

2025年 2 月期
決算補足資料

For the Year Ended February 28, 2025
FACT BOOK 2025

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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 : 国内事業及び国際事業 (P16-29) 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 (P16-29) 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)

決算概要 (Overview)

業績ハイライト (Financial Highlights)

(単位：百万円) (Unit : Millions of Yen)

		2024/ 2		2025/ 2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	485,608 (528,693)	7.5% (8.1%)	533,262 (578,937)	9.8% (9.5%)
営業利益	Operating profit	50,088	△14.9%	61,485	22.8%
経常利益	Ordinary profit	51,174	△16.9%	62,554	22.2%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	20,896	△31.9%	19,527	△6.6%

※ 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（ ）内に基準適用前の組替え数値及び同数値による前期比を記載しております。

※ From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition.
The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

主要な経営指標(Key Indicators)

(単位：円) (Unit : Yen)

		2024/ 2	2025/ 2
自己資本比率	Equity ratio	6.6%	6.0%
1株当たり当期純利益	Earnings per share(EPS)	96.81	90.46
1株当たり純資産（1株当たり株主資本）	Book value per share(BPS)	2,123.47	2,154.07

※ 「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)

2025年2月28日時点 (As of February 28th)

国内連結子会社 Consolidated Subsidiaries (Domestic)		議決権の所有割合 Shareholding ratio of voting rights
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%
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.	100.0%
フェリカポケットマーケティング株式会社	FeliCa Pocket Marketing Inc.	87.6%

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 SYSTEMS (PHILIPPINES) INC.	100.0%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	56.5%	AEON CREDIT SERVICE (PHILIPPINES) INC.	99.1%
AEON INSURANCE BROKERS (HK) LTD.	100.0%	PT.AEON CREDIT SERVICE INDONESIA	95.5%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON MICRO FINANCE (SHENZHEN) 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 ASSET MANAGEMENT (THAILAND) CO., LTD.	100.0%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.7%
ACSI(THAILAND) CO., LTD.	100.0%	AEON INSURANCE BROKERS (M) SDN. BHD.	100.0%
AEON CREDIT SERVICE (M) BERHAD ※3	61.5%	AEON BANK (M) BERHAD	100.0%
POST AND TELECOMMUNICATION FINANCE CO., LTD.	100.0%		

※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)

持分法適用会社 Consolidated Affiliates	議決権の所有割合 Shareholding ratio of voting rights
株式会社つなぐ	20.0%

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)

		2024/2		2025/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	6,617,447	278,624	7,425,710	808,262
現金及び預金	Cash and deposits	665,558	△177,057	814,786	149,228
コールローン	Call loans	1,192	△9,180	1,514	321
割賦売掛金	Accounts receivable-installment	1,843,488	73,899	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	11,601	△350	14,474	2,873
営業貸付金	Operating loans	918,824	73,561	988,984	70,160
銀行業における貸出金	Loans and bills discounted for banking business	2,339,225	178,450	2,670,472	331,246
銀行業における有価証券	Securities for banking business	572,248	111,702	768,296	196,048
保険業における有価証券	Securities for insurance business	15,873	△2,261	15,049	△824
買入金銭債権	Monetary claims bought	58,546	36,011	79,348	20,802
金銭の信託	Money held in trust	116,695	△7,199	106,535	△10,160
その他	Other	194,901	△5,688	350,608	155,706
貸倒引当金	Allowance for doubtful accounts	△120,707	6,737	△131,694	△10,986
固定資産	Non-current assets	327,570	7,596	334,250	6,679
有形固定資産	Property, plant and equipment	32,146	220	34,512	2,366
無形固定資産	Intangible assets	140,379	9,338	189,527	49,148
のれん	Goodwill	11,684	△1,506	42,188	30,504
ソフトウェア	Software	125,144	11,238	144,191	19,046
その他	Other	3,550	△392	3,147	△402
投資その他の資産	Investments and other assets	155,045	△1,962	110,209	△44,836
繰延資産	Deferred assets	553	△117	414	△139
資産の部合計	Total assets	6,945,571	286,103	7,760,375	814,803

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)

		2024/2		2025/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,593,712	249,202	6,298,229	704,517
買掛金	Accounts payable-trade	268,536	12,873	317,805	49,269
銀行業における預金	Deposits for banking business	4,538,363	140,409	5,206,242	667,878
短期借入金	Short-term borrowings	249,422	27,487	169,081	△80,340
1年内返済予定の長期借入金	Current portion of long-term borrowings	165,716	47,858	217,297	51,580
1年内償還予定の社債	Current portion of bonds payable	83,355	△1,881	95,888	12,532
コマーシャル・ペーパー	Commercial papers	95,000	20,000	8,281	△86,718
賞与引当金	Provision for bonuses	5,006	641	6,195	1,188
ポイント引当金	Provision for point card certificates	689	△108	1,633	943
その他の引当金	Other provisions	129	△60	122	△7
その他	Other	187,491	1,981	275,682	88,190
固定負債	Non-current liabilities	777,542	3,717	872,496	94,953
保険契約準備金	Reserve for insurance policy liabilities	48,358	△5,979	42,753	△5,605
社債	Bonds payable	240,604	△24,221	203,976	△36,628
長期借入金	Long-term borrowings	451,111	33,872	586,476	135,365
退職給付に係る負債	Retirement benefit liability	2,128	△23	1,662	△465
利息返還損失引当金	Provision for loss on interest repayment	2,518	△2,304	932	△1,585
その他の引当金	Other provisions	302	70	4,223	3,921
繰延税金負債	Deferred tax liabilities	1,998	712	1,732	△266
その他	Other	30,521	1,592	30,738	217
負債の部合計	Total liabilities	6,371,254	252,919	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)

