



Financial Results for the First Quarter of the Fiscal Year Ending March 31, 2026 [JGAAP] (Consolidated Data)

August 8, 2025

Company name: Seven Bank, Ltd. Stock exchange listing: Tokyo Stock Exchange
 Stock code: 8410 URL: <https://www.sevenbank.co.jp/>
 Representative: (title) President and Representative Director
 (name) Masaaki Matsushashi
 For inquiries: (title) Managing Executive Officer, General Manager of Planning Division
 (name) Ken Shimizu
 Telephone: +81-3-3211-3041

Scheduled date for cash dividends: —
 Trading accounts: Not established
 Earnings supplementary explanatory documents: Yes
 Earnings presentation: Yes (Analysts, institutional investors)

(Amounts of less than one million yen are rounded down and percentages are rounded to the first decimal place, etc.)

1. Financial Highlights for the First Quarter of the Fiscal Year Ending March 31, 2026 (April 1, 2025–June 30, 2025)

(1) Consolidated Operating Results (Accumulated) (% represents the year-on-year change from the same period of the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Three months ended June 30, 2025	53,323	3.6	6,607	(7.9)	4,188	(9.8)
Three months ended June 30, 2024	51,427	24.6	7,178	(7.4)	4,644	(12.5)

Note: Comprehensive income: Three months ended June 30, 2025 2,796 million yen (-54.1%)
 Three months ended June 30, 2024 6,093 million yen (-3.7%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	3.65	—
Three months ended June 30, 2024	3.97	—

Note: “Diluted earnings per share” is not described as there was no dilutive effect although dilutive shares existed.

(2) Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of June 30, 2025	1,471,243	228,005	15.1
As of March 31, 2025	1,495,977	282,489	18.5

(Reference) Capital: As of June 30, 2025 223,044 million yen
 As of March 31, 2025 277,201 million yen

Note: “Net assets to total assets ratio” is calculated as: (Total net assets at the end of the period – Subscription rights to shares at the end of the period – Non-controlling interests at the end of the period) / Total assets at the end of the period. Please note that this “Net assets to total assets ratio” is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

2. Dividends

	Dividend per share				
	First quarter	Semi-annual	Third quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	—	5.50	—	5.50	11.00
Fiscal year ending March 31, 2026	—				
Fiscal year ending March 31, 2026 (Forecasts)		5.50	—	5.50	11.00

Note: Revisions to most recently announced dividend forecasts (Yes/No): No

3. Performance Forecasts for the Fiscal Year Ending March 31, 2026 (April 1, 2025–March 31, 2026)

(% represents the year-on-year change from each respective corresponding period [full fiscal year and semi-annual] of the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Semi-annual (Accumulated)	106,000	(0.2)	12,500	(25.3)	8,000	(26.8)	7.54
Full year	216,000	0.7	24,500	(19.1)	16,000	(12.1)	15.70

Note: Revisions to most recently announced performance forecasts (Yes/No): No

Notes

(1) Significant changes in the scope of consolidation during the period: None

Added – (Company name) – Excluded – (Company name) –

(2) Application of accounting methods specific to the preparation of quarterly consolidated financial statements : None

(3) Changes in accounting policy, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policy arising from revision of accounting standards, etc. : None

(b) Changes in accounting policy other than those noted in (a) above : None

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

(4) Number of shares (common stock)

(a) Number of shares in issue (including treasury stock)

As of June 30, 2025	1,179,308,000 shares	As of March 31, 2025	1,179,308,000 shares
As of June 30, 2025	203,338,457 shares	As of March 31, 2025	9,370,794 shares
Three months ended June 30, 2025	1,146,504,379 shares	Three months ended June 30, 2024	1,169,923,565 shares

(b) Number of treasury shares

(c) Average number of shares for the period under review (three-month period)

Note: Number of treasury shares and average number of shares for the period under review include shares of the Company held by “Directors’ Compensation BIP Trust” and “Stock Grant ESOP Trust.”

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm : No

* Explanation of the appropriate use of earnings forecasts, and other special notes

This report contains earnings projections and other forward-looking statements which represent the judgement of Seven Bank based on currently available information. Actual results may be materially different from the projections due to various factors in these forward-looking statements.

1. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	892,852	828,568
Securities	120,702	117,746
Loans	72,257	77,809
Foreign exchanges	0	0
ATM-related temporary payments	102,749	129,877
Accounts receivable from credit card members	128,458	131,855
Other assets	77,733	87,785
Tangible fixed assets	50,247	46,977
Intangible fixed assets	50,046	50,453
Asset for retirement benefits	2,969	3,027
Deferred tax assets	2,639	2,580
Allowance for credit losses	(4,679)	(5,438)
Total assets	1,495,977	1,471,243
Liabilities		
Deposits	841,344	870,262
Negotiable certificates of deposits	800	300
Call money	35,000	-
Borrowed money	13,343	44,335
Bonds	50,000	50,000
ATM-related temporary advances	71,228	84,522
Accounts payable for credit card business	40,738	38,568
Deposits for electronic money	62,660	61,275
Other liabilities	96,103	91,120
Provision for bonuses	1,063	1,631
Liability for retirement benefits	35	33
Provision for retirement benefits of directors	9	-
Provision for stocks payment	983	1,019
Deferred tax liabilities	177	166
Total liabilities	1,213,488	1,243,237
Net assets		
Common stock	30,724	30,724
Capital surplus	31,071	31,071
Retained earnings	207,126	204,850
Treasury stock	(2,738)	(53,557)
Total shareholders' equity	266,184	213,089
Net unrealized gains (losses) on available-for-sale securities	85	347
Foreign currency translation adjustments	10,245	8,945
Accumulated adjustments for retirement benefits	685	662
Total accumulated other comprehensive income	11,016	9,955
Subscription rights to shares	32	36
Non-controlling interests	5,255	4,925
Total net assets	282,489	228,005
Total liabilities and net assets	1,495,977	1,471,243

