SEVEN BANK

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

Financial Results

Financial Results for Third Quarter of Fiscal Year 2024

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AGENDA

01

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

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

Financial results overview

Although incomes increased and profits decreased on a non-consolidated basis, incomes and profits increased on a consolidated basis.

Domestic ATM business

The number of transactions grew, especially for code payment companies. Replacement with new ATMs will be completed by the end of fiscal 2024.

Domestic retail business

We achieved steady growth in account services and continued the promotion of credit cards.

Overseas business

In the U.S., profitability returned in 2H, and the deficit shrank.
In Asia, services were launched in Malaysia.

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Financial Results for Third 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 expansion of Asian operations and the effect of the liquidation of unprofitable businesses, 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 3Q $1 = ¥138.24
   FY2024 3Q $1 = ¥151.46
   FY2024 plan $1 = ¥149.00
5. All EBITDA in these materials are Ordinary profit + Depreciation and amortization.

	FY2024 3Q results	FY2023 3Q results	YoY
Ordinary income	¥159.4 billion	¥144.8 billion	+10.0%
Ordinary expenses	¥136.3 billion	¥121.8 billion	+11.9%
Ordinary profit	¥23.1 billion	¥22.9 billion	+0.8%
Net income attributable to owners of the parent	¥14.9 billion	¥36.5 billion	(59.1)%
EBITDA	¥44.4 billion	¥39.9 billion	+11.2%

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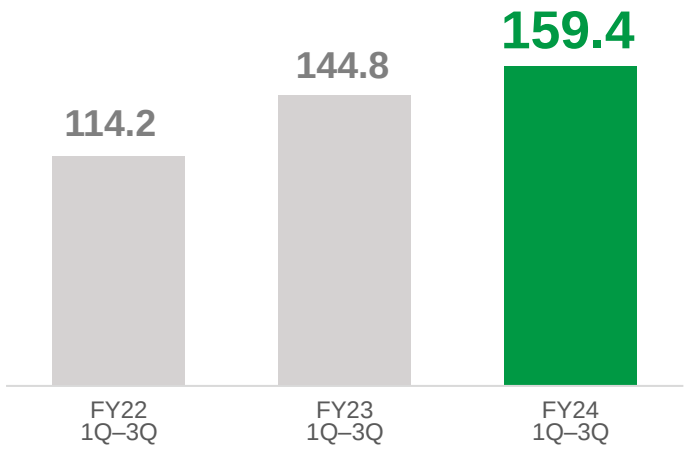
Financial Results for Third Quarter of Fiscal Year Ending March 31, 2025

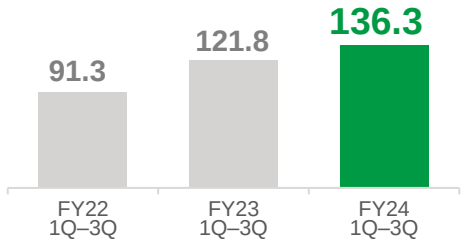
Trend in Third Quarter Performance [Consolidated]

(Billion yen)

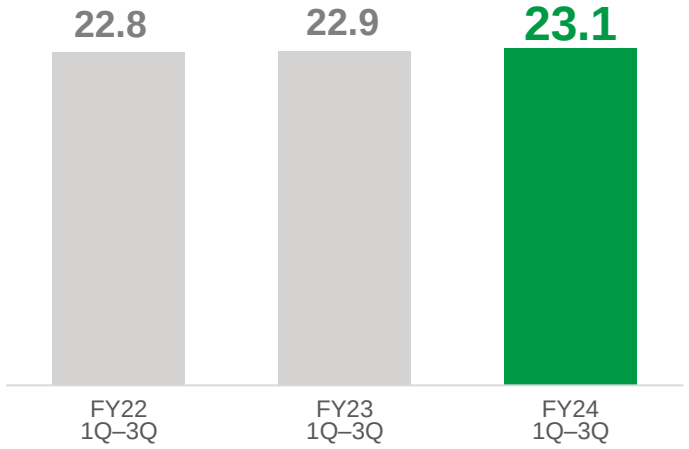
Ordinary income



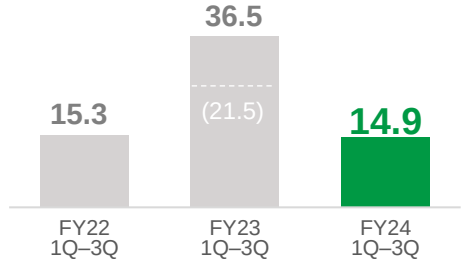
Ordinary expenses



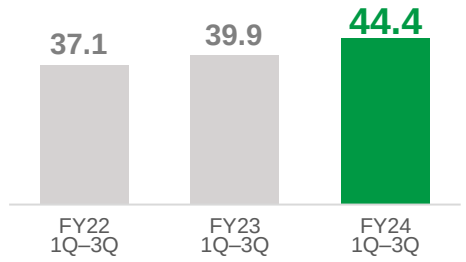
Ordinary profit



Net income attributable to owners of the parent



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 ¥21.5 billion recorded under extraordinary income resulting from making Seven Card Service Co., Ltd. a consolidated subsidiary.

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

Profit/Loss Status [Seven Bank]

Ordinary income

Ordinary income increased due primarily to growth in the domestic ATM business as well as to gain on sale of shares of portfolio companies recognized in 1H.

Ordinary profit

Ordinary profit decreased due to an increase in cost primarily resulting from an increase in depreciation and amortization associated with the replacement of ATMs.

	FY2024 3Q results	FY2023 3Q results	YoY
Ordinary income	¥103.0 billion	¥97.3 billion	+5.8%
Ordinary expenses	¥79.8 billion	¥73.3 billion	+8.8%
Ordinary profit	¥23.2 billion	¥24.0 billion	(3.3)%
Net income	¥15.3 billion	¥15.9 billion	(3.7)%
EBITDA	¥40.1 billion	¥37.7 billion	+6.3%

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.

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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: ATM Usage

