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, 2026

TODAY'S AGENDA

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02 Financial Results for the Fiscal Year Ended March 31, 2026

03 Key Figures by Business

04 Financial Forecasts for the Fiscal Year Ending March 31, 2027

05 Three-year Outlook (FY2026–FY2028) and Initiatives for the Current Fiscal Year

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AGENDA

01 Message from the President

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Celebrating our 25th anniversary, from “Fulfilling Customers’ Wishes” to Becoming “Indispensable to Society”



We sincerely appreciate continued support of all stakeholders, including shareholders and investors, and will move forward together to further enhance our corporate value.

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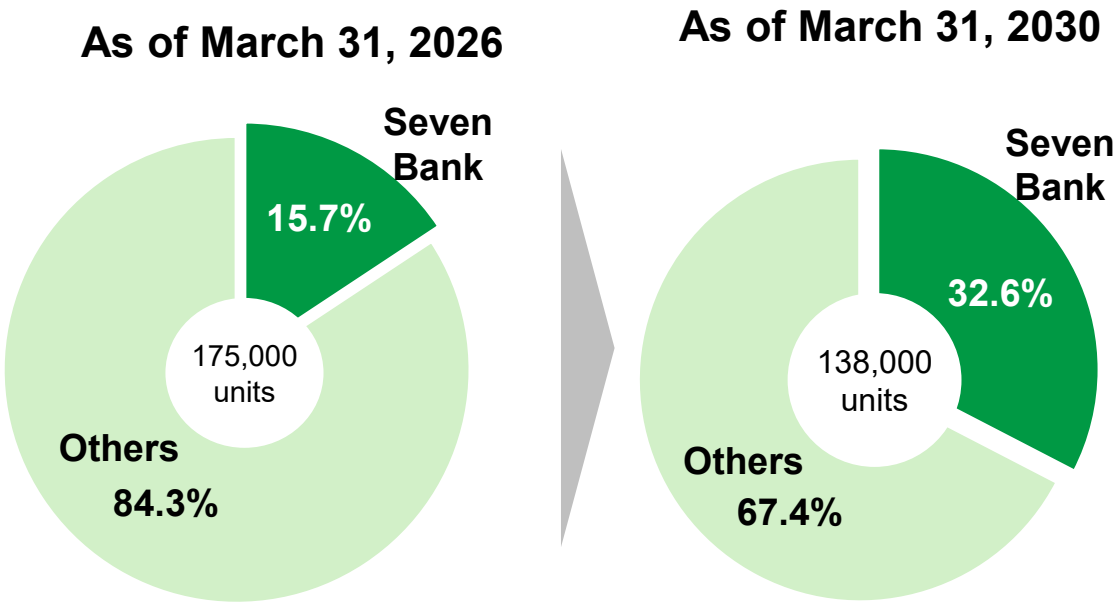
A first step toward a new stage, Accelerating further growth

■ **ATM installation at FamilyMart is scheduled to begin in early summer 2026, with approx. 16,000 units planned to be installed over about four years**



Domestic Market share of ATMs



Dedicated design that harmonizes with store interiors
Common services

Note: ATMs with red side panel are for 7-Eleven and other locations, while ATMs with green side panel are for FamilyMart.

Further enhancements planned with expanded coverage
Making our customers' lives more convenient

Note: The number of ATMs in Japan is company's estimate; the number of our ATMs as of the end of March 2030 is based on company's plan.

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AGENDA

02 Financial Results for the Fiscal Year Ended March 31, 2026

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Key points of the results for the fiscal year ended March 31, 2026



Financial results overview

Both consolidated and non-consolidated results showed record-high ordinary income but lower ordinary profit.



Domestic ATM business

The number of transactions reached a record high. ATM-related fee income per transaction exceeded the plan.



Domestic retail business

The deposit balance met the plan, while loan balance fell slightly short of the plan.



Overseas business

The U.S. business significantly exceeded the plan and recorded a profit, while Indonesia and the Philippines fell short of their targets in the numbers of transactions and ATMs.

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Profit/Loss [Consolidated]

Ordinary income

Increased primarily owing to the performance of Seven Bank (non-consolidated).

Ordinary profit

Declined primarily due to the performance of Seven Card Service but delivered results above the plan.

Net income

Substantially **declined** due to an extraordinary losses recorded for the credit card business.

	FY2025 results	FY2024 results	YoY	vs. plan
Ordinary income	¥220.0 billion	¥214.4 billion	+2.6%	+1.8%
Ordinary expenses	¥189.8 billion	¥184.1 billion	+3.0%	+0.4%
Ordinary profit	¥30.1 billion	¥30.2 billion	(0.3)%	+11.4%
Net income attributable to owners of the parent	¥13.4 billion	¥18.2 billion	(26.3)%	+21.8%
EBITDA	¥61.1 billion	¥59.4 billion	+2.8%	-

Notes:
1. All comments and figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the units used in this document.
4. Exchange rates used in the consolidated income statement:
   FY2024 $1 = ¥151.69
   FY2025 plan $1 = ¥148.08
   FY2025 $1= ¥149.61
5. All EBITDA in this document are calculated as Ordinary profit + Depreciation and amortization.

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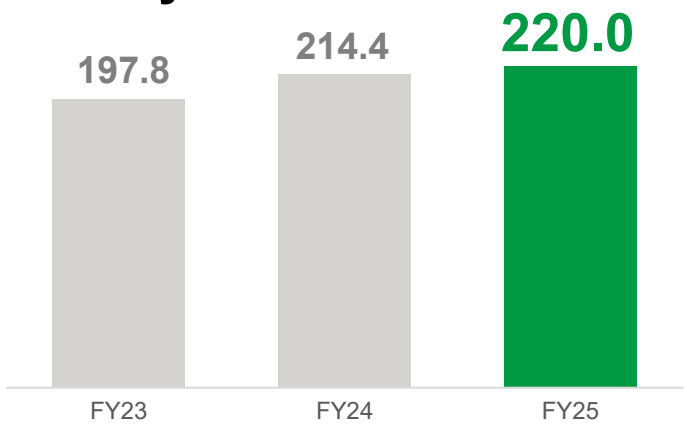
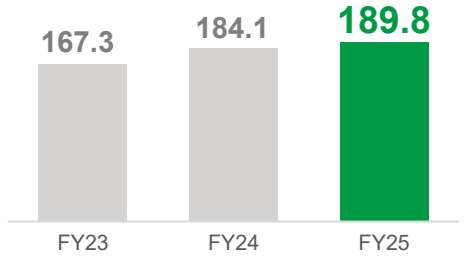
Trend in Performance [Consolidated]

(Billion yen)

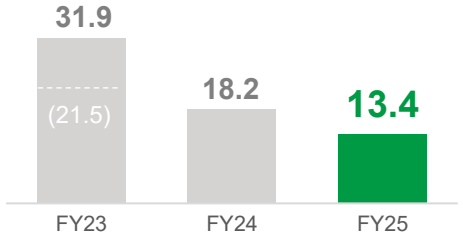
Ordinary income



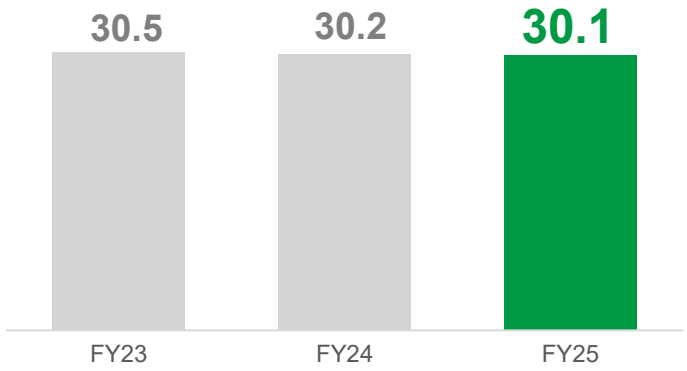
Ordinary expenses



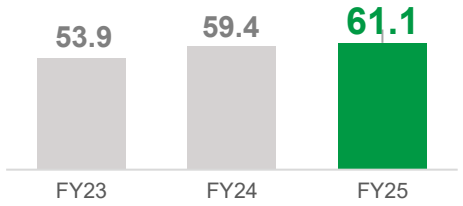
Net income attributable to owners of the parent



Ordinary profit



EBITDA



Notes:

1. All figures in this document are truncated to the nearest unit shown.
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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Profit/Loss
[Seven Bank (non-consolidated)]

Ordinary income

Increased owning to the growth of personal loans and the steady performance of the ATM transactions.

Ordinary profit

Decreased mainly due to depreciation expenses associated with ATM replacement and increased funding costs due to changes in the interest rate environment.

	FY2025 results	FY2024 results	YoY	vs. plan
Ordinary income	¥142.9 billion	¥135.7 billion	+5.3%	+2.0%
Ordinary expenses	¥116.2 billion	¥108.4 billion	+7.1%	+0.6%
Ordinary profit	¥26.6 billion	¥27.3 billion	(2.5)%	+8.5%
Net income	¥18.0 billion	¥17.6 billion	+2.2%	+9.0%
EBITDA	¥51.7 billion	¥50.4 billion	+2.5%	+4.2%

Notes:
1. All comments and figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the units used in this document.
4. All EBITDA in this document are calculated as Ordinary profit + Depreciation and amortization.

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AGENDA

03

Key Figures by Business

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Domestic Business (ATM)

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Domestic Business (ATM)

Key Figures: ATM Transactions

Total number of transactions for the fiscal year

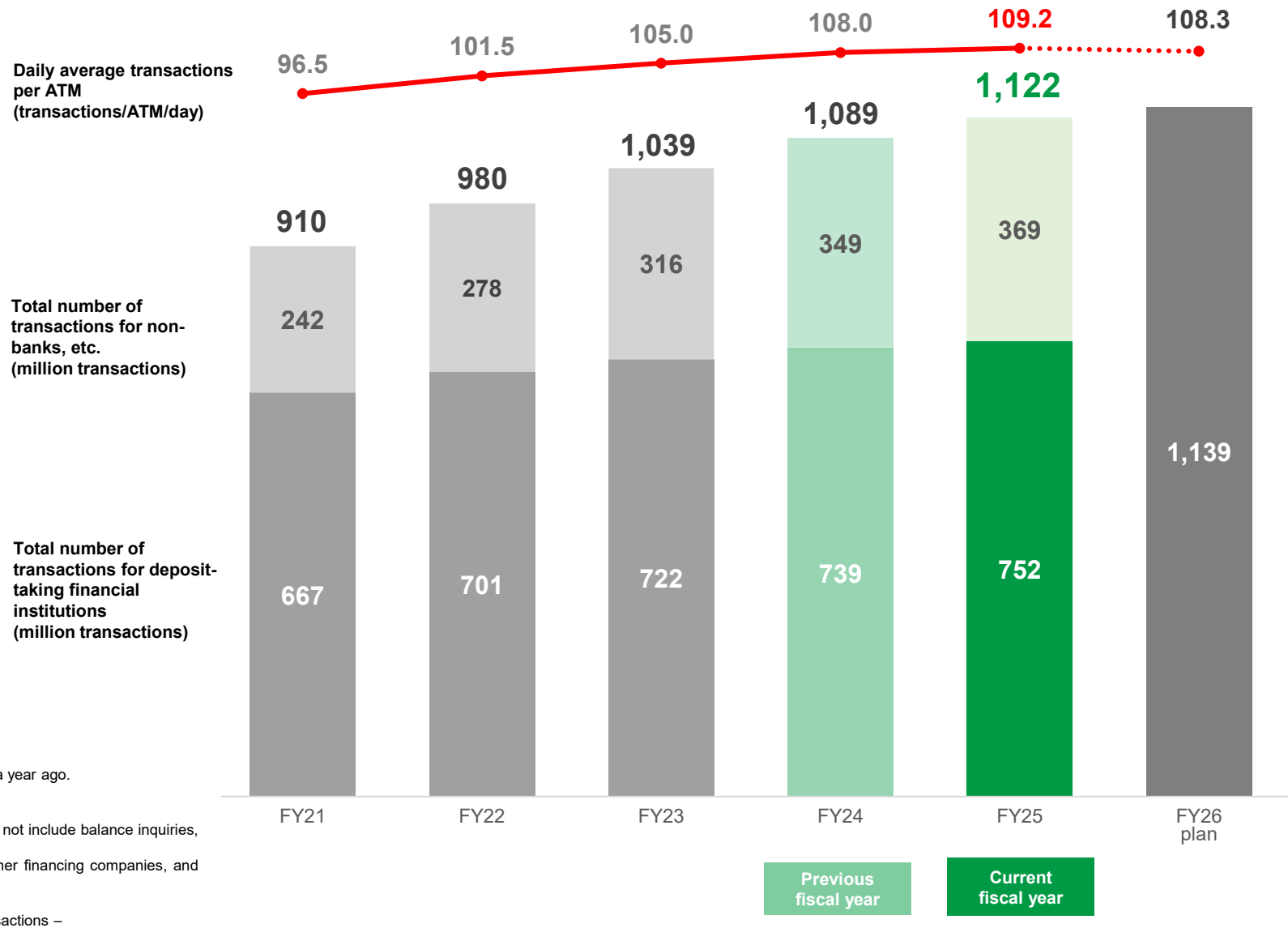
1,122 million transactions

+33 million transactions YoY

Daily average transactions per ATM for the fiscal year

109.2 transactions

+1.2 transactions YoY



Notes:

