

2026年 2 月期
決算補足資料

For the Year Ended February 28, 2026
FACT BOOK 2026

目次 (CONTENTS)

連結決算報告 (Consolidated Financial Summary)

決算概要 (Overview)	1
業績ハイライト (Financial Highlights)	1
主要な経営指標 (Key Indicators)	1
連結対象会社 (Consolidated Subsidiaries and Affiliates)	2
貸借対照表 (Balance Sheet)	3
取扱高 (Transaction Volume)	5
損益計算書 (Statement of Income)	6
営業債権内訳 (Consolidated Operating Receivables)	8
（債権流動化実施額）(Securitized Receivables)	8
（債権流動化分を含む営業債権残高）(Operating Receivables Including Securitized Receivables)	9
有利子負債内訳 (Interest-Bearing Debt)	10
貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)	10

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

11

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

貸借対照表 (Balance Sheet)	13
取扱高 (Transaction Volume)	15
損益計算書 (Statement of Income)	16
営業債権内訳 (Operating Receivables)	17
（債権流動化実施額等）(Securitized Receivables)	17
（債権流動化分を含む営業債権残高）(Operating Receivables Including Securitized Receivables)	18
（1人あたり債権残高）(Balance of Receivables Outstanding Per Customer)	18
有利子負債内訳 (Interest-Bearing Debt)	19
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)	19

海外事業決算報告 (Financial Summary for Overseas Business)

セグメント別取扱高 (Transaction Volume by Segment)	20
セグメント別営業債権残高 (Operating Receivables by Segment)	21
セグメント別損益計算書 (Statement of Income by Segment)	23
セグメント別有利子負債 (Interest-Bearing Debt by Segment)	26

目次 (CONTENTS)

主要指標 (Key Operating Data)

有効ID数の推移 (Number of valid IDs)	28
国内カード会員数の推移 (Number of Cardholders in Domestic)	28
国内カード会員属性 (Attribution of Cardholders in Domestic)	29
AEON Payの業容 (Result of AEON Pay)	30
株式会社イオン銀行 (単体) の業容 (Results of AEON Bank, Ltd.)	30

(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 : 当連結会計年度より、従来「国際」としていた報告セグメント名称を「海外」に変更しております。なお、本変更によるセグメント情報に与える影響はありません。
- 3 : From this consolidated fiscal year, the reportable segment title which was previously reported as "Global" has been changed to "Overseas."
This change is only a change in title name and has no impact on segment information.
- 4 : 連結及び海外事業の記載数値は、決算期ごとの為替レートで換算しております。
- 4 : The consolidated figures and overseas business figures are converted to Japanese yen by exchange rates at every financial closing.
- 5 : 国内事業及び海外事業 (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。
- 5 : The figures stated for the domestic business and overseas 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)

		2025/ 2		2026/ 2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益	Operating revenue	533,262	9.8%	569,370	6.8%
営業利益	Operating profit	61,485	22.8%	60,655	△1.4%
経常利益	Ordinary profit	62,554	22.2%	60,693	△3.0%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	15,644	△25.1%	21,092	34.8%

主要な経営指標(Key Indicators)

(単位：円) (Unit : Yen)

		2025/ 2	2026/ 2
自己資本当期純利益率	Return on equity(ROE)	3.4%	4.5%
自己資本比率	Equity ratio	5.9%	5.7%
1株当たり当期純利益	Earnings per share(EPS)	72.47	97.70
1株当たり純資産 (1株当たり株主資本)	Book value per share(BPS)	2,136.09	2,208.77

※ 「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)

2026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.	99.8%
イオン少額短期保険株式会社	AEON S.S.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 (Overseas)	議決権の所有割合 Shareholding ratio of voting rights	海外連結子会社 Consolidated Affiliates (Overseas)	議決権の所有割合 Shareholding ratio of voting rights
AEON FINANCIAL SERVICE (HONG KONG) CO., LTD.	100.0%	AEON LEASING SERVICE (LAO) COMPANY LIMITED	100.0%
AEON CREDIT SERVICE (ASIA) CO., LTD. ※ 1	56.9%	AEON CREDIT SERVICE (M) BERHAD ※ 3	61.5%
AEON INSURANCE BROKERS (HK) LIMITED	100.0%	PT. AEON CREDIT SERVICE INDONESIA	95.5%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	AEON ASSET MANAGEMENT CORPORATION	100.0%
AEON THANA SINSAP (THAILAND) PCL. ※ 2	54.9%	AEON CREDIT SERVICE INDIA PRIVATE LIMITED	100.0%
ACS CAPITAL CORPORATION LTD.	29.0%	AEON INSURANCE BROKERS (M) SDN. BHD.	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON BANK (M) BERHAD	100.0%
AEON ASSET MANAGEMENT (THAILAND) CO., LTD.	100.0%	AEON360 SDN. BHD.	51.0%
ACSI(THAILAND) CO., LTD.	100.0%	AEON CONSUMER FINANCE COMPANY LIMITED	100.0%
ATS RABBIT SPECIAL PURPOSE VEHICLE COMPANY LIMITED	48.8%	ATS PICO HOLDINGS COMPANY LIMITED	100.0%
ACS TRADING VIETNAM CO., LTD.	100.0%	ATS PICO (BANGKOK) COMPANY LIMITED	100.0%
AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%	ATS PICO (SAMUT SAKHON) COMPANY LIMITED	100.0%
AEON MICROFINANCE (MYANMAR) 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)