Total number of transactions for the nine months

824 million transactions

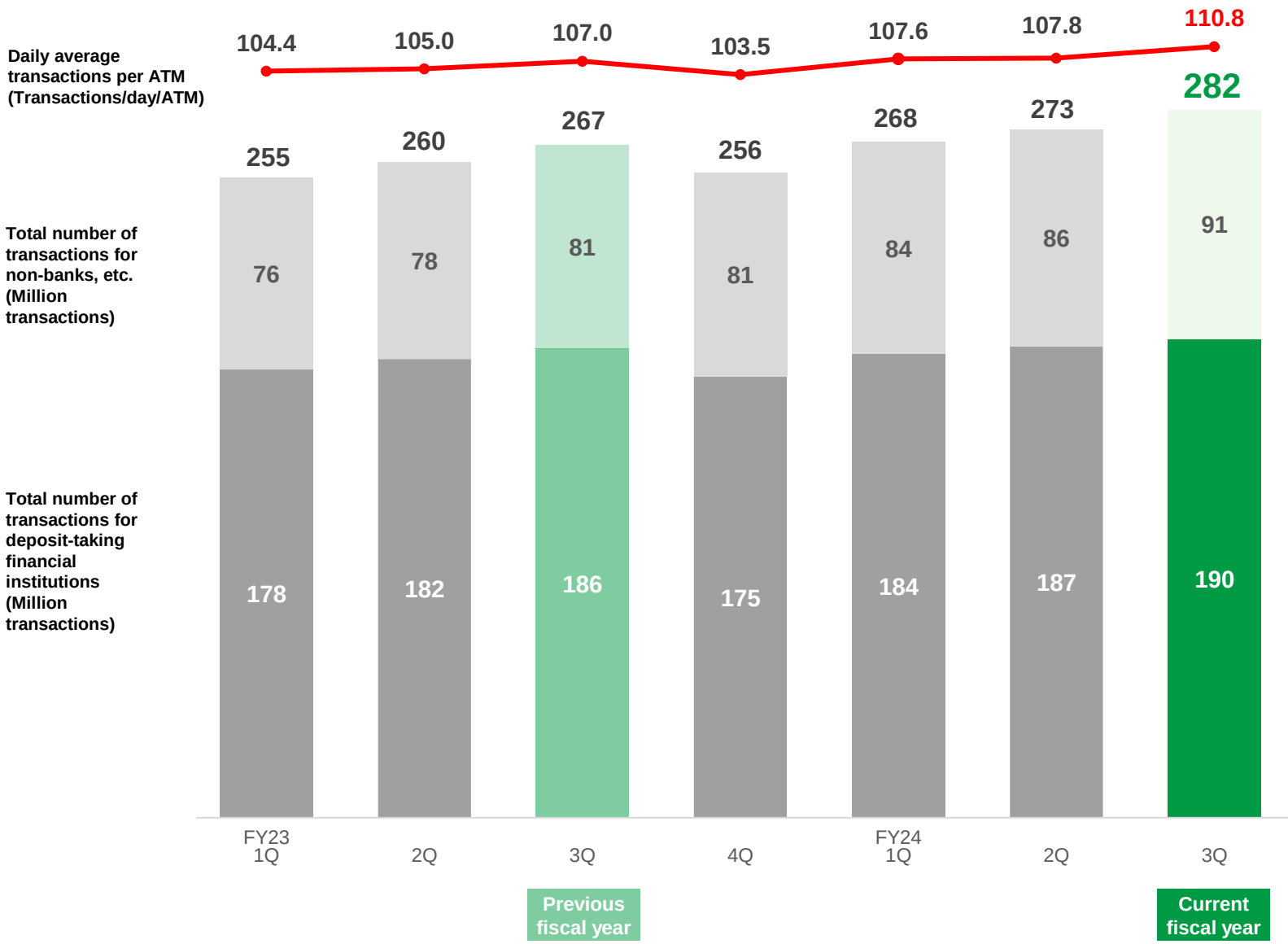
(+42 million transactions YoY)

Daily average transactions per ATM for the nine months

108.8 transactions

(+3.3 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: ¥106.7 for the nine months ended December 31, 2024
   * 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 Quarter

Number of ATMs at the end of 3Q

27,848 units

(+546 units YoY)

The 7&i Group:

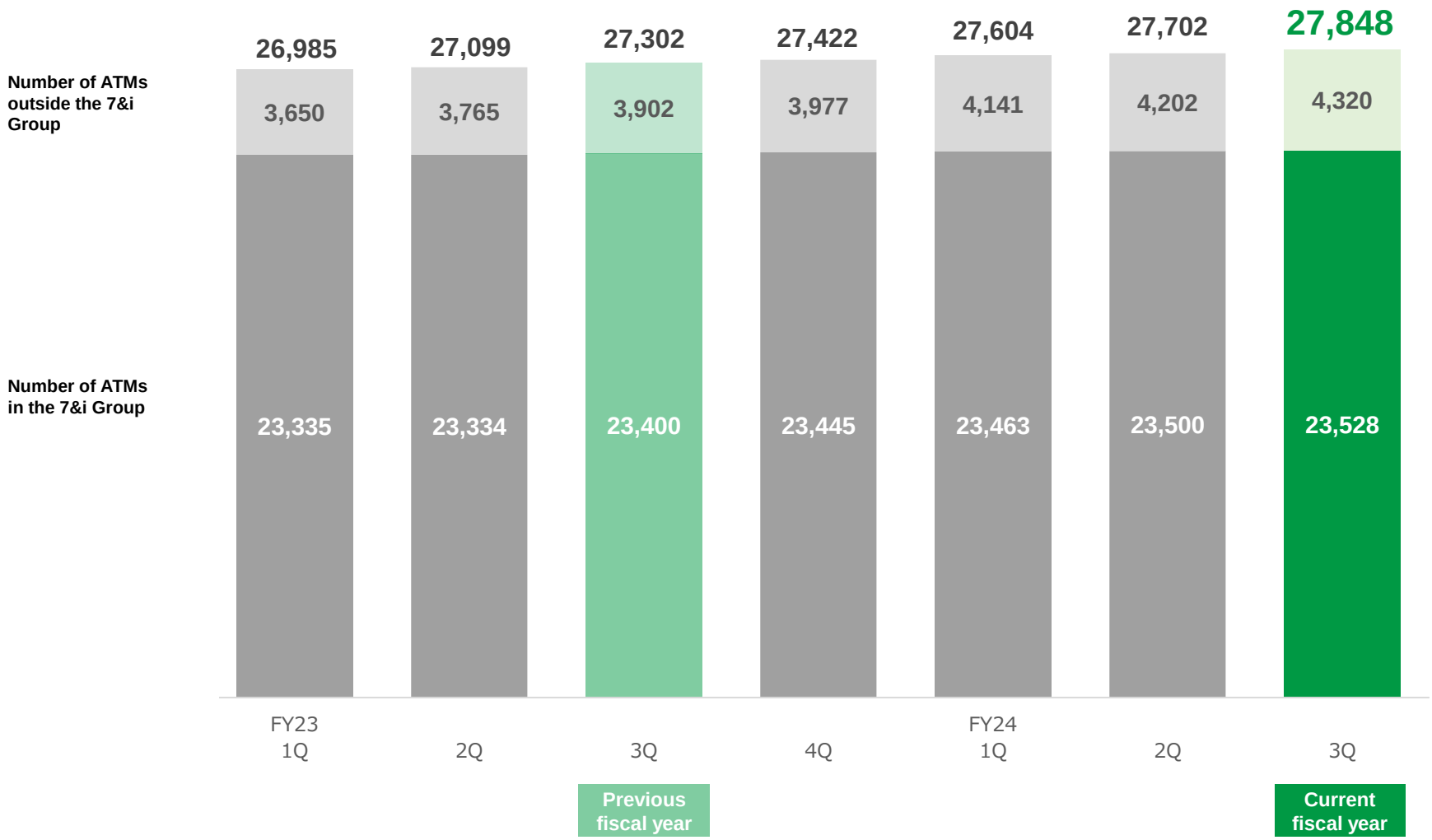
23,528 units (+128 units YoY)

Of which, Seven-Eleven:

22,889 units (+167 units YoY)

Outside the 7&i Group:

4,320 units (+418 units YoY)



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

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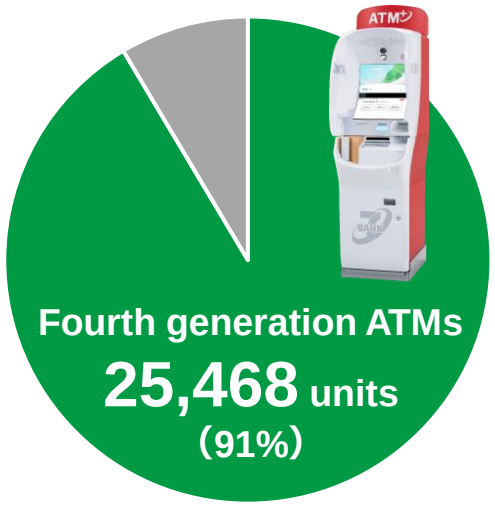
Domestic Business (ATM)

