

2027年2月期
第1四半期 決算補足資料

For the Three Months Ended May 31, 2026
First Quarter Report
FACT BOOK 2027

目次 (CONTENTS)

連結決算報告 (Consolidated Financial Summary)

貸借対照表 (Balance Sheet)	1
取扱高 (Transaction Volume)	3
損益計算書 (Statement of Income)	4
営業債権内訳 (Consolidated Operating Receivables)	6
(債権流動化実施額) (Securitized Receivables)	6
(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)	7
有利子負債内訳 (Interest-Bearing Debt)	8
貸倒引当金、貸倒関連費用 (Allowance for Doubtful Accounts and Bad Debt Related Expenses)	8

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

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

貸借対照表 (Balance Sheet)	11
取扱高 (Transaction Volume)	13
損益計算書 (Statement of Income)	14
営業債権内訳 (Operating Receivables)	15
(債権流動化実施額等) (Securitized Receivables)	15
(債権流動化分を含む営業債権残高) (Operating Receivables Including Securitized Receivables)	16
(1人あたり債権残高) (Balance of Receivables Outstanding Per Customer)	16
有利子負債内訳 (Interest-Bearing Debt)	17
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)	17

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)	18
セグメント別営業債権残高 (Operating Receivables by Segment)	19
セグメント別損益計算書 (Statement of Income by Segment)	21
セグメント別有利子負債 (Interest-Bearing Debt by Segment)	24

目次 (CONTENTS)

主要指標 (Key Operating Data)

有効ID数の推移 (Number of valid IDs)	26
国内カード会員数の推移 (Number of Cardholders in Domestic)	26
AEON Payの業容 (Result of AEON Pay)	27
株式会社イオン銀行 (単体) の業容 (Results of AEON Bank, Ltd.)	27

(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 : 2026/2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 the end of the previous 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 (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。
- 5 : The figures stated for the domestic business and overseas 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)

		2025/5		2026/5		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
流動資産	Current assets	7,554,402	130,588	7,991,032	37,001	7,954,031	530,217
現金及び預金	Cash and deposits	615,880	△198,905	456,639	△220,175	676,814	△137,972
コールローン	Call loans	1,547	32	1,327	△69	1,396	△118
割賦売掛金	Accounts receivable-installment	1,843,014	95,681	1,841,495	111,085	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	15,268	794	16,948	△763	17,712	3,237
営業貸付金	Operating loans	1,012,454	32,518	1,086,859	27,633	1,059,226	79,291
銀行業における貸出金	Loans and bills discounted for banking business	2,724,287	53,814	2,925,858	85,069	2,840,788	170,315
銀行業における有価証券	Securities for banking business	886,130	117,834	1,081,112	△16,276	1,097,389	329,092
保険業における有価証券	Securities for insurance business	14,184	△864	-	-	-	△15,049
買入金銭債権	Monetary claims bought	92,341	12,992	194,771	6,557	188,214	108,865
金銭の信託	Money held in trust	101,667	△4,867	71,961	△3,266	75,228	△31,306
その他	Other	371,958	21,457	449,423	45,914	403,508	53,007
貸倒引当金	Allowance for doubtful accounts	△124,334	100	△135,365	1,293	△136,658	△12,224
固定資産	Non-current assets	331,126	△1,137	358,169	△1,250	359,420	27,156
有形固定資産	Property, plant and equipment	35,825	1,313	38,844	△2,023	40,867	6,354
無形固定資産	Intangible assets	185,062	△2,479	194,948	2,408	192,539	4,997
のれん	Goodwill	38,456	△1,746	35,513	△642	36,156	△4,045
ソフトウェア	Software	143,566	△625	156,793	3,151	153,642	9,451
その他	Other	3,040	△107	2,640	△100	2,740	△407
投資その他の資産	Investments and other assets	110,238	28	124,377	△1,636	126,013	15,803
繰延資産	Deferred assets	355	△58	447	△56	504	90
資産の部合計	Total assets	7,885,884	129,392	8,349,649	35,693	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)

		2025/5		2026/5		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
流動負債	Current liabilities	6,408,614	110,384	6,766,446	37,159	6,729,287	431,057
買掛金	Accounts payable-trade	470,649	152,843	489,416	96,585	392,830	75,024
銀行業における預金	Deposits for banking business	5,235,153	28,910	5,426,021	△56,075	5,482,096	275,853
短期借入金	Short-term borrowings	123,765	△45,316	139,711	△21,097	160,808	△8,273
1年内返済予定の長期借入金	Current portion of long-term borrowings	207,900	△9,396	264,913	5,376	259,536	42,239
1年内償還予定の社債	Current portion of bonds payable	92,598	△3,290	84,175	51	84,124	△11,764
コマーシャル・ペーパー	Commercial papers	8,444	163	6,006	73	5,932	△2,348
賞与引当金	Provision for bonuses	7,192	996	6,519	257	6,262	67
ポイント引当金	Provision for point card certificates	1,435	△197	1,105	△391	1,497	△136
その他の引当金	Other provisions	84	△37	82	△41	124	2
その他	Other	261,390	△14,291	348,494	12,420	336,074	60,392
固定負債	Non-current liabilities	905,585	33,089	965,452	5,993	959,459	86,962
保険契約準備金	Reserve for insurance policy liabilities	40,542	△2,211	111	14	97	△42,656
社債	Bonds payable	239,256	35,279	305,675	30,605	275,069	71,093
長期借入金	Long-term borrowings	577,796	△8,680	596,196	△23,438	619,634	33,157
退職給付に係る負債	Retirement benefit liability	1,457	△204	1,339	△32	1,371	△290
利息返還損失引当金	Provision for loss on interest repayment	782	△150	427	△56	484	△448
その他の引当金	Other provisions	3,019	△1,204	4,471	1,324	3,147	△1,076
繰延税金負債	Deferred tax liabilities	5,686	3,953	20,355	4,165	16,190	14,457
その他	Other	37,046	6,307	36,875	△6,589	43,464	12,725
負債の部合計	Total liabilities	7,314,200	143,474	7,731,899	43,152	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)

