Supplementary Materials for Financial Results for the Fiscal Year Ended March 31, 2026

Seven Bank, Ltd.

Contents

Supplementary Materials for Financial Results		
Key Management Indicators	Non-Consolidated/Consolidated	2
Net Revenue, Business Profit, etc.	Non-Consolidated	2
Average Balance of Interest-Earning Assets/ Interest-Bearing Liabilities, etc.	Non-Consolidated	3
Change in Interest Income/Expense	Non-Consolidated	4
Profit Ratio	Non-Consolidated	4
Deposit Balance, etc.	Non-Consolidated	4
General and Administrative Expenses Breakdown	Non-Consolidated	5
Loan Balance	Non-Consolidated	5
Loans Outstanding by Residual Period	Non-Consolidated	6
Loan Breakdown, etc.	Non-Consolidated	6
Balance of Securities, etc.	Non-Consolidated	7
Balance of Securities by Residual Period	Non-Consolidated	7
Loan-to-Deposit and Investment-to-Deposit Ratios	Non-Consolidated	8
Allowance for Credit Losses	Non-Consolidated	8
Risk-Monitored Loans and Financial Reconstruction Act Based Disclosure	Non-Consolidated/Consolidated	8
Details of Bonds	Non-Consolidated	9
Status of Capital Adequacy Ratio	Non-Consolidated/Consolidated	9

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)

	FY2021	FY2022	FY2023	FY2024	FY2025
Ordinary income	110,298	120,509	128,899	135,747	142,951
Ordinary profit	28,412	31,500	29,123	27,307	26,697
Net income	18,135	19,508	19,320	17,657	18,016
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	236,925	243,627	248,252	252,482	259,728
Total assets	1,209,040	1,287,693	1,536,555	1,327,309	1,404,742
Deposit balance	792,751	824,778	949,751	871,043	904,780
Loan balance	28,203	35,571	44,468	60,700	79,394
Securities balance	111,167	122,324	172,795	175,457	222,585
Non-consolidated capital adequacy ratio	53.20%	52.47%	42.37%	41.50%	(Preliminary) 42.75%
Payout ratio	71.30%	66.30%	66.77%	72.88%	67.74%
Number of employees	505	549	614	703	715

(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)

	FY2021	FY2022	FY2023	FY2024	FY2025
Ordinary income	136,667	154,984	197,877	214,408	220,025
Ordinary profit	28,255	28,924	30,526	30,289	30,165
Net income attributable to owners of the parent	20,827	18,854	31,970	18,221	13,476
Comprehensive income	22,163	20,459	34,387	19,684	14,415
Net assets	244,113	254,242	275,856	282,489	286,265
Total assets	1,221,623	1,312,273	1,717,818	1,495,977	1,545,743
Consolidated capital adequacy ratio	47.31%	46.51%	30.74%	29.13%	(Preliminary) 29.91%

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

		FY2024 (A)	FY2025 (B)	Change (B)-(A)
Net revenue		104,981	109,378	4,396
	Net interest income	7,442	10,717	3,274
	Net fees and commissions	97,282	98,746	1,464
	Net other ordinary income	256	(85)	(341)
Net revenue ratio		39.28%	37.50%	(1.78)%
Business profit		26,210	27,636	1,426
Business profit before provision of general allowance for credit losses		26,262	27,900	1,638
Core business profit		26,269	27,984	1,715
Core business profit (Excluding gains (losses) on investment trust cancellation)		26,269	27,400	1,130

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

5. 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, %)

		FY2024 (A)	FY2025 (B)	Change (B)-(A)
Interest-earning assets (1)	Average balance	267,258	291,615	24,356
	Interest	8,599	13,468	4,868
	Yield	3.21	4.61	1.40
Of which, loans	Average balance	51,924	70,768	18,844
	Interest	7,687	10,470	2,783
	Yield	14.80	14.79	(0.00)
Securities	Average balance	182,040	192,493	10,453
	Interest	359	1,231	872
	Yield	0.19	0.63	0.44
Call loans	Average balance	27,104	24,593	(2,510)
	Interest	77	166	89
	Yield	0.28	0.67	0.39
Due from banks	Average balance	6,189	3,759	(2,430)
	Interest	475	1,598	1,123
	Yield	7.68	42.53	34.85
Interest-bearing liabilities (2)	Average balance	1,108,900	1,048,703	(60,197)
	Interest	1,156	2,750	1,594
	Yield	0.10	0.26	0.15
Of which, deposits	Average balance	915,507	921,593	6,085
	Interest	550	1,904	1,353
	Yield	0.06	0.20	0.14
Negotiable certificates of deposits	Average balance	716	380	(335)
	Interest	1	1	(0)
	Yield	0.19	0.26	0.07
Call money	Average balance	130,471	48,930	(81,541)
	Interest	348	253	(95)
	Yield	0.26	0.51	0.25
Borrowed money	Average balance	1,397	5,014	3,617
	Interest	3	50	46
	Yield	0.25	0.99	0.74
Bonds	Average balance	60,808	70,958	10,150
	Interest	251	503	251
	Yield	0.41	0.70	0.29
Interest margin (Yield of (1) – Yield of (2))		3.11	4.35	1.25