Topics

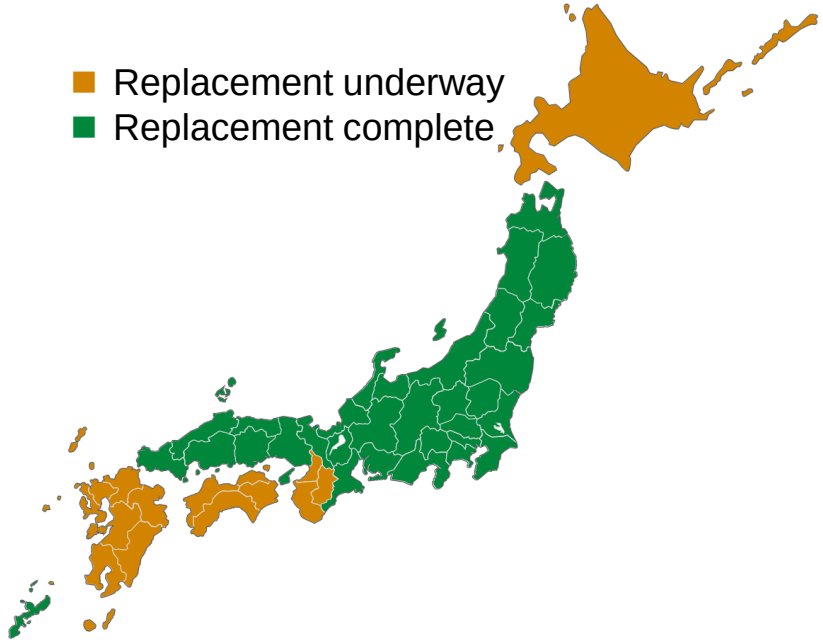
Replacement with fourth generation ATMs has progressed smoothly to be completed by the end of fiscal 2024.

We will start to provide cash deposit and withdrawal services using facial recognition **“FACE CASH.”**

More than 90% of all ATMs being replaced with fourth generation ATMs Replacement of all ATMs is expected to be completed by the end of fiscal 2024 in accordance with the plan



(As of the end of December 2024)



We will launch cash deposit and withdrawal services using facial recognition “FACE CASH” with the fourth generation ATMs in February 2025, making it possible to deposit and withdraw cash without a cash card or smartphone (for Shizuoka Bank and Seven Bank accounts).

FACE CASH



Pre-register and authenticate facial data



After registration, cash can be easily deposited or withdrawn only with facial recognition, a PIN and passcode.

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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

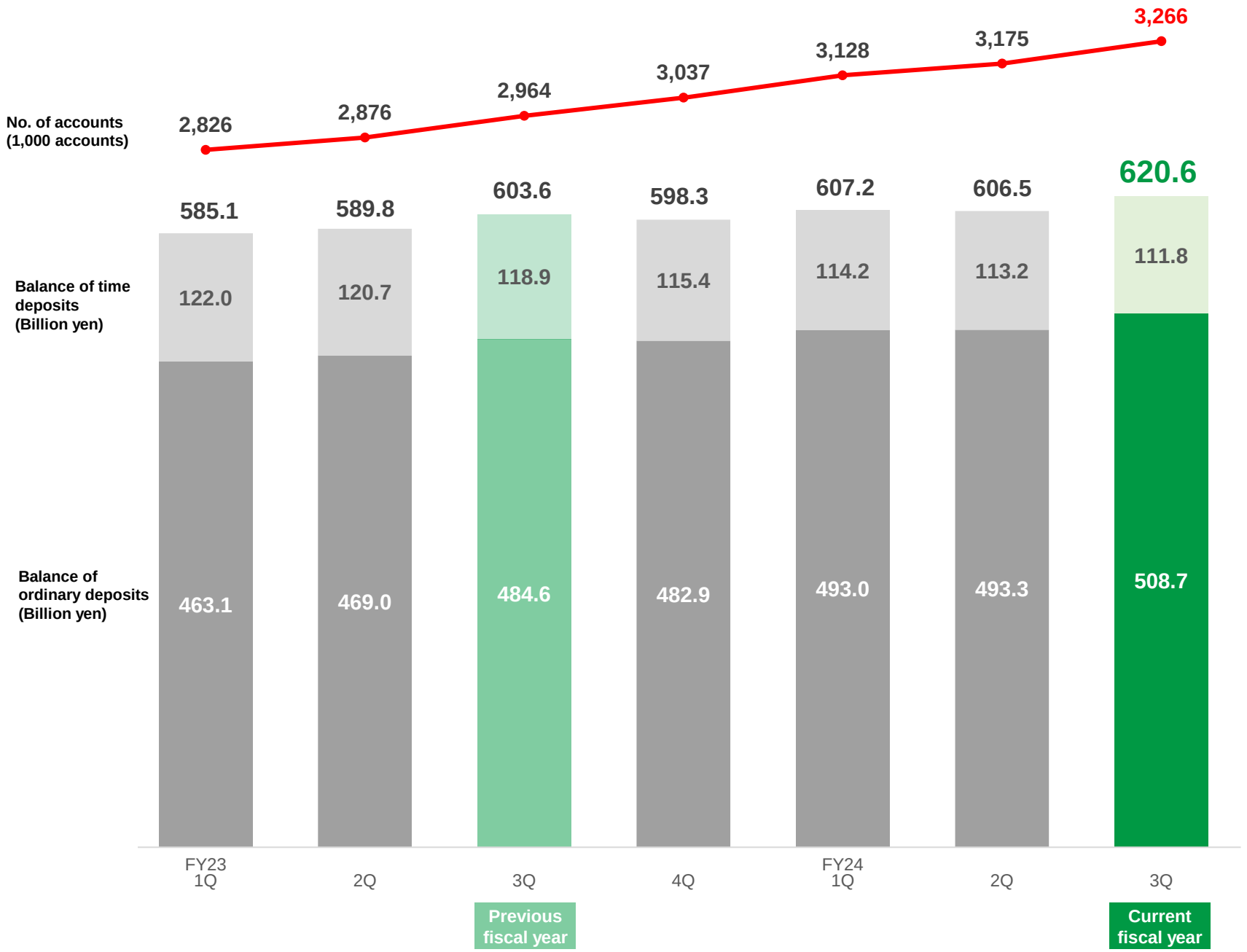
3,266,000 accounts

(+302,000 accounts YoY)

Balance of deposits

¥620.6 billion

(+¥17.0 billion YoY)



