238	△38.8%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	34,149	△13.3%	17,693	△48.2%

主要な経営指標 (Key Indicators)

(単位：円) (Unit : Yen)

		2020/2	2021/2
		自己資本比率	Equity ratio
1株当たり当期純利益	Earnings per share (EPS)	158.25	81.99
1株当たり純資産 (1株当たり株主資本)	Book value per share (BPS)	1,823.05	1,860.08

※ 「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	61.5%
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.	99.1%
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%

※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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
流動資産	Current assets	5,483,871	502,444	5,814,809	330,938
現金及び預金	Cash and deposits	762,891	118,389	705,739	△57,152
コールローン	Call loans	53,773	23,276	30,841	△22,931
割賦売掛金	Accounts receivable-installment	1,543,135	89,975	1,521,149	△21,986
リース債権及びリース投資資産	Lease receivables and investment assets	12,782	1,357	12,284	△497
営業貸付金	Operating loans	860,572	10,064	782,916	△77,656
銀行業における貸出金	Loans and bills discounted for banking business	1,674,786	89,796	1,998,379	323,593
銀行業における有価証券	Securities for banking business	447,229	122,282	519,023	71,794
保険業における有価証券	Securities for insurance business	—	—	70,261	70,261
買入金銭債権	Monetary claims bought	14,823	1,507	30,800	15,977
金銭の信託	Money held in trust	50,308	27,902	92,567	42,258
その他	Other	177,875	29,368	184,176	6,301
貸倒引当金	Allowance for doubtful accounts	△114,308	△11,476	△133,331	△19,023
固定資産	Non-current assets	296,720	24,295	308,130	11,410
有形固定資産	Property, plant and equipment	45,302	6,097	39,152	△6,150
無形固定資産	Intangible assets	108,934	8,756	121,773	12,838
のれん	Goodwill	18,378	△1,682	16,784	△1,594
ソフトウェア	Software	85,417	10,805	100,249	14,832
その他	Other	5,138	△366	4,738	△399
投資その他の資産	Investments and other assets	142,483	9,440	147,205	4,722
繰延資産	Deferred assets	779	551	780	1
資産の部合計	Total assets	5,781,370	527,291	6,123,721	342,350

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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
流動負債	Current liabilities	4,693,618	367,991	4,888,859	195,241
買掛金	Accounts payable-trade	260,810	△24,843	270,015	9,205
銀行業における預金	Deposits for banking business	3,790,240	321,106	4,018,666	228,425
短期借入金	Short-term borrowings	139,386	△22,358	216,468	77,082
1年内返済予定の長期借入金	Current portion of long-term borrowings	106,651	55,509	62,159	△44,492
1年内償還予定の社債	Current portion of bonds	45,253	△5,268	23,012	△22,241
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	—	—
コマーシャル・ペーパー	Commercial papers	160,151	58,071	85,000	△75,151
賞与引当金	Provision for bonuses	3,685	△330	3,511	△174
ポイント引当金	Provision for point card certificates	20,713	3,169	20,685	△28
その他の引当金	Other provisions	198	△9	197	△1
その他	Other	166,526	12,892	189,143	22,617
固定負債	Non-current liabilities	628,676	148,928	760,194	131,517
保険契約準備金	Reserve for insurance policy liabilities	—	—	86,639	86,639
社債	Bonds payable	252,853	160,232	282,721	29,868
長期借入金	Long-term borrowings	316,005	△15,929	337,026	21,020
退職給付に係る負債	Net defined benefit liability	4,381	261	4,707	326
利息返還損失引当金	Provision for loss on interest repayment	4,965	788	5,706	741
その他の引当金	Other provisions	455	232	530	74
繰延税金負債	Deferred tax liabilities	3,626	△309	1,518	△2,107
その他	Other	46,389	3,653	41,344	△5,045
負債の部合計	Total liabilities	5,322,295	516,920	5,649,053	326,758

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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
株主資本	Total shareholders' equity	396,032	19,655	402,768	6,736
資本金	Capital stock	45,698	–	45,698	–
資本剰余金	Capital surplus	120,360	146	120,145	△214
利益剰余金	Retained earnings	230,508	△4,905	237,385	6,876
自己株式	Treasury stock	△534	24,414	△460	74
その他の包括利益累計額	Total other comprehensive income	△2,614	△6,881	△1,306	1,308
その他有価証券評価差額金	Valuation difference on available-for-sale securities	2,912	△2,237	3,283	371
繰延ヘッジ損益	Deferred gains or losses on hedges	△4,468	△2,792	△3,902	566
為替換算調整勘定	Foreign currency translation adjustments	△467	△1,939	△334	132
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△591	88	△352	238
新株予約権	Subscription rights to shares	82	△21	43	△38
非支配株主持分	Non-controlling interests	65,575	△2,381	73,162	7,586
純資産の部合計	Total net assets	459,075	10,370	474,667	15,592
負債純資産合計	Total liabilities and net assets	5,781,370	527,291	6,123,721	342,350