(Note) Interest-earning assets are presented net of the average balance of non-interest-earning deposits.

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

	FY2024			FY2025		
	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	(4,998)	7,434	2,435	1,804	3,064	4,868
Of which, loans	1,782	24	1,806	2,788	(4)	2,783
Securities	42	170	212	66	805	872
Call loans	(83)	111	27	(17)	106	89
Due from banks	(6,739)	7,128	388	(1,033)	2,157	1,123
Interest-bearing liabilities	(117)	1,002	886	(264)	1,858	1,594
Of which, deposits	8	509	518	12	1,341	1,353
Negotiable certificates of deposits	(0)	1	1	(0)	0	(0)
Call money	(52)	460	408	(422)	327	(95)
Borrowed money	3	—	3	36	10	46
Bonds	(76)	30	(46)	72	179	251

(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] (%)

	FY2024 (A)	FY2025(B)	Change (B)-(A)
Return on assets (ROA) – Ratio of ordinary profit to total assets	1.87	1.92	0.04
Ratio of ordinary profit to capital	10.44	10.96	0.52
Ratio of net income to total assets	1.21	1.29	0.08
Return on equity	6.75	7.40	0.65

(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)

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Deposits total	915,507	921,593	6,085
Of which, liquid deposits	699,634	684,348	(15,285)
Of which, time deposits	213,844	235,008	21,163
Of which, other	2,028	2,236	207
Negotiable certificates of deposits	716	380	(335)
Aggregate total	916,223	921,974	5,750

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Deposits total	871,043	904,780	33,736
Of which, liquid deposits	660,639	649,395	(11,243)
Of which, time deposits	209,967	254,959	44,991
Of which, other	436	425	(11)
Negotiable certificates of deposits	800	300	(500)
Aggregate total	871,843	905,080	33,236

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Less than 3 months	34,722	50,966	16,243
3-6 months	20,347	50,526	30,178
6 months-1 year	45,589	42,521	(3,068)
1-2 years	26,352	27,383	1,030
2-3 years	31,653	29,058	(2,594)
3 years or more	51,302	54,503	3,201
Total	209,967	254,959	44,991

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Salary and allowance	6,924	7,555	630
Retirement benefit costs	241	280	39
Welfare expenses	41	64	22
Depreciation of fixed assets	23,109	25,048	1,939
Land, building and machinery rental	1,180	1,273	93
Maintenance costs	201	216	15
Supplies expenses	0	0	(0)
Water supply and utility costs	189	204	14
Travel expenses	283	240	(43)
Communication expenses	5,461	5,086	(375)
Advertising expenses	4,564	5,252	687
Membership fees, donations, and entertainment expenses	66	70	3
Taxes and dues	2,501	2,744	243
Business outsourcing expenses	26,525	27,152	627
Maintenance and management expenses	3,882	3,500	(382)
Other	3,544	2,787	(756)
Total	78,719	81,477	2,758

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

Loan Balance [Non-Consolidated]

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Loans on bills	—	—	—
Loan on deeds	204	283	79
Overdrafts	51,719	70,484	18,765
Bills discounted	—	—	—
Total	51,924	70,768	18,844

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Loans on bills	—	—	—
Loan on deeds	150	150	—
Overdrafts	60,550	79,244	18,694
Bills discounted	—	—	—
Total	60,700	79,394	18,694

Loans Outstanding by Residual Period [Non-Consolidated]

○ 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."