		2024/2		2025/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
株主資本	Total shareholders' equity	450,508	6,757	458,189	7,680
資本金	Capital stock	45,698	—	45,698	—
資本剰余金	Capital surplus	119,144	△1,125	118,729	△415
利益剰余金	Retained earnings	286,022	7,850	294,092	8,069
自己株式	Treasury stock	△357	32	△330	26
その他の包括利益累計額	Accumulated other comprehensive income	7,885	16,835	6,833	△1,052
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△21,643	6,018	△29,991	△8,347
繰延ヘッジ損益	Deferred gains or losses on hedges	212	91	642	430
為替換算調整勘定	Foreign currency translation adjustments	29,272	10,533	35,971	6,699
退職給付に係る調整累計額	Remeasurements of defined benefit plans	44	192	210	165
新株予約権	Subscription rights to shares	6	△7	0	△5
非支配株主持分	Non-controlling interests	115,916	9,596	124,626	8,709
純資産の部合計	Total net assets	574,316	33,183	589,649	15,332
負債純資産合計	Total liabilities and net assets	6,945,571	286,103	7,760,375	814,803

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2024/2		2025/2	
		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 business	7,510,854	8.9%	7,993,248	6.4%
個別信用購入あっせん	Installment sales finance business	339,925	7.6%	188,219	△44.6%
カードキャッシング	Cash advances	520,519	10.2%	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)

		2024/2		2025/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益 (営業収益) ※	Operating revenue (Operating revenue) ※	485,608 (528,693)	7.5% (8.1%)	533,262 (578,937)	9.8% (9.5%)
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※	Revenue from credit card business (Revenue from credit card business) ※	125,716 (166,495)	11.8% (12.8%)	139,114 (182,556)	10.7% (9.6%)
個別信用購入あっせん収益	Revenue from installment sales finance business	52,911	9.2%	50,706	△4.2%
融資収益	Financing revenue	151,909	10.1%	166,609	9.7%
カードキャッシング	Cash advances	87,805	8.6%	93,300	6.3%
その他融資	Other loans	64,104	12.2%	73,309	14.4%
償却債権取立益	Recoveries of written off receivables	16,048	△0.4%	19,965	24.4%
金融収益	Financial revenue	33,514	△2.6%	42,830	27.8%
保険収益	Insurance revenue	12,602	△4.6%	12,709	0.8%
役務取引等収益 (役務取引等収益) ※	Fees and commissions (Fees and commissions) ※	68,009 (70,315)	9.4% (9.2%)	72,526 (74,759)	6.6% (6.3%)
その他	Other	24,896	△7.9%	28,801	15.7%

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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)

		2024/2		2025/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses ※)	435,519 (478,604)	10.8% (11.2%)	471,776 (517,452)	8.3% (8.1%)
金融費用	Financial expenses	29,081	23.4%	39,430	35.6%
保険費用	Insurance expenses	11,772	△8.9%	12,338	4.8%
役務取引等費用	Fees and commissions payments	10,546	△7.0%	10,320	△2.1%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	381,006 (424,091)	11.4% (11.8%)	406,259 (451,934)	6.6% (6.6%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	32,443 (75,528)	14.9% (15.1%)	30,162 (75,837)	△7.0% (0.4%)
貸倒関連費用	Bad debt related expenses	79,866	21.8%	97,861	22.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	73,055	20.2%	87,860	20.3%
貸倒損失	Bad debt expenses	6,287	97.9%	10,001	59.1%
利息返還損失引当金繰入額	Provision for loss on interest repayment	523	△67.7%	—	—
人件費	Personnel expenses	86,733	8.4%	89,018	2.6%
管理費	Administrative expenses	112,223	8.3%	117,482	4.7%
設備費	Equipment expenses	55,167	2.5%	55,433	0.5%
一般費	General expenses	14,572	34.9%	16,300	11.9%
その他	Other	3,112	2.5%	3,427	10.1%
営業利益	Operating profit	50,088	△14.9%	61,485	22.8%

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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)