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん (包括信用購入あっせん) ※	Credit card purchase contracts (Credit card purchase contracts) ※	5,669,677	0.9% (10.6%)	5,908,393	4.2% (△4.1%)
個別信用購入あっせん	Hire purchase contracts	351,099	1.3%	300,704	△14.4%
カードキャッシング (カードキャッシング) ※	Cash advances (Cash advances) ※	515,070	△4.8% (2.5%)	378,375	△26.5% (△31.6%)

※2021年2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)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	457,280	4.3%	487,309	6.6%
包括信用購入あっせん収益	Credit card purchase contracts	125,700	△0.2%	128,701	2.4%
個別信用購入あっせん収益	Hire purchase contracts	41,914	4.7%	42,573	1.6%
融資収益	Financing revenue	149,815	2.4%	136,913	△8.6%
カードキャッシング	Cash advances	89,868	△4.7%	84,205	△6.3%
その他融資	Other loans	59,946	15.1%	52,707	△12.1%
償却債権取立益	Gain on bad debts recovered	9,604	26.3%	9,450	△1.6%
金融収益	Financial revenue	30,088	6.5%	32,941	9.5%
保険収益	Insurance revenue	—	—	51,665	—
役務取引等収益	Fees and commissions	59,565	△2.2%	60,384	1.4%
その他	Other	40,591	38.2%	24,679	△39.2%
営業費用	Operating expenses	392,209	6.5%	446,657	13.9%
金融費用	Financial expenses	24,473	7.6%	23,030	△5.9%
保険費用	Insurance expenses	—	—	50,404	—
役務取引等費用	Fees and commissions payments	9,004	△11.0%	11,161	23.9%
販売費及び一般管理費	Selling, general and administrative expenses	354,977	6.9%	358,689	1.0%
販売促進費	Promotion expenses	68,508	18.4%	53,296	△22.2%
貸倒関連費用	Bad debt allowance	68,483	19.6%	78,363	14.4%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	62,732	22.2%	71,406	13.8%
貸倒損失	Bad debts expenses	2,595	△4.2%	2,619	0.9%
利息返還損失引当金繰入額	Provision for loss on interest repayment	3,155	△2.4%	4,337	37.5%
人件費	Personnel expenses	73,980	1.2%	74,991	1.4%
管理費	Administrative expenses	89,671	△0.4%	90,940	1.4%
設備費	Equipment expenses	43,283	2.5%	49,532	14.4%
一般費	General expenses	11,050	△4.0%	11,565	4.7%
その他	Other	3,753	5.1%	3,372	△10.2%
営業利益	Operating profit	65,070	△7.1%	40,651	△37.5%

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)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業外収益	Non-operating income	742	32.5%	751	1.1%
受取配当金	Dividend income	206	△15.0%	246	19.4%
投資事業組合運用益	Gain on investments in investment partnerships	187	—	272	45.6%
為替差益	Foreign exchange gains	197	109.9%	—	—
その他	Other	152	△32.1%	232	52.8%
営業外費用	Non-operating expenses	15	△96.2%	1,164	—
投資有価証券評価損	Loss on valuation of investment securities	2	△93.9%	670	—
為替差損	Foreign exchange losses	—	—	399	—
雑損失	Miscellaneous loss	13	△96.4%	94	587.3%
経常利益	Ordinary profit	65,797	△6.2%	40,238	△38.8%
特別利益	Extraordinary income	13	24.1%	368	—
固定資産売却益	Gain on disposal of non-current assets	13	24.1%	8	△36.8%
雇用調整助成金	Subsidies for employment adjustment	—	—	360	—
特別損失	Extraordinary loss	1,279	27.5%	1,302	1.7%
固定資産処分損	Loss on disposal of non-current assets	682	14.7%	709	3.9%
減損損失	Impairment loss	303	483.5%	144	△52.5%
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	—	—	436	—
その他	Other	197	—	12	△93.4%
税金等調整前当期純利益	Profit before income taxes	64,530	△6.7%	39,305	△39.1%
法人税等合計	Total income taxes	19,535	8.5%	13,196	△32.4%
法人税、住民税及び事業税	Income taxes-current	22,677	△3.7%	21,316	△6.0%
法人税等調整額	Income taxes-deferred	△3,141	—	△8,120	—
当期純利益	Net profit	44,994	△12.1%	26,108	△42.0%
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests	10,844	△7.9%	8,415	△22.4%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	34,149	△13.3%	17,693	△48.2%

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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※1	Total loans and bills discounted ※1	2,535,358	99,860	2,781,296	245,937
カードキャッシング	Cash advances	563,803	△13,134	499,788	△64,014
その他融資	Other loans	1,971,555	112,994	2,281,507	309,951
割賦売掛金計	Total accounts receivable-installment	1,543,135	89,975	1,521,149	△21,986
包括信用購入あっせん	Credit card purchase contracts	966,315	54,204	911,768	△54,546
個別信用購入あっせん	Hire purchase contracts	576,820	35,770	609,380	32,560
リース債権及びリース投資資産	Lease receivables and investment assets	12,782	1,357	12,284	△497
営業債権合計	Total operating receivables	4,091,277	191,193	4,314,730	223,453

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

(単位：百万円) (Unit : Millions of Yen)

