SEVEN BANK

We shape the future of everyday life
by seeing your wishes and going beyond

Financial Results

for Second Quarter of Fiscal Year 2024

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AGENDA

01

Financial Results for Second Quarter of Fiscal Year Ending March 31, 2025

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Key points of the results for the second quarter of fiscal year ending March 31, 2025



Financial results overview

Higher profit on higher income in both consolidated and non-consolidated results.
One-time factors compensated for the increased costs.



Domestic ATM business

The number of transactions grew steadily.
Replacement with fourth generation ATMs has continued to progress smoothly



Domestic retail business

Loans and post payment services grew.
Seven Card sales promotion will begin in November.



Overseas business

The number of transactions expanded in Asia.
The U.S. has been in surplus since July.

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Financial Results for Second Quarter of Fiscal Year Ending March 31, 2025

Profit/Loss Status [Consolidated]

Ordinary income

Ordinary income increased owing primarily to the impact of Seven Card Service becoming a consolidated subsidiary and performance achieved by Seven Bank

Ordinary profit

Ordinary profit rose due mainly to the impact of gain on sale of shares of portfolio companies, more than offsetting a year-on-year increase in expenses

Net income

Net income decreased due to the absence of gain on negative goodwill of ¥21.5 billion recorded under extraordinary income in the previous fiscal year

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:
   FY2023 1H $1 = ¥135.00
   FY2024 1H $1 = ¥152.36
   FY2024 plan $1 = ¥149.00
   (the plan at the beginning of FY2024 $1 = 145.00)
5. All EBITDA in these materials are Ordinary profit + Depreciation and amortization.

Ordinary income

¥106.2 billion

1H of previous fiscal year ¥92.2 billion

Year on year change +15.1%

Vs. plan +2.1%

Ordinary profit

¥16.7 billion

1H of previous fiscal year ¥16.4 billion

Year on year change +1.8%

Vs. plan +23.7%

Ordinary expenses

¥89.5 billion

1H of previous fiscal year ¥75.8 billion

Year on year change +18.0%

Vs. plan (1.1)%

Net income attributable to owners of the parent

¥10.9 billion

1H of previous fiscal year ¥32.6 billion

Year on year change (66.5)%

Vs. plan +21.1%

EBITDA

¥30.6 billion

1H of previous fiscal year ¥27.3 billion

Year on year change +12.0%

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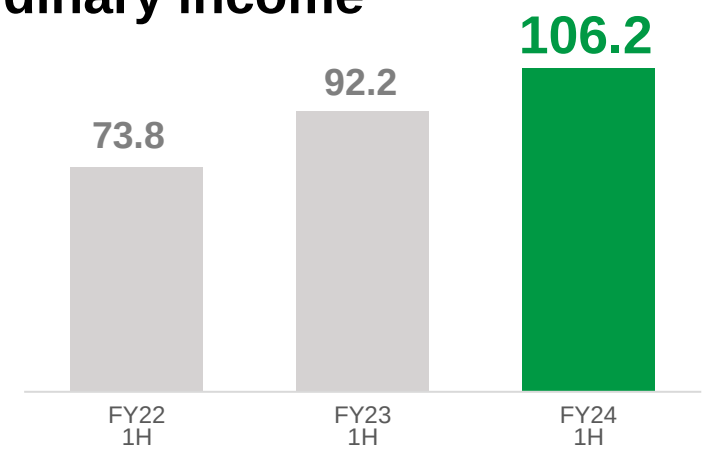
Financial Results for Second Quarter of Fiscal Year Ending March 31, 2025

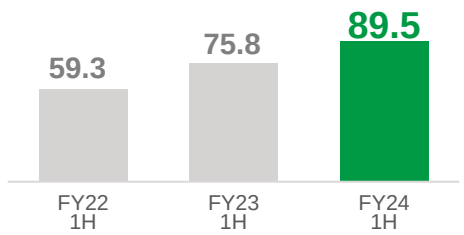
Trend in Second Quarter Performance [Consolidated]

(Billion yen)

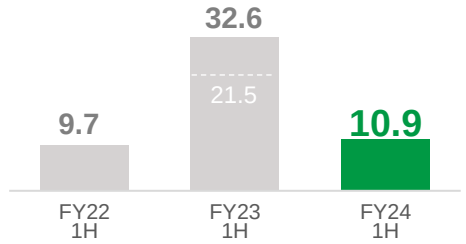
Ordinary income



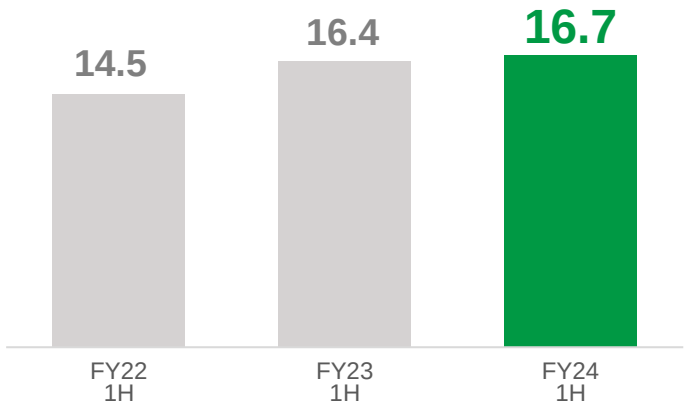
Ordinary expenses



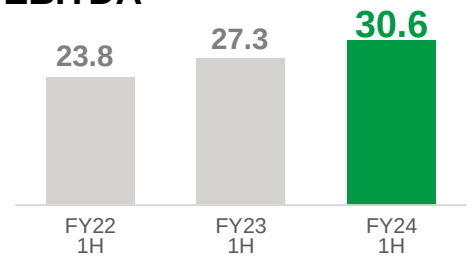
Net income attributable to owners of the parent



Ordinary profit



EBITDA



Notes: 1. Amounts less than one hundred million yen have been truncated.
2. Net income attributable to owners of the parent for FY2023 includes gain on negative goodwill of ¥215 billion recorded under extraordinary income resulting from making Seven Card Service Co., Ltd. a consolidated subsidiary.

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Financial Results for Second Quarter of Fiscal Year Ending March 31, 2025

Profit/Loss Status [Seven Bank]

Ordinary income

Ordinary income increased thanks to growth in the domestic ATM business as well as to gain on sale of shares of portfolio companies

Ordinary profit

Ordinary profit rose as the cost increase due primarily to an increase in depreciation and amortization was more than offset by gain on sale of portfolio companies

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 these materials are Ordinary profit + Depreciation and amortization.

Ordinary income

¥68.9 billion

1H of previous fiscal year ¥64.0 billion

Year on year change +7.6%

Vs. plan +4.3%

Ordinary profit

¥17.1 billion

1H of previous fiscal year ¥16.9 billion

Year on year change +1.1%

Vs. plan +26.6%

Ordinary expenses

¥51.8 billion

1H of previous fiscal year ¥47.1 billion

Year on year change +9.9%

Vs. plan (1.3)%

Net income attributable to owners of the parent

¥11.7 billion

1H of previous fiscal year ¥11.4 billion

Year on year change +2.6%

Vs. plan +23.1%

EBITDA

¥28.1 billion

1H of previous fiscal year ¥25.8 billion

Year on year change +8.9%

Vs. plan +10.1%

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AGENDA

02

Key Figures by Business

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Domestic Business (ATM)

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Domestic Business (ATM)

Key Figures: ATM Usage

Total number of transactions in 1H

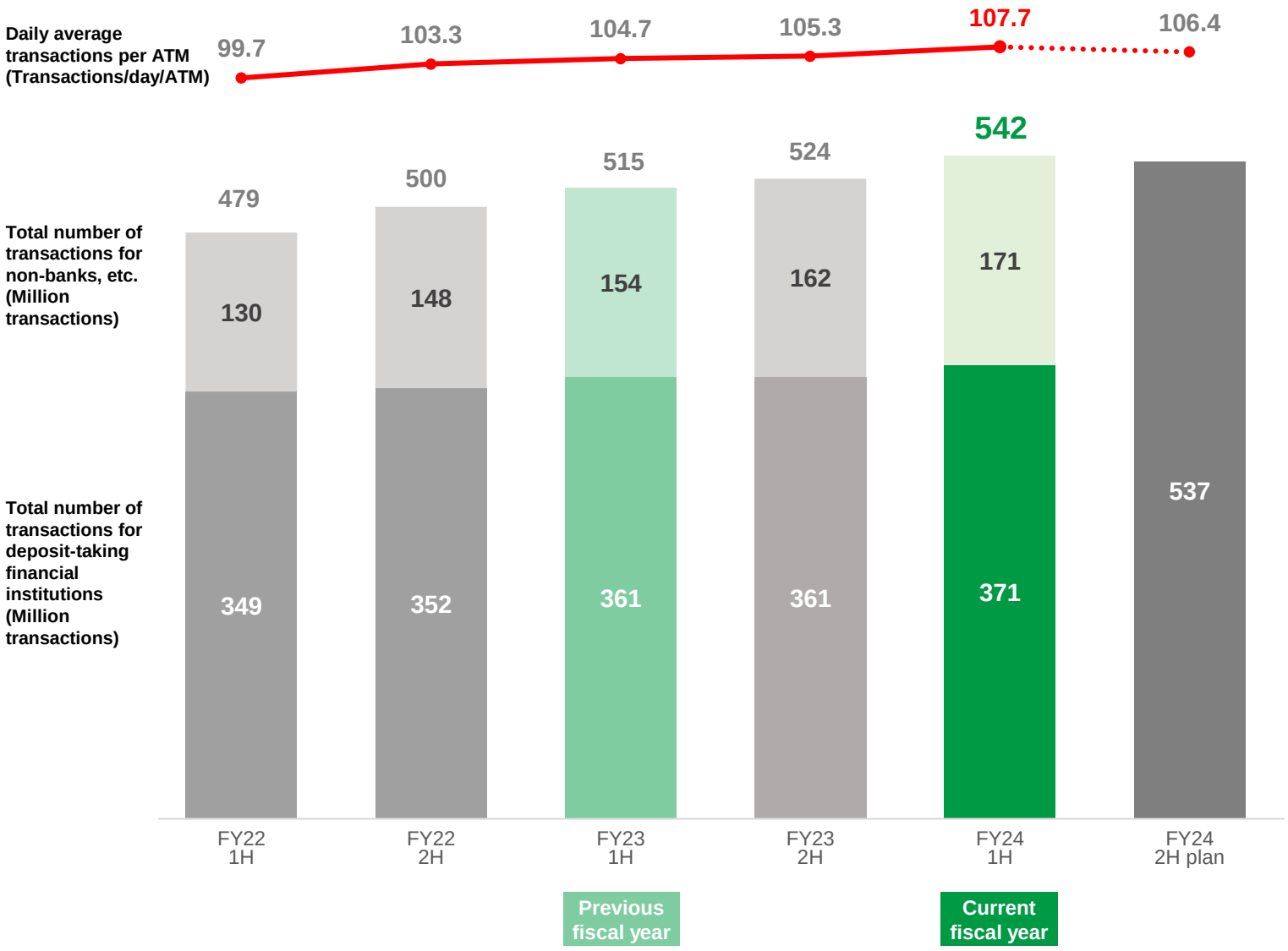
542 million transactions

(+27 million transactions YoY)