1. All comments and figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the figures presented in this document.
4. 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.
5. In this document, securities, life insurance, credit card, consumer credit, consumer financing companies, and code payment companies are all referred to as “non-banks, etc.”
6. ATM-related fee income per transaction: ¥105.7 for FY25
   *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

28,536 units

+546 units YoY

Seven-Eleven stores:

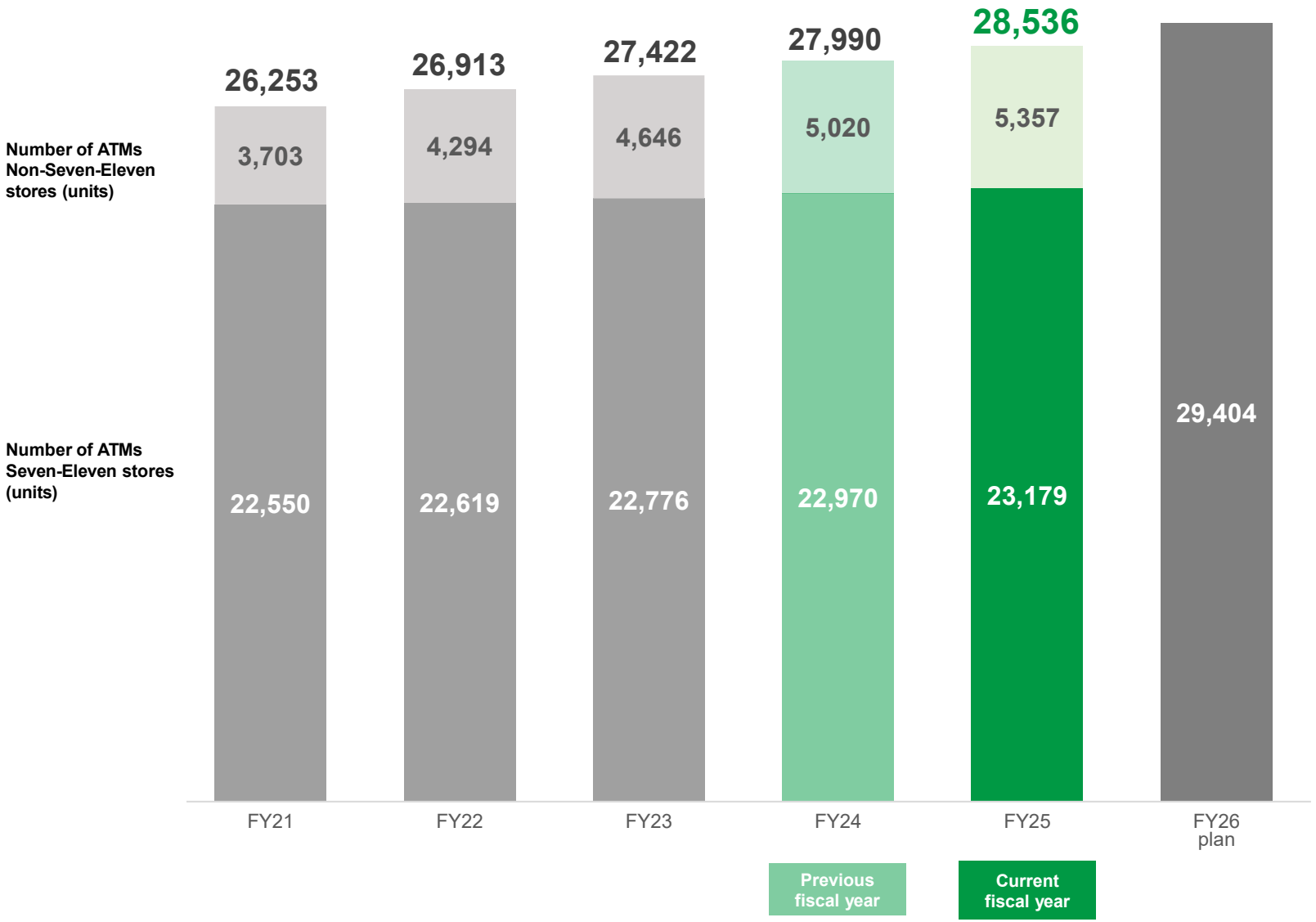
23,179 units

+209 units YoY

Non-Seven-Eleven stores:

5,357 units

+337 units YoY



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: Number of Accounts and Balance of Deposits (Individual Customers)

Number of accounts

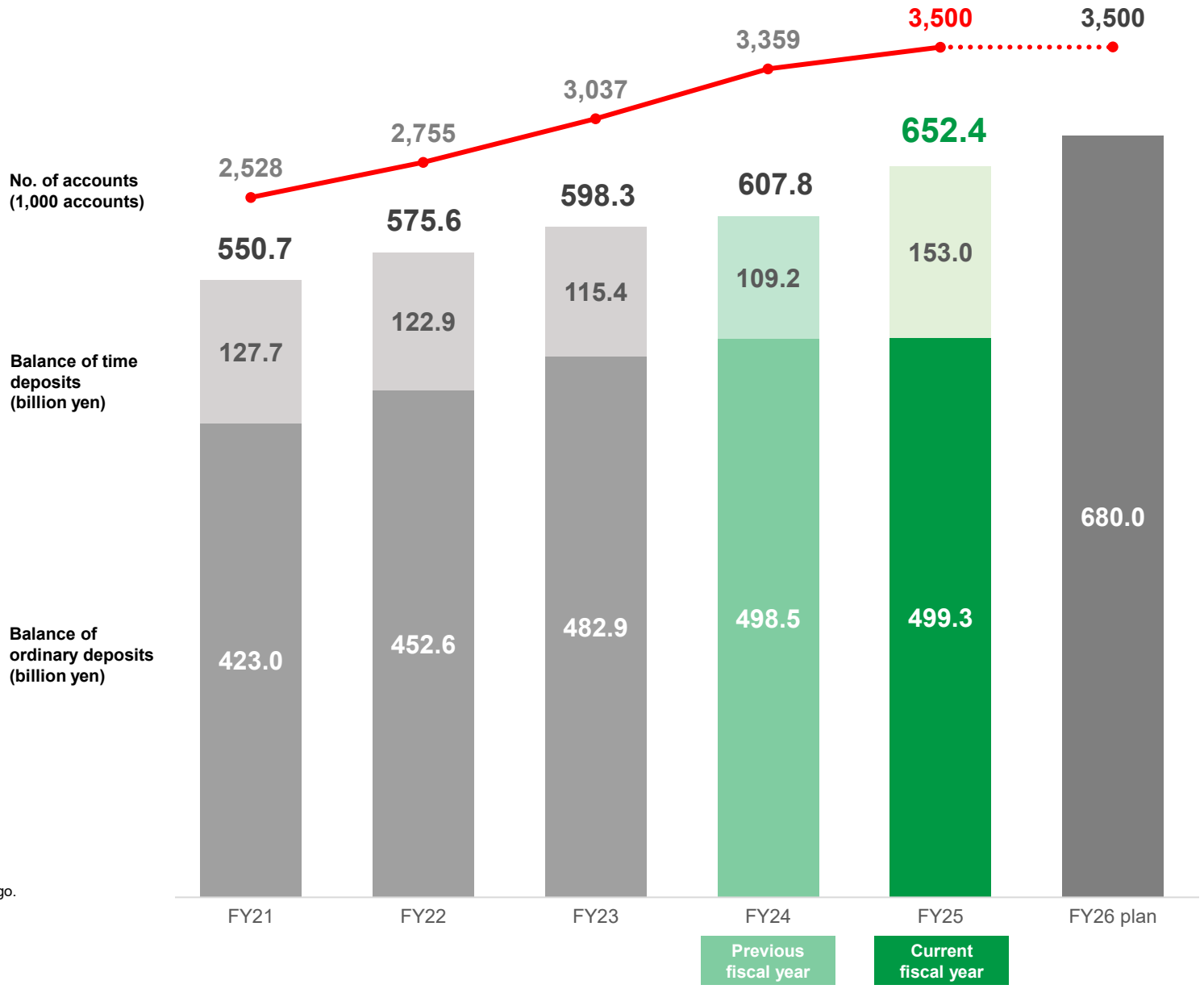
3,500,000accounts

+141,000 accounts YoY

Balance of deposits

¥652.4 billion

+¥44.6 billion YoY



Notes:
1. All comments and figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the figures presented in this document.

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Domestic Business (Retail)

