

2026年2月期
第2四半期（中間期）決算補足資料

For the Six Months Ended August 31, 2025
Second 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 (P15-27) 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 (P15-27) 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)

		2024/8		2025/8		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	255,790	7.7%	278,160	8.7%	533,262	9.8%
営業利益	Operating profit	27,142	33.8%	28,322	4.3%	61,485	22.8%
経常利益	Ordinary profit	27,111	27.2%	29,192	7.7%	62,554	22.2%
親会社株主に帰属する中間純利益	Profit attributable to owners of parent	10,215	41.2%	8,745	△14.4%	15,644	△25.1%

主要な経営指標(Key Indicators)

(単位：円) (Unit : Yen)

		2024/8	2025/8	2025/2
自己資本比率	Equity ratio	6.4%	5.5%	5.9%
1株当たり当期純利益	Earnings per share(EPS)	47.32	40.51	72.47
1株当たり純資産 (1株当たり株主資本)	Book value per share(BPS)	2,155.87	2,102.02	2,136.09

※ 「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8月31日時点 (As of August 31st)

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.	99.8%
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%
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 (PHILIPPINES) INC.	100.0%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※ 1	56.9%	PT.AEON CREDIT SERVICE INDONESIA	95.5%
AEON INSURANCE BROKERS (HK) LTD.	100.0%	ACS TRADING VIETNAM CO., LTD.	100.0%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE INDIA PRIVATE LTD.	100.0%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%
AEON THANA SINSAP (THAILAND) PCL. ※ 2	54.6%	AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%
ACS CAPITAL CORPORATION LTD.	29.0%	AEON LEASING SERVICE (LAO) CO., LTD.	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	ATS RABBIT SPECIAL PURPOSE VEHICLE CO., LTD.	48.8%
AEON ASSET MANAGEMENT (THAILAND) CO., LTD.	100.0%	AEON INSURANCE BROKERS (M) SDN. BHD.	100.0%
ACSI(THAILAND) CO., LTD.	100.0%	AEON BANK (M) BERHAD	100.0%
AEON CREDIT SERVICE (M) BERHAD ※ 3	61.5%	ATS PICO HOLDINGS CO., LTD.	100.0%
POST AND TELECOMMUNICATION FINANCE CO., LTD.	100.0%	ATS PICO (BANGKOK) CO., LTD.	100.0%
AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%	ATS PICO (SAMUT SAKHON) 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)

		2024/8		2025/8		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	7,003,937	386,489	7,865,329	441,515	7,423,813	806,366
現金及び預金	Cash and deposits	611,009	△54,548	769,092	△45,694	814,786	149,228
コールローン	Call loans	13,218	12,025	5,963	4,449	1,514	321
割賦売掛金	Accounts receivable-installment	1,801,248	△42,239	1,918,686	171,352	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	13,714	2,113	16,245	1,770	14,474	2,873
営業貸付金	Operating loans	944,202	25,378	1,011,616	31,681	979,935	61,111
銀行業における貸出金	Loans and bills discounted for banking business	2,684,096	344,870	2,700,883	30,410	2,670,472	331,246
銀行業における有価証券	Securities for banking business	657,848	85,600	929,763	161,466	768,296	196,048
保険業における有価証券	Securities for insurance business	14,999	△873	—	△15,049	15,049	△824
買入金銭債権	Monetary claims bought	53,226	△5,319	137,363	58,014	79,348	20,802
金銭の信託	Money held in trust	115,820	△874	80,371	△26,163	106,535	△10,160
その他	Other	210,936	16,034	422,703	72,202	350,500	155,599
貸倒引当金	Allowance for doubtful accounts	△116,384	4,323	△127,360	△2,925	△124,434	△3,726
固定資産	Non-current assets	308,539	△19,031	353,864	21,600	332,264	4,693
有形固定資産	Property, plant and equipment	31,456	△689	38,201	3,688	34,512	2,366
無形固定資産	Intangible assets	147,561	7,182	187,740	198	187,541	47,162
のれん	Goodwill	10,895	△788	36,481	△3,721	40,202	28,518
ソフトウェア	Software	133,316	8,172	148,319	4,128	144,191	19,046
その他	Other	3,349	△201	2,939	△208	3,147	△402
投資その他の資産	Investments and other assets	129,521	△25,523	127,922	17,712	110,209	△44,836
繰延資産	Deferred assets	420	△132	303	△110	414	△139
資産の部合計	Total assets	7,312,897	367,326	8,219,496	463,004	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)

