

2026年2月期
第3四半期 決算補足資料

For the Nine Months Ended November 30, 2025
Third Quarter Report
FACT BOOK 2026

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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 : 国内事業及び国際事業 (P13-25) 記載数値は、持株会社や機能会社等を除き、かつ各事業セグメントの内部取引を消去しております。
- 4 : The figures stated for the domestic business and global business (P13-25) exclude 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)

		2024/11		2025/11		2025/2	
		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	7,073,999	456,551	7,981,119	557,305	7,423,813	806,366
現金及び預金	Cash and deposits	533,778	△131,779	538,069	△276,716	814,786	149,228
コールローン	Call loans	1,599	406	1,523	9	1,514	321
割賦売掛金	Accounts receivable-installment	1,854,637	11,149	2,014,432	267,099	1,747,333	△96,154
リース債権及びリース投資資産	Lease receivables and investment in leases	14,174	2,573	17,761	3,286	14,474	2,873
営業貸付金	Operating loans	994,287	75,463	1,073,522	93,586	979,935	61,111
銀行業における貸出金	Loans and bills discounted for banking business	2,705,168	365,942	2,755,135	84,662	2,670,472	331,246
銀行業における有価証券	Securities for banking business	661,171	88,923	1,057,669	289,372	768,296	196,048
保険業における有価証券	Securities for insurance business	14,036	△1,837	—	△15,049	15,049	△824
買入金銭債権	Monetary claims bought	64,369	5,823	166,443	87,094	79,348	20,802
金銭の信託	Money held in trust	110,337	△6,358	77,696	△28,838	106,535	△10,160
その他	Other	244,048	49,146	414,527	64,026	350,500	155,599
貸倒引当金	Allowance for doubtful accounts	△123,608	△2,901	△135,661	△11,227	△124,434	△3,726
固定資産	Non-current assets	310,262	△17,308	356,523	24,258	332,264	4,693
有形固定資産	Property, plant and equipment	32,884	738	41,170	6,657	34,512	2,366
無形固定資産	Intangible assets	153,898	13,519	188,686	1,144	187,541	47,162
のれん	Goodwill	10,548	△1,136	35,881	△4,321	40,202	28,518
ソフトウェア	Software	140,101	14,957	149,964	5,773	144,191	19,046
その他	Other	3,248	△301	2,840	△307	3,147	△402
投資その他の資産	Investments and other assets	123,479	△31,566	126,666	16,456	110,209	△44,836
繰延資産	Deferred assets	362	△190	436	22	414	△139
資産の部合計	Total assets	7,384,625	439,053	8,338,079	581,587	7,756,492	810,920

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)

		2024/11		2025/11		2025/2	
		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	5,920,977	327,265	6,755,176	456,947	6,298,229	704,517
買掛金	Accounts payable-trade	415,766	147,229	512,208	194,402	317,805	49,269
銀行業における預金	Deposits for banking business	4,898,796	360,432	5,479,595	273,353	5,206,242	667,878
短期借入金	Short-term borrowings	127,524	△121,897	133,302	△35,779	169,081	△80,340
1年内返済予定の長期借入金	Current portion of long-term borrowings	217,508	51,791	213,192	△4,104	217,297	51,580
1年内償還予定の社債	Current portion of bonds payable	81,297	△2,057	83,243	△12,644	95,888	12,532
コマーシャル・ペーパー	Commercial papers	11,900	△83,100	30,670	22,389	8,281	△86,718
賞与引当金	Provision for bonuses	7,382	2,375	7,694	1,498	6,195	1,188
ポイント引当金	Provision for point card certificates	665	△24	1,331	△301	1,633	943
その他の引当金	Other provisions	82	△47	76	△45	122	△7
その他	Other	160,053	△27,437	293,861	18,178	275,682	88,190
固定負債	Non-current liabilities	881,110	103,567	975,005	102,508	872,496	94,953
保険契約準備金	Reserve for insurance policy liabilities	43,550	△4,807	99	△42,653	42,753	△5,605
社債	Bonds payable	224,124	△16,479	274,260	70,284	203,976	△36,628
長期借入金	Long-term borrowings	577,901	126,790	635,196	48,719	586,476	135,365
退職給付に係る負債	Retirement benefit liability	2,355	227	1,567	△95	1,662	△465
利息返還損失引当金	Provision for loss on interest repayment	1,192	△1,325	577	△355	932	△1,585
その他の引当金	Other provisions	364	62	3,108	△1,115	4,223	3,921
繰延税金負債	Deferred tax liabilities	1,515	△483	14,137	12,404	1,732	△266
その他	Other	30,104	△416	46,058	15,320	30,738	217
負債の部合計	Total liabilities	6,802,088	430,833	7,730,182	559,456	7,170,726	799,471

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)

		2024/11		2025/11		2025/2	
		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	452,425	1,916	457,270	2,964	454,306	3,797
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	118,729	△415	118,588	△140	118,729	△415
利益剰余金	Retained earnings	288,328	2,305	293,305	3,095	290,209	4,186
自己株式	Treasury stock	△330	26	△321	9	△330	26
その他の包括利益累計額	Accumulated other comprehensive income	9,579	1,694	11,170	4,337	6,833	△1,052
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△26,465	△4,822	△59,906	△29,915	△29,991	△8,347
繰延ヘッジ損益	Deferred gains or losses on hedges	△14	△226	19,427	18,784	642	430
為替換算調整勘定	Foreign currency translation adjustments	36,049	6,776	51,344	15,372	35,971	6,699
退職給付に係る調整累計額	Remeasurements of defined benefit plans	10	△34	305	95	210	165
新株予約権	Subscription rights to shares	0	△5	4	4	0	△5
非支配株主持分	Non-controlling interests	120,531	4,614	139,451	14,825	124,626	8,709
純資産の部合計	Total net assets	582,536	8,219	607,897	22,131	585,766	11,449
負債純資産合計	Total liabilities and net assets	7,384,625	439,053	8,338,079	581,587	7,756,492	810,920

