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第1四半期 決算補足資料

For the Three Months Ended May 31, 2025
First 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)

		2024/5		2025/5		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	6,662,725	45,278	7,554,402	130,588	7,423,813	806,366
現金及び預金	Cash and deposits	420,231	△245,326	615,880	△198,905	814,786	149,228
コールローン	Call loans	3,006	1,813	1,547	32	1,514	321
割賦売掛金	Accounts receivable-installment	1,727,411	△116,076	1,843,014	95,681	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	11,711	110	15,268	794	14,474	2,873
営業貸付金	Operating loans	964,524	45,700	1,012,454	32,518	979,935	61,111
銀行業における貸出金	Loans and bills discounted for banking business	2,639,468	300,242	2,724,287	53,814	2,670,472	331,246
銀行業における有価証券	Securities for banking business	615,502	43,254	886,130	117,834	768,296	196,048
保険業における有価証券	Securities for insurance business	15,881	8	14,184	△864	15,049	△824
買入金銭債権	Monetary claims bought	57,502	△1,043	92,341	12,992	79,348	20,802
金銭の信託	Money held in trust	118,580	1,884	101,667	△4,867	106,535	△10,160
その他	Other	202,993	8,091	371,958	21,457	350,500	155,599
貸倒引当金	Allowance for doubtful accounts	△114,088	6,619	△124,334	100	△124,434	△3,726
固定資産	Non-current assets	335,093	7,522	331,126	△1,137	332,264	4,693
有形固定資産	Property, plant and equipment	32,271	124	35,825	1,313	34,512	2,366
無形固定資産	Intangible assets	146,335	5,955	185,062	△2,479	187,541	47,162
のれん	Goodwill	11,290	△394	38,456	△1,746	40,202	28,518
ソフトウェア	Software	131,594	6,450	143,566	△625	144,191	19,046
その他	Other	3,449	△100	3,040	△107	3,147	△402
投資その他の資産	Investments and other assets	156,487	1,441	110,238	28	110,209	△44,836
繰延資産	Deferred assets	483	△70	355	△58	414	△139
資産の部合計	Total assets	6,998,302	52,730	7,885,884	129,392	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)

		2024/5		2025/5		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	5,477,259	△116,453	6,408,614	110,384	6,298,229	704,517
買掛金	Accounts payable-trade	306,841	38,304	470,649	152,843	317,805	49,269
銀行業における預金	Deposits for banking business	4,568,068	29,704	5,235,153	28,910	5,206,242	667,878
短期借入金	Short-term borrowings	142,588	△106,834	123,765	△45,316	169,081	△80,340
1年内返済予定の長期借入金	Current portion of long-term borrowings	198,842	33,126	207,900	△9,396	217,297	51,580
1年内償還予定の社債	Current portion of bonds payable	60,203	△23,152	92,598	△3,290	95,888	12,532
コールマネー	Call money	14,000	14,000	—	—	—	—
コマーシャル・ペーパー	Commercial papers	6,670	△88,330	8,444	163	8,281	△86,718
賞与引当金	Provision for bonuses	5,837	831	7,192	996	6,195	1,188
ポイント引当金	Provision for point card certificates	654	△35	1,435	△197	1,633	943
その他の引当金	Other provisions	96	△33	84	△37	122	△7
その他	Other	173,457	△14,033	261,390	△14,291	275,682	88,190
固定負債	Non-current liabilities	940,604	163,061	905,585	33,089	872,496	94,953
保険契約準備金	Reserve for insurance policy liabilities	47,498	△859	40,542	△2,211	42,753	△5,605
社債	Bonds payable	246,035	5,431	239,256	35,279	203,976	△36,628
長期借入金	Long-term borrowings	612,421	161,310	577,796	△8,680	586,476	135,365
退職給付に係る負債	Retirement benefit liability	2,314	186	1,457	△204	1,662	△465
利息返還損失引当金	Provision for loss on interest repayment	2,063	△455	782	△150	932	△1,585
その他の引当金	Other provisions	312	10	3,019	△1,204	4,223	3,921
繰延税金負債	Deferred tax liabilities	1,231	△767	5,686	3,953	1,732	△266
その他	Other	28,726	△1,794	37,046	6,307	30,738	217
負債の部合計	Total liabilities	6,417,863	46,608	7,314,200	143,474	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)

		2024/5		2025/5		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	450,679	171	452,616	△1,689	454,306	3,797
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	119,277	132	118,726	△3	118,729	△415
利益剰余金	Retained earnings	286,061	38	288,522	△1,686	290,209	4,186
自己株式	Treasury stock	△357	△0	△330	0	△330	26
その他の包括利益累計額	Accumulated other comprehensive income	6,917	△967	△7,068	△13,902	6,833	△1,052
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△29,682	△8,039	△47,579	△17,587	△29,991	△8,347
繰延ヘッジ損益	Deferred gains or losses on hedges	448	236	7,291	6,648	642	430
為替換算調整勘定	Foreign currency translation adjustments	36,161	6,889	32,910	△3,060	35,971	6,699
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△9	△54	308	97	210	165
新株予約権	Subscription rights to shares	6	—	0	—	0	△5
非支配株主持分	Non-controlling interests	122,835	6,918	126,135	1,509	124,626	8,709
純資産の部合計	Total net assets	580,438	6,121	571,683	△14,082	585,766	11,449
負債純資産合計	Total liabilities and net assets	6,998,302	52,730	7,885,884	129,392	7,756,492	810,920

