February 6, 2026

To whom it may concern:

Company name: Seven Bank, Ltd.
Representative: Masaaki Matsuhashi, President and Representative Director
(Security code: 8410, Prime Market of the Tokyo Stock Exchange)
Contact: Ken Shimizu, Managing Executive Officer and General Manager of Planning Division
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Notice Concerning Recording of Extraordinary Losses and Revision to the Full-year Consolidated Performance Forecasts

Seven Bank, Ltd. (hereinafter the "Company") recognized the necessity to record extraordinary losses (impairment losses) for the first nine months of the fiscal year ending March 31, 2026 (April 1, 2025–December 31, 2025) for the reason specified below.
Accordingly, the Company hereby announces that at the meeting of the Board of Directors held today, it has resolved to revise the full-year consolidated performance forecasts for the fiscal year ending March 31, 2026, which were announced on May 9, 2025, as follows.
There is no change to the year-end dividend forecast for the fiscal year ending March 2026.

1. Recording of extraordinary losses (impairment losses) in consolidated financial results

Seven Card Service Co., Ltd. (hereinafter, "Seven Card"), a consolidated subsidiary of the Company that operates the credit card and electronic money business, has seen the number of credit card issuances and other metrics continue to fall short of the initial plan for the credit card business. As signs of impairment were identified, the Company conducted a recoverability test. As a result, impairment losses of 6,342 million yen on fixed assets related to the credit card business are recorded as extraordinary losses.

2. Revision of performance forecasts

Revision of full-year consolidated performance forecasts for the fiscal year ending March 31, 2026 (April 1, 2025–March 31, 2026)

	Ordinary income	Ordinary profit	Net income attributable to owners of the parent	Net income per share
	Million yen	Million yen	Million yen	Yen
Previously announced forecast (A)	216,000	24,500	16,000	13.67
Revised forecast (B)	216,000	27,000	11,000	9.91
Amount of increase/decrease (B-A)	—	2,500	(5,000)	
Rate of change (%)	—	10.2	(31.2)	
(Reference) Results for the previous fiscal year	214,408	30,289	18,221	15.57

3. Reason for the revision of performance forecasts

Ordinary profit is expected to exceed the Company's initial forecasts, as our consolidated subsidiary, FCTI, inc., continues to perform well and operating expenses at Seven Card are expected to be below the original plan.

Meanwhile, net income attributable to owners of the parent is expected to fall below the initial forecast. This is due to the recognition of the aforementioned extraordinary losses and additional impairment losses expected to be recorded in the credit card business.

In light of these circumstances, the Company has revised its consolidated performance forecasts for the fiscal year ending March 31, 2026.

(Note) The performance forecasts in this document are based on the information currently available to us and certain assumptions that we judge to be reasonable and are not intended as a promise that we will achieve them. In addition, actual results, etc. may differ significantly due to various factors.

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