		2020/2	2021/2
		実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,617,935	1,726,384
カードキャッシング	Cash advances	31,200	22,000
その他融資	Other loans	1,586,735	1,704,384
割賦売掛金計	Total accounts receivable-installment	582,494	555,289
包括信用購入あっせん	Credit card purchase contracts	248,570	227,487
個別信用購入あっせん	Hire purchase contracts	333,924	327,802
債権流動化残高合計	Total securitized receivables	2,200,429	2,281,674

(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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※1	Total loans and bills discounted ※1	4,153,294	389,908	4,507,680	354,386
カードキャッシング	Cash advances	595,003	18,065	521,788	△73,214
その他融資	Other loans	3,558,291	371,842	3,985,892	427,600
割賦売掛金計	Total accounts receivable-installment	2,125,629	154,961	2,076,439	△49,190
包括信用購入あっせん	Credit card purchase contracts	1,214,885	62,574	1,139,255	△75,629
個別信用購入あっせん	Hire purchase contracts	910,744	92,386	937,183	26,438
リース債権及びリース投資資産	Lease receivables and investment assets	12,782	1,357	12,284	△497
営業債権合計	Total operating receivables	6,291,706	546,227	6,596,405	304,698

※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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term loans payable	139,386	△22,358	216,468	77,082
長期借入金	Long-term loans payable	422,657	39,579	399,185	△23,472
コマーシャル・ペーパー	Commercial papers	160,151	58,071	85,000	△75,151
社債	Bonds payable	298,106	154,963	305,734	7,627
新株予約権付社債	Bonds with share acquisition rights	—	△29,946	—	—
リース債務	Lease obligations	44,501	7,644	36,861	△7,639
有利子負債計	Total interest-bearing debt	1,064,802	207,954	1,043,249	△21,553

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)

		2020/2		2021/2	
		実績 Results		実績 Results	
① 期首貸倒引当金	Opening balance		102,831		114,308
② 貸倒関連費用 ※1 (前期比)	Bad debt allowance ※1 (YOY)		65,328 20.9%		74,026 13.3%
③ 貸倒償却額 (前期比)	Written-off amount (YOY)		53,852 19.6%		55,002 2.1%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		114,308 11.2%		133,331 16.6%
期末貸倒引当金／営業債権残高比	Ending balance/Total finance receivables		2.8%		3.1%
流動化債権を含んだ場合	If including securitized debt		1.8%		2.0%
貸倒償却額／営業債権残高比 ※2	Written-off amount/Total finance receivables ※2		1.3%		1.3%
流動化債権を含んだ場合 ※2	If including securitized debt ※2		0.9%		0.8%

※1 貸倒関連費用は、利息返還損失引当金繰入額を除いた数値を記載しております。

※1 The figures of bad debt allowance exclude provision for loss on interest repayment.

※2 年率換算しております。

※2 The ratio represents the modulated rate for one-year basis.

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

(単位：百万円) (Unit : Millions of Yen)

		国内 Domestic						国際 Global						調整額 Adjustments	連結財務諸表計上額 Consolidated statements appropriation				
		(参考※1) (Reference ※ 1)		リテール Retail		ソリューション Solutions		(参考※1) (Reference ※ 1)		中華圏 China Area		メコン圏 Mekong Area			マレー圏 Malay Area		実績 Results	実績 Results	前期比 YOY
		国内計 Domestic Total	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY	国際計 Global Total	前期比 YOY	実績 Results	前期比 YOY	実績 Results	前期比 YOY		実績 Results	前期比 YOY			
営業収益	Operating revenue	350,969	16.2%	230,251	23.5%	182,718	0.6%	137,131	△11.5%	15,567	△17.7%	73,883	△12.2%	47,680	△8.2%	△62,792	487,309	6.6%	
	包括信用購入あっせん収益	110,933	4.8%	38,267	△4.8%	70,117	9.6%	17,767	△10.4%	6,409	△17.1%	8,076	△11.2%	3,282	9.7%	2,548	128,701	2.4%	
	個別信用購入あっせん収益	13,065	11.7%	215	△32.5%	12,793	11.4%	30,242	△1.9%	-	-	4,554	15.1%	25,688	△4.4%	△678	42,573	1.6%	
	融資収益	66,141	△1.3%	61,918	△1.4%	3,723	△11.2%	70,772	△14.5%	7,862	△20.5%	51,603	△14.0%	11,305	△12.6%	499	136,913	△8.6%	
	償却債権取立益	619	-	67	231.6%	551	-	8,831	△9.2%	528	△13.0%	5,029	△11.8%	3,272	△4.3%	-	9,450	△1.6%	
	金融収益	32,734	9.1%	32,682	9.0%	90	87.3%	295	39.5%	95	△11.6%	54	18.9%	145	152.0%	△127	32,941	9.5%	
	保険収益	51,665	-	51,665	-	-	-	-	-	-	-	-	-	-	-	-	51,665	-	
	役務取引等収益	51,125	6.5%	31,759	0.6%	81,406	2.2%	9,221	△20.2%	670	16.5%	4,563	△14.4%	3,986	△29.4%	△62,002	60,384	1.4%	
	その他	24,685	△37.6%	13,675	△36.5%	14,035	△37.6%	-	-	-	-	-	-	-	-	△3,030	24,679	△39.2%	
営業費用	Operating expenses	329,324	24.0%	225,603	31.6%	166,103	5.1%	117,700	△6.3%	11,022	△15.1%	63,176	△5.8%	43,501	△4.6%	△62,749	446,657	13.9%	
	金融費用	4,512	△8.7%	3,410	△13.7%	1,148	11.6%	17,710	△5.3%	543	△40.5%	7,254	△10.2%	9,911	2.0%	760	23,030	△5.9%	
	保険費用	50,404	-	50,404	-	-	-	-	-	-	-	-	-	-	-	-	50,404	-	
	役務取引等費用	10,887	27.5%	72,047	1.4%	528	15.6%	530	△22.5%	-	-	530	△22.4%	-	-	△61,944	11,161	23.9%	
	販売費及び一般管理費	260,350	4.7%	99,513	3.8%	161,484	5.2%	99,262	△6.4%	10,445	△13.1%	55,304	△5.0%	33,513	△6.4%	△1,570	358,689	1.0%	
	その他	3,169	△10.3%	227	△60.3%	2,942	△0.6%	197	△9.6%	32	△20.8%	87	△6.4%	77	△7.5%	4	3,372	△10.2%	
営業利益	Operating profit	21,645	△40.6%	4,648	△69.0%	16,615	△29.8%	19,430	△33.7%	4,545	△23.4%	10,706	△37.2%	4,178	△33.8%	△42	40,651	△37.5%	