		2024/8		2025/8		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	5,823,057	229,345	6,763,495	465,265	6,298,229	704,517
買掛金	Accounts payable-trade	397,173	128,637	496,154	178,348	317,805	49,269
銀行業における預金	Deposits for banking business	4,865,998	327,635	5,513,823	307,580	5,206,242	667,878
短期借入金	Short-term borrowings	88,742	△160,680	157,333	△11,748	169,081	△80,340
1年内返済予定の長期借入金	Current portion of long-term borrowings	196,237	30,520	221,692	4,395	217,297	51,580
1年内償還予定の社債	Current portion of bonds payable	95,230	11,875	77,822	△18,066	95,888	12,532
コマーシャル・ペーパー	Commercial papers	16,790	△78,210	8,647	366	8,281	△86,718
賞与引当金	Provision for bonuses	4,782	△224	4,801	△1,394	6,195	1,188
ポイント引当金	Provision for point card certificates	711	21	1,501	△131	1,633	943
その他の引当金	Other provisions	42	△87	38	△83	122	△7
その他	Other	157,348	△30,142	281,681	5,999	275,682	88,190
固定負債	Non-current liabilities	906,236	128,694	872,904	408	872,496	94,953
保険契約準備金	Reserve for insurance policy liabilities	46,254	△2,104	98	△42,655	42,753	△5,605
社債	Bonds payable	223,055	△17,549	221,969	17,993	203,976	△36,628
長期借入金	Long-term borrowings	597,833	146,722	594,436	7,959	586,476	135,365
退職給付に係る負債	Retirement benefit liability	2,372	244	1,384	△277	1,662	△465
利息返還損失引当金	Provision for loss on interest repayment	1,627	△891	686	△246	932	△1,585
その他の引当金	Other provisions	328	25	3,056	△1,167	4,223	3,921
繰延税金負債	Deferred tax liabilities	1,850	△147	10,679	8,946	1,732	△266
その他	Other	32,914	2,393	40,593	9,854	30,738	217
負債の部合計	Total liabilities	6,729,294	358,039	7,636,399	465,673	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)

		2024/8		2025/8		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	455,465	4,956	457,184	2,878	454,306	3,797
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	119,922	777	118,805	76	118,729	△415
利益剰余金	Retained earnings	290,181	4,158	293,001	2,792	290,209	4,186
自己株式	Treasury stock	△336	20	△321	9	△330	26
その他の包括利益累計額	Accumulated other comprehensive income	9,941	2,055	△3,391	△10,224	6,833	△1,052
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△22,145	△501	△54,950	△24,958	△29,991	△8,347
繰延ヘッジ損益	Deferred gains or losses on hedges	△1,212	△1,424	14,731	14,088	642	430
為替換算調整勘定	Foreign currency translation adjustments	33,301	4,029	36,520	549	35,971	6,699
退職給付に係る調整累計額	Remeasurements of defined benefit plans	△2	△47	306	96	210	165
新株予約権	Subscription rights to shares	2	△3	4	4	0	△5
非支配株主持分	Non-controlling interests	118,193	2,277	129,299	4,673	124,626	8,709
純資産の部合計	Total net assets	583,603	9,286	583,097	△2,668	585,766	11,449
負債純資産合計	Total liabilities and net assets	7,312,897	367,326	8,219,496	463,004	7,756,492	810,920

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2024/8		2025/8		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	3,962,363	7.1%	4,140,829	4.5%	7,993,248	6.4%
個別信用購入あっせん	Installment sales finance business	101,823	△40.9%	96,266	△5.5%	188,219	△44.6%
カードキャッシング	Cash advances	283,473	9.6%	288,279	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)

		2024/8		2025/8		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	255,790	7.7%	278,160	8.7%	533,262	9.8%
包括信用購入あっせん収益	Revenue from credit card business	67,796	10.4%	69,651	2.7%	139,114	10.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	24,627	△5.1%	26,530	7.7%	50,706	△4.2%
融資収益	Financing revenue	82,291	10.4%	86,625	5.3%	166,609	9.7%
カードキャッシング	Cash advances	46,756	7.9%	47,504	1.6%	93,300	6.3%
その他融資	Other loans	35,535	13.9%	39,121	10.1%	73,309	14.4%
償却債権取立益	Recoveries of written off receivables	9,599	22.1%	9,890	3.0%	19,965	24.4%
金融収益	Financial revenue	23,234	31.3%	34,981	50.6%	42,830	27.8%
保険収益	Insurance revenue	6,486	0.5%	4,102	△36.8%	12,709	0.8%
役務取引等収益	Fees and commissions	37,162	13.3%	41,949	12.9%	72,526	6.6%
その他	Other	4,591	△57.5%	4,429	△3.5%	28,801	15.7%
営業費用	Operating expenses	228,648	5.2%	249,838	9.3%	471,776	8.3%
金融費用	Financial expenses	17,136	15.1%	27,664	61.4%	39,430	35.6%
保険費用	Insurance expenses	6,003	△0.8%	3,677	△38.7%	12,338	4.8%
役務取引等費用	Fees and commissions payments	5,225	△3.8%	5,332	2.1%	10,320	△2.1%
販売費及び一般管理費	Selling, general and administrative expenses	198,720	4.9%	210,888	6.1%	406,259	6.6%
販売促進費	Promotion expenses	15,467	△11.2%	13,532	△12.5%	30,162	△7.0%
貸倒関連費用	Bad debt related expenses	47,524	20.1%	50,948	7.2%	97,861	22.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	43,061	18.0%	41,871	△2.8%	87,860	20.3%
貸倒損失	Bad debt expenses	4,462	44.3%	9,077	103.4%	10,001	59.1%
人件費	Personnel expenses	43,805	1.7%	45,357	3.5%	89,018	2.6%
管理費	Administrative expenses	56,378	2.6%	62,688	11.2%	117,482	4.7%
設備費	Equipment expenses	27,397	△0.1%	26,658	△2.7%	55,433	0.5%
一般費	General expenses	8,147	18.5%	11,701	43.6%	16,300	11.9%
その他	Other	1,562	1.0%	2,276	45.7%	3,427	10.1%
営業利益	Operating profit	27,142	33.8%	28,322	4.3%	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)