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

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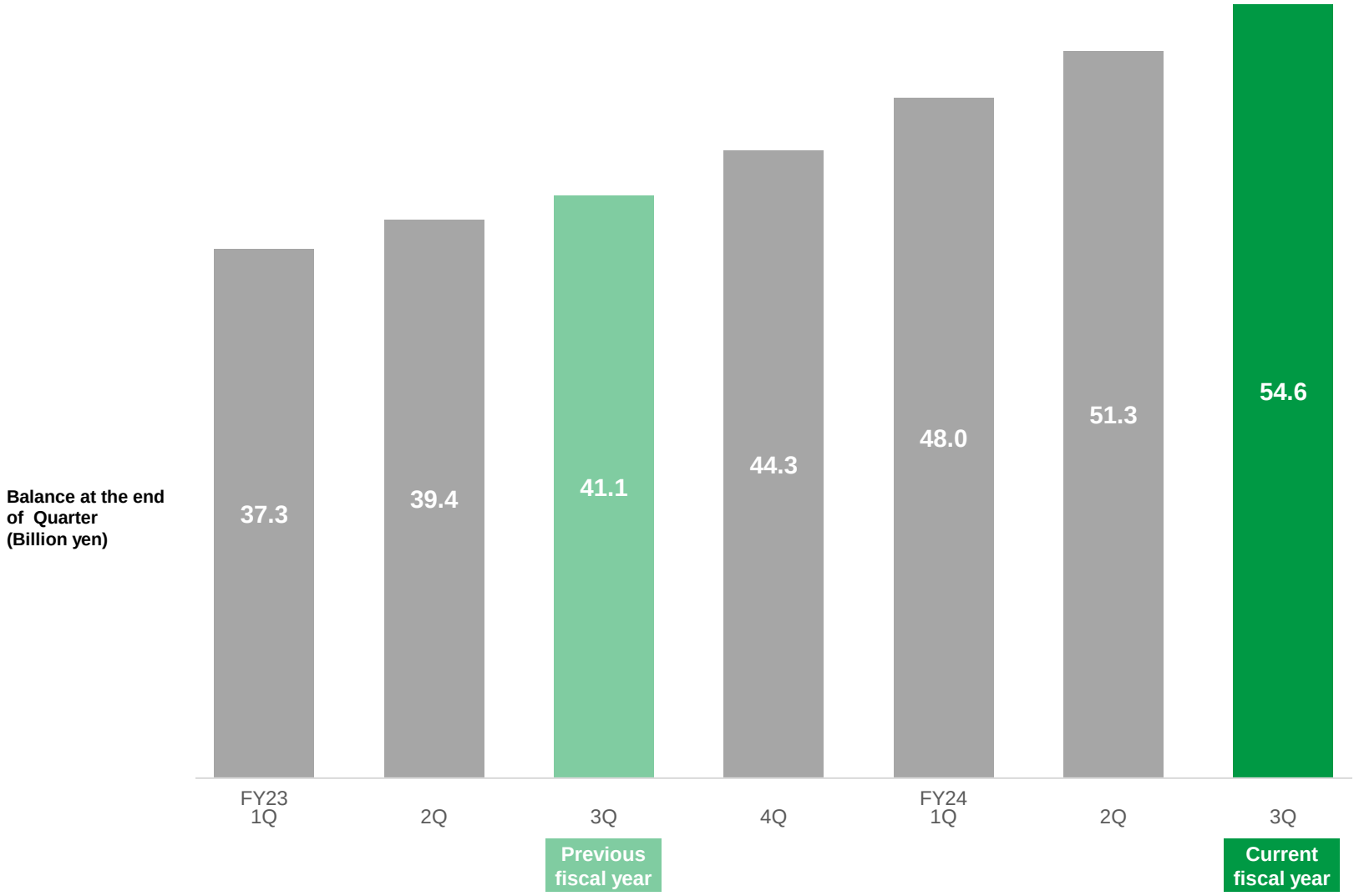
Domestic Business (Retail)

Key Figures: Personal Loan Services

Balance at the end of 3Q

¥54.6 billion

(+¥13.5 billion YoY)



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

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Domestic Business (Retail)

Key Figures: Seven Bank Post Payment Service

Total number of transactions of volume for the nine months

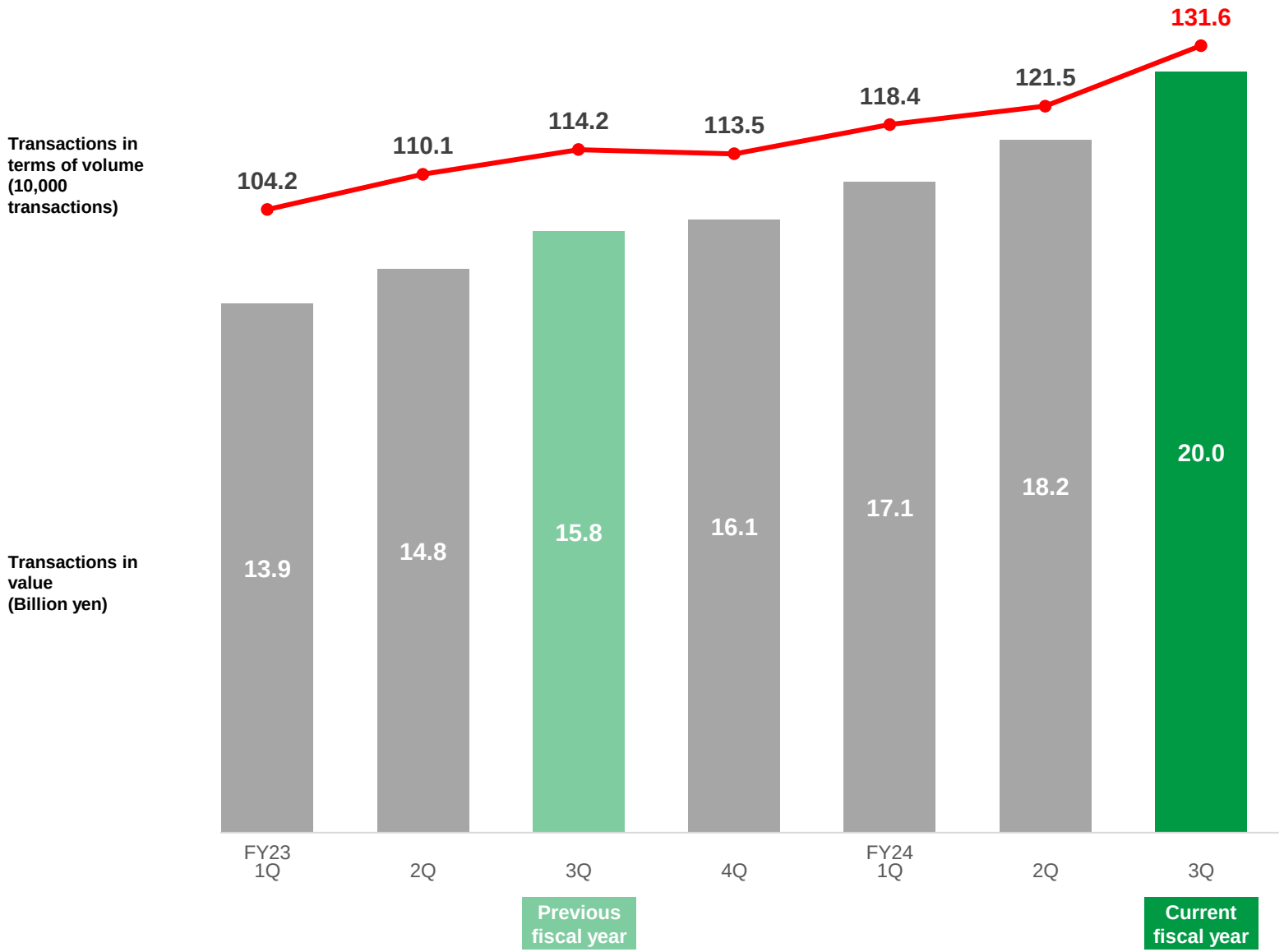
3,717,000 transactions

(+430,000 transactions YoY)

Total number of transactions in value for the nine months

¥55.3 billion

(+¥10.8 billion YoY)



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

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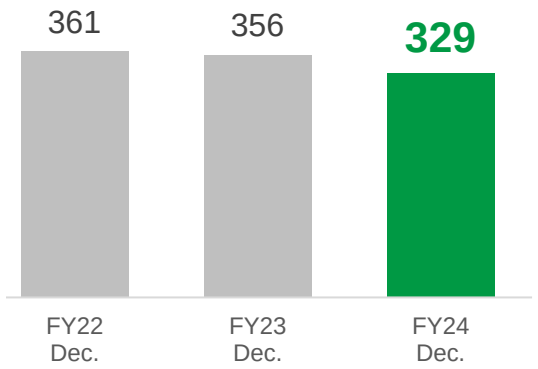
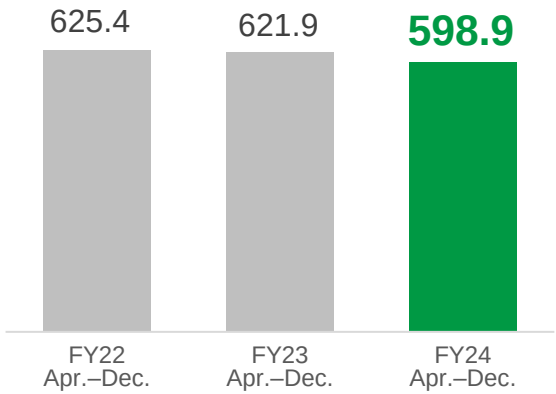
Domestic Business (Retail)