○ FY2025 (Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Loans	79,394	—	—	—	79,394
Of which, variable interest rates	79,244	—	—	—	79,244
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)

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Guaranteed	60,550	79,244	18,694
Unsecured	150	150	—
Total	60,700	79,394	18,694

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Guaranteed	—	—	—
Unsecured	14,832	31,875	17,043
Total	14,832	31,875	17,043

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Funds for capital investment	—	—	—
Funds for working capital	60,700	79,394	18,694
Total	60,700	79,394	18,694

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

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Individual	60,550(99.7%)	79,244(99.8%)	18,694
Others	150(0.2%)	150(0.1%)	—
Total	60,700	79,394	18,694

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

None.

○ Balance of loans to restructuring countries

None.

○ Written-off of loans (Millions of yen)

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Written-off of loans	1	0	(0)

Balance of Securities, etc. [Non-Consolidated]

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Government bonds	—	9,528	9,528
Municipal bonds	64,798	57,880	(6,917)
Bonds	43,181	60,273	17,091
Stocks	37,823	37,257	(566)
Other securities	36,236	27,553	(8,683)
Of which, overseas stocks	19,274	19,371	97
Others	16,962	8,182	(8,780)
Total	182,040	192,493	10,453

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Government bonds	—	29,845	29,845
Municipal bonds	59,596	58,750	(846)
Bonds	38,879	71,733	32,853
Stocks	37,962	37,251	(710)
Other securities	39,019	25,005	(14,013)
Of which, overseas stocks	19,361	19,965	604
Others	19,657	5,039	(14,618)
Total	175,457	222,585	47,128

Balance of Securities by Residual Period [Non-Consolidated]

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

○ FY2024 (Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Government bonds	—	—	—	—	—
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

○ FY2025 (Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Government bonds	20,000	10,000	—	—	30,000
Municipal bonds	43,900	15,300	—	—	59,200
Bonds	17,200	54,300	1,000	—	72,500
Other securities	—	—	—	—	—
Total	81,100	79,600	1,000	—	161,700

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Loan-to-deposit ratio (balance at end of year)	6.96	8.77	1.80
Loan-to-deposit ratio (average balance)	5.66	7.67	2.00
Investment-to-deposit ratio (balance at end of year)	20.12	24.59	4.46
Investment-to-deposit ratio (average balance)	19.86	20.87	1.00

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

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

Allowance for Credit Losses [Non-Consolidated]

○ Balance at end of year (Millions of yen)

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
General allowance for credit losses	539	799	259
Specific allowance for credit losses	1,468	2,249	780
Allowance for loans to restructuring countries	—	—	—
Total	2,008	3,048	1,040

(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)

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
General allowance for credit losses	49	259	210
Specific allowance for credit losses	156	780	623
Allowance for loans to restructuring countries	—	—	—
Total	206	1,040	833

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Loans under bankruptcy/rehabilitation or similar proceedings	98	176	77
Risk loans	—	—	—
Loans for Special Attention	—	0	0
Delinquent loans past due over three months	—	0	0
Restructured loans	—	—	—
Sub-total	98	177	78
Normal Loans	176,200	209,586	33,385
Total	176,299	209,763	33,464

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

	FY2024 (A)	FY2025 (B)	Change (B)-(A)
Loans under bankruptcy/rehabilitation or similar proceedings	667	724	56
Risk loans	—	—	—
Loans for Special Attention	496	442	(53)
Delinquent loans past due over three months	41	44	2
Restructured loans	454	397	(56)
Sub-total	1,163	1,167	3
Normal Loans	184,409	198,588	14,179
Total	185,573	199,755	14,182

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
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
15th unsecured domestic straight bonds	2025.10.30	20,000	100.00	—	20,000	—	20,000 (—)	1.289	2028.10.30
16th unsecured domestic straight bonds	2025.10.30	20,000	100.00	—	20,000	—	20,000 (—)	1.535	2030.10.30
17th unsecured domestic straight bonds	2025.10.30	10,000	100.00	—	10,000	—	10,000 (—)	1.777	2032.10.29

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, 2025	March 31, 2026
1. Non-consolidated capital adequacy ratio (2/3)	41.50	42.75
2. Non-consolidated capital adequacy amount	216,716	223,886
3. Risk asset amount	522,095	523,636
4. Non-consolidated total required capital	20,883	20,945

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

	March 31, 2025	March 31, 2026
1. Consolidated capital adequacy ratio (2/3)	29.13	29.91
2. Consolidated capital adequacy amount	235,193	241,142
3. Risk asset amount	807,314	806,103
4. Consolidated total required capital	32,292	32,244