Daily average transactions per ATM in 1H

107.7 transactions

(+3.0 transactions YoY)



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 recharges, PIN changes, withdrawal limit changes, or other operations.
3. In these materials, 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: ¥107.4 for FY2024 1H
   * 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 End of Term

Number of ATMs at the end of 1H

27,702 units

(+603 units YoY)

The 7&i Group:

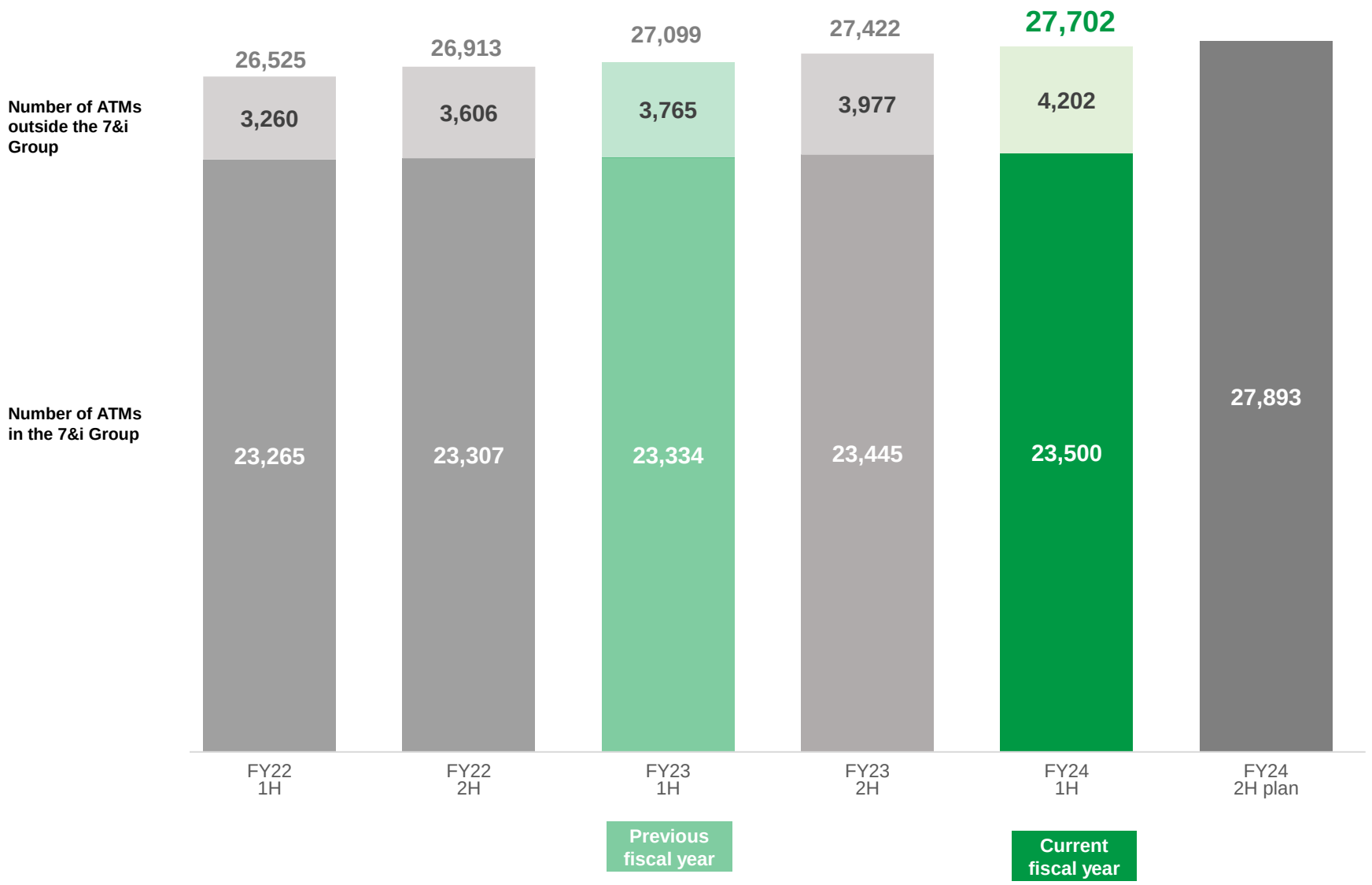
23,500 units (+166 units YoY)

Of which, Seven-Eleven:

22,855 units (+196 units YoY)

Outside the 7&i Group:

4,202 units (+437 units YoY)



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

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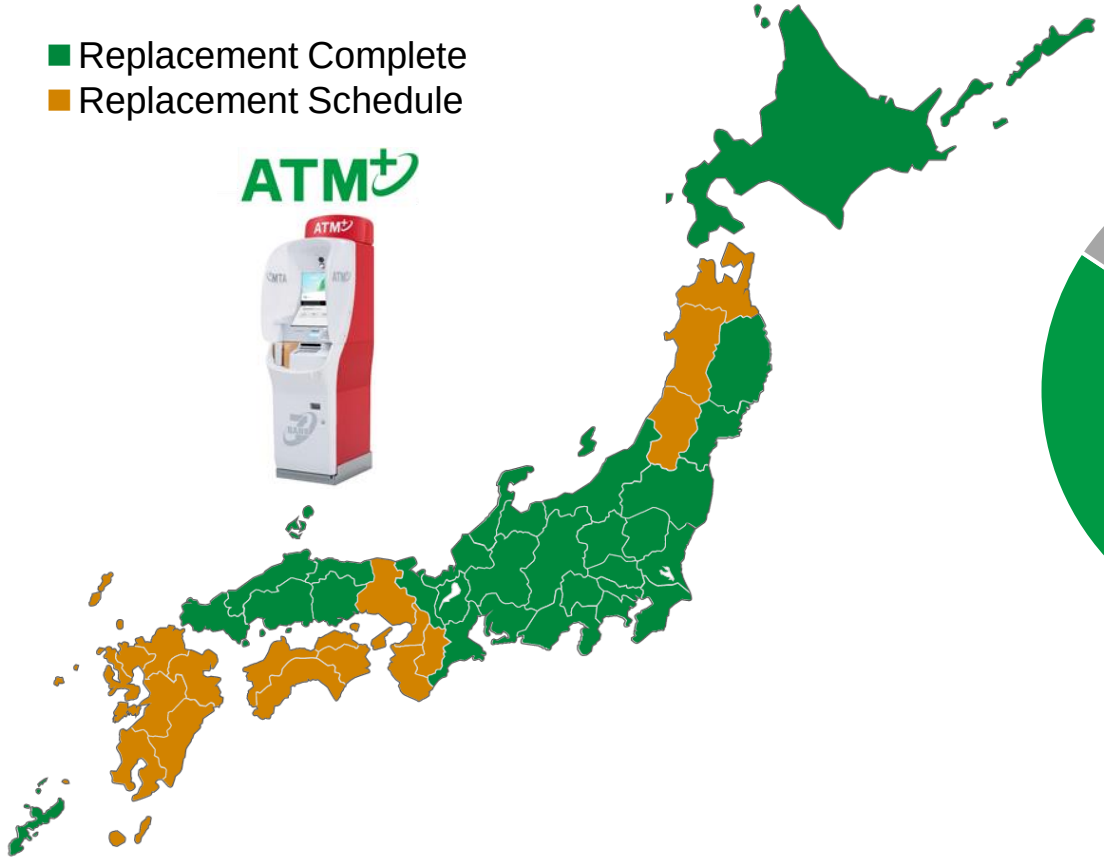
Domestic Business (ATM)

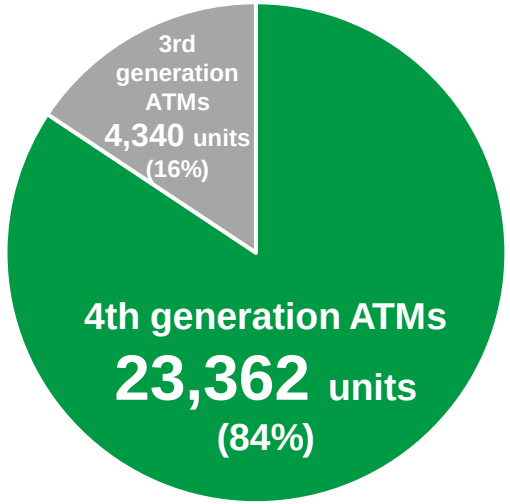
Key Figures: Replacement with Fourth Generation ATMs

Replacement of all ATMs with fourth generation ATMs is expected to be completed by the end of fiscal 2024 in accordance with the plan

