SEVEN BANK

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

Financial Results

Financial Results for the Fiscal Year Ended March 31, 2025

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AGENDA

01

Financial Results for the Fiscal Year Ended March 31, 2025

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Key points of the results for the fiscal year ended March 31, 2025



Financial results overview

Ordinary income increased to record highs on both consolidated and non-consolidated bases. Ordinary profit decreased on both consolidated and non-consolidated bases.



Domestic ATM business

The number of transactions reached a record high. Completed upgrade of all ATMs to fourth-generation ATMs.



Domestic Retail business

Loan balances met targets; credit card member acquisition did not achieve the targets.



Overseas business

Total transactions surpassed 500 million, driven by growth in Asia. Losses narrowed in the U.S. due to a surplus in the second half of the year.

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Financial Results for Fiscal Year Ended March 31, 2025

Profit/Loss Status [Consolidated]

Ordinary income
Ordinary income **increased** owing primarily to the effect of Seven Card Service (7CE) becoming a consolidated subsidiary and performance achieved by Seven Bank

Ordinary profit
Ordinary profit declined due to an increase in expenses caused by continued growth investments, but still exceeded the plan due to lower-than-expected 7CE promotional 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 $1 = ¥140.67
   FY2024 plan $1 = ¥149.00
   FY2024 $1 = ¥151.69
5. All EBITDA in these materials are Ordinary profit + Depreciation and amortization.

	FY2024 results	FY2023 results	YoY	vs. Plan
Ordinary income	¥214.4 billion	¥197.8 billion	+8.3%	(0.2)%
Ordinary expenses	¥184.1 billion	¥167.3 billion	+10.0%	(1.5)%
Ordinary profit	¥30.2 billion	¥30.5 billion	(0.9)%	+7.8%
Net income attributable to owners of the parent	¥18.2 billion	¥31.9 billion	(42.9)%	(6.6)%
EBITDA	¥59.4 billion	¥53.9 billion	+10.2%	-

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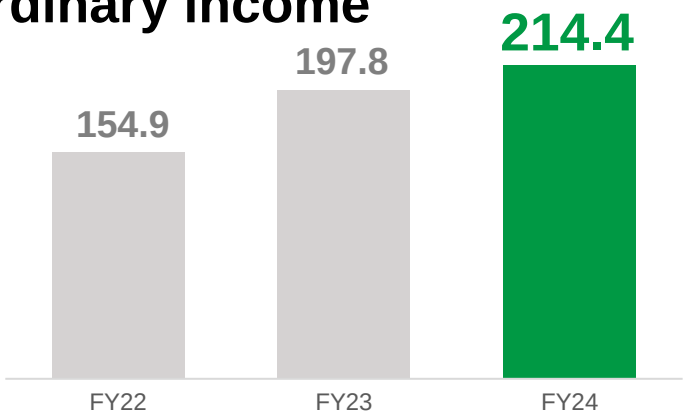
Financial Results for Fiscal Year Ended March 31, 2025

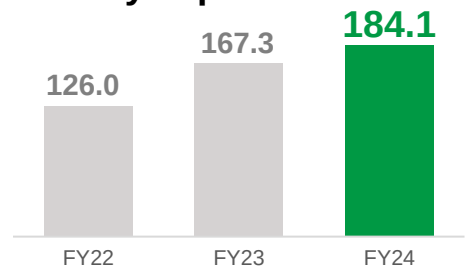
Trend in Performance [Consolidated]

(Billion yen)

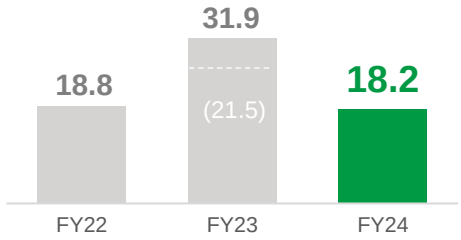
Ordinary income



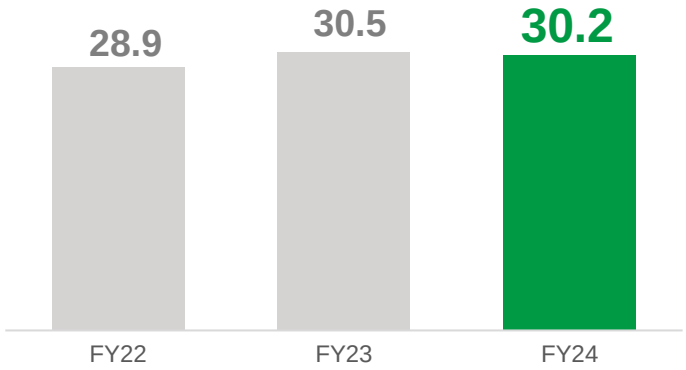
Ordinary expenses



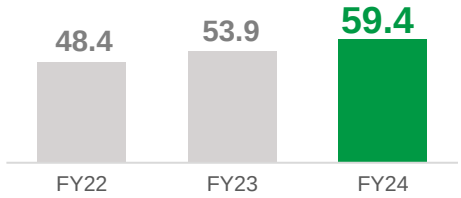
Net income attributable to owners of the parent



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 ¥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 Fiscal Year Ended March 31, 2025

Profit/Loss Status [Seven Bank]

	FY2024 results	FY2023 results	YoY	vs. Plan
Ordinary income	¥135.7 billion	¥128.8 billion	+5.3%	+1.6%
Ordinary expenses	¥108.4 billion	¥99.7 billion	+8.7%	+2.2%
Ordinary profit	¥27.3 billion	¥29.1 billion	(6.1)%	(0.7)%
Net income	¥17.6 billion	¥19.3 billion	(8.8)%	(7.3)%
EBITDA	¥50.4 billion	¥47.7 billion	+5.6%	(2.1)%

Ordinary income

Ordinary income reached a record high, driven by continued growth in ATM transactions, strong performance in card loans, and gains from the sale of equity holdings recorded 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 new ATMs.

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 by Business

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Domestic Business (ATM)

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Domestic Business (ATM)

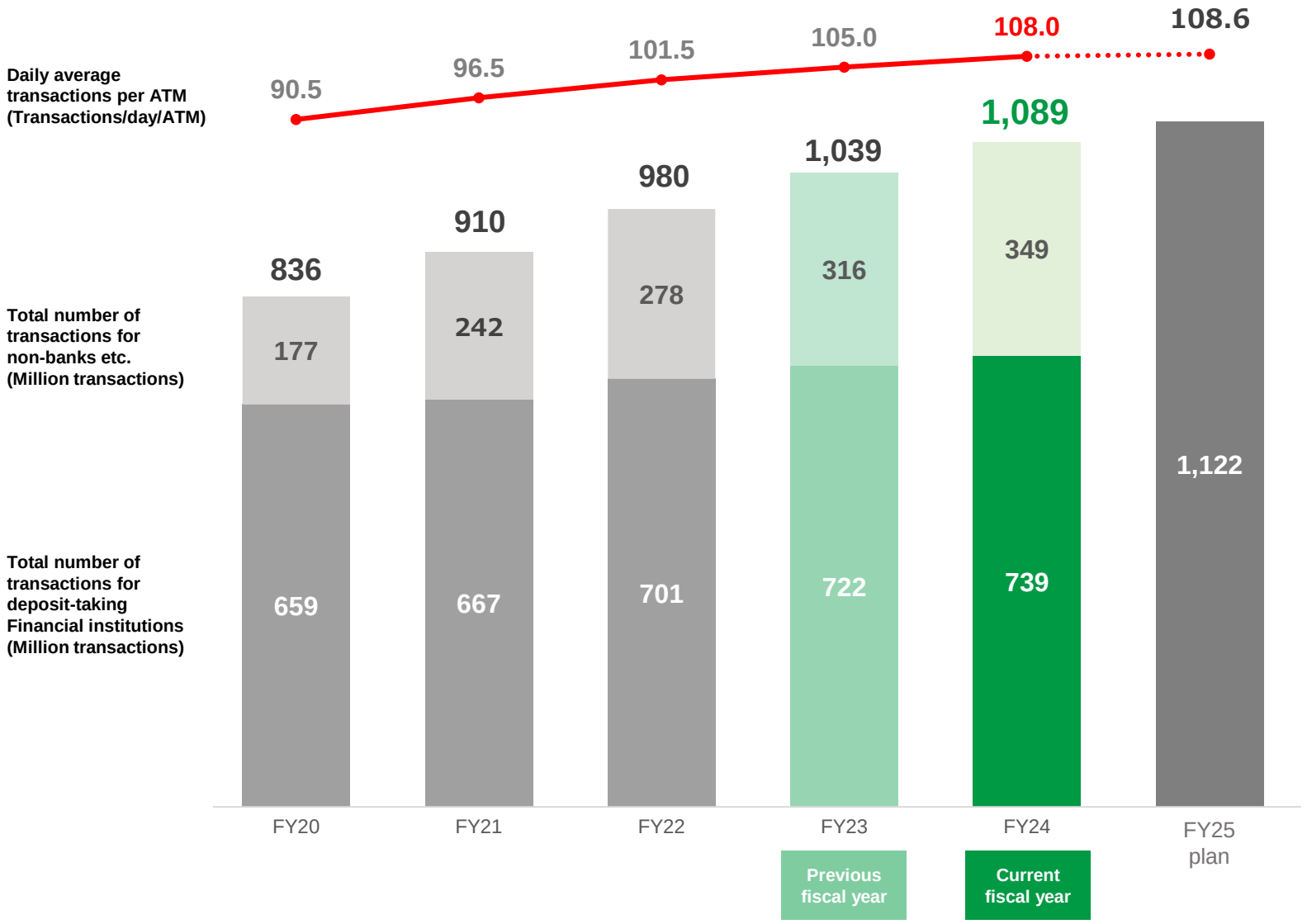
Key Figures: ATM Usage

Total number of transactions for the fiscal year

+50 million transactions YoY

Daily average transactions per ATM for the fiscal year

+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: ¥106.5 for FY24
   *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