		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	2,416,099	273,755	2,323,504	270,269	112,674	6,085	323,599	△25,732	27,735	△7,073	227,228	△12,564	68,635	△6,094	21,518	2,781,296	245,937	
割賦売掛金	Accounts receivable-installment	1,210,887	△15,793	717,685	△47,995	502,374	31,402	305,709	△4,856	27,255	△3,206	75,222	3,711	203,231	△5,362	△4,618	1,521,149	△21,986	
	包括信用購入あっせん	813,986	△51,175	676,144	△43,612	140,450	△8,113	97,782	△3,371	27,255	△3,206	50,421	3,353	20,105	△3,518	△2,608	911,768	△54,546	
	個別信用購入あっせん	396,900	35,381	41,541	△4,382	361,923	39,515	207,926	△1,485	-	-	24,800	357	183,126	△1,843	△2,010	609,380	32,560	
銀行業における預金残高	Balance of deposits for banking business	4,019,379	228,893	4,020,650	229,225	-	-	-	-	-	-	-	-	-	-	△1,984	4,018,666	228,425	
有利子負債残高	Balance of interest-bearing debt	403,867	38,909	38,771	7,636	388,382	32,619	454,665	△53,665	17,372	△12,297	227,134	△22,393	210,158	△18,973	161,431	1,043,249	△21,553	

		実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results	実績 Results
① 貸出金利回り	① Average interest rate on loans and bills discounted	3.9%	3.9%	3.4%	21.0%	25.1%	22.1%	15.8%	-	6.0%	
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.1%	0.1%	0.3%	3.5%	2.1%	2.9%	4.3%	-	0.4%	
③ 貸出金利差 (①-②)	③ Interest rate spread ①-②	3.8%	3.8%	3.1%	17.5%	23.0%	19.2%	11.5%	-	5.6%	

※ 1 国内計及び国際計は、各事業に属するセグメント間取引における相殺消去後の数値を記載しております。

※ 1 The figures provided under "Domestic Total" and "Global Total" are after the elimination of transactions between segments belonging to each business.

※ 2 貸出金は、営業貸付金及び銀行業における貸出金です。

※ 2 Figures of total loans and bills discounted represent operating loan and loans and bills discounted for banking business.

※ 3 利回りは期首残高と期末残高の平均残高より算出しております。

※ 3 The interest rate is calculated from the average of beginning of the term and end of the term.

※ 4 資金調達利回りは銀行業における預金残高を含み算出しております。

※ 4 The funding interest is calculated by including the balance of deposits for banking business.

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

貸借対照表 (Balance Sheet)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
流動資産	Current assets	4,816,202	446,328	5,186,433	370,230
現金及び預金	Cash and deposits	716,099	108,961	653,151	△62,948
コールローン	Call loans	53,773	23,276	30,841	△22,931
割賦売掛金	Accounts receivable-installment	1,230,793	56,419	1,214,248	△16,544
リース債権及びリース投資資産	Lease receivables and investment assets	12,782	1,357	12,284	△497
営業貸付金	Operating loans	511,241	△6,779	459,317	△51,923
銀行業における貸出金	Loans and bills discounted for banking business	1,677,833	87,843	2,001,411	323,577
銀行業における有価証券	Securities for banking business	447,229	122,282	519,023	71,794
保険業における有価証券	Securities for insurance business	—	—	70,261	70,261
買入金銭債権	Monetary claims bought	14,823	1,507	30,800	15,977
金銭の信託	Money held in trust	50,308	27,902	92,567	42,258
その他	Other	155,189	27,242	164,327	9,138
貸倒引当金	Allowance for doubtful accounts	△53,870	△3,685	△61,801	△7,931
固定資産	Non-current assets	255,793	20,245	261,514	5,721
有形固定資産	Property, plant and equipment	33,389	△484	29,679	△3,710
無形固定資産	Intangible assets	102,948	7,354	114,873	11,924
投資その他の資産	Investments and other assets	119,455	13,376	116,962	△2,492
繰延資産	Deferred assets	779	551	780	1
資産の部合計	Total assets	5,072,775	467,125	5,448,728	375,953