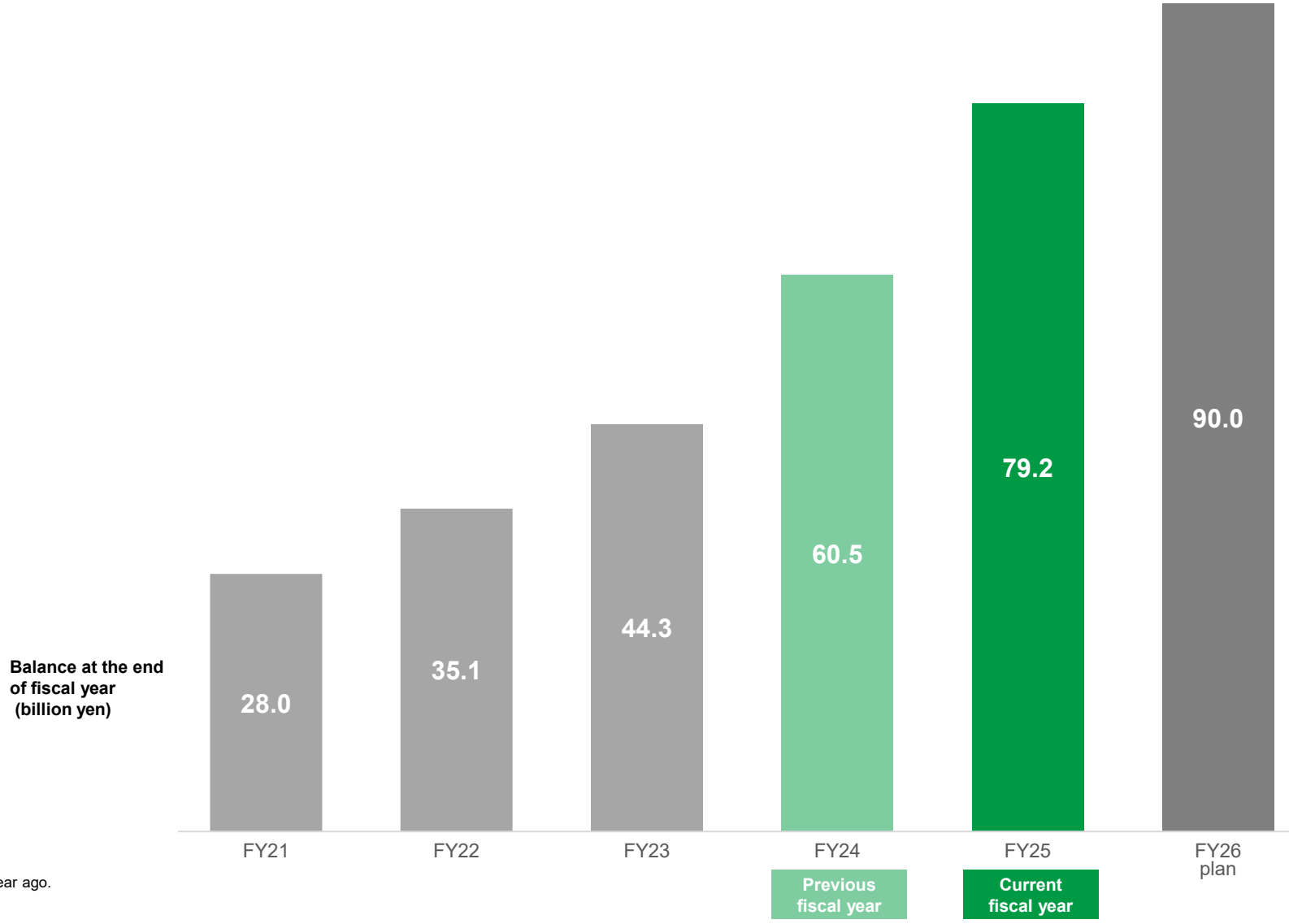
Key Figures:

Personal Loan Services

Balance at the end of the fiscal year

¥79.2 billion

+¥18.7 billion YoY



Notes:
1. All comments and figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the figures presented in this document.
4. The year-end balances through FY22 include services offered by Credd Finance.

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Domestic Business (Retail)

Key Figures:

Seven Bank

Post Payment Service

Number of transactions

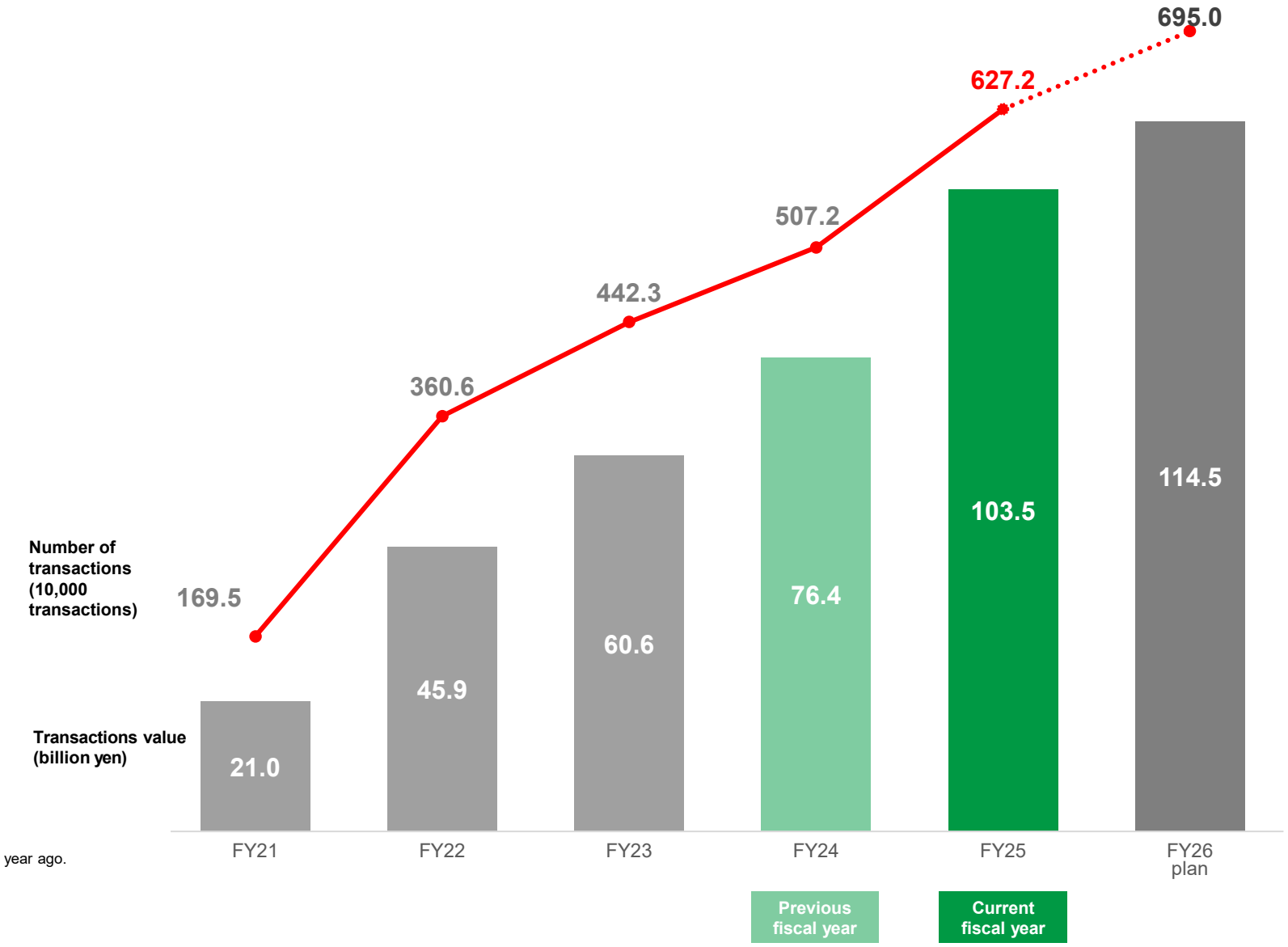
627.2 million transactions

+1.2 million transactions YoY

Transactions value

¥103.5 billion

+¥27.1 billion YoY



Notes:
1. All comments and figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the figures presented in this document.
4. FY2021 figures reflect 3Q and 4Q only, as the service started in September 2021.

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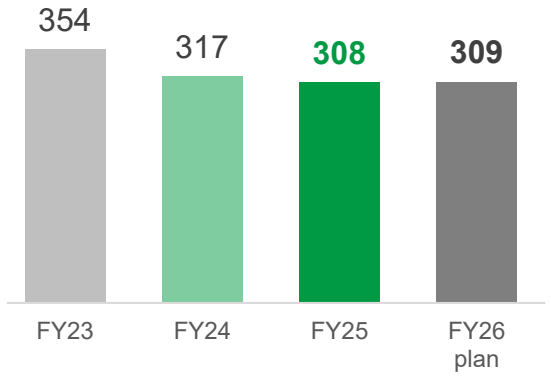
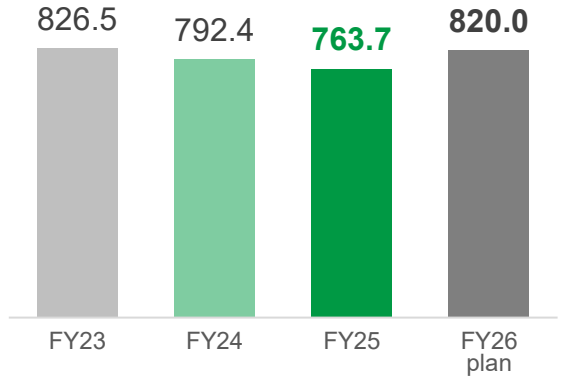
Seven Card Service

KPIs

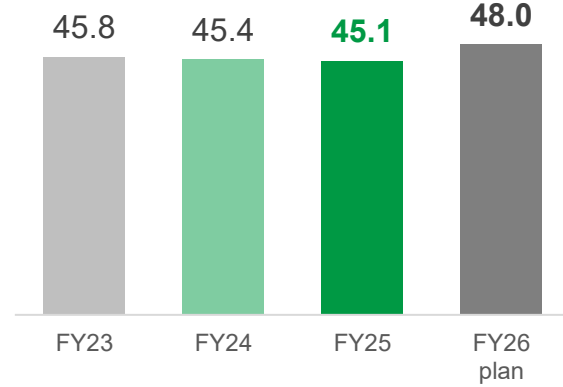
Number of card holders
(10,000 people)



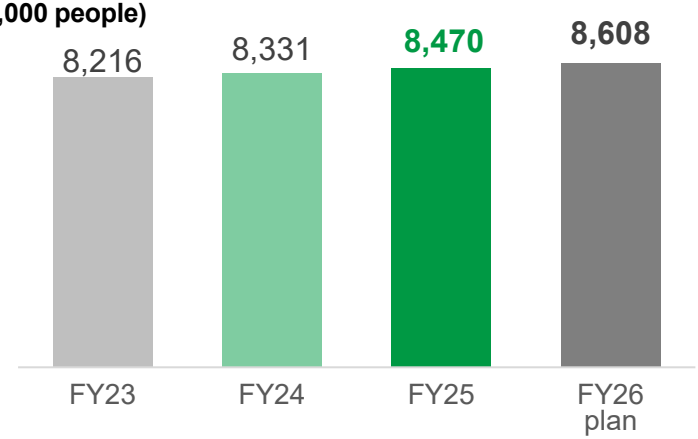
Shopping transaction value using credit cards
(billion yen)



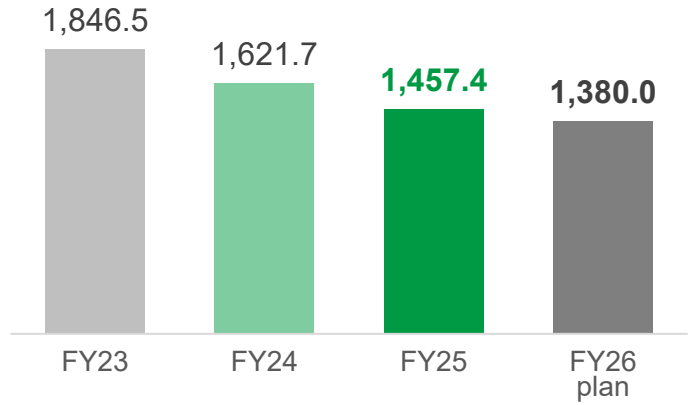
Financial product balance
(billion yen)



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



e-money transactions value
(billion yen)



Notes:
1. All figures in this document are truncated to the nearest unit shown.
2. The KPIs shown here are based on April–March fiscal years.

