Supplementary Materials for Financial Results for the Fiscal Year Ended March 31, 2025

Seven Bank, Ltd.

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Supplementary Materials for Financial Results Unless otherwise noted, amounts of less than one million yen are rounded down.

Key Management Indicators [Non-Consolidated] (Millions of yen)

	FY2020	FY2021	FY2022	FY2023	FY2024
Ordinary income	111,672	110,298	120,509	128,899	135,747
Ordinary profit	34,593	28,412	31,500	29,123	27,307
Net income	15,825	18,135	19,508	19,320	17,657
Common stock	30,724	30,724	30,724	30,724	30,724
Total number of shares issued (thousand shares)	1,179,308	1,179,308	1,179,308	1,179,308	1,179,308
Net assets	231,687	236,925	243,627	248,252	252,482
Total assets	1,192,358	1,209,040	1,287,693	1,536,555	1,327,309
Deposit balance	784,892	792,751	824,778	949,751	871,043
Loan balance	24,350	28,203	35,571	44,468	60,700
Securities balance	91,173	111,167	122,324	172,795	175,457
Non-consolidated capital adequacy ratio	54.59%	53.20%	52.47%	42.37%	(Preliminary) 41.50%
Payout ratio	81.79%	71.30%	66.30%	66.77%	72.88%
Number of employees	470	505	549	614	703

(Note) The number of employees excludes officers, executive officers, employees seconded from the Company, part-time employees, and temporary staff, and includes employees seconded from outside the Company to the Company.

Key Management Indicators [Consolidated] (Millions of yen)

	FY2020	FY2021	FY2022	FY2023	FY2024
Ordinary income	137,267	136,667	154,984	197,877	214,408
Ordinary profit	35,640	28,255	28,924	30,526	30,289
Net income attributable to owners of the parent	25,905	20,827	18,854	31,970	18,221
Comprehensive income	25,605	22,163	20,459	34,387	19,684
Net assets	234,676	244,113	254,242	275,856	282,489
Total assets	1,197,158	1,221,623	1,312,273	1,717,818	1,495,977
Consolidated capital adequacy ratio	47.93%	47.31%	46.51%	30.74%	(Preliminary) 29.13%

Net Revenue, Business Profit, etc. [Non-Consolidated] (Millions of yen)

		FY2023 (A)	FY2024 (B)	Change (B)-(A)
Net revenue		102,370	104,981	2,610
	Net interest income	5,893	7,442	1,549
	Net fees and commissions	96,166	97,282	1,116
	Net other ordinary income	310	256	(54)
Net revenue ratio		29.17%	39.28%	10.10%
Business profit		30,700	26,210	(4,490)
Business profit before provision of general allowance for credit losses		30,790	26,262	(4,528)
Core business profit		30,790	26,269	(4,520)
Core business profit (Excluding gains (losses) on investment trust cancellation)		30,790	26,269	(4,520)

(Notes) 1. There is no specific transaction balance.

2. Net revenue ratio is calculated by dividing net revenue by the average balance of interest-earning assets.

3. Business profit = Net revenue - Expenses (excluding non-recurring items) – Provision of general allowance for credit losses.

4. Net interest income is net of the estimated cost of money held in trust.

5. Business profit before provision of general allowance for credit losses = Business profit + Provision of general allowance for credit losses.

6. Core business profit = Business profit + Provision of general allowance for credit losses - Gains (losses) on bond transactions.

Average Balance of Interest-Earning Assets/Interest-Bearing Liabilities, etc. [Non-Consolidated]

(Millions of yen, %)