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2024/5		2025/5		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	1,975,929	6.4%	2,069,467	4.7%	7,993,248	6.4%
個別信用購入あっせん	Installment sales finance business	54,685	△36.5%	51,379	△6.0%	188,219	△44.6%
カードキャッシング	Cash advances	149,200	10.1%	150,558	0.9%	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)

		2024/5		2025/5		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	127,928	9.7%	136,555	6.7%	533,262	9.8%
包括信用購入あっせん収益	Revenue from credit card business	33,508	8.7%	34,912	4.2%	139,114	10.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	12,001	△5.6%	13,142	9.5%	50,706	△4.2%
融資収益	Financing revenue	40,744	12.1%	43,010	5.6%	166,609	9.7%
カードキャッシング	Cash advances	23,222	9.2%	23,636	1.8%	93,300	6.3%
その他融資	Other loans	17,522	16.3%	19,373	10.6%	73,309	14.4%
償却債権取立益	Recoveries of written off receivables	4,559	28.5%	4,484	△1.6%	19,965	24.4%
金融収益	Financial revenue	13,206	29.5%	15,294	15.8%	42,830	27.8%
保険収益	Insurance revenue	3,156	△5.4%	3,807	20.6%	12,709	0.8%
役務取引等収益	Fees and commissions	19,066	20.6%	19,563	2.6%	72,526	6.6%
その他	Other	1,684	△55.8%	2,340	38.9%	28,801	15.7%
営業費用	Operating expenses	112,678	4.9%	123,556	9.7%	471,776	8.3%
金融費用	Financial expenses	8,113	6.1%	14,071	73.4%	39,430	35.6%
保険費用	Insurance expenses	2,768	△17.0%	3,514	26.9%	12,338	4.8%
役務取引等費用	Fees and commissions payments	2,736	4.4%	2,402	△12.2%	10,320	△2.1%
販売費及び一般管理費	Selling, general and administrative expenses	98,275	5.6%	102,583	4.4%	406,259	6.6%
販売促進費	Promotion expenses	7,768	△9.1%	5,386	△30.7%	30,162	△7.0%
貸倒関連費用	Bad debt related expenses	23,170	14.9%	24,603	6.2%	97,861	22.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	21,183	8.7%	19,714	△6.9%	87,860	20.3%
貸倒損失	Bad debt expenses	1,987	199.6%	4,888	146.0%	10,001	59.1%
人件費	Personnel expenses	21,724	2.6%	22,772	4.8%	89,018	2.6%
管理費	Administrative expenses	27,867	5.3%	31,601	13.4%	117,482	4.7%
設備費	Equipment expenses	13,726	0.3%	13,462	△1.9%	55,433	0.5%
一般費	General expenses	4,018	34.3%	4,756	18.4%	16,300	11.9%
その他	Other	783	2.1%	984	25.6%	3,427	10.1%
営業利益	Operating profit	15,249	65.9%	12,998	△14.8%	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)

		2024/5		2025/5		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	794	99.3%	2,095	163.9%	1,083	△10.0%
受取配当金	Dividend income	69	10.7%	137	96.3%	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	38	112.5%	1,940	—	231	95.7%
為替差益	Foreign exchange gains	478	84.5%	—	—	344	△57.6%
補助金収入	Subsidy income	146	—	—	—	146	—
その他	Other	60	5.3%	17	△71.3%	155	48.8%
営業外費用	Non-operating expenses	66	—	1,240	—	14	△87.5%
持分法による投資損失	Share of loss of entities accounted for using equity method	64	—	149	132.0%	—	—
為替差損	Foreign exchange losses	—	—	1,090	—	—	—
雑損失	Miscellaneous loss	1	7.7%	0	△52.2%	14	△13.2%
経常利益	Ordinary profit	15,977	66.6%	13,853	△13.3%	62,554	22.2%
特別利益	Extraordinary income	2	△3.6%	1,021	—	65	△75.7%
固定資産売却益	Gain on sales of non-current assets	2	△3.6%	8	202.9%	26	137.1%
投資有価証券売却益	Gain on sales of investment securities	—	—	1,013	—	39	△76.8%
特別損失	Extraordinary loss	2,655	545.8%	2,916	9.8%	17,234	572.6%
固定資産処分損	Loss on disposal of non-current assets	319	58.8%	121	△62.0%	553	△18.4%
減損損失	Impairment loss	29	△80.3%	2,794	—	4,084	214.7%
子会社株式売却損	Loss on sale of shares of subsidiaries	2,306	—	—	—	2,306	—
貸倒関連費用	Bad debt related expenses	—	—	—	—	9,945	—
その他	Other	—	—	—	—	344	—
税金等調整前四半期純利益	Profit before income taxes	13,324	45.1%	11,957	△10.3%	45,386	△7.2%
法人税等合計	Total income taxes	4,444	47.5%	4,041	△9.1%	16,815	10.8%
法人税、住民税及び事業税	Income taxes-current	5,958	66.9%	6,050	1.5%	20,370	56.0%
法人税等調整額	Income taxes-deferred	△1,513	—	△2,008	—	△3,555	—
四半期純利益	Net profit	8,879	44.0%	7,916	△10.8%	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	2,796	8.8%	3,558	27.3%	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	6,083	69.1%	4,357	△28.4%	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)

