

2027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, 2026
Second Quarter Report
FACT BOOK 2027

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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 : 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 (P13-27) 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 (P13-27) 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)

		2025/8		2026/8		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	278,160	8.7%	311,202	11.9%	569,370	6.8%
営業利益	Operating profit	28,322	4.3%	25,209	△11.0%	60,655	△1.4%
経常利益	Ordinary profit	29,192	7.7%	25,972	△11.0%	60,693	△3.0%
親会社株主に帰属する中間純利益	Profit attributable to owners of parent	8,745	△14.4%	10,052	14.9%	21,092	34.8%

主要な経営指標(Key Indicators)

(単位：円) (Unit : Yen)

		2025/8	2026/8	2026/2
自己資本比率	Equity ratio	5.5%	5.5%	5.7%
1株当たり当期純利益	Earnings per share(EPS)	40.51	46.56	97.70
1株当たり純資産 (1株当たり株主資本)	Book value per share(BPS)	2,102.02	2,115.33	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
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	57.0%	AEON CREDIT SERVICE (M) BERHAD ※3	61.5%
AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	100.0%	PT. AEON CREDIT SERVICE INDONESIA	98.6%
AEON MICRO FINANCE (SHENZHEN) CO., LTD.	100.0%	AEON CREDIT SERVICE SYSTEMS (PHILIPPINES) INC.	100.0%
AEON THANA SINSAP (THAILAND) PCL. ※2	55.1%	AEON ASSET MANAGEMENT CORPORATION	100.0%
ACS CAPITAL CORPORATION LTD.	29.0%	AEON CREDIT SERVICE INDIA PRIVATE LIMITED	100.0%
ACS SERVICING (THAILAND) CO., LTD.	100.0%	AEON INSURANCE BROKERS (M) SDN. BHD.	100.0%
AEON ASSET MANAGEMENT (THAILAND) CO., LTD.	100.0%	AEON BANK (M) BERHAD	100.0%
ACSI(THAILAND) CO., LTD.	100.0%	AEON360 SDN. BHD.	51.0%
ATS RABBIT SPECIAL PURPOSE VEHICLE COMPANY LIMITED	48.8%	AEON CONSUMER FINANCE COMPANY LIMITED	100.0%
ACS TRADING VIETNAM CO., LTD.	100.0%	ATS PICO HOLDINGS COMPANY LIMITED	100.0%
AEON SPECIALIZED BANK (CAMBODIA) PUBLIC LIMITED COMPANY	100.0%	ATS PICO (BANGKOK) COMPANY LIMITED	100.0%
AEON MICROFINANCE (MYANMAR) CO., LTD.	100.0%	ATS PICO (SAMUT SAKHON) COMPANY LIMITED	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)

		2025/8		2026/8		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	7,865,329	441,515	7,967,041	13,010	7,954,031	530,217
現金及び預金	Cash and deposits	769,092	△45,694	413,013	△263,801	676,814	△137,972
コールローン	Call loans	5,963	4,449	1,230	△166	1,396	△118
割賦売掛金	Accounts receivable-installment	1,918,686	171,352	1,840,245	109,834	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	16,245	1,770	15,459	△2,252	17,712	3,237
営業貸付金	Operating loans	1,011,616	31,681	1,043,765	△15,461	1,059,226	79,291
銀行業における貸出金	Loans and bills discounted for banking business	2,700,883	30,410	3,018,857	178,068	2,840,788	170,315
銀行業における有価証券	Securities for banking business	929,763	161,466	1,059,969	△37,420	1,097,389	329,092
保険業における有価証券	Securities for insurance business	—	△15,049	—	—	—	△15,049
買入金銭債権	Monetary claims bought	137,363	58,014	244,998	56,783	188,214	108,865
金銭の信託	Money held in trust	80,371	△26,163	42,087	△33,140	75,228	△31,306
その他	Other	422,703	72,202	426,484	22,975	403,508	53,007
貸倒引当金	Allowance for doubtful accounts	△127,360	△2,925	△139,068	△2,409	△136,658	△12,224
固定資産	Non-current assets	353,864	21,600	346,564	△12,856	359,420	27,156
有形固定資産	Property, plant and equipment	38,201	3,688	38,259	△2,608	40,867	6,354
無形固定資産	Intangible assets	187,740	198	182,474	△10,065	192,539	4,997
のれん	Goodwill	36,481	△3,721	35,106	△1,050	36,156	△4,045
ソフトウェア	Software	148,319	4,128	144,827	△8,814	153,642	9,451
その他	Other	2,939	△208	2,539	△200	2,740	△407
投資その他の資産	Investments and other assets	127,922	17,712	125,830	△182	126,013	15,803
繰延資産	Deferred assets	303	△110	513	9	504	90
資産の部合計	Total assets	8,219,496	463,004	8,314,118	162	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)

		2025/8		2026/8		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	6,763,495	465,265	6,705,161	△24,125	6,729,287	431,057
買掛金	Accounts payable-trade	496,154	178,348	411,961	19,130	392,830	75,024
銀行業における預金	Deposits for banking business	5,513,823	307,580	5,435,898	△46,197	5,482,096	275,853
短期借入金	Short-term borrowings	157,333	△11,748	157,419	△3,389	160,808	△8,273
1年内返済予定の長期借入金	Current portion of long-term borrowings	221,692	4,395	251,121	△8,415	259,536	42,239
1年内償還予定の社債	Current portion of bonds payable	77,822	△18,066	64,030	△20,093	84,124	△11,764
コマーシャル・ペーパー	Commercial papers	8,647	366	7,921	1,989	5,932	△2,348
賞与引当金	Provision for bonuses	4,801	△1,394	5,693	△569	6,262	67
ポイント引当金	Provision for point card certificates	1,501	△131	978	△518	1,497	△136
その他の引当金	Other provisions	38	△83	29	△94	124	2
その他	Other	281,681	5,999	370,106	34,032	336,074	60,392
固定負債	Non-current liabilities	872,904	408	1,002,264	42,805	959,459	86,962
保険契約準備金	Reserve for insurance policy liabilities	98	△42,655	116	19	97	△42,656
社債	Bonds payable	221,969	17,993	328,888	53,818	275,069	71,093
長期借入金	Long-term borrowings	594,436	7,959	609,133	△10,500	619,634	33,157
退職給付に係る負債	Retirement benefit liability	1,384	△277	1,213	△158	1,371	△290
利息返還損失引当金	Provision for loss on interest repayment	686	△246	357	△126	484	△448
その他の引当金	Other provisions	3,056	△1,167	4,521	1,374	3,147	△1,076
繰延税金負債	Deferred tax liabilities	10,679	8,946	22,135	5,945	16,190	14,457
その他	Other	40,593	9,854	35,897	△7,567	43,464	12,725
負債の部合計	Total liabilities	7,636,399	465,673	7,707,426	18,680	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)