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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 business	5,938,928	6.6%	6,230,668	4.9%	7,993,248	6.4%
個別信用購入あっせん	Installment sales finance business	141,228	△45.3%	140,474	△0.5%	188,219	△44.6%
カードキャッシング	Cash advances	430,272	8.8%	437,737	1.7%	560,907	7.8%

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)

		2024/11		2025/11		2025/2	
		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	388,772	9.3%	421,566	8.4%	533,262	9.8%
包括信用購入あっせん収益	Revenue from credit card business	102,268	9.5%	107,016	4.6%	139,114	10.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	37,577	△4.6%	40,622	8.1%	50,706	△4.2%
融資収益	Financing revenue	124,475	10.2%	131,346	5.5%	166,609	9.7%
カードキャッシング	Cash advances	70,051	7.0%	71,597	2.2%	93,300	6.3%
その他融資	Other loans	54,424	14.6%	59,748	9.8%	73,309	14.4%
償却債権取立益	Recoveries of written off receivables	13,871	19.6%	14,750	6.3%	19,965	24.4%
金融収益	Financial revenue	35,276	39.6%	49,977	41.7%	42,830	27.8%
保険収益	Insurance revenue	9,754	1.8%	4,311	△55.8%	12,709	0.8%
役務取引等収益	Fees and commissions	53,971	11.3%	62,108	15.1%	72,526	6.6%
その他	Other	11,576	△23.1%	11,433	△1.2%	28,801	15.7%
営業費用	Operating expenses	350,855	6.4%	379,854	8.3%	471,776	8.3%
金融費用	Financial expenses	27,251	25.3%	45,603	67.3%	39,430	35.6%
保険費用	Insurance expenses	9,444	3.7%	3,797	△59.8%	12,338	4.8%
役務取引等費用	Fees and commissions payments	7,955	△0.1%	8,367	5.2%	10,320	△2.1%
販売費及び一般管理費	Selling, general and administrative expenses	303,741	5.3%	319,067	5.0%	406,259	6.6%
販売促進費	Promotion expenses	22,510	△10.1%	18,998	△15.6%	30,162	△7.0%
貸倒関連費用	Bad debt related expenses	74,668	20.2%	77,757	4.1%	97,861	22.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	67,333	16.0%	66,714	△0.9%	87,860	20.3%
貸倒損失	Bad debt expenses	7,335	80.5%	11,042	50.5%	10,001	59.1%
人件費	Personnel expenses	66,366	1.0%	68,751	3.6%	89,018	2.6%
管理費	Administrative expenses	86,508	3.1%	96,822	11.9%	117,482	4.7%
設備費	Equipment expenses	41,598	1.3%	39,968	△3.9%	55,433	0.5%
一般費	General expenses	12,088	12.1%	16,769	38.7%	16,300	11.9%
その他	Other	2,462	7.4%	3,018	22.6%	3,427	10.1%
営業利益	Operating profit	37,917	45.2%	41,711	10.0%	61,485	22.8%

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)

		2024/11		2025/11		2025/2	
		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	1,035	4.6%	1,959	89.3%	1,083	△10.0%
受取配当金	Dividend income	123	△10.1%	199	61.3%	175	3.6%
持分法による投資利益	Share of profit of entities accounted for using equity method	41	108.7%	—	—	30	—
投資事業組合運用益	Gain on investments in investment partnerships	179	117.5%	1,619	802.2%	231	95.7%
為替差益	Foreign exchange gains	447	△29.2%	—	—	344	△57.6%
補助金収入	Subsidy income	146	—	—	—	146	—
その他	Other	96	△18.1%	140	45.5%	155	48.8%
営業外費用	Non-operating expenses	11	162.1%	1,421	—	14	△87.5%
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	165	—	—	—
為替差損	Foreign exchange losses	—	—	1,251	—	—	—
雑損失	Miscellaneous loss	11	162.1%	3	△69.0%	14	△13.2%
経常利益	Ordinary profit	38,941	43.7%	42,250	8.5%	62,554	22.2%
特別利益	Extraordinary income	60	△39.6%	1,823	—	65	△75.7%
固定資産売却益	Gain on sales of non-current assets	21	108.7%	14	△32.5%	26	137.1%
投資有価証券売却益	Gain on sales of investment securities	39	—	1,808	—	39	△76.8%
特別損失	Extraordinary loss	5,765	411.5%	12,713	120.5%	17,234	572.6%
固定資産処分損	Loss on disposal of non-current assets	430	8.6%	377	△12.2%	553	△18.4%
減損損失	Impairment loss	38	△74.5%	2,796	—	4,084	214.7%
子会社株式売却損	Loss on sale of shares of subsidiaries	2,306	—	9,539	313.6%	2,306	—
貸倒関連費用	Bad debt related expenses	2,817	—	—	—	9,945	—
その他	Other	172	—	—	—	344	—
税金等調整前四半期純利益	Profit before income taxes	33,235	27.5%	31,359	△5.6%	45,386	△7.2%
法人税等合計	Total income taxes	11,097	28.9%	6,225	△43.9%	16,815	10.8%
法人税、住民税及び事業税	Income taxes-current	15,815	71.4%	12,795	△19.1%	20,370	56.0%
法人税等調整額	Income taxes-deferred	△4,718	—	△6,569	—	△3,555	—
四半期純利益	Net profit	22,138	26.8%	25,134	13.5%	28,571	△15.2%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	8,375	△2.7%	10,687	27.6%	12,926	0.9%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	13,763	55.4%	14,446	5.0%	15,644	△25.1%