		2024/5		2025/5		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	3,603,993	345,943	3,736,741	86,333	3,650,408	392,358
カードキャッシング	Cash advances	574,812	17,824	582,542	9,650	572,892	15,903
その他融資	Other loans	3,029,181	328,119	3,154,199	76,683	3,077,516	376,454
割賦売掛金計	Total accounts receivable-installment	1,727,411	△116,076	1,843,014	95,681	1,747,333	△96,154
包括信用購入あっせん	Credit card business	1,349,225	160,592	1,418,947	76,906	1,342,041	153,407
個別信用購入あっせん	Installment sales finance business	378,185	△276,668	424,067	18,775	405,292	△249,561
リース債権及びリース投資資産	Lease receivables and investment in leases	11,711	110	15,268	794	14,474	2,873
営業債権合計	Total operating receivables	5,343,116	229,977	5,595,025	182,808	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)

		2024/5	2025/5	2025/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,275,960	2,362,846	2,429,100
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,275,960	2,362,846	2,429,100
割賦売掛金計	Total accounts receivable-installment	189,500	235,000	246,550
包括信用購入あっせん	Credit card business	189,500	235,000	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	2,465,460	2,597,846	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)

		2024/5		2025/5		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	5,879,953	282,721	6,099,587	20,078	6,079,509	482,277
カードキャッシング	Cash advances	574,812	17,824	582,542	9,650	572,892	15,903
その他融資	Other loans	5,305,141	264,897	5,517,045	10,428	5,506,616	466,373
割賦売掛金計	Total accounts receivable-installment	1,916,911	△558,560	2,078,014	84,131	1,993,883	△481,588
包括信用購入あっせん	Credit card business	1,538,725	83,392	1,653,947	65,356	1,588,591	133,257
個別信用購入あっせん	Installment sales finance business	378,185	△641,952	424,067	18,775	405,292	△614,845
リース債権及びリース投資資産	Lease receivables and investment in leases	11,711	110	15,268	794	14,474	2,873
営業債権合計	Total operating receivables	7,808,576	△275,728	8,192,871	105,004	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)

		2024/5		2025/5		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	142,588	△106,834	123,765	△45,316	169,081	△80,340
長期借入金	Long-term borrowings	811,263	194,436	785,697	△18,076	803,773	186,945
コールマネー	Call money	14,000	14,000	—	—	—	—
コマーシャル・ペーパー	Commercial papers	6,670	△88,330	8,444	163	8,281	△86,718
社債	Bonds payable	306,238	△17,721	331,854	31,989	299,864	△24,095
リース債務	Lease obligations	27,978	83	31,226	2,982	28,244	348
有利子負債計	Total interest-bearing debt	1,308,739	△4,365	1,280,987	△28,257	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)

		2024/5	2025/5	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)	23,170 14.9%	24,603 6.2%	97,861 23.3%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	29,790 78.9%	24,703 △17.1%	94,134 9.4%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	114,088 △5.5%	124,334 △0.1%	124,434 3.1%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.1%	2.2%	2.3%
流動化債権を含んだ場合	If including securitized debt	1.5%	1.5%	1.5%
貸倒償却額／営業債権残高比 ※ 2	Bad debts written off/Total operating receivables ※ 2	2.2%	1.8%	1.7%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.5%	1.2%	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	81,143	7.7%	59,830	23.2%	46,999	1.4%	56,345	5.9%	8,494	△1.3%	24,312	5.1%	23,537	9.8%	△26,620	136,555	6.7%
	包括信用購入あっせん収益	27,129	6.1%	15,728	148.3%	10,695	△42.5%	7,782	△2.0%	3,843	2.1%	2,413	△17.4%	1,525	21.4%	705	34,912	4.2%
	個別信用購入あっせん収益	57	3.7%	57	3.7%	—	—	13,084	9.5%	—	—	1,702	37.9%	11,381	6.3%	—	13,142	9.5%
	融資収益	16,601	3.4%	16,435	5.4%	148	△58.1%	26,408	6.9%	3,607	△5.0%	16,027	3.8%	6,773	24.1%	17	43,010	5.6%
	償却債権取立益	120	36.5%	31	—	88	0.6%	4,363	△2.4%	121	8.4%	2,481	12.2%	1,761	△18.0%	0	4,484	△1.6%
	金融収益	15,127	15.2%	14,438	9.9%	770	716.1%	239	116.9%	13	205.2%	22	4.2%	203	141.4%	△154	15,294	15.8%
	保険収益	3,807	20.6%	3,898	21.3%	—	—	—	—	—	—	—	—	—	—	△91	3,807	20.6%
	役務取引等収益	15,955	2.4%	7,590	△10.0%	33,238	31.5%	4,466	11.1%	910	△1.8%	1,664	26.5%	1,891	6.4%	△25,732	19,563	2.6%
	その他	2,342	38.9%	1,648	△8.4%	2,056	8.2%	—	—	—	—	—	—	—	—	△1,364	2,340	38.9%
営業費用	Operating expenses	77,673	12.6%	60,536	39.9%	42,264	△4.1%	46,938	5.7%	6,008	△9.7%	20,279	△1.3%	20,650	19.9%	△26,184	123,556	9.7%
	金融費用	6,924	274.6%	6,351	468.5%	593	△20.0%	7,350	12.4%	558	△5.8%	2,550	9.8%	4,241	17.1%	△223	14,071	73.4%
	保険費用	3,514	26.9%	3,514	26.9%	—	—	—	—	—	—	—	—	—	—	—	3,514	26.9%
	役務取引等費用	2,275	△12.7%	26,123	30.7%	54	△19.8%	126	△3.1%	—	—	126	△3.1%	—	—	△23,901	2,402	△12.2%
	販売費及び一般管理費	64,074	4.9%	24,477	26.6%	40,802	△4.2%	39,363	4.5%	5,426	△10.0%	17,549	△2.8%	16,387	20.7%	△2,059	102,583	4.4%
	その他	885	28.3%	70	67.8%	815	25.7%	98	5.5%	23	△18.7%	52	16.0%	22	16.7%	0	984	25.6%
営業利益又は営業損失 (△)	Operating profit (loss)	3,469	△45.2%	△706	—	4,734	108.0%	9,406	7.4%	2,486	27.3%	4,033	55.9%	2,887	△31.6%	△435	12,998	△14.8%