		2025/5		2026/5		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
株主資本	Total shareholders' equity	452,616	△1,689	466,859	2,943	463,916	9,610
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	118,726	△3	118,609	21	118,588	△140
利益剰余金	Retained earnings	288,522	△1,686	302,873	2,921	299,951	9,741
自己株式	Treasury stock	△330	0	△321	△0	△321	9
その他の包括利益累計額	Accumulated other comprehensive income	△7,068	△13,902	△1,624	△14,546	12,922	6,089
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△47,579	△17,587	△97,918	△28,434	△69,484	△39,493
繰延ヘッジ損益	Deferred gains or losses on hedges	7,291	6,648	35,062	13,359	21,702	21,060
為替換算調整勘定	Foreign currency translation adjustments	32,910	△3,060	60,734	527	60,207	24,235
退職給付に係る調整累計額	Remeasurements of defined benefit plans	308	97	497	0	497	286
新株予約権	Subscription rights to shares	0	—	4	—	4	4
非支配株主持分	Non-controlling interests	126,135	1,509	152,509	4,144	148,365	23,739
純資産の部合計	Total net assets	571,683	△14,082	617,750	△7,458	625,209	39,443
負債純資産合計	Total liabilities and net assets	7,885,884	129,392	8,349,649	35,693	8,313,956	557,463

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2025/5		2026/5		2026/2	
		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	2,069,467	4.7%	2,165,545	4.6%	8,354,231	4.5%
個別信用購入あっせん	Installment sales finance business	51,379	△6.0%	47,110	△8.3%	188,706	0.3%
カードキャッシング	Cash advances	150,558	0.9%	145,609	△3.3%	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)

		2025/5		2026/5		2026/2	
		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	136,555	6.7%	153,881	12.7%	569,370	6.8%
包括信用購入あっせん収益	Revenue from credit card business	34,912	4.2%	39,521	13.2%	146,131	5.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	13,142	9.5%	15,752	19.9%	55,570	9.6%
融資収益	Financing revenue	43,010	5.6%	46,207	7.4%	177,065	6.3%
カードキャッシング	Cash advances	23,636	1.8%	24,315	2.9%	95,528	2.4%
その他融資	Other loans	19,373	10.6%	21,891	13.0%	81,536	11.2%
償却債権取立益	Recoveries of written off receivables	4,484	△1.6%	5,386	20.1%	21,226	6.3%
金融収益	Financial revenue	15,294	15.8%	21,769	42.3%	64,855	51.4%
保険収益	Insurance revenue	3,807	20.6%	251	△93.4%	4,531	△64.3%
役務取引等収益	Fees and commissions	19,563	2.6%	23,335	19.3%	81,277	12.1%
その他	Other	2,340	38.9%	1,656	△29.2%	18,711	△35.0%
営業費用	Operating expenses	123,556	9.7%	136,394	10.4%	508,715	7.8%
金融費用	Financial expenses	14,071	73.4%	20,889	48.4%	61,633	56.3%
保険費用	Insurance expenses	3,514	26.9%	160	△95.4%	3,932	△68.1%
役務取引等費用	Fees and commissions payments	2,402	△12.2%	3,206	33.5%	11,455	11.0%
販売費及び一般管理費	Selling, general and administrative expenses	102,583	4.4%	111,041	8.2%	427,258	5.2%
販売促進費	Promotion expenses	5,386	△30.7%	6,278	16.6%	27,705	△8.1%
貸倒関連費用	Bad debt related expenses	24,603	6.2%	26,588	8.1%	101,442	3.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	19,714	△6.9%	25,125	27.4%	88,254	0.4%
貸倒損失	Bad debt expenses	4,888	146.0%	1,462	△70.1%	13,187	31.9%
人件費	Personnel expenses	22,772	4.8%	23,585	3.6%	92,190	3.6%
管理費	Administrative expenses	31,601	13.4%	33,163	4.9%	130,228	10.8%
設備費	Equipment expenses	13,462	△1.9%	13,676	1.6%	53,789	△3.0%
一般費	General expenses	4,756	18.4%	7,750	62.9%	21,902	34.4%
その他	Other	984	25.6%	1,096	11.4%	4,435	29.4%
営業利益	Operating profit	12,998	△14.8%	17,486	34.5%	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)