Replacement with fourth generation ATMs has continued to progress smoothly in fiscal 2024, with **more than 80% of all ATMs being replaced**

We **aim to accelerate the implementation of "+Connect" service** through the replacement





（As of September 30, 2024）

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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)

No. of accounts

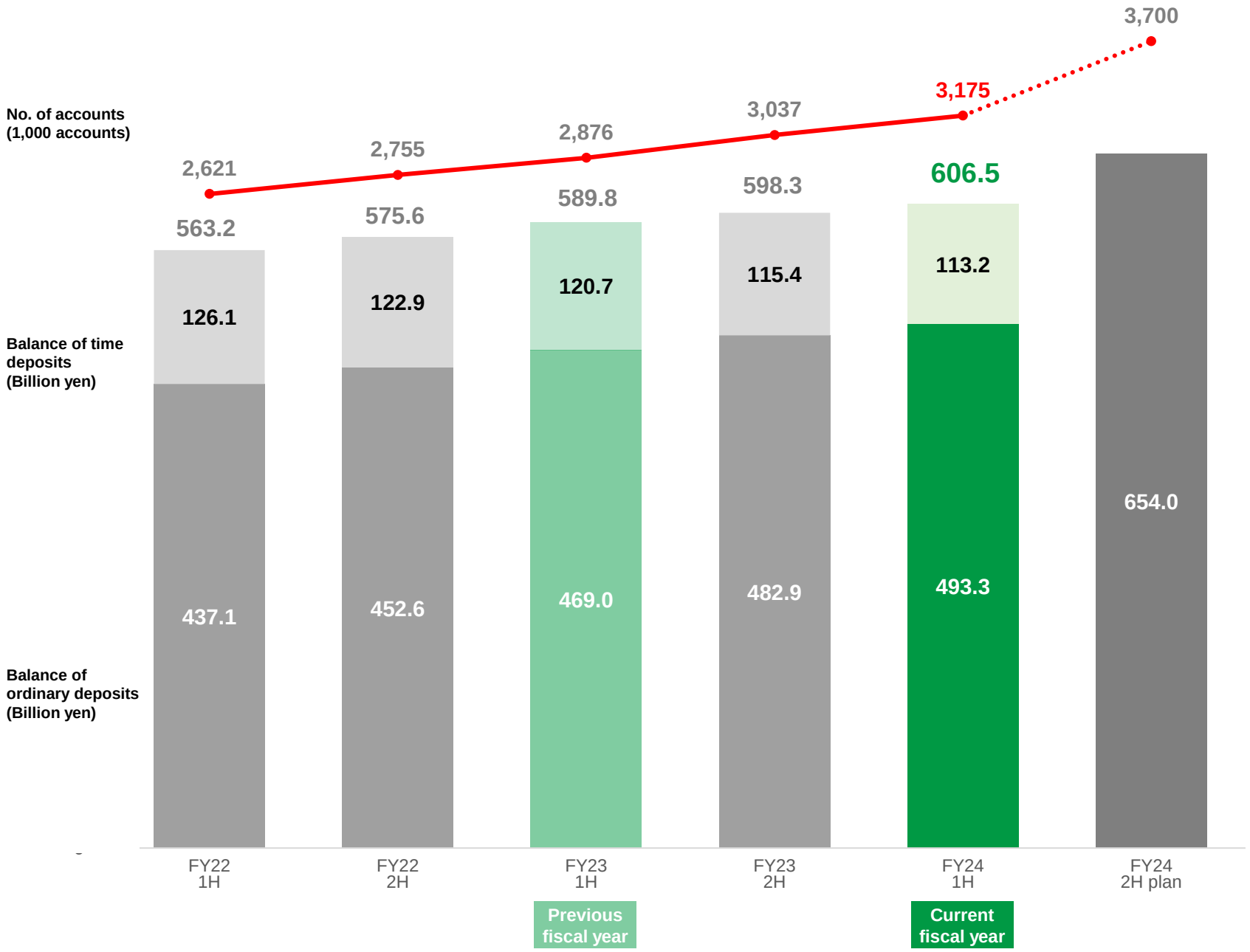
3,175,000 accounts

(+299,000 accounts YoY)

Balance of deposits

¥606.5 billion

(+¥16.7 billion YoY)



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

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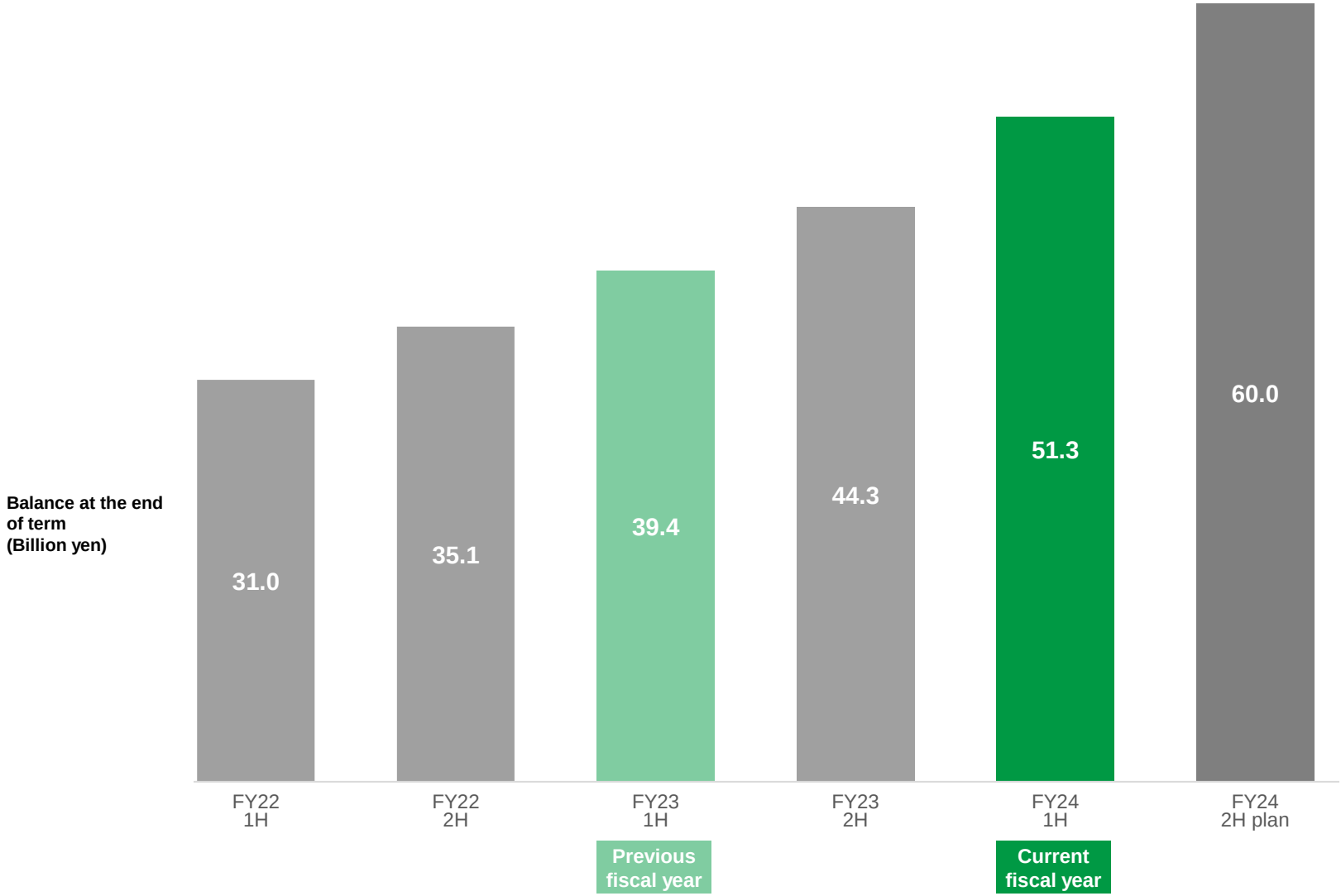
Domestic Business (Retail)

Key Figures: Personal Loan Services

Balance at the end of 1H

¥51.3 billion

(+¥11.9 billion YoY)



Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.
2. The term-end balances from FY22 1H to FY23 1H include services offered by Credd Finance.

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Domestic Business (Retail)