※ 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	3,220,837	83,627	3,101,623	80,341	141,385	20,718	525,365	2,723	67,909	△4,773	300,452	△1,363	157,004	8,860	△31,633	3,736,741	86,333
割賦売掛金	Accounts receivable-installment	1,331,122	86,400	1,101,691	64,797	232,966	17,928	510,998	9,332	60,948	△3,157	99,330	△611	350,719	13,101	△2,641	1,843,014	95,681
	包括信用購入あっせん																	
	Credit card business	1,266,513	80,543	1,073,013	65,123	197,036	16,029	152,433	△3,637	60,948	△3,157	56,670	△1,900	34,814	1,420	△3,535	1,418,947	76,906
	個別信用購入あっせん																	
	Installment sales finance business	64,608	5,857	28,678	△326	35,930	1,898	358,565	12,970	—	—	42,660	1,289	315,905	11,681	893	424,067	18,775
銀行業における預金残高	Balance of deposits for banking business	5,223,943	28,713	5,232,799	32,238	—	—	12,530	1,291	—	—	—	—	12,530	1,291	△10,177	5,235,153	28,910
有利子負債残高	Balance of interest-bearing debt	573,065	△36,417	186,777	1,529	409,762	△21,706	731,271	3,755	58,752	△4,120	276,979	△6,228	395,539	14,104	△46,824	1,280,987	△28,257

		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	2.9%	3.0%	0.2%	20.2%	20.5%	21.3%	17.8%	－	5.4%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.3%	0.3%	0.5%	3.9%	3.7%	3.6%	4.2%	－	0.7%
③ 貸出金利鞘(①－②)	③ Interest rate spread ①－②	2.6%	2.7%	-0.3%	16.2%	16.9%	17.7%	13.5%	－	4.6%

※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)

		2024/5		2025/5		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	5,688,195	△24,831	6,497,030	113,866	6,383,164	670,137
現金及び預金	Cash and deposits	376,797	△259,836	560,320	△207,529	767,850	131,216
コールローン	Call loans	3,006	1,813	1,547	32	1,514	321
割賦売掛金	Accounts receivable-installment	1,255,335	△147,081	1,331,122	86,400	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	11,711	110	15,268	794	14,474	2,873
営業貸付金	Operating loans	478,521	24,962	487,270	29,734	457,536	3,976
銀行業における貸出金	Loans and bills discounted for banking business	2,641,035	300,303	2,728,106	53,892	2,674,214	333,481
銀行業における有価証券	Securities for banking business	615,502	43,254	883,266	117,746	765,519	193,271
保険業における有価証券	Securities for insurance business	15,881	8	14,184	△864	15,049	△824
買入金銭債権	Monetary claims bought	57,502	△1,043	92,341	12,992	79,348	20,802
金銭の信託	Money held in trust	118,580	1,884	101,667	△4,867	106,535	△10,160
その他	Other	161,249	2,097	337,443	23,782	313,661	154,509
貸倒引当金	Allowance for doubtful accounts	△46,928	8,696	△55,510	1,751	△57,261	△1,636
固定資産	Non-current assets	267,977	8,255	247,072	△1,605	248,677	△11,044
有形固定資産	Property, plant and equipment	20,076	△696	22,953	1,553	21,400	626
無形固定資産	Intangible assets	133,327	5,634	152,341	△1,490	153,832	26,139
投資その他の資産	Investments and other assets	114,573	3,317	71,776	△1,669	73,445	△37,810
繰延資産	Deferred assets	483	△70	355	△58	414	△139
資産の部合計	Total assets	5,956,656	△16,646	6,744,459	112,202	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)