連結決算報告 (Consolidated Financial Summary)

営業債権内訳 (Consolidated Operating Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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	3,699,455	441,405	3,828,657	178,248	3,650,408	392,358
カードキャッシング	Cash advances	581,649	24,661	602,825	29,933	572,892	15,903
その他融資	Other loans	3,117,806	416,744	3,225,831	148,315	3,077,516	376,454
割賦売掛金計	Total accounts receivable-installment	1,854,637	11,149	2,014,432	267,099	1,747,333	△96,154
包括信用購入あっせん	Credit card business	1,457,049	268,416	1,538,995	196,954	1,342,041	153,407
個別信用購入あっせん	Installment sales finance business	397,587	△257,266	475,437	70,144	405,292	△249,561
リース債権及びリース投資資産	Lease receivables and investment in leases	14,174	2,573	17,761	3,286	14,474	2,873
営業債権合計	Total operating receivables	5,568,267	455,128	5,860,851	448,634	5,412,216	299,077

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

(単位：百万円) (Unit : Millions of Yen)

		2024/11	2025/11	2025/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,321,798	2,433,226	2,429,100
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,321,798	2,433,226	2,429,100
割賦売掛金計	Total accounts receivable-installment	174,900	221,200	246,550
包括信用購入あっせん	Credit card business	174,900	221,200	246,550
個別信用購入あっせん	Installment sales finance business	—	—	—
債権流動化残高合計	Total securitized receivables	2,496,698	2,654,426	2,675,650

(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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	6,021,254	424,022	6,261,883	182,374	6,079,509	482,277
カードキャッシング	Cash advances	581,649	24,661	602,825	29,933	572,892	15,903
その他融資	Other loans	5,439,605	399,361	5,659,058	152,441	5,506,616	466,373
割賦売掛金計	Total accounts receivable-installment	2,029,537	△445,934	2,235,632	241,749	1,993,883	△481,588
包括信用購入あっせん	Credit card business	1,631,949	176,616	1,760,195	171,604	1,588,591	133,257
個別信用購入あっせん	Installment sales finance business	397,587	△622,550	475,437	70,144	405,292	△614,845
リース債権及びリース投資資産	Lease receivables and investment in leases	14,174	2,573	17,761	3,286	14,474	2,873
営業債権合計	Total operating receivables	8,064,966	△19,339	8,515,277	427,410	8,087,867	3,561

※ 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)

		2024/11		2025/11		2025/2	
		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 borrowings	127,524	△121,897	133,302	△35,779	169,081	△80,340
長期借入金	Long-term borrowings	795,410	178,582	848,388	44,615	803,773	186,945
コマーシャル・ペーパー	Commercial papers	11,900	△83,100	30,670	22,389	8,281	△86,718
社債	Bonds payable	305,422	△18,537	357,504	57,639	299,864	△24,095
リース債務	Lease obligations	27,434	△460	35,958	7,714	28,244	348
有利子負債計	Total interest-bearing debt	1,267,692	△45,413	1,405,824	96,579	1,309,245	△3,860

貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2024/11	2025/11	2025/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	120,707	124,434	120,707
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	74,668 20.2%	77,757 4.1%	97,861 23.3%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	71,767 18.7%	66,530 △7.3%	94,134 9.4%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	123,608 2.4%	135,661 9.0%	124,434 3.1%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.2%	2.3%	2.3%
流動化債権を含んだ場合	If including securitized debt	1.5%	1.6%	1.5%
貸倒償却額／営業債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	1.7%	1.5%	1.7%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.2%	1.0%	1.2%

※ 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 related expenses 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※) (Reference ※)		リテール Retail		ソリューション Solutions		(参考※) (Reference ※)		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	248,392	9.7%	183,453	26.6%	140,415	2.0%	175,230	6.8%	26,362	1.3%	74,780	4.5%	74,087	11.5%	△77,532	421,566	8.4%
	包括信用購入あっせん収益	82,249	5.6%	47,760	159.9%	32,096	△43.7%	24,767	1.5%	12,040	5.0%	7,761	△13.1%	4,966	24.0%	2,392	107,016	4.6%
	個別信用購入あっせん収益	170	2.5%	170	2.5%	—	—	40,451	8.1%	—	—	5,055	25.2%	35,395	6.1%	—	40,622	8.1%
	融資収益	49,961	3.4%	49,485	3.9%	427	△24.6%	81,384	6.9%	11,140	△2.4%	48,408	2.9%	21,835	23.2%	48	131,346	5.5%
	償却債権取立益	465	66.7%	53	195.5%	411	57.7%	14,283	5.1%	323	△19.3%	8,365	9.9%	5,594	0.3%	1	14,750	6.3%
	金融収益	49,536	42.4%	48,595	40.4%	1,230	206.7%	723	18.8%	21	101.7%	87	△12.1%	614	23.3%	△571	49,977	41.7%
	保険収益	4,311	△55.8%	4,402	△55.8%	—	—	—	—	—	—	—	—	—	—	△91	4,311	△55.8%
	役務取引等収益	50,258	14.9%	23,575	△2.0%	100,712	33.6%	13,618	14.5%	2,837	3.6%	5,100	31.6%	5,680	7.7%	△75,797	62,108	15.1%
	その他	11,438	△1.2%	9,408	△7.4%	5,538	35.2%	—	—	—	—	—	—	—	—	△3,513	11,433	△1.2%
営業費用	Operating expenses	234,780	9.6%	179,006	32.5%	130,346	△3.8%	147,283	6.2%	18,253	△7.0%	63,879	4.1%	65,150	12.9%	△76,781	379,854	8.3%
	金融費用	23,563	229.8%	21,562	301.7%	2,083	14.4%	22,633	8.5%	1,583	△12.7%	7,620	4.7%	13,429	14.0%	△675	45,603	67.3%
	保険費用	3,797	△59.8%	3,797	△59.8%	—	—	—	—	—	—	—	—	—	—	—	3,797	△59.8%
	役務取引等費用	8,030	6.6%	80,488	32.0%	138	△14.2%	336	△20.1%	—	—	336	△20.1%	—	—	△72,597	8,367	5.2%
	販売費及び一般管理費	196,664	4.6%	72,947	23.3%	125,608	△4.4%	124,021	5.9%	16,603	△6.3%	55,764	4.2%	51,654	12.6%	△3,510	319,067	5.0%
	その他	2,724	25.0%	209	98.1%	2,515	21.3%	291	3.5%	67	△18.0%	158	8.7%	66	21.8%	2	3,018	22.6%
営業利益	Operating profit	13,611	11.2%	4,447	△55.1%	10,069	353.0%	27,946	10.0%	8,109	26.6%	10,900	6.4%	8,937	2.2%	△751	41,711	10.0%