		2025/8		2026/8		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	457,184	2,878	467,860	3,943	463,916	9,610
資本金	Capital stock	45,698	—	45,698	—	45,698	—
資本剰余金	Capital surplus	118,805	76	118,519	△69	118,588	△140
利益剰余金	Retained earnings	293,001	2,792	303,951	4,000	299,951	9,741
自己株式	Treasury stock	△321	9	△308	12	△321	9
その他の包括利益累計額	Accumulated other comprehensive income	△3,391	△10,224	△11,183	△24,106	12,922	6,089
その他有価証券評価差額金	Valuation difference on available-for-sale securities	△54,950	△24,958	△112,214	△42,729	△69,484	△39,493
繰延ヘッジ損益	Deferred gains or losses on hedges	14,731	14,088	41,540	19,837	21,702	21,060
為替換算調整勘定	Foreign currency translation adjustments	36,520	549	58,995	△1,211	60,207	24,235
退職給付に係る調整累計額	Remeasurements of defined benefit plans	306	96	494	△2	497	286
新株予約権	Subscription rights to shares	4	4	7	3	4	4
非支配株主持分	Non-controlling interests	129,299	4,673	150,007	1,642	148,365	23,739
純資産の部合計	Total net assets	583,097	△2,668	606,692	△18,517	625,209	39,443
負債純資産合計	Total liabilities and net assets	8,219,496	463,004	8,314,118	162	8,313,956	557,463

取扱高 (Transaction Volume)

(単位：百万円) (Unit : Millions of Yen)

		2025/8		2026/8		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	4,140,829	4.5%	4,257,629	2.8%	8,354,231	4.5%
個別信用購入あっせん	Installment sales finance business	96,266	△5.5%	94,793	△1.5%	188,706	0.3%
カードキャッシング	Cash advances	288,279	1.7%	277,354	△3.8%	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)

		2025/8		2026/8		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	278,160	8.7%	311,202	11.9%	569,370	6.8%
包括信用購入あっせん収益	Revenue from credit card business	69,651	2.7%	78,499	12.7%	146,131	5.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	26,530	7.7%	31,357	18.2%	55,570	9.6%
融資収益	Financing revenue	86,625	5.3%	92,071	6.3%	177,065	6.3%
カードキャッシング	Cash advances	47,504	1.6%	48,520	2.1%	95,528	2.4%
その他融資	Other loans	39,121	10.1%	43,550	11.3%	81,536	11.2%
償却債権取立益	Recoveries of written off receivables	9,890	3.0%	12,210	23.5%	21,226	6.3%
金融収益	Financial revenue	34,981	50.6%	46,789	33.8%	64,855	51.4%
保険収益	Insurance revenue	4,102	△36.8%	553	△86.5%	4,531	△64.3%
役務取引等収益	Fees and commissions	41,949	12.9%	43,771	4.3%	81,277	12.1%
その他	Other	4,429	△3.5%	5,949	34.3%	18,711	△35.0%
営業費用	Operating expenses	249,838	9.3%	285,992	14.5%	508,715	7.8%
金融費用	Financial expenses	27,664	61.4%	40,308	45.7%	61,633	56.3%
保険費用	Insurance expenses	3,677	△38.7%	341	△90.7%	3,932	△68.1%
役務取引等費用	Fees and commissions payments	5,332	2.1%	6,626	24.3%	11,455	11.0%
販売費及び一般管理費	Selling, general and administrative expenses	210,888	6.1%	236,534	12.2%	427,258	5.2%
販売促進費	Promotion expenses	13,532	△12.5%	12,750	△5.8%	27,705	△8.1%
貸倒関連費用	Bad debt related expenses	50,948	7.2%	58,523	14.9%	101,442	3.7%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	41,871	△2.8%	54,810	30.9%	88,254	0.4%
貸倒損失	Bad debt expenses	9,077	103.4%	3,713	△59.1%	13,187	31.9%
人件費	Personnel expenses	45,357	3.5%	48,237	6.3%	92,190	3.6%
管理費	Administrative expenses	62,688	11.2%	67,884	8.3%	130,228	10.8%
設備費	Equipment expenses	26,658	△2.7%	34,148	28.1%	53,789	△3.0%
一般費	General expenses	11,701	43.6%	14,989	28.1%	21,902	34.4%
その他	Other	2,276	45.7%	2,181	△4.2%	4,435	29.4%
営業利益	Operating profit	28,322	4.3%	25,209	△11.0%	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)