		2025/2		2026/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	7,423,813	806,366	7,954,031	530,217
現金及び預金	Cash and deposits	814,786	149,228	676,814	△137,972
コールローン	Call loans	1,514	321	1,396	△118
割賦売掛金	Accounts receivable-installment	1,747,333	△96,154	1,730,410	△16,923
リース債権及びリース投資資産	Lease receivables and investment in leases	14,474	2,873	17,712	3,237
営業貸付金	Operating loans	979,935	61,111	1,059,226	79,291
銀行業における貸出金	Loans and bills discounted for banking business	2,670,472	331,246	2,840,788	170,315
銀行業における有価証券	Securities for banking business	768,296	196,048	1,097,389	329,092
保険業における有価証券	Securities for insurance business	15,049	△824	—	△15,049
買入金銭債権	Monetary claims bought	79,348	20,802	188,214	108,865
金銭の信託	Money held in trust	106,535	△10,160	75,228	△31,306
その他	Other	350,500	155,599	403,508	53,007
貸倒引当金	Allowance for doubtful accounts	△124,434	△3,726	△136,658	△12,224
固定資産	Non-current assets	332,264	4,693	359,420	27,156
有形固定資産	Property, plant and equipment	34,512	2,366	40,867	6,354
無形固定資産	Intangible assets	187,541	47,162	192,539	4,997
のれん	Goodwill	40,202	28,518	36,156	△4,045
ソフトウェア	Software	144,191	19,046	153,642	9,451
その他	Other	3,147	△402	2,740	△407
投資その他の資産	Investments and other assets	110,209	△44,836	126,013	15,803
繰延資産	Deferred assets	414	△139	504	90
資産の部合計	Total assets	7,756,492	810,920	8,313,956	557,463

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)

		2025/2		2026/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	6,298,229	704,517	6,729,287	431,057
買掛金	Accounts payable-trade	317,805	49,269	392,830	75,024
銀行業における預金	Deposits for banking business	5,206,242	667,878	5,482,096	275,853
短期借入金	Short-term borrowings	169,081	△80,340	160,808	△8,273
1年内返済予定の長期借入金	Current portion of long-term borrowings	217,297	51,580	259,536	42,239
1年内償還予定の社債	Current portion of bonds payable	95,888	12,532	84,124	△11,764
コマーシャル・ペーパー	Commercial papers	8,281	△86,718	5,932	△2,348
賞与引当金	Provision for bonuses	6,195	1,188	6,262	67
ポイント引当金	Provision for point card certificates	1,633	943	1,497	△136
その他の引当金	Other provisions	122	△7	124	2
その他	Other	275,682	88,190	336,074	60,392
固定負債	Non-current liabilities	872,496	94,953	959,459	86,962
保険契約準備金	Reserve for insurance policy liabilities	42,753	△5,605	97	△42,656
社債	Bonds payable	203,976	△36,628	275,069	71,093
長期借入金	Long-term borrowings	586,476	135,365	619,634	33,157
退職給付に係る負債	Retirement benefit liability	1,662	△465	1,371	△290
利息返還損失引当金	Provision for loss on interest repayment	932	△1,585	484	△448
その他の引当金	Other provisions	4,223	3,921	3,147	△1,076
繰延税金負債	Deferred tax liabilities	1,732	△266	16,190	14,457
その他	Other	30,738	217	43,464	12,725
負債の部合計	Total liabilities	7,170,726	799,471	7,688,746	518,020

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)

		2025/2		2026/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
株主資本	Total shareholders' equity	454,306	3,797	463,916	9,610
資本金	Capital stock	45,698	—	45,698	—
資本剰余金	Capital surplus	118,729	△415	118,588	△140
利益剰余金	Retained earnings	290,209	4,186	299,951	9,741
自己株式	Treasury stock	△330	26	△321	9
その他の包括利益累計額	Accumulated other comprehensive income	6,833	△1,052	12,922	6,089
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△29,991	△8,347	△69,484	△39,493
繰延ヘッジ損益	Deferred gains or losses on hedges	642	430	21,702	21,060
為替換算調整勘定	Foreign currency translation adjustments	35,971	6,699	60,207	24,235
退職給付に係る調整累計額	Remeasurements of defined benefit plans	210	165	497	286
新株予約権	Subscription rights to shares	0	△5	4	4
非支配株主持分	Non-controlling interests	124,626	8,709	148,365	23,739
純資産の部合計	Total net assets	585,766	11,449	625,209	39,443
負債純資産合計	Total liabilities and net assets	7,756,492	810,920	8,313,956	557,463

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2025/2		2026/2	
		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	7,993,248	6.4%	8,354,231	4.5%
個別信用購入あっせん	Installment sales finance business	188,219	△44.6%	188,706	0.3%
カードキャッシング	Cash advances	560,907	7.8%	566,050	0.9%

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)