※ 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。

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

		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	3,260,586	123,376	3,123,632	102,350	144,988	24,320	575,273	52,631	78,306	5,624	309,940	8,124	187,026	38,882	△15,237	3,828,657	178,248
割賦売掛金	Accounts receivable-installment	1,428,871	184,149	1,184,633	147,739	250,234	35,196	584,643	82,977	72,837	8,732	108,228	8,286	403,576	65,958	△5,078	2,014,432	267,099
	包括信用購入あっせん																	
	Credit card business	1,365,227	179,257	1,156,304	148,414	214,920	33,913	173,767	17,696	72,837	8,732	58,994	422	41,935	8,541	△5,996	1,538,995	196,954
	個別信用購入あっせん																	
	Installment sales finance business	63,643	4,892	28,329	△675	35,314	1,282	410,875	65,280	—	—	49,234	7,863	361,641	57,417	917	475,437	70,144
銀行業における預金残高	Balance of deposits for banking business	5,467,384	272,154	5,469,852	269,291	—	—	14,423	3,184	—	—	—	—	14,423	3,184	△4,680	5,479,595	273,353
有利子負債残高	Balance of interest-bearing debt	624,666	15,183	190,381	5,132	445,122	13,653	808,518	81,002	67,776	4,903	277,550	△5,658	463,191	81,757	△38,197	1,405,824	96,579

		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	3.1%	3.2%	0.3%	19.8%	19.7%	21.1%	17.4%	－	5.5%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.4%	0.3%	0.6%	3.8%	3.2%	3.5%	4.1%	－	0.8%
③ 貸出金利鞘(①－②)	③ Interest rate spread ①－②	2.7%	2.8%	△0.2%	15.9%	16.4%	17.6%	13.3%	－	4.8%

※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)

		2024/11		2025/11		2025/2	
		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	6,052,570	339,543	6,808,548	425,384	6,383,164	670,137
現金及び預金	Cash and deposits	482,147	△154,486	488,630	△279,219	767,850	131,216
コールローン	Call loans	1,599	406	1,523	9	1,514	321
割賦売掛金	Accounts receivable-installment	1,359,540	△42,876	1,428,871	184,149	1,244,721	△157,695
リース債権及びリース投資資産	Lease receivables and investment in leases	14,174	2,573	17,761	3,286	14,474	2,873
営業貸付金	Operating loans	486,830	33,270	499,514	41,978	457,536	3,976
銀行業における貸出金	Loans and bills discounted for banking business	2,706,686	365,954	2,758,412	84,197	2,674,214	333,481
銀行業における有価証券	Securities for banking business	661,171	88,923	1,049,403	283,883	765,519	193,271
保険業における有価証券	Securities for insurance business	14,036	△1,837	—	△15,049	15,049	△824
買入金銭債権	Monetary claims bought	64,369	5,823	166,443	87,094	79,348	20,802
金銭の信託	Money held in trust	110,337	△6,358	77,696	△28,838	106,535	△10,160
その他	Other	204,751	45,599	375,376	61,715	313,661	154,509
貸倒引当金	Allowance for doubtful accounts	△53,074	2,550	△55,084	2,176	△57,261	△1,636
固定資産	Non-current assets	244,983	△14,739	269,089	20,411	248,677	△11,044
有形固定資産	Property, plant and equipment	19,943	△829	27,513	6,113	21,400	626
無形固定資産	Intangible assets	140,517	12,824	156,589	2,757	153,832	26,139
投資その他の資産	Investments and other assets	84,522	△26,733	84,986	11,540	73,445	△37,810
繰延資産	Deferred assets	362	△190	436	22	414	△139
資産の部合計	Total assets	6,297,917	324,614	7,078,075	445,819	6,632,256	658,953

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)

		2024/11		2025/11		2025/2	
		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	5,568,743	221,459	6,438,076	496,322	5,941,753	594,469
買掛金	Accounts payable-trade	410,042	145,436	504,215	190,616	313,598	48,993
銀行業における預金	Deposits for banking business	4,887,262	348,898	5,465,172	270,168	5,195,003	656,640
賞与引当金	Provision for bonuses	5,255	2,275	5,296	1,285	4,011	1,031
ポイント引当金	Provision for point card certificates	665	△24	1,331	△301	1,633	943
その他	Other	265,518	△275,127	462,060	34,553	427,507	△113,138
固定負債	Non-current liabilities	477,899	119,823	426,543	△39,099	465,642	107,566
保険契約準備金	Reserve for insurance policy liabilities	43,550	△4,807	99	△42,653	42,753	△5,605
退職給付に係る負債	Retirement benefit liability	△217	△72	△971	△412	△558	△413
利息返還損失引当金	Provision for loss on interest repayment	1,192	△1,325	577	△355	932	△1,585
その他の引当金	Other provisions	40	△20	34	△2	37	△22
その他	Other	433,333	126,048	426,803	4,325	422,477	115,192
負債の部合計	Total liabilities	6,046,643	341,283	6,864,619	457,223	6,407,396	702,035
純資産の部合計	Total net assets	251,273	△16,668	213,455	△11,404	224,859	△43,082
負債純資産合計	Total liabilities and net assets	6,297,917	324,614	7,078,075	445,819	6,632,256	658,953