		2025/5		2026/5		2026/2	
		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	2,095	163.9%	369	△82.4%	2,143	97.8%
受取配当金	Dividend income	137	96.3%	304	121.8%	212	21.7%
投資事業組合運用益	Gain on investments in investment partnerships	1,940	—	40	△97.9%	1,648	613.3%
その他	Other	17	△71.3%	24	37.6%	282	81.5%
営業外費用	Non-operating expenses	1,240	—	310	△75.0%	2,105	—
持分法による投資損失	Share of loss of entities accounted for using equity method	149	132.0%	—	—	165	—
為替差損	Foreign exchange losses	1,090	—	297	△72.7%	1,833	—
雑損失	Miscellaneous loss	0	△52.2%	12	—	106	611.8%
経常利益	Ordinary profit	13,853	△13.3%	17,545	26.7%	60,693	△3.0%
特別利益	Extraordinary income	1,021	—	1,732	69.6%	1,834	—
固定資産売却益	Gain on sales of non-current assets	8	202.9%	1	△86.9%	25	△4.4%
投資有価証券売却益	Gain on sales of investment securities	1,013	—	1,731	70.9%	1,808	—
特別損失	Extraordinary loss	2,916	9.8%	625	△78.5%	13,764	△20.1%
固定資産処分損	Loss on disposal of non-current assets	121	△62.0%	133	9.9%	689	24.6%
減損損失	Impairment loss	2,794	—	492	△82.4%	3,424	△16.1%
子会社株式売却損	Loss on sale of shares of subsidiaries	—	—	—	—	9,539	313.6%
その他	Other	—	—	—	—	109	△68.2%
税金等調整前四半期純利益	Profit before income taxes	11,957	△10.3%	18,651	56.0%	48,763	7.4%
法人税等合計	Total income taxes	4,041	△9.1%	5,365	32.8%	12,023	△28.5%
法人税、住民税及び事業税	Income taxes-current	6,050	1.5%	5,537	△8.5%	16,938	△16.8%
法人税等調整額	Income taxes-deferred	△2,008	—	△171	—	△4,914	—
四半期純利益	Net profit	7,916	△10.8%	13,286	67.8%	36,740	28.6%
非支配株主に帰属する四半期純利益	Profit attributable to non-controlling interests	3,558	27.3%	4,319	21.4%	15,647	21.0%
親会社株主に帰属する四半期純利益	Profit attributable to owners of parent	4,357	△28.4%	8,966	105.8%	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)

		2025/5		2026/5		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
貸出金計 ※ 1	Total loans and bills discounted ※ 1	3,736,741	86,333	4,012,717	112,702	3,900,015	249,606
カードキャッシング	Cash advances	582,542	9,650	592,554	647	591,906	19,014
その他融資	Other loans	3,154,199	76,683	3,420,163	112,055	3,308,108	230,592
割賦売掛金計	Total accounts receivable-installment	1,843,014	95,681	1,841,495	111,085	1,730,410	△16,923
包括信用購入あっせん	Credit card business	1,418,947	76,906	1,324,966	99,427	1,225,539	△116,501
個別信用購入あっせん	Installment sales finance business	424,067	18,775	516,529	11,658	504,870	99,578
リース債権及びリース投資資産	Lease receivables and investment in leases	15,268	794	16,948	△763	17,712	3,237
営業債権合計	Total operating receivables	5,595,025	182,808	5,871,162	223,024	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)

		2025/5	2026/5	2026/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,362,846	2,341,919	2,410,872
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,362,846	2,341,919	2,410,872
割賦売掛金計	Total accounts receivable-installment	235,000	434,800	445,850
包括信用購入あっせん	Credit card business	235,000	434,800	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	2,597,846	2,776,719	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)

		2025/5		2026/5		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
貸出金計 ※1	Total loans and bills discounted ※1	6,099,587	20,078	6,354,637	43,749	6,310,887	231,378
カードキャッシング	Cash advances	582,542	9,650	592,554	647	591,906	19,014
その他融資	Other loans	5,517,045	10,428	5,762,083	43,102	5,718,980	212,364
割賦売掛金計	Total accounts receivable-installment	2,078,014	84,131	2,276,295	100,035	2,176,260	182,376
包括信用購入あっせん	Credit card business	1,653,947	65,356	1,759,766	88,377	1,671,389	82,798
個別信用購入あっせん	Installment sales finance business	424,067	18,775	516,529	11,658	504,870	99,578
リース債権及びリース投資資産	Lease receivables and investment in leases	15,268	794	16,948	△763	17,712	3,237
営業債権合計	Total operating receivables	8,192,871	105,004	8,647,882	143,021	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)

		2025/5		2026/5		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
短期借入金	Short-term borrowings	123,765	△45,316	139,711	△21,097	160,808	△8,273
長期借入金	Long-term borrowings	785,697	△18,076	861,109	△18,061	879,170	75,397
コマーシャル・ペーパー	Commercial papers	8,444	163	6,006	73	5,932	△2,348
社債	Bonds payable	331,854	31,989	389,851	30,657	359,193	59,329
リース債務	Lease obligations	31,226	2,982	33,381	△907	34,288	6,044
有利子負債計	Total interest-bearing debt	1,280,987	△28,257	1,430,060	△9,334	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)

		2025/5		2026/5		2026/2	
		実績 Results		実績 Results		実績 Results	
① 期首貸倒引当金	Opening balance		124,434		136,658		124,434
② 貸倒関連費用 ※1 (前年同期比)	Bad debt related expenses ※1 (YOY)		24,603 6.2%		26,588 8.1%		101,442 3.7%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)		24,703 △17.1%		27,881 12.9%		89,217 △5.2%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		124,334 △0.1%		135,365 △0.9%		136,658 9.8%
期末貸倒引当金／営業債権残高比	Ending balance/Total operating receivables		2.2%		2.3%		2.4%
流動化債権を含んだ場合	If including securitized debt		1.5%		1.6%		1.6%
貸倒償却額／営業債権残高比 ※2	Bad debts written off/Total operating receivables ※2		1.8%		1.9%		1.6%
流動化債権を含んだ場合 ※2	If including securitized debt ※2		1.2%		1.3%		1.0%