		2025/2		2026/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益	Operating revenue	533,262	9.8%	569,370	6.8%
包括信用購入あっせん収益	Revenue from credit card business	139,114	10.7%	146,131	5.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	50,706	△4.2%	55,570	9.6%
融資収益	Financing revenue	166,609	9.7%	177,065	6.3%
カードキャッシング	Cash advances	93,300	6.3%	95,528	2.4%
その他融資	Other loans	73,309	14.4%	81,536	11.2%
償却債権取立益	Recoveries of written off receivables	19,965	24.4%	21,226	6.3%
金融収益	Financial revenue	42,830	27.8%	64,855	51.4%
保険収益	Insurance revenue	12,709	0.8%	4,531	△64.3%
役務取引等収益	Fees and commissions	72,526	6.6%	81,277	12.1%
その他	Other	28,801	15.7%	18,711	△35.0%
営業費用	Operating expenses	471,776	8.3%	508,715	7.8%
金融費用	Financial expenses	39,430	35.6%	61,633	56.3%
保険費用	Insurance expenses	12,338	4.8%	3,932	△68.1%
役務取引等費用	Fees and commissions payments	10,320	△2.1%	11,455	11.0%
販売費及び一般管理費	Selling, general and administrative expenses	406,259	6.6%	427,258	5.2%
販売促進費	Promotion expenses	30,162	△7.0%	27,705	△8.1%
貸倒関連費用	Bad debt related expenses	97,861	22.5%	101,442	3.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	87,860	20.3%	88,254	0.4%
貸倒損失	Bad debt expenses	10,001	59.1%	13,187	31.9%
人件費	Personnel expenses	89,018	2.6%	92,190	3.6%
管理費	Administrative expenses	117,482	4.7%	130,228	10.8%
設備費	Equipment expenses	55,433	0.5%	53,789	△3.0%
一般費	General expenses	16,300	11.9%	21,902	34.4%
その他	Other	3,427	10.1%	4,435	29.4%
営業利益	Operating profit	61,485	22.8%	60,655	△1.4%

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)

		2025/2		2026/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業外収益	Non-operating income	1,083	△10.0%	2,143	97.8%
受取配当金	Dividend income	175	3.6%	212	21.7%
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	231	95.7%	1,648	613.3%
為替差益	Foreign exchange gains	344	△57.6%	—	—
補助金収入	Subsidy income	146	—	—	—
その他	Other	155	48.8%	282	81.5%
営業外費用	Non-operating expenses	14	△87.5%	2,105	—
持分法による投資損失	Share of loss of entities accounted for using equity method	—	—	165	—
為替差損	Foreign exchange losses	—	—	1,833	—
雑損失	Miscellaneous loss	14	△13.2%	106	611.8%
経常利益	Ordinary profit	62,554	22.2%	60,693	△3.0%
特別利益	Extraordinary income	65	△75.7%	1,834	—
固定資産売却益	Gain on sales of non-current assets	26	137.1%	25	△4.4%
投資有価証券売却益	Gain on sales of investment securities	39	△76.8%	1,808	—
特別損失	Extraordinary loss	17,234	572.6%	13,764	△20.1%
固定資産処分損	Loss on disposal of non-current assets	553	△18.4%	689	24.6%
減損損失	Impairment loss	4,084	214.7%	3,424	△16.1%
子会社株式売却損	Loss on sale of shares of subsidiaries	2,306	—	9,539	313.6%
貸倒関連費用	Bad debt related expenses	9,945	—	—	—
その他	Other	344	—	109	△68.2%
税金等調整前当期純利益	Profit before income taxes	45,386	△7.2%	48,763	7.4%
法人税等合計	Total income taxes	16,815	10.8%	12,023	△28.5%
法人税、住民税及び事業税	Income taxes-current	20,370	56.0%	16,938	△16.8%
法人税等調整額	Income taxes-deferred	△3,555	—	△4,914	—
当期純利益	Net profit	28,571	△15.2%	36,740	28.6%
非支配株主に帰属する当期純利益	Profit attributable to non-controlling interests	12,926	0.9%	15,647	21.0%
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	15,644	△25.1%	21,092	34.8%

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)

		2025/2		2026/2	
		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	3,650,408	392,358	3,900,015	249,606
カードキャッシング	Cash advances	572,892	15,903	591,906	19,014
その他融資	Other loans	3,077,516	376,454	3,308,108	230,592
割賦売掛金計	Total accounts receivable-installment	1,747,333	△96,154	1,730,410	△16,923
包括信用購入あっせん	Credit card business	1,342,041	153,407	1,225,539	△116,501
個別信用購入あっせん	Installment sales finance business	405,292	△249,561	504,870	99,578
リース債権及びリース投資資産	Lease receivables and investment in leases	14,474	2,873	17,712	3,237
営業債権合計	Total operating receivables	5,412,216	299,077	5,648,137	235,921

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

(単位：百万円) (Unit : Millions of Yen)

		2025/2	2026/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,429,100	2,410,872
カードキャッシング	Cash advances	—	—
その他融資	Other loans	2,429,100	2,410,872
割賦売掛金計	Total accounts receivable-installment	246,550	445,850
包括信用購入あっせん	Credit card business	246,550	445,850
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	2,675,650	2,856,722

(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)

		2025/2		2026/2	
		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	6,079,509	482,277	6,310,887	231,378
カードキャッシング	Cash advances	572,892	15,903	591,906	19,014
その他融資	Other loans	5,506,616	466,373	5,718,980	212,364
割賦売掛金計	Total accounts receivable-installment	1,993,883	△481,588	2,176,260	182,376
包括信用購入あっせん	Credit card business	1,588,591	133,257	1,671,389	82,798
個別信用購入あっせん	Installment sales finance business	405,292	△614,845	504,870	99,578
リース債権及びリース投資資産	Lease receivables and investment in leases	14,474	2,873	17,712	3,237
営業債権合計	Total operating receivables	8,087,867	3,561	8,504,860	416,993

※ 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)

		2025/2		2026/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	169,081	△80,340	160,808	△8,273
長期借入金	Long-term borrowings	803,773	186,945	879,170	75,397
コマーシャル・ペーパー	Commercial papers	8,281	△86,718	5,932	△2,348
社債	Bonds payable	299,864	△24,095	359,193	59,329
リース債務	Lease obligations	28,244	348	34,288	6,044
有利子負債計	Total interest-bearing debt	1,309,245	△3,860	1,439,394	130,149

