SEVEN BANK

Creating a better version of daily life
by going beyond the wishes of our customers.

Financial Results

Financial Results for the Fiscal Year Ended March 31, 2024

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AGENDA

01

Financial Results for Fiscal Year Ended March 31, 2024

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Key points of the results for fiscal year ended March 31, 2024



Financial results overview

Ordinary income increased on both consolidated and non-consolidated bases to highest ever

Ordinary profit increased on a consolidated basis, declined on a non-consolidated basis



Domestic ATM business

Number of transactions were up from the previous year; upgrade to the fourth generation ATMs has also been smooth



Retail business

Loan balance continued to grow; credit cards and e-money did not achieve the targets



Overseas business

Renewal of contract in the U.S. was completed, while the business in Asia continued to grow

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Financial Results for
Fiscal Year Ended March 31, 2024

Profit/Loss Status [Consolidated]

Ordinary income

Ordinary income increased primarily owing to better-than-expected non-consolidated results and consolidation of 7CE

Ordinary profit

Ordinary profit increased partly thanks to the impact of consolidation of 7CE despite continued investment for growth and the impact of foreign exchange fluctuation

Notes:
1. All comments and figures regarding changes are compared with the same period a year ago.
2. Amounts less than one hundred million yen have been truncated.
3. Previous-year comparisons are based on the units used in these materials.
4. Exchange rates used in the consolidated income statement:
   FY2022 $1 = ¥131.62
   FY2023 $1 plan = ¥140.00
   FY2023 $1 = ¥140.67
5. All EBITDA in these materials are Ordinary profit + Depreciation and amortization.

Ordinary income

¥197.8 billion

Previous fiscal year ¥154.9 billion | Year on year change +27.6% | Vs. plan (0.3)%

Ordinary profit

¥30.5 billion

Previous fiscal year ¥28.9 billion | Year on year change +5.5% | Vs. plan +19.6%

Ordinary expenses

¥167.3 billion

Previous fiscal year ¥126.0 billion | Year on year change +32.7% | Vs. plan (3.2)%

Net income attributable to owners of the parent

¥31.9 billion

Previous fiscal year ¥18.8 billion | Year on year change +69.6% | Vs. plan (16.7)%

EBITDA

¥53.9 billion

Previous fiscal year ¥48.4 billion | Year on year change +11.3%

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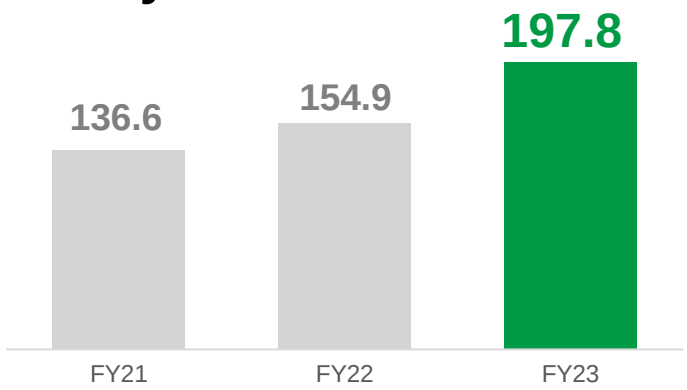
Financial Results for
Fiscal Year Ended March 31, 2024

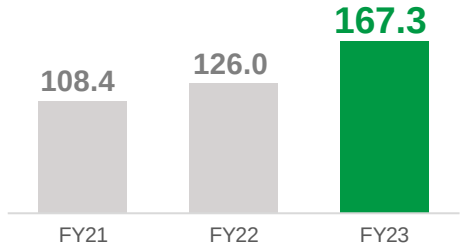
Trend of Fiscal Year Performance [Consolidated]

(Billion yen)

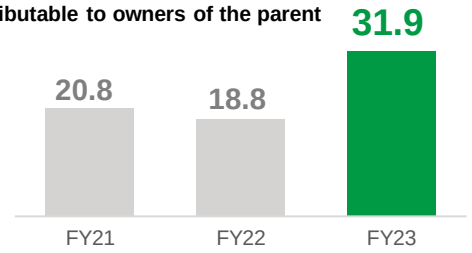
Ordinary income



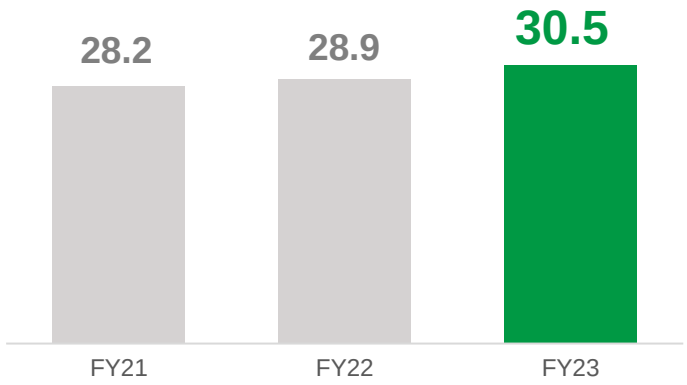
Ordinary expenses



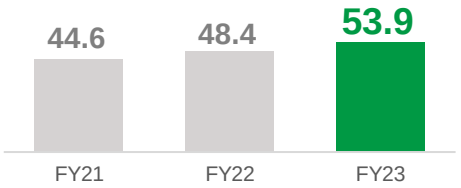
Net income
attributable to owners of the parent



Ordinary profit



EBITDA



Note: Amounts less than one hundred million yen have been truncated.

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Financial Results for
Fiscal Year Ended March 31, 2024

Profit/Loss Status [Seven Bank]

Ordinary income

Posted **record ordinary income** mainly owing to the increase in number of ATM transactions across all business categories reflecting robust fund demand and improved convenience of Seven Bank ATMs

Ordinary profit

Ordinary profit declined as depreciation and amortization increased due to switch to new model ATMs and preparations for the rollout of new bank notes

Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.
2. Amounts less than one hundred million yen have been truncated.
3. Previous-year comparisons are based on the units used in these materials.
4. All EBITDA in this material are Ordinary profit + Depreciation and amortization.

Ordinary income

¥128.8 billion

Previous fiscal year	Year on year change	Vs. plan
¥120.5 billion	+6.8%	+0.6%

Ordinary profit

¥29.1 billion

Previous fiscal year	Year on year change	Vs. plan
¥31.5 billion	(7.6)%	(3.0)%

Ordinary expenses

¥99.7 billion

Previous fiscal year	Year on year change	Vs. plan
¥89.0 billion	+12.0%	+1.7%

Net income

¥19.3 billion

Previous fiscal year	Year on year change	Vs. plan
¥19.5 billion	(1.0)%	(5.8)%

EBITDA

¥47.7 billion

Previous fiscal year	Year on year change	Vs. plan
¥48.3 billion	(1.2)%	(3.6)%

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AGENDA

02

Key Figures and Topics by Business

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Domestic Business (ATM)

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Domestic Business (ATM)

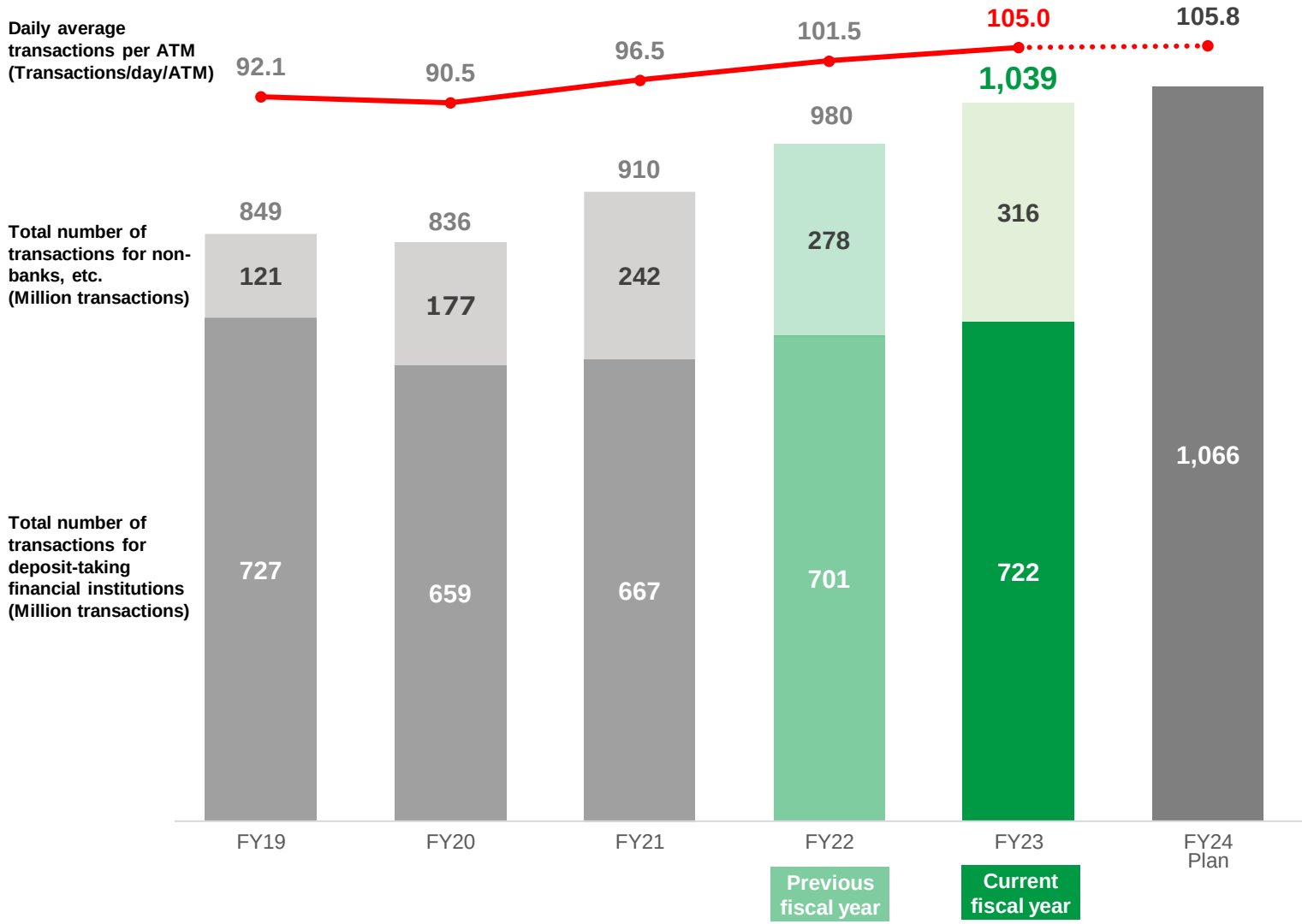
Key Figures: Trend in the Number of ATM Transactions

Total number of transactions for FY2023

+59 million transactions

Daily average transactions per ATM

+3.5 transactions



Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.
2. The total number of ATM transactions and daily average transactions per ATM do not include balance inquiries, e-money charges, PIN changes, withdrawal limit changes, or other operations.
3. In this report, securities, life insurance, credit card, consumer credit, consumer financing companies, and code payment companies are all referred to as “non-banks, etc.”
4. ATM-related fee income per transaction: ¥109.3 for FY2023
* ATM-related fee income per transaction = ATM-related fee income / (Total of transactions – Total of transactions without ATM-related fee income [i.e. sales proceeds deposits])