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Overseas Business

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Overseas Business

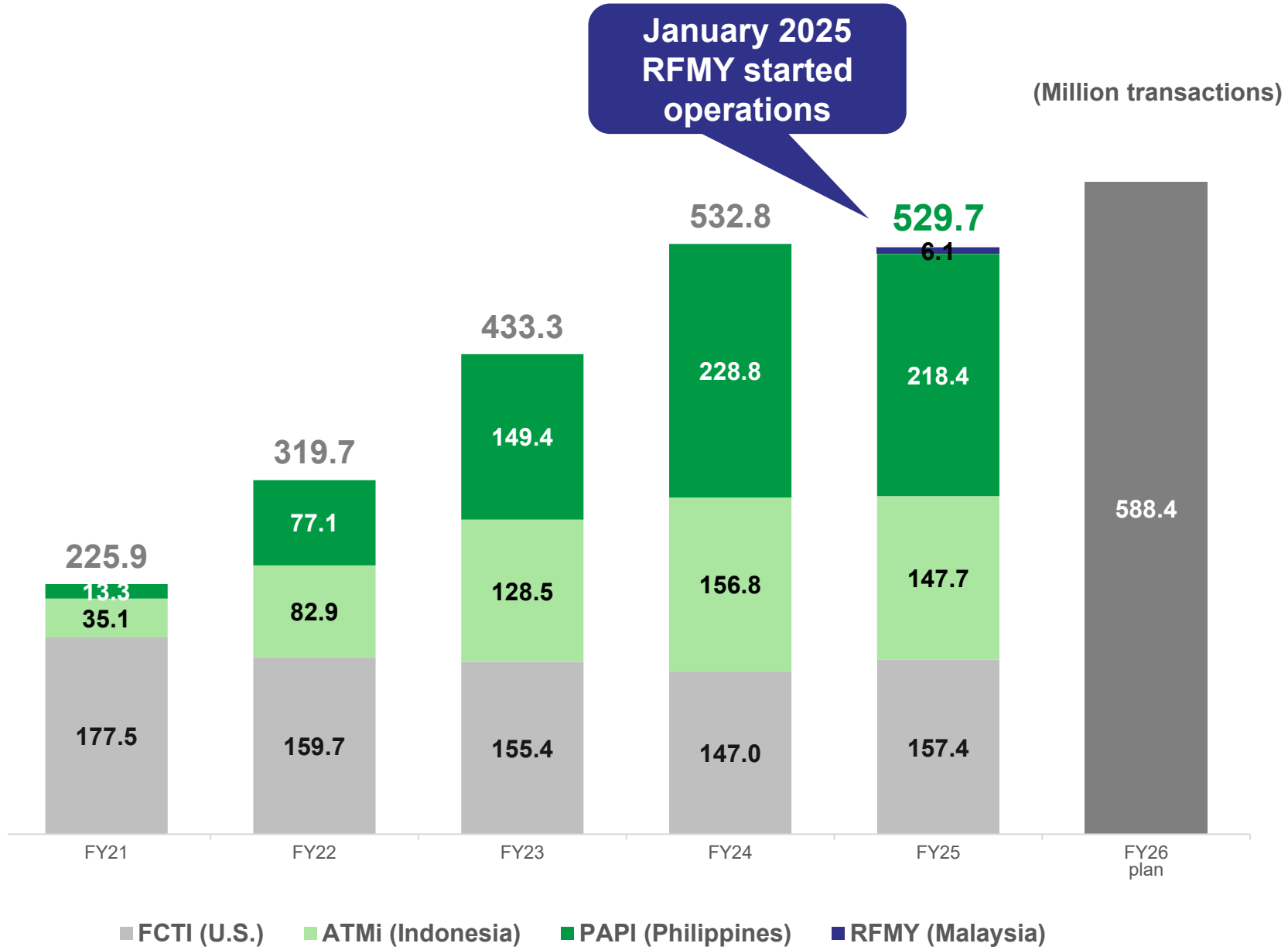
Number of ATM Transactions

Although the transactions in the U.S. increased, the **overall transactions decreased** due to the decrease in the transactions in Indonesia and the Philippines.

Total number of transactions for the fiscal year

529.7 million transactions

(3.1) million transactions YoY



Notes:
1. All figures in this document are truncated to the nearest unit shown.
2. Total numbers of transactions for ATMs in the U.S. and Indonesia include balance inquiries.
3. Total number of transactions for ATMs in the Philippines includes balance inquiries and excludes deposit of sales proceeds.
4. Total number of transactions for ATMs in Malaysia exclude balance inquiries.
5. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

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Overseas Business

The U.S.

Profit significantly exceeded the plan, due to a higher-than expected daily average transactions.

Installation at Speedway and other locations is planned to be completed in FY 2026. As a result, the average number of transactions is expected to temporarily decrease.

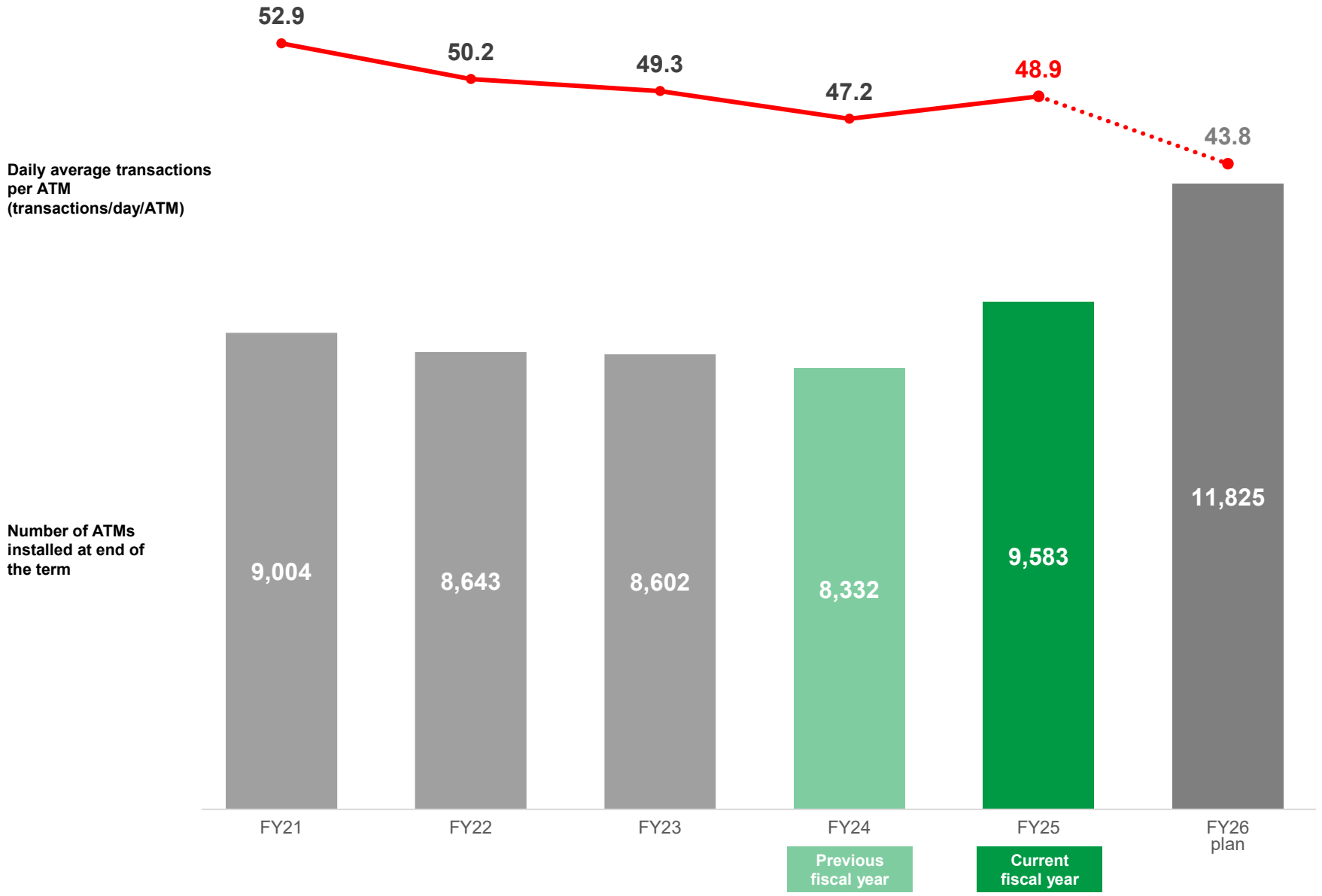
Ordinary income for FY25

¥27.28 billion

Ordinary profit for FY25

¥2.38 billion

Number of ATMs as of Mar. 31, 2026: 10,465 units (preliminary data)



Notes:

1. Total number of transactions for ATMs in the U.S. includes balance inquiries.
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

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Overseas Business

Indonesia

Although promoting the removal of unprofitable ATMs, **the daily average transactions per ATM decreased** due to intensifying competition.

FY26 will focus on the acquisition of direct partners and other initiatives to improve the daily average transactions per ATM

Ordinary income for FY25

¥7.53 billion

Ordinary profit for FY25

¥0.93 billion

Number of ATMs as of Mar. 31, 2026: 9,100 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 data do not include installation of contract-based ATMs.

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Overseas Business

The Philippines

The number of transactions decreased due to the major partner banks introducing fees to their customers for their ATM transactions as well as other factors such as economic slowdown.

FY26 will focus on overseas card transactions and partnerships with digital wallet to improve profitability

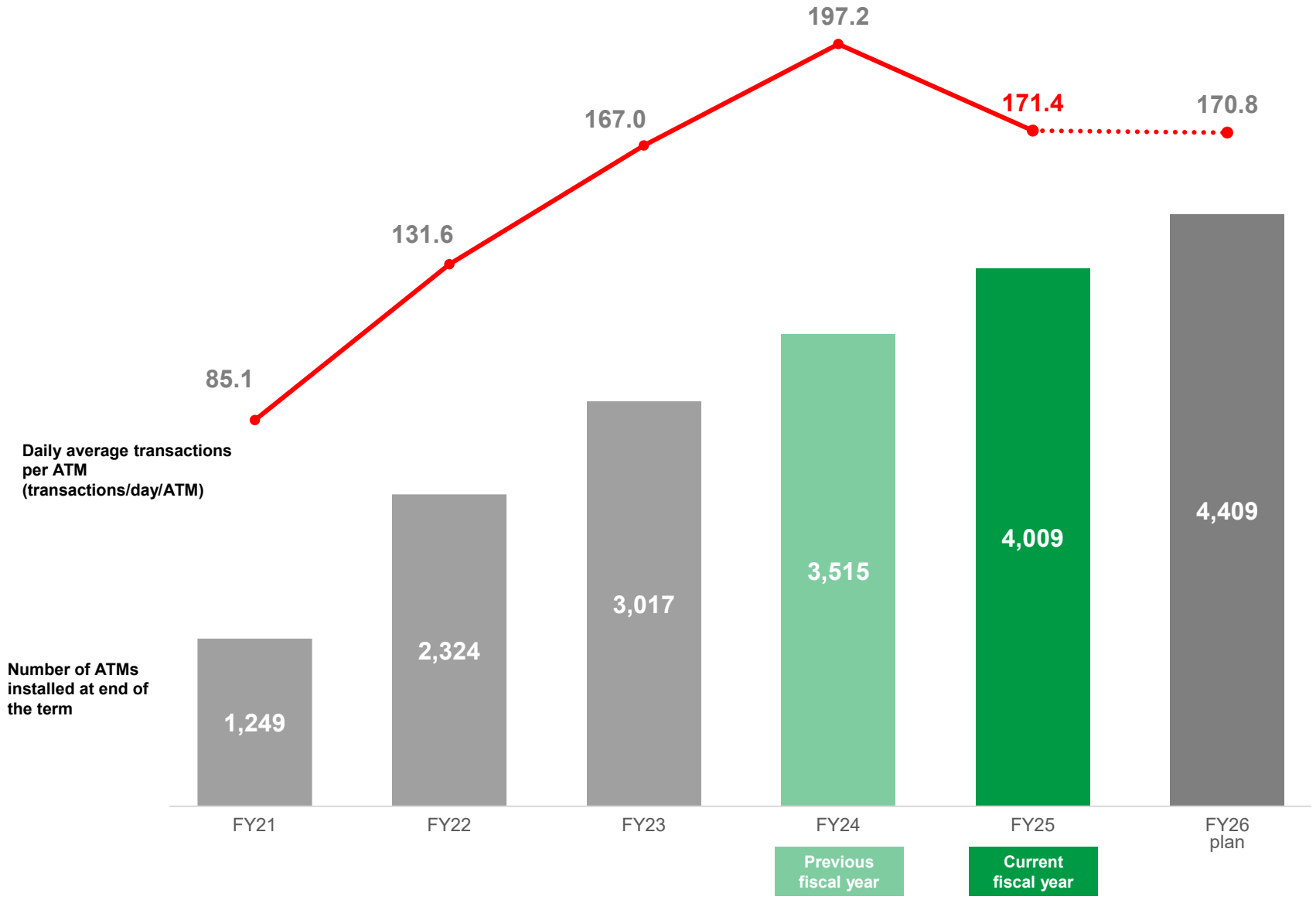
Ordinary income for FY25

¥8.55 billion

Ordinary profit for FY25

¥0.43 billion

Number of ATMs as of Mar. 31, 2026: 4,104 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