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)

		2025/2	2026/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	120,707	124,434
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	97,861 23.3%	101,442 3.7%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	94,134 9.4%	89,217 △5.2%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	124,434 3.1%	136,658 9.8%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables	2.3%	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	1.2%	1.0%

※ 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						海外 Overseas								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	海外計 Overseas Total	前期比 YOY	実 績 Results	前期比 YOY	実 績 Results	前期比 YOY	実 績 Results	前期比 YOY			
営業収益	Operating revenue	331,630	5.9%	242,971	25.6%	189,838	△1.4%	240,465	8.1%	35,924	0.9%	102,830	7.4%	101,709	11.6%	△103,905	569,370	6.8%
	包括信用購入あっせん収益	112,214	5.7%	64,160	167.7%	43,924	△42.7%	33,917	3.0%	16,417	4.8%	10,589	△9.7%	6,910	24.5%	4,129	146,131	5.0%
	個別信用購入あっせん収益	225	1.2%	225	1.2%	—	—	55,344	9.6%	—	—	6,891	21.6%	48,453	8.1%	—	55,570	9.6%
	融資収益	66,346	3.2%	65,751	3.6%	524	△17.9%	110,719	8.2%	15,123	△0.8%	65,397	4.3%	30,198	24.0%	70	177,065	6.3%
	償却債権取立益	547	△4.8%	63	124.0%	483	△11.5%	20,676	6.6%	496	△39.4%	12,667	27.2%	7,512	△12.7%	2	21,226	6.3%
	金融収益	64,138	52.2%	63,315	50.1%	1,290	237.7%	1,078	26.6%	23	70.9%	124	△18.3%	929	35.8%	△828	64,855	51.4%
	保険収益	4,531	△64.3%	4,622	△64.4%	—	—	—	—	—	—	—	—	—	—	△91	4,531	△64.3%
	役務取引等収益	64,908	11.6%	30,911	△6.4%	134,318	34.8%	18,728	13.2%	3,863	0.5%	7,160	28.8%	7,704	8.0%	△102,681	81,277	12.1%
	その他	18,718	△35.0%	13,920	△20.5%	9,297	△36.3%	—	—	—	—	—	—	—	—	△4,506	18,711	△35.0%
営業費用	Operating expenses	313,035	7.6%	237,853	30.1%	176,336	△3.5%	198,598	8.1%	25,099	△4.5%	86,745	8.7%	86,752	11.6%	△104,072	508,715	7.8%
	金融費用	31,807	156.1%	28,823	187.2%	3,095	25.6%	30,638	9.4%	2,120	△12.8%	9,952	3.3%	18,565	16.4%	△923	61,633	56.3%
	保険費用	3,932	△68.1%	3,932	△68.1%	—	—	—	—	—	—	—	—	—	—	—	3,932	△68.1%
	役務取引等費用	10,942	12.0%	107,991	34.0%	190	△3.9%	512	△7.2%	—	—	512	△7.2%	—	—	△97,239	11,455	11.0%
	販売費及び一般管理費	262,305	3.6%	96,823	21.4%	169,285	△4.4%	167,062	7.9%	22,890	△3.6%	76,071	9.6%	68,099	10.4%	△5,912	427,258	5.2%
	その他	4,047	33.0%	282	85.5%	3,765	30.2%	385	0.8%	88	△17.7%	209	6.3%	87	12.6%	3	4,435	29.4%
営業利益	Operating profit	18,595	△16.6%	5,118	△51.3%	13,502	37.7%	41,866	8.0%	10,825	16.2%	16,085	0.5%	14,956	11.4%	166	60,655	△1.4%

※ 国内計及び海外計は、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 “Overseas Total” are after the elimination of transactions between segments belonging to each business.

		国内 Domestic						海外 Overseas								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	3,310,985	173,775	3,192,772	171,489	122,190	1,523	596,759	74,117	80,246	7,563	313,662	11,847	202,851	54,707	△11,707	3,900,015	249,606
割賦売掛金	Accounts receivable-installment	1,112,170	△132,550	874,243	△162,650	244,280	29,241	617,255	115,589	72,799	8,694	112,434	12,492	432,021	94,403	△5,370	1,730,410	△16,923
	包括信用購入あっせん																	
	Credit card business	1,048,150	△137,819	845,927	△161,962	208,576	27,570	177,388	21,318	72,799	8,694	58,832	261	45,756	12,362	△6,353	1,225,539	△116,501
	個別信用購入あっせん																	
	Installment sales finance business	64,019	5,268	28,316	△688	35,703	1,671	439,867	94,271	—	—	53,602	12,230	386,264	82,040	983	504,870	99,578
銀行業における預金残高	Balance of deposits for banking business	5,460,100	264,871	5,463,664	263,103	—	—	23,052	11,812	—	—	—	—	23,052	11,812	△4,620	5,482,096	275,853
有利子負債残高	Balance of interest-bearing debt	629,526	20,043	190,078	4,829	447,118	15,649	838,535	111,020	69,117	6,244	276,139	△7,069	493,279	111,844	△36,337	1,439,394	130,149

		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%	19.8%	19.8%	21.3%	17.2%	－	5.5%
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.4%	0.4%	0.6%	3.8%	3.2%	3.5%	4.1%	－	0.8%
③ 貸出金利鞘 (①－②)	③ Interest rate spread ①－②	2.6%	2.8%	△0.3%	16.0%	16.6%	17.8%	13.2%	－	4.7%

※1 国内計及び海外計は、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 “Overseas 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)