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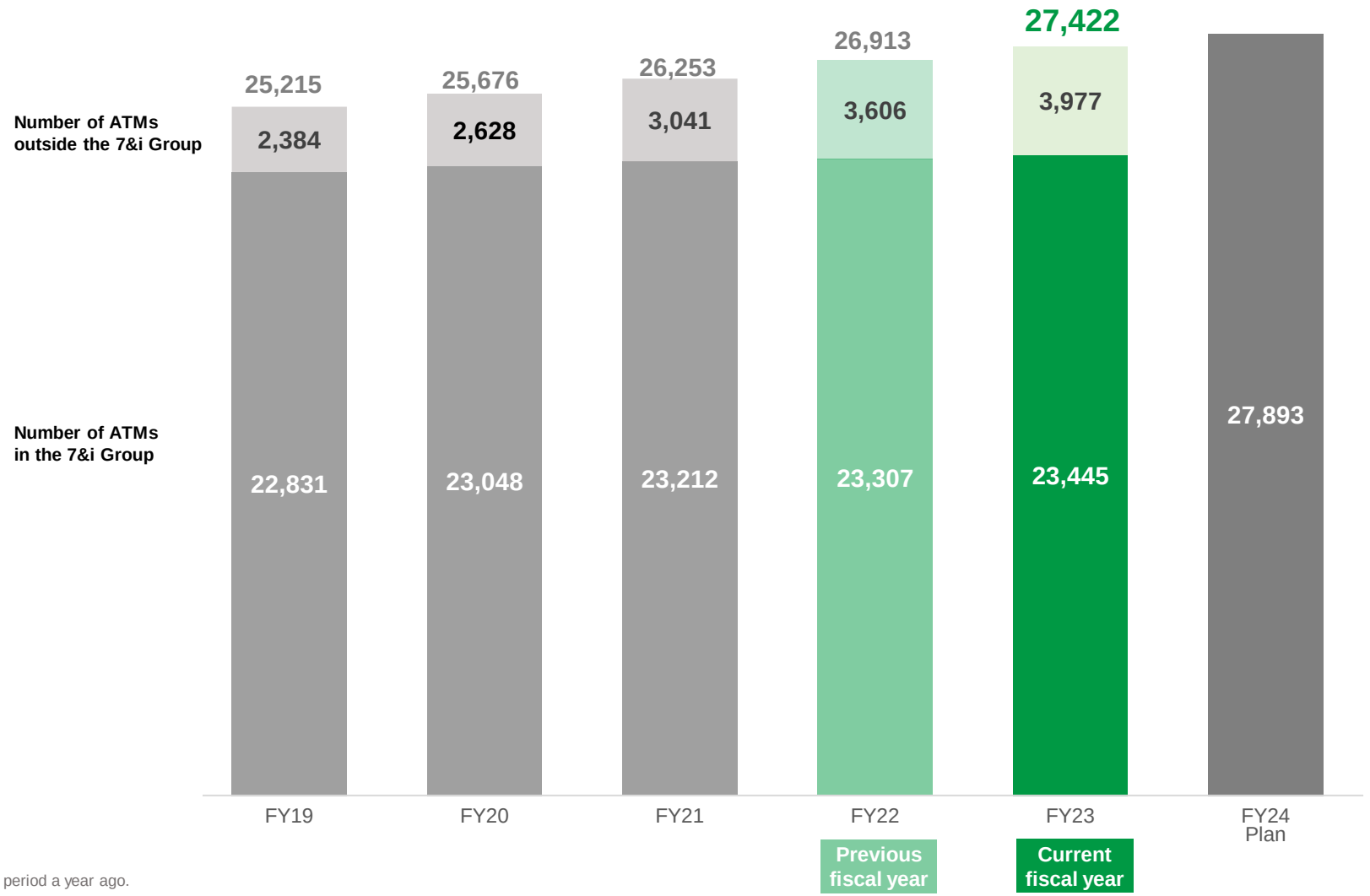
Domestic Business (ATM)

Key Figures: Number of ATMs at the End of Fiscal Year

Number of ATMs at the end of the fiscal year

+509 units

The 7&i Group: +138 units
Outside the 7&i Group: +371 units



Note: All comments and figures regarding changes are compared with the same period a year ago.

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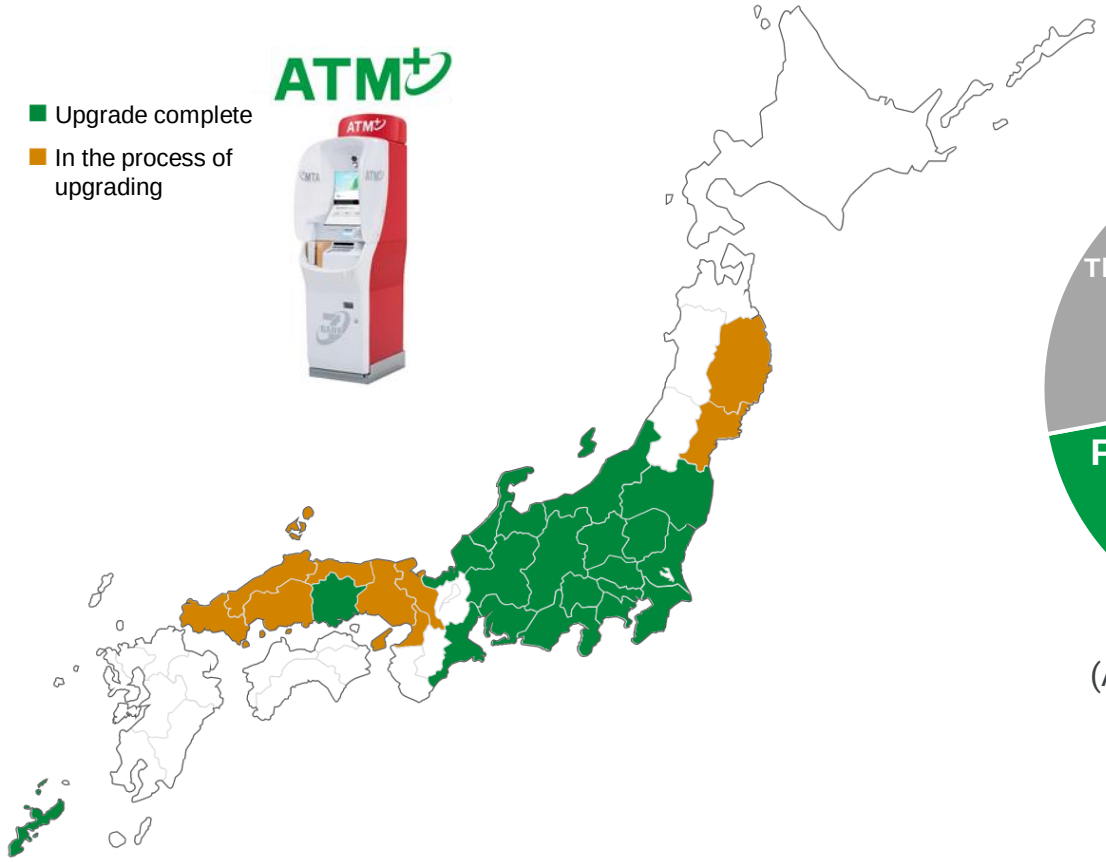
Domestic Business (ATM)

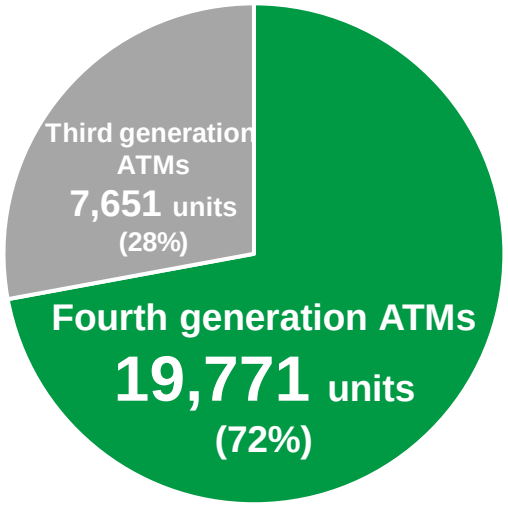
Key Figures: Upgrade to Fourth Generation ATMs

We began upgrading to fourth generation ATMs in northern and western Japan

Smooth progression of switch to fourth generation in FY2023, with **more than 70% of all ATMs completing upgrade**
(fourth generation ATMs **exceeded 20,000 units** in April 2024)

Enable nationwide introduction of “+Connect” authentication service





(As of the end of March 2024)

Plan to complete upgrade of all ATMs by the end of FY2024 (March 2025)

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Domestic Business (ATM)

Topics

“+Connect” launched its services in September 2023 and has **partnered with more than 10 companies, including regional banks**

We will also increase the number of ATMs jointly operated with other financial institutions, aiming to create synergies with “+Connect”.

The number of partners for +Connect has been steadily growing
We will continue to work on increasing the number of partners and services

+Connect
プラスコネクト

ATM窓口
(ATM Teller)

ATMお知らせ
(ATM Notification)

Partners newly signed until now

群馬銀行 / 静岡銀行 / 東日本銀行
北陸銀行 / 千葉銀行 / 沖縄銀行
福井銀行 / 広島銀行 / PayPay 銀行
バイトするならエントリー

To acquire more new partners in joint marketing with subsidiaries engaged in BtoB business

ATMs jointly operated with financial institutions will continue to be a driver for increasing the number of ATMs

Fukui Bank



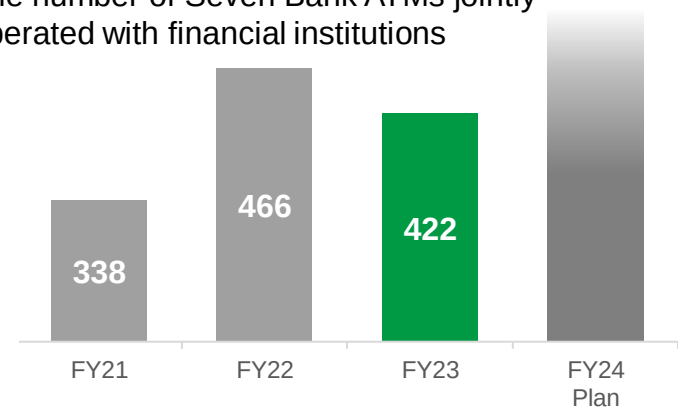
70 units
(results as of the end of March 2024)

Shoko Chukin Bank



43 units
(Expected number of ATMs to be installed in FY2024)

- The number of Seven Bank ATMs jointly operated with financial institutions



The number of ATMs jointly operated with financial institutions to exceed 500 units in FY2024

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Domestic Business (Retail)

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Domestic Business (Retail)

Key Figures: Trend in Number of Accounts and Balance of Deposits (Individual)

Improve convenience of account services such as issuance of new cash cards installed with contactless debit payment and immediate opening of accounts using +Connect

Both number of accounts and balance grew owing to proactive advertising measures

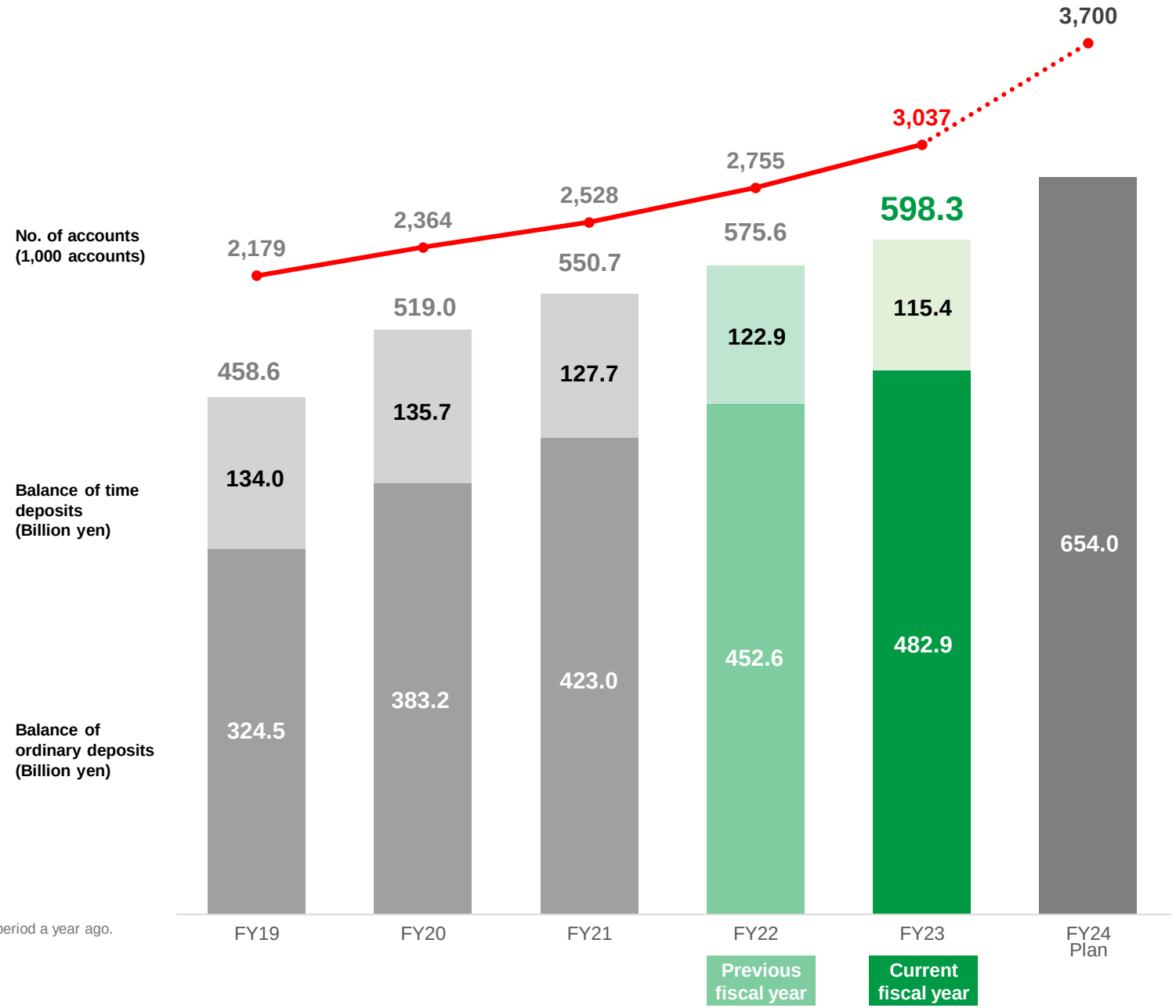
Review also interest rates of ordinary deposits and time deposits

No. of accounts

+282,000 accounts

Balance of deposits

+¥22.7 billion



Note: All comments and figures regarding changes are compared with the same period a year ago.