		2025/8		2026/8		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	2,153	475.9%	776	△63.9%	2,143	97.8%
受取配当金	Dividend income	160	86.7%	335	109.0%	212	21.7%
投資事業組合運用益	Gain on investments in investment partnerships	1,958	—	40	△97.9%	1,648	613.3%
為替差益	Foreign exchange gains	—	—	346	—	—	—
その他	Other	34	△39.8%	53	54.8%	282	81.5%
営業外費用	Non-operating expenses	1,282	217.0%	13	△98.9%	2,105	—
持分法による投資損失	Share of loss of entities accounted for using equity method	157	—	—	—	165	—
為替差損	Foreign exchange losses	1,123	180.0%	—	—	1,833	—
雑損失	Miscellaneous loss	2	△35.8%	13	477.7%	106	611.8%
経常利益	Ordinary profit	29,192	7.7%	25,972	△11.0%	60,693	△3.0%
特別利益	Extraordinary income	1,023	—	1,738	69.9%	1,834	—
固定資産売却益	Gain on sales of non-current assets	10	149.0%	7	△28.7%	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	12,542	364.2%	1,151	△90.8%	13,764	△20.1%
固定資産処分損	Loss on disposal of non-current assets	207	△40.9%	346	66.9%	689	24.6%
減損損失	Impairment loss	2,794	—	474	△83.0%	3,424	△16.1%
投資有価証券売却損	Loss on sale of investment securities	—	—	39	—	—	—
投資有価証券評価損	Loss on valuation of investment securities	—	—	277	—	—	—
子会社株式売却損	Loss on sale of shares of subsidiaries	9,539	313.6%	—	—	9,539	313.6%
その他	Other	—	—	13	—	109	△68.2%
税金等調整前中間純利益	Profit before income taxes	17,674	△27.6%	26,559	50.3%	48,763	7.4%
法人税等合計	Total income taxes	1,564	△81.3%	8,879	467.7%	12,023	△28.5%
法人税、住民税及び事業税	Income taxes-current	9,407	△16.0%	8,764	△6.8%	16,938	△16.8%
法人税等調整額	Income taxes-deferred	△7,843	—	115	—	△4,914	—
中間純利益	Net profit	16,109	0.3%	17,680	9.7%	36,740	28.6%
非支配株主に帰属する中間純利益	Profit attributable to non-controlling interests	7,364	26.1%	7,627	3.6%	15,647	21.0%
親会社株主に帰属する中間純利益	Profit attributable to owners of parent	8,745	△14.4%	10,052	14.9%	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)

		2025/8		2026/8		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	3,712,500	62,091	4,062,622	162,607	3,900,015	249,606
カードキャッシング	Cash advances	582,820	9,927	580,148	△11,758	591,906	19,014
その他融資	Other loans	3,129,680	52,164	3,482,473	174,365	3,308,108	230,592
割賦売掛金計	Total accounts receivable-installment	1,918,686	171,352	1,840,245	109,834	1,730,410	△16,923
包括信用購入あっせん	Credit card business	1,479,549	137,508	1,322,246	96,707	1,225,539	△116,501
個別信用購入あっせん	Installment sales finance business	439,136	33,844	517,998	13,127	504,870	99,578
リース債権及びリース投資資産	Lease receivables and investment in leases	16,245	1,770	15,459	△2,252	17,712	3,237
営業債権合計	Total operating receivables	5,647,431	235,215	5,918,326	270,189	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)

		2025/8	2026/8	2026/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,430,650	2,267,473	2,410,872
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,430,650	2,267,473	2,410,872
割賦売掛金計	Total accounts receivable-installment	233,300	444,350	445,850
包括信用購入あっせん	Credit card business	233,300	444,350	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	2,663,950	2,711,823	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)

		2025/8		2026/8		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	6,143,150	63,641	6,330,095	19,207	6,310,887	231,378
カードキャッシング	Cash advances	582,820	9,927	580,148	△11,758	591,906	19,014
その他融資	Other loans	5,560,330	53,713	5,749,946	30,965	5,718,980	212,364
割賦売掛金計	Total accounts receivable-installment	2,151,986	158,102	2,284,595	108,334	2,176,260	182,376
包括信用購入あっせん	Credit card business	1,712,849	124,258	1,766,596	95,207	1,671,389	82,798
個別信用購入あっせん	Installment sales finance business	439,136	33,844	517,998	13,127	504,870	99,578
リース債権及びリース投資資産	Lease receivables and investment in leases	16,245	1,770	15,459	△2,252	17,712	3,237
営業債権合計	Total operating receivables	8,311,382	223,515	8,630,149	125,289	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)

		2025/8		2026/8		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	157,333	△11,748	157,419	△3,389	160,808	△8,273
長期借入金	Long-term borrowings	816,128	12,355	860,254	△18,916	879,170	75,397
コマーシャル・ペーパー	Commercial papers	8,647	366	7,921	1,989	5,932	△2,348
社債	Bonds payable	299,791	△73	392,918	33,724	359,193	59,329
リース債務	Lease obligations	33,570	5,325	33,544	△744	34,288	6,044
有利子負債計	Total interest-bearing debt	1,315,470	6,225	1,452,059	12,664	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)