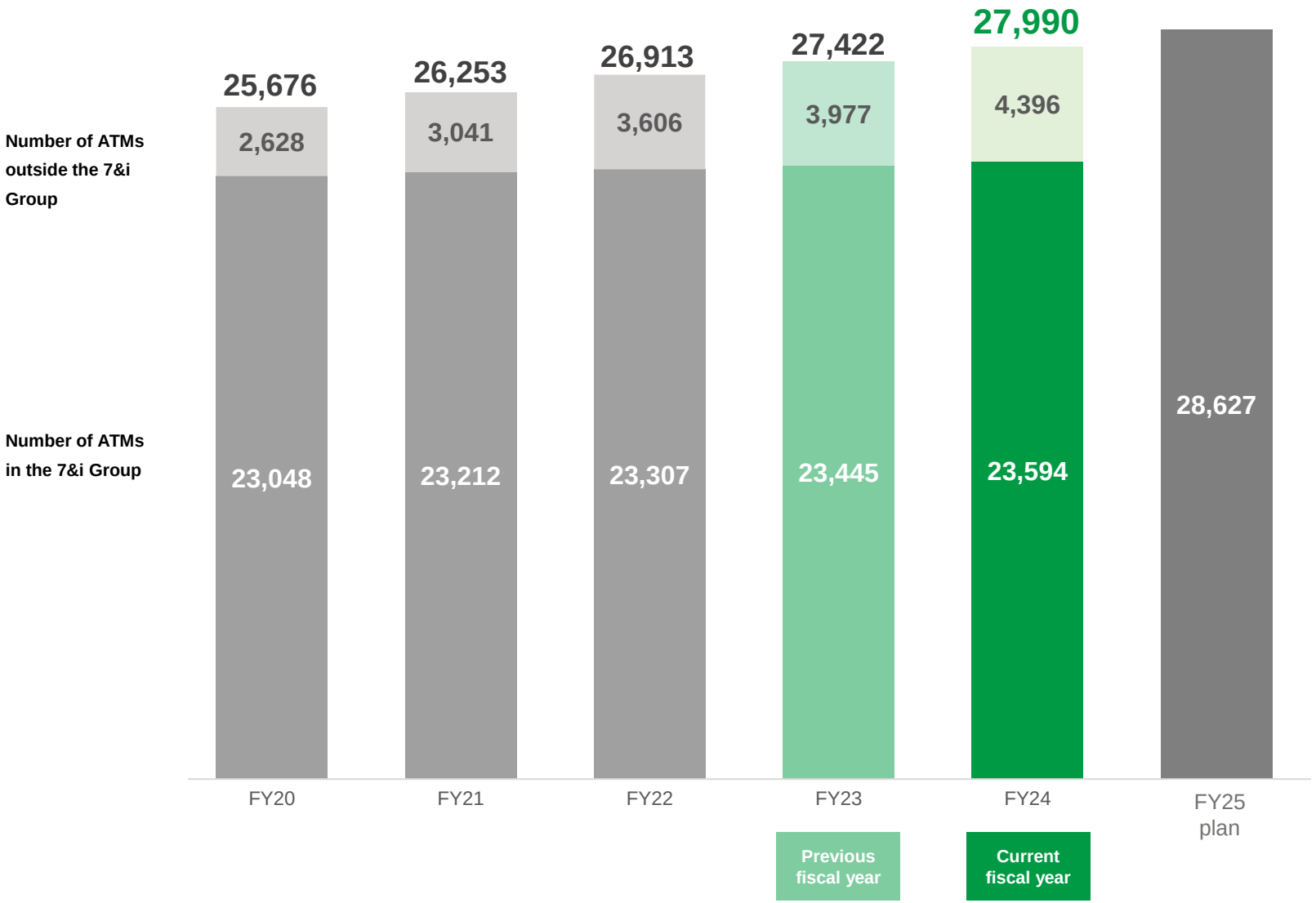
+568 units YoY

The 7&i Group:
+149 units YoY
Of which, Seven-Eleven:
22,970 units (+194 units YoY)

Outside the 7&i Group:
+419 units YoY

Full replacement with fourth-generation ATMs completed by the end of March 2025

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



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Domestic Business (Retail)

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Domestic Business (Retail)

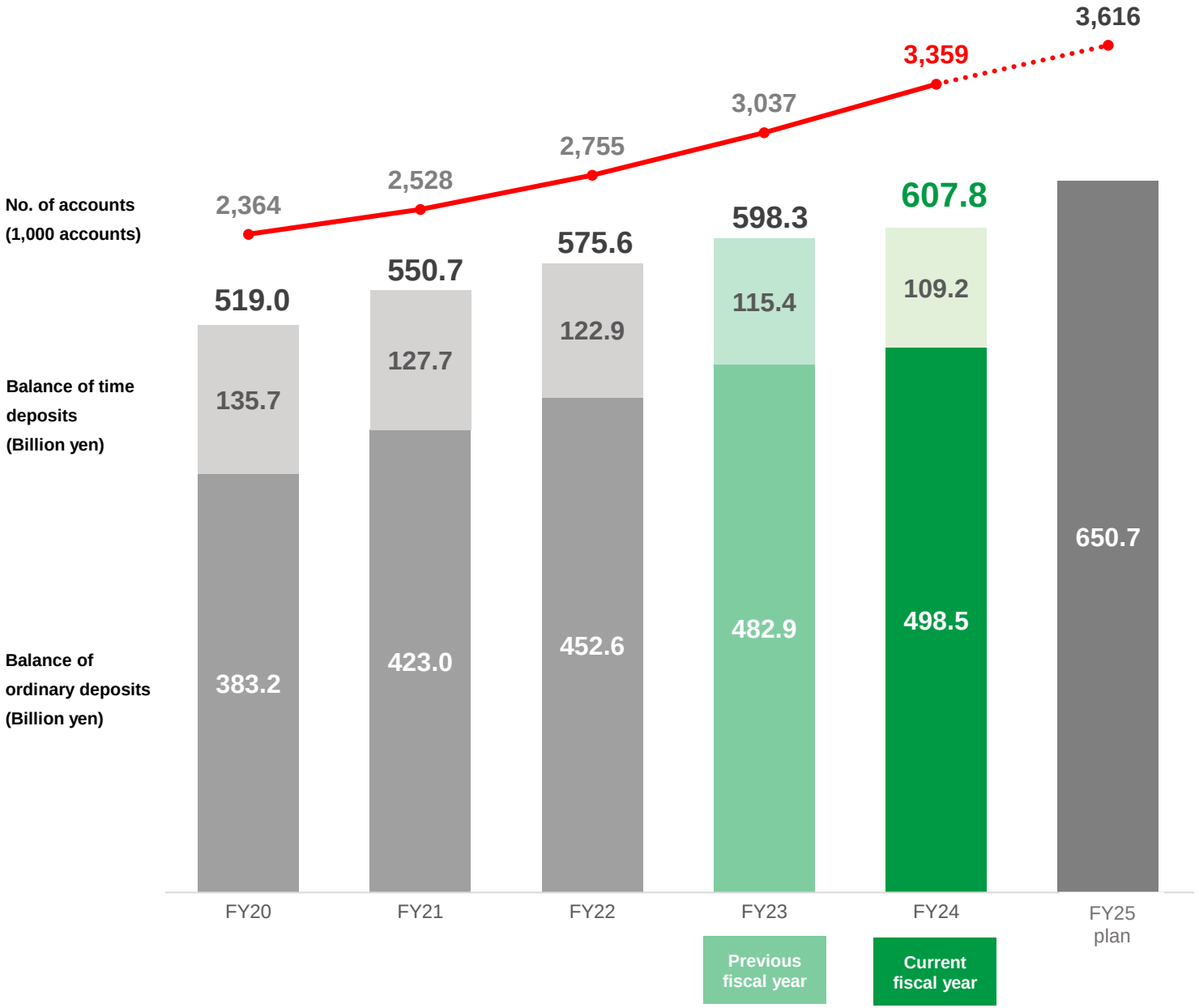
Key Figures: Trend in Number of Accounts and Balance of Deposits (Individual)

No. of accounts

+322,000 accounts YoY

Balance of deposits

+¥9.5 billion YoY



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

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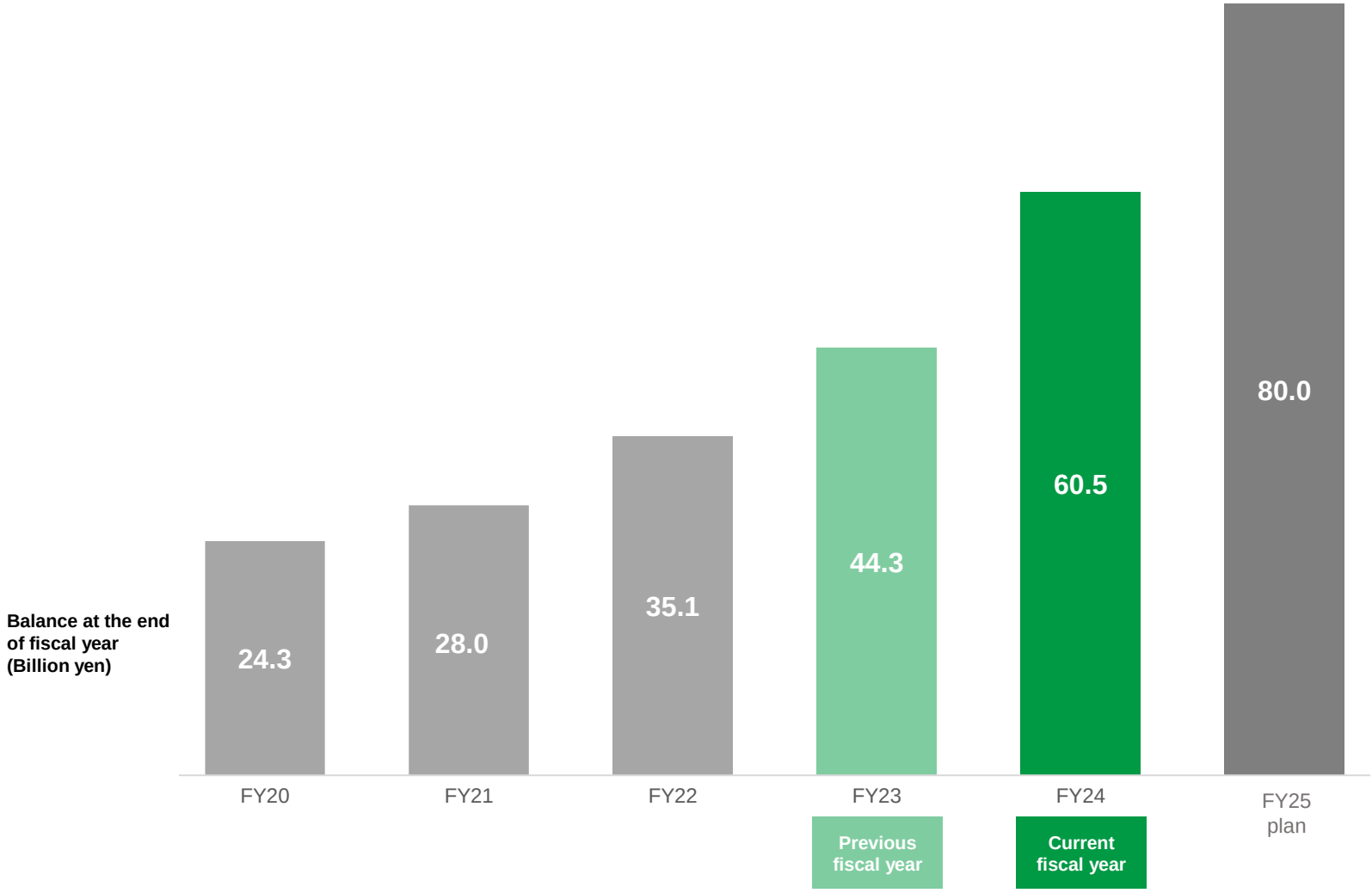
Domestic Business (Retail)

Key Figures: Personal Loan Services

Balance at the end of fiscal year

+¥16.2 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 FY22 include services offered by Credd Finance.