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Domestic Business (Retail)

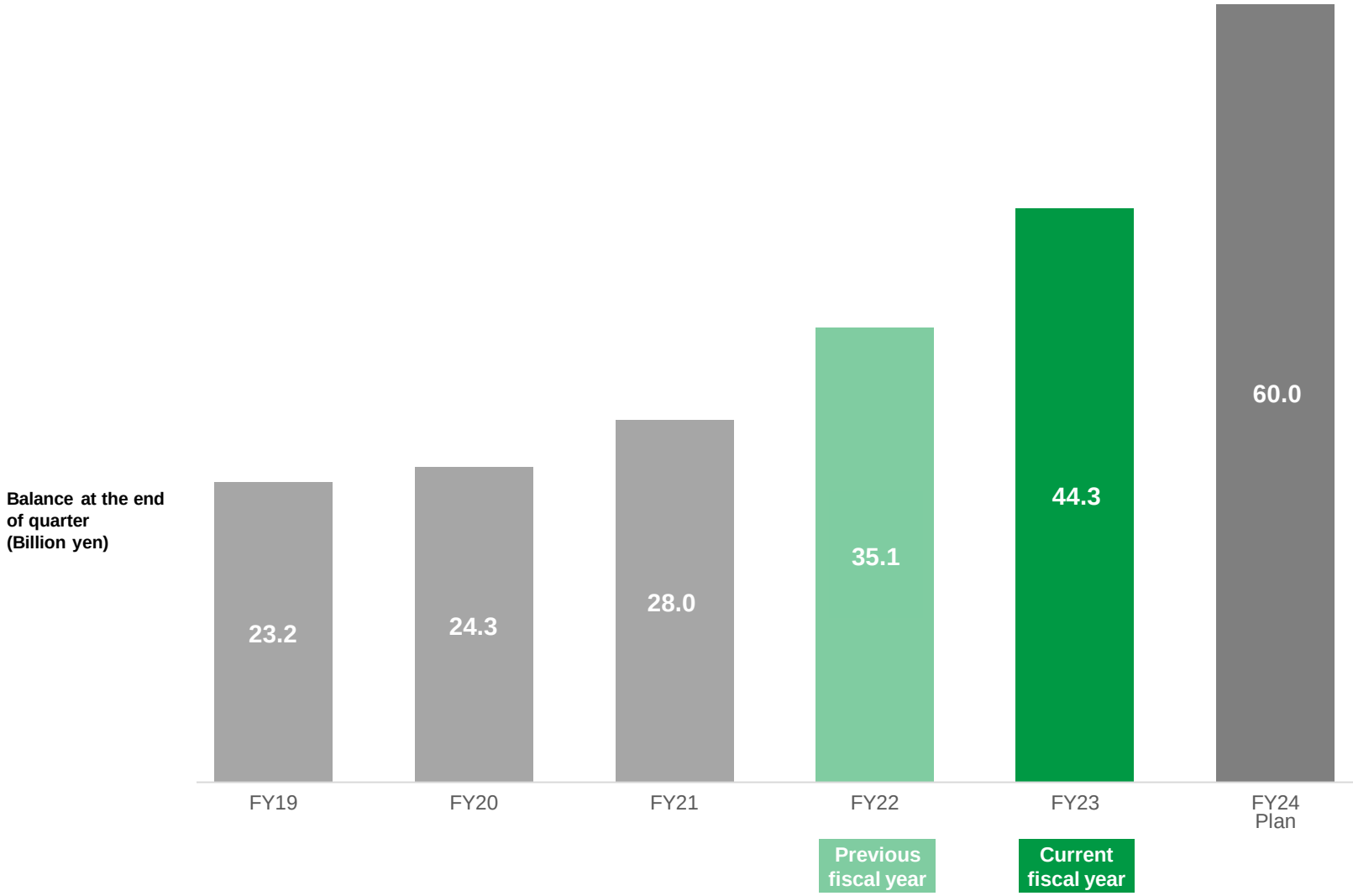
Key Figures: Personal Loan Services

Continue growth with cardless service, social media-based marketing, etc.; **aim to further grow balance in the future**

Balance at the end of quarter

¥44.3 billion

(+¥9.2 billion)



Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.
2. The year-end balance through FY2022 includes services offered by Credd Finance.

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Domestic Business (Retail)

Key Figures: Seven Bank Post Payment Service

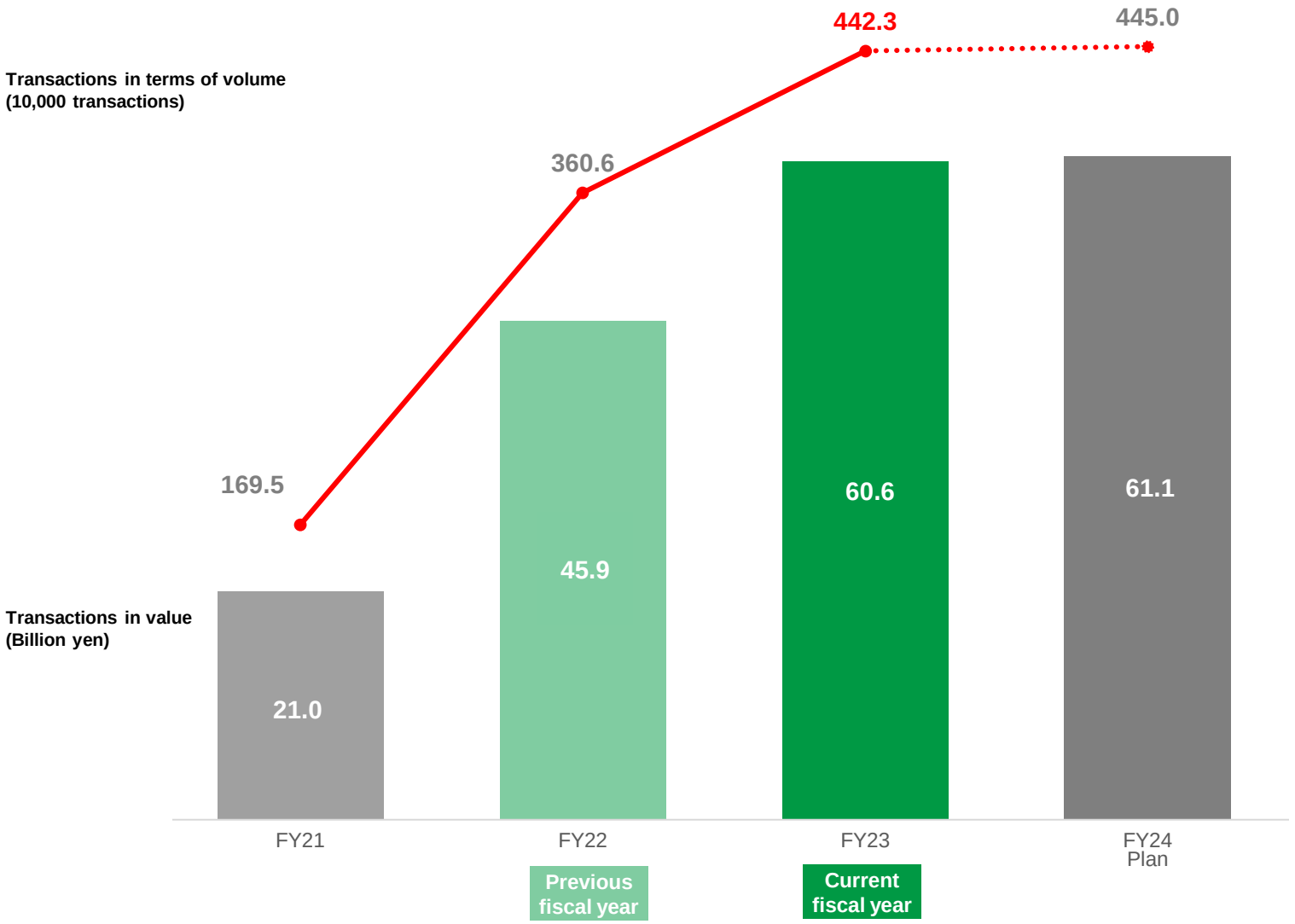
Although the number of cases and transaction volume grew in FY2023, **the pace of growth is expected to slow down in FY2024** due to the change in the target age group for services.

Transactions in terms of volume

+817,000 transactions

Transactions in value

+¥14.7 billion



Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.
2. The figures for FY2021 includes those for only 3Q and 4Q, as the service was launched in September 2021.

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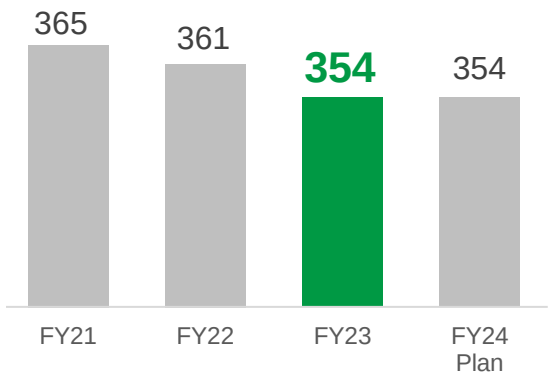
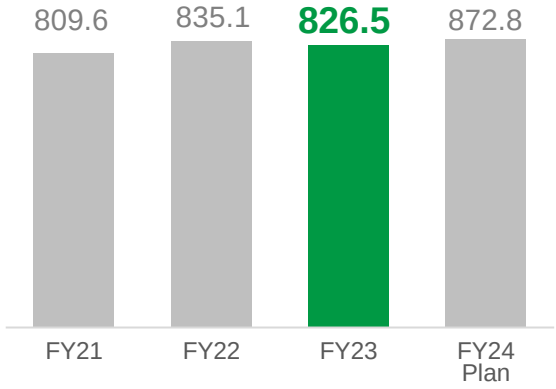
Seven Card Service

KPI

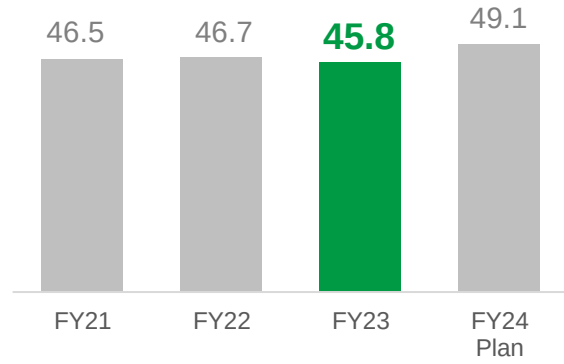
Number of credit card members (10,000 people)



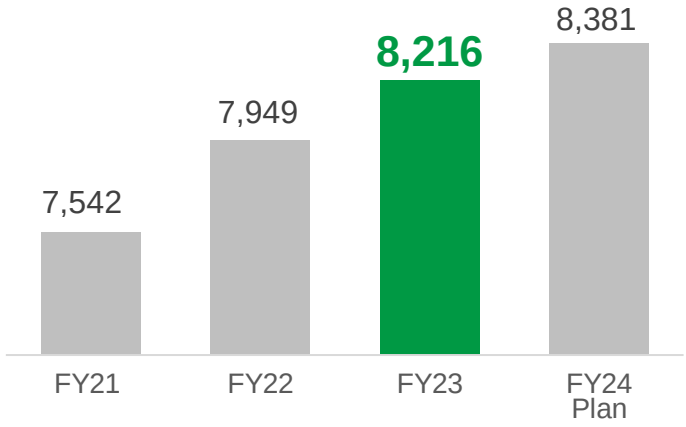
Shopping transaction value using credit cards (billion yen)



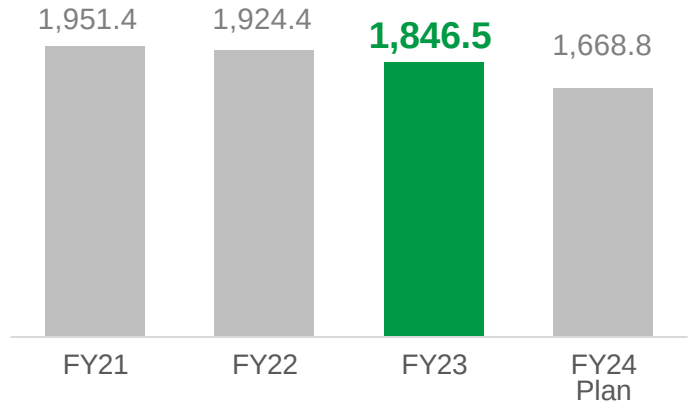
Financial product balance (billion yen)



Number of e-money members (10,000 people)



e-money transactions in value (billion yen)



Notes:
1. Amounts less than one hundred million yen have been truncated.
2. 7CE's fiscal year used to end at the end of February till FY2022. Starting FY2023, it is ending at the end of March. The figures for KPIs in this slide show those for the period from April through March of the following year.