		FY2023 (A)	FY2024 (B)	Change (B)-(A)
Interest-earning assets (1)	Average balance	350,844	267,258	(83,586)
	Interest	6,163	8,599	2,435
	Yield	1.75	3.21	1.46
Of which, loans	Average balance	39,886	51,924	12,037
	Interest	5,880	7,687	1,806
	Yield	14.74	14.80	0.06
Securities	Average balance	160,604	182,040	21,435
	Interest	147	359	212
	Yield	0.09	0.19	0.10
Call loans	Average balance	56,415	27,104	(29,311)
	Interest	49	77	27
	Yield	0.08	0.28	0.19
Due from banks	Average balance	93,937	6,189	(87,748)
	Interest	86	475	388
	Yield	0.09	7.68	7.58
Interest-bearing liabilities (2)	Average balance	1,125,835	1,108,900	(16,934)
	Interest	269	1,156	886
	Yield	0.02	0.10	0.08
Of which, deposits	Average balance	900,654	915,507	14,853
	Interest	32	550	518
	Yield	0.00	0.06	0.05
Negotiable certificates of deposits	Average balance	851	716	(134)
	Interest	0	1	1
	Yield	0.01	0.19	0.18
Call money	Average balance	150,093	130,471	(19,622)
	Interest	(59)	348	408
	Yield	(0.03)	0.26	0.30
Borrowed money	Average balance	1	1,397	1,396
	Interest	0	3	3
	Yield	0.22	0.25	0.02
Bonds	Average balance	79,371	60,808	(18,563)
	Interest	298	251	(46)
	Yield	0.37	0.41	0.03
Interest margin (Yield of (1) – Yield of (2))		1.73	3.11	1.38

(Note) Interest-earning assets are presented net of the average balance of non-interest-earning deposits and interest-bearing liabilities are presented net of the average balance of estimated amount of money held in trust and corresponding interest.

Change in Interest Income/Expense [Non-Consolidated] (Millions of yen)

	FY2023			FY2024		
	Change due to balance	Change due to interest rate	Net change	Change due to balance	Change due to interest rate	Net change
Interest-earning assets	1,275	22	1,298	(4,998)	7,434	2,435
Of which, loans	1,179	49	1,228	1,782	24	1,806
Securities	35	25	61	42	170	212
Call loans	26	(16)	9	(83)	111	27
Due from banks	33	(35)	(1)	(6,739)	7,128	388
Interest-bearing liabilities	(125)	(72)	(198)	(117)	1,002	886
Of which, deposits	1	(3)	(1)	8	509	518
Negotiable certificates of deposits	0	0	0	(0)	1	1
Call money	(33)	(0)	(33)	(52)	460	408
Borrowed money	—	—	—	3	—	3
Bonds	(93)	(68)	(162)	(76)	30	(46)

(Note) The overlapping areas of increase or decrease factors in balance and interest rate are calculated proportionally according to the ratio of increase or decrease between the two.

Profit Ratio [Non-Consolidated] (%)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Return on assets (ROA) – Ratio of ordinary profit to total assets	1.98	1.87	(0.11)
Ratio of ordinary profit to capital	11.44	10.44	(1.00)
Ratio of net income to total assets	1.31	1.21	(0.10)
Return on equity	7.59	6.75	(0.84)

(Note) Each profit ratio is calculated by dividing profit by the average balance for the period.

Deposit Balance, etc. [Non-Consolidated]

○ Balance by type of deposit (average balance) (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Deposits total	900,654	915,507	14,853
Of which, liquid deposits	674,562	699,634	25,072
Of which, time deposits	224,769	213,844	(10,924)
Of which, other	1,323	2,028	705
Negotiable certificates of deposits	851	716	(134)
Aggregate total	901,505	916,223	14,718

○ Balance by type of deposit (balance at end of year) (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Deposits total	949,751	871,043	(78,708)
Of which, liquid deposits	730,637	660,639	(69,998)
Of which, time deposits	218,748	209,967	(8,780)
Of which, other	365	436	70
Negotiable certificates of deposits	650	800	150
Aggregate total	950,401	871,843	(78,558)

○ Balance of time deposits by residual period (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Less than 3 months	33,462	34,722	1,260
3-6 months	20,993	20,347	(646)
6 months-1 year	59,649	45,589	(14,060)
1-2 years	31,963	26,352	(5,610)
2-3 years	30,185	31,653	1,467
3 years or more	42,493	51,302	8,808
Total	218,748	209,967	(8,780)

General and Administrative Expenses Breakdown [Non-Consolidated] (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Salary and allowance	6,153	6,924	771
Retirement benefit costs	238	241	2
Welfare expenses	39	41	2
Depreciation of fixed assets	18,630	23,109	4,478
Land, building and machinery rental	988	1,180	192
Maintenance costs	187	201	13
Supplies expenses	0	0	0
Water supply and utility costs	188	189	1
Travel expenses	240	283	43
Communication expenses	5,271	5,461	190
Advertising expenses	3,582	4,564	982
Membership fees, donations, and entertainment expenses	60	66	5
Taxes and dues	2,208	2,501	293
Business outsourcing expenses	26,931	26,525	(406)
Maintenance and management expenses	3,677	3,882	205
Other	3,181	3,544	363
Total	71,580	78,719	7,139

(Note) Breakdown of “general and administrative expenses” within Statement of Income.