Key Figures: Seven Bank Post Payment Service

Transactions in value

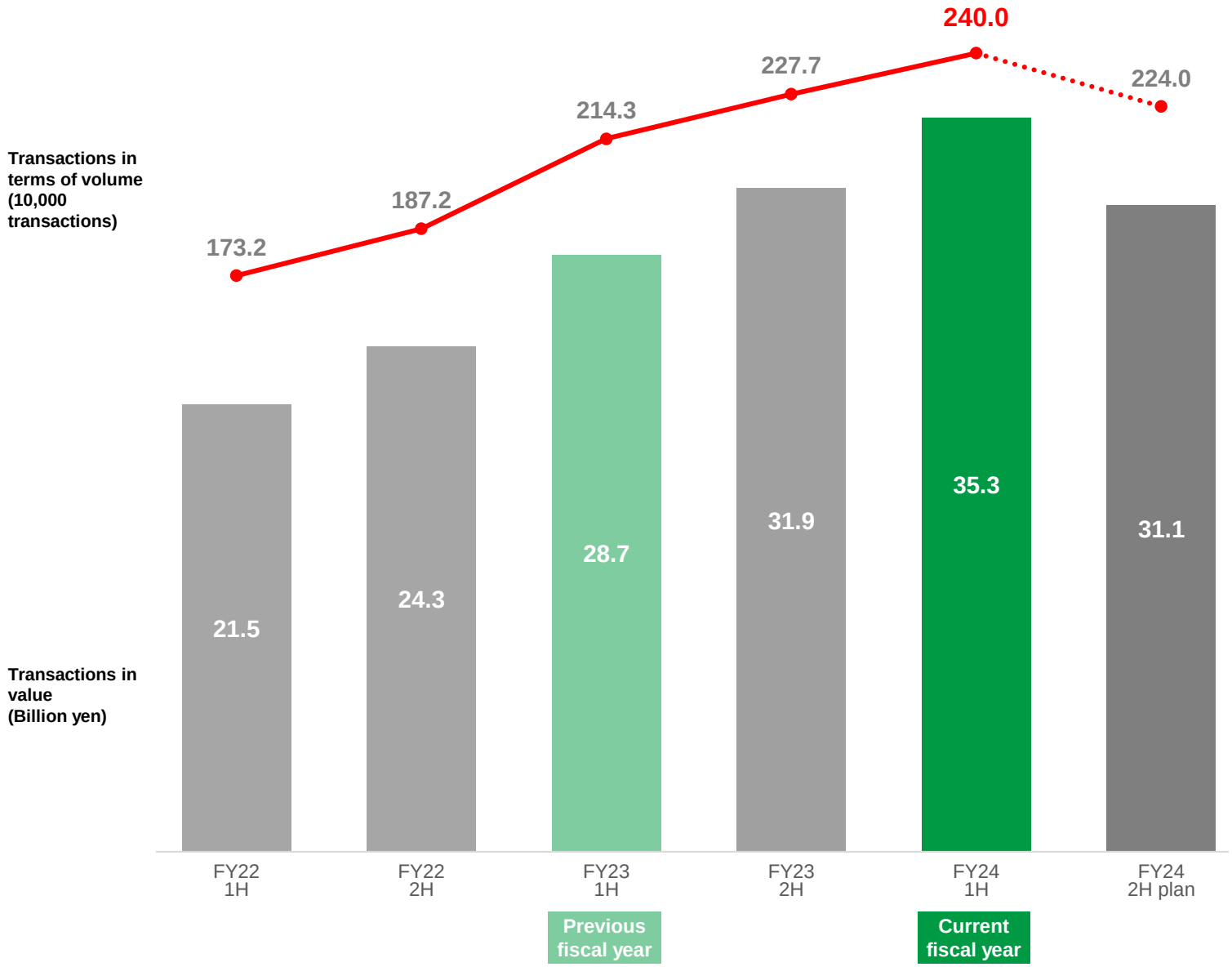
¥35.3 billion

(+¥6.6 billion YoY)

Transactions in terms of volume

2,400,000 transactions

(+257,000 transactions YoY)



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

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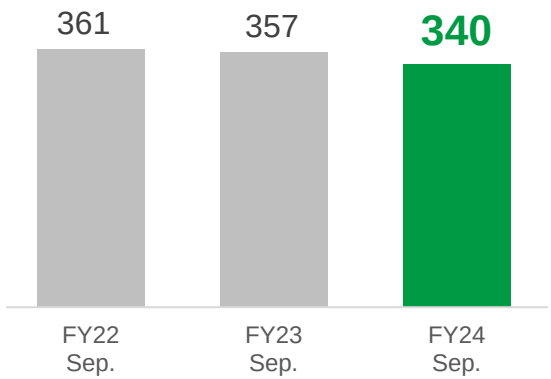
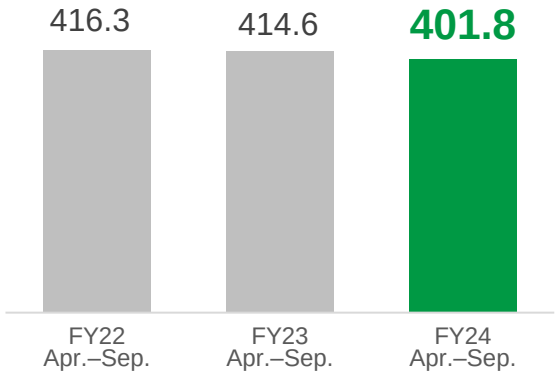
Seven Card Service

KPIs

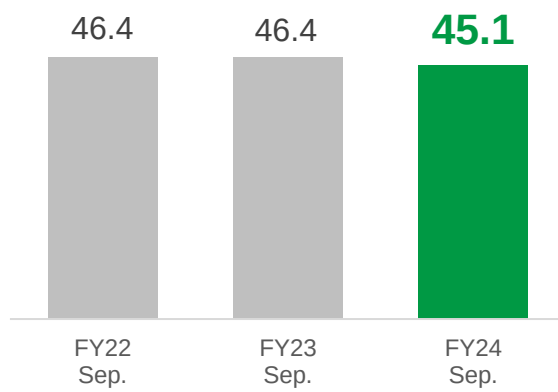
Number of credit card members (10,000 people)



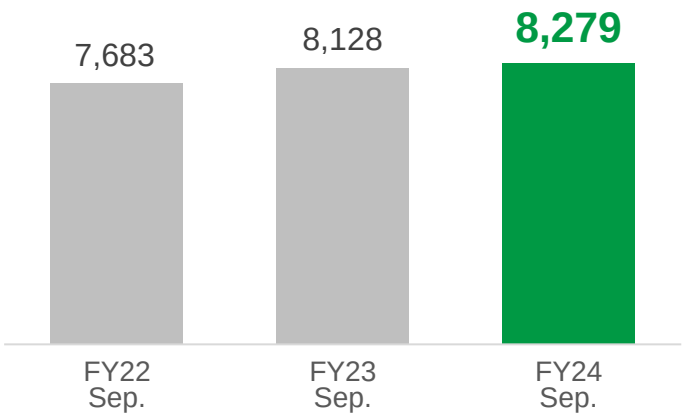
Shopping transaction value using credit cards (Billion yen)



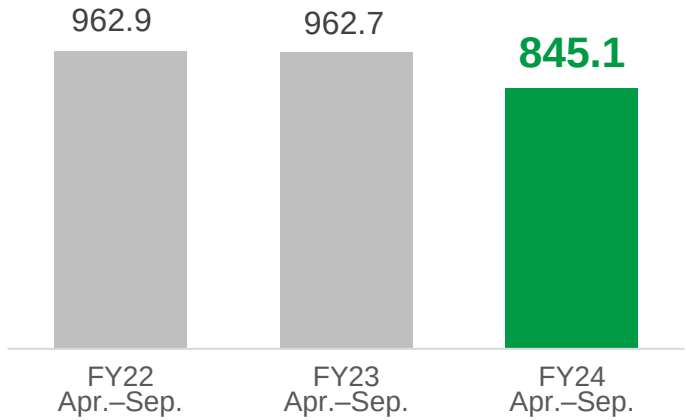
Financial product balance (Billion yen)



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



e-money transactions in value (Billion yen)



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

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Overseas Business

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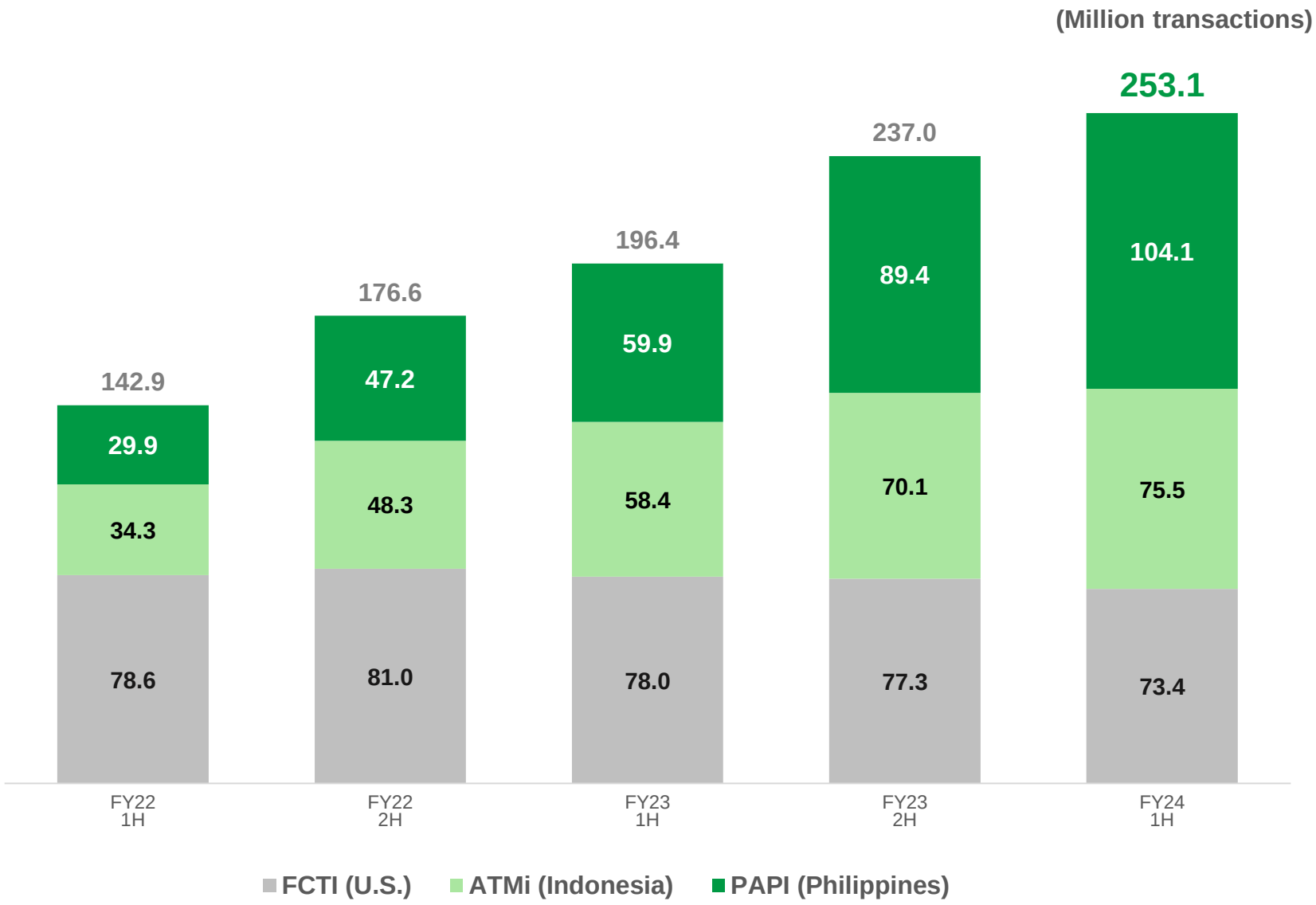
Overseas Business

Trend in the Number of ATM Transactions

We are still on the way to turn around the business in the U.S., while the number of transactions increased in Indonesia due to the increased number of ATMs. Meanwhile, we saw steady growth in the Philippines



Notes:
1. Total numbers of transactions for ATMs in the U.S. and Indonesia include 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.