		2024/8		2025/8		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	373	△63.6%	2,153	475.9%	1,083	△10.0%
受取配当金	Dividend income	86	0.2%	160	86.7%	175	3.6%
持分法による投資利益	Share of profit of entities accounted for using equity method	21	—	—	—	30	—
投資事業組合運用益	Gain on investments in investment partnerships	62	36.6%	1,958	—	231	95.7%
為替差益	Foreign exchange gains	—	—	—	—	344	△57.6%
補助金収入	Subsidy income	146	—	—	—	146	—
その他	Other	57	△50.2%	34	△39.8%	155	48.8%
営業外費用	Non-operating expenses	404	—	1,282	217.0%	14	△87.5%
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	157	—	—	—
為替差損	Foreign exchange losses	401	—	1,123	180.0%	—	—
雑損失	Miscellaneous loss	3	△14.3%	2	△35.8%	14	△13.2%
経常利益	Ordinary profit	27,111	27.2%	29,192	7.7%	62,554	22.2%
特別利益	Extraordinary income	4	△21.1%	1,023	—	65	△75.7%
固定資産売却益	Gain on sales of non-current assets	4	△21.1%	10	149.0%	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	2,701	194.6%	12,542	364.2%	17,234	572.6%
固定資産処分損	Loss on disposal of non-current assets	351	18.0%	207	△40.9%	553	△18.4%
減損損失	Impairment loss	4	△97.2%	2,794	—	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	—	—	—	—	9,945	—
その他	Other	39	—	—	—	344	—
税金等調整前中間純利益	Profit before income taxes	24,414	19.7%	17,674	△27.6%	45,386	△7.2%
法人税等合計	Total income taxes	8,357	15.8%	1,564	△81.3%	16,815	10.8%
法人税、住民税及び事業税	Income taxes-current	11,198	63.5%	9,407	△16.0%	20,370	56.0%
法人税等調整額	Income taxes-deferred	△2,841	—	△7,843	—	△3,555	—
中間純利益	Net profit	16,056	21.8%	16,109	0.3%	28,571	△15.2%
非支配株主に帰属する中間純利益	Profit attributable to non-controlling interests	5,840	△1.9%	7,364	26.1%	12,926	0.9%
親会社株主に帰属する中間純利益	Profit attributable to owners of parent	10,215	41.2%	8,745	△14.4%	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)

		2024/8		2025/8		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	3,628,299	370,249	3,712,500	62,091	3,650,408	392,358
カードキャッシング	Cash advances	566,105	9,116	582,820	9,927	572,892	15,903
その他融資	Other loans	3,062,194	361,132	3,129,680	52,164	3,077,516	376,454
割賦売掛金計	Total accounts receivable-installment	1,801,248	△42,239	1,918,686	171,352	1,747,333	△96,154
包括信用購入あっせん	Credit card business	1,406,841	218,207	1,479,549	137,508	1,342,041	153,407
個別信用購入あっせん	Installment sales finance business	394,406	△260,447	439,136	33,844	405,292	△249,561
リース債権及びリース投資資産	Lease receivables and investment in leases	13,714	2,113	16,245	1,770	14,474	2,873
営業債権合計	Total operating receivables	5,443,262	330,123	5,647,431	235,215	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)

		2024/8	2025/8	2025/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,315,977	2,430,650	2,429,100
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,315,977	2,430,650	2,429,100
割賦売掛金計	Total accounts receivable-installment	182,000	233,300	246,550
包括信用購入あっせん	Credit card business	182,000	233,300	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	2,497,977	2,663,950	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)

		2024/8		2025/8		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	5,944,277	347,045	6,143,150	63,641	6,079,509	482,277
カードキャッシング	Cash advances	566,105	9,116	582,820	9,927	572,892	15,903
その他融資	Other loans	5,378,172	337,928	5,560,330	53,713	5,506,616	466,373
割賦売掛金計	Total accounts receivable-installment	1,983,248	△492,223	2,151,986	158,102	1,993,883	△481,588
包括信用購入あっせん	Credit card business	1,588,841	133,507	1,712,849	124,258	1,588,591	133,257
個別信用購入あっせん	Installment sales finance business	394,406	△625,731	439,136	33,844	405,292	△614,845
リース債権及びリース投資資産	Lease receivables and investment in leases	13,714	2,113	16,245	1,770	14,474	2,873
営業債権合計	Total operating receivables	7,941,240	△143,064	8,311,382	223,515	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)

		2024/8		2025/8		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	88,742	△160,680	157,333	△11,748	169,081	△80,340
長期借入金	Long-term borrowings	794,070	177,243	816,128	12,355	803,773	186,945
コマーシャル・ペーパー	Commercial papers	16,790	△78,210	8,647	366	8,281	△86,718
社債	Bonds payable	318,286	△5,674	299,791	△73	299,864	△24,095
リース債務	Lease obligations	27,009	△885	33,570	5,325	28,244	348
有利子負債計	Total interest-bearing debt	1,244,898	△68,206	1,315,470	6,225	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)