		2025/8		2026/8		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)	50,948 7.2%		58,523 14.9%		101,442 3.7%	
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	48,022 △7.4%		56,114 16.8%		89,217 △5.2%	
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	127,360 2.4%		139,068 1.8%		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%		2.3%		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	1.7%		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	181,253	9.6%	134,673	9.9%	102,707	7.7%	131,019	14.2%	19,987	16.4%	51,656	4.8%	59,376	23.0%	△57,198	311,202	11.9%
	包括信用購入あっせん収益	60,487	12.7%	35,055	11.9%	22,652	7.5%	18,012	12.8%	8,982	14.4%	4,880	△1.0%	4,150	30.2%	2,779	78,499	12.7%
	個別信用購入あっせん収益	114	△0.4%	114	△0.4%	—	—	31,243	18.3%	—	—	3,650	9.4%	27,592	19.6%	—	31,357	18.2%
	融資収益	33,344	0.5%	32,992	0.3%	312	36.4%	58,726	9.9%	8,652	19.0%	32,302	0.5%	17,770	26.5%	40	92,071	6.3%
	償却債権取立益	864	126.6%	120	124.1%	743	127.0%	11,345	19.3%	258	17.2%	6,801	22.1%	4,285	15.3%	—	12,210	23.5%
	金融収益	45,902	32.3%	46,320	36.0%	△63	—	1,035	123.1%	5	△60.0%	62	△0.2%	967	149.9%	△503	46,789	33.8%
	保険収益	553	△86.5%	553	△86.8%	—	—	—	—	—	—	—	—	—	—	—	553	△86.5%
	役務取引等収益	34,036	△2.2%	15,069	△8.3%	73,837	7.7%	10,656	19.6%	2,088	15.5%	3,959	21.7%	4,609	19.8%	△55,792	43,771	4.3%
	その他	5,950	34.2%	4,447	29.3%	5,225	21.1%	—	—	—	—	—	—	—	—	△3,723	5,949	34.3%
営業費用	Operating expenses	175,260	12.4%	131,590	11.8%	99,380	11.8%	111,852	16.6%	13,618	14.7%	45,198	9.2%	53,036	24.2%	△56,830	285,992	14.5%
	金融費用	23,955	82.3%	21,703	82.6%	2,421	84.5%	16,759	12.8%	1,110	11.2%	4,633	△10.6%	11,015	26.9%	△576	40,308	45.7%
	保険費用	341	△90.7%	341	△90.7%	—	—	—	—	—	—	—	—	—	—	—	341	△90.7%
	役務取引等費用	6,473	27.1%	60,111	12.7%	105	14.9%	152	△36.5%	—	—	152	△36.5%	—	—	△53,743	6,626	24.3%
	販売費及び一般管理費	142,465	8.0%	49,289	1.2%	94,973	11.0%	94,783	17.5%	12,472	15.2%	40,330	12.5%	41,980	23.6%	△2,511	236,534	12.2%
	その他	2,023	△2.7%	144	8.7%	1,879	△3.5%	156	△19.4%	35	△21.6%	80	△22.5%	39	△9.9%	0	2,181	△4.2%
営業利益	Operating profit	5,992	△36.9%	3,082	△35.2%	3,327	△48.4%	19,167	2.2%	6,368	20.3%	6,458	△18.3%	6,340	14.0%	△368	25,209	△11.0%

※ 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	3,471,555	160,570	3,359,006	166,233	120,053	△2,136	598,601	1,841	82,093	1,847	298,441	△15,221	218,066	15,215	△15,039	4,062,622	162,607
割賦売掛金	Accounts receivable-installment	1,210,395	98,224	974,453	100,209	242,742	△1,537	628,881	11,626	75,149	2,349	105,486	△6,948	448,246	16,224	△5,833	1,840,245	109,834
	包括信用購入あっせん	1,146,588	98,438	946,156	100,228	207,233	△1,343	175,657	△1,730	75,149	2,349	53,964	△4,867	46,543	787	△6,800	1,322,246	96,707
	個別信用購入あっせん	63,806	△213	28,297	△19	35,509	△193	453,224	13,356	—	—	51,521	△2,080	401,702	15,437	967	517,998	13,127
銀行業における預金残高	Balance of deposits for banking business	5,406,442	△53,657	5,415,359	△48,304	—	—	29,455	6,403	—	—	—	—	29,455	6,403	△8,916	5,435,898	△46,197
有利子負債残高	Balance of interest-bearing debt	654,071	24,545	191,123	1,045	472,027	24,909	826,381	△12,153	69,130	13	253,309	△22,829	503,941	10,662	△37,473	1,452,059	12,664

		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%	0.2%	19.8%	21.3%	21.1%	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	0.5%	0.4%	1.0%	3.9%	3.2%	3.4%	4.2%	－	0.9%
③ 貸出金利鞘(①－②)	③ Interest rate spread ①－②	2.5%	2.6%	△0.8%	15.9%	18.1%	17.7%	13.0%	－	4.6%

※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)

		2025/8		2026/8		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	6,771,961	388,797	6,725,547	15,648	6,709,899	326,735
現金及び預金	Cash and deposits	721,964	△45,885	361,516	△248,391	609,908	△157,941
コールローン	Call loans	5,963	4,449	1,230	△166	1,396	△118
割賦売掛金	Accounts receivable-installment	1,383,090	138,368	1,210,395	98,224	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	16,245	1,770	15,459	△2,252	17,712	3,237
営業貸付金	Operating loans	466,369	8,833	459,250	△7,514	466,764	9,228
銀行業における貸出金	Loans and bills discounted for banking business	2,704,305	30,090	3,012,305	169,644	2,842,660	168,446
銀行業における有価証券	Securities for banking business	924,985	159,465	1,050,125	△37,223	1,087,349	321,829
保険業における有価証券	Securities for insurance business	—	△15,049	—	—	—	△15,049
買入金銭債権	Monetary claims bought	137,363	58,014	244,998	56,783	188,214	108,865
金銭の信託	Money held in trust	80,371	△26,163	42,087	△33,140	75,228	△31,306
その他	Other	385,486	71,825	384,541	20,655	363,886	50,224
貸倒引当金	Allowance for doubtful accounts	△54,184	3,076	△56,363	△971	△55,392	1,869
固定資産	Non-current assets	269,667	20,989	252,963	△11,567	264,530	15,852
有形固定資産	Property, plant and equipment	25,352	3,952	26,786	△232	27,018	5,618
無形固定資産	Intangible assets	156,283	2,451	149,118	△10,038	159,156	5,324
投資その他の資産	Investments and other assets	88,031	14,585	77,059	△1,296	78,356	4,910
繰延資産	Deferred assets	303	△110	513	9	504	90
資産の部合計	Total assets	7,041,932	409,675	6,979,024	4,090	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)