		2024/2		2025/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業外収益	Non-operating income	1,204	△55.4%	1,083	△10.0%
受取配当金	Dividend income	169	56.1%	175	3.6%
持分法による投資利益	Share of profit of entities accounted for using equity method	—	—	30	—
投資事業組合運用益	Gain on investments in investment partnerships	118	△61.9%	231	95.7%
為替差益	Foreign exchange gains	813	△34.7%	344	△57.6%
補助金収入	Subsidy income	—	—	146	—
その他	Other	104	△43.5%	155	48.8%
営業外費用	Non-operating expenses	118	808.5%	14	△87.5%
持分法による投資損失	Share of loss of entities accounted for using equity method	101	—	—	—
雑損失	Miscellaneous loss	17	420.0%	14	△13.2%
経常利益	Ordinary profit	51,174	△16.9%	62,554	22.2%
特別利益	Extraordinary income	270	—	65	△75.7%
固定資産売却益	Gain on sales of non-current assets	11	5.3%	26	137.1%
投資有価証券売却益	Gain on sales of investment securities	169	—	39	△76.8%
投資有価証券清算益	Gain on liquidation of investment securities	89	—	—	—
特別損失	Extraordinary loss	2,562	45.5%	13,351	421.1%
固定資産処分損	Loss on disposal of non-current assets	678	41.8%	553	△18.4%
減損損失	Impairment loss	1,297	67.0%	201	△84.5%
子会社株式売却損	Loss on sale of shares of subsidiaries	—	—	2,306	—
子会社清算損	Loss on liquidation of subsidiaries	18	△87.4%	—	—
経営統合費用	Management integration expenses	475	466.4%	—	—
システム移行関連費	System migration related expenses	90	△62.9%	—	—
貸倒関連費用	Bad debt related expenses	—	—	9,945	—
その他	Other	—	—	344	—
税金等調整前当期純利益	Profit before income taxes	48,883	△18.3%	49,269	0.8%
法人税等合計	Total income taxes	15,175	△6.2%	16,815	10.8%
法人税、住民税及び事業税	Income taxes-current	13,057	1.0%	20,370	56.0%
法人税等調整額	Income taxes-deferred	2,117	△34.8%	△3,555	—
当期純利益	Net profit	33,707	△22.7%	32,454	△3.7%
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests	12,810	△1.0%	12,926	0.9%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	20,896	△31.9%	19,527	△6.6%

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)

		2024/2		2025/2	
		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	3,258,049	252,011	3,659,457	401,407
カードキャッシング	Cash advances	556,988	35,118	572,892	15,903
その他融資	Other loans	2,701,061	216,893	3,086,565	385,503
割賦売掛金計	Total accounts receivable-installment	1,843,488	73,899	1,747,333	△96,154
包括信用購入あっせん	Credit card business	1,188,633	62,414	1,342,041	153,407
個別信用購入あっせん	Installment sales finance business	654,854	11,484	405,292	△249,561
リース債権及びリース投資資産	Lease receivables and investment in leases	11,601	△350	14,474	2,873
営業債権合計	Total operating receivables	5,113,139	325,560	5,421,265	308,125

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

(単位：百万円) (Unit : Millions of Yen)

		2024/2	2025/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,339,181	2,429,100
カードキャッシング	Cash advances	—	—
その他融資	Other loans	2,339,181	2,429,100
割賦売掛金計	Total accounts receivable-installment	631,983	246,550
包括信用購入あっせん	Credit card business	266,700	246,550
個別信用購入あっせん	Installment sales finance business	365,283	—
債権流動化残高合計	Total securitized receivables	2,971,165	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)

		2024/2		2025/2	
		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	5,597,231	437,752	6,088,557	491,325
カードキャッシング	Cash advances	556,988	30,118	572,892	15,903
その他融資	Other loans	5,040,243	407,634	5,515,665	475,421
割賦売掛金計	Total accounts receivable-installment	2,475,472	162,112	1,993,883	△481,588
包括信用購入あっせん	Credit card business	1,455,333	122,014	1,588,591	133,257
個別信用購入あっせん	Installment sales finance business	1,020,138	40,098	405,292	△614,845
リース債権及びリース投資資産	Lease receivables and investment in leases	11,601	△350	14,474	2,873
営業債権合計	Total operating receivables	8,084,305	599,515	8,096,915	12,610

※ 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)

		2024/2		2025/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	249,422	27,487	169,081	△80,340
長期借入金	Long-term borrowings	616,827	81,730	803,773	186,945
コマーシャル・ペーパー	Commercial papers	95,000	20,000	8,281	△86,718
社債	Bonds payable	323,960	△26,103	299,864	△24,095
リース債務	Lease obligations	27,895	△643	28,244	348
有利子負債計	Total interest-bearing debt	1,313,105	102,471	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)

		2024/2	2025/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	127,445	120,707
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	79,342 24.1%	97,861 23.3%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	86,080 41.0%	86,874 0.9%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	120,707 △5.3%	131,694 9.1%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.4%	2.4%
流動化債権を含んだ場合	If including securitized debt	1.5%	1.6%
貸倒償却額／営業債権残高比	Bad debts written off/Total operating receivables	1.7%	1.6%
流動化債権を含んだ場合	If including securitized debt	1.1%	1.1%

※ 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。

※ The figures of bad debt related expenses exclude provision for loss on interest repayment.