		2024/8		2025/8		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)	47,524 20.1%		50,948 7.2%		97,861 23.3%	
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	51,848 34.5%		48,022 △7.4%		94,134 9.4%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	116,384 △3.6%		127,360 2.4%		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%		2.3%		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	1.9%		1.7%		1.7%	
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	1.3%		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	165,375	11.4%	122,505	27.9%	95,358	3.4%	114,714	5.7%	17,166	△0.8%	49,281	3.4%	48,266	10.9%	△54,417	278,160	8.7%
	包括信用購入あっせん収益	53,681	4.0%	31,323	156.0%	21,074	△44.4%	15,970	△1.4%	7,852	4.5%	4,929	△19.3%	3,187	23.7%	1,284	69,651	2.7%
	個別信用購入あっせん収益	114	3.5%	114	3.5%	—	—	26,415	7.7%	—	—	3,337	27.4%	23,078	5.4%	—	26,530	7.7%
	融資収益	33,178	2.8%	32,906	3.9%	229	△48.5%	53,446	6.8%	7,270	△5.0%	32,129	3.5%	14,046	23.9%	43	86,625	5.3%
	償却債権取立益	381	97.4%	53	195.3%	327	87.2%	9,508	1.1%	220	△15.9%	5,569	6.2%	3,718	△4.6%	1	9,890	3.0%
	金融収益	34,694	51.3%	34,047	48.1%	857	547.2%	464	24.2%	14	91.6%	62	△12.6%	387	31.4%	△387	34,981	50.6%
	保険収益	4,102	△36.8%	4,193	△36.6%	—	—	—	—	—	—	—	—	—	—	△91	4,102	△36.8%
	役務取引等収益	34,789	14.9%	16,427	△4.3%	68,555	36.0%	8,909	11.9%	1,807	△2.9%	3,253	26.2%	3,848	9.3%	△51,942	41,949	12.9%
	その他	4,432	△3.5%	3,438	△31.5%	4,314	34.8%	—	—	—	—	—	—	—	—	△3,323	4,429	△3.5%
営業費用	Operating expenses	155,871	12.2%	117,745	32.7%	88,914	1.0%	95,957	5.5%	11,871	△10.8%	41,380	1.3%	42,706	16.1%	△52,779	249,838	9.3%
	金融費用	13,142	223.5%	11,885	322.2%	1,312	2.4%	14,863	9.6%	998	△17.5%	5,180	10.3%	8,684	13.4%	△397	27,664	61.4%
	保険費用	3,677	△38.7%	3,677	△38.7%	—	—	—	—	—	—	—	—	—	—	—	3,677	△38.7%
	役務取引等費用	5,091	3.2%	53,322	31.0%	91	△12.1%	240	△17.3%	—	—	240	△17.3%	—	—	△48,322	5,332	2.1%
	販売費及び一般管理費	131,880	7.6%	48,728	24.5%	85,562	0.2%	80,659	4.9%	10,826	△10.1%	35,854	0.2%	33,977	16.9%	△4,061	210,888	6.1%
	その他	2,080	51.3%	132	96.0%	1,947	49.0%	194	4.2%	45	△19.1%	104	12.1%	44	19.3%	2	2,276	45.7%
営業利益	Operating profit	9,504	0.3%	4,759	△32.9%	6,443	55.1%	18,756	6.8%	5,295	32.9%	7,901	15.7%	5,560	△17.6%	△1,637	28,322	4.3%

※ 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	3,173,334	36,124	3,058,024	36,741	122,250	1,583	545,616	22,974	71,385	△1,296	305,665	3,850	168,565	20,421	△13,390	3,712,500	62,091
割賦売掛金	Accounts receivable-installment	1,383,090	138,368	1,151,726	114,832	235,990	20,952	534,698	33,032	66,065	1,959	101,135	1,192	367,498	29,879	△3,729	1,918,686	171,352
	包括信用購入あっせん																	
	Credit card business	1,319,557	133,586	1,123,366	115,477	200,817	19,810	159,992	3,921	66,065	1,959	56,682	△1,888	37,244	3,850	△4,626	1,479,549	137,508
	個別信用購入あっせん																	
	Installment sales finance business	63,533	4,781	28,359	△645	35,173	1,141	374,706	29,110	—	—	44,452	3,081	330,253	26,029	897	439,136	33,844
銀行業における預金残高	Balance of deposits for banking business	5,501,488	306,259	5,504,967	304,406	—	—	13,537	2,297	—	—	—	—	13,537	2,297	△4,681	5,513,823	307,580
有利子負債残高	Balance of interest-bearing debt	589,932	△19,550	189,063	3,814	408,770	△22,698	750,493	22,978	61,255	△1,617	274,871	△8,337	414,366	32,932	△32,856	1,315,470	6,225

		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%	3.2%	0.2%	20.0%	20.2%	21.2%	17.7%	－	5.5%
② 貸出金に係る 資金調達利回り	② Funding interest concerning loans and bills discounted	0.3%	0.3%	0.6%	3.9%	3.2%	3.6%	4.2%	－	0.7%
③ 貸出金利鞘 (①－②)	③ Interest rate spread ①－②	2.7%	2.8%	△0.3%	16.1%	17.0%	17.5%	13.5%	－	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)