		2024/5		2025/5		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	5,159,629	△187,655	6,084,507	142,753	5,941,753	594,469
買掛金	Accounts payable-trade	302,721	38,115	465,421	151,822	313,598	48,993
銀行業における預金	Deposits for banking business	4,561,559	23,196	5,222,622	27,619	5,195,003	656,640
賞与引当金	Provision for bonuses	4,265	1,285	5,941	1,930	4,011	1,031
ポイント引当金	Provision for point card certificates	654	△35	1,435	△197	1,633	943
その他	Other	290,427	△250,218	389,086	△38,420	427,507	△113,138
固定負債	Non-current liabilities	541,230	183,153	450,116	△15,525	465,642	107,566
保険契約準備金	Reserve for insurance policy liabilities	47,498	△859	40,542	△2,211	42,753	△5,605
退職給付に係る負債	Retirement benefit liability	△114	31	△755	△196	△558	△413
利息返還損失引当金	Provision for loss on interest repayment	2,063	△455	782	△150	932	△1,585
その他の引当金	Other provisions	56	△4	36	△1	37	△22
その他	Other	491,726	184,441	409,511	△12,966	422,477	115,192
負債の部合計	Total liabilities	5,700,859	△4,501	6,534,624	127,228	6,407,396	702,035
純資産の部合計	Total net assets	255,797	△12,145	209,834	△15,025	224,859	△43,082
負債純資産合計	Total liabilities and net assets	5,956,656	△16,646	6,744,459	112,202	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)

		2024/5		2025/5		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	1,849,864	5.3%	1,954,115	5.6%	7,492,511	5.8%
個別信用購入あっせん	Installment sales finance business	11,909	△76.8%	8,643	△27.4%	20,358	△89.7%
カードキャッシング	Cash advances	102,787	2.3%	103,418	0.6%	371,001	0.1%
電子マネー	Total e-money contracts	645,354	△2.1%	661,304	2.5%	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)

		2024/5		2025/5		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	75,323	5.6%	81,143	7.7%	313,109	6.5%
包括信用購入あっせん収益	Revenue from credit card business	25,563	8.4%	27,129	6.1%	106,177	11.6%
加盟店収益	Merchant fee revenue	15,921	△2.2%	15,984	0.4%	64,391	1.4%
リボ・分割収益	Revolving credit and installment payment revenue	8,495	34.3%	9,559	12.5%	37,176	35.1%
その他収益	Other	1,146	16.8%	1,586	38.4%	4,609	12.8%
個別信用購入あっせん収益	Revenue from installment sales finance business	55	△98.0%	57	3.7%	223	△97.9%
融資収益	Financing revenue	16,054	7.6%	16,601	3.4%	64,302	5.6%
カードキャッシング	Cash advances	15,932	8.5%	16,425	3.1%	63,875	6.4%
その他融資	Other loans	122	△47.7%	176	44.4%	426	△48.4%
償却債権取立益	Recoveries of written off receivables	88	△45.5%	120	36.5%	575	△41.4%
金融収益	Financial revenue	13,129	31.2%	15,127	15.2%	42,153	28.4%
保険収益	Insurance revenue	3,156	△5.4%	3,807	20.6%	12,709	0.8%
役務取引等収益	Fees and commissions	15,587	22.7%	15,955	2.4%	58,160	3.5%
内、電子マネー収益	E-money revenue	3,514	△2.6%	2,893	△17.7%	13,799	△1.5%
その他	Other	1,686	△55.9%	2,342	38.9%	28,808	15.7%
営業費用	Operating expenses	68,992	△1.3%	77,673	12.6%	290,816	3.0%
金融費用	Financial expenses	1,848	△21.2%	6,924	274.6%	12,419	84.5%
保険費用	Insurance expenses	2,768	△17.0%	3,514	26.9%	12,338	4.8%
役務取引等費用	Fees and commissions payments	2,606	△1.0%	2,275	△12.7%	9,768	△3.4%
販売費及び一般管理費	Selling, general and administrative expenses	61,078	0.3%	64,074	4.9%	253,245	0.9%
販売促進費	Promotion expenses	5,304	△17.0%	3,468	△34.6%	19,712	△17.4%
貸倒関連費用	Bad debt related expenses	6,086	17.8%	6,501	6.8%	28,829	28.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	5,263	3.8%	2,753	△47.7%	23,667	22.7%
貸倒損失	Bad debt expenses	822	776.1%	3,748	355.5%	5,161	99.5%
利息返還損失引当金繰入額	Provision for loss on interest repayment	—	—	—	—	—	—
人件費	Personnel expenses	13,808	△1.3%	14,576	5.6%	56,831	△3.3%
管理費	Administrative expenses	21,929	3.4%	25,372	15.7%	91,881	2.2%
設備費	Equipment expenses	10,061	△1.5%	9,695	△3.6%	40,540	△3.6%
一般費	General expenses	3,887	△1.5%	4,460	14.8%	15,450	11.5%
その他	Other	689	△1.4%	885	28.3%	3,044	8.4%
営業利益	Operating profit	6,331	353.5%	3,469	△45.2%	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)