※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						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	海外計 Overseas 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	89,150	9.9%	66,961	11.9%	50,459	7.4%	65,375	16.0%	9,847	15.9%	26,036	7.1%	29,490	25.3%	△28,914	153,881	12.7%	
	包括信用購入あっせん収益	30,393	12.0%	18,085	15.0%	11,362	6.2%	9,127	17.3%	4,424	15.1%	2,638	9.3%	2,063	35.3%	945	39,521	13.2%	
	個別信用購入あっせん収益	58	1.2%	58	1.2%	-	-	15,694	19.9%	-	-	1,907	12.0%	13,787	21.1%	-	15,752	19.9%	
	融資収益	16,762	1.0%	16,529	0.6%	214	44.5%	29,445	11.5%	4,273	18.5%	16,348	2.0%	8,823	30.3%	17	46,207	7.4%	
	償却債権取立益	50	△58.0%	10	△66.3%	40	△55.0%	5,335	22.3%	148	23.0%	3,079	24.1%	2,107	19.7%	-	5,386	20.1%	
	金融収益	21,367	41.2%	21,535	49.1%	△23	-	480	100.4%	2	△81.7%	25	10.5%	452	122.5%	△221	21,769	42.3%	
	保険収益	251	△93.4%	251	△93.5%	-	-	-	-	-	-	-	-	-	-	-	251	△93.4%	
	役務取引等収益	18,610	16.6%	8,094	6.6%	37,807	13.7%	5,291	18.5%	997	9.7%	2,038	22.4%	2,255	19.2%	△27,858	23,335	19.3%	
	その他	1,656	△29.3%	2,394	45.3%	1,059	△48.5%	-	-	-	-	-	-	-	-	△1,797	1,656	△29.2%	
営業費用	Operating expenses	83,193	7.1%	65,446	8.1%	45,363	7.3%	53,843	14.7%	6,526	8.6%	21,890	7.9%	25,426	23.1%	△28,260	136,394	10.4%	
	金融費用	12,748	84.1%	11,712	84.4%	1,094	84.4%	8,344	13.5%	527	△5.5%	2,327	△8.8%	5,488	29.4%	△261	20,889	48.4%	
	保険費用	160	△95.4%	160	△95.4%	-	-	-	-	-	-	-	-	-	-	-	160	△95.4%	
	役務取引等費用	3,128	37.5%	29,948	14.6%	52	△3.8%	78	△38.0%	-	-	78	△38.0%	-	-	△26,872	3,206	33.5%	
	販売費及び一般管理費	66,145	3.2%	23,552	△3.8%	43,279	6.1%	45,336	15.2%	5,979	10.2%	19,440	10.8%	19,916	21.5%	△1,126	111,041	8.2%	
	その他	1,011	14.2%	72	3.8%	938	15.1%	84	△14.0%	19	△17.4%	44	△16.2%	21	△5.2%	0	1,096	11.4%	
営業利益	Operating profit	5,957	71.7%	1,514	-	5,095	7.6%	11,531	22.6%	3,321	33.6%	4,146	2.8%	4,064	40.8%	△654	17,486	34.5%	

※ 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	3,424,506	113,521	3,311,577	118,805	149,953	27,762	594,385	△2,374	81,670	1,424	304,375	△9,286	208,338	5,487	△43,197	4,012,717	112,702	
割賦売掛金	Accounts receivable-installment	1,215,181	103,010	965,544	91,300	256,663	12,383	625,344	8,088	74,540	1,740	109,000	△3,434	441,803	9,782	△6,056	1,841,495	111,085	
	包括信用購入あっせん	1,148,633	100,482	937,237	91,310	218,421	9,844	176,333	△1,055	74,540	1,740	55,646	△3,186	46,146	389	△7,026	1,324,966	99,427	
	個別信用購入あっせん	66,548	2,528	28,306	△10	38,241	2,538	449,011	9,144	-	-	53,354	△248	395,657	9,392	969	516,529	11,658	
銀行業における預金残高	Balance of deposits for banking business	5,397,107	△62,993	5,400,831	△62,832	-	-	28,913	5,861	-	-	-	-	28,913	5,861	△3,723	5,426,021	△56,075	
有利子負債残高	Balance of interest-bearing debt	615,937	△13,588	190,038	△39	464,797	17,678	843,156	4,620	67,523	△1,594	266,902	△9,236	508,730	15,451	△67,930	1,430,060	△9,334	

		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	実績 Results
① 貸出金利回り	① Average interest rate on loans and bills discounted	2.9%	3.0%	0.4%	19.9%	21.1%	21.2%	17.4%	-	5.4%	
② 貸出金に係る資金調達利回り	② Funding interest concerning loans and bills discounted	0.5%	0.4%	0.9%	3.8%	3.1%	3.4%	4.2%	-	0.9%	
③ 貸出金利差(①-②)	③ Interest rate spread ①-②	2.4%	2.5%	△0.6%	16.0%	18.0%	17.8%	13.2%	-	4.5%	

※ 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)

		2025/5		2026/5		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
流動資産	Current assets	6,497,030	113,866	6,725,708	15,809	6,709,899	326,735
現金及び預金	Cash and deposits	560,320	△207,529	376,929	△232,978	609,908	△157,941
コールローン	Call loans	1,547	32	1,327	△69	1,396	△118
割賦売掛金	Accounts receivable-installment	1,331,122	86,400	1,215,181	103,010	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	15,268	794	16,948	△763	17,712	3,237
営業貸付金	Operating loans	487,270	29,734	498,217	31,452	466,764	9,228
銀行業における貸出金	Loans and bills discounted for banking business	2,728,106	53,892	2,926,288	83,628	2,842,660	168,446
銀行業における有価証券	Securities for banking business	883,266	117,746	1,071,149	△16,199	1,087,349	321,829
保険業における有価証券	Securities for insurance business	14,184	△864	-	-	-	△15,049
買入金銭債権	Monetary claims bought	92,341	12,992	194,771	6,557	188,214	108,865
金銭の信託	Money held in trust	101,667	△4,867	71,961	△3,266	75,228	△31,306
その他	Other	337,443	23,782	407,625	43,738	363,886	50,224
貸倒引当金	Allowance for doubtful accounts	△55,510	1,751	△54,691	700	△55,392	1,869
固定資産	Non-current assets	247,072	△1,605	270,782	6,251	264,530	15,852
有形固定資産	Property, plant and equipment	22,953	1,553	26,505	△513	27,018	5,618
無形固定資産	Intangible assets	152,341	△1,490	161,792	2,635	159,156	5,324
投資その他の資産	Investments and other assets	71,776	△1,669	82,485	4,129	78,356	4,910
繰延資産	Deferred assets	355	△58	447	△56	504	90
資産の部合計	Total assets	6,744,459	112,202	6,996,939	22,005	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)