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Domestic Business (Retail)

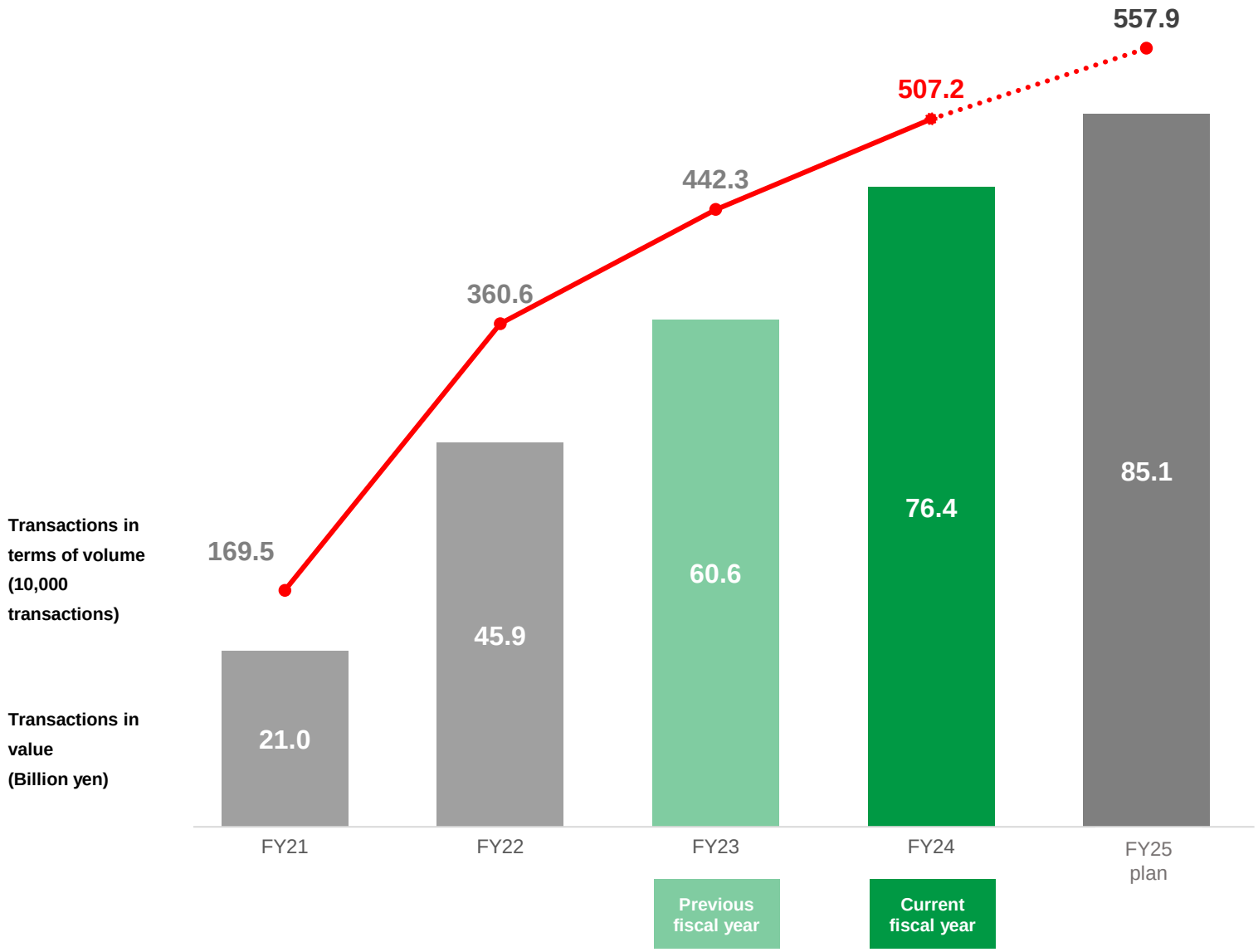
Key Figures: Seven Bank Post Payment Service

Transactions in terms of volume

+649,000 transactions YoY

Transactions in value

+¥15.8 billion YoY



Notes:
1. All comments and figures regarding changes are compared with the same period a year ago.
2. FY2021 figures reflect Q3 and Q4 only, as the service started in September 2021.

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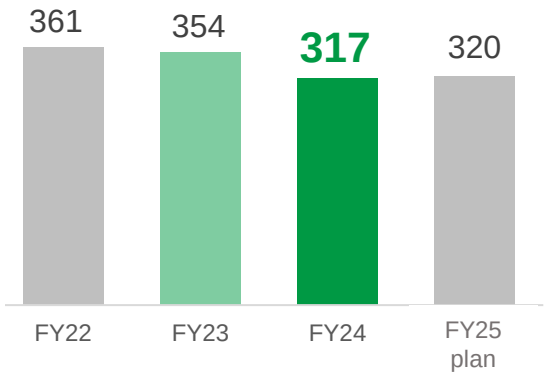
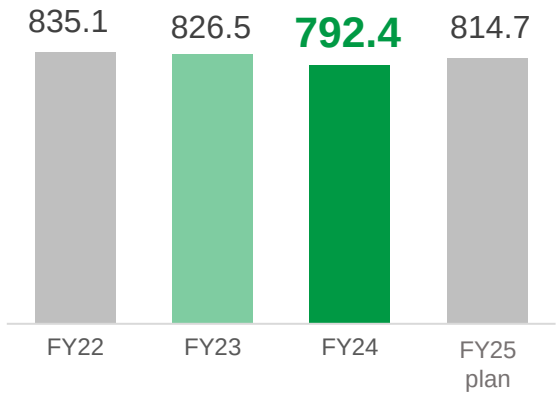
Seven Card Service

KPIs

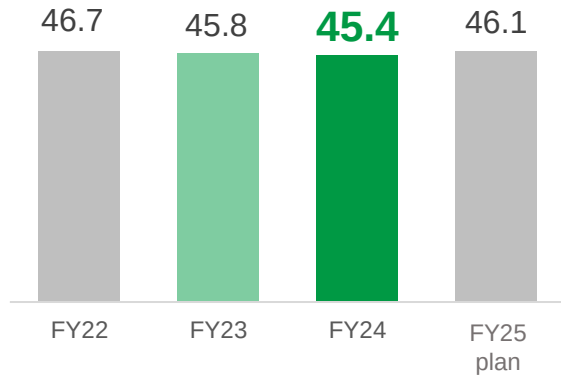
Number of credit card members
(10,000 people)



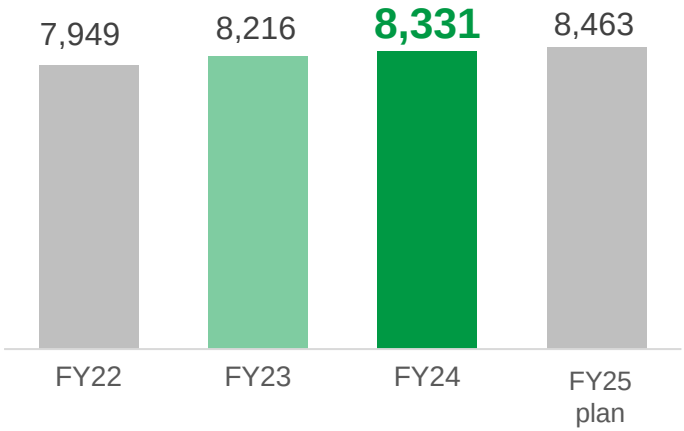
Shopping transaction value using credit cards (Billion yen)



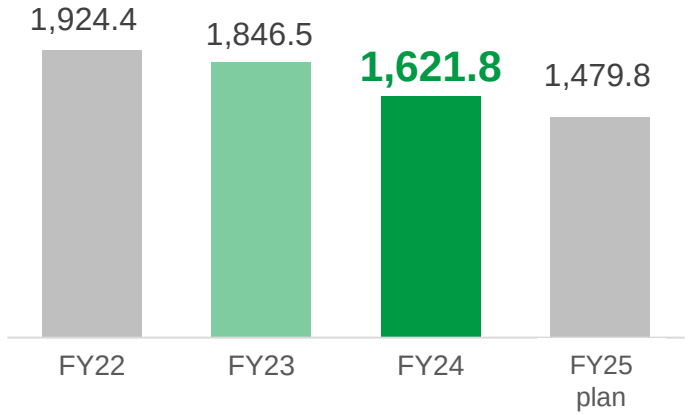
Financial product balance
(Billion yen)



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



e-money transactions in value
(Billion yen)



Notes:
1. Amounts less than one hundred million yen have been truncated.
2. 7CE used a February fiscal year-end through FY2022 and switched to a March year-end from FY2023, but the KPIs shown here are based on April–March fiscal years.

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Overseas Business

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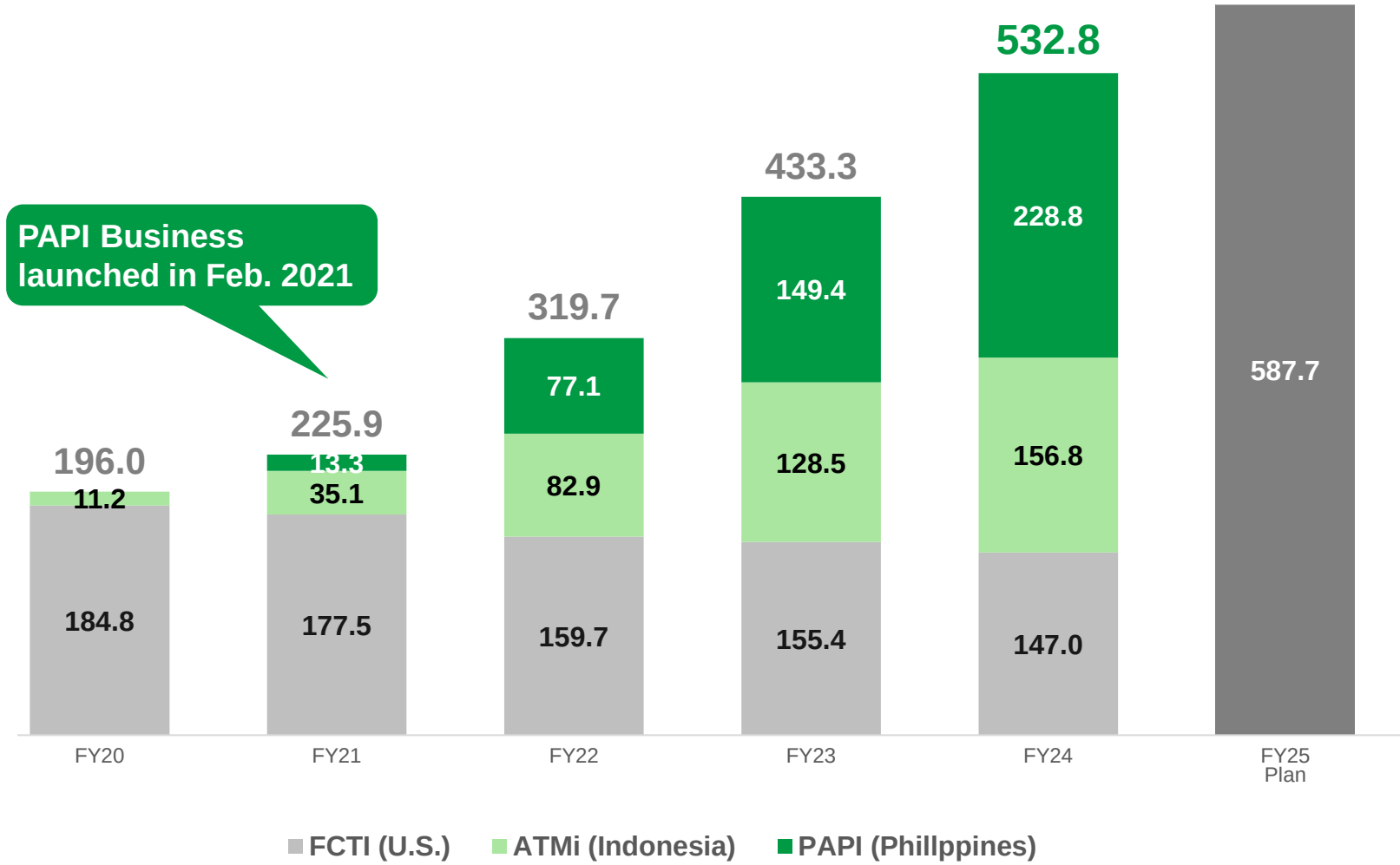
Overseas Business

Trend in the Number of ATM Transactions

(Million transactions)

ATM transaction volume increased, driven by sustained strong growth in Asia.