While the number of transactions slightly decreased, we renewed the contract with SEI, and the U.S. business has been profitable since July.

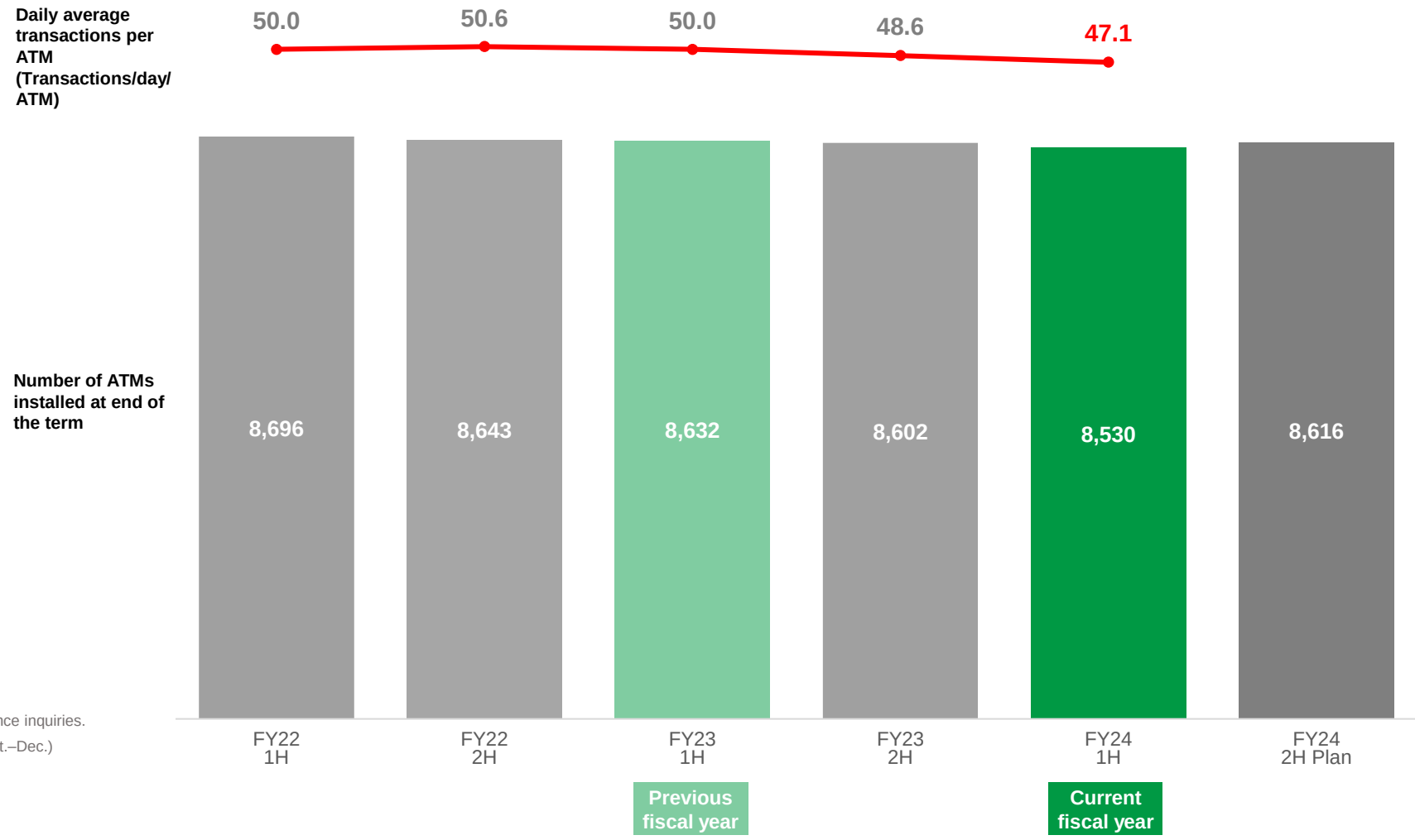
Ordinary income for FY2024 1H

¥13.31 billion

Ordinary profit for FY2024 1H

¥(1.41) billion

Number of ATMs at the end of September 2024 :
8,476 Units
(preliminary figure)



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.)

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Overseas Business

Indonesia

We continued measures to increase the number of transactions and started a new partnership with a FinTech company, with an aim to boost income

Ordinary income for FY2024 1H

¥4.09 billion

Ordinary profit for FY2024 1H

¥0.39 billion

Number of ATMs at the end of September 2024 :
9,132 Units
(preliminary figure)



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 preliminary figures do not include installation of contract-based ATMs.

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Overseas Business

Philippines

The number of transactions increase, despite stagnant growth in ordinary profit due to higher interest expenses and transportation costs

We will work to improve operations and expand the number of new locations for installing ATMs in 2H

Ordinary income for FY2024 1H

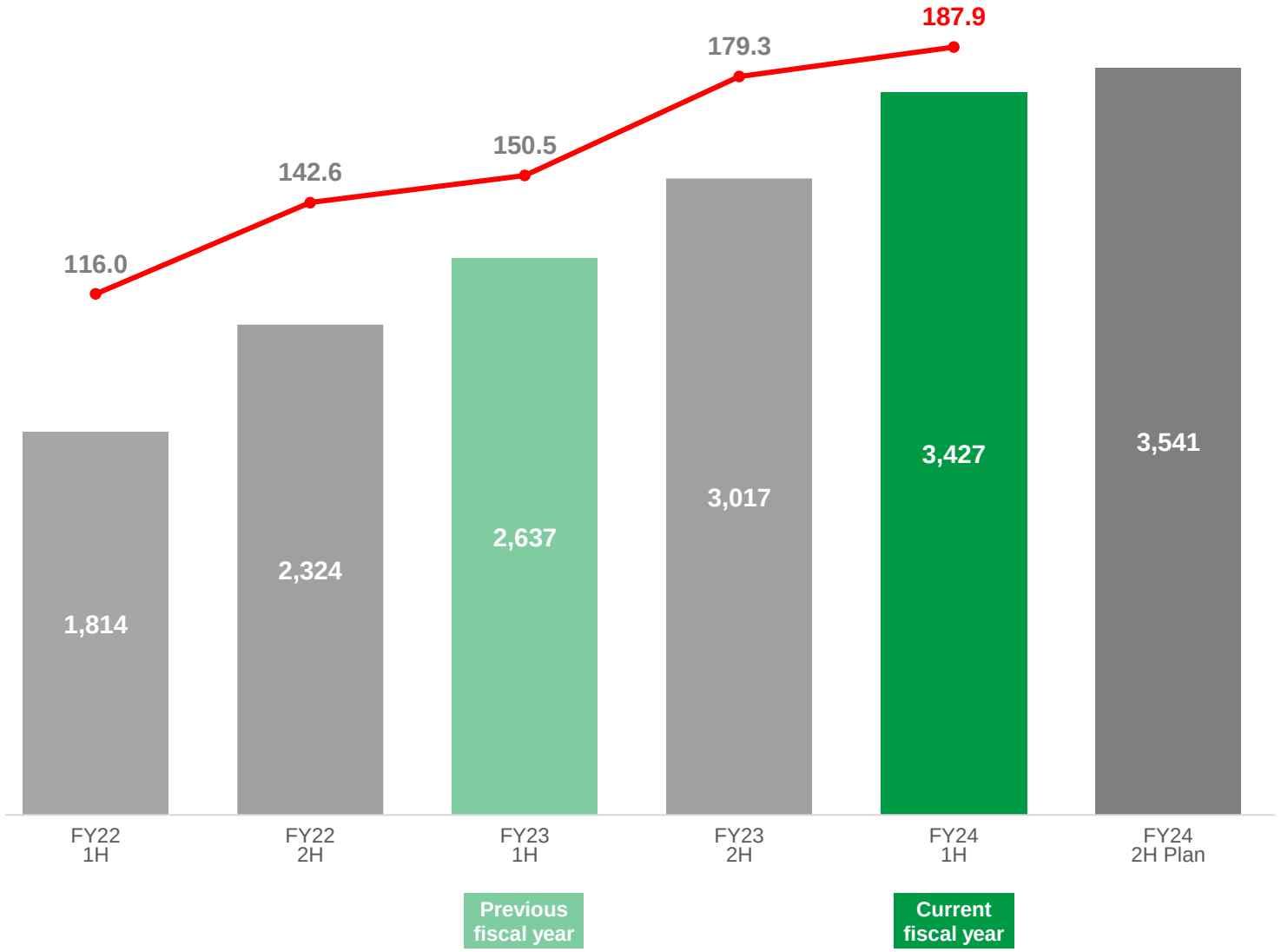
¥3.81 billion

Ordinary profit for FY2024 1H

¥0.18 billion

Number of ATMs at the end of September 2024 :
3,373 Units
(preliminary figure)

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.)