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Domestic Business (Retail)

Topics

Speeding up opening of Seven Bank accounts by linking them with 7iD; also started awarding Seven Miles for tying an account to 7iD

Started offering linkage service of 7iD x Seven Bank account in February 2024; **focusing on increasing acquisition of 7&i Group customers**

Number of 7iD members
More than **30 million** people

SEVEN iD ⇔ BANK

7BK accounts
More than **3 million** accounts



Information of 7iD users is automatically shared when they open a 7BK account.

Open a new account — **1,000** miles

Deposit/with drawal using 7BK ATM — **5** miles / transaction (once a day, up to three transactions per month)

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Overseas Business

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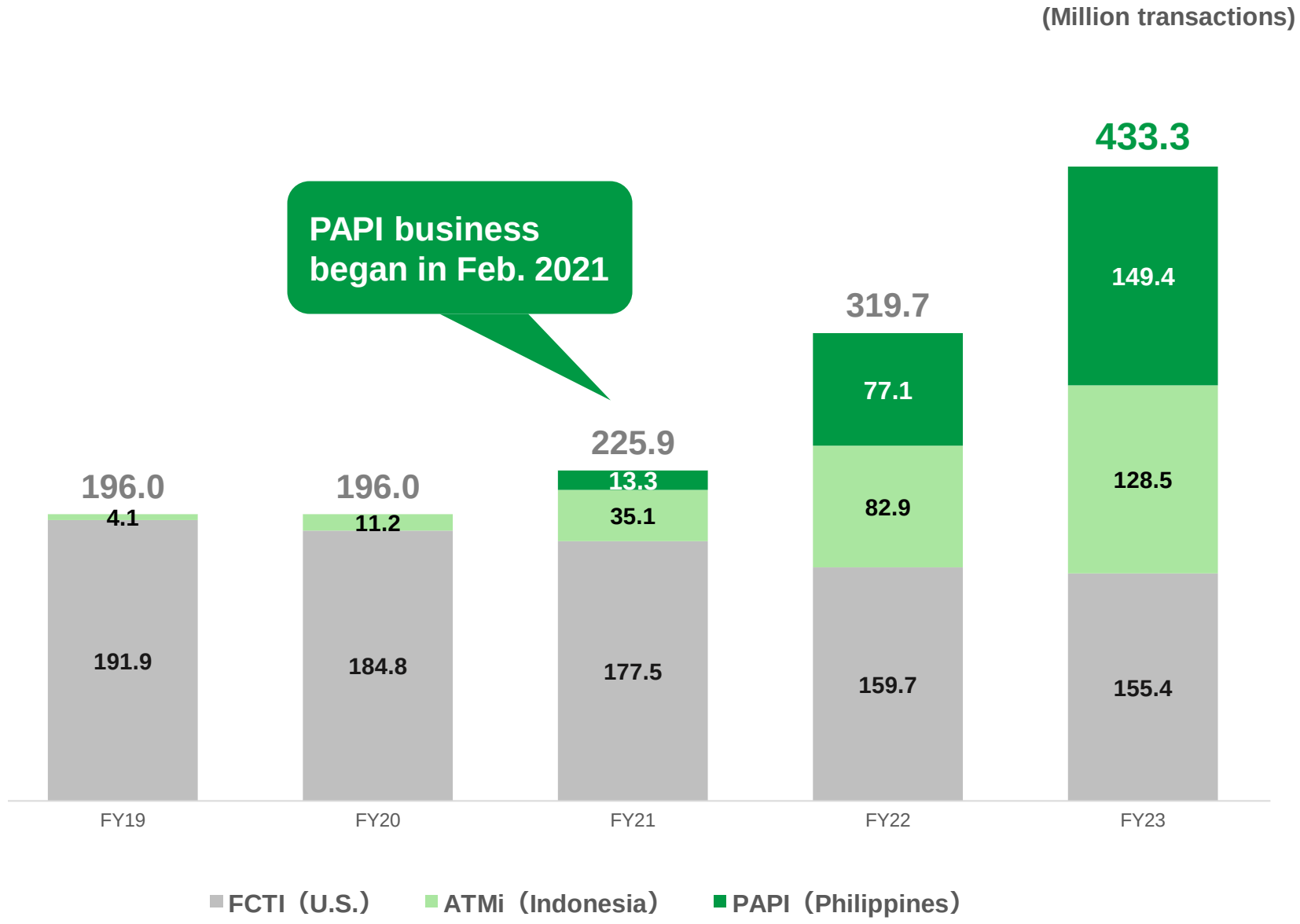
Overseas Business

Trend in the Number of ATM Transactions

The total number of ATM transactions continued to grow, as the increase in the installation of ATMs in Indonesia (ATMi) and Philippines (PAPI) contributed to the number of transactions



Notes:
1. Total number of transactions for ATMs in the U.S. and Indonesia includes balance inquiries.
2. Total number of transactions for ATMs in the Philippines includes balance inquiries and excludes deposit of sales proceeds.
3. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

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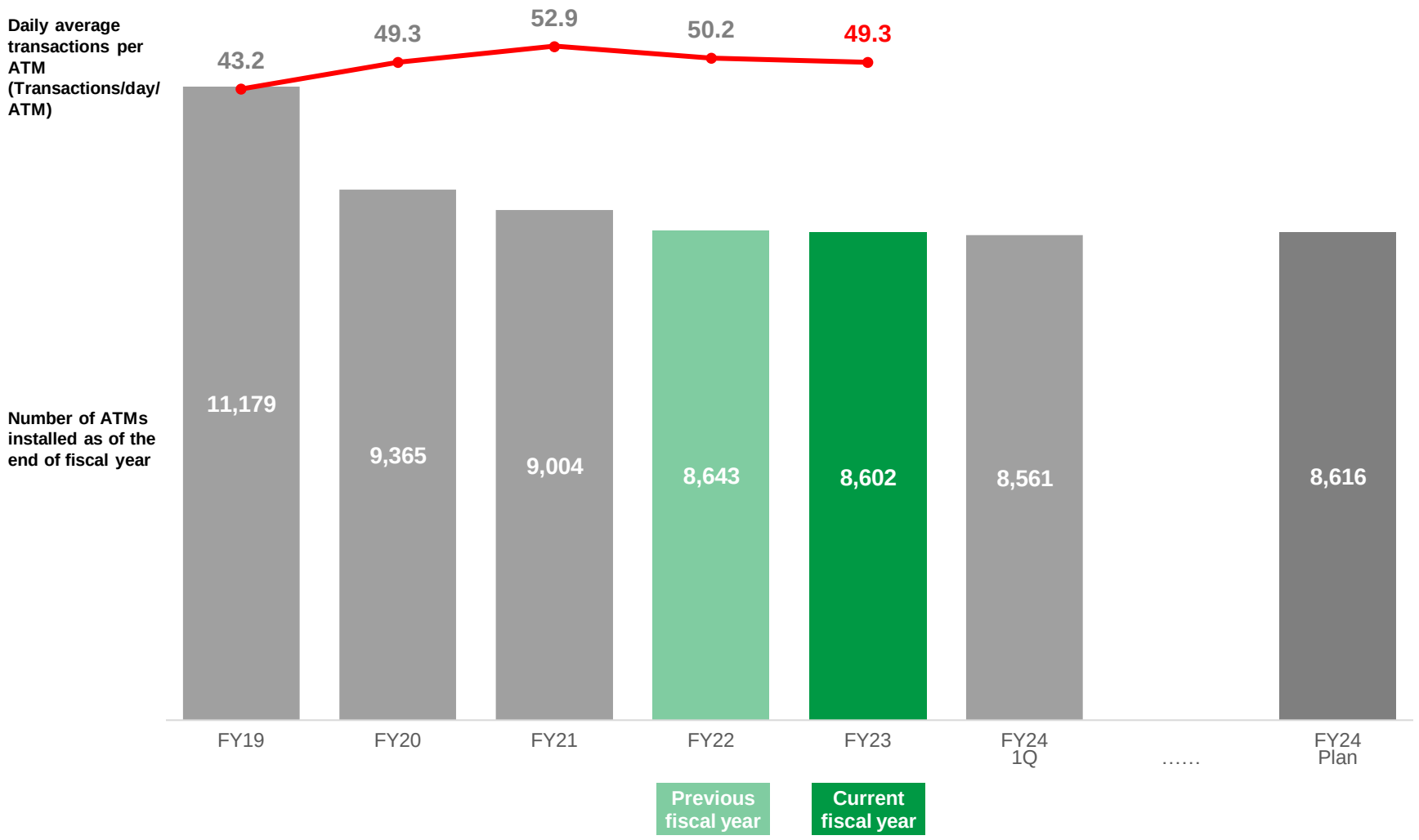
Overseas Business

U.S.

The renewal of the contract with SEI was completed.
The situation continues to be challenging as the number of transactions is currently unchanged, but we aim to improve profits under the new contract.

Ordinary income for FY2023
¥26.6 billion

Ordinary profit for FY2023
¥(1.9) billion



Notes:
1. Total number of transactions for U.S. ATMs includes balance inquiries.
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)
3. The figures for FY2024 1Q are preliminary data.

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Overseas Business

Indonesia

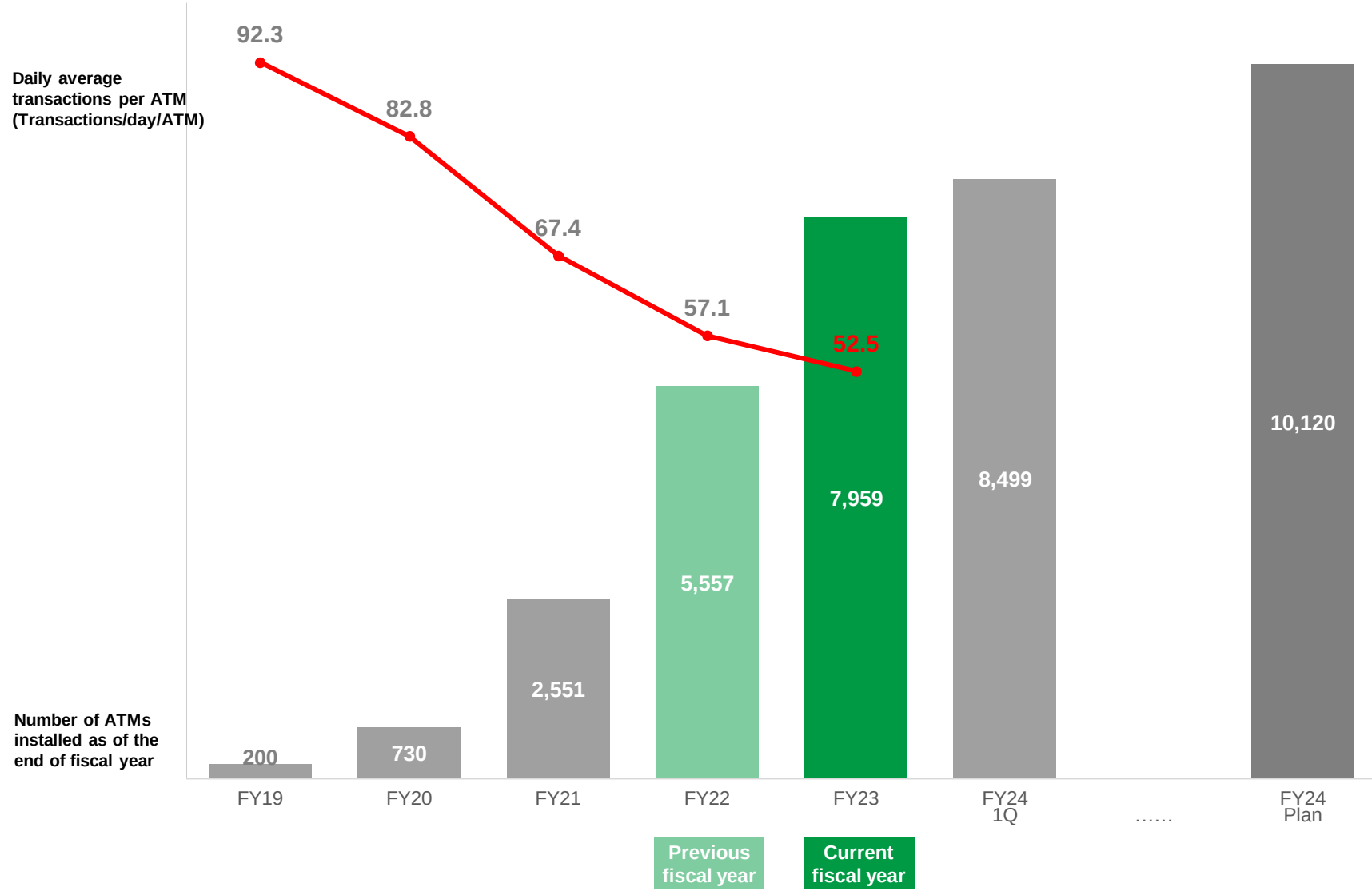
We **aim to boost the number of transactions** by relocating unprofitable ATMs and **gain of branding banks** while continuing with the installation of ATMs