		2025/8		2026/8		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	6,424,839	483,085	6,321,532	△4,562	6,326,095	384,341
買掛金	Accounts payable-trade	488,409	174,811	405,262	18,522	386,739	73,141
銀行業における預金	Deposits for banking business	5,500,286	305,282	5,406,442	△52,601	5,459,044	264,040
賞与引当金	Provision for bonuses	3,457	△554	3,786	492	3,294	△716
ポイント引当金	Provision for point card certificates	1,501	△131	978	△518	1,497	△136
その他	Other	431,184	3,677	505,062	29,542	475,520	48,012
固定負債	Non-current liabilities	402,619	△63,022	437,897	△10,581	448,478	△17,163
保険契約準備金	Reserve for insurance policy liabilities	98	△42,655	116	19	97	△42,656
退職給付に係る負債	Retirement benefit liability	△915	△356	△1,441	△133	△1,308	△749
利息返還損失引当金	Provision for loss on interest repayment	686	△246	357	△126	484	△448
その他の引当金	Other provisions	36	△1	4,521	4,487	34	△3
その他	Other	402,714	△19,763	434,342	△14,828	449,171	26,693
負債の部合計	Total liabilities	6,827,459	420,063	6,759,430	△15,144	6,774,574	367,178
純資産の部合計	Total net assets	214,472	△10,387	219,593	19,234	200,359	△24,500
負債純資産合計	Total liabilities and net assets	7,041,932	409,675	6,979,024	4,090	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)

		2025/8		2026/8		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	4,925,306	4.1%	4,945,287	0.4%	9,870,790	3.5%
カードショッピング	Credit card business	3,906,570	5.4%	4,003,743	2.5%	7,866,673	5.0%
電子マネー（プリペイド決済）※	E-money (prepayment transaction)※	1,018,736	△0.8%	941,543	△7.6%	2,004,116	△2.1%
カードキャッシング	Cash advances	192,535	2.1%	178,188	△7.5%	375,021	1.1%
電子マネー（アクワイアリング含む）	Total e-money contracts	1,338,587	1.9%	1,281,764	△4.2%	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)

		2025/8		2026/8		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	165,375	11.4%	181,253	9.6%	331,630	5.9%
包括信用購入あっせん収益	Revenue from credit card business	53,681	4.0%	60,487	12.7%	112,214	5.7%
加盟店収益	Merchant fee revenue	32,516	2.4%	33,449	2.9%	65,285	1.4%
リボ・分割収益	Revolving credit and installment payment revenue	18,879	7.5%	24,884	31.8%	42,275	13.7%
その他収益	Other	2,286	0.9%	2,153	△5.8%	4,653	1.0%
個別信用購入あっせん収益	Revenue from installment sales finance business	114	3.5%	114	△0.4%	225	1.2%
融資収益	Financing revenue	33,178	2.8%	33,344	0.5%	66,346	3.2%
カードキャッシング	Cash advances	32,892	2.5%	32,996	0.3%	65,721	2.9%
その他融資	Other loans	285	66.9%	348	21.8%	624	46.4%
償却債権取立益	Recoveries of written off receivables	381	97.4%	864	126.6%	547	△4.8%
金融収益	Financial revenue	34,694	51.3%	45,902	32.3%	64,138	52.2%
保険収益	Insurance revenue	4,102	△36.8%	553	△86.5%	4,531	△64.3%
役務取引等収益	Fees and commissions	34,789	14.9%	34,036	△2.2%	64,908	11.6%
内、電子マネー収益	E-money revenue	7,144	4.3%	6,851	△4.1%	13,237	△4.1%
その他	Other	4,432	△3.5%	5,950	34.2%	18,718	△35.0%
営業費用	Operating expenses	155,871	12.2%	175,260	12.4%	313,035	7.6%
金融費用	Financial expenses	13,142	223.5%	23,955	82.3%	31,807	156.1%
保険費用	Insurance expenses	3,677	△38.7%	341	△90.7%	3,932	△68.1%
役務取引等費用	Fees and commissions payments	5,091	3.2%	6,473	27.1%	10,942	12.0%
販売費及び一般管理費	Selling, general and administrative expenses	131,880	7.6%	142,465	8.0%	262,305	3.6%
販売促進費	Promotion expenses	9,689	△8.5%	8,834	△8.8%	19,168	△2.8%
貸倒関連費用	Bad debt related expenses	13,273	7.4%	13,810	4.0%	26,243	△9.0%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	6,378	△37.7%	13,575	112.8%	18,047	△23.7%
貸倒損失	Bad debt expenses	6,894	226.0%	235	△96.6%	8,195	58.8%
人件費	Personnel expenses	28,493	2.1%	28,230	△0.9%	56,045	△1.4%
管理費	Administrative expenses	50,127	14.2%	53,244	6.2%	102,879	12.0%
設備費	Equipment expenses	19,167	△4.5%	25,580	33.5%	38,235	△5.7%
一般費	General expenses	11,128	43.0%	12,765	14.7%	19,734	27.7%
その他	Other	2,080	51.3%	2,023	△2.7%	4,047	33.0%
営業利益	Operating profit	9,504	0.3%	5,992	△36.9%	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)

		2025/8		2026/8		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	3,173,334	36,124	3,471,555	160,570	3,310,985	173,775
カードキャッシング	Cash advances	435,128	7,225	429,428	△5,948	435,376	7,473
その他融資	Other loans	2,738,205	28,898	3,042,127	166,519	2,875,608	166,301
内、住宅ローン ※ 2	Housing Loans ※ 2	1,333,140	16,521	1,619,014	125,041	1,493,973	177,354
割賦売掛金計	Total accounts receivable-installment	1,383,090	138,368	1,210,395	98,224	1,112,170	△132,550
包括信用購入あっせん	Credit card business	1,319,557	133,586	1,146,588	98,438	1,048,150	△137,819
内、リボ・分割払い残高	Revolving credit and installment payment balance	275,675	30,658	306,621	7,291	299,329	54,312
個別信用購入あっせん	Installment sales finance business	63,533	4,781	63,806	△213	64,019	5,268
リース債権及びリース投資資産	Lease receivables and investment in leases	16,245	1,770	15,459	△2,252	17,712	3,237
営業債権合計	Total operating receivables	4,572,669	176,263	4,697,410	256,542	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)