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 (営業収益) ※2	Operating revenue (Operating revenue) ※2	313,109 (358,784)	6.5% (6.5%)	193,379	11.8%	192,500	0.9%	222,515	15.0%	35,596	16.2%	95,779	6.5%	91,139	24.9%	△75,133	533,262 (578,937)	9.8% (9.5%)
包括信用購入あっせん収益 (包括信用購入あっせん収益) ※2	Revenue from credit card business (Revenue from credit card business) ※2	106,177 (149,619)	11.6% (10.1%)	23,970	20.5%	76,658	5.4%	32,936	7.7%	15,665	15.5%	11,722	△5.0%	5,548	18.4%	5,548	139,114 (182,556)	10.7% (9.6%)
個別信用購入あっせん収益	Revenue from installment sales finance business	223	△97.9%	223	1.4%	—	—	50,482	18.9%	—	—	5,666	25.3%	44,816	18.1%	0	50,706	△4.2%
融資収益	Financing revenue	64,302	5.6%	63,454	10.6%	638	△73.8%	102,316	12.4%	15,251	14.4%	62,718	4.3%	24,345	38.5%	199	166,609	9.7%
償却債権取立益	Recoveries of written off receivables	575	△41.4%	28	102.5%	546	△43.5%	19,390	28.7%	819	16.2%	9,961	21.2%	8,609	40.2%	—	19,965	24.4%
金融収益	Financial revenue	42,153	28.4%	42,195	27.9%	382	203.0%	851	43.2%	13	14.8%	152	△22.2%	684	77.4%	△598	42,830	27.8%
保険収益	Insurance revenue	12,709	0.8%	12,990	0.5%	—	—	—	—	—	—	—	—	—	—	△281	12,709	0.8%
役務取引等収益 (役務取引等収益) ※2	Fees and commissions (Fees and commissions) ※2	58,160 (60,393)	3.5% (3.2%)	33,014	3.1%	99,676	9.0%	16,538	20.0%	3,845	27.2%	5,557	23.1%	7,135	14.2%	△76,703	72,526 (74,759)	6.6% (6.3%)
その他	Other	28,808	15.7%	17,501	0.1%	14,598	14.2%	—	—	—	—	—	—	—	—	△3,298	28,801	15.7%
営業費用 (営業費用) ※2	Operating expenses (Operating expenses) ※2	290,816 (336,491)	3.0% (3.4%)	182,876	8.7%	182,692	0.2%	183,767	18.3%	26,277	20.3%	79,771	7.7%	77,718	30.7%	△77,559	471,776 (517,452)	8.3% (8.1%)
金融費用	Financial expenses	12,419	84.5%	10,035	136.0%	2,464	△3.0%	28,009	21.4%	2,432	27.6%	9,632	8.4%	15,944	29.8%	△1,079	39,430	35.6%
保険費用	Insurance expenses	12,338	4.8%	12,338	4.8%	—	—	—	—	—	—	—	—	—	—	—	12,338	4.8%
役務取引等費用	Fees and commissions payments	9,768	△3.4%	80,578	8.8%	198	△62.3%	551	27.5%	—	—	551	27.5%	—	—	△71,008	10,320	△2.1%
販売費及び一般管理費 (販売費及び一般管理費) ※2	Selling, general and administrative expenses (Selling, general and administrative expenses) ※2	253,245 (298,920)	0.9% (1.7%)	79,771	2.3%	177,136	0.3%	154,823	17.7%	23,737	19.5%	69,390	7.4%	61,695	31.0%	△5,472	406,259 (451,934)	6.6% (6.6%)
その他	Other	3,044	8.4%	152	2.4%	2,892	8.7%	382	26.8%	107	37.9%	196	26.4%	77	15.0%	1	3,427	10.1%
営業利益	Operating profit	22,293	91.4%	10,503	123.5%	9,808	17.3%	38,748	1.4%	9,319	5.9%	16,007	0.8%	13,421	△0.9%	2,425	61,485	22.8%

※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 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（ ）内に基準適用前の組替え数値及び同数値による前期比を記載しております。

※2 From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition. The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

		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
		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	3,137,210	338,718	3,021,282	369,038	120,667	△32,016	531,690	66,196	72,682	2,545	310,864	31,547	148,144	32,102	△14,183	3,659,457	401,407
割賦売掛金	Accounts receivable-installment	1,244,721	△157,695	1,036,894	128,287	215,038	△286,813	501,666	61,508	64,105	4,063	99,942	5,403	337,618	52,041	△6,265	1,747,333	△96,154
	包括信用購入あっせん																	
	Credit card business	1,185,970	148,579	1,007,889	130,123	181,006	18,127	156,070	4,828	64,105	4,063	58,571	△6,626	33,394	7,391	△2,925	1,342,041	153,407
	個別信用購入あっせん																	
	Installment sales finance business	58,751	△306,274	29,004	△1,836	34,031	△304,940	345,595	56,680	－	－	41,371	12,030	304,224	44,649	△3,339	405,292	△249,561
銀行業における預金残高	Balance of deposits for banking business	5,195,229	656,711	5,200,561	661,545	－	－	11,239	11,238	－	－	－	－	11,239	11,238	△5,557	5,206,242	667,878
有利子負債残高	Balance of interest-bearing debt	609,483	△82,064	185,248	148,518	431,469	△231,140	727,515	84,986	62,872	3,189	283,208	16,623	381,434	65,174	△34,988	1,309,245	△3,860

		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	3.0%	3.1%	0.3%	20.5%	21.4%	21.3%	18.4%	－	5.6%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.2%	0.1%	0.3%	4.0%	4.0%	3.4%	4.5%	－	0.6%
③ 貸出金利鞘 (①－②)	③ Interest rate spread ①－②	2.9%	3.0%	0.0%	16.5%	17.4%	17.9%	13.9%	－	5.0%

※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 資金調達金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)