		2025/5		2026/5		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
流動負債	Current liabilities	6,084,507	142,753	6,365,686	39,590	6,326,095	384,341
買掛金	Accounts payable-trade	465,421	151,822	481,404	94,664	386,739	73,141
銀行業における預金	Deposits for banking business	5,222,622	27,619	5,397,107	△61,936	5,459,044	264,040
賞与引当金	Provision for bonuses	5,941	1,930	4,818	1,523	3,294	△716
ポイント引当金	Provision for point card certificates	1,435	△197	1,105	△391	1,497	△136
その他	Other	389,086	△38,420	481,250	5,730	475,520	48,012
固定負債	Non-current liabilities	450,116	△15,525	448,904	425	448,478	△17,163
保険契約準備金	Reserve for insurance policy liabilities	40,542	△2,211	111	14	97	△42,656
退職給付に係る負債	Retirement benefit liability	△755	△196	△1,377	△69	△1,308	△749
利息返還損失引当金	Provision for loss on interest repayment	782	△150	427	△56	484	△448
その他の引当金	Other provisions	36	△1	34	△0	34	△3
その他	Other	409,511	△12,966	449,708	537	449,171	26,693
負債の部合計	Total liabilities	6,534,624	127,228	6,814,590	40,016	6,774,574	367,178
純資産の部合計	Total net assets	209,834	△15,025	182,348	△18,011	200,359	△24,500
負債純資産合計	Total liabilities and net assets	6,744,459	112,202	6,996,939	22,005	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)

		2025/5		2026/5		2026/2	
		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
自社決済取扱高	In House transaction	2,458,786	4.4%	2,510,259	2.1%	9,870,790	3.5%
カードショッピング	Credit card business	1,954,115	5.6%	2,038,543	4.3%	7,866,673	5.0%
電子マネー (プリペイド決済) ※	E-money (prepayment transaction) ※	504,670	△0.3%	471,716	△6.5%	2,004,116	△2.1%
カードキャッシング	Cash advances	103,418	0.6%	95,593	△7.6%	375,021	1.1%
電子マネー (アクワイアリング含む)	Total e-money contracts	661,304	2.5%	640,521	△3.1%	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)

		2025/5		2026/5		2026/2	
		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	81,143	7.7%	89,150	9.9%	331,630	5.9%
包括信用購入あっせん収益	Revenue from credit card business	27,129	6.1%	30,393	12.0%	112,214	5.7%
加盟店収益	Merchant fee revenue	15,984	0.4%	17,238	7.8%	65,285	1.4%
リボ・分割収益	Revolving credit and installment payment revenue	9,559	12.5%	12,318	28.9%	42,275	13.7%
その他収益	Other	1,586	38.4%	836	△47.3%	4,653	1.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	57	3.7%	58	1.2%	225	1.2%
融資収益	Financing revenue	16,601	3.4%	16,762	1.0%	66,346	3.2%
カードキャッシング	Cash advances	16,425	3.1%	16,530	0.6%	65,721	2.9%
その他融資	Other loans	176	44.4%	231	31.5%	624	46.4%
償却債権取立益	Recoveries of written off receivables	120	36.5%	50	△58.0%	547	△4.8%
金融収益	Financial revenue	15,127	15.2%	21,367	41.2%	64,138	52.2%
保険収益	Insurance revenue	3,807	20.6%	251	△93.4%	4,531	△64.3%
役務取引等収益	Fees and commissions	15,955	2.4%	18,610	16.6%	64,908	11.6%
内、電子マネー収益	E-money revenue	2,893	△17.7%	3,625	25.3%	13,237	△4.1%
その他	Other	2,342	38.9%	1,656	△29.3%	18,718	△35.0%
営業費用	Operating expenses	77,673	12.6%	83,193	7.1%	313,035	7.6%
金融費用	Financial expenses	6,924	274.6%	12,748	84.1%	31,807	156.1%
保険費用	Insurance expenses	3,514	26.9%	160	△95.4%	3,932	△68.1%
役務取引等費用	Fees and commissions payments	2,275	△12.7%	3,128	37.5%	10,942	12.0%
販売費及び一般管理費	Selling, general and administrative expenses	64,074	4.9%	66,145	3.2%	262,305	3.6%
販売促進費	Promotion expenses	3,468	△34.6%	4,433	27.8%	19,168	△2.8%
貸倒関連費用	Bad debt related expenses	6,501	6.8%	6,223	△4.3%	26,243	△9.0%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	2,753	△47.7%	6,155	123.6%	18,047	△23.7%
貸倒損失	Bad debt expenses	3,748	355.5%	67	△98.2%	8,195	58.8%
人件費	Personnel expenses	14,576	5.6%	13,687	△6.1%	56,045	△1.4%
管理費	Administrative expenses	25,372	15.7%	25,921	2.2%	102,879	12.0%
設備費	Equipment expenses	9,695	△3.6%	9,392	△3.1%	38,235	△5.7%
一般費	General expenses	4,460	14.8%	6,488	45.4%	19,734	27.7%
その他	Other	885	28.3%	1,011	14.2%	4,047	33.0%
営業利益	Operating profit	3,469	△45.2%	5,957	71.7%	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)