Malaysia

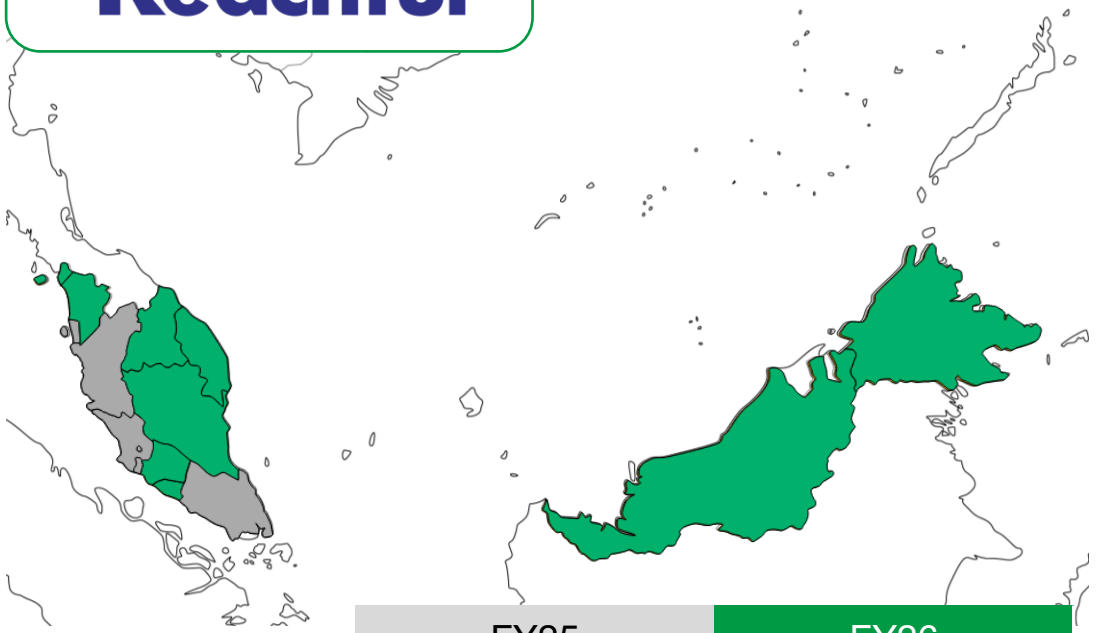
Owing to the installation as planned, achieved profitability for the first year and additional 400 units will be installed in wider areas.

In FY26, although the daily average transactions per ATM are expected to decline due to new installations, **full-year growth in ordinary income and the year in the black will be targeted.**

Number of ATMs as of Mar. 31, 2026: 126 units (preliminary data)



Reachful



	FY25 results	FY26 plan
No. of ATMs at the end of term	98 units	500 units
Average transactions per ATM	217.3 transactions	192.7 transactions

Notes:
1. Total number of transactions for ATMs in Malaysia excludes balance inquiries.
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

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AGENDA

04 Financial Forecasts for the Fiscal Year Ending March 31, 2027

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Financial Forecasts [Consolidated]	FY2025 results	FY2026 forecasts	YoY
Consolidated ordinary income	¥220.0 billion	¥235.5 billion	+7.0%
Consolidated ordinary expenses	¥189.8 billion	¥206.0 billion	+8.5%
Consolidated ordinary profit	¥30.1 billion	¥29.5 billion	(1.9)%
Net income attributable to owners of the parent	¥13.4 billion	¥17.0 billion	+26.8%

Notes:
1. All figures in this document are truncated to the nearest unit shown.
2. Previous-year comparisons are based on the units used in this document.
3. Exchange rates used in the consolidated income statement:
   FY2025 $1 = ¥149.61
   FY2026 Plan $1= ¥154.00
4. For FY2026, we expect to record an extraordinary loss of 3.5 billion yen due to an impairment in our credit card business.

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05 Three-Year Outlook (FY2026–FY2028) and Initiatives for the Current Fiscal Year

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Review of the Previous Medium-Term Management Plan

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Marking 25th Anniversary –Our Journey–

Domestic expansion → **Overseas expansion** → **Business diversification** → **Enhance ATM business Develop new businesses**

2001 Foundation

2007 Completed installation of ATMs in all 47 prefectures



2011 Listed on the First Section of the Tokyo Stock Exchange

2012 Made U.S. FCTI a consolidated subsidiary

2019 Introduced 4th-generation ATMs



2023 Made Seven Card Service a consolidated subsidiary

Began providing +Connect Services

2025 Agreed to install ATMs at FamilyMart



2026

Thank you
Since 2001
25
Anniversary

Seven Bank Next Journey
～つながる想い、広がる未来。～

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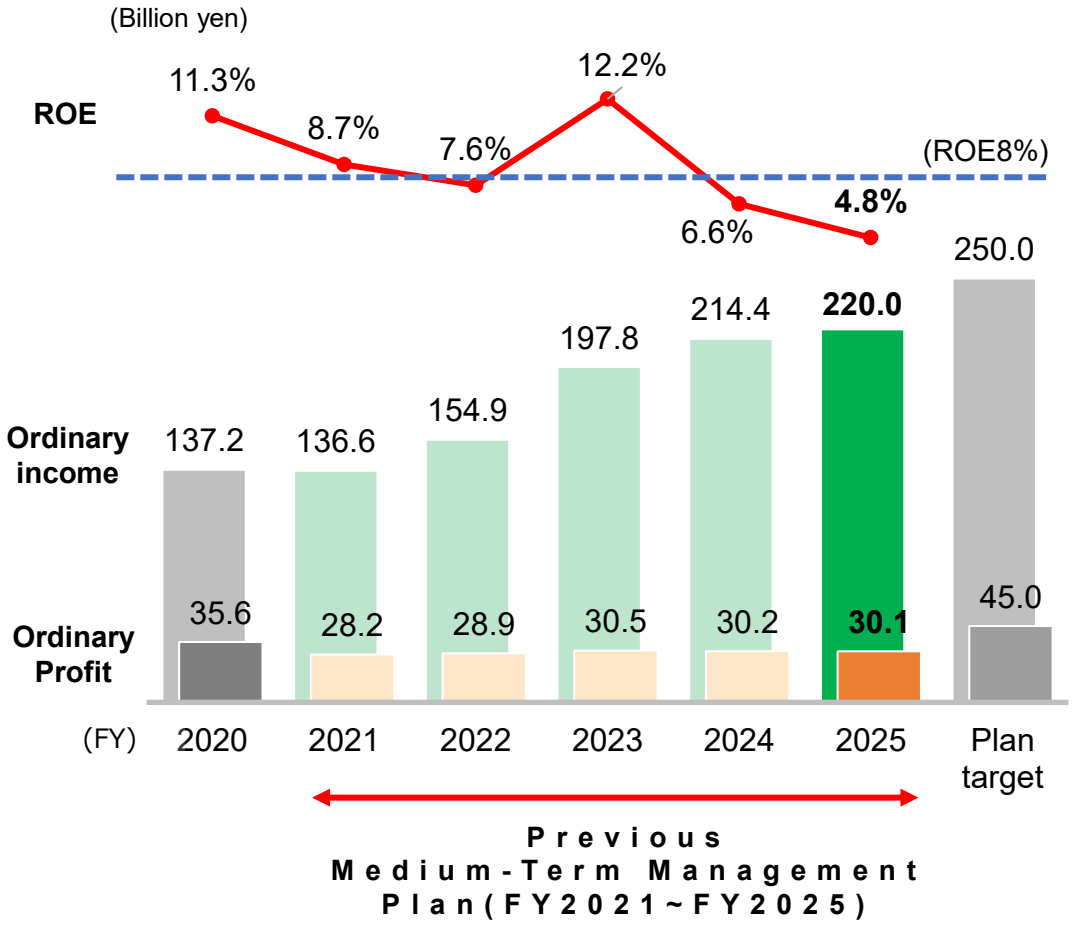
Advanced diversification despite missed financial targets

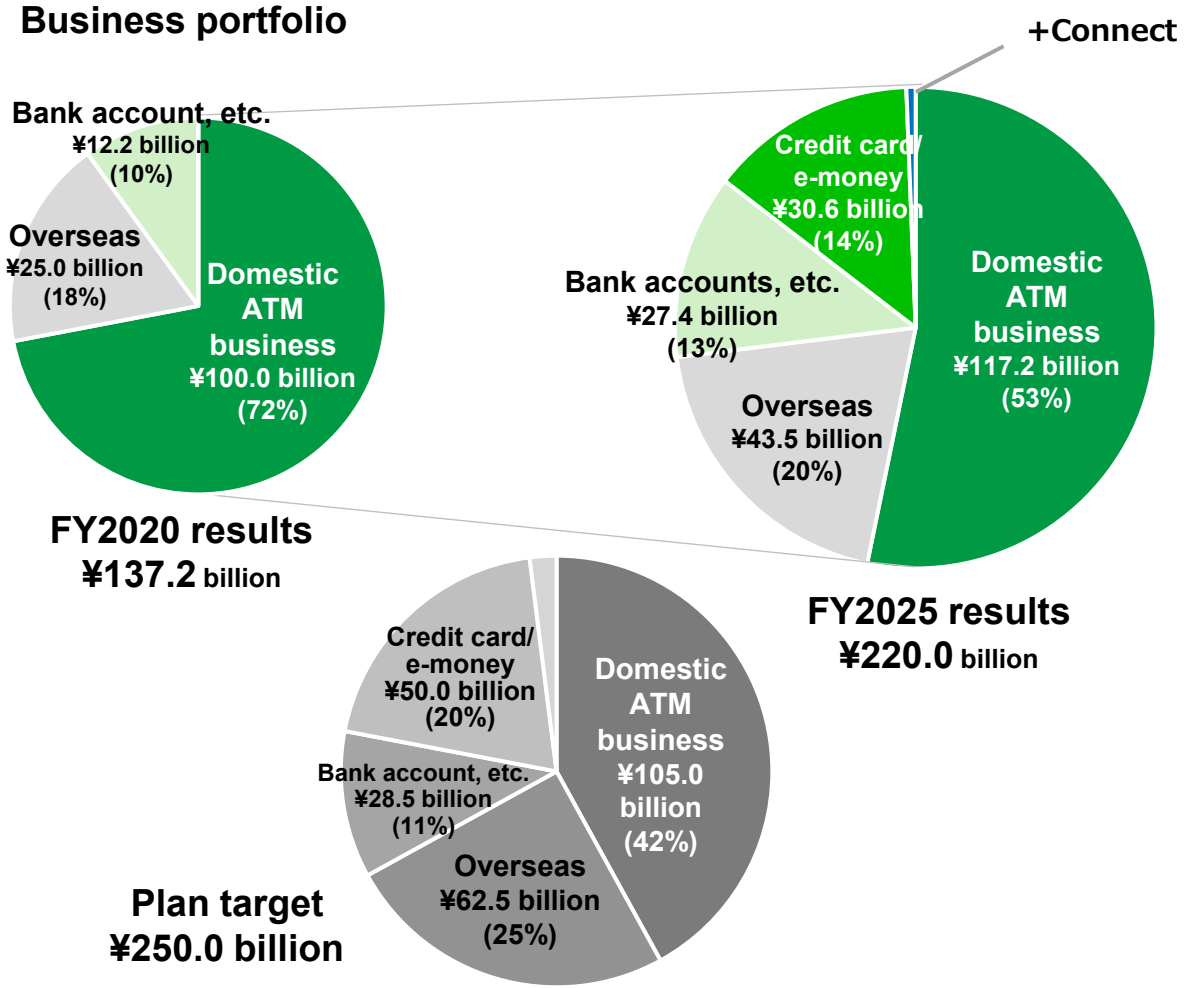
Medium-Term Management Plan announced in 2021