We **expect further growth** in FY2025 through business diversification and expansion in Malaysia.



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 remains slightly soft, **profitability is improving** with new contracts in effect, **aiming for full-year profit** in FY2025.

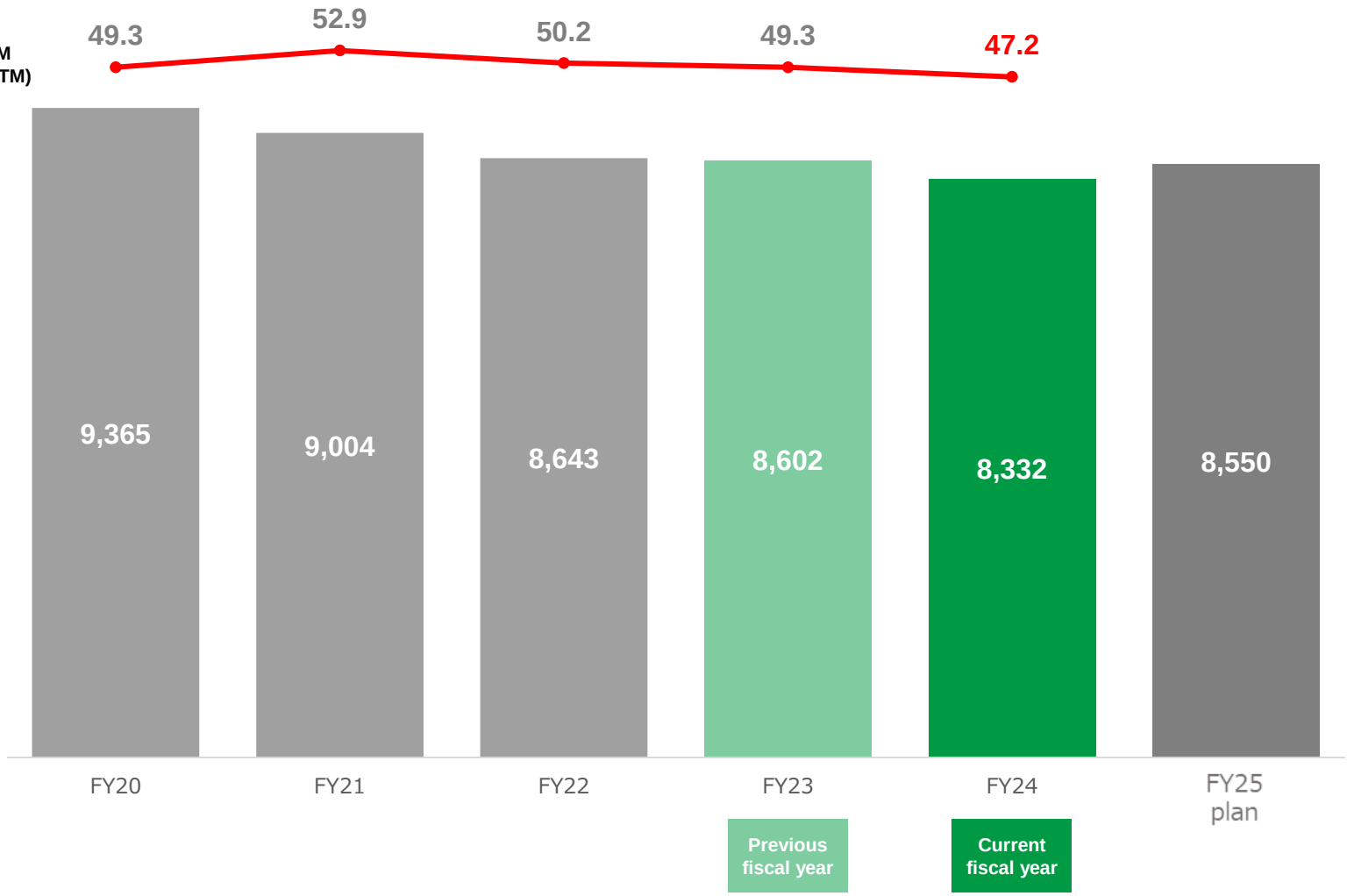
FY24 ordinary income

¥ 26.95 billion

FY24 ordinary profit

¥(0.45) billion

Number of ATMs as of March 31, 2025: 8,390 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

While the number of ATMs continued to grow, the competitive environment intensified.

In FY2025, our top priority is to increase average transactions per ATM by promoting cardless transactions and expanding direct partnerships to **differentiate ourselves from competitors**.

FY24 ordinary income

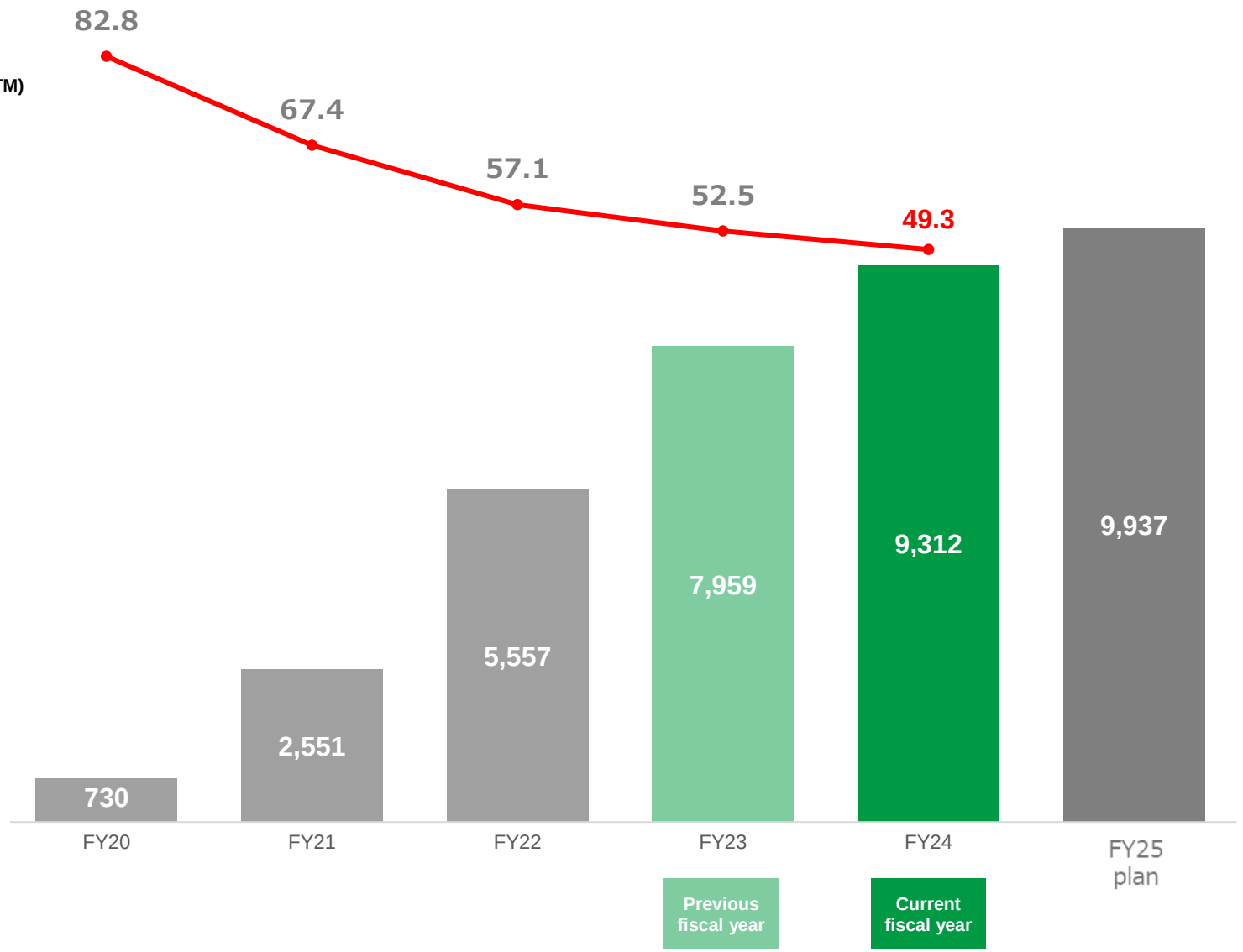
¥ 8.44 billion

FY24 ordinary profit

¥ 0.93 billion

Number of ATMs as of March 31, 2025: 9,283 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

We **achieved our first full-year profit** in FY2024.
For FY2025, we aim to achieve further profit growth.