		2024/5		2025/5		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	3,123,757	325,265	3,220,837	83,627	3,137,210	338,718
カードキャッシング	Cash advances	427,138	14,816	439,371	11,468	427,903	15,581
その他融資	Other loans	2,696,618	310,449	2,781,465	72,159	2,709,306	323,137
割賦売掛金計	Total accounts receivable-installment	1,255,335	△147,081	1,331,122	86,400	1,244,721	△157,695
包括信用購入あっせん	Credit card business	1,194,610	157,219	1,266,513	80,543	1,185,970	148,579
内、リボ・分割払い残高	Revolving credit and installment payment balance	270,893	26,823	266,085	21,068	245,016	946
個別信用購入あっせん	Installment sales finance business	60,725	△304,300	64,608	5,857	58,751	△306,274
リース債権及びリース投資資産	Lease receivables and investment in leases	11,711	110	15,268	794	14,474	2,873
営業債権合計	Total operating receivables	4,390,803	178,294	4,567,228	170,822	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)

		2024/5	2025/5	2025/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,275,960	2,362,846	2,429,100
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,275,960	2,362,846	2,429,100
割賦売掛金計	Total accounts receivable-installment	189,500	235,000	246,550
包括信用購入あっせん	Credit card business	189,500	235,000	246,550
内、リボ・分割払い残高	Revolving credit and installment payment balance	59,500	105,000	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	2,465,460	2,597,846	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)

		2024/5		2025/5		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	5,399,717	262,044	5,583,683	17,373	5,566,310	428,637
カードキャッシング	Cash advances	427,138	14,816	439,371	11,468	427,903	15,581
その他融資	Other loans	4,972,579	247,227	5,144,312	5,904	5,138,407	413,055
内、住宅ローン ※ 3	Housing Loans ※ 3	3,575,575	97,360	3,754,604	8,884	3,745,719	267,504
割賦売掛金計	Total accounts receivable-installment	1,444,835	△589,565	1,566,122	74,850	1,491,271	△543,129
包括信用購入あっせん	Credit card business	1,384,110	80,019	1,501,513	68,993	1,432,520	128,429
内、リボ・分割払い残高	Revolving credit and installment payment balance	330,393	19,623	371,085	9,518	361,566	50,796
個別信用購入あっせん	Installment sales finance business	60,725	△669,584	64,608	5,857	58,751	△671,558
リース債権及びリース投資資産	Lease receivables and investment in leases	11,711	110	15,268	794	14,474	2,873
営業債権合計	Total operating receivables	6,856,264	△327,411	7,165,075	93,017	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)

		2024/5		2025/5		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	86,360	△118,939	56,000	△39,900	95,900	△109,399
長期借入金	Long-term borrowings	300,474	184,992	293,441	289	293,151	177,669
コールマネー	Call money	14,000	14,000	—	—	—	—
コマーシャル・ペーパー	Commercial papers	—	△95,000	—	—	—	△95,000
社債	Bonds payable	225,000	△30,000	200,000	—	200,000	△55,000
リース債務	Lease obligations	20,369	△396	23,623	3,192	20,431	△333
有利子負債計 ※	Total interest-bearing debt ※	646,203	△45,343	573,065	△36,417	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)

		2024/5	2025/5	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)	5,534 22.6%	6,442 16.4%	21,600 28.5%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	3,957 16.0%	4,344 9.8%	15,985 △12.8%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	39,036 4.2%	45,172 4.9%	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	2.4%	2.6%	2.7%
流動化債権を含んだ場合	If including securitized debt	2.2%	2.3%	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	1.0%	1.0%	1.0%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.9%	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)

		2024/5		2025/5		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	52,694	29.5%	51,692	△1.9%	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	11,765	24.3%	11,508	△2.2%	47,814	13.3%
その他融資	Other loans	8,870	24.0%	5,274	△40.5%	30,194	△9.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/5		2025/5		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	57,297	25.6%	43,016	△24.9%	208,554	8.0%
個別信用購入あっせん	Installment sales finance business	7,029	28.4%	7,319	4.1%	28,076	26.9%
カードキャッシング	Cash advances	33,371	36.2%	34,025	2.0%	136,261	32.3%
その他融資	Other loans	31,625	27.0%	25,415	△19.6%	114,196	4.4%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/5		2025/5		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	16,072	21.3%	20,642	28.4%	74,051	30.2%
個別信用購入あっせん	Installment sales finance business	35,747	21.9%	35,417	△0.9%	139,785	16.9%
カードキャッシング	Cash advances	1,276	17.8%	1,605	25.8%	5,829	28.6%
その他融資	Other loans	16,524	7.1%	19,855	20.2%	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)

		2024/5		2025/5		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 ※	73,770	3,633	67,909	△4,773	72,682	2,545
カードキャッシング	Cash advances	41,676	1,839	39,229	△2,073	41,303	1,465
その他融資	Other loans	32,093	1,794	28,679	△2,699	31,379	1,079
割賦売掛金計	Total accounts receivable-installment	63,328	3,286	60,948	△3,157	64,105	4,063
包括信用購入あっせん	Credit card business	63,328	3,286	60,948	△3,157	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	137,098	6,920	128,857	△7,930	136,788	6,609