		2024/2		2025/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	5,713,026	184,041	6,383,164	670,137
現金及び預金	Cash and deposits	636,634	△158,137	767,850	131,216
コールローン	Call loans	1,192	△9,180	1,514	321
割賦売掛金	Accounts receivable-installment	1,402,417	23,491	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	11,601	△350	14,474	2,873
営業貸付金	Operating loans	453,559	20,081	457,536	3,976
銀行業における貸出金	Loans and bills discounted for banking business	2,340,732	179,275	2,674,214	333,481
銀行業における有価証券	Securities for banking business	572,248	111,702	765,519	193,271
保険業における有価証券	Securities for insurance business	15,873	△2,261	15,049	△824
買入金銭債権	Monetary claims bought	58,546	36,011	79,348	20,802
金銭の信託	Money held in trust	116,695	△7,199	106,535	△10,160
その他	Other	159,151	△10,940	313,661	154,509
貸倒引当金	Allowance for doubtful accounts	△55,625	1,550	△57,261	△1,636
固定資産	Non-current assets	259,722	△5,647	248,677	△11,044
有形固定資産	Property, plant and equipment	20,773	△1,875	21,400	626
無形固定資産	Intangible assets	127,693	4,695	153,832	26,139
投資その他の資産	Investments and other assets	111,256	△8,468	73,445	△37,810
繰延資産	Deferred assets	553	△117	414	△139
資産の部合計	Total assets	5,973,302	178,276	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)

		2024/2		2025/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,347,284	193,381	5,941,753	594,469
買掛金	Accounts payable-trade	264,605	13,160	313,598	48,993
銀行業における預金	Deposits for banking business	4,538,363	140,409	5,195,003	656,640
賞与引当金	Provision for bonuses	2,979	453	4,011	1,031
ポイント引当金	Provision for point card certificates	689	△108	1,633	943
その他	Other	540,645	39,464	427,507	△113,138
固定負債	Non-current liabilities	358,076	△6,382	465,642	107,566
保険契約準備金	Reserve for insurance policy liabilities	48,358	△5,979	42,753	△5,605
退職給付に係る負債	Retirement benefit liability	△145	△420	△558	△413
利息返還損失引当金	Provision for loss on interest repayment	2,518	△2,304	932	△1,585
その他の引当金	Other provisions	60	△6	37	△22
その他	Other	307,284	2,329	422,477	115,192
負債の部合計	Total liabilities	5,705,360	186,999	6,407,396	702,035
純資産の部合計	Total net assets	267,942	△8,722	224,859	△43,082
負債純資産合計	Total liabilities and net assets	5,973,302	178,276	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)

		2024/2		2025/2	
		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 business	7,081,482	8.5%	7,492,511	5.8%
個別信用購入あっせん	Installment sales finance business	198,225	2.6%	20,358	△89.7%
カードキャッシング	Cash advances	370,806	10.4%	371,001	0.1%
電子マネー	Total e-money contracts	2,627,464	6.5%	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)

		2024/2		2025/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益	Operating revenue	293,943	4.0%	313,109	6.5%
(営業収益) ※	(Operating revenue) ※	(337,028)	(5.3%)	(358,784)	(6.5%)
包括信用購入あっせん収益	Revenue from credit card business	95,120	9.0%	106,177	11.6%
(包括信用購入あっせん収益) ※	(Revenue from credit card business) ※	(135,899)	(11.0%)	(149,619)	(10.1%)
加盟店収益	Merchant fee revenue	63,512	7.0%	64,391	1.4%
(加盟店収益) ※	(Merchant fee revenue) ※	(104,291)	(10.3%)	(107,832)	(3.4%)
リボ・分割収益	Revolving credit and installment payment revenue	27,520	15.6%	37,176	35.1%
その他収益	Other	4,087	0.1%	4,609	12.8%
個別信用購入あっせん収益	Revenue from installment sales finance business	10,445	△12.2%	223	△97.9%
融資収益	Financing revenue	60,870	5.5%	64,302	5.6%
カードキャッシング	Cash advances	60,044	5.8%	63,875	6.4%
その他融資	Other loans	826	△9.4%	426	△48.4%
償却債権取立益	Recoveries of written off receivables	981	0.5%	575	△41.4%
金融収益	Financial revenue	32,833	△3.4%	42,153	28.4%
保険収益	Insurance revenue	12,602	△4.6%	12,709	0.8%
役務取引等収益	Fees and commissions	56,186	10.8%	58,160	3.5%
(役務取引等収益) ※	(Fees and commissions) ※	(58,493)	(10.5%)	(60,393)	(3.2%)
内、電子マネー収益	E-money revenue	14,005	4.1%	13,799	△1.5%
(内、電子マネー収益) ※	(E-money revenue) ※	(16,312)	(4.0%)	(16,032)	(△1.7%)
その他	Other	24,903	△7.9%	28,808	15.7%

※ 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（ ）内に基準適用前の組替え数値及び同数値による前期比を記載しております。

※ From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition. The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

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)