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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 the 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 (8.2)%

Net income
attributable to owners of the parent

¥19.5 billion

Previous fiscal year ¥31.9 billion | Year on year change (39.0)%

Full-year forecasts for both consolidated and non-consolidated results remained unchanged

- ✓ While financial results for 1H exceeded the forecast led by performance achieved by Seven Bank, some subsidiaries failed to achieve the plan
- ✓ ATM-related fee income per transaction of Seven Bank is currently falling below the plan
- ✓ Watching the progress of Seven Card Service's membership acquisition measures and overseas business

Dividend forecast for the fiscal year ending March 31, 2025

Annual plan

¥11.00

Remained unchanged from the initial plan

Interim: ¥5.50 per share (results)
Year-end: ¥5.50 per share (forecast)

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AGENDA

04

Review of First Half and Progress in Medium-Term Management Plan

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Steadily implemented initiatives under each theme in 1H
Although the profit margin declined due to ongoing investment for growth, our growth potential is expected to improve.
We will continue initiatives for improving profit margin.

Initiatives and achievements in FY2024 1H

Strengthening of revenue base

- ✓ Achieved solid growth in the numbers of both transactions and ATMs in the domestic ATM business
- ✓ Achieved year-on-year increases in both the number of bank accounts and loan balance
- ✓ Renewed the contract in the U.S., turned profitable since July

Business model reform

- ✓ Expanded partnerships for +Connect
- ✓ Started a campaign to acquire a large number of new Seven Card members (from Nov. 2024)
- ✓ Utilize 7iD for loan screening process

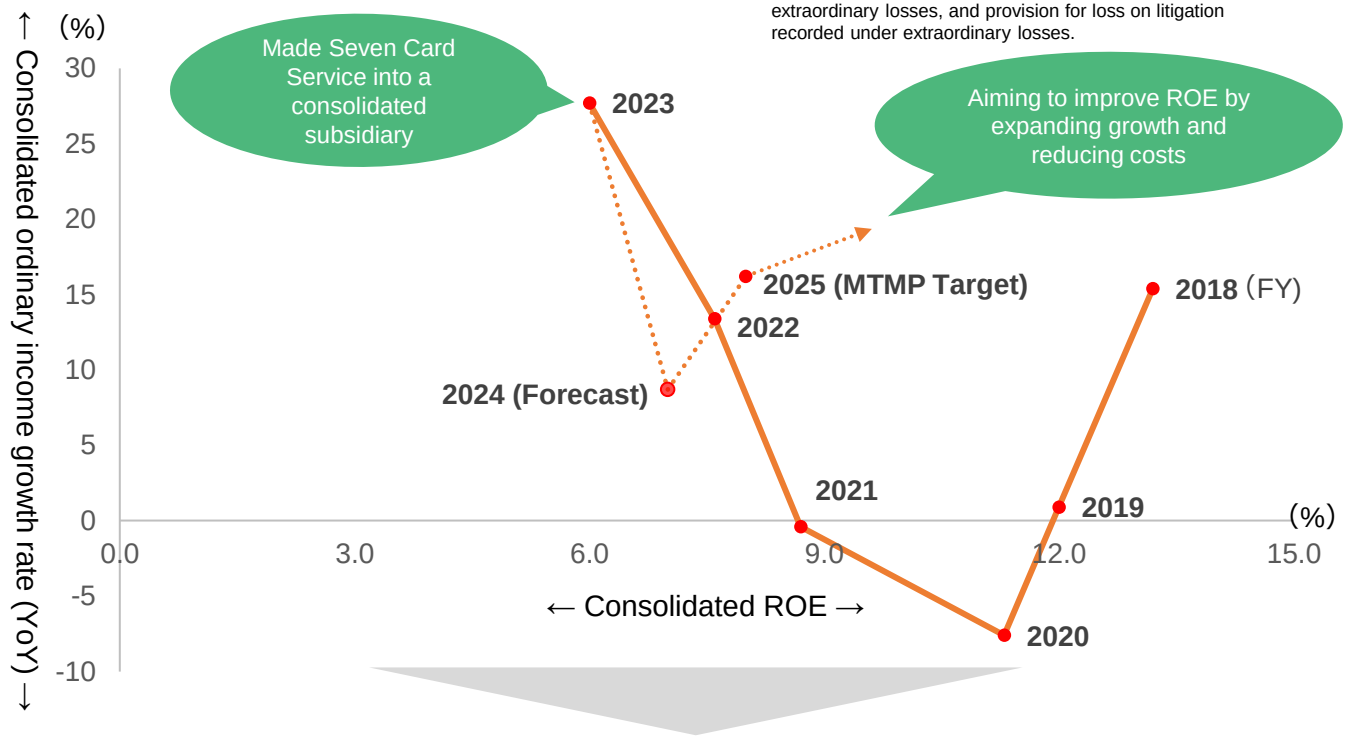
Contribution to solving social issues and corporate transformation

- ✓ Completed the review of material issues
- ✓ Human capital management: Supporting Employees' Autonomous Growth

Growth potential is expected to turn positive

Trend in growth potential and ROE

Note: Consolidated ROE for fiscal 2023 excludes the impact of gain on negative goodwill recorded under extraordinary income, loss on My-number point recorded under extraordinary losses, and provision for loss on litigation recorded under extraordinary losses.



Continue initiatives for improving profit margin

Short-term **ATM business (domestic and overseas)**

- ✓ Expand the numbers of ATMs and transactions as well as the lineup of services as a front runner company in the ATM business

Mid-to-long term **Retail business**

- ✓ Provide services that combine retail and finance, placing credit card and bank account services at the core

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ATM Business (Domestic and Overseas)

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Domestic ATM business: Expand “Smartphone ATM” transaction service originally developed for Seven Bank to other banks’ ATMs

セブン銀行

- QR code payment service providers
- Consumer financing companies
- Banks



Expand the use of Seven Bank ATMs

Partner banks

ふくおかフィナンシャルグループ
福岡銀行
熊本銀行
十八親和銀行

First time in Japan! Scheduled to be launched in March 2025

Cardless transaction service is available at partner banks’ own ATMs

* The service is scheduled to be launched for ATMs of Kumamoto Bank and Juhachi-Shinwa Bank in April 2025.

✓ Increase the number of transactions at Seven Bank ATMs ✓ Establish a de facto standard for ATM functions	**Benefits**	✓ Promote the use of bank apps ✓ Reduce costs by promoting cardless transactions

The adoption of “Smartphone ATM” transaction service at Seven Bank ATMs continues to expand

Partners adopting the service

じぶん銀行 / SBJ銀行 SHINHAN BANK JAPAN / きらぼし銀行 / 山陰合同銀行 / GMOあおぞらネット銀行 / 四国銀行
島根銀行 / NEOBANK 住信SBIネット銀行 / BANK トマト銀行 / 南都銀行 / 西日本シティ銀行 / 福井銀行
福島銀行 / BANCO DO BRASIL / PayPay 銀行 / Minna no Ginko / Wi Bank / セブン銀行

In addition to banks listed above, the service has been adopted by consumer financing companies and QR code payment service providers

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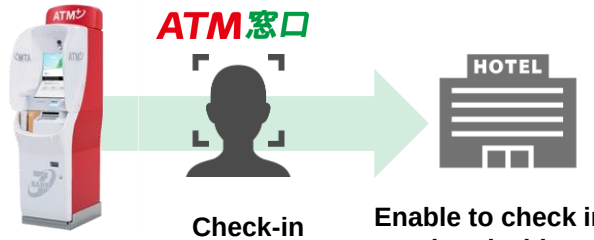
+Connect: The expansion of the lineup of services has contributed to strengthening partner channels. The number of newly signed partners has also steadily increased

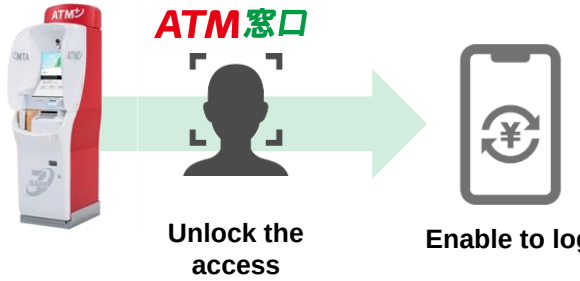
ATMお知らせ		ATM窓口	
Confirmation of changes in attribution	Submission of income certificate	Loan application	Change of phone number
Ongoing due diligence	Residency status check	Opening of account	Change of address
New loans, loan increases		Member registration	Update of Residency status check
		New! Check-in procedures	New! Unlocking access to banking services

Hotel check-in procedures



Saves labor and increases efficiency of check-in operations

Unlocking bank app or internet banking access



Enables users to go through the procedures without visiting a bank teller

The number of partners adopting the service has steadily increased; signed with more than 20 partners * Including undisclosed parties in alliance agreements

足利銀行 / SBI新生銀行 / バイトするならエントリー / 沖縄銀行 / 群馬銀行 / 静岡銀行 / SBI新生銀行グループ 新生フィナンシャル

千葉銀行 / 東日本銀行 / 広島銀行 / 福井銀行 / PayPay銀行 / 北陸銀行 / ふれあい さわやか 山梨中央銀行

Most Recent Alliance Agreements

セブン銀行 / 池田泉州銀行 / 七十七銀行 / SMART HOTEL SOLUTIONS

* Services offered vary depending on the partner.

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Overseas ATM business: Strengthening the earnings base by promoting initiatives in each country

Malaysia

- ✓ Collaborating with 7-Eleven Malaysia to launch ATM services in 2024

Philippines

- ✓ Completed the installation of ATMs at Seven-Eleven stores
- ✓ Promote installation in non-Seven-Eleven stores

Indonesia

- ✓ Started a partnership with a digital wallet service “DANA” in November 2024 (enabled cardless cash withdrawal)



* “DANA”: One of the major digital wallet services in Indonesia. The number of users has exceeded 180 million.

U.S.