		2025/8	2026/8	2026/2
		実績 Results	実績 Results	実績 Results
貸出金計 ※ 1	Total loans and bills discounted ※ 1	2,430,650	2,267,473	2,410,872
カードキャッシング	Cash advances	—	—	—
その他融資	Other loans	2,430,650	2,267,473	2,410,872
割賦売掛金計	Total accounts receivable-installment	233,300	444,350	445,850
包括信用購入あっせん	Credit card business	233,300	444,350	445,850
内、リボ・分割払い残高	Revolving credit and installment payment balance	103,300	94,350	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	2,663,950	2,711,823	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)

		2025/8		2026/8		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	5,603,984	37,674	5,739,028	17,170	5,721,857	155,547
カードキャッシング	Cash advances	435,128	7,225	429,428	△5,948	435,376	7,473
その他融資	Other loans	5,168,856	30,448	5,309,600	23,119	5,286,480	148,073
内、住宅ローン ※ 2	Housing Loans ※ 2	3,763,790	18,071	3,886,487	△18,358	3,904,845	159,126
割賦売掛金計	Total accounts receivable-installment	1,616,390	125,118	1,654,745	96,724	1,558,020	66,749
包括信用購入あっせん	Credit card business	1,552,857	120,336	1,590,938	96,938	1,494,000	61,480
内、リボ・分割払い残高	Revolving credit and installment payment balance	378,975	17,408	400,971	5,791	395,179	33,612
個別信用購入あっせん	Installment sales finance business	63,533	4,781	63,806	△213	64,019	5,268
リース債権及びリース投資資産	Lease receivables and investment in leases	16,245	1,770	15,459	△2,252	17,712	3,237
営業債権合計	Total operating receivables	7,236,620	164,563	7,409,233	111,643	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)

		2025/8		2026/8		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	363	1	361	△3	365	3
リボ・分割払い残高	Revolving credit and installment payment balance	281	11	284	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)

		2025/8		2026/8		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	96,000	100	106,000	16,000	90,000	△5,900
長期借入金	Long-term borrowings	302,933	9,782	325,402	2,582	322,820	29,669
社債	Bonds payable	165,000	△35,000	195,000	5,000	190,000	△10,000
リース債務	Lease obligations	25,998	5,567	27,669	963	26,705	6,273
有利子負債計 ※	Total interest-bearing debt ※	589,932	△19,550	654,071	24,545	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)

		2025/8	2026/8	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)	12,452 22.3%	13,997 12.4%	24,475 13.3%
③ 貸倒償却額 (前年同期比)	Bad debts written off (YOY)	9,043 15.3%	10,936 20.9%	18,586 16.3%
期末貸倒引当金 ①+②-③ (期首比)	Ending balance (Change)	46,482 7.9%	52,023 6.3%	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%	3.3%	3.3%
流動化債権を含んだ場合	If including securitized debt	2.3%	2.6%	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%	1.4%	1.3%
流動化債権を含んだ場合 ※ 2	If including securitized debt ※ 2	0.9%	1.1%	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)

		2025/8		2026/8		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	106,303	1.6%	123,578	16.3%	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	24,352	2.1%	29,210	19.9%	51,882	8.5%
その他融資	Other loans	12,853	△28.8%	17,751	38.1%	30,708	1.7%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/8		2026/8		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	85,123	△28.1%	71,373	△16.2%	162,807	△21.9%
個別信用購入あっせん	Installment sales finance business	14,113	△0.1%	9,200	△34.8%	30,053	7.0%
カードキャッシング	Cash advances	68,060	△0.5%	66,027	△3.0%	131,986	△3.1%
その他融資	Other loans	50,569	△19.8%	53,810	6.4%	102,914	△9.9%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/8		2026/8		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	42,832	26.6%	58,933	37.6%	95,816	29.4%
個別信用購入あっせん	Installment sales finance business	71,352	△2.7%	85,592	20.0%	141,736	1.4%
カードキャッシング	Cash advances	3,331	23.0%	3,927	17.9%	7,160	22.8%
その他融資	Other loans	42,696	20.5%	47,693	11.7%	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)

		2025/8		2026/8		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 ※	71,385	△1,296	82,093	1,847	80,246	7,563
カードキャッシング	Cash advances	41,345	41	46,715	1,239	45,476	4,172
その他融資	Other loans	30,040	△1,338	35,378	608	34,770	3,390
割賦売掛金計	Total accounts receivable-installment	66,065	1,959	75,149	2,349	72,799	8,694
包括信用購入あっせん	Credit card business	66,065	1,959	75,149	2,349	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	137,451	662	157,243	4,197	153,045	16,257

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/8		2026/8		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 ※	305,665	3,850	298,441	△15,221	313,662	11,847
カードキャッシング	Cash advances	104,571	2,554	101,965	△7,007	108,972	6,955
その他融資	Other loans	201,094	1,295	196,475	△8,214	204,689	4,891
割賦売掛金計	Total accounts receivable-installment	101,135	1,192	105,486	△6,948	112,434	12,492
包括信用購入あっせん	Credit card business	56,682	△1,888	53,964	△4,867	58,832	261
個別信用購入あっせん	Installment sales finance business	44,452	3,081	51,521	△2,080	53,602	12,230
営業債権合計	Total operating receivables	406,800	5,042	403,927	△22,169	426,097	24,339

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/8		2026/8		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 ※	168,565	20,421	218,066	15,215	202,851	54,707
カードキャッシング	Cash advances	1,774	106	2,040	△40	2,081	413
その他融資	Other loans	166,790	20,314	216,026	15,256	200,769	54,294
割賦売掛金計	Total accounts receivable-installment	367,498	29,879	448,246	16,224	432,021	94,403
包括信用購入あっせん	Credit card business	37,244	3,850	46,543	787	45,756	12,362
個別信用購入あっせん	Installment sales finance business	330,253	26,029	401,702	15,437	386,264	82,040
営業債権合計	Total operating receivables	536,063	50,300	666,312	31,440	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)