		2024/2		2025/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業費用 (営業費用) ※	Operating expenses (Operating expenses) ※	282,298 (325,383)	6.3% (7.4%)	290,816 (336,491)	3.0% (3.4%)
金融費用	Financial expenses	6,729	46.2%	12,419	84.5%
保険費用	Insurance expenses	11,772	△8.9%	12,338	4.8%
役務取引等費用	Fees and commissions payments	10,113	△9.0%	9,768	△3.4%
販売費及び一般管理費 (販売費及び一般管理費) ※	Selling, general and administrative expenses (Selling, general and administrative expenses) ※	250,872 (293,957)	7.1% (8.3%)	253,245 (298,920)	0.9% (1.7%)
販売促進費 (販売促進費) ※	Promotion expenses (Promotion expenses) ※	23,863 (66,948)	12.9% (14.4%)	19,712 (65,387)	△17.4% (△2.3%)
貸倒関連費用	Bad debt related expenses	22,394	13.9%	28,829	28.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	19,284	17.3%	23,667	22.7%
貸倒損失	Bad debt expenses	2,586	61.9%	5,161	99.5%
利息返還損失引当金繰入額	Provision for loss on interest repayment	523	△67.7%	—	—
人件費	Personnel expenses	58,795	9.5%	56,831	△3.3%
管理費	Administrative expenses	89,891	6.0%	91,881	2.2%
設備費	Equipment expenses	42,069	2.3%	40,540	△3.6%
一般費	General expenses	13,859	0.7%	15,450	11.5%
その他	Other	2,809	0.5%	3,044	8.4%
営業利益	Operating profit	11,644	△32.2%	22,293	91.4%

※ 2023年2月期の期首より収益認識に関する会計基準を適用しておりますが、参考値として（ ）内に基準適用前の組替え数値及び同数値による前期比を記載しております。

※ From the beginning of the Fiscal Year Ended February 2023, AEON Financial Service Co., Ltd. applies the accounting standard for revenue recognition. The figures before the standard is applied and the year-on-year comparison based on the same standard are shown in parentheses as reference values.

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)

		2024/2		2025/2	
		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	2,798,491	246,787	3,137,210	338,718
カードキャッシング	Cash advances	412,322	22,011	427,903	15,581
その他融資	Other loans	2,386,169	224,776	2,709,306	323,137
割賦売掛金計	Total accounts receivable-installment	1,402,417	25,647	1,244,721	△157,695
包括信用購入あっせん	Credit card business	1,037,391	47,053	1,185,970	148,579
内、リボ・分割払い残高	Revolving credit and installment payment balance	244,069	55,807	245,016	946
個別信用購入あっせん	Installment sales finance business	365,025	△21,406	58,751	△306,274
リース債権及びリース投資資産	Lease receivables and investment in leases	11,601	△350	14,474	2,873
営業債権合計	Total operating receivables	4,212,509	272,084	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)

		2024/2	2025/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,339,181	2,429,100
カードキャッシング	Cash advances	—	—
その他融資	Other loans	2,339,181	2,429,100
割賦売掛金計	Total accounts receivable-installment	631,983	246,550
包括信用購入あっせん	Credit card business	266,700	246,550
内、リボ・分割払い残高	Revolving credit and installment payment balance	66,700	116,550
個別信用購入あっせん	Installment sales finance business	365,283	—
債権流動化残高合計	Total securitized receivables	2,971,165	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)

		2024/2		2025/2	
		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	5,137,673	432,529	5,566,310	428,637
カードキャッシング	Cash advances	412,322	17,011	427,903	15,581
その他融資	Other loans	4,725,351	415,517	5,138,407	413,055
内、住宅ローン ※ 3	Housing Loans ※ 3	3,478,214	228,168	3,745,719	267,504
割賦売掛金計	Total accounts receivable-installment	2,034,400	113,860	1,491,271	△543,129
包括信用購入あっせん	Credit card business	1,304,091	106,653	1,432,520	128,429
内、リボ・分割払い残高	Revolving credit and installment payment balance	310,769	45,407	361,566	50,796
個別信用購入あっせん	Installment sales finance business	730,309	7,207	58,751	△671,558
リース債権及びリース投資資産	Lease receivables and investment in leases	11,601	△350	14,474	2,873
営業債権合計	Total operating receivables	7,183,675	546,039	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)

		2024/2		2025/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	205,299	30,999	95,900	△109,399
長期借入金	Long-term borrowings	115,482	32,982	293,151	177,669
コマーシャル・ペーパー	Commercial papers	95,000	20,000	—	△95,000
社債	Bonds payable	255,000	△45,000	200,000	△55,000
リース債務	Lease obligations	20,765	△1,955	20,431	△333
有利子負債計 ※	Total interest-bearing debt ※	691,547	37,026	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)

		2024/2	2025/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	38,982	37,459
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	16,812 16.7%	21,600 28.5%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	18,335 25.9%	15,985 △12.8%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	37,459 △3.9%	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	2.6%	2.7%
流動化債権を含んだ場合	If including securitized debt	2.2%	2.3%
貸倒償却額/クレジットカード債権残高比	Bad debts written off/Total operating receivables	1.0%	1.0%
流動化債権を含んだ場合	If including securitized debt	0.8%	0.9%

※ 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。

※ The figures of bad debt related expenses exclude provision for loss on interest repayment.