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)

		2024/11		2025/11		2025/2	
		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 business	5,561,139	5.8%	5,871,712	5.6%	7,492,511	5.8%
個別信用購入あっせん	Installment sales finance business	15,276	△90.1%	13,391	△12.3%	20,358	△89.7%
カードキャッシング	Cash advances	286,868	0.3%	293,974	2.5%	371,001	0.1%
電子マネー	Total e-money contracts	1,956,300	△0.3%	1,990,799	1.8%	2,630,263	0.1%

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)

		2024/11		2025/11		2025/2	
		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	226,484	5.9%	248,392	9.7%	313,109	6.5%
包括信用購入あっせん収益	Revenue from credit card business	77,863	10.2%	82,249	5.6%	106,177	11.6%
加盟店収益	Merchant fee revenue	47,635	△0.2%	48,778	2.4%	64,391	1.4%
リボ・分割収益	Revolving credit and installment payment revenue	26,861	34.9%	30,046	11.9%	37,176	35.1%
その他収益	Other	3,366	10.7%	3,424	1.7%	4,609	12.8%
個別信用購入あっせん収益	Revenue from installment sales finance business	166	△97.9%	170	2.5%	223	△97.9%
融資収益	Financing revenue	48,326	6.3%	49,961	3.4%	64,302	5.6%
カードキャッシング	Cash advances	48,001	7.1%	49,454	3.0%	63,875	6.4%
その他融資	Other loans	325	△50.1%	507	55.8%	426	△48.4%
償却債権取立益	Recoveries of written off receivables	279	△31.5%	465	66.7%	575	△41.4%
金融収益	Financial revenue	34,779	40.7%	49,536	42.4%	42,153	28.4%
保険収益	Insurance revenue	9,754	1.8%	4,311	△55.8%	12,709	0.8%
役務取引等収益	Fees and commissions	43,732	9.4%	50,258	14.9%	58,160	3.5%
内、電子マネー収益	E-money revenue	10,576	△0.3%	11,216	6.1%	13,799	△1.5%
その他	Other	11,582	△23.1%	11,438	△1.2%	28,808	15.7%
営業費用	Operating expenses	214,245	△0.0%	234,780	9.6%	290,816	3.0%
金融費用	Financial expenses	7,145	30.9%	23,563	229.8%	12,419	84.5%
保険費用	Insurance expenses	9,444	3.7%	3,797	△59.8%	12,338	4.8%
役務取引等費用	Fees and commissions payments	7,533	△1.4%	8,030	6.6%	9,768	△3.4%
販売費及び一般管理費	Selling, general and administrative expenses	187,943	△1.1%	196,664	4.6%	253,245	0.9%
販売促進費	Promotion expenses	15,102	△20.6%	12,830	△15.0%	19,712	△17.4%
貸倒関連費用	Bad debt related expenses	21,210	27.0%	20,436	△3.6%	28,829	28.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	17,447	16.0%	12,626	△27.6%	23,667	22.7%
貸倒損失	Bad debt expenses	3,763	126.2%	7,809	107.5%	5,161	99.5%
人件費	Personnel expenses	42,265	△5.9%	42,612	0.8%	56,831	△3.3%
管理費	Administrative expenses	67,314	△0.6%	77,020	14.4%	91,881	2.2%
設備費	Equipment expenses	30,493	△3.2%	28,562	△6.3%	40,540	△3.6%
一般費	General expenses	11,557	12.8%	15,200	31.5%	15,450	11.5%
その他	Other	2,179	5.3%	2,724	25.0%	3,044	8.4%
営業利益	Operating profit	12,238	—	13,611	11.2%	22,293	91.4%

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

営業債権内訳 (Operating Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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	3,199,276	400,784	3,260,586	123,376	3,137,210	338,718
カードキャッシング	Cash advances	433,180	20,858	446,317	18,414	427,903	15,581
その他融資	Other loans	2,766,096	379,926	2,814,269	104,962	2,709,306	323,137
割賦売掛金計	Total accounts receivable-installment	1,359,540	△42,876	1,428,871	184,149	1,244,721	△157,695
包括信用購入あっせん	Credit card business	1,301,158	263,767	1,365,227	179,257	1,185,970	148,579
内、リボ・分割払い残高	Revolving credit and installment payment balance	307,774	63,704	303,370	58,354	245,016	946
個別信用購入あっせん	Installment sales finance business	58,381	△306,643	63,643	4,892	58,751	△306,274
リース債権及びリース投資資産	Lease receivables and investment in leases	14,174	2,573	17,761	3,286	14,474	2,873
営業債権合計	Total operating receivables	4,572,991	360,481	4,707,219	310,813	4,396,406	183,896

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

(単位：百万円) (Unit : Millions of Yen)

		2024/11	2025/11	2025/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,321,798	2,433,226	2,429,100
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,321,798	2,433,226	2,429,100
割賦売掛金計	Total accounts receivable-installment	174,900	221,200	246,550
包括信用購入あっせん	Credit card business	174,900	221,200	246,550
内、リボ・分割払い残高	Revolving credit and installment payment balance	44,900	91,200	116,550
個別信用購入あっせん	Installment sales finance business	—	—	—
債権流動化残高合計	Total securitized receivables	2,496,698	2,654,426	2,675,650