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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
流動負債	Current liabilities	4,477,802	278,982	4,747,794	269,992
買掛金	Accounts payable-trade	256,841	△25,380	265,313	8,472
銀行業における預金	Deposits for banking business	3,790,240	321,106	4,018,666	228,425
賞与引当金	Provision for bonuses	2,141	△563	2,423	282
ポイント引当金	Provision for point card certificates	20,713	3,169	20,685	△28
その他	Other	407,865	△19,349	440,706	32,840
固定負債	Non-current liabilities	300,770	177,578	406,901	106,131
保険契約準備金	Reserve for insurance policy liabilities	–	–	86,639	86,639
退職給付に係る負債	Net defined benefit liability	2,930	△235	2,862	△67
利息返還損失引当金	Provision for loss on interest repayment	4,965	788	5,706	741
その他の引当金	Other provisions	85	△14	78	△7
その他	Other	292,789	177,039	311,614	18,824
負債の部合計	Total liabilities	4,778,572	456,561	5,154,696	376,123
純資産の部合計	Total net assets	294,202	10,563	294,032	△169
負債純資産合計	Total liabilities and net assets	5,072,775	467,125	5,448,728	375,953

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)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん (包括信用購入あっせん) ※	Credit card purchase contracts (Credit card purchase contracts) ※	5,378,384	0.4% (10.6%)	5,676,809	5.5% (△3.3%)
個別信用購入あっせん	Hire purchase contracts	218,303	△9.7%	218,424	0.1%
カードキャッシング (カードキャッシング) ※	Cash advances (Cash advances) ※	379,643	△6.4% (3.3%)	300,225	△20.9% (△28.2%)
電子マネー (電子マネー) ※	Total e-money contracts (Total e-money contracts) ※	1,804,070	△4.1% (4.5%)	2,259,222	25.2% (15.3%)

※2021年2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)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	302,061	1.3%	350,969	16.2%
包括信用購入あっせん収益	Credit card purchase contracts	105,879	△0.4%	110,933	4.8%
加盟店収益	Affiliated merchants	80,110	△0.2%	84,843	5.9%
リボ・分割収益	Revolving credit	22,627	△2.9%	22,633	0.0%
その他収益	Other	3,141	12.4%	3,456	10.0%
個別信用購入あっせん収益	Hire purchase contracts	11,700	△6.6%	13,065	11.7%
融資収益	Financing revenue	67,011	△7.4%	66,141	△1.3%
カードキャッシング	Cash advances	65,713	△7.4%	64,962	△1.1%
その他融資	Other loans	1,297	△9.2%	1,178	△9.2%
償却債権取立益	Gain on bad debts recovered	△125	—	619	—
金融収益	Financial revenue	29,997	6.7%	32,734	9.1%
保険収益	Insurance revenue	—	—	51,665	—
役務取引等収益	Fees and commissions	48,012	△4.9%	51,125	6.5%
内、電子マネー収益	E-money revenue	12,061	△9.2%	15,076	25.0%
その他	Other	39,585	41.8%	24,685	△37.6%
営業費用	Operating expenses	265,635	0.6%	329,324	24.0%
金融費用	Financial expenses	4,939	△10.8%	4,512	△8.7%
保険費用	Insurance expenses	—	—	50,404	—
役務取引等費用	Fees and commissions payments	8,542	△11.7%	10,887	27.5%
販売費及び一般管理費	Selling, general and administrative expenses	248,620	1.4%	260,350	4.7%
販売促進費	Promotion expenses	60,506	17.6%	48,711	△19.5%
貸倒関連費用	Bad debt allowance	24,105	△5.6%	32,380	34.3%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	20,692	△5.7%	27,303	31.9%
貸倒損失	Bad debts expenses	258	△31.6%	739	186.6%
利息返還損失引当金繰入額	Provision for loss on interest repayment	3,155	△2.4%	4,337	37.5%
人件費	Personnel expenses	47,337	△2.5%	51,929	9.7%
管理費	Administrative expenses	72,813	△3.4%	76,448	5.0%
設備費	Equipment expenses	31,612	1.3%	38,113	20.6%
一般費	General expenses	12,243	△6.9%	12,766	4.3%
その他	Other	3,533	△1.1%	3,169	△10.3%
営業利益	Operating profit	36,426	6.3%	21,645	△40.6%

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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※1	Total loans and bills discounted ※1	2,142,344	34,340	2,416,099	273,755
カードキャッシング	Cash advances	463,234	△10,898	406,803	△56,430
その他融資	Other loans	1,679,110	45,239	2,009,296	330,185
割賦売掛金計	Total accounts receivable-installment	1,226,681	56,816	1,210,887	△15,793
包括信用購入あっせん	Credit card purchase contracts	865,161	54,747	813,986	△51,175
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	161,926	9,938	151,042	△10,883
個別信用購入あっせん	Hire purchase contracts	361,519	2,068	396,900	35,381
リース債権及びリース投資資産	Lease receivables and investment assets	12,782	1,357	12,284	△497
営業債権合計	Total operating receivables	3,381,808	92,513	3,639,272	257,463