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)

		2024/2		2025/2	
		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 business	179,341	19.7%	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	42,201	20.0%	47,814	13.3%
その他融資	Other loans	33,517	43.0%	30,194	△9.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/2		2025/2	
		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 business	193,168	15.4%	208,554	8.0%
個別信用購入あっせん	Installment sales finance business	22,130	8.2%	28,076	26.9%
カードキャッシング	Cash advances	102,978	5.5%	136,261	32.3%
その他融資	Other loans	109,379	17.0%	114,196	4.4%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/2		2025/2	
		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 business	56,862	15.7%	74,051	30.2%
個別信用購入あっせん	Installment sales finance business	119,569	17.0%	139,785	16.9%
カードキャッシング	Cash advances	4,532	19.4%	5,829	28.6%
その他融資	Other loans	63,762	35.2%	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)

		2024/2		2025/2	
		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 ※	70,136	17,618	72,682	2,545
カードキャッシング	Cash advances	39,837	9,286	41,303	1,465
その他融資	Other loans	30,299	8,332	31,379	1,079
割賦売掛金計	Total accounts receivable-installment	60,041	12,712	64,105	4,063
包括信用購入あっせん	Credit card business	60,041	12,712	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	130,178	30,331	136,788	6,609

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/2		2025/2	
		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 ※	279,316	10,524	310,864	31,547
カードキャッシング	Cash advances	103,477	3,650	102,016	△1,460
その他融資	Other loans	175,838	6,874	208,847	33,008
割賦売掛金計	Total accounts receivable-installment	94,538	1,537	99,942	5,403
包括信用購入あっせん	Credit card business	65,197	△863	58,571	△6,626
個別信用購入あっせん	Installment sales finance business	29,341	2,400	41,371	12,030
営業債権合計	Total operating receivables	373,855	12,062	410,806	36,951

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/2		2025/2	
		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 ※	116,041	25,457	148,144	32,102
カードキャッシング	Cash advances	1,350	170	1,668	317
その他融資	Other loans	114,690	25,286	146,475	31,785
割賦売掛金計	Total accounts receivable-installment	285,576	36,348	337,618	52,041
包括信用購入あっせん	Credit card business	26,002	3,510	33,394	7,391
個別信用購入あっせん	Installment sales finance business	259,574	32,837	304,224	44,649
営業債権合計	Total operating receivables	401,618	61,805	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)

		2024/2		2025/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	30,638	36.4%	35,596	16.2%
包括信用購入あっせん収益	Revenue from credit card business	13,565	42.1%	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	13,332	30.1%	15,251	14.4%
カードキャッシング	Cash advances	7,801	25.8%	8,671	11.1%
その他融資	Other loans	5,530	36.7%	6,580	19.0%
償却債権取立益	Recoveries of written off receivables	705	△36.6%	819	16.2%
金融収益	Financial revenue	12	△49.1%	13	14.8%
役務取引等収益	Fees and commissions	3,023	97.3%	3,845	27.2%
営業費用	Operating expenses	21,840	48.1%	26,277	20.3%
金融費用	Financial expenses	1,905	162.0%	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	19,857	41.9%	23,737	19.5%
販売促進費	Promotion expenses	2,105	4.5%	2,077	△1.3%
貸倒関連費用	Bad debt related expenses	6,839	132.5%	8,733	27.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	3,566	156.1%	4,033	13.1%
貸倒損失	Bad debt expenses	3,273	111.3%	4,699	43.6%
人件費	Personnel expenses	3,980	16.3%	4,714	18.5%
管理費	Administrative expenses	3,740	30.0%	4,571	22.2%
設備費	Equipment expenses	2,893	17.1%	3,398	17.5%
一般費	General expenses	297	11.8%	241	△19.0%
その他	Other	77	218.4%	107	37.9%
営業利益	Operating profit	8,797	14.0%	9,319	5.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/2		2025/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	89,929	4.5%	95,779	6.5%
包括信用購入あっせん収益	Revenue from credit card business	12,342	7.4%	11,722	△5.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	4,520	△8.6%	5,666	25.3%
融資収益	Financing revenue	60,135	5.6%	62,718	4.3%
カードキャッシング	Cash advances	19,550	11.5%	20,292	3.8%
その他融資	Other loans	40,584	2.9%	42,426	4.5%
償却債権取立益	Recoveries of written off receivables	8,221	1.9%	9,961	21.2%
金融収益	Financial revenue	196	122.1%	152	△22.2%
役務取引等収益	Fees and commissions	4,513	1.0%	5,557	23.1%
営業費用	Operating expenses	74,050	10.5%	79,771	7.7%
金融費用	Financial expenses	8,882	21.4%	9,632	8.4%
役務取引等費用	Fees and commissions payments	432	△3.2%	551	27.5%
販売費及び一般管理費	Selling, general and administrative expenses	64,579	9.2%	69,390	7.4%
販売促進費	Promotion expenses	5,043	7.8%	5,273	4.6%
貸倒関連費用	Bad debt related expenses	30,228	8.2%	31,631	4.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	30,036	7.7%	31,491	4.8%
貸倒損失	Bad debt expenses	191	550.0%	140	△27.0%
人件費	Personnel expenses	12,035	12.2%	13,375	11.1%
管理費	Administrative expenses	11,189	12.2%	12,793	14.3%
設備費	Equipment expenses	5,190	4.5%	5,301	2.1%
一般費	General expenses	891	4.7%	1,014	13.8%
その他	Other	155	15.6%	196	26.4%
営業利益	Operating profit	15,878	△16.4%	16,007	0.8%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/2		2025/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	72,993	19.9%	91,139	24.9%
包括信用購入あっせん収益	Revenue from credit card business	4,687	14.3%	5,548	18.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	37,945	18.4%	44,816	18.1%
融資収益	Financing revenue	17,583	34.4%	24,345	38.5%
カードキャッシング	Cash advances	408	18.7%	461	12.9%
その他融資	Other loans	17,175	34.9%	23,884	39.1%
償却債権取立益	Recoveries of written off receivables	6,140	3.0%	8,609	40.2%
金融収益	Financial revenue	386	49.1%	684	77.4%
役務取引等収益	Fees and commissions	6,249	14.9%	7,135	14.2%
営業費用	Operating expenses	59,452	31.6%	77,718	30.7%
金融費用	Financial expenses	12,284	20.5%	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	47,099	34.9%	61,695	31.0%
販売促進費	Promotion expenses	1,411	37.9%	2,361	67.3%
貸倒関連費用	Bad debt related expenses	20,327	35.2%	28,671	41.0%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	20,327	35.2%	28,671	41.0%
貸倒損失	Bad debt expenses	—	—	—	—
人件費	Personnel expenses	11,439	33.8%	13,657	19.4%
管理費	Administrative expenses	8,193	52.4%	9,920	21.1%
設備費	Equipment expenses	5,171	18.3%	6,350	22.8%
一般費	General expenses	556	△0.1%	734	32.1%
その他	Other	67	△12.3%	77	15.0%
営業利益	Operating profit	13,541	△13.8%	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)