		2025/8		2026/8		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	17,166	△0.8%	19,987	16.4%	35,924	0.9%
包括信用購入あっせん収益	Revenue from credit card business	7,852	4.5%	8,982	14.4%	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	7,270	△5.0%	8,652	19.0%	15,123	△0.8%
カードキャッシング	Cash advances	4,279	△1.1%	5,277	23.3%	8,895	2.6%
その他融資	Other loans	2,991	△10.0%	3,375	12.9%	6,227	△5.4%
償却債権取立益	Recoveries of written off receivables	220	△15.9%	258	17.2%	496	△39.4%
金融収益	Financial revenue	14	91.6%	5	△60.0%	23	70.9%
役務取引等収益	Fees and commissions	1,807	△2.9%	2,088	15.5%	3,863	0.5%
営業費用	Operating expenses	11,871	△10.8%	13,618	14.7%	25,099	△4.5%
金融費用	Financial expenses	998	△17.5%	1,110	11.2%	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	10,826	△10.1%	12,472	15.2%	22,890	△3.6%
販売促進費	Promotion expenses	744	△25.3%	1,107	48.7%	1,880	△9.5%
貸倒関連費用	Bad debt related expenses	3,869	△16.5%	4,309	11.4%	8,116	△7.1%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	1,796	△22.8%	2,314	28.8%	4,125	2.3%
貸倒損失	Bad debt expenses	2,072	△10.2%	1,995	△3.7%	3,990	△15.1%
人件費	Personnel expenses	2,298	△1.8%	2,612	13.7%	4,825	2.3%
管理費	Administrative expenses	2,178	△2.1%	2,583	18.6%	4,551	△0.4%
設備費	Equipment expenses	1,622	△5.6%	1,747	7.7%	3,314	△2.5%
一般費	General expenses	112	△12.6%	111	△0.8%	202	△16.2%
その他	Other	45	△19.1%	35	△21.6%	88	△17.7%
営業利益	Operating profit	5,295	32.9%	6,368	20.3%	10,825	16.2%

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/8		2026/8		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	49,281	3.4%	51,656	4.8%	102,830	7.4%
包括信用購入あっせん収益	Revenue from credit card business	4,929	△19.3%	4,880	△1.0%	10,589	△9.7%
個別信用購入あっせん収益	Revenue from installment sales finance business	3,337	27.4%	3,650	9.4%	6,891	21.6%
融資収益	Financing revenue	32,129	3.5%	32,302	0.5%	65,397	4.3%
カードキャッシング	Cash advances	10,098	△0.2%	9,987	△1.1%	20,423	0.6%
その他融資	Other loans	22,030	5.2%	22,315	1.3%	44,973	6.0%
償却債権取立益	Recoveries of written off receivables	5,569	6.2%	6,801	22.1%	12,667	27.2%
金融収益	Financial revenue	62	△12.6%	62	△0.2%	124	△18.3%
役務取引等収益	Fees and commissions	3,253	26.2%	3,959	21.7%	7,160	28.8%
営業費用	Operating expenses	41,380	1.3%	45,198	9.2%	86,745	8.7%
金融費用	Financial expenses	5,180	10.3%	4,633	△10.6%	9,952	3.3%
役務取引等費用	Fees and commissions payments	240	△17.3%	152	△36.5%	512	△7.2%
販売費及び一般管理費	Selling, general and administrative expenses	35,854	0.2%	40,330	12.5%	76,071	9.6%
販売促進費	Promotion expenses	1,999	△23.3%	1,498	△25.1%	4,374	△17.0%
貸倒関連費用	Bad debt related expenses	16,590	△4.6%	19,004	14.5%	35,570	12.5%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	16,481	△5.0%	17,830	8.2%	34,623	9.9%
貸倒損失	Bad debt expenses	108	167.8%	1,174	981.5%	946	575.7%
人件費	Personnel expenses	7,622	12.2%	8,571	12.5%	15,762	17.8%
管理費	Administrative expenses	6,228	6.1%	7,098	14.0%	13,218	3.3%
設備費	Equipment expenses	2,690	0.9%	2,685	△0.2%	5,528	4.3%
一般費	General expenses	723	63.4%	1,473	103.6%	1,617	59.4%
その他	Other	104	12.1%	80	△22.5%	209	6.3%
営業利益	Operating profit	7,901	15.7%	6,458	△18.3%	16,085	0.5%

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/8		2026/8		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	48,266	10.9%	59,376	23.0%	101,709	11.6%
包括信用購入あっせん収益	Revenue from credit card business	3,187	23.7%	4,150	30.2%	6,910	24.5%
個別信用購入あっせん収益	Revenue from installment sales finance business	23,078	5.4%	27,592	19.6%	48,453	8.1%
融資収益	Financing revenue	14,046	23.9%	17,770	26.5%	30,198	24.0%
カードキャッシング	Cash advances	233	4.5%	258	11.1%	487	5.8%
その他融資	Other loans	13,813	24.3%	17,511	26.8%	29,710	24.4%
償却債権取立益	Recoveries of written off receivables	3,718	△4.6%	4,285	15.3%	7,512	△12.7%
金融収益	Financial revenue	387	31.4%	967	149.9%	929	35.8%
役務取引等収益	Fees and commissions	3,848	9.3%	4,609	19.8%	7,704	8.0%
営業費用	Operating expenses	42,706	16.1%	53,036	24.2%	86,752	11.6%
金融費用	Financial expenses	8,684	13.4%	11,015	26.9%	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	33,977	16.9%	41,980	23.6%	68,099	10.4%
販売促進費	Promotion expenses	1,114	△11.8%	1,324	18.8%	2,309	△2.2%
貸倒関連費用	Bad debt related expenses	17,210	31.0%	21,313	23.8%	31,503	9.9%
貸倒引当金繰入額	Provision of allowance for doubtful accounts	17,210	31.0%	21,005	22.0%	31,456	9.7%
貸倒損失	Bad debt expenses	—	—	308	—	46	—
人件費	Personnel expenses	6,738	3.3%	8,625	28.0%	15,123	10.7%
管理費	Administrative expenses	5,307	10.9%	6,099	14.9%	11,507	16.0%
設備費	Equipment expenses	3,247	7.0%	4,186	28.9%	6,910	8.8%
一般費	General expenses	359	8.3%	431	20.0%	745	1.5%
その他	Other	44	19.3%	39	△9.9%	87	12.6%
営業利益	Operating profit	5,560	△17.6%	6,340	14.0%	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)