(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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	5,521,075	383,401	5,693,813	127,502	5,566,310	428,637
カードキャッシング	Cash advances	433,180	20,858	446,317	18,414	427,903	15,581
その他融資	Other loans	5,087,894	362,543	5,247,495	109,088	5,138,407	413,055
内、住宅ローン ※ 3	Housing Loans ※ 3	3,730,320	252,105	3,880,000	134,280	3,745,719	267,504
割賦売掛金計	Total accounts receivable-installment	1,534,440	△499,960	1,650,071	158,799	1,491,271	△543,129
包括信用購入あっせん	Credit card business	1,476,058	171,967	1,586,427	153,907	1,432,520	128,429
内、リボ・分割払い残高	Revolving credit and installment payment balance	352,674	41,904	394,570	33,004	361,566	50,796
個別信用購入あっせん	Installment sales finance business	58,381	△671,927	63,643	4,892	58,751	△671,558
リース債権及びリース投資資産	Lease receivables and investment in leases	14,174	2,573	17,761	3,286	14,474	2,873
営業債権合計	Total operating receivables	7,069,690	△113,985	7,361,645	289,588	7,072,057	△111,618

※ 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、イオン銀行の居住用および投資用、イオン住宅ローンサービスの投資用を含んでいます。

※ 3 Housing loans receivables include receivables of both AEON Bank's residential and real estate investment loans, and AEON HOUSING LOAN SERVICE's real estate investment loans.

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)

		2024/11		2025/11		2025/2	
		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 borrowings	64,000	△141,299	72,000	△23,900	95,900	△109,399
長期借入金	Long-term borrowings	295,456	179,974	299,425	6,274	293,151	177,669
コマーシャル・ペーパー	Commercial papers	—	△95,000	25,000	25,000	—	△95,000
社債	Bonds payable	200,000	△55,000	200,000	—	200,000	△55,000
リース債務	Lease obligations	19,735	△1,029	28,240	7,809	20,431	△333
有利子負債計 ※	Total interest-bearing debt ※	579,192	△112,355	624,666	15,183	609,483	△82,064

クレジットカードの貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)

(単位：百万円) (Unit : Millions of Yen)

		2024/11	2025/11	2025/2
		実 績 Results	実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	37,459	43,074	37,459
② 貸倒関連費用 ※ 1 (前年同期比)	Bad debt related expenses ※ 1 (YOY)	16,196 20.9%	19,142 18.2%	21,600 28.5%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	11,878 △19.1%	13,747 15.7%	15,985 △12.8%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	41,777 11.5%	48,468 12.5%	43,074 15.0%
期末貸倒引当金/クレジットカード債権残高比	Ending balance/Total operating receivables	2.4%	2.7%	2.7%
流動化債権を含んだ場合	If including securitized debt	2.2%	2.4%	2.3%
貸倒償却額/クレジットカード債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	0.9%	1.0%	1.0%
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 related expenses exclude provision for loss on interest repayment.

※ 2 年率換算しております。

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

国際事業決算報告 (Financial Summary for Global Business)

セグメント別取扱高 (Transaction Volume by Segment)

〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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 business	161,132	23.3%	166,529	3.3%	218,131	21.6%
個別信用購入あっせん	Installment sales finance business	—	—	—	—	—	—
カードキャッシング	Cash advances	35,868	13.7%	37,602	4.8%	47,814	13.3%
その他融資	Other loans	24,655	△2.6%	21,234	△13.9%	30,194	△9.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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 business	163,325	13.5%	124,664	△23.7%	208,554	8.0%
個別信用購入あっせん	Installment sales finance business	20,848	31.0%	22,053	5.8%	28,076	26.9%
カードキャッシング	Cash advances	103,287	38.6%	100,936	△2.3%	136,261	32.3%
その他融資	Other loans	89,584	10.5%	77,114	△13.9%	114,196	4.4%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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 business	53,330	28.8%	67,762	27.1%	74,051	30.2%
個別信用購入あっせん	Installment sales finance business	105,103	19.7%	105,029	△0.1%	139,785	16.9%
カードキャッシング	Cash advances	4,248	26.0%	5,223	23.0%	5,829	28.6%
その他融資	Other loans	58,270	20.2%	62,666	7.5%	77,969	22.3%

セグメント別営業債権残高 (Operating Receivables by Segment)
 〈中華圏〉 (China Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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 ※	73,891	3,754	78,306	5,624	72,682	2,545
カードキャッシング	Cash advances	41,402	1,565	44,988	3,684	41,303	1,465
その他融資	Other loans	32,488	2,189	33,318	1,939	31,379	1,079
割賦売掛金計	Total accounts receivable-installment	64,330	4,288	72,837	8,732	64,105	4,063
包括信用購入あっせん	Credit card business	64,330	4,288	72,837	8,732	64,105	4,063
個別信用購入あっせん	Installment sales finance business	—	—	—	—	—	—
営業債権合計	Total operating receivables	138,222	8,043	151,144	14,356	136,788	6,609

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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 ※	288,912	9,596	309,940	8,124	301,815	22,499
カードキャッシング	Cash advances	105,404	1,927	109,533	7,517	102,016	△1,460
その他融資	Other loans	183,507	7,668	200,406	607	199,798	23,959
割賦売掛金計	Total accounts receivable-installment	96,574	2,035	108,228	8,286	99,942	5,403
包括信用購入あっせん	Credit card business	59,837	△5,360	58,994	422	58,571	△6,626
個別信用購入あっせん	Installment sales finance business	36,736	7,395	49,234	7,863	41,371	12,030
営業債権合計	Total operating receivables	385,486	11,631	418,168	16,410	401,757	27,902