- ✓ Started new contract with SEI from the 2H of FY2024
- ✓ Collaboration with SEI to install ATMs in Speedway stores starting in 2025

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Domestic Business (Retail)

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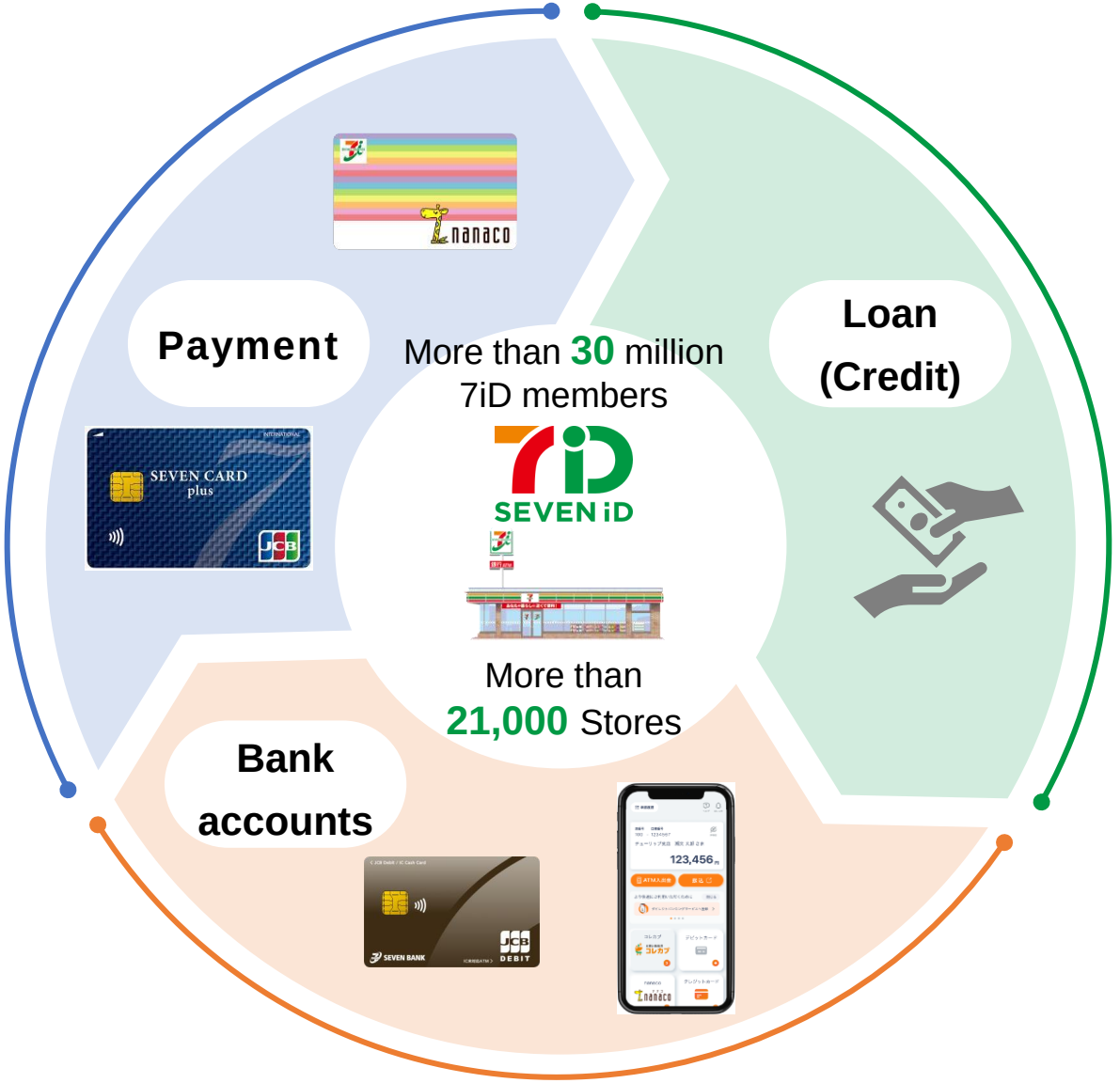
Steadily build a system to provide services that combine retail and finance, aiming to acquire new members, especially Seven-Eleven customers

Payment (Credit Card)

Large-scale measures to acquire Seven card members have been launched from November 2024

Aiming to acquire
1 million
members every year



Loan (Credit)

Sophisticate loan marketing and screening processes and implement such processes in-house by utilizing AI

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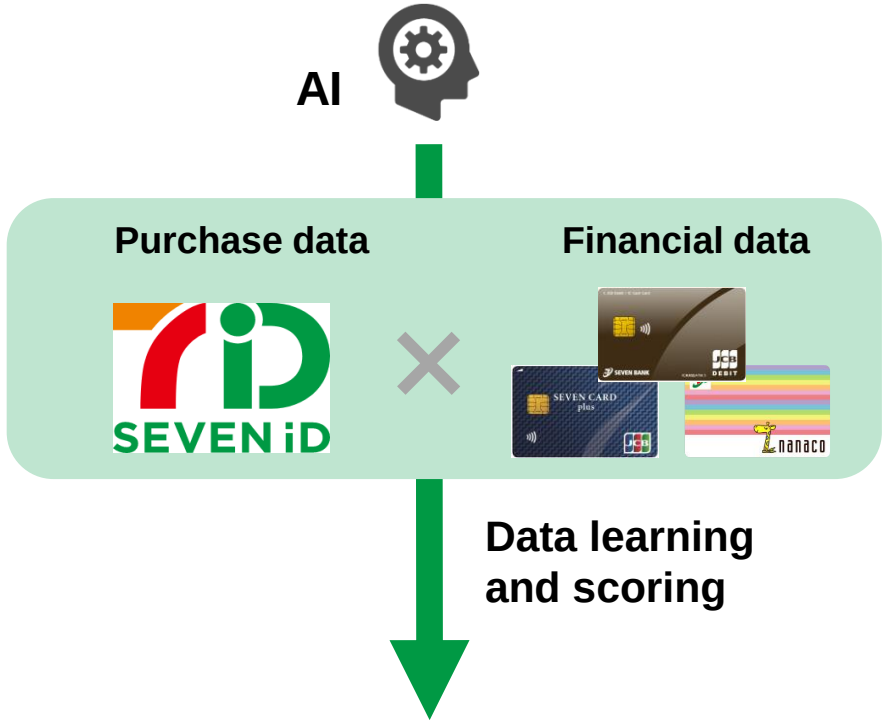
Seven Bank's card loan services expanded favorably
Aim to make a difference from other companies and further expand our customer base by utilizing 7iD purchase data

Trend in card loan balance and planned balance (Billion yen)



Sophisticate loan marketing and screening processes and implement such processes in-house by utilizing 7iD and AI



Marketing	Credit screening
Deliver advertisement to customers who have not entered into a card loan agreement but have been scored high for the needs for loans	Conduct an additional credit screening for card loan applicants by taking into account their purchase data to improve the screening approval rate

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Large-scale point redemption as a measure to acquire credit card members from November 1, 2024



Customers who make credit card payments at Seven-Eleven stores are awarded with reward points

10%* reward points at maximum

* Customers who become 7iD members are awarded with a maximum of 10% reward points: 9.5% for nanaco points and 0.5% for Seven Miles

Among the above customers, those who use a Seven Bank account as a debit account for Seven Card bills are awarded with additional nanaco points

nanaco points +1%

Customers are also offered with a limited-time* campaign for awarding further reword points

According to the amount of monthly credit card payments +2% at maximum

* From November 2024 to April 2025

Run a large-scale promotion campaign by utilizing cross-media advertisement, such as advertisement at stores and TV commercials, with the aim of acquiring a large number of new credit card members

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Vigorously promote synergies between retail and financial services in collaboration with Seven-Eleven Japan



Retail



Payment
(Credit card, e-money)



Deposit accounts



Utilize apps, point programs, and 7iD purchase data

Increase in customers who visit Seven-Eleven stores



Cross-sell

- Revolving credit, installment payment
- Cash advance
- Card loans
- Other financial products, etc.

Acquire customers

Transfer customers
Revitalize and continue

Monetize

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Contribution to Solving Social Issues and Corporate Transformation

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Formulated new material issues after reviewing five key issues previously formulated in 2019; continue to aim to solve social issues and create corporate value simultaneously

Gathered opinions from both inside and outside the Company and held discussions

Conducted a questionnaire survey for stakeholders

- ✓ General users
- ✓ Key business partners
- ✓ 7&i Group companies
- ✓ Investors
- ✓ Seven Bank's employees

Held discussions and consultations within the Company

- ✓ Company-wide workshop
- ✓ Dialogue with experts
- ✓ Discussion between executive officers
- ✓ Executive Committee
- ✓ Board of Directors



Five new material issues

Connectivity

Fundamental value :
Offer a social infrastructure available anytime with safety and security

Accessibility

Social value :
Realize a wide variety of services accessible to anyone, anytime

Innovation

New value :
Create unique values beyond our customers' expectations

Collaboration

Source of value creation :
Proactively create a society where everyone can be active

Responsibility

Value creation for the future :
Contribute to the prosperity of society and the future of the Earth

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Continue to provide active support for employees' autonomous growth to fulfill our Purpose through business activities

Self-directed, independent human resources with the ability to constantly update themselves

IT/DX

Global

Ability to link technology to business

+

Ability to implement unique ideas

Purpose

- Annual training cost per employee: approx. ¥**120,000**
- IT/DX training enrollment ratio: **100%**

- Number of employees in the IT business: **31%** (200 people)
- Number of employees with agile development/data science skills: **25%**

- Increase in human resources who drive "expansion x creation"
- Number of employees who utilize EX10: **39%** (250 people)
- Ratio of overseas employees: **20%**

(*The figures represent target figures.)