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

(単位：百万円) (Unit : Millions of Yen)

		2020/2	2021/2
		実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	1,617,935	1,726,384
カードキャッシング	Cash advances	31,200	22,000
その他融資	Other loans	1,586,735	1,704,384
割賦売掛金計	Total accounts receivable-installment	582,494	555,289
包括信用購入あっせん	Credit card purchase contracts	248,570	227,487
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	118,570	97,487
個別信用購入あっせん	Hire purchase contracts	333,924	327,802
債権流動化残高合計	Total securitized receivables	2,200,429	2,281,674

(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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※1	Total loans and bills discounted ※1	3,760,280	324,388	4,142,484	382,203
カードキャッシング	Cash advances	494,434	20,301	428,803	△65,630
その他融資	Other loans	3,265,845	304,087	3,713,680	447,834
内、住宅ローン ※3	Housing Loans ※3	1,985,335	182,109	2,277,446	292,111
割賦売掛金計	Total accounts receivable-installment	1,809,175	121,802	1,766,177	△42,997
包括信用購入あっせん	Credit card purchase contracts	1,113,731	63,117	1,041,473	△72,258
内、リボ・分割払い残高	Revolving and installments payment credit card purchase	280,496	18,308	248,529	△31,966
個別信用購入あっせん	Hire purchase contracts	695,443	58,685	724,703	29,260
リース債権及びリース投資資産	Lease receivables and investment assets	12,782	1,357	12,284	△497
営業債権合計	Total operating receivables	5,582,238	447,547	5,920,946	338,708

※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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term loans payable	97,237	△19,862	170,100	72,862
長期借入金	Long-term loans payable	51,398	13,500	47,780	△3,618
コマーシャル・ペーパー	Commercial Papers	143,000	45,000	85,000	△58,000
社債	Bonds payable	230,000	140,000	260,000	30,000
新株予約権付社債	Bonds with share acquisition rights	—	△29,946	—	—
リース債務	Lease obligations	37,859	1,006	31,637	△6,222
有利子負債計	Total interest-bearing debt	559,495	149,698	594,517	35,021

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)

		2020/2		2021/2	
		実績 Results		実績 Results	
① 期首貸倒引当金	Opening balance		35,124		36,672
② 貸倒関連費用 ※1 (前期比)	Bad debt allowance ※1 (YOY)		※2 12,695 △25.1%		21,804 71.8%
③ 貸倒償却額 (前期比)	Written-off amount (YOY)		11,147 △2.6%		15,307 37.3%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		36,672 4.4%		43,169 17.7%
期末貸倒引当金/クレジットカード債権残高比	Ending balance/Total finance receivables		2.8%		3.5%
流動化債権を含んだ場合	If including securitized debt		2.3%		2.9%
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%		1.3%
流動化債権を含んだ場合 ※3	If including securitized debt ※3		0.7%		1.0%

※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)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card purchase contracts	94,861	△4.1%	81,047	△14.6%
個別信用購入あっせん	Hire purchase contracts	—	—	—	—
カードキャッシング	Cash advances	18,116	△21.1%	14,804	△18.3%
その他融資	Other loans	7,081	△55.2%	7,996	12.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card purchase contracts	137,352	15.8%	112,837	△17.8%
個別信用購入あっせん	Hire purchase contracts	35,383	40.0%	23,345	△34.0%
カードキャッシング	Cash advances	112,640	3.8%	60,647	△46.2%
その他融資	Other loans	110,431	1.5%	66,788	△39.5%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
包括信用購入あっせん	Credit card purchase contracts	59,078	38.6%	37,698	△36.2%
個別信用購入あっせん	Hire purchase contracts	97,412	22.5%	58,933	△39.5%
カードキャッシング	Cash advances	4,670	25.6%	2,698	△42.2%
その他融資	Other loans	39,435	7.3%	15,147	△61.6%

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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	34,808	△5,136	27,735	△7,073
カードキャッシング	Cash advances	20,405	△2,622	17,035	△3,370
その他融資	Other loans	14,403	△2,514	10,699	△3,703
割賦売掛金計	Total accounts receivable-installment	30,461	△2,364	27,255	△3,206
包括信用購入あっせん	Credit card purchase contracts	30,461	△2,364	27,255	△3,206
個別信用購入あっせん	Hire purchase contracts	—	—	—	—
営業債権合計	Total operating receivables	65,270	△7,500	54,990	△10,279

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	239,793	13,038	227,228	△12,564
カードキャッシング	Cash advances	78,334	464	73,569	△4,765
その他融資	Other loans	161,458	12,573	153,659	△7,798
割賦売掛金計	Total accounts receivable-installment	71,510	9,117	75,222	3,711
包括信用購入あっせん	Credit card purchase contracts	47,068	△1,842	50,421	3,353
個別信用購入あっせん	Hire purchase contracts	24,442	10,959	24,800	357
営業債権合計	Total operating receivables	311,303	22,155	302,451	△8,852