		2024/2		2025/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	20,843	9,894	22,950	2,107
長期借入金	Long-term borrowings	36,485	10,803	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	2,355	1,612	2,237	△117
有利子負債計	Total interest-bearing debt	59,683	22,310	62,872	3,189

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/2		2025/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	13,616	△10,383	40,124	26,507
長期借入金	Long-term borrowings	217,471	9,449	215,163	△2,307
コマーシャル・ペーパー	Commercial papers	—	—	—	—
社債	Bonds payable	32,610	1,073	24,589	△8,020
リース債務	Lease obligations	2,886	△675	3,330	444
有利子負債計	Total interest-bearing debt	266,584	△535	283,208	16,623

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/2		2025/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	25,059	12,374	27,381	2,322
長期借入金	Long-term borrowings	249,832	29,821	264,950	15,117
コマーシャル・ペーパー	Commercial papers	—	—	8,281	8,281
社債	Bonds payable	39,514	17,933	78,623	39,108
リース債務	Lease obligations	1,853	391	2,197	344
有利子負債計	Total interest-bearing debt	316,260	60,522	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)

		2022/2		2023/2		2024/2		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	実績 Results	期首増減 Change
連結有効ID数	Number of valid IDs	4,763	162	4,994	231	5,284	290	5,572	288
内、国内有効ID数 ※	Number of valid IDs in domestic ※	3,040	107	3,252	212	3,406	154	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)

		2022/2		2023/2		2024/2		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	実績 Results	期首増減 Change
カード有効会員数 ※1	Number of credit cardholders ※1	2,542	23	2,565	23	2,584	18	2,616	32
カード稼働会員数 ※2	Number of active cardholders ※2	1,529	32	1,579	50	1,611	32	1,613	1
年間稼働率 (%) ※3	Card-use rate (%) ※3	64.7%	—	66.3%	—	67.3%	—	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÷(2024/3～2025/2)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 (2024/3～2025/2)×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.

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	37.5%
女性	Female	62.5%

－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	4.4%	東海	Tokai	13.9%
東北	Tohoku	8.3%	近畿	Kinki	18.2%
北関東・北陸・甲信越	Kitakanto/Hokuriku/Koushinetsu	11.1%	中国・四国	Chugoku/Shikoku	9.4%
首都圏	Syutoken	24.9%	九州・沖縄	Kyusyu/Okinawa	9.9%

－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	5.6%	6.5%	5.0%
30－39	30－39	10.3%	11.2%	9.7%
40－49	40－49	16.1%	16.1%	16.1%
50－59	50－59	23.0%	21.8%	23.8%
60歳以上	Over 60	45.0%	44.4%	45.4%
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）

		2022/2		2023/2		2024/2		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	実績 Results	期首増減 Change
預金残高	Balance of Deposits	4,180,785	159,996	4,399,715	218,930	4,539,372	139,656	5,201,633	662,260
普通預金	Ordinary deposits	3,523,741	258,567	3,781,848	258,107	3,919,454	137,606	3,282,884	△636,570
定期預金	Time deposits	598,589	△62,954	553,746	△44,843	566,951	13,204	1,859,799	1,292,848
その他預金	Other deposits	58,454	△35,616	64,120	5,666	52,966	△11,154	58,949	5,983
貸出金残高	Balance of loans and bills discounted	2,404,981	81,873	2,451,169	46,188	2,651,139	199,969	3,019,360	368,221

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	786	36	828	42	859	31	874	15
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（単位：店舗、台）

銀行店舗数	Number of branches	143	1	145	2	146	1	182	36
ATM台数	Number of ATMs	6,419	82	6,517	98	6,765	248	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.