Seven Card Service KPIs

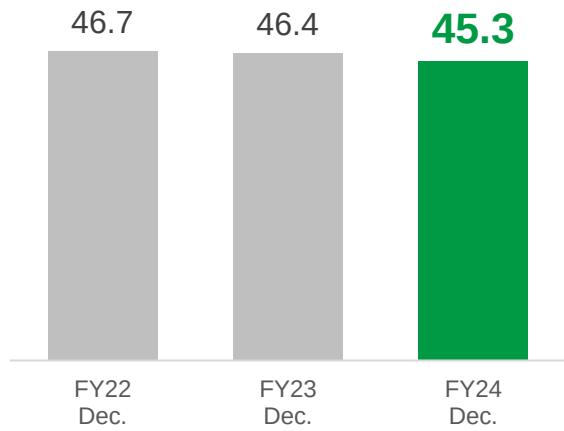
Number of credit card members (10,000 people)



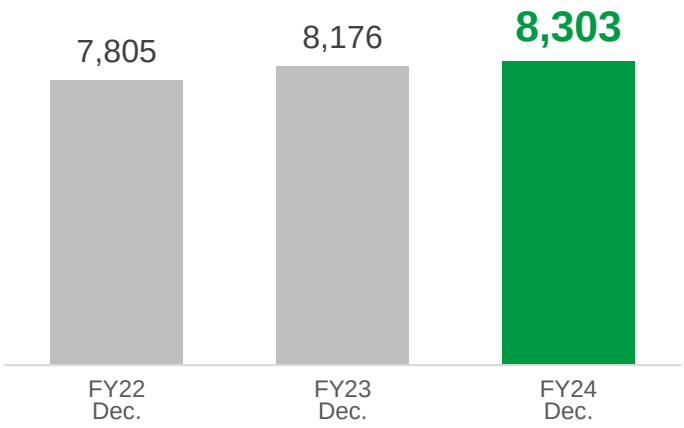
Shopping transaction value using credit cards (Billion yen)



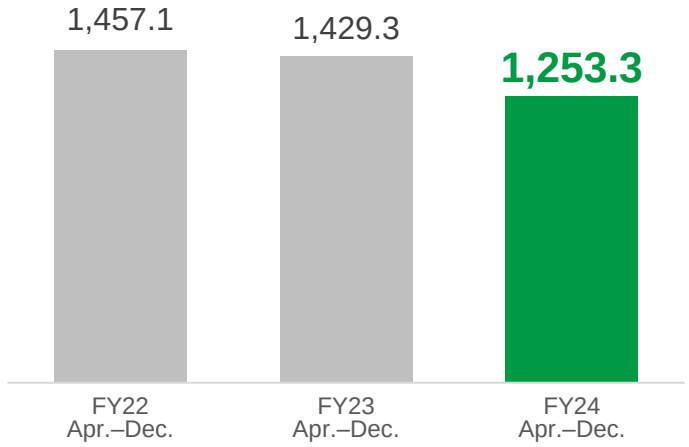
Financial product balance (Billion yen)



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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Domestic Business (Retail)

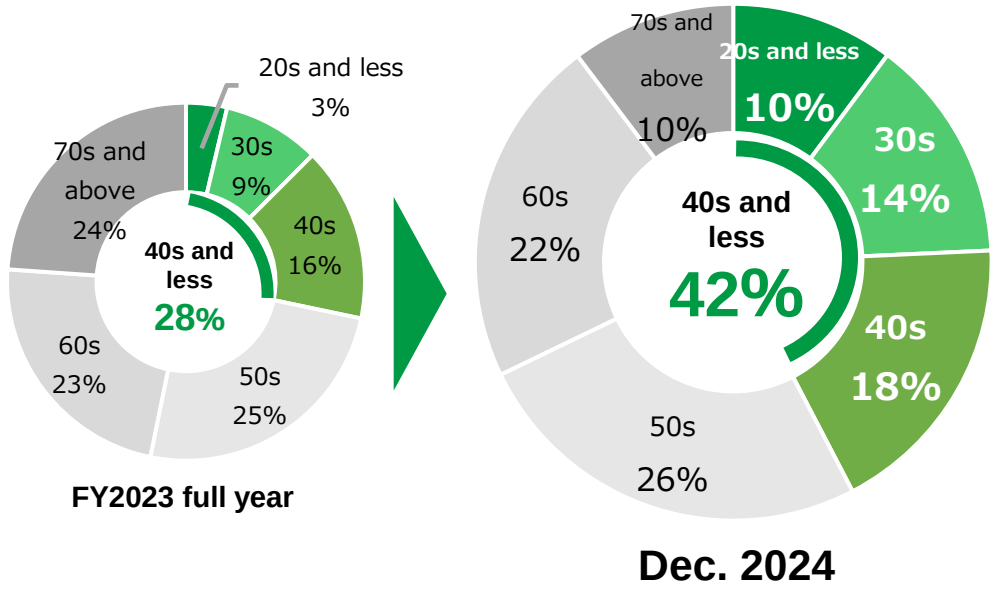
Topics

We have continued the credit card promotion that began in November 2024.

Although the increase in the number of members is still in progress, there have been certain changes and effects in terms of member attributes and card usage.



Credit cards Age range of new credit card members



We have worked to acquire new members and promote credit card usage by offering large-scale point redemption to credit card members.