FY24 ordinary income

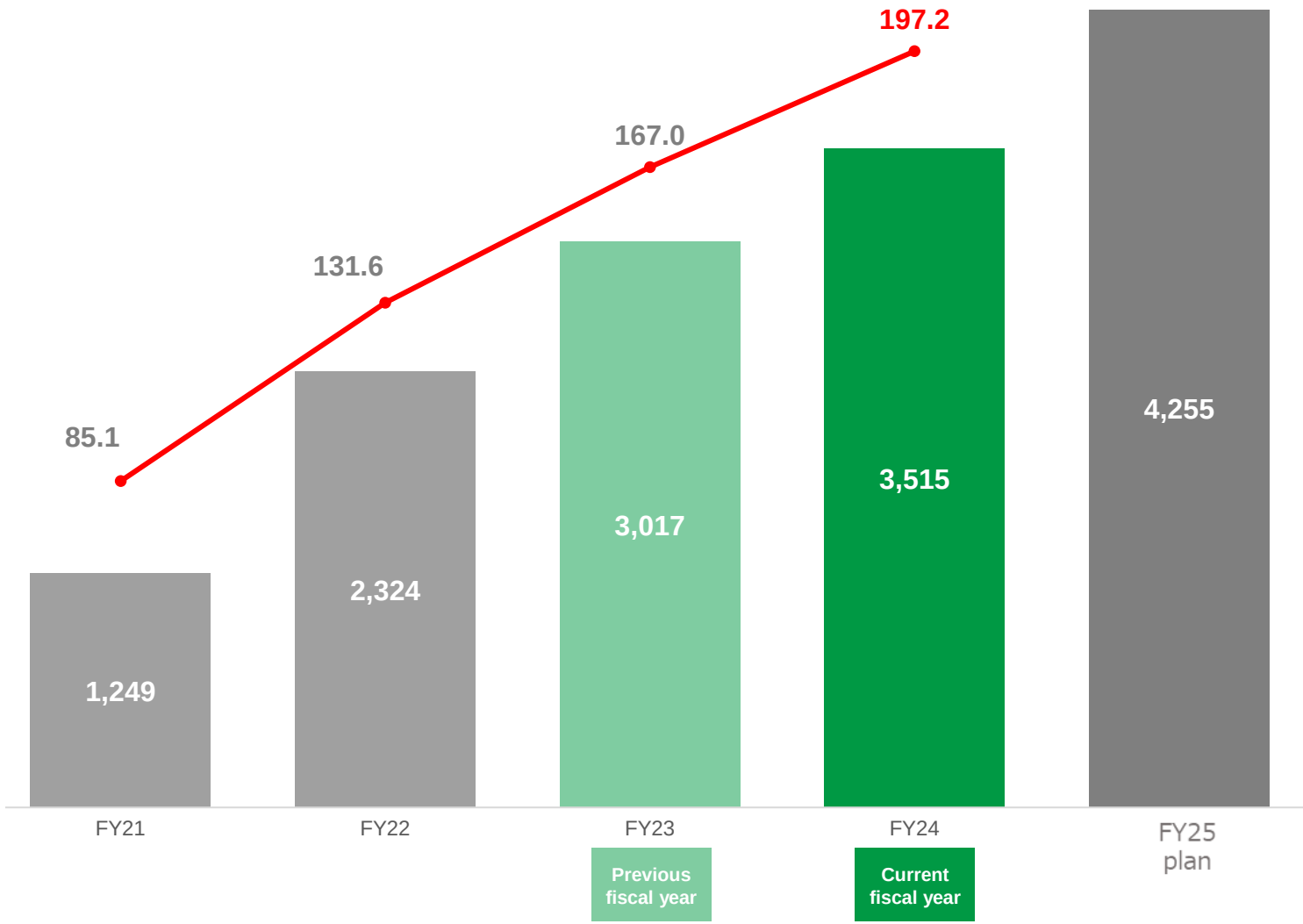
¥ 8.15 billion

FY24 ordinary profit

¥ 0.30 billion

Number of ATMs as of March 31, 2025: 3,642 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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AGENDA

03

Financial Results Forecast for the Fiscal Year Ending March 31, 2026

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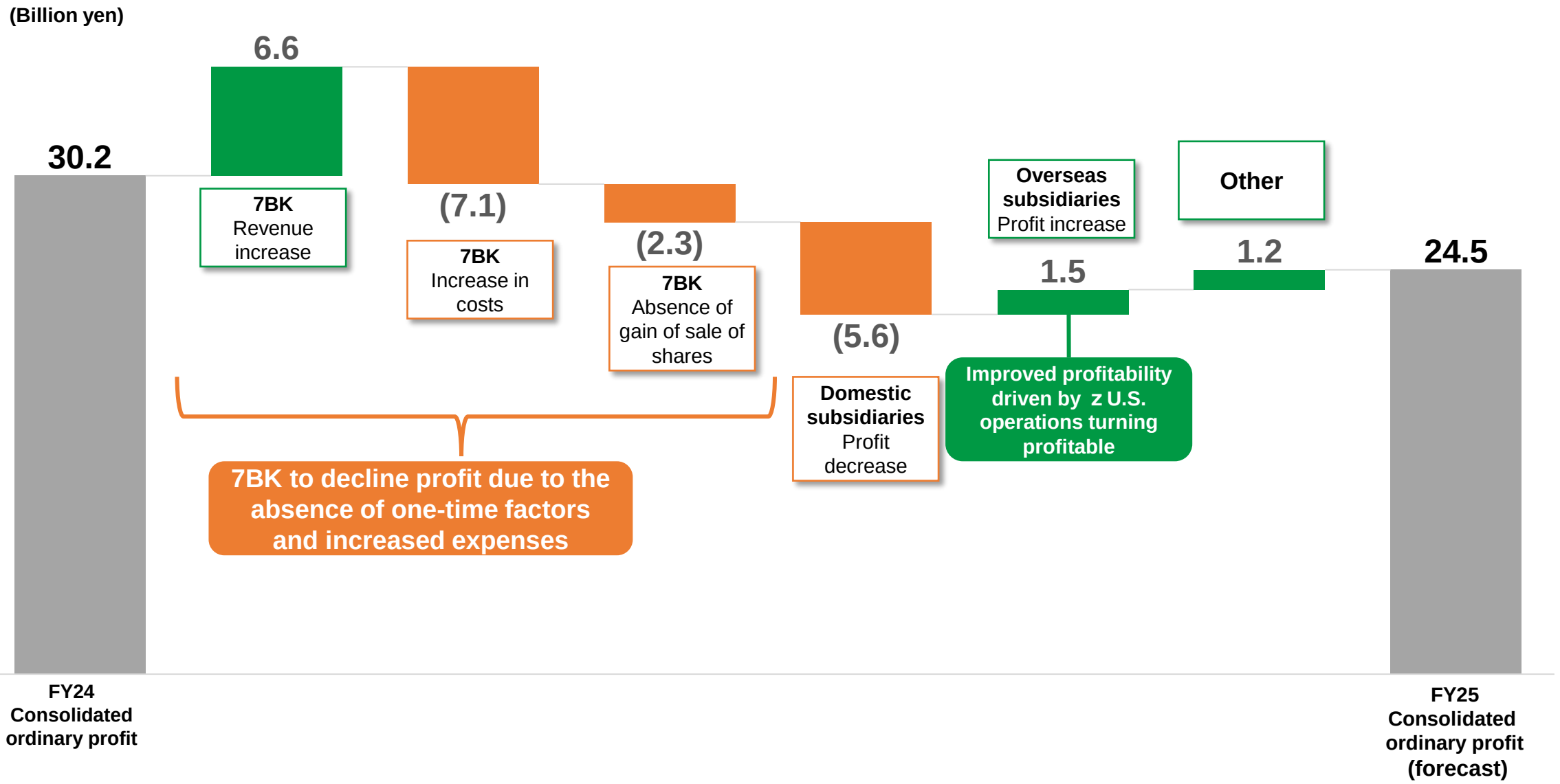
Seven Bank's business are solid, and overseas business improved profitability
Meanwhile profit for FY2025 is projected to decline YoY due to lower profits at subsidiaries as a result of strategic investments



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Financial Results Forecast [Consolidated]

	FY2024 result	FY2025 forecast	YoY
Consolidated Ordinary income	¥214.4 billion	¥216.0 billion	+0.7%
Consolidated ordinary expenses	¥184.1 billion	¥191.5 billion	+4.0%
Consolidated ordinary profit	¥30.2 billion	¥24.5 billion	(18.8)%
Net income attributable to owners of the parent	¥18.2 billion	¥16.0 billion	(12.0)%

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AGENDA

04

Progress of the Medium-Term Management Plan and Strategic Initiatives for FY2025

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We are steadily implementing initiatives, with a focus on strengthening our revenue base

Medium-Term Management Plan Announced in 2021

We aim to realize a second phase of growth by focusing on three key pillars: our growth strategy, contribution to solving social issues, and corporate transformation

Growth strategy

Evolve from cash platform to ATM+



Nationwide deployment of over 28,000
new-model forth-generation ATMs

Driving industry leadership with '+Connect' and new services utilizing Seven Bank's unique ATM platform

Expand growth fields that come after ATMs by leveraging our strengths (business diversification)

Retail business



Corporate business

BBF バンク・ビジネスファクトリー / セブン・ペイメントサービス / ACSION

Overseas business

FCTI NATIONWIDE ATM NETWORK / ATMi / Pito AxM Platform, Inc. / Reachful

Promote diversification of business portfolio

Contributions to solving social issues

Connectivity | Accessibility | Innovation | Collaboration | Responsibility

Five **key priorities were redefined in 2024**
Further accelerating group-wide **efforts to solve social issues**

Corporate transformation

Organizational vitalization





Transformation of business model/process

Encouraging innovation by cultivating a workplace where employees and the company evolve together

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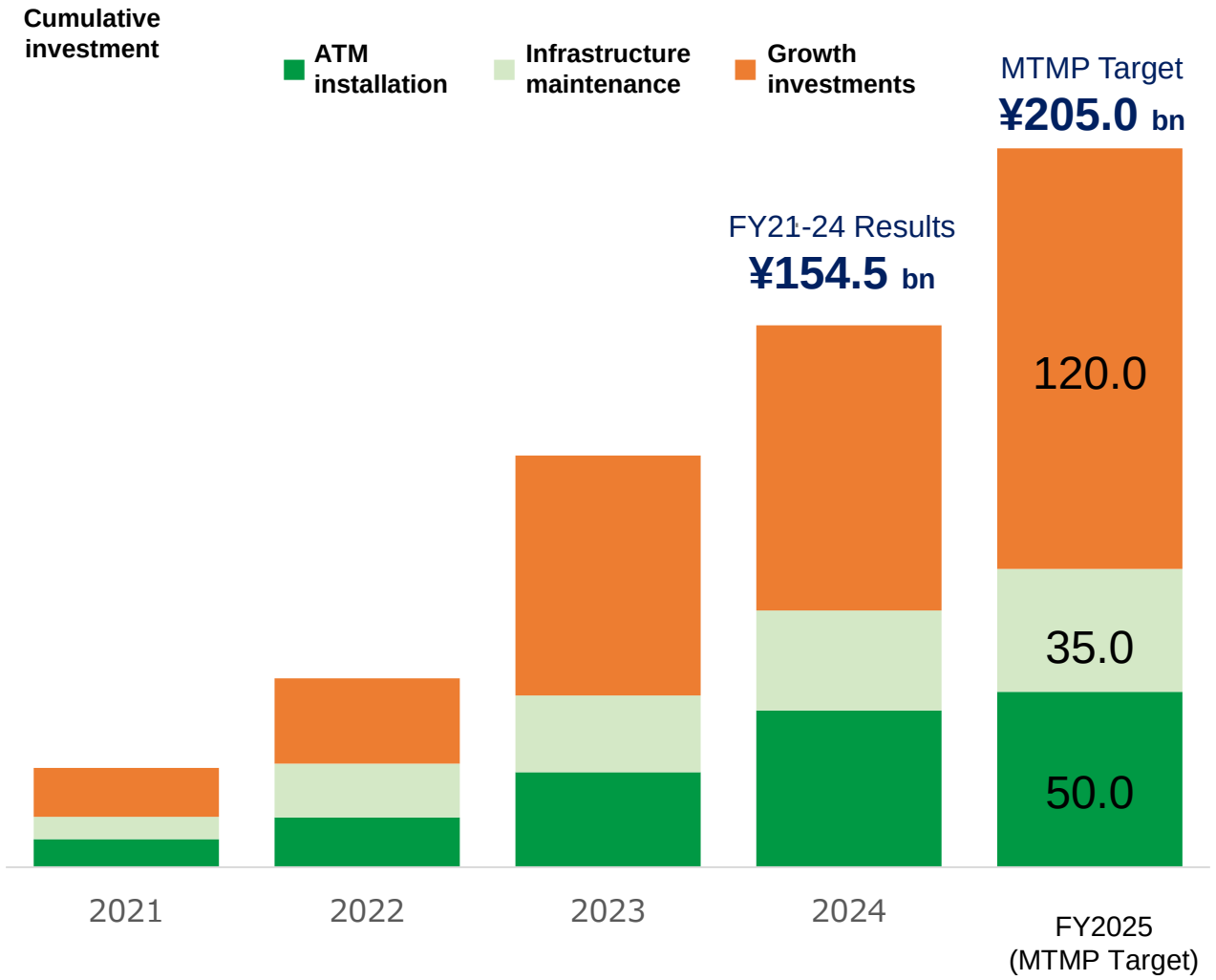
Growth-oriented Investment Expansion under the Medium-Term Management Plan (MTMP) Continued Investment in Global Business Expansion and Corporate Transformation

Investment and Equity Commitment Trend under MTMP



Breakdown of Growth Investments

Investment in Domestic Growth Areas: 77%
- ✓ New ATM services centered on +Connect
- ✓ Inclusion of Seven Card Service as a consolidated subsidiary

Investment in Overseas Businesses: 14%
- ✓ Business expansion in three countries
- ✓ Entry into Malaysia

Investment in Corporate Transformation: 9%
- ✓ Corporate transformation leveraging AI and data

etc.