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/5		2025/5		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 ※	284,900	5,583	300,452	△1,363	301,815	22,499
カードキャッシング	Cash advances	104,560	1,083	102,254	237	102,016	△1,460
その他融資	Other loans	180,339	4,500	198,197	△1,600	199,798	23,959
割賦売掛金計	Total accounts receivable-installment	96,802	2,263	99,330	△611	99,942	5,403
包括信用購入あっせん	Credit card business	63,488	△1,709	56,670	△1,900	58,571	△6,626
個別信用購入あっせん	Installment sales finance business	33,314	3,972	42,660	1,289	41,371	12,030
営業債権合計	Total operating receivables	381,702	7,846	399,782	△1,974	401,757	27,902

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/5		2025/5		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 ※	127,457	11,416	157,004	8,860	148,144	32,102
カードキャッシング	Cash advances	1,436	85	1,686	17	1,668	317
その他融資	Other loans	126,021	11,331	155,317	8,842	146,475	31,785
割賦売掛金計	Total accounts receivable-installment	311,027	25,450	350,719	13,101	337,618	52,041
包括信用購入あっせん	Credit card business	27,799	1,796	34,814	1,420	33,394	7,391
個別信用購入あっせん	Installment sales finance business	283,227	23,653	315,905	11,681	304,224	44,649
営業債権合計	Total operating receivables	438,484	36,866	507,723	21,961	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)

		2024/5		2025/5		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	8,604	27.5%	8,494	△1.3%	35,596	16.2%
包括信用購入あっせん収益	Revenue from credit card business	3,765	16.7%	3,843	2.1%	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	3,795	31.4%	3,607	△5.0%	15,251	14.4%
カードキャッシング	Cash advances	2,160	25.2%	2,109	△2.4%	8,671	11.1%
その他融資	Other loans	1,635	40.7%	1,498	△8.4%	6,580	19.0%
償却債権取立益	Recoveries of written off receivables	111	△24.7%	121	8.4%	819	16.2%
金融収益	Financial revenue	4	222.0%	13	205.2%	13	14.8%
役務取引等収益	Fees and commissions	927	92.7%	910	△1.8%	3,845	27.2%
営業費用	Operating expenses	6,651	44.9%	6,008	△9.7%	26,277	20.3%
金融費用	Financial expenses	592	72.6%	558	△5.8%	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	6,029	42.3%	5,426	△10.0%	23,737	19.5%
販売促進費	Promotion expenses	529	20.8%	332	△37.2%	2,077	△1.3%
貸倒関連費用	Bad debt related expenses	2,313	96.2%	1,959	△15.3%	8,733	27.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,159	88.2%	855	△26.2%	4,033	13.1%
貸倒損失	Bad debt expenses	1,154	104.9%	1,103	△4.4%	4,699	43.6%
人件費	Personnel expenses	1,195	30.1%	1,152	△3.6%	4,714	18.5%
管理費	Administrative expenses	1,083	25.3%	1,103	1.8%	4,571	22.2%
設備費	Equipment expenses	841	17.1%	817	△2.9%	3,398	17.5%
一般費	General expenses	65	△44.1%	61	△5.8%	241	△19.0%
その他	Other	28	179.1%	23	△18.7%	107	37.9%
営業利益	Operating profit	1,953	△9.4%	2,486	27.3%	9,319	5.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/5		2025/5		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	23,142	6.7%	24,312	5.1%	95,779	6.5%
包括信用購入あっせん収益	Revenue from credit card business	2,921	△0.2%	2,413	△17.4%	11,722	△5.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	1,234	10.9%	1,702	37.9%	5,666	25.3%
融資収益	Financing revenue	15,438	4.7%	16,027	3.8%	62,718	4.3%
カードキャッシング	Cash advances	5,023	5.5%	4,989	△0.7%	20,292	3.8%
その他融資	Other loans	10,414	4.3%	11,038	6.0%	42,426	4.5%
償却債権取立益	Recoveries of written off receivables	2,211	27.2%	2,481	12.2%	9,961	21.2%
金融収益	Financial revenue	21	△40.0%	22	4.2%	152	△22.2%
役務取引等収益	Fees and commissions	1,315	15.8%	1,664	26.5%	5,557	23.1%
営業費用	Operating expenses	20,556	8.3%	20,279	△1.3%	79,771	7.7%
金融費用	Financial expenses	2,323	8.6%	2,550	9.8%	9,632	8.4%
役務取引等費用	Fees and commissions payments	130	35.2%	126	△3.1%	551	27.5%
販売費及び一般管理費	Selling, general and administrative expenses	18,056	8.0%	17,549	△2.8%	69,390	7.4%
販売促進費	Promotion expenses	1,286	10.7%	1,012	△21.4%	5,273	4.6%
貸倒関連費用	Bad debt related expenses	8,820	3.6%	7,867	△10.8%	31,631	4.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	8,810	3.5%	7,830	△11.1%	31,491	4.8%
貸倒損失	Bad debt expenses	9	62.4%	36	270.3%	140	△27.0%
人件費	Personnel expenses	3,467	15.6%	3,844	10.9%	13,375	11.1%
管理費	Administrative expenses	2,937	13.1%	3,122	6.3%	12,793	14.3%
設備費	Equipment expenses	1,341	6.7%	1,324	△1.2%	5,301	2.1%
一般費	General expenses	202	13.2%	378	86.5%	1,014	13.8%
その他	Other	45	15.3%	52	16.0%	196	26.4%
営業利益	Operating profit	2,586	△4.5%	4,033	55.9%	16,007	0.8%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/5		2025/5		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	21,438	26.8%	23,537	9.8%	91,139	24.9%
包括信用購入あっせん収益	Revenue from credit card business	1,257	14.7%	1,525	21.4%	5,548	18.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	10,711	20.1%	11,381	6.3%	44,816	18.1%
融資収益	Financing revenue	5,460	44.3%	6,773	24.1%	24,345	38.5%
カードキャッシング	Cash advances	106	11.0%	113	6.2%	461	12.9%
その他融資	Other loans	5,353	45.1%	6,660	24.4%	23,884	39.1%
償却債権取立益	Recoveries of written off receivables	2,148	43.2%	1,761	△18.0%	8,609	40.2%
金融収益	Financial revenue	84	△32.1%	203	141.4%	684	77.4%
役務取引等収益	Fees and commissions	1,777	19.6%	1,891	6.4%	7,135	14.2%
営業費用	Operating expenses	17,219	26.4%	20,650	19.9%	77,718	30.7%
金融費用	Financial expenses	3,621	33.0%	4,241	17.1%	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	13,579	24.8%	16,387	20.7%	61,695	31.0%
販売促進費	Promotion expenses	641	99.4%	581	△9.3%	2,361	67.3%
貸倒関連費用	Bad debt related expenses	5,950	13.1%	8,278	39.1%	28,671	41.0%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	5,950	13.1%	8,278	39.1%	28,671	41.0%
貸倒損失	Bad debt expenses	—	—	—	—	—	—
人件費	Personnel expenses	3,122	31.7%	3,120	△0.1%	13,657	19.4%
管理費	Administrative expenses	2,194	33.7%	2,574	17.3%	9,920	21.1%
設備費	Equipment expenses	1,513	33.0%	1,658	9.6%	6,350	22.8%
一般費	General expenses	156	8.6%	173	11.2%	734	32.1%
その他	Other	19	8.8%	22	16.7%	77	15.0%
営業利益	Operating profit	4,219	28.2%	2,887	△31.6%	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)