		2025/2		2026/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動資産	Current assets	6,383,164	670,137	6,709,899	326,735
現金及び預金	Cash and deposits	767,850	131,216	609,908	△157,941
コールローン	Call loans	1,514	321	1,396	△118
割賦売掛金	Accounts receivable-installment	1,244,721	△157,695	1,112,170	△132,550
リース債権及びリース投資資産	Lease receivables and investment in leases	14,474	2,873	17,712	3,237
営業貸付金	Operating loans	457,536	3,976	466,764	9,228
銀行業における貸出金	Loans and bills discounted for banking business	2,674,214	333,481	2,842,660	168,446
銀行業における有価証券	Securities for banking business	765,519	193,271	1,087,349	321,829
保険業における有価証券	Securities for insurance business	15,049	△824	—	△15,049
買入金銭債権	Monetary claims bought	79,348	20,802	188,214	108,865
金銭の信託	Money held in trust	106,535	△10,160	75,228	△31,306
その他	Other	313,661	154,509	363,886	50,224
貸倒引当金	Allowance for doubtful accounts	△57,261	△1,636	△55,392	1,869
固定資産	Non-current assets	248,677	△11,044	264,530	15,852
有形固定資産	Property, plant and equipment	21,400	626	27,018	5,618
無形固定資産	Intangible assets	153,832	26,139	159,156	5,324
投資その他の資産	Investments and other assets	73,445	△37,810	78,356	4,910
繰延資産	Deferred assets	414	△139	504	90
資産の部合計	Total assets	6,632,256	658,953	6,974,934	342,678

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)

		2025/2		2026/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
流動負債	Current liabilities	5,941,753	594,469	6,326,095	384,341
買掛金	Accounts payable-trade	313,598	48,993	386,739	73,141
銀行業における預金	Deposits for banking business	5,195,003	656,640	5,459,044	264,040
賞与引当金	Provision for bonuses	4,011	1,031	3,294	△716
ポイント引当金	Provision for point card certificates	1,633	943	1,497	△136
その他	Other	427,507	△113,138	475,520	48,012
固定負債	Non-current liabilities	465,642	107,566	448,478	△17,163
保険契約準備金	Reserve for insurance policy liabilities	42,753	△5,605	97	△42,656
退職給付に係る負債	Retirement benefit liability	△558	△413	△1,308	△749
利息返還損失引当金	Provision for loss on interest repayment	932	△1,585	484	△448
その他の引当金	Other provisions	37	△22	34	△3
その他	Other	422,477	115,192	449,171	26,693
負債の部合計	Total liabilities	6,407,396	702,035	6,774,574	367,178
純資産の部合計	Total net assets	224,859	△43,082	200,359	△24,500
負債純資産合計	Total liabilities and net assets	6,632,256	658,953	6,974,934	342,678

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)

		2025/2		2026/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
自社決済取扱高	In House transaction	9,539,173	3.6%	9,870,790	3.5%
カードショッピング	Credit card business	7,492,511	5.8%	7,866,673	5.0%
電子マネー（プリペイド決済）※	E-money (prepayment transaction)※	2,046,662	△3.8%	2,004,116	△2.1%
カードキャッシング	Cash advances	371,001	0.1%	375,021	1.1%
電子マネー（アクワイアリング含む）	Total e-money contracts	2,630,263	0.1%	2,648,761	0.7%

※ 電子マネー（プリペイド決済）は、電子マネーWAONとAEON Payチャージ払いの合計

※ E-money (prepayment transactions) is the total of e-money "WAON" and AEON Pay charge payments.

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)

		2025/2		2026/2	
		実 績 Results	前期比 YOY	実 績 Results	前期比 YOY
営業収益	Operating revenue	313,109	6.5%	331,630	5.9%
包括信用購入あっせん収益	Revenue from credit card business	106,177	11.6%	112,214	5.7%
加盟店収益	Merchant fee revenue	64,391	1.4%	65,285	1.4%
リボ・分割収益	Revolving credit and installment payment revenue	37,176	35.1%	42,275	13.7%
その他収益	Other	4,609	12.8%	4,653	1.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	223	△97.9%	225	1.2%
融資収益	Financing revenue	64,302	5.6%	66,346	3.2%
カードキャッシング	Cash advances	63,875	6.4%	65,721	2.9%
その他融資	Other loans	426	△48.4%	624	46.4%
償却債権取立益	Recoveries of written off receivables	575	△41.4%	547	△4.8%
金融収益	Financial revenue	42,153	28.4%	64,138	52.2%
保険収益	Insurance revenue	12,709	0.8%	4,531	△64.3%
役務取引等収益	Fees and commissions	58,160	3.5%	64,908	11.6%
内、電子マネー収益	E-money revenue	13,799	△1.5%	13,237	△4.1%
その他	Other	28,808	15.7%	18,718	△35.0%
営業費用	Operating expenses	290,816	3.0%	313,035	7.6%
金融費用	Financial expenses	12,419	84.5%	31,807	156.1%
保険費用	Insurance expenses	12,338	4.8%	3,932	△68.1%
役務取引等費用	Fees and commissions payments	9,768	△3.4%	10,942	12.0%
販売費及び一般管理費	Selling, general and administrative expenses	253,245	0.9%	262,305	3.6%
販売促進費	Promotion expenses	19,712	△17.4%	19,168	△2.8%
貸倒関連費用	Bad debt related expenses	28,829	28.7%	26,243	△9.0%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	23,667	22.7%	18,047	△23.7%
貸倒損失	Bad debt expenses	5,161	99.5%	8,195	58.8%
人件費	Personnel expenses	56,831	△3.3%	56,045	△1.4%
管理費	Administrative expenses	91,881	2.2%	102,879	12.0%
設備費	Equipment expenses	40,540	△3.6%	38,235	△5.7%
一般費	General expenses	15,450	11.5%	19,734	27.7%
その他	Other	3,044	8.4%	4,047	33.0%
営業利益	Operating profit	22,293	91.4%	18,595	△16.6%