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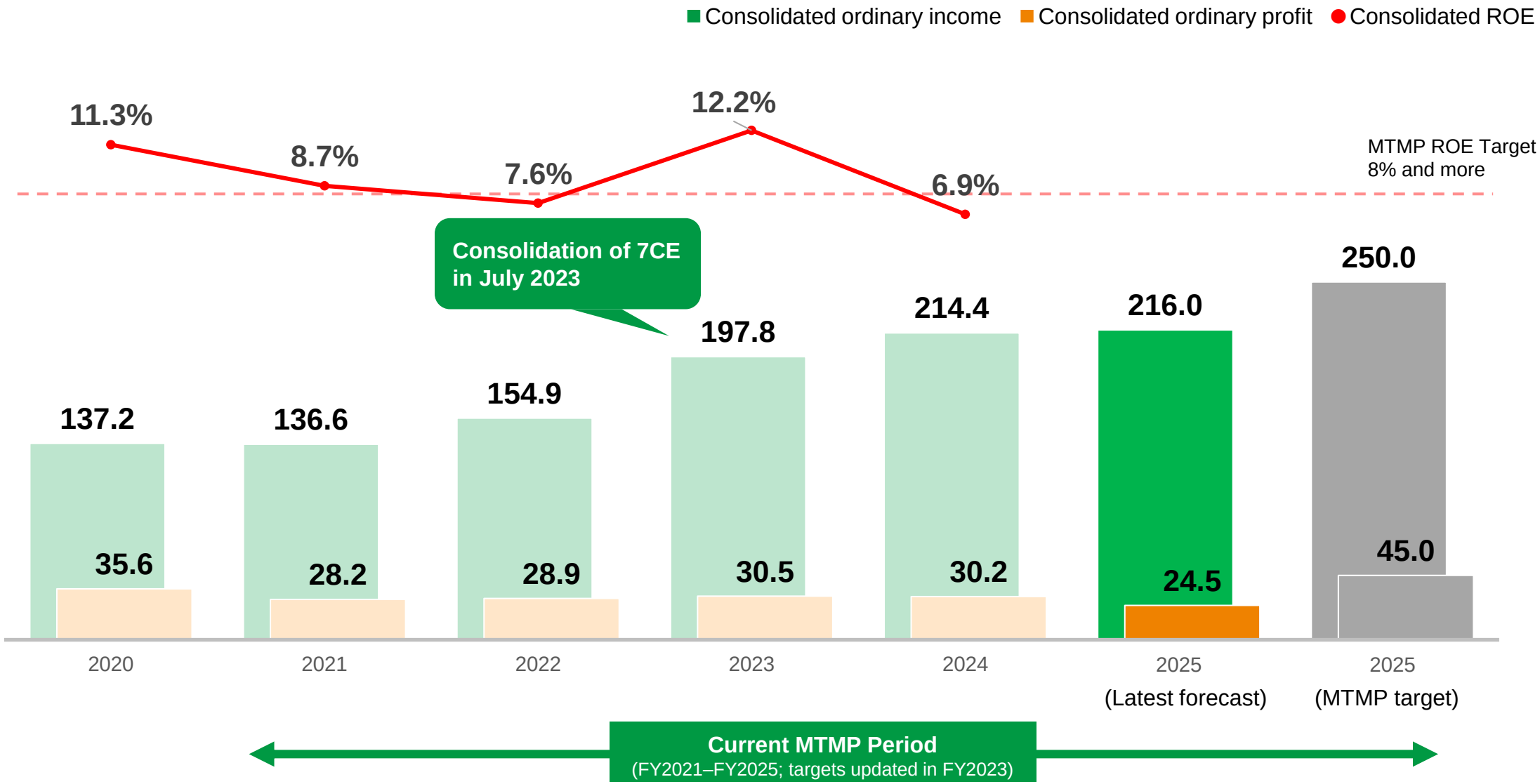
While both income and profit are expected to fall short of the MTMP target, income will grow steadily



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In FY2025, we will continue initiatives toward sustainable growth while maintaining a focus on profitability.

Toward Sustainable Growth

Refining the strengths of the business

ATM business (Domestic and Overseas)
Enhancement in quality and Expansion in coverage

Retail business (Bank account service)
Increase deposit and card loan balance

Laying the groundwork for the future

Retail business (Credit card)
Creating opportunities for increased profits by promoting convenience

Explore the desired business portfolio
Pursue new business opportunities

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Growth Strategy

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Domestic ATM business: Expanding Both Quality and scale to Maximize Residual Profit Opportunities



Enhancement in quality

Strengthening unique service offerings with a focus on '+Connect'

+Connect
プラスコネクト
ATM窓口
ATMお知らせ
FACE CASH



Partnership agreements with over 25 companies

Used by over 25 companies

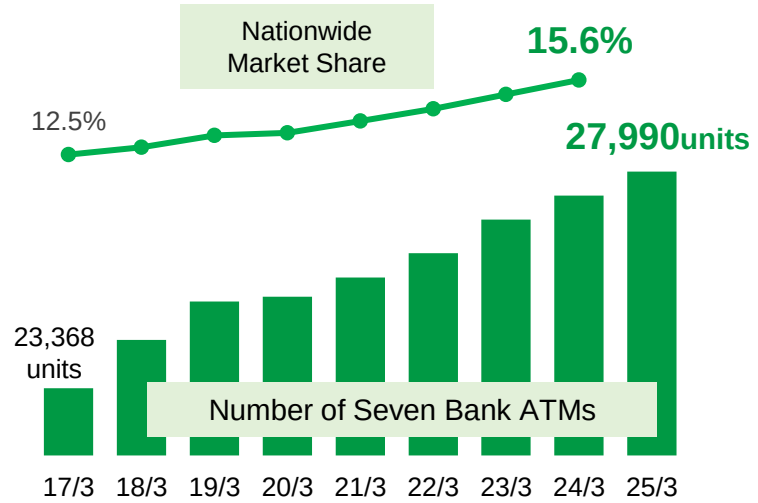
Measures to address rising interest rates

Charge transactions with cashless operators are on the rise
Reducing cash holdings in ATMs to **lower funding costs**



Expansion in coverage

Trends in Seven Bank ATM Units and Nationwide Market Share



* Market share estimated in March 2024 based on the Annual Report on Payment Statistics by the Japanese Bankers Association and disclosures from individual banks and companies.

Current Market Share Exceeds 15%

Aiming to achieve dominant share through further ATM expansion

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Domestic ATM business: Further improving quality

■ “FACE CASH” brings a new customer experience with facial recognition

SEVEN BANK



静岡銀行

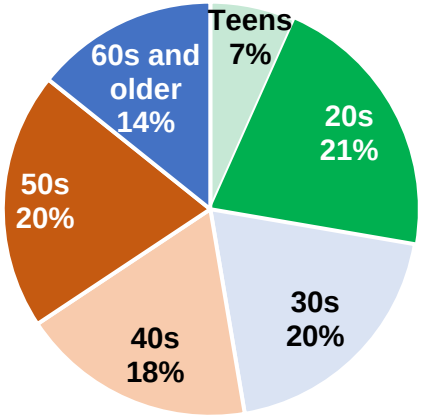
User Analysis

(Cumulative data from Feb. 6 to Mar. 31, 2025 – Seven Bank Transactions Only)

Feature

Realization of universal UI/UX

Delivering a new financial experience and value by encouraging use not only among younger generations but across all age groups

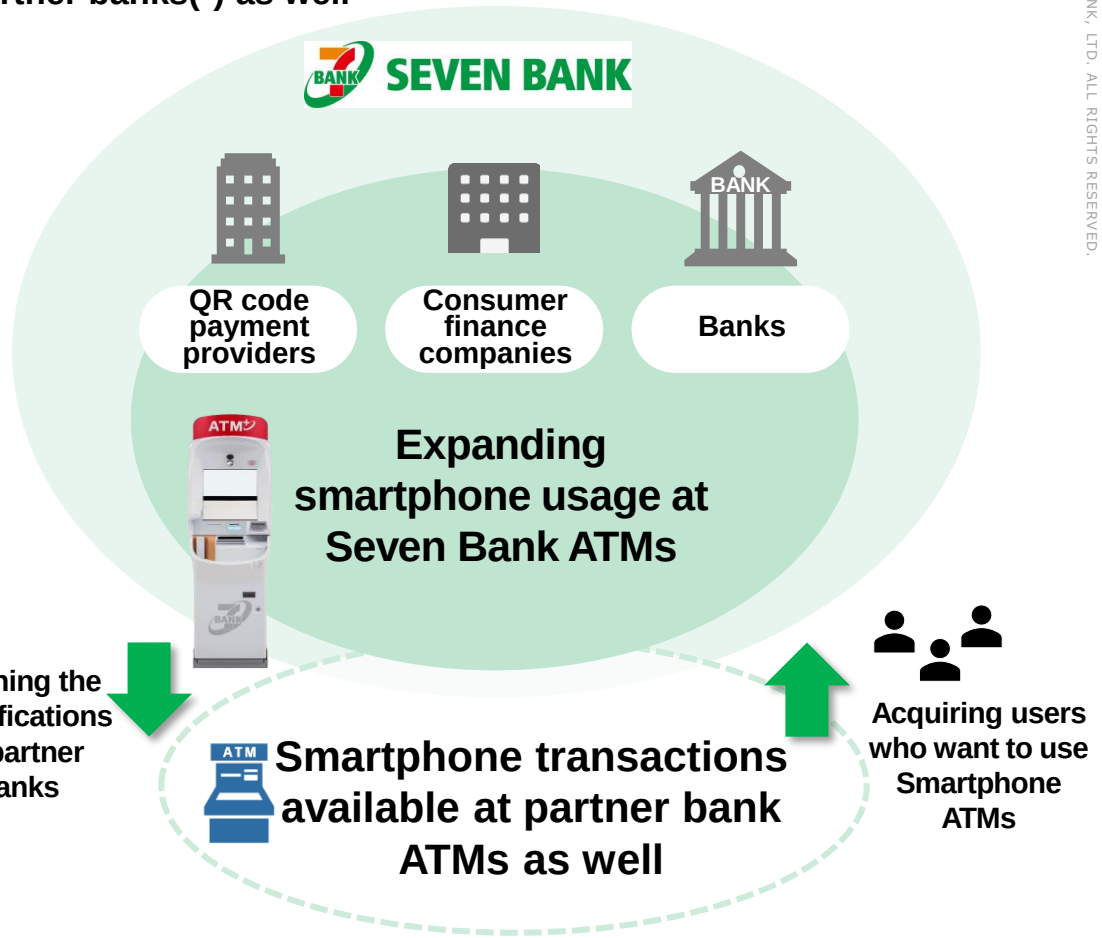


Feature

Increased ATM utilization

A tendency of higher ATM utilization than card usage observed (based on preliminary data)
Effective in acquiring core users

■ Realizing a world where “Smartphone ATMs” can be used at partner banks(*) as well



Enhancing customer convenience by establishing Smartphone ATMs as the de facto standard

* Limited to partner banks to which we have provided our Smartphone ATM specifications."