		2024/8		2025/8		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	5,990,635	277,608	6,771,961	388,797	6,383,164	670,137
現金及び預金	Cash and deposits	538,736	△97,897	721,964	△45,885	767,850	131,216
コールローン	Call loans	13,218	12,025	5,963	4,449	1,514	321
割賦売掛金	Accounts receivable-installment	1,316,960	△85,456	1,383,090	138,368	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	13,714	2,113	16,245	1,770	14,474	2,873
営業貸付金	Operating loans	455,365	1,806	466,369	8,833	457,536	3,976
銀行業における貸出金	Loans and bills discounted for banking business	2,685,544	344,812	2,704,305	30,090	2,674,214	333,481
銀行業における有価証券	Securities for banking business	657,848	85,600	924,985	159,465	765,519	193,271
保険業における有価証券	Securities for insurance business	14,999	△873	—	△15,049	15,049	△824
買入金銭債権	Monetary claims bought	53,226	△5,319	137,363	58,014	79,348	20,802
金銭の信託	Money held in trust	115,820	△874	80,371	△26,163	106,535	△10,160
その他	Other	172,850	13,699	385,486	71,825	313,661	154,509
貸倒引当金	Allowance for doubtful accounts	△47,650	7,974	△54,184	3,076	△57,261	△1,636
固定資産	Non-current assets	241,154	△18,568	269,667	20,989	248,677	△11,044
有形固定資産	Property, plant and equipment	19,631	△1,141	25,352	3,952	21,400	626
無形固定資産	Intangible assets	134,811	7,118	156,283	2,451	153,832	26,139
投資その他の資産	Investments and other assets	86,711	△24,545	88,031	14,585	73,445	△37,810
繰延資産	Deferred assets	420	△132	303	△110	414	△139
資産の部合計	Total assets	6,232,210	258,907	7,041,932	409,675	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)

		2024/8		2025/8		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	5,471,679	124,395	6,424,839	483,085	5,941,753	594,469
買掛金	Accounts payable-trade	390,831	126,225	488,409	174,811	313,598	48,993
銀行業における預金	Deposits for banking business	4,841,436	303,073	5,500,286	305,282	5,195,003	656,640
賞与引当金	Provision for bonuses	3,411	431	3,457	△554	4,011	1,031
ポイント引当金	Provision for point card certificates	711	21	1,501	△131	1,633	943
その他	Other	235,288	△305,357	431,184	3,677	427,507	△113,138
固定負債	Non-current liabilities	501,188	143,111	402,619	△63,022	465,642	107,566
保険契約準備金	Reserve for insurance policy liabilities	46,254	△2,104	98	△42,655	42,753	△5,605
退職給付に係る負債	Retirement benefit liability	△151	△5	△915	△356	△558	△413
利息返還損失引当金	Provision for loss on interest repayment	1,627	△891	686	△246	932	△1,585
その他の引当金	Other provisions	51	△9	36	△1	37	△22
その他	Other	453,407	146,122	402,714	△19,763	422,477	115,192
負債の部合計	Total liabilities	5,972,867	267,506	6,827,459	420,063	6,407,396	702,035
純資産の部合計	Total net assets	259,342	△8,599	214,472	△10,387	224,859	△43,082
負債純資産合計	Total liabilities and net assets	6,232,210	258,907	7,041,932	409,675	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)

		2024/8		2025/8		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	3,705,490	6.1%	3,906,570	5.4%	7,492,511	5.8%
個別信用購入あっせん	Installment sales finance business	14,375	△86.1%	10,800	△24.9%	20,358	△89.7%
カードキャッシング	Cash advances	188,521	1.2%	192,535	2.1%	371,001	0.1%
電子マネー	Total e-money contracts	1,313,224	△0.6%	1,338,587	1.9%	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)

		2024/8		2025/8		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	148,454	2.9%	165,375	11.4%	313,109	6.5%
包括信用購入あっせん収益	Revenue from credit card business	51,593	10.6%	53,681	4.0%	106,177	11.6%
加盟店収益	Merchant fee revenue	31,763	△0.1%	32,516	2.4%	64,391	1.4%
リボ・分割収益	Revolving credit and installment payment revenue	17,564	36.4%	18,879	7.5%	37,176	35.1%
その他収益	Other	2,265	14.5%	2,286	0.9%	4,609	12.8%
個別信用購入あっせん収益	Revenue from installment sales finance business	110	△97.9%	114	3.5%	223	△97.9%
融資収益	Financing revenue	32,262	7.1%	33,178	2.8%	64,302	5.6%
カードキャッシング	Cash advances	32,091	8.0%	32,892	2.5%	63,875	6.4%
その他融資	Other loans	171	△58.6%	285	66.9%	426	△48.4%
償却債権取立益	Recoveries of written off receivables	193	△38.3%	381	97.4%	575	△41.4%
金融収益	Financial revenue	22,928	32.5%	34,694	51.3%	42,153	28.4%
保険収益	Insurance revenue	6,486	0.5%	4,102	△36.8%	12,709	0.8%
役務取引等収益	Fees and commissions	30,284	11.2%	34,789	14.9%	58,160	3.5%
内、電子マネー収益	E-money revenue	6,846	△4.6%	7,144	4.3%	13,799	△1.5%
その他	Other	4,595	△57.4%	4,432	△3.5%	28,808	15.7%
営業費用	Operating expenses	138,976	△2.6%	155,871	12.2%	290,816	3.0%
金融費用	Financial expenses	4,062	0.1%	13,142	223.5%	12,419	84.5%
保険費用	Insurance expenses	6,003	△0.8%	3,677	△38.7%	12,338	4.8%
役務取引等費用	Fees and commissions payments	4,934	△5.6%	5,091	3.2%	9,768	△3.4%
販売費及び一般管理費	Selling, general and administrative expenses	122,601	△2.6%	131,880	7.6%	253,245	0.9%
販売促進費	Promotion expenses	10,586	△21.0%	9,689	△8.5%	19,712	△17.4%
貸倒関連費用	Bad debt related expenses	12,360	18.5%	13,273	7.4%	28,829	28.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	10,244	15.8%	6,378	△37.7%	23,667	22.7%
貸倒損失	Bad debt expenses	2,115	33.5%	6,894	226.0%	5,161	99.5%
人件費	Personnel expenses	27,918	△6.3%	28,493	2.1%	56,831	△3.3%
管理費	Administrative expenses	43,894	△1.5%	50,127	14.2%	91,881	2.2%
設備費	Equipment expenses	20,060	△5.3%	19,167	△4.5%	40,540	△3.6%
一般費	General expenses	7,780	19.7%	11,128	43.0%	15,450	11.5%
その他	Other	1,375	△2.0%	2,080	51.3%	3,044	8.4%
営業利益	Operating profit	9,478	492.2%	9,504	0.3%	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)