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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 ※	144,773	28,732	187,026	38,882	148,144	32,102
カードキャッシング	Cash advances	1,661	310	1,985	317	1,668	317
その他融資	Other loans	143,112	28,421	185,041	38,565	146,475	31,785
割賦売掛金計	Total accounts receivable-installment	333,237	47,660	403,576	65,958	337,618	52,041
包括信用購入あっせん	Credit card business	31,722	5,720	41,935	8,541	33,394	7,391
個別信用購入あっせん	Installment sales finance business	301,514	41,940	361,641	57,417	304,224	44,649
営業債権合計	Total operating receivables	478,010	76,392	590,603	104,841	485,762	84,144

※ 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)

		2024/11		2025/11		2025/2	
		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	26,029	17.4%	26,362	1.3%	35,596	16.2%
包括信用購入あっせん収益	Revenue from credit card business	11,465	15.4%	12,040	5.0%	15,665	15.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	—	—	—	—	—	—
融資収益	Financing revenue	11,412	16.8%	11,140	△2.4%	15,251	14.4%
カードキャッシング	Cash advances	6,463	12.4%	6,564	1.6%	8,671	11.1%
その他融資	Other loans	4,949	23.1%	4,575	△7.5%	6,580	19.0%
償却債権取立益	Recoveries of written off receivables	400	4.3%	323	△19.3%	819	16.2%
金融収益	Financial revenue	10	16.7%	21	101.7%	13	14.8%
役務取引等収益	Fees and commissions	2,739	32.4%	2,837	3.6%	3,845	27.2%
営業費用	Operating expenses	19,622	23.9%	18,253	△7.0%	26,277	20.3%
金融費用	Financial expenses	1,813	36.0%	1,583	△12.7%	2,432	27.6%
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	17,727	22.7%	16,603	△6.3%	23,737	19.5%
販売促進費	Promotion expenses	1,510	0.1%	1,297	△14.1%	2,077	△1.3%
貸倒関連費用	Bad debt related expenses	6,651	38.7%	5,820	△12.5%	8,733	27.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	3,196	32.9%	2,765	△13.5%	4,033	13.1%
貸倒損失	Bad debt expenses	3,455	44.5%	3,054	△11.6%	4,699	43.6%
人件費	Personnel expenses	3,483	19.2%	3,530	1.3%	4,714	18.5%
管理費	Administrative expenses	3,356	19.4%	3,343	△0.4%	4,571	22.2%
設備費	Equipment expenses	2,541	17.1%	2,457	△3.3%	3,398	17.5%
一般費	General expenses	184	△24.2%	154	△16.1%	241	△19.0%
その他	Other	81	50.8%	67	△18.0%	107	37.9%
営業利益	Operating profit	6,406	1.3%	8,109	26.6%	9,319	5.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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	71,587	6.1%	74,780	4.5%	95,779	6.5%
包括信用購入あっせん収益	Revenue from credit card business	8,935	△4.5%	7,761	△13.1%	11,722	△5.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	4,037	19.4%	5,055	25.2%	5,666	25.3%
融資収益	Financing revenue	47,028	4.3%	48,408	2.9%	62,718	4.3%
カードキャッシング	Cash advances	15,242	4.2%	15,220	△0.1%	20,292	3.8%
その他融資	Other loans	31,785	4.4%	33,188	4.4%	42,426	4.5%
償却債権取立益	Recoveries of written off receivables	7,611	22.8%	8,365	9.9%	9,961	21.2%
金融収益	Financial revenue	99	△23.4%	87	△12.1%	152	△22.2%
役務取引等収益	Fees and commissions	3,875	15.0%	5,100	31.6%	5,557	23.1%
営業費用	Operating expenses	61,340	7.0%	63,879	4.1%	79,771	7.7%
金融費用	Financial expenses	7,275	9.8%	7,620	4.7%	9,632	8.4%
役務取引等費用	Fees and commissions payments	421	31.9%	336	△20.1%	551	27.5%
販売費及び一般管理費	Selling, general and administrative expenses	53,497	6.5%	55,764	4.2%	69,390	7.4%
販売促進費	Promotion expenses	4,019	11.0%	3,195	△20.5%	5,273	4.6%
貸倒関連費用	Bad debt related expenses	25,466	3.5%	26,022	2.2%	31,631	4.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	25,349	3.1%	25,851	2.0%	31,491	4.8%
貸倒損失	Bad debt expenses	116	—	170	45.9%	140	△27.0%
人件費	Personnel expenses	10,299	11.9%	11,634	13.0%	13,375	11.1%
管理費	Administrative expenses	8,996	8.4%	9,673	7.5%	12,793	14.3%
設備費	Equipment expenses	3,998	3.2%	4,069	1.8%	5,301	2.1%
一般費	General expenses	717	10.6%	1,169	63.1%	1,014	13.8%
その他	Other	145	24.2%	158	8.7%	196	26.4%
営業利益	Operating profit	10,246	0.5%	10,900	6.4%	16,007	0.8%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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	66,448	23.8%	74,087	11.5%	91,139	24.9%
包括信用購入あっせん収益	Revenue from credit card business	4,005	15.8%	4,966	24.0%	5,548	18.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	33,374	18.8%	35,395	6.1%	44,816	18.1%
融資収益	Financing revenue	17,717	39.8%	21,835	23.2%	24,345	38.5%
カードキャッシング	Cash advances	344	12.6%	358	4.1%	461	12.9%
その他融資	Other loans	17,372	40.5%	21,476	23.6%	23,884	39.1%
償却債権取立益	Recoveries of written off receivables	5,579	21.1%	5,594	0.3%	8,609	40.2%
金融収益	Financial revenue	498	67.6%	614	23.3%	684	77.4%
役務取引等収益	Fees and commissions	5,274	16.2%	5,680	7.7%	7,135	14.2%
営業費用	Operating expenses	57,703	32.0%	65,150	12.9%	77,718	30.7%
金融費用	Financial expenses	11,781	33.3%	13,429	14.0%	15,944	29.8%
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	45,867	31.7%	51,654	12.6%	61,695	31.0%
販売促進費	Promotion expenses	1,859	107.4%	1,695	△8.8%	2,361	67.3%
貸倒関連費用	Bad debt related expenses	21,339	33.4%	25,483	19.4%	28,671	41.0%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	21,339	33.4%	25,481	19.4%	28,671	41.0%
貸倒損失	Bad debt expenses	—	—	1	—	—	—
人件費	Personnel expenses	9,995	20.9%	10,670	6.8%	13,657	19.4%
管理費	Administrative expenses	7,475	32.9%	8,223	10.0%	9,920	21.1%
設備費	Equipment expenses	4,681	28.5%	5,033	7.5%	6,350	22.8%
一般費	General expenses	516	23.8%	547	6.0%	734	32.1%
その他	Other	54	11.0%	66	21.8%	77	15.0%
営業利益	Operating profit	8,745	△12.1%	8,937	2.2%	13,421	△0.9%