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Overseas ATM Business: Enhancing Quality Through Service Diversification, Not Just Geographic Expansion, to Elevate Business Status

U.S.

FCTI NATIONWIDE ATM NETWORK

- ✓ **FY2025 Outlook: Full-year profit expected**
- ✓ **Expanding installation to Speedway**
- ✓ **Operational efficiency improvements and cost reduction**
- ✓ **Exploring collaboration with major digital wallet providers**

Indonesia

ATMi PT. Abadi Tambah Mulia Internasional

- ✓ **Shifting focus from ATM expansion to transaction growth**
- ✓ **Expanding transaction volume through partnerships with digital wallet providers and others**
- ✓ **Initiating coordination with partner banks for new service development**



Over 20,000
ATMs Deployed Across Four Countries

Philippines

Pito AxM Platform, Inc.

- ✓ **Expanding new partnerships (digital wallet providers, etc.)**
- ✓ **Expanding beyond Seven-Eleven, accelerating pace of expansion**
- ✓ **Adding new services, including cash-in functionality**

Malaysia

Reachful

- ✓ **Plan to install 100 cash-in/cash-out machines by the first half of 2025**
- ✓ **Deployments focused on Seven-Eleven stores across three states**

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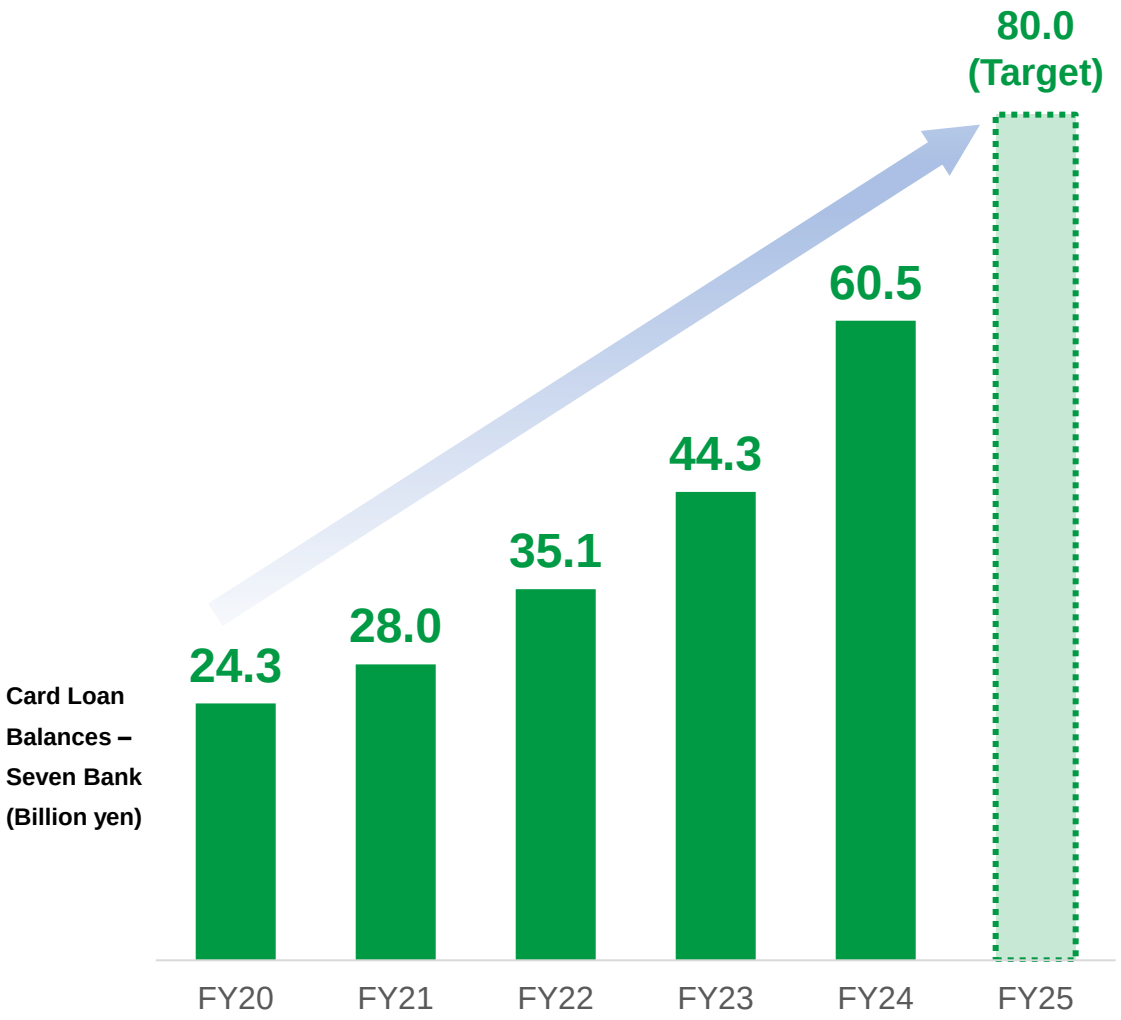
Retail Business (Bank account service): Further increase in card loan balance

■ Seven Bank's card loan balance continues to grow steadily



■ Building on our strengths while further enhancing our services



Easy application via smartphone
Borrowing available as early as the next day

Applications accepted 24/7

No fees for borrowing or repayment at over 28,000 ATMs nationwide

Aiming to increase balances by further refining the service

- ✓ Efficiently acquiring new customers through advanced digital marketing
- ✓ Upselling to existing customers via ATM notifications (+Connect)
- ✓ Sophisticating credit screening by utilizing purchase data

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Retail Business (Credit card): Basic strategy unchanged in FY2025, continue to acquire credit card members

Customers



Good value
Convenient shopping

Approach nanaco members to encourage credit card sign-ups



- ✓ Expand touchpoints with nanaco users
- ✓ Utilize social media for information dissemination

Promote the appeal of **“Credit Cards with great deals at Seven-Eleven”**

Evolve into a credit card that provides value for both customers and merchants



Seven-Eleven Merchants



Increase in store visits and unit price

Promote collaboration with Seven-Eleven merchants



- ✓ Strengthen initiatives that advocate for and create benefits for both customers and merchants

Create opportunities for mutual customer referrals and revenue growth between finance and retail, while meeting customer needs

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Retail Business (Credit card): Signs of change in card usage rates, etc., as a result of the acquisition of the 7-Eleven user base

Acquiring new members primarily among customers using Seven-Eleven **Encouraging them to use financial services**

1. New member acquisition
2. Increased usage rate at Seven-Eleven stores
3. Expanded usage at external merchants
4. Monetization through financial services (revolving payments, installments, cash advances)









Although the number of applications fell short of the plan, **the young members were acquired**

Strengthening collaboration with Seven-Eleven storefronts is an urgent priority

Usage rate and average transaction value at Seven-Eleven stores increased

Spending at external merchants also rose

Transaction value for installment payments **and cash advance usage rate both increased**

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Contributing to Social Issue Resolution and Driving Corporate Transformation

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Redefining Five Key Focus Areas: Accelerating Social Impact Through Core Business

Fundamental Value

Connectivity

Providing essential infrastructure that is always safe and accessible

- "Smartphone ATM" services enabling cardless transactions
- Collaboration with police, public institutions, and partner financial institutions

Social Value

Accessibility

Delivering inclusive services accessible to anyone, anywhere

- Transforming ATMs into multifunctional service and authentication touchpoints
- Expanding overseas ATM operations using Japan-based expertise

New Value

Innovation

Creating unique offerings that exceed customer expectations

- "FACE CASH" facial recognition ATM deposit/withdrawal services
- Leveraging 7&i Group’s shared membership platform "7iD"
- Issuance of contactless-enabled "Seven Card Plus"

Source of Value Creation

Collaboration

Promoting a society where everyone can thrive

- Establishment of the D&I Promotion Committee
- Introduction of EX10 program to engage all employees in innovation

Future Value Creation

Responsibility

Contributing to a prosperous society and a sustainable planet

- Free distribution of the "Guardian of the Forest Bonolon“ picture book
- Educational sessions for students on preventing financial crimes
- Donation acceptance services through Seven Bank ATMs

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Fostering Innovation Through a Culture of Mutual Growth Between Employees and the Company

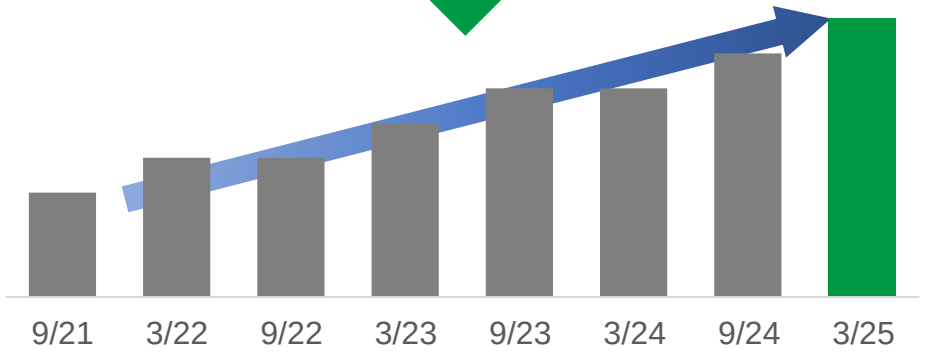
Driving Internal Engagement

In-house business contest: "LAYUP"



Internal awards program: "Purpose Award"

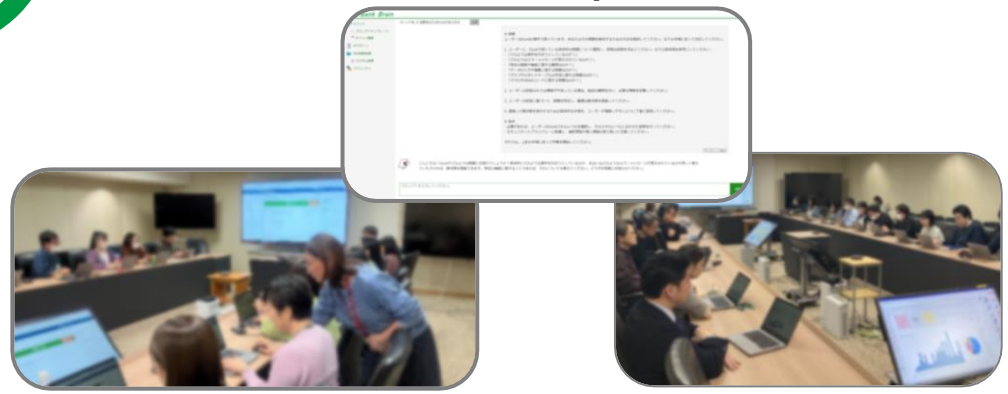
Corporate transformation program: "SEVENBANK Academia" and others...



Employee engagement scores have improved for four consecutive years

Transforming Our Business Model and Operations

In-House Generative AI Development: "7Bank-Brain"



Citizen development with no-code/low-code tools

Accompanying data training: "Data Science Bootcamp" and others...