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)

		2025/2		2026/2	
		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	3,137,210	338,718	3,310,985	173,775
カードキャッシング	Cash advances	427,903	15,581	435,376	7,473
その他融資	Other loans	2,709,306	323,137	2,875,608	166,301
内、住宅ローン ※ 2	Housing Loans ※ 2	1,316,618	177,585	1,493,973	177,354
割賦売掛金計	Total accounts receivable-installment	1,244,721	△157,695	1,112,170	△132,550
包括信用購入あっせん	Credit card business	1,185,970	148,579	1,048,150	△137,819
内、リボ・分割払い残高	Revolving credit and installment payment balance	245,016	946	299,329	54,312
個別信用購入あっせん	Installment sales finance business	58,751	△306,274	64,019	5,268
リース債権及びリース投資資産	Lease receivables and investment in leases	14,474	2,873	17,712	3,237
営業債権合計	Total operating receivables	4,396,406	183,896	4,440,868	44,461

(債権流動化実施額等 ※ 3) (Securitized Receivables ※ 3)

(単位：百万円) (Unit：Millions of Yen)

		2025/2	2026/2
		実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,429,100	2,410,872
カードキャッシング	Cash advances	—	—
その他融資	Other loans	2,429,100	2,410,872
割賦売掛金計	Total accounts receivable-installment	246,550	445,850
包括信用購入あっせん	Credit card business	246,550	445,850
内、リボ・分割払い残高	Revolving credit and installment payment balance	116,550	95,850
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	2,675,650	2,856,722

(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)

		2025/2		2026/2	
		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	5,566,310	428,637	5,721,857	155,547
カードキャッシング	Cash advances	427,903	15,581	435,376	7,473
その他融資	Other loans	5,138,407	413,055	5,286,480	148,073
内、住宅ローン ※ 2	Housing Loans ※ 2	3,745,719	267,504	3,904,845	159,126
割賦売掛金計	Total accounts receivable-installment	1,491,271	△543,129	1,558,020	66,749
包括信用購入あっせん	Credit card business	1,432,520	128,429	1,494,000	61,480
内、リボ・分割払い残高	Revolving credit and installment payment balance	361,566	50,796	395,179	33,612
個別信用購入あっせん	Installment sales finance business	58,751	△671,558	64,019	5,268
リース債権及びリース投資資産	Lease receivables and investment in leases	14,474	2,873	17,712	3,237
営業債権合計	Total operating receivables	7,072,057	△111,618	7,297,590	225,533

※ 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 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。

※ 2 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.

※ 3 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。

※ 3 Securitized Receivables represents balance of Off-balanced receivables.

(1人あたり債権残高) (Balance of Receivables Outstanding Per Customer)

(単位：千円) (Unit : Thousand of Yen)

		2024/2		2025/2		2026/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	期首増減 Change
カードキャッシング	Cash advances	349	14	362	12	365	3
リボ・分割払い残高	Revolving credit and installment payment balance	237	22	269	32	284	14

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)

		2025/2		2026/2	
		実 績 Results	期首増減 Change	実 績 Results	期首増減 Change
短期借入金	Short-term borrowings	95,900	△109,399	90,000	△5,900
長期借入金	Long-term borrowings	293,151	177,669	322,820	29,669
コマーシャル・ペーパー	Commercial papers	—	△95,000	—	—
社債	Bonds payable	200,000	△55,000	190,000	△10,000
リース債務	Lease obligations	20,431	△333	26,705	6,273
有利子負債計 ※	Total interest-bearing debt ※	609,483	△82,064	629,526	20,043

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)

		2025/2	2026/2
		実 績 Results	実 績 Results
① 期首貸倒引当金	Opening balance	37,459	43,074
② 貸倒関連費用 ※ (前期比)	Bad debt related expenses ※ (YOY)	21,600 28.5%	24,475 13.3%
③ 貸倒償却額 (前期比)	Bad debts written off (YOY)	15,985 △12.8%	18,586 16.3%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	43,074 15.0%	48,963 13.7%
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	2.7%	3.3%
流動化債権を含んだ場合	If including securitized debt	2.3%	2.5%
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%	1.3%
流動化債権を含んだ場合	If including securitized debt	0.9%	1.0%

※ 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.

海外事業決算報告 (Financial Summary for Overseas 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)

		2025/2		2026/2	
		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	218,131	21.6%	228,933	5.0%
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	47,814	13.3%	51,882	8.5%
その他融資	Other loans	30,194	△9.9%	30,708	1.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/2		2026/2	
		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	208,554	8.0%	162,807	△21.9%
個別信用購入あっせん	Installment sales finance business	28,076	26.9%	30,053	7.0%
カードキャッシング	Cash advances	136,261	32.3%	131,986	△3.1%
その他融資	Other loans	114,196	4.4%	102,914	△9.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/2		2026/2	
		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	74,051	30.2%	95,816	29.4%
個別信用購入あっせん	Installment sales finance business	139,785	16.9%	141,736	1.4%
カードキャッシング	Cash advances	5,829	28.6%	7,160	22.8%
その他融資	Other loans	77,969	22.3%	82,977	6.4%