Loan Balance [Non-Consolidated]

○ Loan balance (average balance) (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Loans on bills	—	—	—
Loan on deeds	439	204	(234)
Overdrafts	39,447	51,719	12,272
Bills discounted	—	—	—
Total	39,886	51,924	12,037

○ Loan balance (balance at end of year) (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Loans on bills	—	—	—
Loan on deeds	150	150	—
Overdrafts	44,318	60,550	16,231
Bills discounted	—	—	—
Total	44,468	60,700	16,231

Loans Outstanding by Residual Period [Non-Consolidated]

○ FY2023 (Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Loans	44,468	—	—	—	44,468
Of which, variable interest rates	44,318	—	—	—	44,318
Of which, fixed interest rates	150	—	—	—	150

(Note) Overdrafts (card loans) are presented in "1 year or less."

○ FY2024 (Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Loans	60,700	—	—	—	60,700
Of which, variable interest rates	60,550	—	—	—	60,550
Of which, fixed interest rates	150	—	—	—	150

(Note) Overdrafts (card loans) are presented in "1 year or less."

Loan Breakdown, etc. [Non-Consolidated]

○ Breakdown by loan collateral (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Guaranteed	44,318	60,550	16,231
Unsecured	150	150	—
Total	44,468	60,700	16,231

○ Breakdown of collateral for customers' liabilities for acceptances and guarantees (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Guaranteed	—	—	—
Unsecured	13,300	14,832	1,532
Total	13,300	14,832	1,532

○ Breakdown of loans, classified by purpose (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Funds for capital investment	—	—	—
Funds for working capital	44,468	60,700	16,231
Total	44,468	60,700	16,231

(Note) Overdrafts (card loans) are included in funds for working capital.

○ Loan balance by industry and ratios to total loans (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Individual	44,318(99.6%)	60,550(99.7%)	16,231
Others	150(0.3%)	150(0.2%)	—
Total	44,468	60,700	16,231

○ Loans for small- and medium-sized companies, etc.

None.

○ Balance of loans to restructuring countries

None.

○ Written-off of loans (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Written-off of loans	0	1	0

Balance of Securities, etc. [Non-Consolidated]

○ Balance of securities (average balance) (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Municipal bonds	59,701	64,798	5,097
Bonds	48,692	43,181	(5,511)
Stocks	31,243	37,823	6,580
Other securities	20,967	36,236	15,269
Of which, overseas stocks	17,946	19,274	1,327
Others	3,021	16,962	13,941
Total	160,604	182,040	21,435

○ Balance of securities (balance at end of year) (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Municipal bonds	65,327	59,596	(5,730)
Bonds	46,181	38,879	(7,302)
Stocks	38,067	37,962	(105)
Other securities	23,218	39,019	15,800
Of which, overseas stocks	19,140	19,361	220
Others	4,077	19,657	15,579
Total	172,795	175,457	2,661

Balance of Securities by Residual Period [Non-Consolidated]

Redemption schedule for available-for-sale securities with maturity dates and held-to-maturity debt securities

○ FY2023 (Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Municipal bonds	12,114	53,090	—	—	65,204
Bonds	17,900	27,300	1,000	—	46,200
Other securities	—	—	—	—	—
Total	30,014	80,390	1,000	—	111,404

○ FY2024 (Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Municipal bonds	42,690	17,100	—	—	59,790
Bonds	23,200	14,900	1,000	—	39,100
Other securities	—	—	—	—	—
Total	65,890	32,000	1,000	—	98,890