		2024/8		2025/8		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	3,146,670	348,178	3,173,334	36,124	3,137,210	338,718
カードキャッシング	Cash advances	421,554	9,232	435,128	7,225	427,903	15,581
その他融資	Other loans	2,725,115	338,945	2,738,205	28,898	2,709,306	323,137
割賦売掛金計	Total accounts receivable-installment	1,316,960	△85,456	1,383,090	138,368	1,244,721	△157,695
包括信用購入あっせん	Credit card business	1,256,531	219,140	1,319,557	133,586	1,185,970	148,579
内、リボ・分割払い残高	Revolving credit and installment payment balance	289,418	45,348	275,675	30,658	245,016	946
個別信用購入あっせん	Installment sales finance business	60,428	△304,597	63,533	4,781	58,751	△306,274
リース債権及びリース投資資産	Lease receivables and investment in leases	13,714	2,113	16,245	1,770	14,474	2,873
営業債権合計	Total operating receivables	4,477,345	264,835	4,572,669	176,263	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)

		2024/8	2025/8	2025/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,315,977	2,430,650	2,429,100
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,315,977	2,430,650	2,429,100
割賦売掛金計	Total accounts receivable-installment	182,000	233,300	246,550
包括信用購入あっせん	Credit card business	182,000	233,300	246,550
内、リボ・分割払い残高	Revolving credit and installment payment balance	52,000	103,300	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	2,497,977	2,663,950	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)

		2024/8		2025/8		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	5,462,647	324,974	5,603,984	37,674	5,566,310	428,637
カードキャッシング	Cash advances	421,554	9,232	435,128	7,225	427,903	15,581
その他融資	Other loans	5,041,093	315,741	5,168,856	30,448	5,138,407	413,055
内、住宅ローン ※ 3	Housing Loans ※ 3	3,604,683	126,468	3,763,790	18,071	3,745,719	267,504
割賦売掛金計	Total accounts receivable-installment	1,498,960	△535,440	1,616,390	125,118	1,491,271	△543,129
包括信用購入あっせん	Credit card business	1,438,531	134,440	1,552,857	120,336	1,432,520	128,429
内、リボ・分割払い残高	Revolving credit and installment payment balance	341,418	30,648	378,975	17,408	361,566	50,796
個別信用購入あっせん	Installment sales finance business	60,428	△669,881	63,533	4,781	58,751	△671,558
リース債権及びリース投資資産	Lease receivables and investment in leases	13,714	2,113	16,245	1,770	14,474	2,873
営業債権合計	Total operating receivables	6,975,322	△208,352	7,236,620	164,563	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)

		2024/8		2025/8		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	30,000	△175,299	96,000	100	95,900	△109,399
長期借入金	Long-term borrowings	298,966	183,484	302,933	9,782	293,151	177,669
コマーシャル・ペーパー	Commercial papers	—	△95,000	—	—	—	△95,000
社債	Bonds payable	225,000	△30,000	165,000	△35,000	200,000	△55,000
リース債務	Lease obligations	19,945	△819	25,998	5,567	20,431	△333
有利子負債計 ※	Total interest-bearing debt ※	573,912	△117,635	589,932	△19,550	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)

		2024/8	2025/8	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)	10,185 21.9%	12,452 22.3%	21,600 28.5%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	7,841 △29.2%	9,043 15.3%	15,985 △12.8%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	39,803 6.3%	46,482 7.9%	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	2.1%	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	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)

		2024/8		2025/8		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	104,656	24.7%	106,303	1.6%	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	23,861	18.4%	24,352	2.1%	47,814	13.3%
その他融資	Other loans	18,040	26.2%	12,853	△28.8%	30,194	△9.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/8		2025/8		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	118,391	22.1%	85,123	△28.1%	208,554	8.0%
個別信用購入あっせん	Installment sales finance business	14,129	32.1%	14,113	△0.1%	28,076	26.9%
カードキャッシング	Cash advances	68,382	37.0%	68,060	△0.5%	136,261	32.3%
その他融資	Other loans	63,031	21.0%	50,569	△19.8%	114,196	4.4%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/8		2025/8		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	33,825	25.8%	42,832	26.6%	74,051	30.2%
個別信用購入あっせん	Installment sales finance business	73,318	26.4%	71,352	△2.7%	139,785	16.9%
カードキャッシング	Cash advances	2,708	22.1%	3,331	23.0%	5,829	28.6%
その他融資	Other loans	35,443	11.8%	42,696	20.5%	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)