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Overseas Business

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Overseas Business

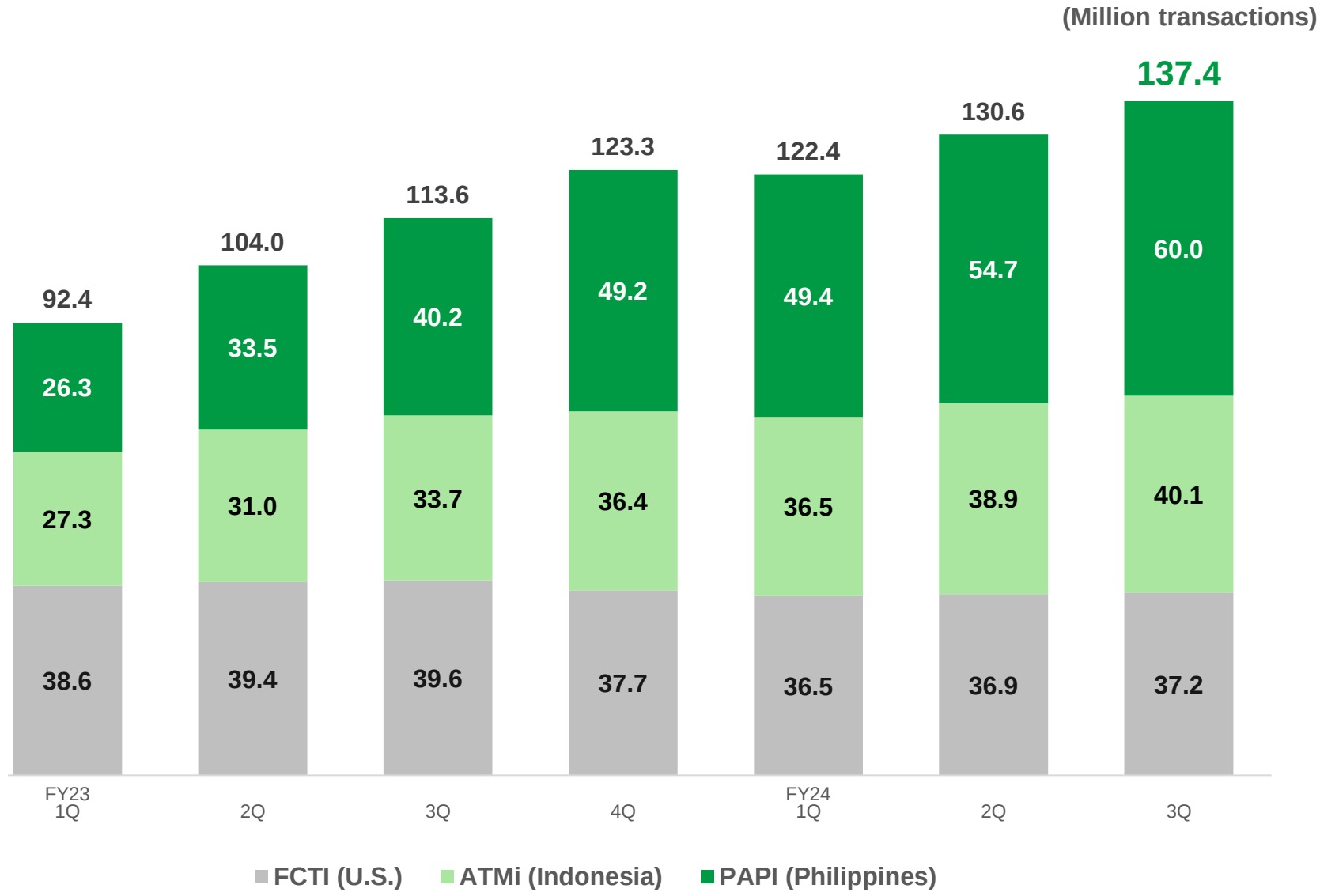
Trend in the Number of ATM Transactions

We saw a continued strong growth in the number of transactions in Asia.

Total number of transactions for the nine months

390.5 million transactions

(+80.4 million transactions YoY)



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 remained flat, profitability has been restored and deficit has decreased from FY2024 2H.

Ordinary income for the nine months ended December 31, 2024

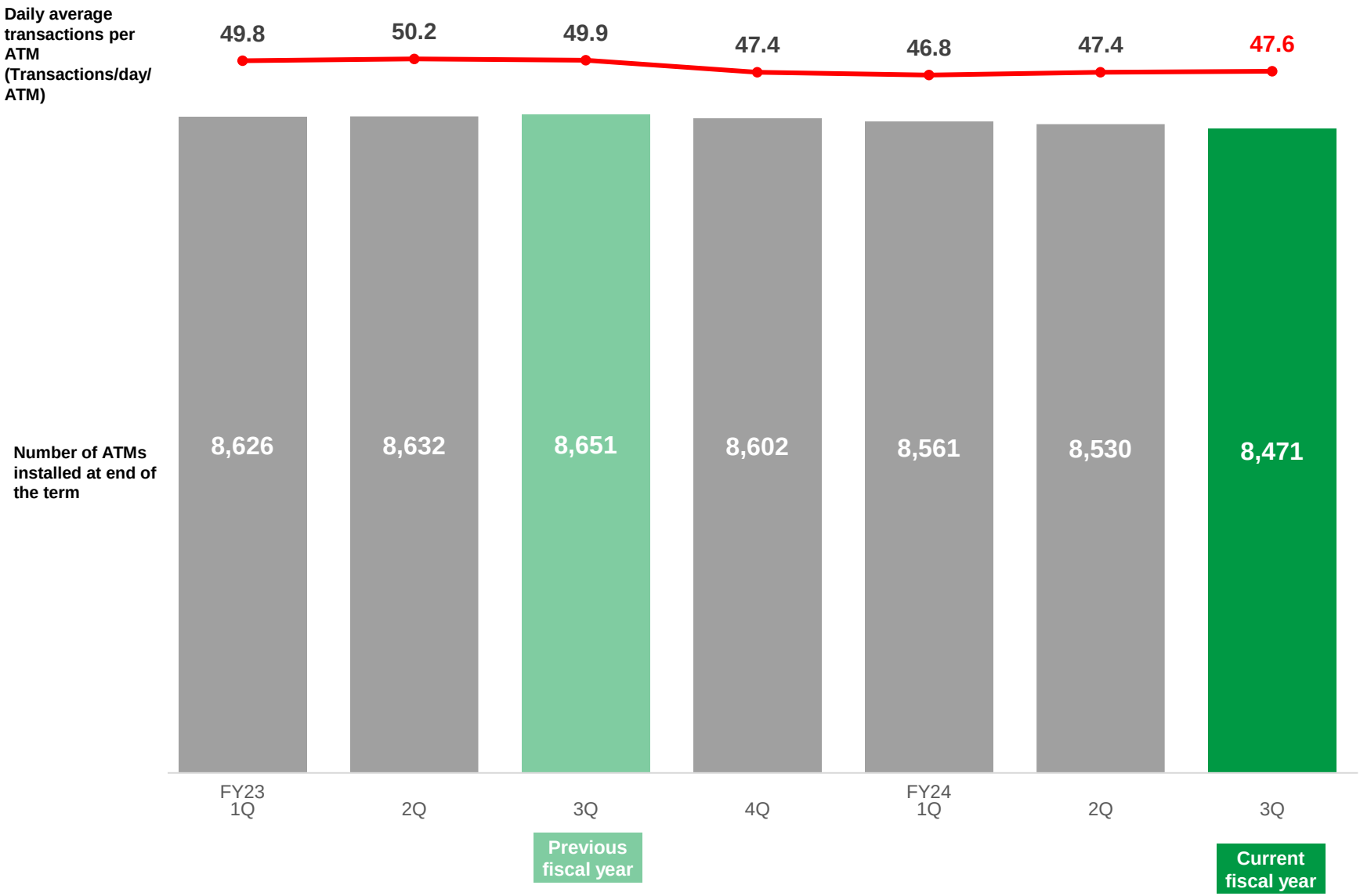
¥20.10 billion

Ordinary profit for the nine months ended December 31, 2024

¥(1.17) billion

Number of ATMs as of December 31, 2024:
8,332 units
(preliminary data)

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.
From October 2024, we also have supported withdrawals from digital wallets, aiming to expand the range of users and use scenes.