Ordinary income for FY2023

¥6.8 billion

Ordinary profit for FY2023

¥0.8 billion



Notes:
1. Total number of transactions for ATMs in Indonesia includes balance inquiries.
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)
3. The figures for FY2024 1Q are preliminary data.
4. The preliminary figures do not include installation of contract-based ATMs.

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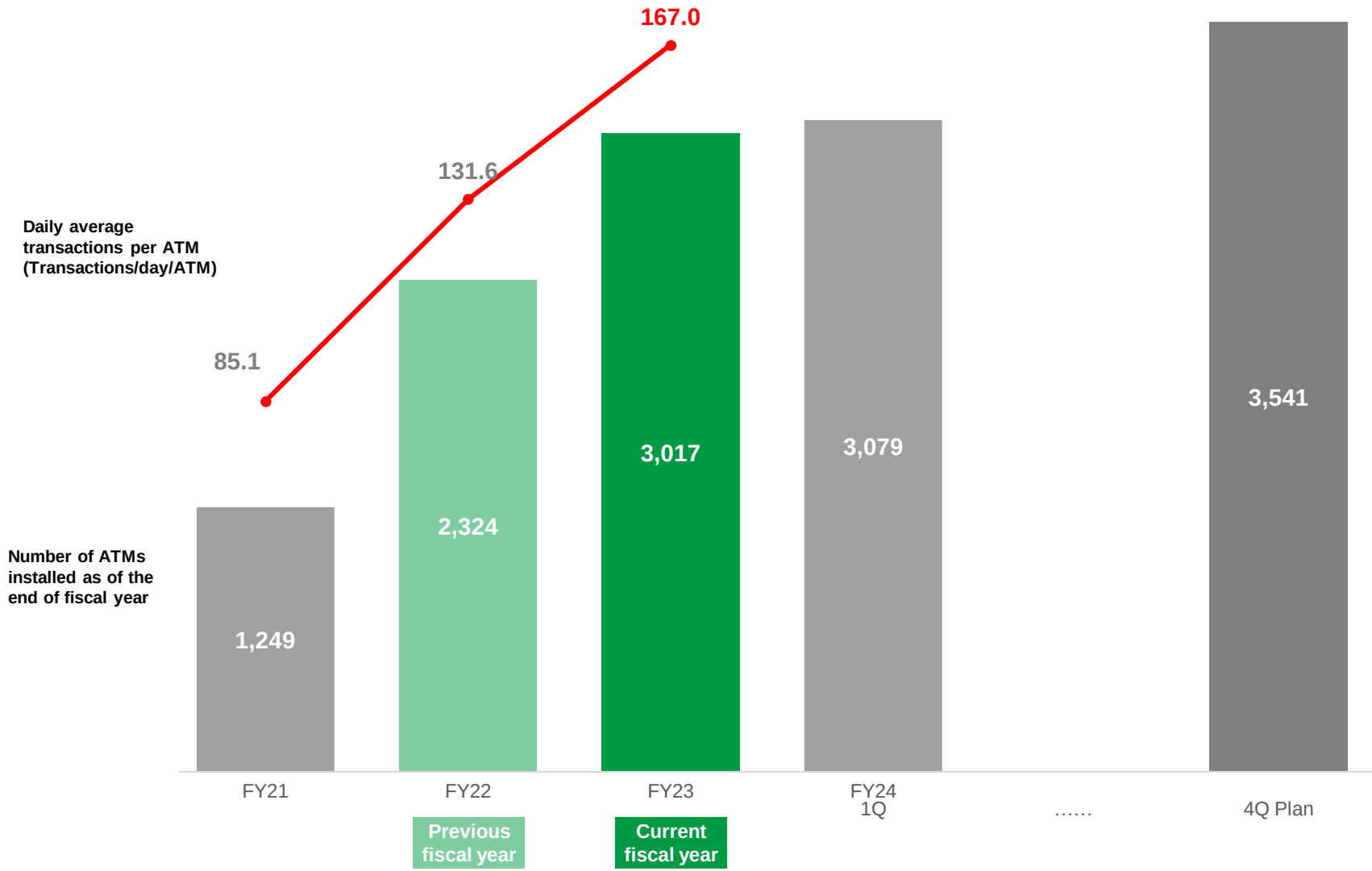
Overseas Business

Philippines

Average transaction **exceeded plan**
Plan to be profitable in FY2024

Ordinary income for FY2023
¥5.3 billion

Ordinary profit for FY2023
¥(0.2) billion



Notes: 1. Total number of transactions for ATMs in the Philippines includes balance inquiries and excludes deposit of sales proceeds.
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)
3. The figures for FY2024 1Q are preliminary data.

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AGENDA

03

Financial Results Forecast for Fiscal Year Ending March 31, 2025

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Financial Results Forecast

Full-year forecast for fiscal year ending March 31, 2025 [consolidated]

Ordinary income

¥215.0 billion

Previous fiscal year ¥197.8 billion | Year on year change +8.6%

Ordinary profit

¥28.0 billion

Previous fiscal year ¥30.5 billion | Year on year change (8.1)%

Net income

attributable to owners of the parent

¥19.5 billion

Previous fiscal year ¥31.9 billion | Year on year change (38.8)%

Lower profit on higher income

- Income increased at Seven Bank (non-consolidated) primarily owing to the growth in the number of ATM transactions
- Among subsidiaries, Seven Card Service will contribute to consolidated earnings for full year, while ordinary income of overseas business is also expected to increase
- Highest increase in depreciation and amortization along with replacement to new ATMs; operating profit is expected to decline

Full-year forecast for fiscal year ending March 31, 2025 [non-consolidated]

Ordinary income

¥133.5 billion

Previous fiscal year ¥128.8 billion | Year on year change +3.6%

Ordinary profit

¥27.5 billion

Previous fiscal year ¥29.1 billion | Year on year change (5.4)%

Net income

¥19.0 billion

Previous fiscal year ¥19.3 billion | Year on year change (1.5)%

Note: The changes in profits denote those of ordinary profit.

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AGENDA

04

Progress in Medium-Term Management Plan and Strategy for FY2024

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Making steady progress under each theme
We need to take more measures for achieving the target for FY2025

Initiatives and achievements in FY2023

Promotion of diversification

- ✓ Made Seven Card Service into a consolidated subsidiary
  (It became a wholly owned subsidiary in April 2024)
- ✓ Launched +Connect service

Strengthening of revenue base

- ✓ Number of ATMs exceeded 27,000 units in Japan
- ✓ Loan balance exceeded 40.0 billion yen
- ✓ Completed renewal of FCTI contract in the U.S.

Earnings structure reform

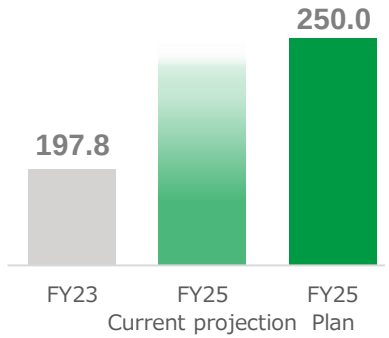
- ✓ Completion of liquidation of Credd Finance business
- ✓ Transferred Seven Global Remit business

Corporate transformation

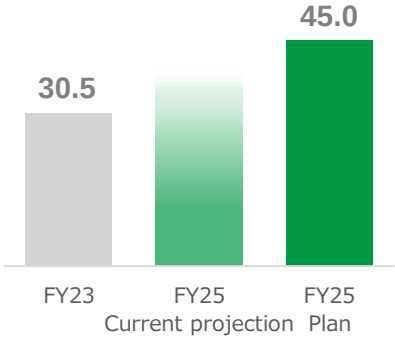
- ✓ Promoted the utilization of data and digital technology, and fostered awareness of change
- ✓ Developing professional human resources by revamping the personnel system

Projections with respect to the Medium-Term Management Plan targets

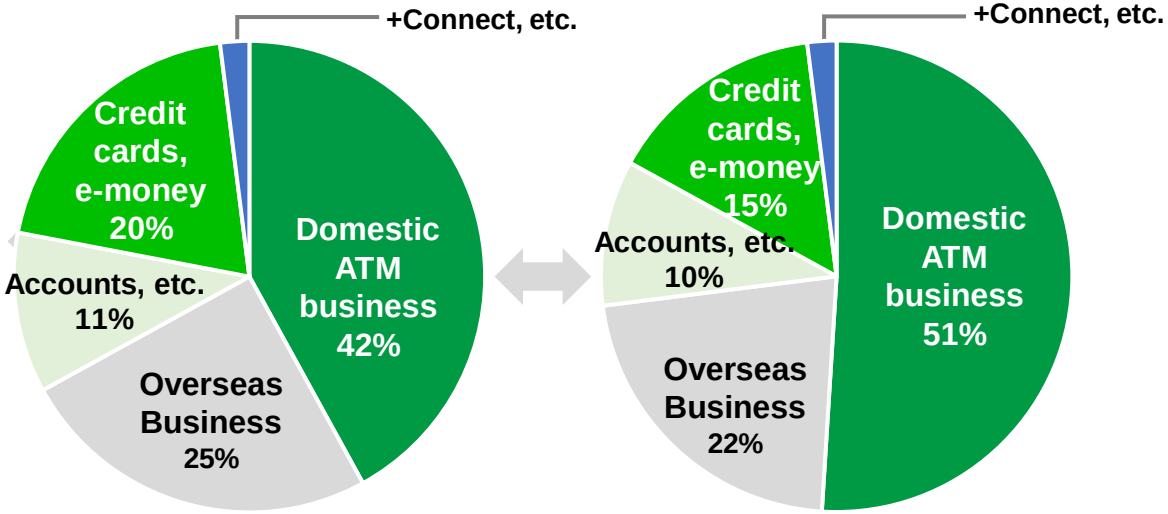
Ordinary income (billion yen)



Ordinary profit (billion yen)



Business portfolio



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Initiatives in FY2024: We will continue to strengthen our revenue base to achieve the Medium-Term Management Plan and promote business model reform with focus on the future

Strengthening of revenue base

Carry out measures that contribute to revenues

Domestic ATM business

- ✓ Installation and relocation with focus on profitability
- ✓ Work together with “+Connect” and strengthen cross-selling

Retail business (accounts)

- ✓ Start full-scale digital marketing centered on collaboration with 7iD

Overseas Business

- ✓ U.S.: Aim to turn profitable with the new contract and business diversification
- ✓ Asia: Increase profits and expand into new countries

Business model reform

Develop a structure where profits can be secured even amid changing business environment

Retail business (credit card)

- ✓ Considerably increase the number of members, primarily among Seven-Eleven customers

Retail business (accounts)