		2025/8		2026/8		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	26,042	3,091	34,162	△4,366	38,528	15,578
長期借入金	Long-term borrowings	33,192	△4,491	33,268	4,645	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	2,020	△217	1,700	△265	1,966	△271
有利子負債計	Total interest-bearing debt	61,255	△1,617	69,130	13	69,117	6,244

〈メコン圏〉 (Mekong Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/8		2026/8		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	29,163	△10,961	24,254	△5,532	29,787	△10,337
長期借入金	Long-term borrowings	217,294	2,130	219,341	△16,326	235,667	20,503
コマーシャル・ペーパー	Commercial papers	—	—	—	—	—	—
社債	Bonds payable	24,875	285	7,095	△14	7,110	△17,479
リース債務	Lease obligations	3,538	208	2,617	△956	3,573	243
有利子負債計	Total interest-bearing debt	274,871	△8,337	253,309	△22,829	276,139	△7,069

〈マレー圏〉 (Malay Area)

(単位：百万円) (Unit : Millions of Yen)

		2025/8		2026/8		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	24,132	△3,249	13,432	△8,973	22,405	△4,976
長期借入金	Long-term borrowings	269,689	4,738	290,244	△10,592	300,836	35,886
コマーシャル・ペーパー	Commercial papers	8,647	366	7,921	1,989	5,932	△2,348
社債	Bonds payable	109,915	31,292	190,822	28,739	162,083	83,459
リース債務	Lease obligations	1,981	△215	1,520	△500	2,021	△176
有利子負債計	Total interest-bearing debt	414,366	32,932	503,941	10,662	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)

		2025/8		2026/8		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	5,724	152	6,155	204	5,951	379
内、国内有効ID数 ※	Number of valid IDs in domestic ※	3,749	134	4,107	182	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)

		2025/8		2026/8		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	2,647	31	2,651	△2	2,654	37
カード稼働会員数 ※ 2	Number of active cardholders ※ 2	1,623	10	1,619	△3	1,622	9
年間稼働率 (%) ※ 3	Card-use rate (%) ※ 3	66.5%	—	65.9%	—	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÷（2025/9～2026/8）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 (2025/9～2026/8)×100

AEON Payの業容 (Result of AEON Pay)

(単位：万人) (Unit：Ten thousand)

		2025/8		2026/8		2026/2	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change	実績 Results	前年同期比/期首増減 YoY/Change
AEON Pay 有効会員数	Number of AEON Pay members	948	132	1,483	274	1,208	392

(単位：百万円) (Unit：Millions of Yen)

AEON Pay 取扱高	AEON Pay transaction volume	215,417	48.6%	314,122	45.8%	494,408	54.1%
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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)

		2025/8		2026/8		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	5,505,346	303,713	5,415,685	△48,481	5,464,167	262,534
普通預金	Ordinary deposits	3,162,803	△120,080	3,159,877	△78,150	3,238,028	△44,855
定期預金	Time deposits	2,275,060	415,260	2,191,223	29,100	2,162,122	302,323
その他預金	Other deposits	67,482	8,532	64,584	568	64,016	5,066
貸出金残高	Balance of loans and bills discounted	3,055,483	36,122	3,353,858	164,181	3,189,676	170,315

(単位：万) (Unit：Ten thousand)

口座数	Number of accounts	883	8	900	9	891	16
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(単位：店舗、台)

銀行店舗数	Number of branches	180	△2	163	△12	175	△7
ATM台数	Number of ATMs	6,852	2	6,673	△129	6,802	△48

中期経営計画KPI (Key Operating Data)

国内事業 (Domestic Business)

(単位：百万円) (Unit : Millions of Yen)

		2026/2		2026/8	
		実績 Results	前年同期比/期首増減 YoY/Change	実績 Results	前年同期比/期首増減 YoY/Change
AEON Pay 有効会員数 (単位：万人)	Number of AEON Pay members (Unit : Ten thousand)	1,208	392	1,483	274
普通預金残高	Balance of ordinary deposits	3,238,028	△44,855	3,159,877	△78,150
自社決済取扱高	In House transaction	9,870,790	3.5%	4,945,287	0.4%
高利回り債権残高	High-yield receivables balance	883,862	42,019	886,573	2,711
カードキャッシング	Cash advances	435,376	7,473	429,428	△5,948
リボ・分割払い残高	Revolving credit and installment payment balance	395,179	33,612	400,971	5,791
無担保ローン	Unsecured loans	53,305	933	56,174	2,868
法人向け融資残高	Corporate lending balance	337,814	41,544	348,414	10,600

海外事業 (Overseas Business)

(単位：百万円) (Unit : Millions of Yen)

		2026/2		2026/8	
		実績 Results	期首増減 Change	実績 Results	期首増減 Change
上場3社の営業債権残高	Operating receivables of the three listed companies	1,157,774	208,478	1,171,264	13,489
香港	Hong Kong	153,045	16,257	157,243	4,197
タイ	Thailand	381,014	34,859	355,525	△25,489
マレーシア ※1	Malaysia ※1	623,713	157,360	658,495	34,781
重点国の営業債権残高	Operating receivables in countries of priority	41,161	△11,609	44,393	3,231
ベトナム ※2	Vietnam ※2	4,498	△14,988	6,376	1,877
カンボジア	Cambodia	36,662	3,379	38,016	1,353

※1 AEON CREDIT SERVICE(M)BERHADとAEON BANK(M) BERHADの単純合算

※1 Aggregation of AEON CREDIT SERVICE(M)BERHAD and AEON BANK(M) BERHAD

※2 AEON Consumer Finance Company LimitedとACS TRADING VIETNAM CO., LTD.の単純合算

※2 Aggregation of AEON Consumer Finance Company Limited and ACS TRADING VIETNAM CO., LTD.