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
Consolidated Statements of Income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	51,427	53,323
Interest income	2,480	3,909
(Interest on loans)	2,230	2,862
(Interest and dividends on securities)	63	654
Fees and commissions income	48,794	49,208
(ATM-related fee income)	38,541	39,253
(Credit card operating income)	3,083	2,916
(Electronic money operating income)	3,124	2,816
Other operating income	-	43
Other ordinary income	152	161
Ordinary expenses	44,249	46,715
Interest expenses	381	728
(Interest on deposits)	39	344
Fees and commissions expenses	13,937	13,622
(ATM placement fee expenses)	7,977	7,610
(ATM-related fee expenses)	2,482	2,277
(Credit card operating expense)	1,391	1,436
(Electronic money operating expense)	232	202
Other operating expenses	9	84
General and administrative expenses	28,843	30,793
Other ordinary expenses	1,077	1,487
Ordinary profit	7,178	6,607
Extraordinary income	121	-
Gain on change in equity of affiliates	121	-
Extraordinary losses	324	169
Losses on disposal of fixed assets	160	98
Impairment losses	163	71
Income before income taxes	6,975	6,437
Income taxes-current	2,446	2,306
Income taxes-deferred	(88)	(60)
Total income taxes	2,358	2,245
Net income	4,617	4,191
Net income (loss) attributable to non-controlling interests	(27)	3
Net income attributable to owners of the parent	4,644	4,188

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Net income	4,617	4,191
Other comprehensive income	1,476	(1,395)
Net unrealized gains (losses) on available-for-sale securities	146	261
Foreign currency translation adjustments	1,353	(1,634)
Adjustments for retirement benefits	(23)	(23)
Comprehensive income	6,093	2,796
Comprehensive income attributable to:		
Owners of the parent	5,949	3,127
Non-controlling interests	143	(330)

2. Quarterly Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	859,760	777,429
Securities	175,457	172,501
Loans	60,700	66,190
Foreign exchanges	0	0
ATM-related temporary payments	99,590	128,204
Other assets	36,402	46,363
Tangible fixed assets	37,340	35,186
Intangible fixed assets	42,294	43,155
Prepaid pension cost	1,155	1,213
Deferred tax assets	1,783	1,753
Customers' liabilities for acceptances and guarantees	14,832	22,932
Allowance for credit losses	(2,008)	(2,267)
Total assets	1,327,309	1,292,661
Liabilities		
Deposits	871,043	894,676
Negotiable certificates of deposits	800	300
Call money	35,000	—
Borrowed money	—	10,000
Bonds	50,000	50,000
ATM-related temporary advances	71,228	84,522
Other liabilities	30,228	28,138
Provision for bonuses	712	1,129
Provision for stocks payment	983	1,019
Acceptances and guarantees	14,832	22,932
Total liabilities	1,074,826	1,092,718
Net assets		
Common stock	30,724	30,724
Capital surplus	30,724	30,724
Retained earnings	193,653	191,666
Treasury stock	(2,738)	(53,557)
Total shareholders' equity	252,364	199,558
Net unrealized gains (losses) on available-for-sale securities	85	347
Total valuation and translation adjustments	85	347
Subscription rights to shares	32	36
Total net assets	252,482	199,942
Total liabilities and net assets	1,327,309	1,292,661

(2) Non-Consolidated Statements of Income

	(Millions of yen)	
	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	33,056	35,216
Interest income	1,845	3,314
(Interest on loans)	1,725	2,360
(Interest and dividends on securities)	63	654
Fees and commissions income	31,053	31,612
(ATM-related fee income)	28,406	28,771
Other operating income	—	37
Other ordinary income	157	252
Ordinary expenses	25,637	28,632
Interest expenses	124	504
(Interest on deposits)	39	363
Fees and commissions expenses	6,674	7,143
(ATM placement fee expenses)	4,437	4,567
(ATM-related fee expenses)	773	804
Other operating expenses	9	84
General and administrative expenses	18,502	20,207
Other ordinary expenses	327	692
Ordinary profit	7,418	6,583
Extraordinary losses	141	86
Losses on disposal of fixed assets	141	86
Other extraordinary losses	—	0
Income before income taxes	7,277	6,496
Income taxes-current	2,261	2,108
Income taxes-deferred	10	(89)
Total income taxes	2,271	2,018
Net income	5,006	4,478

3. Capital Adequacy Ratio (Domestic Standard)

(1) Consolidated Capital Adequacy Ratio (Domestic Standard)

	As of June 30, 2025
Consolidated capital adequacy ratio (domestic standard)	23.42 %

(Reference) As of March 31, 2025
29.13%

(2) Non-Consolidated Capital Adequacy Ratio (Domestic Standard)

	As of June 30, 2025
Non-consolidated capital adequacy ratio (domestic standard)	32.80 %

(Reference) As of March 31, 2025
41.50%