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
貸出金計 ※	Total loans and bills discounted ※	74,730	8,942	68,635	△6,094
カードキャッシング	Cash advances	1,827	△77	2,379	552
その他融資	Other loans	72,902	9,020	66,255	△6,646
割賦売掛金計	Total accounts receivable-installment	208,594	27,728	203,231	△5,362
包括信用購入あっせん	Credit card purchase contracts	23,623	3,664	20,105	△3,518
個別信用購入あっせん	Hire purchase contracts	184,970	24,064	183,126	△1,843
営業債権合計	Total operating receivables	283,324	36,671	271,866	△11,457

※ 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)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	18,910	△3.5%	15,567	△17.7%
包括信用購入あっせん収益	Credit card purchase contracts	7,729	0.6%	6,409	△17.1%
個別信用購入あっせん収益	Hire purchase contracts	—	—	—	—
融資収益	Financing revenue	9,889	△6.4%	7,862	△20.5%
カードキャッシング	Cash advances	6,233	△3.9%	5,117	△17.9%
その他融資	Other loans	3,655	△10.2%	2,745	△24.9%
償却債権取立益	Gain on bad debts recovered	607	△10.3%	528	△13.0%
金融収益	Financial revenue	108	46.1%	95	△11.6%
役務取引等収益	Fees and commissions	575	△3.3%	670	16.5%
営業費用	Operating expenses	12,976	4.1%	11,022	△15.1%
金融費用	Financial expenses	913	△21.0%	543	△40.5%
役務取引等費用	Fees and commissions payments	0	△79.1%	—	—
販売費及び一般管理費	Selling, general and administrative expenses	12,019	6.3%	10,445	△13.1%
販売促進費	Promotion expenses	1,163	2.6%	984	△15.4%
貸倒関連費用	Bad debt allowance	3,617	28.6%	2,946	△18.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,282	164.5%	1,165	△9.1%
貸倒損失	Bad debts expenses	2,334	0.3%	1,781	△23.7%
人件費	Personnel expenses	2,638	△2.8%	2,479	△6.0%
管理費	Administrative expenses	2,022	6.2%	1,691	△16.3%
設備費	Equipment expenses	2,205	△6.1%	2,039	△7.5%
一般費	General expenses	372	△4.3%	302	△18.9%
その他	Other	41	—	32	△20.8%
営業利益	Operating profit	5,934	△16.7%	4,545	△23.4%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	84,120	16.0%	73,883	△12.2%
包括信用購入あっせん収益	Credit card purchase contracts	9,098	△1.3%	8,076	△11.2%
個別信用購入あっせん収益	Hire purchase contracts	3,955	23.8%	4,554	15.1%
融資収益	Financing revenue	59,984	13.2%	51,603	△14.0%
カードキャッシング	Cash advances	17,457	6.5%	13,859	△20.6%
その他融資	Other loans	42,527	16.2%	37,744	△11.2%
償却債権取立益	Gain on bad debts recovered	5,702	118.3%	5,029	△11.8%
金融収益	Financial revenue	45	37.7%	54	18.9%
役務取引等収益	Fees and commissions	5,333	19.5%	4,563	△14.4%
営業費用	Operating expenses	67,059	14.6%	63,176	△5.8%
金融費用	Financial expenses	8,075	5.2%	7,254	△10.2%
役務取引等費用	Fees and commissions payments	683	4.3%	530	△22.4%
販売費及び一般管理費	Selling, general and administrative expenses	58,207	15.9%	55,304	△5.0%
販売促進費	Promotion expenses	5,225	16.2%	4,233	△19.0%
貸倒関連費用	Bad debt allowance	24,624	26.5%	26,273	6.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	24,623	26.5%	26,272	6.7%
貸倒損失	Bad debts expenses	1	△35.6%	1	△33.9%
人件費	Personnel expenses	12,371	8.9%	10,517	△15.0%
管理費	Administrative expenses	9,597	11.2%	8,516	△11.3%
設備費	Equipment expenses	5,307	1.7%	4,684	△11.7%
一般費	General expenses	1,079	5.5%	1,078	△0.1%
その他	Other	93	-	87	△6.4%
営業利益	Operating profit	17,060	21.9%	10,706	△37.2%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	51,916	10.3%	47,680	△8.2%
包括信用購入あっせん収益	Credit card purchase contracts	2,992	12.2%	3,282	9.7%
個別信用購入あっせん収益	Hire purchase contracts	26,869	8.7%	25,688	△4.4%
融資収益	Financing revenue	12,930	23.9%	11,305	△12.6%
カードキャッシング	Cash advances	464	△0.9%	266	△42.5%
その他融資	Other loans	12,466	25.1%	11,038	△11.5%
償却債権取立益	Gain on bad debts recovered	3,419	△9.3%	3,272	△4.3%
金融収益	Financial revenue	57	△50.0%	145	152.0%
役務取引等収益	Fees and commissions	5,646	5.5%	3,986	△29.4%
営業費用	Operating expenses	45,599	35.4%	43,501	△4.6%
金融費用	Financial expenses	9,719	26.4%	9,911	2.0%
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	35,796	37.8%	33,513	△6.4%
販売促進費	Promotion expenses	2,765	46.7%	1,269	△54.1%
貸倒関連費用	Bad debt allowance	15,913	65.7%	16,786	5.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	15,912	65.7%	16,786	5.5%
貸倒損失	Bad debts expenses	1	—	—	—
人件費	Personnel expenses	8,865	15.3%	6,806	△23.2%
管理費	Administrative expenses	4,228	18.5%	4,179	△1.2%
設備費	Equipment expenses	3,455	24.6%	3,740	8.2%
一般費	General expenses	568	20.4%	730	28.4%
その他	Other	83	—	77	△7.5%
営業利益	Operating profit	6,316	△52.8%	4,178	△33.8%