		2025/5		2026/5		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
貸出金計 ※1	Total loans and bills discounted ※1	3,220,837	83,627	3,424,506	113,521	3,310,985	173,775
カードキャッシング	Cash advances	439,371	11,468	438,987	3,610	435,376	7,473
その他融資	Other loans	2,781,465	72,159	2,985,519	109,910	2,875,608	166,301
内、住宅ローン ※2	Housing Loans ※2	1,391,757	75,139	1,596,159	102,186	1,493,973	177,354
割賦売掛金計	Total accounts receivable-installment	1,331,122	86,400	1,215,181	103,010	1,112,170	△132,550
包括信用購入あっせん	Credit card business	1,266,513	80,543	1,148,633	100,482	1,048,150	△137,819
内、リボ・分割払い残高	Revolving credit and installment payment balance	266,085	21,068	318,587	19,257	299,329	54,312
個別信用購入あっせん	Installment sales finance business	64,608	5,857	66,548	2,528	64,019	5,268
リース債権及びリース投資資産	Lease receivables and investment in leases	15,268	794	16,948	△763	17,712	3,237
営業債権合計	Total operating receivables	4,567,228	170,822	4,656,636	215,768	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)

		2025/5	2026/5	2026/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※1	Total loans and bills discounted ※1	2,362,846	2,341,919	2,410,872
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,362,846	2,341,919	2,410,872
割賦売掛金計	Total accounts receivable-installment	235,000	434,800	445,850
包括信用購入あっせん	Credit card business	235,000	434,800	445,850
内、リボ・分割払い残高	Revolving credit and installment payment balance	105,000	84,800	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	2,597,846	2,776,719	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)

		2025/5		2026/5		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
貸出金計 ※1	Total loans and bills discounted ※1	5,583,683	17,373	5,766,426	44,568	5,721,857	155,547
カードキャッシング	Cash advances	439,371	11,468	438,987	3,610	435,376	7,473
その他融資	Other loans	5,144,312	5,904	5,327,439	40,958	5,286,480	148,073
内、住宅ローン ※2	Housing Loans ※2	3,754,604	8,884	3,938,079	33,233	3,904,845	159,126
割賦売掛金計	Total accounts receivable-installment	1,566,122	74,850	1,649,981	91,960	1,558,020	66,749
包括信用購入あっせん	Credit card business	1,501,513	68,993	1,583,433	89,432	1,494,000	61,480
内、リボ・分割払い残高	Revolving credit and installment payment balance	371,085	9,518	403,387	8,207	395,179	33,612
個別信用購入あっせん	Installment sales finance business	64,608	5,857	66,548	2,528	64,019	5,268
リース債権及びリース投資資産	Lease receivables and investment in leases	15,268	794	16,948	△763	17,712	3,237
営業債権合計	Total operating receivables	7,165,075	93,017	7,433,356	135,765	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)

		2025/5		2026/5		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	362	△0	362	△3	365	3
リボ・分割払い残高	Revolving credit and installment payment balance	276	6	285	0	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)

		2025/5		2026/5		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
短期借入金	Short-term borrowings	56,000	△39,900	89,000	△1,000	90,000	△5,900
長期借入金	Long-term borrowings	293,441	289	310,010	△12,810	322,820	29,669
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	200,000	—	190,000	—	190,000	△10,000
リース債務	Lease obligations	23,623	3,192	26,926	221	26,705	6,273
有利子負債計 ※	Total interest-bearing debt ※	573,065	△36,417	615,937	△13,588	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)

		2025/5		2026/5		2026/2	
		実績 Results		実績 Results		実績 Results	
① 期首貸倒引当金	Opening balance		43,074		48,963		43,074
② 貸倒関連費用 ※1 (前年同期比)	Bad debt related expenses ※1 (YOY)		6,442 16.4%		7,591 17.8%		24,475 13.3%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)		4,344 9.8%		5,308 22.2%		18,586 16.3%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)		45,172 4.9%		51,246 4.7%		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		2.6%		3.2%		3.3%
流動化債権を含んだ場合	If including securitized debt		2.3%		2.5%		2.5%
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%		1.3%		1.3%
流動化債権を含んだ場合 ※2	If including securitized debt ※2		0.9%		1.0%		1.0%

※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.

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)

		2025/5		2026/5		2026/2	
		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	51,692	△1.9%	60,917	17.8%	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	11,508	△2.2%	14,483	25.9%	51,882	8.5%
その他融資	Other loans	5,274	△40.5%	8,379	58.9%	30,708	1.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/5		2026/5		2026/2	
		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	43,016	△24.9%	36,952	△14.1%	162,807	△21.9%
個別信用購入あっせん	Installment sales finance business	7,319	4.1%	5,597	△23.5%	30,053	7.0%
カードキャッシング	Cash advances	34,025	2.0%	33,599	△1.3%	131,986	△3.1%
その他融資	Other loans	25,415	△19.6%	27,349	7.6%	102,914	△9.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/5		2026/5		2026/2	
		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	20,642	28.4%	29,132	41.1%	95,816	29.4%
個別信用購入あっせん	Installment sales finance business	35,417	△0.9%	41,513	17.2%	141,736	1.4%
カードキャッシング	Cash advances	1,605	25.8%	1,932	20.4%	7,160	22.8%
その他融資	Other loans	19,855	20.2%	22,262	12.1%	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)