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

Trend in ordinary income, ordinary profit, ROE



Business portfolio



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Evaluation of the previous Medium-Term Management Plan (Domestic ATM business)

Growing on the tailwind of new services, including cash top-up transactions

	FY2020	FY2025
Total number of transactions	0.83 billion transactions	1.12 billion transactions
Daily average transactions per ATM	90.5 transactions	109.2 transactions
Number of ATMs installed	25,676 units	28,536 units



Evolved from a cash platform to ATM+

+Connect Adopted by 51 companies

Enabled cash withdrawals via smartphones, setting the industry standard

Smartphone ATM Adopted by 29 banks

Management issues

- ✓ Lead time for securing contracts has lengthened
- ✓ User awareness

➡ Achieve a certain level of results

- ✓ Establish methods to promote usage and roll them out broadly
- ✓ Accelerate the pace of contract acquisition

Changes in environment

- ✓ Continue responding to interest rate hikes and the shift to cashless payments

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Evaluation of the previous Medium-Term Management Plan (Business Diversification)

Each business steadily grew

Overseas — All four countries turned a profit

FY2020 Number of ATMs installed	FY2025 Number of ATMs installed
10,098 units	22,763 units

Credit card/ e-money

Made Seven Card Service a consolidated subsidiary

Invested in renewing credit cards

Bank account business — Both deposits and loans increased

	FY2020	FY2025
No. of accounts	2.36 million accounts	3.50 million accounts
Balance of deposits	¥519.0billion	¥652.4billion
Loan balance	¥24.3billion	¥79.2billion

Corporate business

Steadily progressed still on a small scale

BBF セブン銀行の100%子会社 バンク・ビジネスファクトリー — Turning a profit and entering Foreign Exchange Transactions Analysis

ACSiON — Steadily expanding the market share

Management issues

Overseas

The U.S
Further diversification

Indonesia and The Philippines
Measures to counter slowed growth due to changes in the economic environment, and transformation of the business model

Credit card/ e-money

Acquiring new members
Responding through product changes in addition to 7iD integration

Unprofitable businesses

Streamlined international money transfer business, credit and insurance business for foreign customers

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Steady progress on social issue resolution and improvement in external evaluation for the corporate transformation initiatives

Contribution to solving social issues



Re-formulated five material issues in 2024
Promoted solutions to social issues in collaboration with partner companies

Achievements of the previous mid-term management plan period

- ✓ Account opening support for foreign residents
- ✓ Expand transaction support for the visually impaired
- ✓ Establish smartphone ATM as a de facto standard
- ✓ ATM top-up for regional currency
- ✓ Promote financial education
- ✓ ATM donation
- ✓ TCFD endorsement, disclosure of scenario analysis

Corporate transformation

New

Career SelectAbility
The 6th CSA Award

Received 6th CSA Award as a company recognized for creating next-generation talent recommended for people in their 20s.

Reason for selection:
(1) Transformation of the HR system to break away from seniority-based and rigid career structures
(2) Culture that gives young employees significant autonomy and encourages them to take on challenges
(3) Translate our purpose into services as part of social infrastructure, which in turn fosters a sense of pride among employees

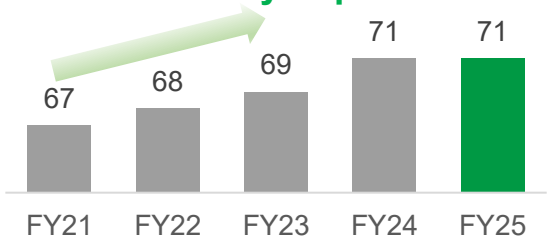
New

DX銘柄2026
Digital Transformation

Selected as “DX Stocks 2026” for the first time

Reason for selection:
Highly evaluated company’s DX initiatives, leveraging ATMs as a starting point and use AI and data to achieve both social issue solution and growth.

Employee engagement scores steadily improved



Data Management Office
MAU rate of BI tool: 74%

Generative AI utilization
MAU rate among employees: 74%

Multiple awards for new services and call centers

Well-being
CUSTOMER CENTER AWARD Best center 2025

日本サービス大賞
NIHON SERVICE AWARD
第5回 日本サービス大賞
総務大臣賞

JFIA
Japan Financial Innovation Award 2026

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Three-Year Outlook (FY2026–FY2028)

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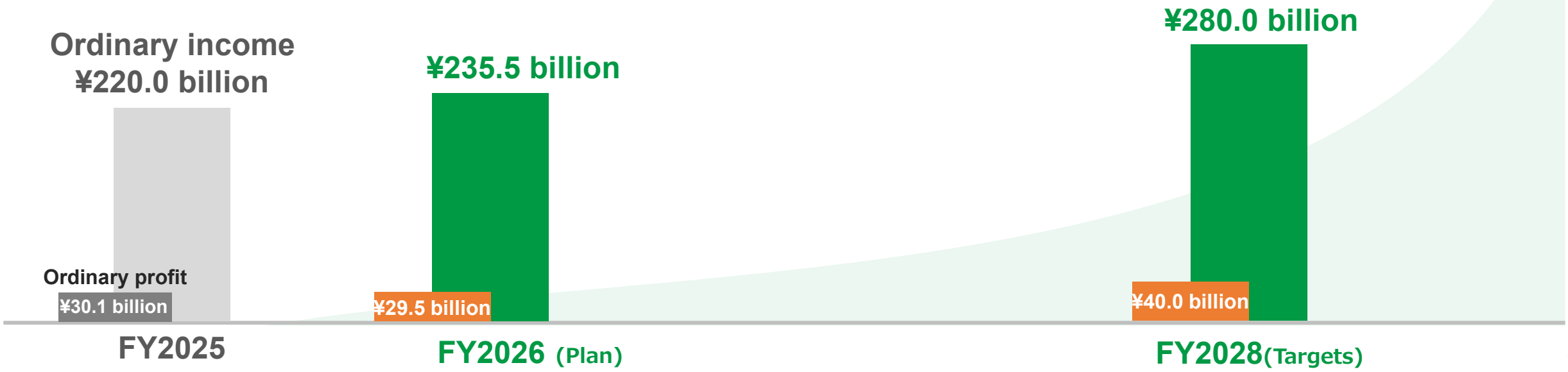
Drive transformation in the short term

Return to revenue and profit growth

Top-line expansion × **Improve profit margin and efficiency**

FY2028 Targets

- **Ordinary income** ¥280.0 billion
- **Ordinary profit** ¥40.0 billion
- **ROE** 8% or higher



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Key initiatives

Top-line expansion

Domestic ATM — Expansion of coverage and improvement in quality

- ✓ **Install ATMs at FamilyMart stores** (Approx. 16,000 units installed in about four years)
- ✓ **Increase ATM-related fee income** (Planned from FY2027)

Credit card — Profitability as the top priority

- ✓ Net increase in the number of members
- ✓ Increase in shopping transaction value through proprietary credit screening, increase financial product balance

Overseas — Promote country-specific strategies

- ✓ The U.S: Installation at Speedway etc.,
- ✓ Indonesia: Transformation of the business model
- ✓ The Philippines: Expand partners and services
- ✓ Malaysia: Expand the number of units

Improve profit margin and efficiency

- ✓ **Reduction of operational costs**: Optimization of cash in ATM, lower operating costs by leveraging economies of scale
- ✓ **Consideration of investment targets and business refinement**: Tightening the investment execution process and reorganizing the business portfolio
- ✓ **Further improvement in labor productivity**: Promote operational efficiency and automation through AI and data

Contribute to solving social issues

Continue to invest in human capital

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Shareholder return policy (No change)

Basic policy for shareholder returns (FY2026–FY2028)

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

Dividend forecast for FY2026

Annual dividend	¥11
Interim	¥5.50 per share
Year-end	¥5.50 per share

Dividend metrics

Payout ratio

75.5%

(FY2026 forecast)

Dividend yield

4.11%

(FY2026 dividend forecast / Closing price on May 1, 2026)

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Initiatives for the Current Fiscal Year

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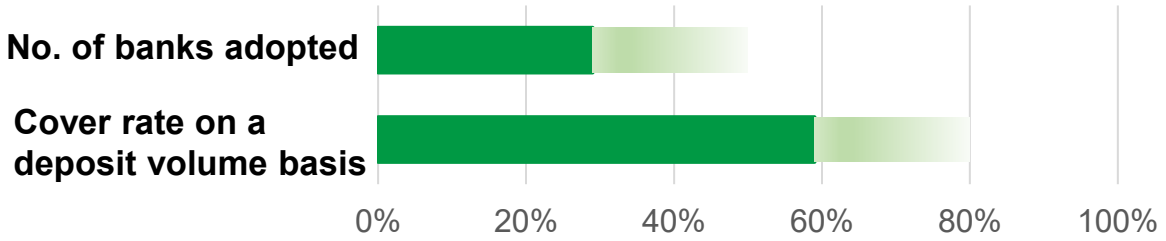
Domestic ATM Business: Expand +Connect service

■ **Penetration of "+Connect" at regional banks.**
Cover about 60% on a deposit-volume basis, continue efforts for further coverage



Note: The deposit amount is company's estimate.

■ **Utilize ATM-based receipt for Support benefits to counter inflation from the national government**
Number of participated municipalities: 58 (as of March 31, 2026)

■ **ATM-based account transfer registration:**
available to over 20,000 companies, providing a one-stop service for procedures, authentication, and settlement

■ **Stricter identity verification for telecommunications lines from April 2026**
Plans to expand services at ATMs.