- ✓ Actively promote loans and other recurring-revenue businesses

New businesses

- ✓ Enhance “+Connect” service, expand the scale early on

Contribution to solving social issues and corporate transformation

- ✓ Review key issues as they evolve, reflecting the changes in the environment
- ✓ Promote workstyles that leverage technology such as data utilization and generative AI
- ✓ Continue to develop human resources who are literate in DX and new business creation

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Overseas Business

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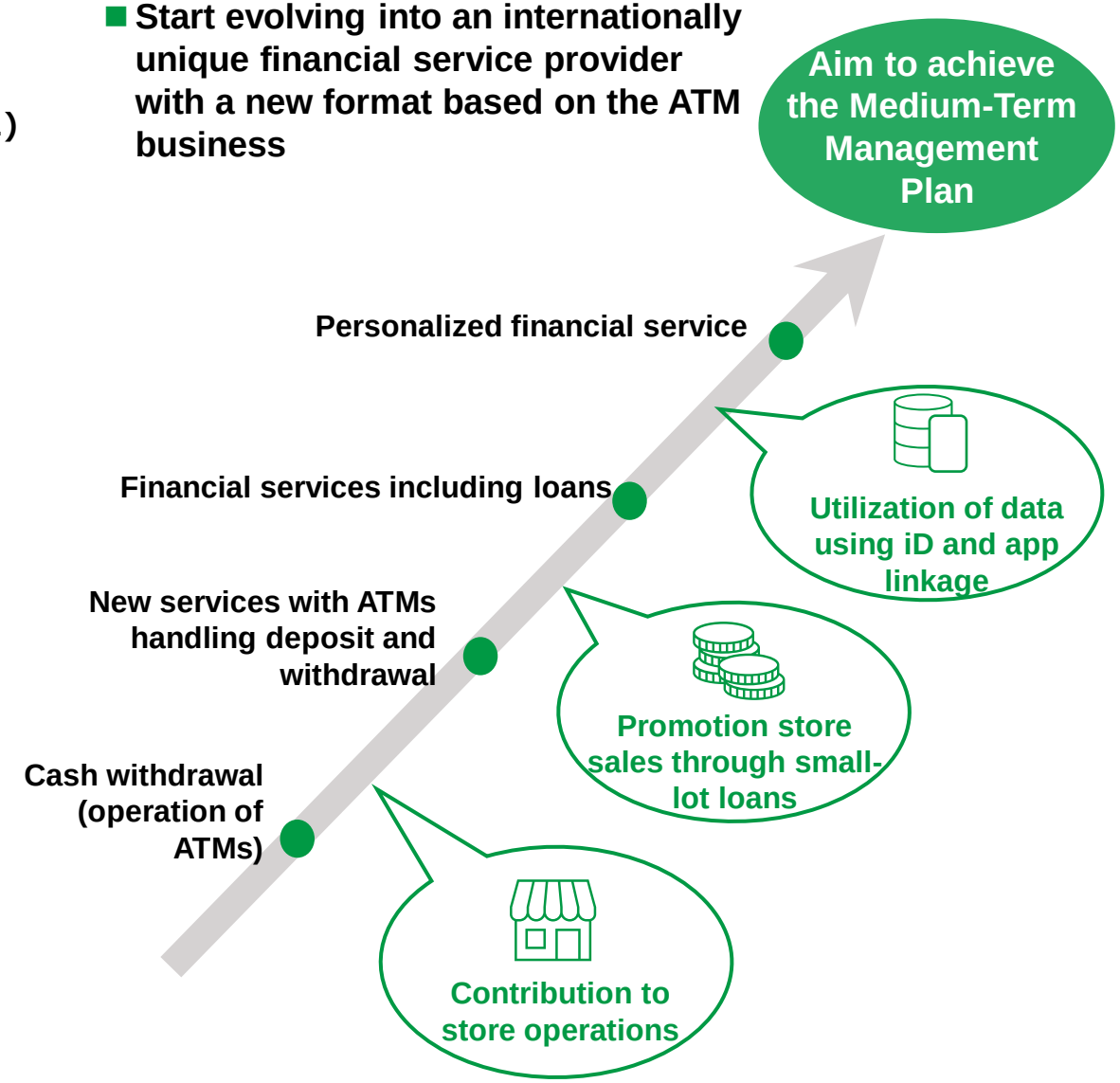
Promote diversification of the overseas business as a whole and evolve it into a unique presence

■ U.S.: About new contracts with SEI

- ✓ **Contract period: 8 years** (from July 2024 to June 2032)
- ✓ **Planned number of ATMs: Approx. 11,600 units**
  (approximately 3,000 new ATMs installed at Speedway)
  *Installation at Speedway is scheduled to start in 2025
- ✓ **ATM: Start of trial introduction of CRMs**
  (CRMs; banknote-recycling-type ATMs)
- ✓ **Economic terms: improved compared to previous contract**

Taking advantage of the new contract, we are also considering introducing new services using CRMs.

■ Start evolving into an internationally unique financial service provider with a new format based on the ATM business



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Simultaneously expand the domain and business diversify to improve the status of the overseas business

Enter a third country in Asia

following Indonesia and the Philippines

Philippines

✓ **Become profitable for the full year**

- ✓ Promote the installation of ATMs at Seven-Eleven stores and other locations
- ✓ Add new partners
- ✓ Launch new services in addition to deposit and withdrawal

Considering expansion of overseas business in line with the development of 7-Eleven International

Indonesia

✓ **The number of ATMs is expected to exceed 10,000 units** at the end of 2024

- ✓ Relocate unprofitable ATMs
- ✓ Expand the number of transactions by introducing new services

U.S.

✓ **July 2024 onwards: The new contract starts**

- ✓ Operational Efficiency and Cost Reduction
- ✓ Cooperation with SEI Rewards
- ✓ Introduction of new services using CRMs

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Domestic Business (Retail)

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Focus on expanding the core contactless payment-enabled credit card business; guide customers to bank accounts and credit to capture the benefits of collaboration with other financial services

1 Dramatic increase in the number of members

Bring in 7&i Group customers by strengthening collaboration with 7iD



SEVEN iD



2 Payment service with shopping deals

Promote it as a daily-use card and increase revenue from accompanying financial services







3 Reliable financial service you can use for long

Improved acquisition rate by reviewing screening process using financial and retail data

Credit

- Cash advance
- Revolving credit, installment payment
- Card loans
- …

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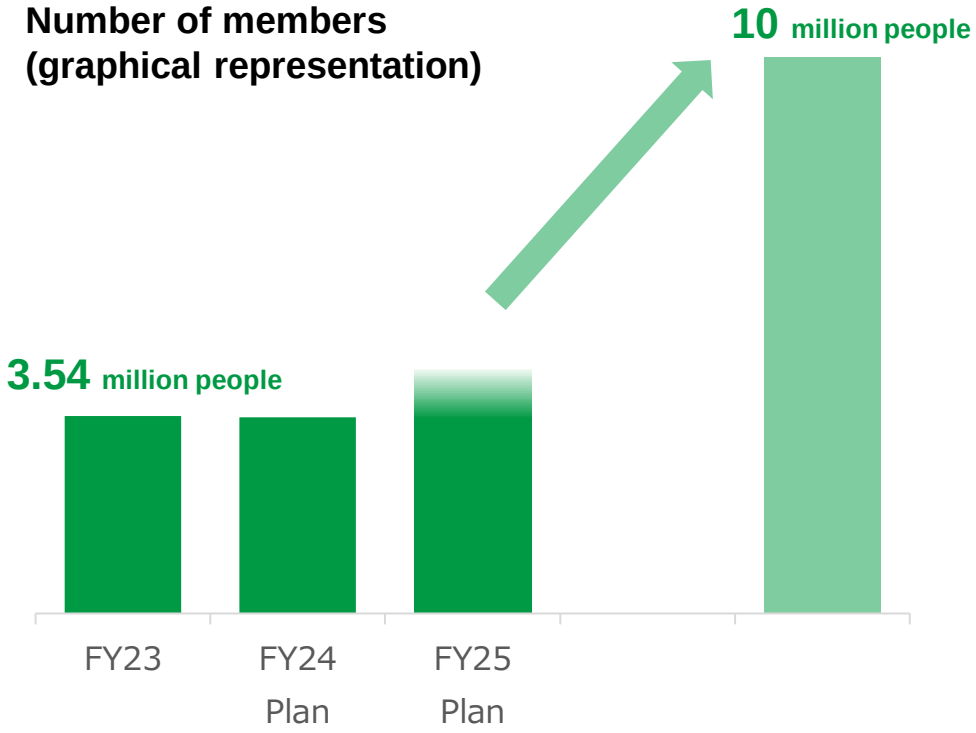
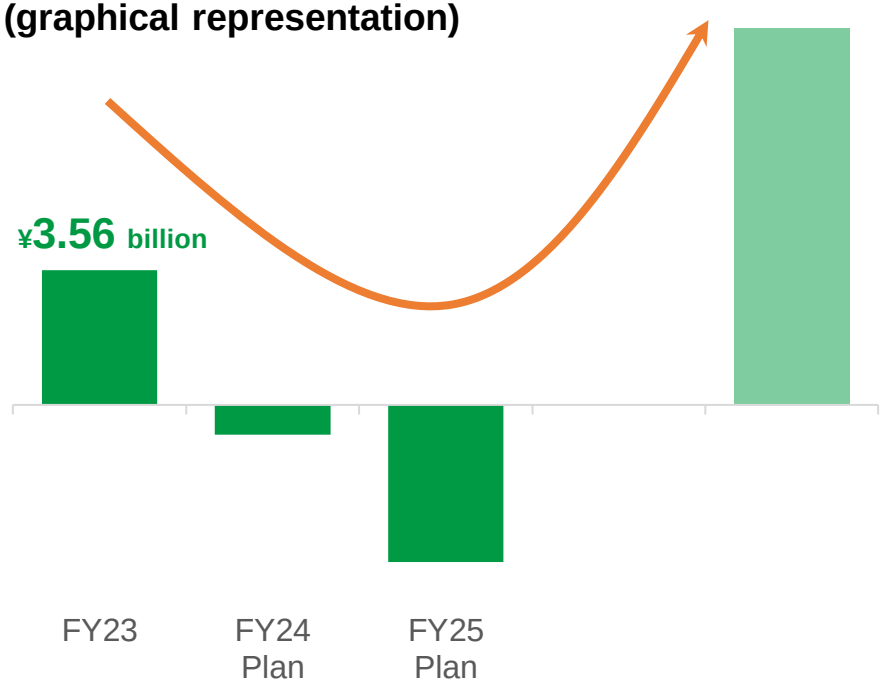
Considerable expansion of the credit card business
Acquire credit card members by spending costs strategically from FY2024 to FY2025

Number of members (graphical representation)



Aim to have 10 million members within five years

Profit of Seven Card Service as a whole (graphical representation)



Actively seek acquisition of members and balance
Expected to be unprofitable initially but turn it around in 2026 or 2027

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New businesses

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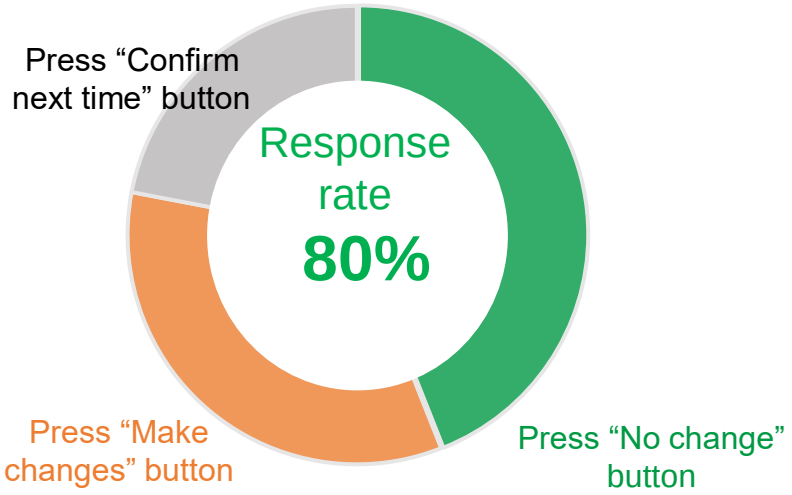
+Connect : Respond to requirements such as AML (ongoing due diligence, residency status check) and diversification of customer channels

ATMお知らせ
(ATM Notification)

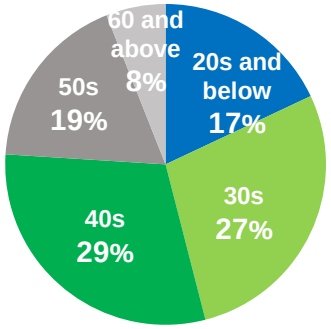
Recognized for high response rate compared with mailing, web, etc.,



ATM窓口
(ATM Teller)

Responds to the needs of young people and those who want to complete procedures after business hours

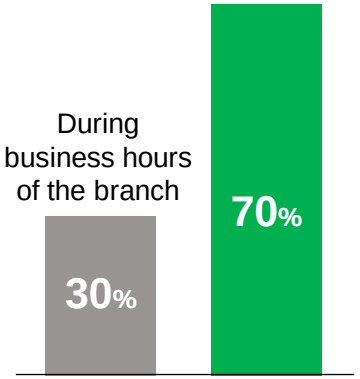
By attribute
(As of March 2024, those who opened an account at Seven Bank)



(The male/female ratio is roughly 6:4)

By time period
(As of March 2024)

Outside business hours
(including weekends and national holidays)



Average processing time

3～5 min.