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)

		2024/11		2025/11		2025/2	
		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 borrowings	24,984	4,141	34,844	11,893	22,950	2,107
長期借入金	Long-term borrowings	37,532	1,046	30,946	△6,737	37,684	1,199
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	—	—	—	—	—	—
リース債務	Lease obligations	2,335	△19	1,985	△252	2,237	△117
有利子負債計	Total interest-bearing debt	64,852	5,168	67,776	4,903	62,872	3,189

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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 borrowings	39,728	26,111	35,200	△4,924	40,124	26,507
長期借入金	Long-term borrowings	198,874	△18,597	223,278	8,114	215,163	△2,307
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	29,008	△3,602	15,336	△9,253	24,589	△8,020
リース債務	Lease obligations	3,337	451	3,734	404	3,330	444
有利子負債計	Total interest-bearing debt	270,948	4,363	277,550	△5,658	283,208	16,623

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/11		2025/11		2025/2	
		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 borrowings	15,839	△9,219	11,368	△16,012	27,381	2,322
長期借入金	Long-term borrowings	268,500	18,667	302,012	37,062	264,950	15,117
コマーシャル・ペーパー	Commercial papers	11,900	11,900	5,670	△2,610	8,281	8,281
社債	Bonds payable	79,814	40,299	142,167	63,543	78,623	39,108
リース債務	Lease obligations	2,011	157	1,972	△225	2,197	344
有利子負債計	Total interest-bearing debt	378,065	61,805	463,191	81,757	381,434	65,174

主要指標 (Key Operating Data)

有効ID数の推移 (Number of valid IDs)

(単位：万人) (Unit：Ten thousand)

		2024/11		2025/11		2025/2	
		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ID数	Number of valid IDs	5,492	208	5,838	266	5,572	288
内、国内有効ID数 ※	Number of valid IDs in domestic ※	3,577	171	3,840	225	3,615	209

※ 有効ID数は、当社提供サービス利用の顧客数です。

※ The number of valid IDs is included in the number of customers using our services.

国内カード会員数の推移 (Number of Cardholders in Domestic)

(単位：万人) (Unit：Ten thousand)

		2024/11		2025/11		2025/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
カード有効会員数 ※1	Number of credit cardholders ※1	2,624	40	2,657	41	2,616	32
カード稼働会員数 ※2	Number of active cardholders ※2	1,613	1	1,625	12	1,613	1
年間稼働率 (%) ※3	Card-use rate (%) ※3	66.8%	—	66.3%	—	66.8%	—

※1 カード有効会員数には家族カード会員数を含んでおります。

※1 The number of affiliate card members is included in the number of card members.

※2 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。

※2 “Number of active cardholders” means the number of cardholders who have used their cards at least once within the previous 12 months.

※3 年間稼働率＝カード稼働会員数÷（2024/12～2025/11）平均国内カード有効会員数（家族カード会員除く）×100

※3 Card-use rate = Number of active cardholders/Average number of cardholders in Domestic excluding affiliated card members (2024/12～2025/11)×100

※2025/2よりカード会員数を含む、国内における集計基準を変更しております。これに伴い、過年度および期首増減についても新たな基準で集計した数値を記載しております。

As of 2025/2, the method of calculating the number of domestic members, including the number of card members, has been changed.

As a result, the figures for previous years have also been changed.

イオン銀行（単体）の業容（Results of AEON Bank）

（単位：百万円）（Unit：Millions of Yen）

		2024/11		2025/11		2025/2	
		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	4,892,256	352,884	5,470,311	268,678	5,201,633	662,260
普通預金	Ordinary deposits	3,481,399	△438,055	3,152,615	△130,268	3,282,884	△636,570
定期預金	Time deposits	1,349,270	782,319	2,253,901	394,101	1,859,799	1,292,848
その他預金	Other deposits	61,587	8,620	63,794	4,844	58,949	5,983
貸出金残高	Balance of loans and bills discounted	3,080,673	429,534	3,122,082	102,722	3,019,360	368,221

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	870	11	887	12	874	16
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（単位：店舗、台）

銀行店舗数	Number of branches	148	2	182	－	182	36
ATM台数	Number of ATMs	6,845	80	6,831	△19	6,850	85

- ※ 2024年12月2日を効力発生日としてイオン保険サービス株式会社が営む保険ショップ事業を簡易吸収分割により株式会社イオン銀行が承継し、「イオン銀行」と「イオンのほけん相談」の店舗を一体運営へと移行しました。これにより株式会社イオン銀行が運営する店舗数は増加しております。
- ※ AEON Bank has taken over the insurance shop business operated by AEON Insurance Services through an absorption-type split effective December 2 2024, and AEON Bank and AEON Insurance Consultation stores have been integrated into one company. As a result, the number of stores operated by AEON Bank has increased.