Ordinary income for the nine months ended December 31, 2024

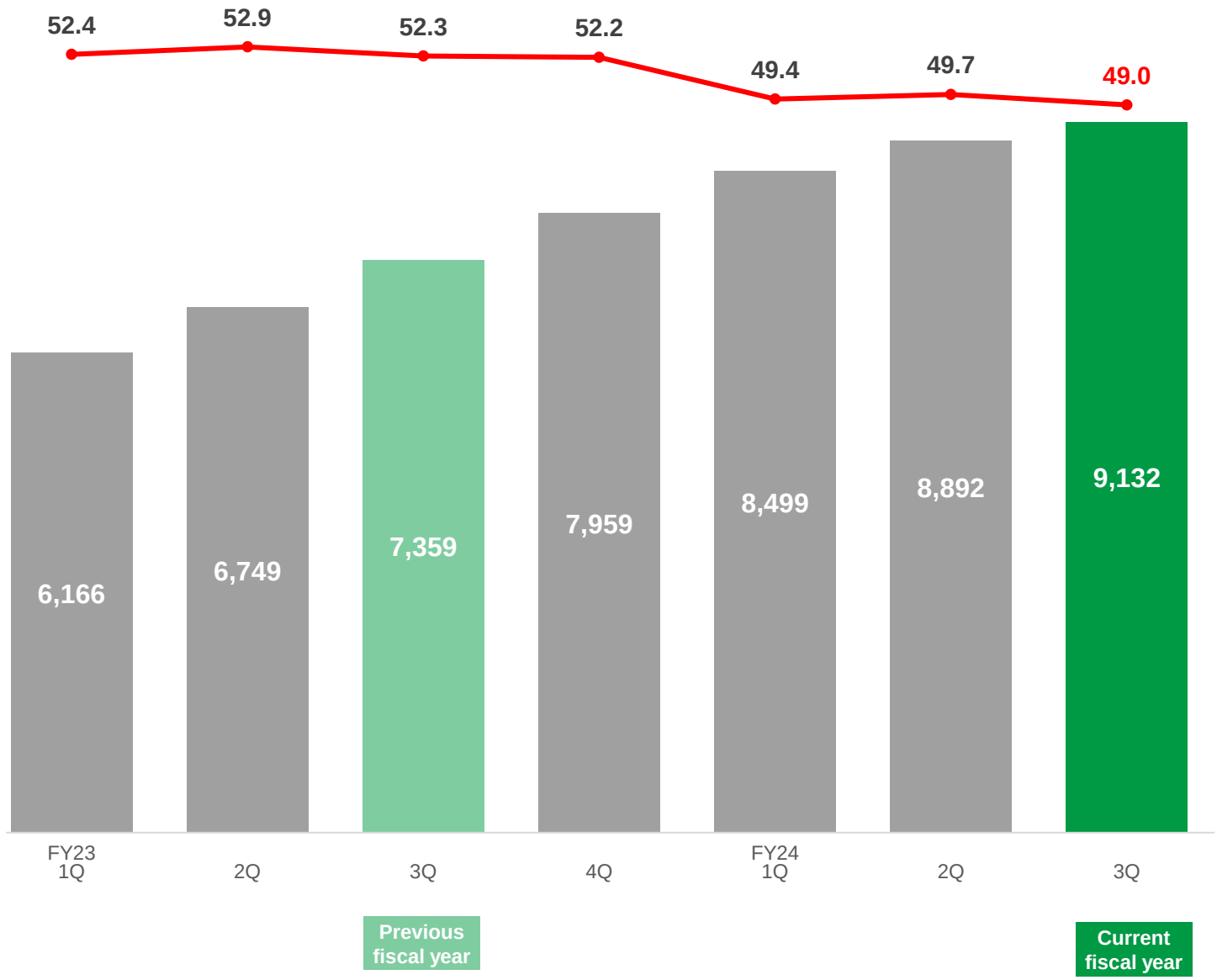
¥6.24 billion

Ordinary profit for the nine months ended December 31, 2024

¥0.72 billion

Number of ATMs as of December 31, 2024:
9,312 units
(preliminary data)

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 continued to grow.
We continued measures to reduce operating costs.

Ordinary income for the nine months ended December 31, 2024

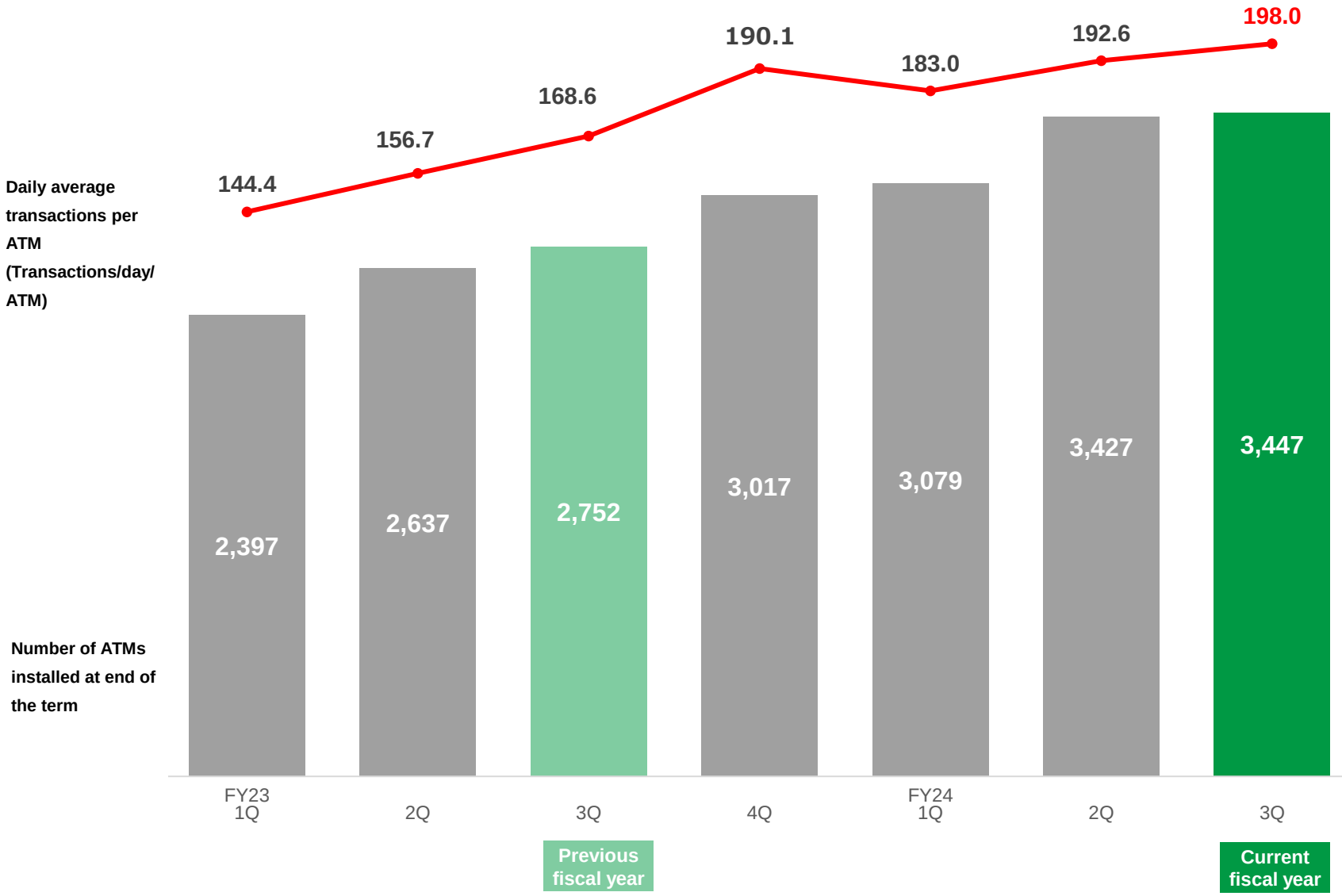
¥5.92 billion

Ordinary profit for the nine months ended December 31, 2024

¥0.23 billion

Number of ATMs as of December 31, 2024:
3,515 units
(preliminary data)

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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Overseas Business

Topics

Under the brand name “Reachful,” 100 cash recycling ATMs will be installed in three Malaysian states, mainly at 7-Eleven stores, by the end of the first half of 2025.

From January 2025,
we will launch ATM services in Malaysia.