		2025/5		2026/5		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
貸出金計 ※	Total loans and bills discounted ※	67,909	△4,773	81,670	1,424	80,246	7,563
カードキャッシング	Cash advances	39,229	△2,073	46,777	1,301	45,476	4,172
その他融資	Other loans	28,679	△2,699	34,893	123	34,770	3,390
割賦売掛金計	Total accounts receivable-installment	60,948	△3,157	74,540	1,740	72,799	8,694
包括信用購入あつせん	Credit card business	60,948	△3,157	74,540	1,740	72,799	8,694
個別信用購入あつせん	Installment sales finance business	—	—	—	—	—	—
営業債権合計	Total operating receivables	128,857	△7,930	156,211	3,165	153,045	16,257

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/5		2026/5		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
貸出金計 ※	Total loans and bills discounted ※	300,452	△1,363	304,375	△9,286	313,662	11,847
カードキャッシング	Cash advances	102,254	237	104,770	△4,201	108,972	6,955
その他融資	Other loans	198,197	△1,600	199,605	△5,084	204,689	4,891
割賦売掛金計	Total accounts receivable-installment	99,330	△611	109,000	△3,434	112,434	12,492
包括信用購入あつせん	Credit card business	56,670	△1,900	55,646	△3,186	58,832	261
個別信用購入あつせん	Installment sales finance business	42,660	1,289	53,354	△248	53,602	12,230
営業債権合計	Total operating receivables	399,782	△1,974	413,376	△12,721	426,097	24,339

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/5		2026/5		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
貸出金計 ※	Total loans and bills discounted ※	157,004	8,860	208,338	5,487	202,851	54,707
カードキャッシング	Cash advances	1,686	17	2,019	△61	2,081	413
その他融資	Other loans	155,317	8,842	206,318	5,549	200,769	54,294
割賦売掛金計	Total accounts receivable-installment	350,719	13,101	441,803	9,782	432,021	94,403
包括信用購入あっせん	Credit card business	34,814	1,420	46,146	389	45,756	12,362
個別信用購入あっせん	Installment sales finance business	315,905	11,681	395,657	9,392	386,264	82,040
営業債権合計	Total operating receivables	507,723	21,961	650,142	15,269	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)

		2025/5		2026/5		2026/2	
		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	8,494	△1.3%	9,847	15.9%	35,924	0.9%
包括信用購入あっせん収益	Revenue from credit card business	3,843	2.1%	4,424	15.1%	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	3,607	△5.0%	4,273	18.5%	15,123	△0.8%
カードキャッシング	Cash advances	2,109	△2.4%	2,553	21.1%	8,895	2.6%
その他融資	Other loans	1,498	△8.4%	1,720	14.8%	6,227	△5.4%
償却債権取立益	Recoveries of written off receivables	121	8.4%	148	23.0%	496	△39.4%
金融収益	Financial revenue	13	205.2%	2	△81.7%	23	70.9%
役務取引等収益	Fees and commissions	910	△1.8%	997	9.7%	3,863	0.5%
営業費用	Operating expenses	6,008	△9.7%	6,526	8.6%	25,099	△4.5%
金融費用	Financial expenses	558	△5.8%	527	△5.5%	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	5,426	△10.0%	5,979	10.2%	22,890	△3.6%
販売促進費	Promotion expenses	332	△37.2%	487	46.8%	1,880	△9.5%
貸倒関連費用	Bad debt related expenses	1,959	△15.3%	2,020	3.2%	8,116	△7.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	855	△26.2%	1,096	28.2%	4,125	2.3%
貸倒損失	Bad debt expenses	1,103	△4.4%	924	△16.2%	3,990	△15.1%
人件費	Personnel expenses	1,152	△3.6%	1,306	13.4%	4,825	2.3%
管理費	Administrative expenses	1,103	1.8%	1,234	11.9%	4,551	△0.4%
設備費	Equipment expenses	817	△2.9%	867	6.1%	3,314	△2.5%
一般費	General expenses	61	△5.8%	62	0.2%	202	△16.2%
その他	Other	23	△18.7%	19	△17.4%	88	△17.7%
営業利益	Operating profit	2,486	27.3%	3,321	33.6%	10,825	16.2%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/5		2026/5		2026/2	
		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	24,312	5.1%	26,036	7.1%	102,830	7.4%
包括信用購入あっせん収益	Revenue from credit card business	2,413	△17.4%	2,638	9.3%	10,589	△9.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	1,702	37.9%	1,907	12.0%	6,891	21.6%
融資収益	Financing revenue	16,027	3.8%	16,348	2.0%	65,397	4.3%
カードキャッシング	Cash advances	4,989	△0.7%	5,103	2.3%	20,423	0.6%
その他融資	Other loans	11,038	6.0%	11,244	1.9%	44,973	6.0%
償却債権取立益	Recoveries of written off receivables	2,481	12.2%	3,079	24.1%	12,667	27.2%
金融収益	Financial revenue	22	4.2%	25	10.5%	124	△18.3%
役務取引等収益	Fees and commissions	1,664	26.5%	2,038	22.4%	7,160	28.8%
営業費用	Operating expenses	20,279	△1.3%	21,890	7.9%	86,745	8.7%
金融費用	Financial expenses	2,550	9.8%	2,327	△8.8%	9,952	3.3%
役務取引等費用	Fees and commissions payments	126	△3.1%	78	△38.0%	512	△7.2%
販売費及び一般管理費	Selling, general and administrative expenses	17,549	△2.8%	19,440	10.8%	76,071	9.6%
販売促進費	Promotion expenses	1,012	△21.4%	805	△20.4%	4,374	△17.0%
貸倒関連費用	Bad debt related expenses	7,867	△10.8%	8,416	7.0%	35,570	12.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	7,830	△11.1%	7,961	1.7%	34,623	9.9%
貸倒損失	Bad debt expenses	36	270.3%	455	—	946	575.7%
人件費	Personnel expenses	3,844	10.9%	4,272	11.1%	15,762	17.8%
管理費	Administrative expenses	3,122	6.3%	3,623	16.0%	13,218	3.3%
設備費	Equipment expenses	1,324	△1.2%	1,363	2.9%	5,528	4.3%
一般費	General expenses	378	86.5%	959	153.4%	1,617	59.4%
その他	Other	52	16.0%	44	△16.2%	209	6.3%
営業利益	Operating profit	4,033	55.9%	4,146	2.8%	16,085	0.5%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/5		2026/5		2026/2	
		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	23,537	9.8%	29,490	25.3%	101,709	11.6%
包括信用購入あっせん収益	Revenue from credit card business	1,525	21.4%	2,063	35.3%	6,910	24.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	11,381	6.3%	13,787	21.1%	48,453	8.1%
融資収益	Financing revenue	6,773	24.1%	8,823	30.3%	30,198	24.0%
カードキャッシング	Cash advances	113	6.2%	128	13.5%	487	5.8%
その他融資	Other loans	6,660	24.4%	8,695	30.5%	29,710	24.4%
償却債権取立益	Recoveries of written off receivables	1,761	△18.0%	2,107	19.7%	7,512	△12.7%
金融収益	Financial revenue	203	141.4%	452	122.5%	929	35.8%
役務取引等収益	Fees and commissions	1,891	6.4%	2,255	19.2%	7,704	8.0%
営業費用	Operating expenses	20,650	19.9%	25,426	23.1%	86,752	11.6%
金融費用	Financial expenses	4,241	17.1%	5,488	29.4%	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	16,387	20.7%	19,916	21.5%	68,099	10.4%
販売促進費	Promotion expenses	581	△9.3%	558	△4.0%	2,309	△2.2%
貸倒関連費用	Bad debt related expenses	8,278	39.1%	9,918	19.8%	31,503	9.9%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	8,278	39.1%	9,902	19.6%	31,456	9.7%
貸倒損失	Bad debt expenses	—	—	15	—	46	—
人件費	Personnel expenses	3,120	△0.1%	4,171	33.7%	15,123	10.7%
管理費	Administrative expenses	2,574	17.3%	2,945	14.4%	11,507	16.0%
設備費	Equipment expenses	1,658	9.6%	2,079	25.4%	6,910	8.8%
一般費	General expenses	173	11.2%	242	39.7%	745	1.5%
その他	Other	22	16.7%	21	△5.2%	87	12.6%
営業利益	Operating profit	2,887	△31.6%	4,064	40.8%	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)