		2024/8		2025/8		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 ※	70,339	202	71,385	△1,296	72,682	2,545
カードキャッシング	Cash advances	39,226	△611	41,345	41	41,303	1,465
その他融資	Other loans	31,112	813	30,040	△1,338	31,379	1,079
割賦売掛金計	Total accounts receivable-installment	59,989	△52	66,065	1,959	64,105	4,063
包括信用購入あっせん	Credit card business	59,989	△52	66,065	1,959	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	130,328	149	137,451	662	136,788	6,609

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/8		2025/8		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 ※	284,218	4,902	305,665	3,850	301,815	22,499
カードキャッシング	Cash advances	103,771	294	104,571	2,554	102,016	△1,460
その他融資	Other loans	180,447	4,608	201,094	1,295	199,798	23,959
割賦売掛金計	Total accounts receivable-installment	97,782	3,243	101,135	1,192	99,942	5,403
包括信用購入あっせん	Credit card business	60,957	△4,240	56,682	△1,888	58,571	△6,626
個別信用購入あっせん	Installment sales finance business	36,824	7,483	44,452	3,081	41,371	12,030
営業債権合計	Total operating receivables	382,001	8,146	406,800	5,042	401,757	27,902

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/8		2025/8		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 ※	134,423	18,382	168,565	20,421	148,144	32,102
カードキャッシング	Cash advances	1,552	201	1,774	106	1,668	317
その他融資	Other loans	132,870	18,180	166,790	20,314	146,475	31,785
割賦売掛金計	Total accounts receivable-installment	325,562	39,985	367,498	29,879	337,618	52,041
包括信用購入あっせん	Credit card business	29,363	3,360	37,244	3,850	33,394	7,391
個別信用購入あっせん	Installment sales finance business	296,199	36,625	330,253	26,029	304,224	44,649
営業債権合計	Total operating receivables	459,985	58,367	536,063	50,300	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)

		2024/8		2025/8		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	17,298	21.2%	17,166	△0.8%	35,596	16.2%
包括信用購入あっせん収益	Revenue from credit card business	7,515	15.8%	7,852	4.5%	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	7,651	22.7%	7,270	△5.0%	15,251	14.4%
カードキャッシング	Cash advances	4,327	16.4%	4,279	△1.1%	8,671	11.1%
その他融資	Other loans	3,323	31.9%	2,991	△10.0%	6,580	19.0%
償却債権取立益	Recoveries of written off receivables	261	3.7%	220	△15.9%	819	16.2%
金融収益	Financial revenue	7	129.7%	14	91.6%	13	14.8%
役務取引等収益	Fees and commissions	1,861	45.1%	1,807	△2.9%	3,845	27.2%
営業費用	Operating expenses	13,312	33.1%	11,871	△10.8%	26,277	20.3%
金融費用	Financial expenses	1,210	51.2%	998	△17.5%	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	12,045	31.4%	10,826	△10.1%	23,737	19.5%
販売促進費	Promotion expenses	997	4.5%	744	△25.3%	2,077	△1.3%
貸倒関連費用	Bad debt related expenses	4,634	58.2%	3,869	△16.5%	8,733	27.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	2,327	62.8%	1,796	△22.8%	4,033	13.1%
貸倒損失	Bad debt expenses	2,307	53.9%	2,072	△10.2%	4,699	43.6%
人件費	Personnel expenses	2,340	25.4%	2,298	△1.8%	4,714	18.5%
管理費	Administrative expenses	2,224	23.7%	2,178	△2.1%	4,571	22.2%
設備費	Equipment expenses	1,719	22.2%	1,622	△5.6%	3,398	17.5%
一般費	General expenses	129	△39.5%	112	△12.6%	241	△19.0%
その他	Other	56	84.6%	45	△19.1%	107	37.9%
営業利益	Operating profit	3,985	△6.6%	5,295	32.9%	9,319	5.9%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/8		2025/8		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	47,676	5.8%	49,281	3.4%	95,779	6.5%
包括信用購入あっせん収益	Revenue from credit card business	6,110	1.5%	4,929	△19.3%	11,722	△5.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	2,620	16.2%	3,337	27.4%	5,666	25.3%
融資収益	Financing revenue	31,050	2.9%	32,129	3.5%	62,718	4.3%
カードキャッシング	Cash advances	10,113	3.9%	10,098	△0.2%	20,292	3.8%
その他融資	Other loans	20,936	2.4%	22,030	5.2%	42,426	4.5%
償却債権取立益	Recoveries of written off receivables	5,245	23.3%	5,569	6.2%	9,961	21.2%
金融収益	Financial revenue	71	△29.4%	62	△12.6%	152	△22.2%
役務取引等収益	Fees and commissions	2,577	14.1%	3,253	26.2%	5,557	23.1%
営業費用	Operating expenses	40,847	7.0%	41,380	1.3%	79,771	7.7%
金融費用	Financial expenses	4,697	4.2%	5,180	10.3%	9,632	8.4%
役務取引等費用	Fees and commissions payments	291	41.8%	240	△17.3%	551	27.5%
販売費及び一般管理費	Selling, general and administrative expenses	35,765	7.1%	35,854	0.2%	69,390	7.4%
販売促進費	Promotion expenses	2,606	7.8%	1,999	△23.3%	5,273	4.6%
貸倒関連費用	Bad debt related expenses	17,384	4.5%	16,590	△4.6%	31,631	4.6%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	17,343	4.4%	16,481	△5.0%	31,491	4.8%
貸倒損失	Bad debt expenses	40	367.0%	108	167.8%	140	△27.0%
人件費	Personnel expenses	6,795	14.4%	7,622	12.2%	13,375	11.1%
管理費	Administrative expenses	5,870	7.3%	6,228	6.1%	12,793	14.3%
設備費	Equipment expenses	2,666	4.1%	2,690	0.9%	5,301	2.1%
一般費	General expenses	442	20.2%	723	63.4%	1,014	13.8%
その他	Other	93	18.4%	104	12.1%	196	26.4%
営業利益	Operating profit	6,829	△0.9%	7,901	15.7%	16,007	0.8%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/8		2025/8		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	43,518	24.8%	48,266	10.9%	91,139	24.9%
包括信用購入あっせん収益	Revenue from credit card business	2,576	14.0%	3,187	23.7%	5,548	18.4%
個別信用購入あっせん収益	Revenue from installment sales finance business	21,896	19.2%	23,078	5.4%	44,816	18.1%
融資収益	Financing revenue	11,332	41.2%	14,046	23.9%	24,345	38.5%
カードキャッシング	Cash advances	222	11.4%	233	4.5%	461	12.9%
その他融資	Other loans	11,109	42.0%	13,813	24.3%	23,884	39.1%
償却債権取立益	Recoveries of written off receivables	3,898	28.3%	3,718	△4.6%	8,609	40.2%
金融収益	Financial revenue	294	44.9%	387	31.4%	684	77.4%
役務取引等収益	Fees and commissions	3,519	17.7%	3,848	9.3%	7,135	14.2%
営業費用	Operating expenses	36,769	33.3%	42,706	16.1%	77,718	30.7%
金融費用	Financial expenses	7,656	32.8%	8,684	13.4%	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	29,075	33.5%	33,977	16.9%	61,695	31.0%
販売促進費	Promotion expenses	1,264	97.2%	1,114	△11.8%	2,361	67.3%
貸倒関連費用	Bad debt related expenses	13,137	37.0%	17,210	31.0%	28,671	41.0%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	13,137	37.0%	17,210	31.0%	28,671	41.0%
貸倒損失	Bad debt expenses	—	—	—	—	—	—
人件費	Personnel expenses	6,521	24.5%	6,738	3.3%	13,657	19.4%
管理費	Administrative expenses	4,786	31.6%	5,307	10.9%	9,920	21.1%
設備費	Equipment expenses	3,035	28.8%	3,247	7.0%	6,350	22.8%
一般費	General expenses	331	4.9%	359	8.3%	734	32.1%
その他	Other	37	13.0%	44	19.3%	77	15.0%
営業利益	Operating profit	6,749	△7.6%	5,560	△17.6%	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)