■ **Financial institutions with which we have partnered with have evaluated us as a good example of how to diversify customer channels and improve operational efficiency.**

Source: Seven Bank official note
(https://note.com/sevenbank/m/m11071187e25c)

Gunma Bank



I believe that “offering a variety of choices” will lead to a closer relationship with our customers.

Hokuriku Bank



A more reliable checking system than human verification can be achieved.

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+Connect: Expand the lineup of services and increase partners in a steady manner; contribute to earnings

Financial institutions

Start accepting applications for new loans and loan increases



The rate of completing application is about twice the applications made by mailing
(Preliminary results of Seven Bank's account)

Leverage affinity as a convenience store ATM

Non-financial businesses

Introduction of the first ATM counter at a non-financial business (June 2024)

バイトするならエントリー



Member registration for foreign workers

Enabled non-face-to-face identity verification

	New!	New loans, loan increases		New!	Member registration	
Services launched in Sept. 2023	Confirm changes in attribution	Submit income certificate		Loan application	Change phone number	
	Continued customer management	Management of authorized period of stay		Opening of account	Change of address	
	ATMお知らせ			ATM窓口	・・・	New services

+Connect service

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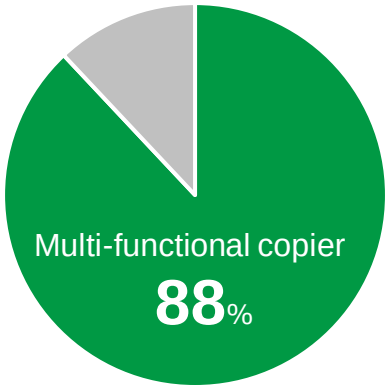
Receiving certificates at convenience stores: Utilize multi-functional copiers at Seven-Eleven

Service outline

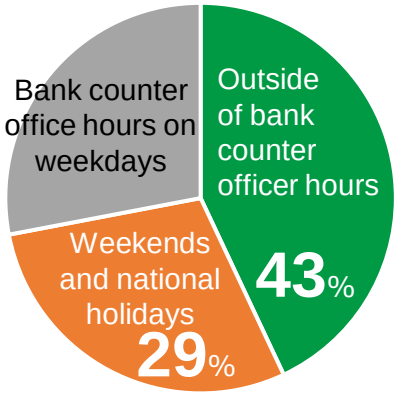


Apply from app, etc. | Receive QR code | Issue certificate by holding up QR code over the copier

Usage of Seven Bank's balance certificate



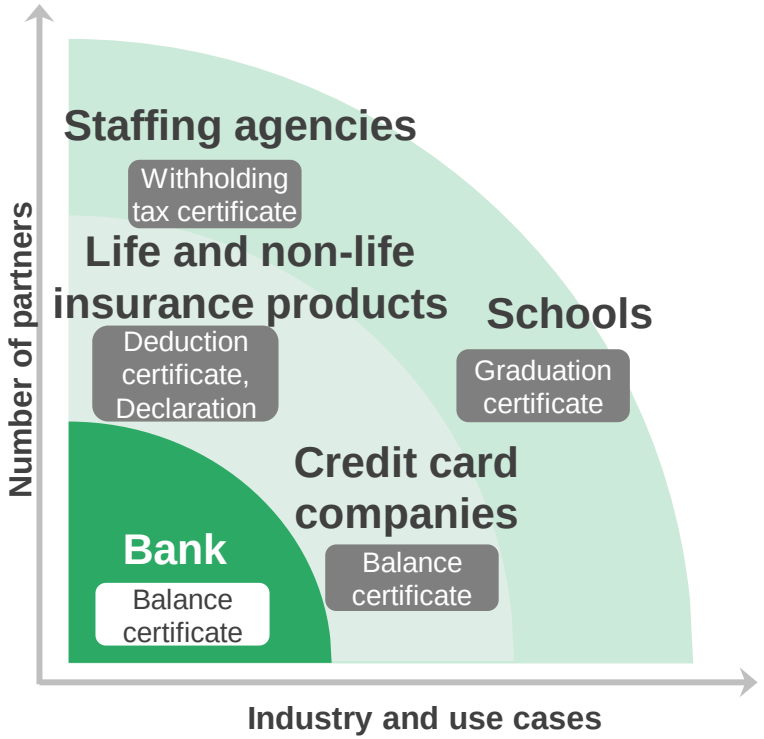
Rate of selection



Rate of receiving certificates by time of day

Rate of receiving certificates on the same day
80%

Aim to increase partners not limited to financial institutions



- ✓ **Increase partners through collaboration with +Connect**
- ✓ **Passbook (transaction statement function provided) →Guide to joint ATM operation**

Note: Status of utilization is of Seven Bank for the period from March 1 to 31, 2024

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Contribution to Solving Social Issues and Corporate Transformation

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Contribution to Solving Social Issues

Topics

Company-wide promotion of the five materiality issues as Seven Bank's business activities

Initiatives in FY2023

Offering of financial education

- Preparation and offering of financial education material for primary school children
  (expecting this to be used in home economics classes)
- Lectures on financial crimes for junior high school students
  (dispatch members of the Company's Financial Crime Risk Control Division)



Financial education materials for primary school children (in cooperation with ARROWS)


A lecture for junior high school students

Responses to climate changes

- Response to disclosure of TCFD scenario analysis (improvement of CDP rating from C to B-)
- Establishment of ATM Partner Sustainability Meeting jointly with three partner companies
  (preparation for disclosure of Scope 3 emissions)

Verification of the five material issues

Material issues (formulated in 2019)				
Offering of safe and secure settlement infrastructure	Creation of lifestyle through new financial services	Creation of a society where everyone can be active	Reduction of environmental burden	Realization of multicultural symbiosis

We plan to verify the material issues in FY2024 and review them

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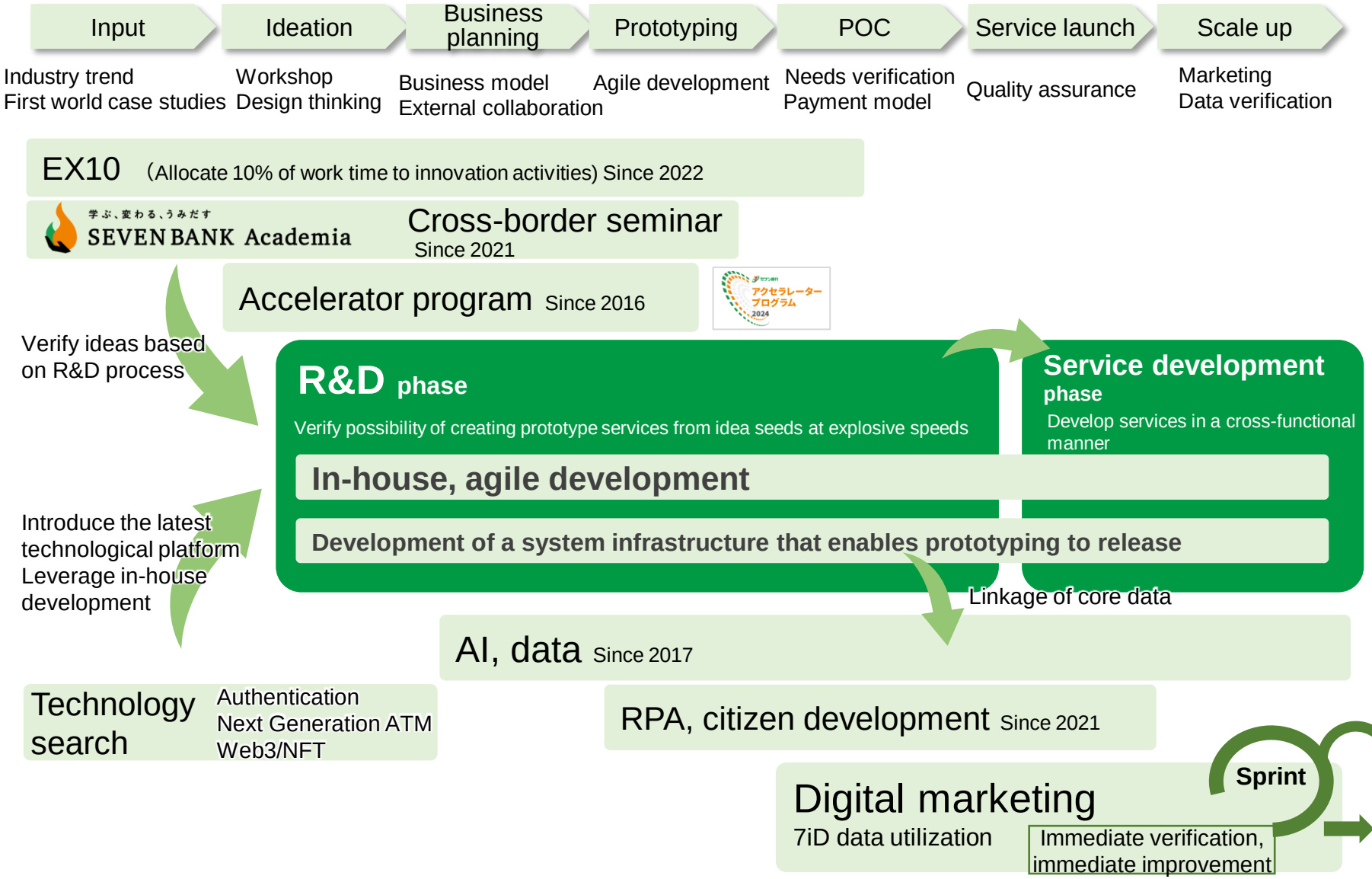
Corporate transformation (CX)

Topics

Further accelerate innovation
with new measures



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Shareholder return policy

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Shareholder return policy

Basic policy

- ✓ **Implement stable and continuous shareholder returns centered on dividends on the back of a strong financial base**
- ✓ **Maintain payout ratio of 40% or higher while also paying attention to the actual dividend amount**