		2025/5		2026/5		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
短期借入金	Short-term borrowings	22,525	△424	34,714	△3,814	38,528	15,578
長期借入金	Long-term borrowings	34,176	△3,508	31,120	2,497	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	2,050	△187	1,688	△277	1,966	△271
有利子負債計	Total interest-bearing debt	58,752	△4,120	67,523	△1,594	69,117	6,244

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/5		2026/5		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
短期借入金	Short-term borrowings	47,880	7,755	23,398	△6,389	29,787	△10,337
長期借入金	Long-term borrowings	200,960	△14,203	233,458	△2,208	235,667	20,503
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	24,651	61	7,122	11	7,110	△17,479
リース債務	Lease obligations	3,486	156	2,923	△649	3,573	243
有利子負債計	Total interest-bearing debt	276,979	△6,228	266,902	△9,236	276,139	△7,069

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/5		2026/5		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
短期借入金	Short-term borrowings	13,553	△13,828	12,893	△9,512	22,405	△4,976
長期借入金	Long-term borrowings	264,309	△641	295,300	△5,536	300,836	35,886
コマーシャル・ペーパー	Commercial papers	8,444	163	6,006	73	5,932	△2,348
社債	Bonds payable	107,202	28,578	192,729	30,646	162,083	83,459
リース債務	Lease obligations	2,030	△167	1,801	△220	2,021	△176
有利子負債計	Total interest-bearing debt	395,539	14,104	508,730	15,451	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)

		2025/5		2026/5		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
連結有効ID数	Number of valid IDs	5,645	73	6,058	107	5,951	379
内、国内有効ID数 ※	Number of valid IDs in domestic ※	3,679	64	4,030	105	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)

		2025/5		2026/5		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
カード有効会員数 ※1	Number of credit cardholders ※1	2,637	21	2,649	△4	2,654	37
カード稼働会員数 ※2	Number of active cardholders ※2	1,615	2	1,622	0	1,622	9
年間稼働率 (%) ※3	Card-use rate (%) ※3	66.4%	—	66.2 %	—	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÷(2025/6~2026/5)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 (2025/6~2026/5)×100

AEON Payの業容 (Result of AEON Pay)

(単位：万人) (Unit : Ten thousand)

		2025/5		2026/5		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
AEON Pay 有効会員数	Number of AEON Pay members	875	59	1,368	160	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)

		2025/5		2026/5		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
預金残高	Balance of Deposits	5,234,187	32,554	5,401,024	△63,142	5,464,167	262,534
普通預金	Ordinary deposits	3,209,985	△72,898	3,181,749	△56,278	3,238,028	△44,855
定期預金	Time deposits	1,963,501	103,702	2,153,254	△8,867	2,162,122	302,323
その他預金	Other deposits	60,701	1,751	66,020	2,003	64,016	5,066
貸出金残高	Balance of loans and bills discounted	3,099,532	80,171	3,306,291	116,615	3,189,676	170,315

(単位：万) (Unit : Ten thousand)

口座数	Number of accounts	879	4	894	3	891	16
-----	--------------------	-----	---	-----	---	-----	----

(単位：店舗、台)

銀行店舗数	Number of branches	182	－	171	△4	175	△7
ATM台数	Number of ATMs	6,861	11	6,742	△60	6,802	△48