		2024/5		2025/5		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	23,186	2,343	22,525	△424	22,950	2,107
長期借入金	Long-term borrowings	37,821	1,335	34,176	△3,508	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	2,635	280	2,050	△187	2,237	△117
有利子負債計	Total interest-bearing debt	63,642	3,959	58,752	△4,120	62,872	3,189

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/5		2025/5		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	26,241	12,624	47,880	7,755	40,124	26,507
長期借入金	Long-term borrowings	214,423	△3,048	200,960	△14,203	215,163	△2,307
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	32,939	329	24,651	61	24,589	△8,020
リース債務	Lease obligations	3,202	316	3,486	156	3,330	444
有利子負債計	Total interest-bearing debt	276,806	10,221	276,979	△6,228	283,208	16,623

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/5		2025/5		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	22,835	△2,223	13,553	△13,828	27,381	2,322
長期借入金	Long-term borrowings	260,955	11,123	264,309	△641	264,950	15,117
コマーシャル・ペーパー	Commercial papers	6,670	6,670	8,444	163	8,281	8,281
社債	Bonds payable	51,634	12,119	107,202	28,578	78,623	39,108
リース債務	Lease obligations	1,738	△115	2,030	△167	2,197	344
有利子負債計	Total interest-bearing debt	343,834	27,573	395,539	14,104	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)

		2024/5		2025/5		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	5,337	53	5,645	73	5,572	288
内、国内有効ID数 ※	Number of valid IDs in domestic ※	3,458	52	3,679	64	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)

		2024/5		2025/5		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	2,600	15	2,637	21	2,616	32
カード稼働会員数 ※ 2	Number of active cardholders ※ 2	1,614	2	1,615	2	1,613	1
年間稼働率 (%) ※ 3	Card-use rate (%) ※ 3	67.1%	—	66.4%	—	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÷（2024/6～2025/5）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 (2024/6～2025/5)×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）

		2024/5		2025/5		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	4,564,002	24,629	5,234,187	32,554	5,201,633	662,260
普通預金	Ordinary deposits	3,809,394	△110,060	3,209,985	△72,898	3,282,884	△636,570
定期預金	Time deposits	699,419	132,468	1,963,501	103,702	1,859,799	1,292,848
その他預金	Other deposits	55,187	2,221	60,701	1,751	58,949	5,983
貸出金残高	Balance of loans and bills discounted	3,007,644	356,505	3,099,532	80,171	3,019,360	368,221

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	860	1	879	5	874	15
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（単位：店舗、台）

銀行店舗数	Number of branches	146	－	182	－	182	36
ATM台数	Number of ATMs	6,808	43	6,861	11	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.