Reachful



- Pinang
- Selangor (including Kuala Lumpur)
- Johor



**After examining profitability, etc.,
we will consider further increasing the number of ATMs.**

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AGENDA

03

Financial Results Forecast for Fiscal Year Ending March 31, 2025

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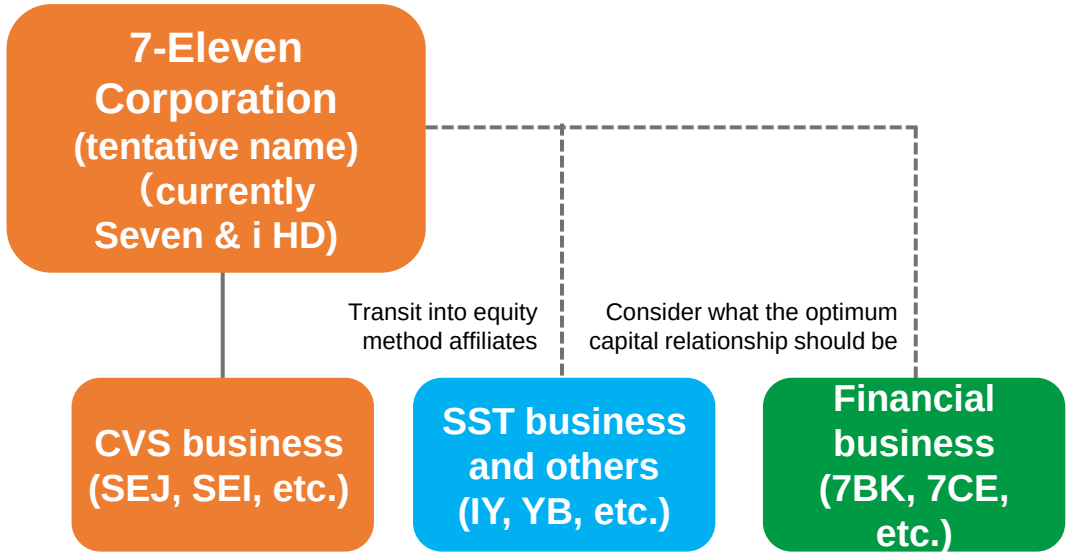
Financial Results Forecast for Fiscal 2024 and Future Changes in the Group's Structure

■ **Full-year forecasts for financial results and dividends remained unchanged.**

	FY2024 forecast	FY2023 result	YoY
Consolidated ordinary income	**¥215.0 billion**	**¥197.8 billion**	+8.6%
Consolidated ordinary profit	**¥28.0 billion**	**¥30.5 billion**	(8.1)%
Net income attributable to owners of the parent	**¥19.5 billion**	**¥31.9 billion**	(38.8)%
Annual dividend	**¥11** (Interim (result): ¥5.5 Year-end (forecast): ¥5.5)	**¥11** (Interim (result): ¥5.5 Year-end (result): ¥5.5)	Unchanged

■ **Future changes in the Group's structure**

(* Reposted from the Financial Results for Second Quarter of Fiscal Year 2024 announced on November 8, 2024)



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

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AGENDA

04 APPENDIX

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APPENDIX

Statement of Income [Consolidated]

(Billion yen)

	FY2023 1Q–3Q	FY2024 1Q–3Q	YoY change	FY2024 Full-year plan
Ordinary income	**144.8**	**159.4**	14.6	**215.0**
Ordinary expenses	**121.8**	**136.3**	14.5	**187.0**
Ordinary profit	**22.9**	**23.1**	0.2	**28.0**
Net income	**36.5**	**14.9**	(21.6)	**19.5**
EBITDA	**39.9**	**44.4**	4.5	**–**

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. Exchange rates used in the consolidated income statement:
   FY2023 3Q $1 = ¥138.24, FY2024 3Q $1 = ¥151.46, FY2024 plan $1 = ¥149.00

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APPENDIX

Statement of Income [Seven Bank]

(Billion yen)

	FY2023 1Q–3Q	FY2024 1Q–3Q	YoY change	FY2024 Full-year plan
Ordinary income	**97.3**	**103.0**	5.7	**133.5**
ATM-related fee income	83.8	86.0	2.2	113.5
Ordinary expenses	**73.3**	**79.8**	6.5	**106.0**
Ordinary profit	**24.0**	**23.2**	(0.8)	**27.5**
Net income	**15.9**	**15.3**	(0.6)	**19.0**
EBITDA	**37.7**	**40.1**	2.4	**51.5**
No. of ATMs installed at end of term (units)	**27,302**	**27,848**	546	**27,893**
ATM-related fee income per transaction (yen)	**109.6**	**106.7**	(2.9)	**108.7**
Daily average transactions per ATM (transactions/ATM/day)	**105.5**	**108.8**	3.3	**105.8**
Total number of transactions (million)	**782**	**824**	42	**1,066**
International money transfer services (1,000)	**691**	**507**	(184)	**759**
Debit services (1,000)	**15,534**	**17,127**	1,593	**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.

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Appendix

Statement of Income [FCTI]

(Million USD)

	FY2023 1Q–3Q	FY2024 1Q–3Q	YoY change	FY2024 Full-year plan
Ordinary income	**143.3**	**132.7**	(10.6)	**204.7**
Ordinary expenses	**151.7**	**140.4**	(11.3)	**207.6**
Ordinary profit	**(8.3)**	**(7.7)**	0.6	**(2.9)**
Net income	**(6.2)**	**(8.1)**	(1.9)	**(2.9)**
EBITDA	**(3.8)**	**(5.1)**	(1.3)	**0.4**
No. of ATMs installed at end of term (units)	**8,651**	**8,471**	(180)	**8,616**
Daily average transactions per ATM (transactions/ATM/day)	**49.9**	**47.3**	(2.6)	**47.9**
Total number of transactions (million)	**117.7**	**110.7**	(7.0)	**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 1Q–3Q	FY2024 1Q–3Q	YoY change	FY2024 Full-year plan
Ordinary income	**2,523**	**2,671**	148	**3,950**
Ordinary expenses	**2,489**	**2,812**	323	**3,700**
Ordinary profit	**34**	**(140)**	(174)	**250**
Net income	**369**	**(160)**	(529)	**–**

(Million yen)

	FY2023 1Q–3Q	FY2024 1Q–3Q	YoY change	FY2024 Full-year plan
Ordinary income	**481**	**599**	118	**787**
Ordinary expenses	**402**	**457**	55	**667**
Ordinary profit	**78**	**142**	64	**119**
Net income	**67**	**113**	46	**–**

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 1Q–3Q	FY2024 1Q–3Q	YoY change	FY2024 Full-year plan
Ordinary income	4,900	6,249	1,349	9,369
Ordinary expenses	4,296	5,521	1,225	8,132
Ordinary profit	603	727	124	1,237
Net income	602	718	116	–

(Million yen)

Pito AxM Platform, Inc.

	FY2023 1Q–3Q	FY2024 1Q–3Q	YoY change	FY2024 Full-year plan
Ordinary income	3,606	5,924	2,318	7,575
Ordinary expenses	3,931	5,690	1,759	7,078
Ordinary profit	(324)	234	558	497
Net income	(332)	177	509	–

Note: 1. Exchange rate:
FY2023 3Q IDR 100 = ¥0.915, FY2024 3Q IDR 100 = ¥0.953
FY2023 3Q PHP 1 = ¥2.489, FY2024 3Q PHP 1 = ¥2.652
2. 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–Dec. 2023 results	FY2024 1Q–3Q	YoY change	FY2024 Full-year plan
Ordinary income	**24,882**	**22,165**	(2,717)	**31,882**
Credit card business	12,311	11,044	(1,267)	15,937
e-money business	12,570	11,120	(1,450)	15,944
Ordinary expenses	**23,789**	**21,655**	(2,134)	**32,687**
Credit card business	10,774	11,595	821	18,289
e-money business	13,015	10,059	(2,956)	14,397
Ordinary profit	**1,092**	**509**	(583)	**(804)**
Net income	**(39)**	**545**	584	**(558)**

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