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)

		2025/2		2026/2	
		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 ※	72,682	2,545	80,246	7,563
カードキャッシング	Cash advances	41,303	1,465	45,476	4,172
その他融資	Other loans	31,379	1,079	34,770	3,390
割賦売掛金計	Total accounts receivable-installment	64,105	4,063	72,799	8,694
包括信用購入あっせん	Credit card business	64,105	4,063	72,799	8,694
個別信用購入あっせん	Installment sales finance business	—	—	—	—
営業債権合計	Total operating receivables	136,788	6,609	153,045	16,257

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/2		2026/2	
		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 ※	301,815	22,499	313,662	11,847
カードキャッシング	Cash advances	102,016	△1,460	108,972	6,955
その他融資	Other loans	199,798	23,959	204,689	4,891
割賦売掛金計	Total accounts receivable-installment	99,942	5,403	112,434	12,492
包括信用購入あっせん	Credit card business	58,571	△6,626	58,832	261
個別信用購入あっせん	Installment sales finance business	41,371	12,030	53,602	12,230
営業債権合計	Total operating receivables	401,757	27,902	426,097	24,339

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/2		2026/2	
		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 ※	148,144	32,102	202,851	54,707
カードキャッシング	Cash advances	1,668	317	2,081	413
その他融資	Other loans	146,475	31,785	200,769	54,294
割賦売掛金計	Total accounts receivable-installment	337,618	52,041	432,021	94,403
包括信用購入あっせん	Credit card business	33,394	7,391	45,756	12,362
個別信用購入あっせん	Installment sales finance business	304,224	44,649	386,264	82,040
営業債権合計	Total operating receivables	485,762	84,144	634,872	149,110

※ 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.

海外事業決算報告 (Financial Summary for Overseas 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)

		2025/2		2026/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	35,596	16.2%	35,924	0.9%
包括信用購入あっせん収益	Revenue from credit card business	15,665	15.5%	16,417	4.8%
個別信用購入あっせん収益	Revenue from installment sales finance business	—	—	—	—
融資収益	Financing revenue	15,251	14.4%	15,123	△0.8%
カードキャッシング	Cash advances	8,671	11.1%	8,895	2.6%
その他融資	Other loans	6,580	19.0%	6,227	△5.4%
償却債権取立益	Recoveries of written off receivables	819	16.2%	496	△39.4%
金融収益	Financial revenue	13	14.8%	23	70.9%
役務取引等収益	Fees and commissions	3,845	27.2%	3,863	0.5%
営業費用	Operating expenses	26,277	20.3%	25,099	△4.5%
金融費用	Financial expenses	2,432	27.6%	2,120	△12.8%
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	23,737	19.5%	22,890	△3.6%
販売促進費	Promotion expenses	2,077	△1.3%	1,880	△9.5%
貸倒関連費用	Bad debt related expenses	8,733	27.7%	8,116	△7.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	4,033	13.1%	4,125	2.3%
貸倒損失	Bad debt expenses	4,699	43.6%	3,990	△15.1%
人件費	Personnel expenses	4,714	18.5%	4,825	2.3%
管理費	Administrative expenses	4,571	22.2%	4,551	△0.4%
設備費	Equipment expenses	3,398	17.5%	3,314	△2.5%
一般費	General expenses	241	△19.0%	202	△16.2%
その他	Other	107	37.9%	88	△17.7%
営業利益	Operating profit	9,319	5.9%	10,825	16.2%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/2		2026/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	95,779	6.5%	102,830	7.4%
包括信用購入あっせん収益	Revenue from credit card business	11,722	△5.0%	10,589	△9.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	5,666	25.3%	6,891	21.6%
融資収益	Financing revenue	62,718	4.3%	65,397	4.3%
カードキャッシング	Cash advances	20,292	3.8%	20,423	0.6%
その他融資	Other loans	42,426	4.5%	44,973	6.0%
償却債権取立益	Recoveries of written off receivables	9,961	21.2%	12,667	27.2%
金融収益	Financial revenue	152	△22.2%	124	△18.3%
役務取引等収益	Fees and commissions	5,557	23.1%	7,160	28.8%
営業費用	Operating expenses	79,771	7.7%	86,745	8.7%
金融費用	Financial expenses	9,632	8.4%	9,952	3.3%
役務取引等費用	Fees and commissions payments	551	27.5%	512	△7.2%
販売費及び一般管理費	Selling, general and administrative expenses	69,390	7.4%	76,071	9.6%
販売促進費	Promotion expenses	5,273	4.6%	4,374	△17.0%
貸倒関連費用	Bad debt related expenses	31,631	4.6%	35,570	12.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	31,491	4.8%	34,623	9.9%
貸倒損失	Bad debt expenses	140	△27.0%	946	575.7%
人件費	Personnel expenses	13,375	11.1%	15,762	17.8%
管理費	Administrative expenses	12,793	14.3%	13,218	3.3%
設備費	Equipment expenses	5,301	2.1%	5,528	4.3%
一般費	General expenses	1,014	13.8%	1,617	59.4%
その他	Other	196	26.4%	209	6.3%
営業利益	Operating profit	16,007	0.8%	16,085	0.5%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/2		2026/2	
		実績 Results	前期比 YOY	実績 Results	前期比 YOY
営業収益	Operating revenue	91,139	24.9%	101,709	11.6%
包括信用購入あっせん収益	Revenue from credit card business	5,548	18.4%	6,910	24.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	44,816	18.1%	48,453	8.1%
融資収益	Financing revenue	24,345	38.5%	30,198	24.0%
カードキャッシング	Cash advances	461	12.9%	487	5.8%
その他融資	Other loans	23,884	39.1%	29,710	24.4%
償却債権取立益	Recoveries of written off receivables	8,609	40.2%	7,512	△12.7%
金融収益	Financial revenue	684	77.4%	929	35.8%
役務取引等収益	Fees and commissions	7,135	14.2%	7,704	8.0%
営業費用	Operating expenses	77,718	30.7%	86,752	11.6%
金融費用	Financial expenses	15,944	29.8%	18,565	16.4%
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	61,695	31.0%	68,099	10.4%
販売促進費	Promotion expenses	2,361	67.3%	2,309	△2.2%
貸倒関連費用	Bad debt related expenses	28,671	41.0%	31,503	9.9%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	28,671	41.0%	31,456	9.7%
貸倒損失	Bad debt expenses	—	—	46	—
人件費	Personnel expenses	13,657	19.4%	15,123	10.7%
管理費	Administrative expenses	9,920	21.1%	11,507	16.0%
設備費	Equipment expenses	6,350	22.8%	6,910	8.8%
一般費	General expenses	734	32.1%	745	1.5%
その他	Other	77	15.0%	87	12.6%
営業利益	Operating profit	13,421	△0.9%	14,956	11.4%