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Joint operation of ATMs and new business partnerships

■ **Continue to expand initiatives that contribute to the revenues of our partner financial institutions.**

SAIKYO 西京銀行

- **Started joint ATM installations to acquire accounts and deposits**
- **Plan to replace all of their in-branch ATMs with our ATMs**





Ceremony at Shunan University

愛媛銀行

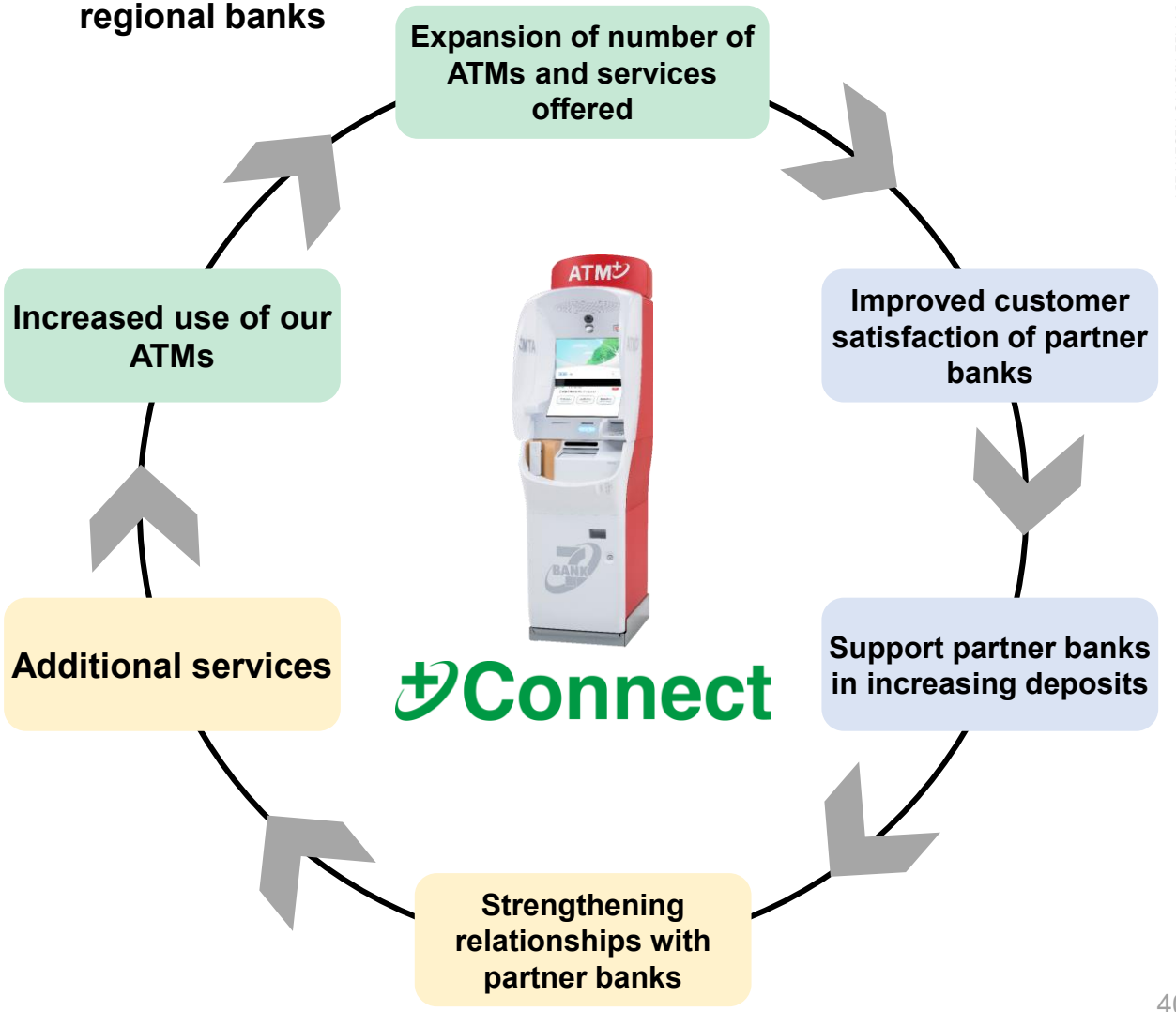
- **Providing a service integrating “Himegin app” with Seven Bank ATM**





"HandyBank Branch" Opening Project

■ **Expansion in number of ATMs and services contributes to expansion of the customer bases of parters centered in regional banks**



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Retail Business

■ **Bank account: Focus on acquiring deposits (active accounts)**

”Everyday Accounts”※＋ Approaches leveraging the strengths in services for resident foreign nationals

※Active accounts even with small balance

Initiatives for resident foreign nationals



ATM account opening channel

Expectation for debit services in active accounts

dekisugi 技能実習版

Integration with the human resources management system

Acquiring the first bank account for technical intern trainees and international students

Required period of stay for opening an account

Other banks require 6-month period of stay ▶ **Seven Bank allows account opening upon entry**

■ **Card loan: Further balance increase** through product renewal and enhanced advertising initiatives

New customers	Efficient advertising investment driven by data × advertising
Existing customers	Upsell through credit limit increases And marketing for customer retention

Card loan balance target for FY2026: ¥90.0 billion (+¥10.8 billion)

■ **Credit card: Scheduled the renewal in late August 2026**

Name: **nanaco credit card**



Convenient smartphone app-based payments

Instant issuance and immediate use

Exclusive benefits for Seven Bank Group customers

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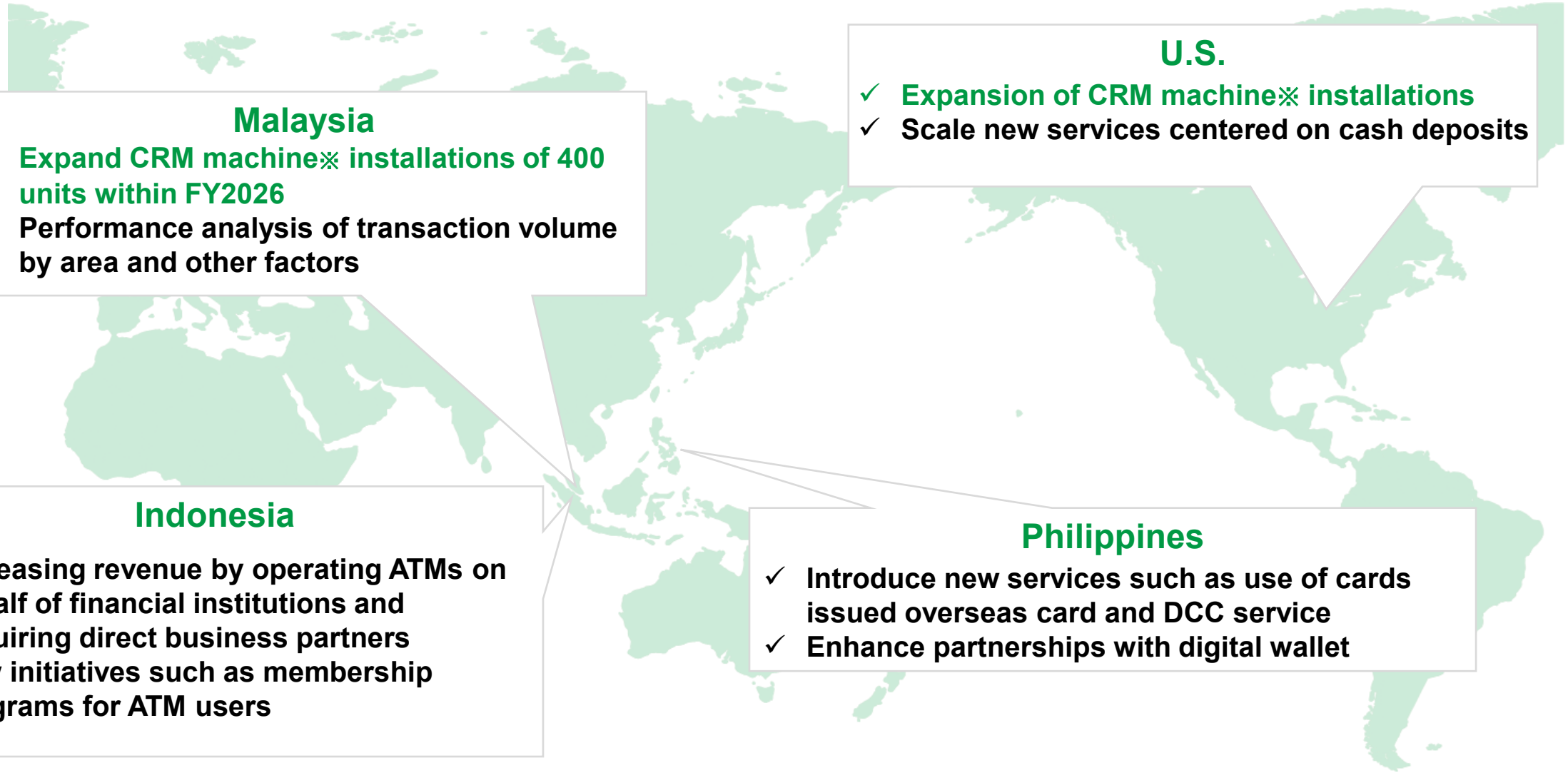
Overseas Business : Expanding profits in ATM business with unique approaches in each country



Malaysia

- ✓ **Expand CRM machine※ installations of 400 units within FY2026**
- ✓ **Performance analysis of transaction volume by area and other factors**

U.S.

- ✓ **Expansion of CRM machine※ installations**
- ✓ **Scale new services centered on cash deposits**

Indonesia

- ✓ **Increasing revenue by operating ATMs on behalf of financial institutions and acquiring direct business partners**
- ✓ **New initiatives such as membership programs for ATM users**

Philippines

- ✓ **Introduce new services such as use of cards issued overseas card and DCC service**
- ✓ **Enhance partnerships with digital wallet**

Note 1. CRM machines refer to banknote recycling ATMs.
Note 2. DCC refers to multiple-currency settlement service

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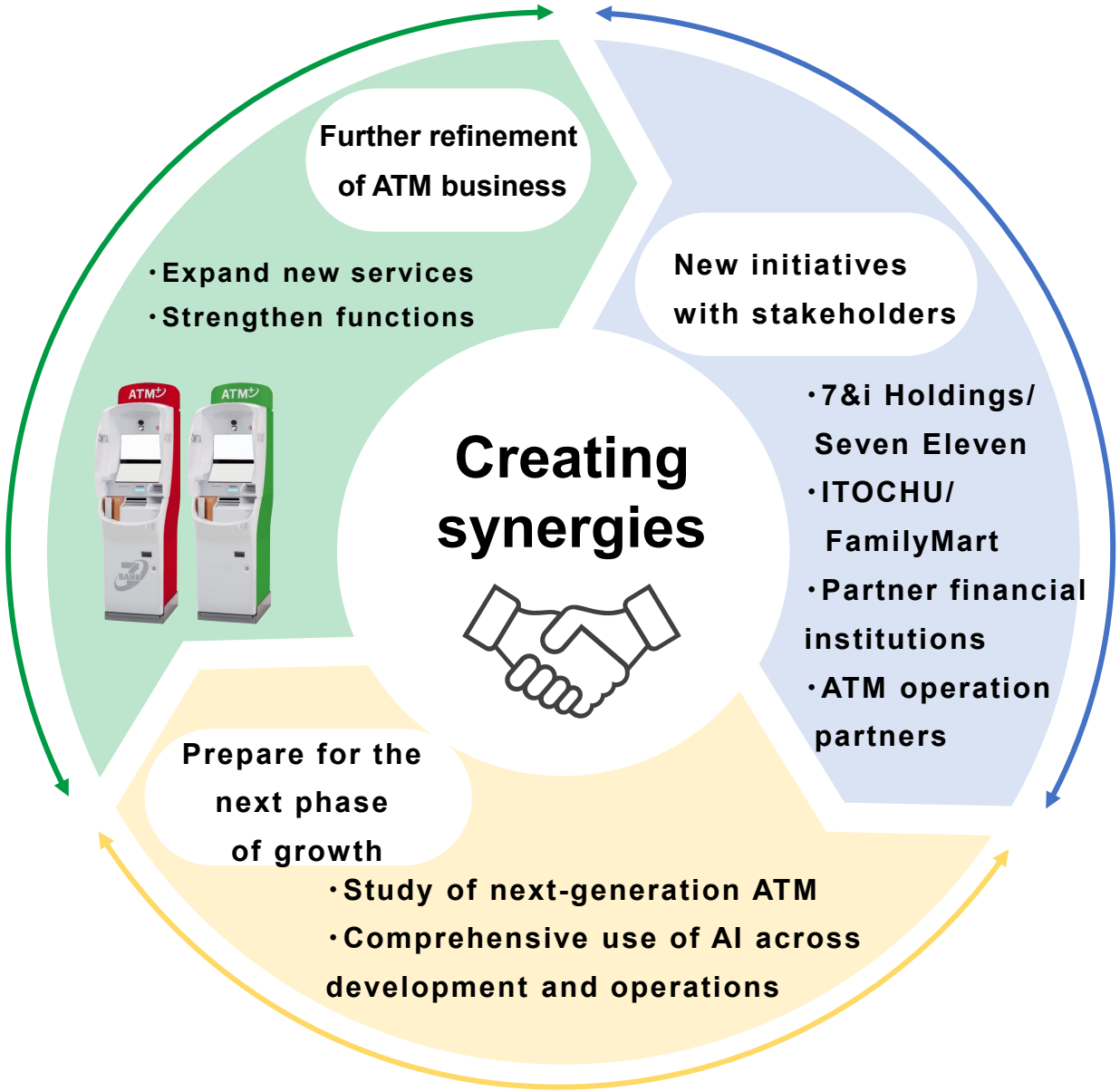
To the next phase of growth