Data Management Office (DMO)
Data utilization promotion activities



EX10
Activities to allocate 10% of work hours to innovation

Accelerator Program
Creation of new businesses

セブン銀行 アクセラレータープログラム 2024

学ぶ、変わる、うみだす SEVEN BANK Academia



No-code development
Citizen development digital skills



Overseas internship
Training at overseas Group companies



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Changes in Group Structure

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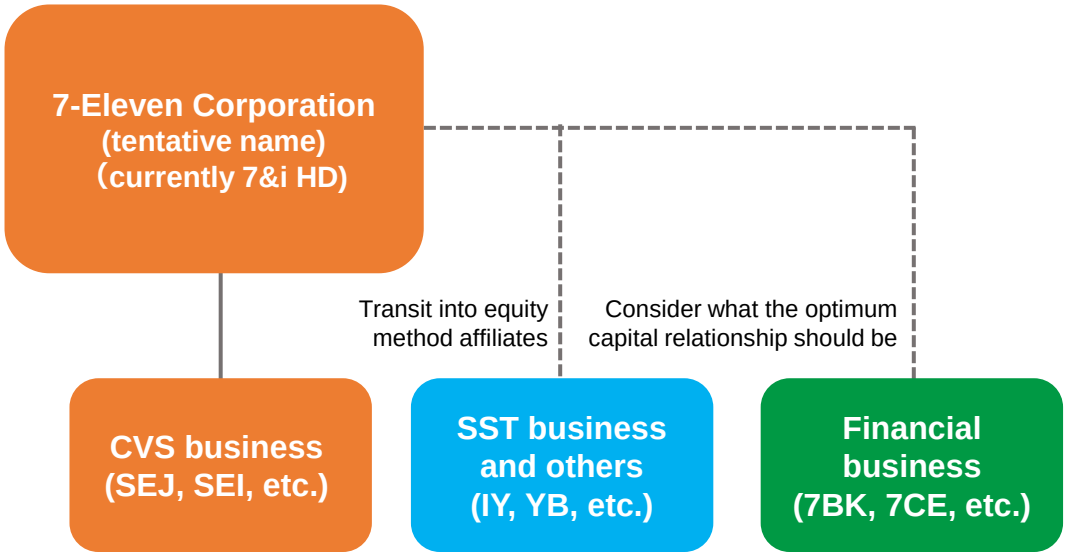
Achieve business growth by ensuring independence and taking innovative approach; maintain a corporate structure that enables the Group to continue synergies

Future changes in the Group's structure

(* Prepared based on a press release announced by Seven & i Holdings on October 10, 2024.)



SEJ: Seven-Eleven Japan; SEI: 7-Eleven Inc.; IY: Ito-Yokado; YB: York-Benimaru;
7BK: Seven Bank; 7CE: Seven Card Service

Synergy with the Group



Shopping and payments

- ✓ Services available then and there
  Cash recharge → payment
- ✓ Impulse buying, using services while doing other things
- ✓ Providing a variety of means of payment (credit card, debit card, e-money)
- ✓ Depositing store sales proceeds



Contribution to local communities

- ✓ Serving as an alternative to brank branches: +Connect
- ✓ Receiving cash handouts at ATMs
- ✓ Services related to local currencies and the Social Security and Tax Number (My Number) System



Creation of new businesses

- ✓ Multi-copy machine and certificate receipt service

……etc.

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AGENDA

05

Appendix

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Appendix

Statement of Income [Consolidated]

(Billion yen)

	FY2023		FY2024			
	Results		1H results			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	92.2	197.8	106.2	14.0	2.2	215.0
Ordinary expenses	75.8	167.3	89.5	13.7	(1.0)	187.0
Ordinary profit	16.4	30.5	16.7	0.3	3.2	28.0
Net income attributable to owners of the parent	32.6	31.9	10.9	(21.7)	1.9	19.5
EBITDA	27.3	53.9	30.6	3.3	–	–

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:
   FY2023 1H $1 = ¥135.00, FY2024 1H $1 = ¥152.36, FY2024 plan $1 = ¥149.00 (the plan at the beginning of FY2024 $1 = 145.00)

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Appendix

Statement of Income [Seven Bank]

(Billion yen)

	FY2023 Results		FY2024			
	1H	Full year	1H results	YoY change	Vs. plan	Plan Full year
Ordinary income	**64.0**	**128.8**	**68.9**	**4.9**	**2.9**	**133.5**
ATM-related fee income	55.4	111.0	56.9	1.5	0.4	113.5
Ordinary expenses	**47.1**	**99.7**	**51.8**	**4.7**	**(0.7)**	**106.0**
Interest expenses	0.1	0.2	0.3	0.2	0.1	0.5
ATM placement fee expenses	8.7	17.5	8.9	0.2	(0.1)	18.0
Outsourcing expenses	12.3	26.9	12.9	0.6	(0.1)	25.5
Maintenance fees	1.8	3.6	1.9	0.1	(0.1)	4.0
Depreciation and amortization	8.9	18.6	10.9	2.0	(1.1)	24.0
Ordinary profit	**16.9**	**29.1**	**17.1**	**0.2**	**3.6**	**27.5**
Extraordinary income and losses	(0.2)	(1.5)	(0.2)	0.0	(0.2)	0.0
Total income taxes	5.2	8.2	5.1	(0.1)	1.1	8.5
Net income	**11.4**	**19.3**	**11.7**	**0.3**	**2.2**	**19.0**
EBITDA	**25.8**	**47.7**	**28.1**	**2.3**	**2.6**	**51.5**
No. of ATMs installed at end of term (units)	27,099	27,422	27,702	603	91	27,893
ATM-related fee income per transaction (yen)	110.0	109.3	107.4	(2.6)	(1.6)	108.7
Daily average transactions per ATM (transactions/ATM/day)	104.7	105.0	107.7	3.0	2.5	105.8
Total number of transactions (million)	515	1,039	542	27	13	1,066
International money transfer services (1,000)	445	747	328	(117)	(32)	759
Debit services (1,000)	10,178	20,800	11,199	1,021	(364)	24,419

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 these materials are Ordinary profit + Depreciation and amortization.
4. International money transfer services include services provided by Seven Global Remit.

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Appendix

Statement of Income [FCTI]

(Million USD)

	FY2023 (Jan.–Dec.)		FY2024 (Jan.–Dec.)			
	Results		1H results (Jan.–June)			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	**94.8**	**189.1**	**87.4**	**(7.4)**	**(8.5)**	**204.7**
Ordinary expenses	**99.8**	**203.0**	**96.7**	**(3.1)**	**(4.9)**	**207.6**
Interest expenses	21.9	43.9	17.1	(4.8)	1.4	33.0
ATM placement fee expenses	42.8	84.4	39.4	(3.4)	(4.2)	86.9
Outsourcing expenses	7.8	16.9	11.8	4.0	(0.3)	22.9
Maintenance fees	8.2	17.1	8.9	0.7	0.6	17.4
Depreciation and amortization	2.9	5.7	2.0	(0.9)	0	3.3
Ordinary profit	**(5.0)**	**(13.8)**	**(9.3)**	**(4.3)**	**(3.6)**	**(2.9)**
Extraordinary income and losses	0	(10.0)	(0.1)	(0.1)	(0.1)	**0**
Net income	**(4.5)**	**(47.4)**	**(9.6)**	**(5.1)**	**(3.9)**	**(2.9)**
EBITDA	**(2.0)**	**(8.1)**	**(7.3)**	**(5.3)**	**(3.6)**	**0.4**
No. of ATMs installed at end of term (units)	8,632	8,602	8,530	(102)	–	8,616
Daily average transactions per ATM (transactions/ATM/day)	50.0	49.3	47.1	(2.9)	–	47.9
Total number of transactions (million)	78.0	155.4	73.4	(4.6)	–	162.5

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 these materials are Ordinary profit + Depreciation and amortization.

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Appendix

Statement of Income [Key Subsidiaries]

(Million yen)

	FY2023		FY2024			
	Results		1H results			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	1,664	3,682	1,754	90	(137)	3,950
Ordinary expenses	1,631	3,493	1,899	268	119	3,700
Ordinary profit	33	189	(144)	(177)	(255)	250
Net income	310	492	(163)	(473)	–	–

(Million yen)

	FY2023		FY2024			
	Results		1H results			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	314	662	369	55	0	787
Ordinary expenses	277	546	296	19	(30)	667
Ordinary profit	36	116	73	37	30	119
Net income	30	97	61	31	–	–

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]

(Million yen)

PT. Abadi Tambah Mulia Internasional

	FY2023 (Jan.–Dec.)		FY2024 (Jan.–Dec.)			
	Results		1H results (Jan.-June)			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	3,053	6,836	4,093	1,040	(151)	9,369
Ordinary expenses	2,714	6,029	3,696	982	(105)	8,132
Ordinary profit	339	807	396	57	(47)	1,237
Net income	338	641	390	52	–	–

(Million yen)

Pito AxM Platform, Inc.

	FY2023 (Jan.–Dec.)		FY2024 (Jan.–Dec.)			
	Results		1H results (Jan.-June)			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	2,132	5,346	3,818	1,686	463	7,575
Ordinary expenses	2,570	5,583	3,633	1,063	384	7,078
Ordinary profit	(438)	(236)	185	623	79	497
Net income	(455)	(160)	140	595	–	–

Notes: 1. Exchange rate:
FY2023 1H IDR 100 = ¥0.897, FY2024 1H IDR 100 = ¥0.957
FY2023 1H PHP 1 = ¥2.442, FY2024 1H PHP 1 = ¥2.673

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

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Appendix

Statement of Income [Seven Card Service]

(Million yen)

	(Reference) Apr. 2023–Sep. 2023 results	FY2024			
		1H results	YoY change	Vs. plan	Plan Full-year
Ordinary income	**16,689**	**14,821**	(1,868)	(189)	**31,882**
Credit card business	8,202	7,366	(836	(163)	15,937
e-money business	8,487	7,454	(1,033)	(26)	15,944
Ordinary expenses	**15,327**	**13,893**	(1,434)	(760)	**32,687**
Credit card business	7,190	7,178	(12)	(599)	18,289
e-money business	8,137	6,714	(1,423)	(162)	14,397
Ordinary profit	**1,361**	**928**	(433)	571	**(804)**
Net income	**502**	**814**	312	567	**(558)**

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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