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)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term loans payable	–	△2,119	–	–
長期借入金	Long-term loans payable	28,325	△6,737	16,205	△12,120
コマーシャル・ペーパー	Commercial Papers	–	–	–	–
社債	Bonds payable	–	–	–	–
リース債務	Lease obligations	1,344	1,344	1,166	△177
有利子負債計	Total interest-bearing debt	29,669	△7,512	17,372	△12,297

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term loans payable	31,168	1,335	41,218	10,049
長期借入金	Long-term loans payable	162,129	13,398	155,592	△6,536
コマーシャル・ペーパー	Commercial Papers	–	–	–	–
社債	Bonds payable	52,989	1,926	27,912	△25,076
リース債務	Lease obligations	3,241	3,238	2,410	△830
有利子負債計	Total interest-bearing debt	249,528	19,898	227,134	△22,393

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term loans payable	10,979	△363	5,150	△5,829
長期借入金	Long-term loans payable	183,852	17,466	183,063	△788
コマーシャル・ペーパー	Commercial Papers	17,151	13,071	—	△17,151
社債	Bonds payable	15,117	13,037	20,440	5,323
リース債務	Lease obligations	2,031	2,031	1,504	△527
有利子負債計	Total interest-bearing debt	229,132	45,243	210,158	△18,973

主要指標 (Key Operating Data)

カード会員数の推移 (Number of Cardholders)

(単位：万人) (Unit : Ten thousand)

		2018/3		2019/3		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
連結有効会員数	Number of cardholders	4,064	170	4,269	205	4,527	258	4,613	86
内、国内有効会員数 ※	Number of credit cardholders in domestic ※	2,775	83	2,840	65	2,889	49	2,945	56

※国内有効会員数には家族カード会員数を含んでおります。

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

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

(単位：万人) (Unit : Ten thousand)

		2018/3		2019/3		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
稼働会員数 ※1	Active cardholders ※1	1,702	41	1,749	47	1,843	94	1,819	△24
年間稼働率 (%) ※2	Card-use rate (%) ※2	65.7%	—	65.8%	—	68.0%	—	66.0%	—

※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 ÷ (2020/3～2021/2) 平均国内カード会員数 (家族カード会員除く) × 100

※2 Card-use rate = Active cardholders / Average number of cardholders in Domestic excluding affiliated card members (2020/3～2021/2) × 100.

会員属性 (Attribution)

－男女別構成比 (Composition ratio by sex)

		男女別構成比 Composition ratio by sex
男性	Male	36.4%
女性	Female	63.6%

－地域別構成比 (Composition ratio by area)

		地域別構成比 Composition ratio by area			地域別構成比 Composition ratio by area
北海道	Hokkaido	4.6%	東海	Tokai	14.0%
東北	Tohoku	8.5%	近畿	Kinki	18.5%
北関東・北陸・甲信越	Kitakanto/Hokuriku/ Koushinetsu	11.3%	中国・四国	Chugoku/Shikoku	9.4%
首都圏	Syutoken	23.3%	九州・沖縄	Kyusyu/Okinawa	10.4%

－年齢別構成比 (Composition ratio by age)

		年齢別構成比：全体 Composition ratio by age : Total	年齢別構成比：男性 Composition ratio by age : Male	年齢別構成比：女性 Composition ratio by age : Female
29歳以下	Under 29	5.9%	6.5%	5.5%
30-39	30-39	10.9%	11.6%	10.5%
40-49	40-49	19.9%	19.0%	20.4%
50-59	50-59	22.6%	21.4%	23.3%
60歳以上	Over 60	40.8%	41.5%	40.3%
合計	Total	100.0%	100.0%	100.0%

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2018/3		2019/3		2020/2		2021/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
預金残高	Balance of Deposits	3,053,808	508,189	3,483,437	429,629	3,791,837	308,400	4,020,788	228,951
普通預金	Ordinary deposits	2,020,773	575,841	2,633,376	612,602	2,991,246	357,870	3,265,174	273,927
定期預金	Time deposits	1,030,573	△66,584	815,285	△215,288	728,131	△87,153	661,544	△66,587
その他預金	Other deposits	2,461	△1,067	34,775	32,314	72,458	37,683	94,070	21,611
貸出金残高	Balance of loans and bills discounted	1,959,497	329,451	2,110,896	151,398	2,052,741	△58,155	2,323,107	270,366

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	605	50	656	51	709	53	750	41
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（単位：店舗、台）

銀行店舗数	Number of branches	140	5	140	－	141	1	142	1
ATM台数	Number of ATMs	6,181	326	6,193	12	6,146	△47	6,337	191