Aiming for further growth by leveraging **the real channel** of over **28,000 ATMs nationwide** and strong **relationship with partner companies**



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AGENDA

06 APPENDIX

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APPENDIX

Statement of Income [Consolidated]

(Billion yen)

	FY2024	FY2025 Plan (after revision)	FY2025	FY2025 YoY change	FY2026 plan Full year	FY2026 plan Full year YoY change	FY2026 plan 1H	FY2026 plan 1H YoY change
Ordinary income	**214.4**	216.0	**220.0**	5.6	**235.5**	15.5	**114.0**	6.5
Ordinary expenses	**184.1**	189.0	**189.8**	5.7	**206.0**	16.2	**100.5**	7.8
Ordinary profit	**30.2**	27.0	**30.1**	(0.1)	**29.5**	(0.6)	**13.5**	(1.3)
Extraordinary items	**(1.4)**	–	**(8.6)**	(7.2)	**(3.5)**	5.1	**(2.5)**	(2.1)
Net income attributable to owners of the parent	**18.2**	11.0	**13.4**	(4.8)	**17.0**	3.6	**6.5**	(3.4)

Notes:
1. All figures in this document are truncated to the nearest unit shown.
2. Previous-year comparisons are based on the figures presented in this document.
3. Exchange rates used in the consolidated income statement:
   FY2024 $1 = ¥151.69, FY2025 plan $1 = ¥148.08, FY2025 $1 = ¥149.61, FY2026 plan $1 = ¥154.00
4. For FY2026, we expect to record an extraordinary loss of 3.5 billion yen due to an impairment in our credit card business.

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(Billion yen, unless otherwise stated)

APPENDIX

Statement of Income [Seven Bank]

	FY2024	FY2025 Plan	FY2025	FY2025 YoY change	FY2026 plan Full year	FY2026 plan Full year YoY change	FY2026 plan 1H	FY2026 plan 1H YoY change
Ordinary income	**135.7**	140.0	**142.9**	7.2	**149.0**	6.1	**73.5**	2.6
ATM-related fee income	113.4	115.0	**116.0**	2.6	118.0	2.0	58.9	1.3
Ordinary expenses	**108.4**	115.5	**116.2**	7.8	**124.0**	7.8	**60.5**	3.6
Funding costs	1.1	2.5	**2.7**	1.6	5.6	2.9	2.3	1.3
ATM placement fee expenses	17.7	18.1	**18.0**	0.3	18.6	0.6	9.3	0.3
Outsourcing expenses	26.5	27.7	**27.1**	0.6	29.2	2.1	14.3	1.0
Maintenance and management costs	3.8	3.8	**3.5**	(0.3)	3.7	0.2	1.7	0.1
Depreciation expenses	23.1	25.1	**25.0**	1.9	24.9	(0.1)	12.3	(0.2)
Ordinary profit	**27.3**	24.5	**26.6**	(0.7)	**25.0**	(1.6)	**13.0**	(0.9)
Extraordinary items	(2.1)	(0.5)	**(0.7)**	1.4	(0.5)	0.2	(0.2)	(0.1)
Total income taxes	7.4	7.5	**7.8**	0.4	7.5	(0.3)	4.0	(0.2)
Net income	**17.6**	16.5	**18.0**	0.4	**17.0**	(1.0)	**9.0**	(0.6)
EBITDA	**50.4**	49.6	**51.7**	1.3	**49.9**	(1.8)	**25.3**	(1.2)

No. of ATMs installed at end of term (units)	27,990	28,627	28,536	546	29,404	868	28,741	505
ATM-related fee income per transaction (yen)	106.5	104.5	105.7	(0.8)	105.7	0	106.0	0.8
Daily average transactions per ATM (transactions/ATM/day)	108.0	108.6	109.2	1.2	108.3	(0.9)	108.5	(0.7)
Total number of transactions (million)	1,089	1,122	1,122	33	1,139	17	568	8
International money transfer services (1,000 transactions)	660	693	653	(7)	650	(3)	323	(3)
Debit services (1,000 transactions)	22,782	29,632	24,957	2,175	28,440	3,483	13,714	1,454

Notes:
1. All figures in this document are truncated to the nearest unit shown.
2. Previous-year comparisons are based on the figures presented in this document.
3. All EBITDA in this document are calculated as Ordinary profit + Depreciation and amortization.

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APPENDIX

Statement of Income [Seven Card Service]

(Million yen)

	FY2024	FY2025 Plan (after revision)	FY2025	FY2025 YoY change	FY2026 plan Full year	FY2026 plan Full year YoY change	FY2026 plan 1H	FY2026 plan 1H YoY change
Ordinary income	**32,529**	29,560	**30,670**	(1,859)	**30,395**	(275)	**13,635**	(265)
Credit card business	15,052	14,590	14,631	(421)	15,440	809	7,250	251
e-money business	17,476	14,970	16,039	(1,437)	14,955	(1,084)	6,385	(516)
Ordinary expenses	**29,834**	30,890	**31,262**	1,428	**30,860**	(402)	**15,090**	340
Credit card business	16,208	18,160	18,572	2,364	18,890	318	8,950	351
e-money business	13,625	12,730	12,690	(935)	11,970	(720)	6,140	(11)
Ordinary profit	**2,694**	(1,330)	**(591)**	**(3,285)**	**(465)**	126	**(1,455)**	(606)
Net income	**830**	(7,100)	**(5,817)**	(6,647)	**(3,530)**	**2,287**	**(3,490)**	(2,461)

Notes:
1. All figures in this document are truncated to the nearest unit shown.
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APPENDIX

Statement of Income [FCTI]

(Million USD, unless otherwise stated)

	FY2024	FY2025 Plan (after revision)	FY2025	FY2025 YoY change	FY2026 plan Full year	FY2026 plan Full year YoY change	FY2026 plan 1H	FY2026 plan 1H YoY change
Ordinary income	**177.7**	179.5	**182.3**	4.6	**225.5**	43.2	**106.0**	16.3
Ordinary expenses	**180.7**	163.9	**166.4**	(14.3)	**209.0**	42.6	**100.0**	19.0
Funding costs	32.7	27.1	27.1	(5.6)	30.7	3.6	15.5	1.9
ATM placement fee expenses	72.9	63.7	64.2	(8.7)	79.0	14.8	36.9	6.0
Outsourcing expenses	20.9	18.6	18.5	(2.4)	21.5	3.0	10.7	2.1
Maintenance and management costs	17.7	18.1	17.6	(0.1)	23.5	5.9	11.5	2.4
Depreciation expenses	3.2	4.1	4.1	0.9	12.5	8.4	5.1	3.6
Ordinary profit	**(3.0)**	15.6	**15.9**	18.9	**16.5**	0.6	**6.0**	(2.7)
Extraordinary items	(0.1)	0.1	0.1	0.2	2.0	1.9	0.9	0.9
Net income	**(3.3)**	14.8	**15.5**	18.8	**15.5**	0	**5.5**	(3.0)
EBITDA	**0.1**	19.8	**20.0**	19.9	**29.0**	9.0	**11.1**	0.8
No. of ATMs installed at end of term (units)	8,332	9,563	9,583	1,251	11,825	2,242	–	–
Daily average transactions per ATM (transactions/ATM/day)	47.2	47.9	48.9	1.7	43.8	(5.1)	–	–
Total number of transactions (million transactions)	147.0	153.8	157.5	10.5	180.9	23.4	–	–

Notes:
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2. Previous-year comparisons are based on the figures presented in this document.
3. All EBITDA in this document are calculated as Ordinary profit + Depreciation and amortization.

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APPENDIX

Statement of Income [Key Subsidiaries]

(Million yen)

PT. Abadi Tambah Mulia Internasional

	FY2024	Plan (after revision)	FY2025	YoY change	FY2026 plan Full year	YoY change	1H	YoY change
Ordinary income	**8,446**	7,435	**7,530**	(916)	**6,920**	(610)	**3,450**	(423)
Ordinary expenses	**7,510**	7,055	**6,592**	(918)	**6,230**	(362)	**3,170**	–
Ordinary profit	**936**	380	**937**	1	**690**	(247)	**280**	–
Net income	**718**	300	**737**	19	**365**	(372)	**190**	–
No. of ATMs (units)	**9,312**	9,816	**9,073**	(239)	**9,283**	210	**–**	–

(Million yen)

Pito AxM Platform, Inc.

	FY2024	Plan (after revision)	FY2025	YoY change	FY2026 plan Full year	YoY change	1H	YoY change
Ordinary income	**8,151**	8,355	**8,552**	401	**10,280**	1,728	**4,640**	495
Ordinary expenses	**7,844**	7,955	**8,112**	268	**9,730**	1,618	**4,425**	489
Ordinary profit	**306**	400	**439**	133	**550**	111	**215**	7
Net income	**207**	300	**148**	(59)	**415**	267	**160**	1
No. of ATMs (units)	**3,515**	4,082	**4,009**	494	**4,409**	400	**–**	–

Notes:
1. Exchange rate:
   FY2024 IDR 100 = ¥0.956, FY2025 plan IDR 100 = ¥0.903, FY2025 IDR 100 = ¥0.909, FY2026 plan IDR 100 = ¥0.902
   FY2024 PHP 1 = ¥ 2.643, FY2025 plan PHP 1 = ¥ 2.594, FY2025 PHP 1 = ¥2.602, FY2026 plan = ¥ 2.558
2. Previous-year comparisons are based on the figures presented in this document.
3. A part of YoY changes of the 1H plan for ATMi are not stated due to the impact of the retrospective application of accounting standards as of the end of FY2025

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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

	FY2024	FY2025 Plan	FY2025	FY2025 YoY change	FY2026 plan Full year	FY2026 plan Full year YoY change	FY2026 plan 1H	FY2026 plan 1H YoY change
Ordinary income	**3,551**	3,785	**3,773**	222	**4,000**	227	**1,965**	104
Ordinary expenses	**3,700**	3,585	**3,729**	29	**3,695**	(34)	**1,810**	(91)
Ordinary profit	**(149)**	200	**44**	193	**305**	261	**155**	195
Net income	**(170)**	170	**4**	174	**245**	241	**125**	197

ACSiON

	FY2024	FY2025 Plan	FY2025	FY2025 YoY change	FY2026 plan Full year	FY2026 plan Full year YoY change	FY2026 plan 1H	FY2026 plan 1H YoY change
Ordinary income	**879**	950	**1,228**	349	**1,820**	592	**875**	359
Ordinary expenses	**920**	1,265	**1,252**	332	**1,745**	493	**785**	283
Ordinary profit	**(41)**	(315)	**(23)**	18	**75**	98	**90**	77
Net income	**(437)**	(315)	**(485)**	(48)	**25**	510	**30**	183

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

	FY2024	FY2025 Plan	FY2025	FY2025 YoY change	FY2026 plan Full year	FY2026 plan Full year YoY change	FY2026 plan 1H	FY2026 plan 1H YoY change
Ordinary income	**819**	805	**905**	86	**1,010**	105	**500**	102
Ordinary expenses	**629**	630	**611**	(18)	**745**	134	**365**	95
Ordinary profit	**190**	175	**294**	104	**265**	(29)	**135**	7
Net income	**141**	120	**204**	63	**180**	(24)	**90**	(1)

Notes:
1. All figures in this document are truncated to the nearest unit shown.
2. Previous-year comparisons are based on the figures presented in this document.

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