AI utilization

Creating use cases that drive revenue growth and cost savings

RPA development

RPA developed for **over 20 processes**

Annual efficiency gains equivalent to approx. **27,000 hours**

Company-wide commitment to leveraging AI and data

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Shareholder Return Policy

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Shareholder Return Policy

Basic Policy

- Provide stable and consistent shareholder returns, primarily through dividends, supported by a strong financial foundation
- Maintain a dividend payout ratio of 40% or higher, while also taking the absolute dividend amount into consideration

Dividend Forecast for FY2025

Annual Dividend ¥11

Interim	¥5.50 per share
Year-End	¥5.50 per share

Dividend Metrics

Payout Ratio

80.4%

(FY2025 forecast)

Dividend Yield

4.24%

(FY2025 dividend forecast / Closing price on May 2, 2025)

Seven & i Holdings has announced plans to deconsolidate Seven Bank within FY2025

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AGENDA

05 APPENDIX

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APPENDIX

Statement of Income [Consolidated]

(Billion yen)

	FY2023	FY2024 Plan	FY2024	FY2024 YoY change	FY2025 Plan Full-year	FY2025 Plan Full-year YoY change	FY2025 Plan 1H	FY2025 Plan 1H YoY change
Ordinary income	**197.8**	215.0	**214.4**	16.6	**216.0**	1.6	**106.0**	(0.2)
Ordinary expenses	**167.3**	187.0	**184.1**	16.8	**191.5**	7.4	**93.0**	3.5
Ordinary profit	**30.5**	28.0	**30.2**	(0.3)	**24.5**	(5.7)	**12.5**	(4.2)
Extraordinary items	**14.6**	0.0	**(1.4)**	(16.0)	**(0.5)**	1.3	**(0.3)**	0.1
Net income attributable to owners of the parent	**31.9**	19.5	**18.2**	(13.7)	**16.0**	(2.2)	**8.0**	(2.9)

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 $1=¥140.67, FY2024 plan $1=¥149.00, FY2024 $1=¥151.69, FY2025 plan $1=¥146.00

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(Billion yen, unless otherwise noted)

APPENDIX
Statement of Income [Seven Bank]

	FY2023	FY2024 Plan	FY2024	FY2024 YoY change	FY2025 Plan Full-year	FY2025 Plan Full-year YoY change	FY2025 Plan 1H	FY2025 Plan 1H YoY change
Ordinary income	**128.8**	133.5	**135.7**	6.9	**140.0**	4.3	**69.5**	0.6
ATM-related fee income	111.0	113.5	113.4	2.4	115.0	1.6	57.5	0.6
Ordinary expenses	**99.7**	106.0	**108.4**	8.7	**115.5**	7.1	**56.0**	4.2
Funding costs	0.2	0.5	1.1	0.9	2.5	1.4	1.1	0.8
ATM installation commission fees	17.5	18.0	17.7	0.2	18.1	0.4	9.0	0.1
Outsourcing expenses	26.9	25.5	26.5	(0.4)	27.7	1.2	13.6	0.7
Maintenance and management costs	3.6	4.0	3.8	0.2	3.8	0.0	1.8	(0.1)
Depreciation expenses	18.6	24.0	23.1	4.5	25.1	2.0	12.1	1.2
Ordinary profit	**29.1**	27.5	**27.3**	(1.8)	**24.5**	(2.8)	**13.5**	(3.6)
Extraordinary items	(1.5)	0	(2.1)	(0.6)	(0.5)	1.7	(0.3)	(0.3)
Total income taxes	8.2	8.5	7.4	(0.8)	7.5	0.1	4.0	(1.1)
Net income	**19.3**	19.0	**17.6**	(1.7)	**16.5**	(1.1)	**9.0**	(2.7)
EBITDA	**47.7**	51.5	**50.4**	2.7	**49.6**	(0.8)	**25.6**	(2.5)
No. of ATMs installed at end of term (units)	27,422	27,893	27,990	568	28,627	637	28,297	595
ATM-related fee income per transaction (yen)	109.3	108.7	106.5	(2.8)	104.5	(2.0)	105.3	(2.1)
Daily average transactions per ATM (transactions/ATM/day)	105.0	105.8	108.0	3.0	108.6	0.6	108.5	0.8
Total number of transactions (million)	1,039	1,066	1,089	50	1,122	33	559	17
International money transfer services (1,000)	747	759	660	(87)	693	33	333	5
Debit services (1,000)	20,800	24,419	22,782	1,982	29,632	6,850	13,600	2,401

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 [Seven Card Service]

(Million yen)

	(Reference) Apr. 2023–Mar. 2024 results	FY2024 Plan	FY2024	YoY change	FY2025 Plan Full-year	FY2025 Plan Full-year YoY change	FY2025 Plan 1H	FY2025 Plan 1H YoY change
Ordinary income	**35,223**	31,882	**32,529**	△2,694	**29,560**	△2,969	**13,865**	△956
Credit card business	16,648	15,937	15,052	△1,596	14,594	△458	6,999	△367
e-money business	18,575	15,944	17,476	△1,099	14,966	△2,510	6,866	△588
Ordinary expenses	**31,022**	32,687	**29,834**	△1,188	**32,590**	2,756	**15,995**	2,102
Credit card business	14,502	18,289	16,208	1,706	19,792	3,584	9,586	2,408
e-money business	16,520	14,397	13,625	△2,895	12,798	△827	6,409	△305
Ordinary profit	**4,200**	△804	**2,694**	△1,506	**△3,030**	△5,724	**△2,130**	△3,058
Net income	**△2,879**	△558	**830**	3,709	**△3,030**	△3,860	**△2,130**	△2,944

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. Seven Card Service (“7CE”) recognizes revenue from expired points (referred to as “point expiration gains”) when awarded points are no longer valid. In FY2024, point expiration gains totaling ¥1,057 million related to temporary business activities were recorded as “Other Extraordinary Gains.”
4. Based on a careful assessment of the business environment surrounding 7CE and future earnings prospects, the company partially reversed its deferred tax assets. As a result, ¥2,700 million was recorded as income taxes–deferred in FY2024.

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APPENDIX

Statement of Income [FCTI]

(Million USD)

	FY2023	FY2024			FY2025 Plan			
		Plan		YoY change	Full-year	YoY change	1H	YoY change
Ordinary income	**189.1**	204.7	**177.7**	(11.4)	**169.6**	(8.1)	**83.0**	(4.4)
Ordinary expenses	**203.0**	207.6	**180.7**	(22.3)	**165.9**	(14.8)	**80.2**	(16.5)
Funding costs	43.9	33.0	32.7	(11.2)	31.7	(1.0)	15.3	(1.8)
ATM installation commission fees	84.4	86.9	72.9	(11.5)	63.6	(9.3)	30.9	(8.5)
Outsourcing expenses	16.9	22.9	20.9	4.0	16.2	(4.7)	8.0	(3.8)
Maintenance and management costs	17.1	17.4	17.7	0.6	18.1	0.4	8.8	(0.1)
Depreciation expenses	5.7	3.3	3.2	(2.5)	4.0	0.8	1.4	(0.6)
Ordinary profit	**(13.8)**	(2.9)	**(3.0)**	10.8	**3.7**	6.7	**2.8**	12.1
Extraordinary items	(10.0)	0	(0.1)	9.9	0	0.1	0	0.1
Net income	**(47.4)**	(2.9)	**(3.3)**	44.1	**3.5**	6.8	**2.7**	12.3
EBITDA	**(8.1)**	0.4	**0.1**	8.2	**7.7**	7.8	**4.2**	11.5
No. of ATMs installed at end of term (units)	8,602	8,616	8,332	(270)	8,550	218	–	–
Daily average transactions per ATM (transactions/ATM/day)	49.3	47.9	47.2	(2.1)	47.0	(0.2)	–	–
Total number of transactions (million)	155.4	162.5	147.0	(8.4)	145.6	(1.4)	–	–

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)

PT. Abadi Tambah Mulia Internasional

	FY2023	FY2024 Plan	FY2024	FY2024 YoY change	FY2025 Plan Full-year	FY2025 Plan Full-year YoY change	FY2025 Plan 1H	FY2025 Plan 1H YoY change
Ordinary income	**6,836**	9,369	**8,446**	1,610	**8,825**	379	**4,255**	162
Ordinary expenses	**6,029**	8,132	**7,510**	1,481	**7,735**	225	**3,825**	129
Ordinary profit	**807**	1,237	**936**	129	**1,090**	154	**430**	34
Net income	**641**	–	**718**	77	**850**	132	**430**	40
Number of ATMs	**7,959**	10,120	**9,312**	1,353	**9,937**	625	**–**	–

(Million yen)

Pito AxM Platform, Inc.

	FY2023	FY2024 Plan	FY2024	FY2024 YoY change	FY2025 Plan Full-year	FY2025 Plan Full-year YoY change	FY2025 Plan 1H	FY2025 Plan 1H YoY change
Ordinary income	**5,346**	7,575	**8,151**	2,805	**9,155**	1,004	**4,205**	387
Ordinary expenses	**5,583**	7,078	**7,844**	2,261	**8,485**	641	**3,920**	287
Ordinary profit	**(236)**	497	**306**	542	**670**	364	**285**	100
Net income	**(160)**	–	**207**	367	**500**	293	**215**	75
Number of ATMs	**3,017**	3,541	**3,515**	498	**4,255**	740	**–**	–

Notes:
1. Exchange rate:
   FY2023 IDR 100 = ¥0.922, FY2024 plan IDR 100 = ¥0.917, FY2024 IDR 100 = ¥0.956, FY2025 plan IDR 100 = ¥0.883
   FY2023 PHP 1 = ¥2.526, FY2024 plan PHP 1 = ¥2.563, FY202 PHP 1 = ¥2.643, FY2025 plan PHP 1 = ¥2.519
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)

BBF セブン銀行の100%子会社 バンク・ビジネスファクトリー	FY2023	FY2024 Plan	FY2024	FY2024 YoY change	FY2025 Plan Full-year	FY2025 Plan Full-year YoY change	FY2025 Plan 1H	FY2025 Plan 1H YoY change
Ordinary income	3,682	3,950	3,551	(131)	3,785	234	1,815	61
Ordinary expenses	3,493	3,700	3,700	207	3,585	(115)	1,780	(119)
Ordinary profit	189	250	(149)	(338)	200	349	35	179
Net income	492	–	(170)	(662)	170	340	30	193

ACSiON	FY2023	FY2024 Plan	FY2024	FY2024 YoY change	FY2025 Plan Full-year	FY2025 Plan Full-year YoY change	FY2025 Plan 1H	FY2025 Plan 1H YoY change
Ordinary income	987	–	879	(108)	950	71	425	(4)
Ordinary expenses	984	–	920	(64)	1,265	345	620	157
Ordinary profit	2	–	(41)	(43)	(315)	(274)	(195)	(162)
Net income	(163)	–	(437)	(274)	(315)	122	(195)	90

株式会社 セブン・ペイメントサービス セブン銀行100%子会社	FY2023	FY2024 Plan	FY2024	FY2024 YoY change	FY2025 Plan Full-year	FY2025 Plan Full-year YoY change	FY2025 Plan 1H	FY2025 Plan 1H YoY change
Ordinary income	662	787	819	157	805	(14)	385	16
Ordinary expenses	546	667	629	83	630	1	305	9
Ordinary profit	116	119	190	74	175	(15)	80	7
Net income	97	–	141	44	120	(21)	60	(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.

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