海外事業決算報告 (Financial Summary for Overseas 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)

		2025/2		2026/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	22,950	2,107	38,528	15,578
長期借入金	Long-term borrowings	37,684	1,199	28,622	△9,061
コマーシャル・ペーパー	Commercial papers	—	—	—	—
社債	Bonds payable	—	—	—	—
リース債務	Lease obligations	2,237	△117	1,966	△271
有利子負債計	Total interest-bearing debt	62,872	3,189	69,117	6,244

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/2		2026/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	40,124	26,507	29,787	△10,337
長期借入金	Long-term borrowings	215,163	△2,307	235,667	20,503
コマーシャル・ペーパー	Commercial papers	—	—	—	—
社債	Bonds payable	24,589	△8,020	7,110	△17,479
リース債務	Lease obligations	3,330	444	3,573	243
有利子負債計	Total interest-bearing debt	283,208	16,623	276,139	△7,069

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/2		2026/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
短期借入金	Short-term borrowings	27,381	2,322	22,405	△4,976
長期借入金	Long-term borrowings	264,950	15,117	300,836	35,886
コマーシャル・ペーパー	Commercial papers	8,281	8,281	5,932	△2,348
社債	Bonds payable	78,623	39,108	162,083	83,459
リース債務	Lease obligations	2,197	344	2,021	△176
有利子負債計	Total interest-bearing debt	381,434	65,174	493,279	111,844

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)

		2023/2		2024/2		2025/2		2026/2	
		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	4,994	231	5,284	290	5,572	288	5,951	379
内、国内有効ID数 ※	Number of valid IDs in domestic ※	3,252	212	3,406	154	3,615	209	3,925	309

※ 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)

		2023/2		2024/2		2025/2		2026/2	
		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	2,565	23	2,584	18	2,616	32	2,654	37
カード稼働会員数 ※2	Number of active cardholders ※2	1,579	50	1,611	32	1,613	1	1,622	9
年間稼働率 (%) ※3	Card-use rate (%) ※3	66.3%	—	67.3%	—	66.8%	—	66.4%	—

※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÷(2025/3～2026/2)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 (2025/3～2026/2)×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.

国内カード会員属性 (Attribution of Cardholders in Domestic)

－男女別構成比 (Composition ratio by sex)

		男女別構成比 Composition ratio by sex
男性	Male	37.9%
女性	Female	62.1%

－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	4.3%	東海	Tokai	13.9%
東北	Tohoku	8.2%	近畿	Kinki	18.1%
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	25.1%	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	6.6%	7.8%	5.9%
30－39	30－39	10.6%	11.7%	10.0%
40－49	40－49	16.6%	16.5%	16.7%
50－59	50－59	23.1%	21.8%	23.9%
60歳以上	Over 60	43.0%	42.2%	43.5%
合計	Total	100.0%	100.0%	100.0%

AEON Payの業容 (Result of AEON Pay)

(単位：万人) (Unit：Ten thousand)

		2023/2		2024/2		2025/2		2026/2	
		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
AEON Pay 有効会員数	Number of AEON Pay members	231	—	535	303	815	280	1,208	392

株式会社イオン銀行（単体）の業容 (Results of AEON Bank, Ltd.)

(単位：百万円) (Unit：Millions of Yen)

		2023/2		2024/2		2025/2		2026/2	
		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	4,399,715	218,930	4,539,372	139,656	5,201,633	662,260	5,464,167	262,534
普通預金	Ordinary deposits	3,781,848	258,107	3,919,454	137,606	3,282,884	△636,570	3,238,028	△44,855
定期預金	Time deposits	553,746	△44,843	566,951	13,204	1,859,799	1,292,848	2,162,122	302,323
その他預金	Other deposits	64,120	5,666	52,966	△11,154	58,949	5,983	64,016	5,066
貸出金残高	Balance of loans and bills discounted	2,451,169	46,188	2,651,139	199,969	3,019,360	368,221	3,189,676	170,315

(単位：万) (Unit：Ten thousand)

口座数	Number of accounts	828	42	858	30	874	16	891	16
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(単位：店舗、台)

銀行店舗数	Number of branches	145	2	146	1	182	36	175	△7
ATM台数	Number of ATMs	6,517	98	6,765	248	6,850	85	6,802	△48