		2024/8		2025/8		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	21,337	494	26,042	3,091	22,950	2,107
長期借入金	Long-term borrowings	37,549	1,064	33,192	△4,491	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	2,365	10	2,020	△217	2,237	△117
有利子負債計	Total interest-bearing debt	61,252	1,569	61,255	△1,617	62,872	3,189

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/8		2025/8		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	26,432	12,815	29,163	△10,961	40,124	26,507
長期借入金	Long-term borrowings	205,384	△12,087	217,294	2,130	215,163	△2,307
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	32,912	301	24,875	285	24,589	△8,020
リース債務	Lease obligations	3,084	198	3,538	208	3,330	444
有利子負債計	Total interest-bearing debt	267,814	1,229	274,871	△8,337	283,208	16,623

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2024/8		2025/8		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	25,803	743	24,132	△3,249	27,381	2,322
長期借入金	Long-term borrowings	254,460	4,628	269,689	4,738	264,950	15,117
コマーシャル・ペーパー	Commercial papers	16,790	16,790	8,647	366	8,281	8,281
社債	Bonds payable	63,731	24,217	109,915	31,292	78,623	39,108
リース債務	Lease obligations	1,590	△262	1,981	△215	2,197	344
有利子負債計	Total interest-bearing debt	362,376	46,116	414,366	32,932	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)

		2024/8		2025/8		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	5,404	120	5,724	152	5,572	288
内、国内有効ID数 ※	Number of valid IDs in domestic ※	3,514	108	3,749	134	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)

		2024/8		2025/8		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	2,611	27	2,647	31	2,616	32
カード稼働会員数 ※2	Number of active cardholders ※2	1,615	3	1,623	10	1,613	1
年間稼働率 (%) ※3	Card-use rate (%) ※3	67.1%	—	66.5%	—	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÷（2024/9～2025/8）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 (2024/9～2025/8)×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）

		2024/8		2025/8		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	4,849,405	310,032	5,505,346	303,713	5,201,633	662,260
普通預金	Ordinary deposits	3,615,095	△304,359	3,162,803	△120,080	3,282,884	△636,570
定期預金	Time deposits	1,176,136	609,185	2,275,060	415,260	1,859,799	1,292,848
その他預金	Other deposits	58,173	5,206	67,482	8,532	58,949	5,983
貸出金残高	Balance of loans and bills discounted	3,028,665	377,525	3,055,483	36,122	3,019,360	368,221

（単位：万）（Unit：Ten thousand）

口座数	Number of accounts	866	7	883	8	874	16
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（単位：店舗、台）

銀行店舗数	Number of branches	147	1	180	△2	182	36
ATM台数	Number of ATMs	6,832	67	6,852	2	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.