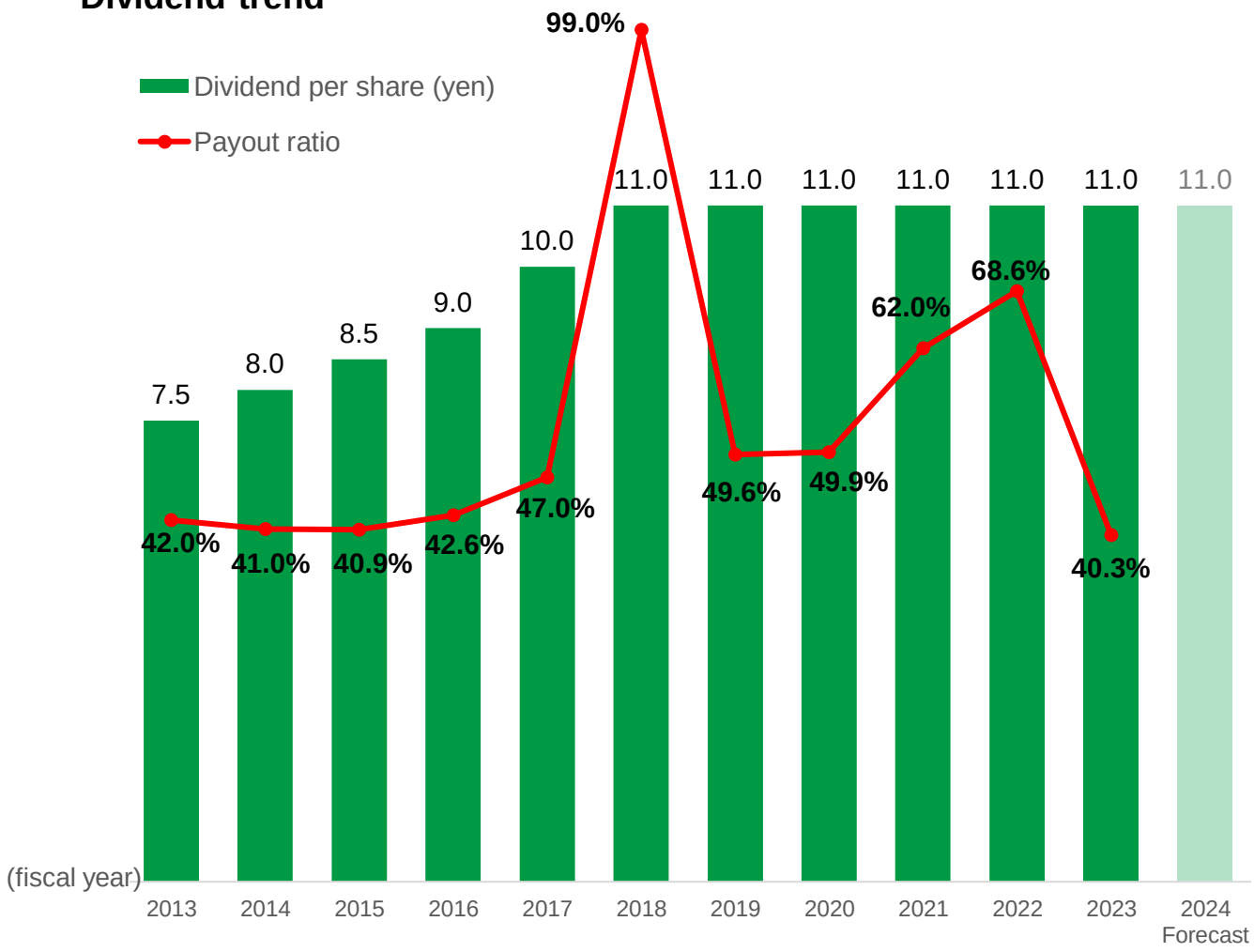
Dividend forecast for the fiscal year ending March 31, 2025

Annual plan

11.00 yen

Interim: 5.50 yen per share
Year-end: 5.50 yen per share

Dividend trend



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AGENDA

05

Appendix

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Appendix

Statement of Income [Consolidated]

(Billion yen)

	FY2022	FY2023 Plan	FY2023	Changes from FY2022	FY2024 plan Full year	Changes from FY2023	FY2024 plan 1H	Changes from FY2023 1H
Ordinary income	**154.9**	198.5	**197.8**	42.9	**215.0**	17.2	**104.0**	11.8
Ordinary expenses	**126.0**	173.0	**167.3**	41.3	**187.0**	19.7	**90.5**	14.7
Ordinary profit	**28.9**	25.5	**30.5**	1.6	**28.0**	(2.5)	**13.5**	(2.9)
Extraordinary income and losses	**(1.5)**	21.5	**14.6**	16.1	**0**	(14.6)	**0**	(21.6)
Net income attributable to owners of the parent	**18.8**	38.3	**31.9**	13.1	**19.5**	(12.4)	**9.0**	(23.6)

Notes:
1. Amounts less than one hundred million yen have been truncated.
2. Previous-year comparisons are based on the units used in these materials.
3. Exchange rates used in the consolidated income statement:
   FY2022 $1 = ¥131.62, FY2023 plan $1 = ¥140.00, FY2023 $1 = ¥140.67, FY2024 plan $1 = ¥145.00

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(Billion yen)

Appendix

Statement of Income [Seven Bank]

	FY2022	FY2023 Plan	FY2023	Changes from FY2022	FY2024 plan Full year	Changes from FY2023	FY2024 plan 1H	Changes from FY2023 1H
Ordinary income	**120.5**	**128.0**	**128.8**	8.3	**133.5**	4.7	**66.0**	2.0
ATM-related fee income	104.0	110.5	111.0	7.0	113.5	2.5	56.5	1.1
Ordinary expenses	**89.0**	**98.0**	**99.7**	10.7	**106.0**	6.3	**52.5**	5.4
Interest expenses	0.4	0.3	0.2	(0.2)	0.5	0.3	0.2	0.1
ATM placement fee expenses	17.2	18.0	17.5	0.3	18.0	0.5	9.0	0.3
Outsourcing expenses	22.4	26.0	26.9	4.5	25.5	(1.4)	13.0	0.7
Maintenance fees	3.6	4.0	3.6	0.0	4.0	0.4	2.0	0.2
Depreciation and amortization	16.8	19.5	18.6	1.8	24.0	5.4	12.0	3.1
Ordinary profit	**31.5**	**30.0**	**29.1**	(2.4)	**27.5**	(1.6)	**13.5**	(3.4)
Extraordinary income and losses	(2.2)	(0.5)	(1.5)	0.7	0.0	1.5	0.0	0.2
Total income taxes	9.7	9.0	8.2	(1.5)	8.5	0.3	4.0	(1.2)
Net income	**19.5**	**20.5**	**19.3**	(0.2)	**19.0**	(0.3)	**9.5**	(1.9)
EBITDA	**48.3**	**49.5**	**47.7**	(0.6)	**51.5**	3.8	**25.5**	(0.3)
Number of ATMs installed at end of term (units)	26,913	27,334	27,422	509	27,893	471	27,611	512
ATM-related fee income per transaction (yen)	108.3	109.9	109.3	1.0	108.7	(0.6)	109.0	(2.0)
Daily average transactions per ATM (transactions/ATM/day)	101.5	103.8	105.0	3.5	105.8	0.8	105.2	0.5
Total number of transactions (million)	98.0	1,030	1,039	59	1,066	27	529	14
International money transfer services (1,000)	94.4	1,171	747	(197)	759	12	360	(85)
Debit services (1,000)	19,389	20,905	20,800	1,411	24,419	3,619	11,563	1,385

Notes:
1. Amounts less than one hundred million yen have been truncated.2. Previous-year comparisons are based on the units used in these materials.3. All EBITDA in this material are Ordinary profit + Depreciation and amortization.

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APPENDIX

Statement of Income [FCTI]

(Million USD)

	FY2022 (Jan–Dec)	FY2023 (Jan–Dec) Plan	FY2023 (Jan–Dec)	Changes from FY2022	FY2024 (Jan–Dec) plan Full year	Changes from FY2023	1H	Changes from FY2023 1H
Ordinary income	**186.3**	**190.6**	**189.1**	2.8	**204.7**	15.6	**95.9**	1.1
Ordinary expenses	**189.6**	**201.2**	**203.0**	13.4	**207.6**	4.6	**101.6**	1.8
Interest expenses	29.4	44.6	43.9	14.5	33.0	(10.9)	15.7	(6.2)
ATM placement fee expenses	100.1	84.9	84.4	(15.7)	86.9	2.5	43.6	0.8
Outsourcing expenses	12.2	15.7	16.9	4.7	22.9	6.0	12.1	4.3
Maintenance fees	15.9	16.9	17.1	1.2	17.4	0.3	8.3	0.1
Depreciation and amortization	6.6	5.9	5.7	(0.9)	3.3	(2.4)	2.0	(0.9)
Ordinary profit	**(3.3)**	**(10.6)**	**(13.8)**	(10.5)	**(2.9)**	10.9	**(5.7)**	(0.7)
Extraordinary income and losses	0	0	(10.0)	(10.0)	0	10	0	0
Net income	**0.0**	**(10.0)**	**(47.4)**	(47.4)	**(2.9)**	44.5	**(5.7)**	(1.2)
EBITDA	**3.2**	**(4.7)**	**(8.1)**	(11.3)	**0.4**	8.5	**(3.7)**	(1.7)
Number of ATMs installed at end of term (units)	8,643	8,640	8,602	(41)	8,616	14	-	-
Daily average transactions per ATM (transactions/ATM/day)	50.2	49.7	49.3	(0.9)	47.9	(1.4)	-	-
Total number of transactions (million)	159.7	156.8	155.4	(4.3)	162.5	7.1	-	-

Notes:
1. Amounts less than one hundred million yen have been truncated.
2. Previous-year comparisons are based on the units used in these materials.
3. All EBITDA in this material are Ordinary profit + Depreciation and amortization.

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Appendix

Statement of Income
[Key Subsidiaries]

(Millions of yen)

	FY2022	FY2023		FY2024 plan			
		Plan	Changes from FY2022	Full year	Changes from FY2023	1H	Changes from FY2023 1H
Ordinary income	**3,162**	3,590	**3,682**	520	**3,950**	268	**1,891**	227
Ordinary expenses	**3,304**	3,510	**3,493**	189	**3,700**	207	**1,780**	149
Ordinary profit	**(142)**	80	**189**	331	**250**	61	**111**	78
Net income	**(445)**	–	**492**	937	**–**	–	**–**	–

(Millions of yen)

	FY2022	FY2023		FY2024 plan			
		Plan	Changes from FY2022	Full year	Changes from FY2023	1H	Changes from FY2023 1H
Ordinary income	**546**	655	**662**	116	**787**	125	**369**	55
Ordinary expenses	**443**	574	**546**	103	**667**	121	**326**	49
Ordinary profit	**103**	81	**116**	13	**119**	3	**43**	7
Net income	**86**	–	**97**	11	**–**	–	**–**	–

Notes:
1. Amounts less than one hundred million yen have been truncated.
2. Previous-year comparisons are based on the units used in these materials.

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Appendix

Statement of Income [Key Subsidiaries]

(Millions of yen)

PT. Abadi Tambah Mulia Internasional

	FY2022 (Jan–Dec)	FY2023 (Jan–Dec) Plan	FY2023 (Jan–Dec)	Changes from FY2022	FY2024 (Jan–Dec) plan Full year	Changes from FY2023	1H	Changes from FY2023 1H
Ordinary income	**4,255**	6,836	**6,836**	2,581	**9,369**	2,533	**4,244**	1,191
Ordinary expenses	**3,538**	6,011	**6,029**	2,491	**8,132**	2,103	**3,801**	1,087
Ordinary profit	**716**	825	**807**	91	**1,237**	430	**443**	104
Net income	**554**	–	**641**	87	–	–	–	–
Number of ATMs	**5,557**	8,550	**7,959**	2,402	**10,120**	1,621	-	-

(Millions of yen)

Pito AxM Platform, Inc.

	FY2022 (Jan–Dec)	FY2023 (Jan–Dec) Plan	FY2023 (Jan–Dec)	Changes from FY2022	FY2024 (Jan–Dec) plan Full year	Changes from FY2023	1H	Changes from FY2023 1H
Ordinary income	**2,549**	4,897	**5,346**	2,797	**7,575**	2,229	**3,355**	1,223
Ordinary expenses	**3,097**	5,100	**5,583**	2,486	**7,078**	1,495	**3,249**	679
Ordinary profit	**(548)**	(203)	**(236)**	312	**497**	733	**106**	544
Net income	**(466)**	–	**(160)**	306	–	–	–	–
Number of ATMs	**2,324**	3,016	**3,017**	693	**3,541**	524	-	-

Note: 1. Exchange rate:
FY ended Dec. 2022 IDR 100 = ¥0.885, FY ended Dec. 2023 plan IDR 100 = ¥0.950, FY ended Dec. 2023 IDR 100 = ¥0.922, FY ending Dec. 2024 plan IDR 100 = ¥0.917
FY ended Dec. 2022 PHP 1 = ¥2.409, FY ended Dec. 2023 plan PHP 1 = ¥2.300, FY ended Dec. 2023 PHP 1 = ¥2.526, FY ending Dec. 2024 plan PHP 1 = ¥2.563
2. Previous-year comparisons are based on the units used in these materials.

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Appendix

Statement of Income [Seven Card Service]

(Millions of yen)

	(Reference) July 2022–Mar. 2023 Results	FY2023		FY2024 plan	
		Cumulative results included in consolidated results of 7BK (July 2023–Mar. 2024)	YoY change	Full year	1H
Ordinary income	**27,278**	**26,818**	(460)	31,882	15,010
Credit card business	12,757	12,521	(236)	15,937	7,529
e-money business	14,521	14,296	(225)	15,944	7,480
Ordinary expenses	**24,611**	**23,252**	(1,359)	32,687	14,653
Credit card business	11,954	10,901	(1,053)	18,289	7,777
e-money business	12,657	12,350	(307)	14,397	6,876
Ordinary profit	**2,667**	**3,565**	898	(804)	357
Net income	**2,002**	**(2,870)**	(4,872)	(558)	247

Notes:
1. Amounts less than one hundred million yen have been truncated.
2. Previous-year comparisons are based on the units used in these materials.

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