Loan-to-Deposit and Investment-to-Deposit Ratios [Non-Consolidated] (%)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Loan-to-deposit ratio (balance at end of year)	4.67	6.96	2.28
Loan-to-deposit ratio (average balance)	4.42	5.66	1.24
Investment-to-deposit ratio (balance at end of year)	18.18	20.12	1.94
Investment-to-deposit ratio (average balance)	17.81	19.86	2.05

$$\text{Loan-to-deposit ratio} = \frac{\text{Loans}}{\text{Deposits + Negotiable certificates of deposits}} \times 100$$

$$\text{Investment-to-deposit ratio} = \frac{\text{Securities}}{\text{Deposits + Negotiable certificates of deposits}} \times 100$$

Allowance for Credit Losses [Non-Consolidated]

○ Balance at end of year (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
General allowance for credit losses	490	539	49
Specific allowance for credit losses	1,311	1,468	156
Allowance for loans to restructuring countries	—	—	—
Total	1,802	2,008	206

(Note) Allowance for credit losses is provided for receivables and temporary payments that continue to accrue in the course of business in accordance with predetermined write-off and allowance standards.

○ Change during the period (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
General allowance for credit losses	89	49	(40)
Specific allowance for credit losses	302	156	(145)
Allowance for loans to restructuring countries	—	—	—
Total	392	206	(186)

Risk-Monitored Loans and Financial Reconstruction Act Based Disclosure [Non-Consolidated] (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Loans under bankruptcy/rehabilitation or similar proceedings	78	98	20
Risk loans	—	—	—
Loans for Special Attention	—	—	—
Delinquent loans past due over three months	—	—	—
Restructured loans	—	—	—
Sub-total	78	98	20
Normal Loans	257,589	176,200	(81,389)
Total	257,667	176,299	(81,368)

Risk-Monitored Loans and Financial Reconstruction Act Based Disclosure [Consolidated] (Millions of yen)

	FY2023 (A)	FY2024 (B)	Change (B)-(A)
Loans under bankruptcy/rehabilitation or similar proceedings	651	667	16
Risk loans	—	—	—
Loans for Special Attention	565	496	(68)
Delinquent loans past due over three months	68	41	(26)
Restructured loans	496	454	(42)
Sub-total	1,216	1,163	(52)
Normal Loans	272,072	184,409	(87,663)
Total	273,289	185,573	(87,715)

Details of Bonds [Non-Consolidated]

Description	Date of issue	Amount	Price	Balance at beginning of period	Increase in current period	Decrease in current period	Balance at end of period (Of which, the amount to be redeemed within 1 year)	Coupon	Redemption date
	Date	Millions of yen	Yen	Millions of yen	Millions of yen	Millions of yen	Millions of yen	%	Date
11th unsecured domestic straight bonds	2014.12.17	15,000	100.00	15,000	—	15,000	—	0.536	2024.12.20
12th unsecured domestic straight bonds	2017.10.20	30,000	100.00	30,000	—	—	30,000 (—)	0.390	2027. 9.17
14th unsecured domestic straight bonds	2019. 1.25	20,000	100.00	20,000	—	—	20,000 (—)	0.385	2028.12.20

Status of Capital Adequacy Ratio

The capital adequacy ratio is calculated both on a non-consolidated and consolidated basis based on the formula stipulated in the Criteria for a Bank to Determine Whether the Adequacy of Equity Capital of the Bank Is Appropriate in Light of the Assets Owned by That Bank, etc. under the Provision of Article 14-2 of the Banking Act (Financial Services Agency Notice No. 19 of 2006).

The Company applies the domestic standard and uses the standard method in the calculation of credit risk assets.

Non-consolidated capital adequacy ratio (domestic standard) (Millions of yen, %)

	March 31, 2024	March 31, 2025
1. Non-consolidated capital adequacy ratio (2/3)	42.37	41.50
2. Non-consolidated capital adequacy amount	214,329	216,716
3. Risk asset amount	505,773	522,095
4. Non-consolidated total required capital	20,230	20,883

Consolidated capital adequacy ratio (domestic standard) (Millions of yen, %)

	March 31, 2024	March 31, 2025
1. Consolidated capital adequacy ratio (2/3)	30.74	29.13
2. Consolidated capital adequacy amount	230,356	235,193
3. Risk asset amount	749,130	807,314
4. Consolidated total required capital	29,965	32,292