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by seeing your wishes and going beyond**

# Financial Results

Financial Results for the First Quarter of Fiscal Year 2025

## TODAY'S AGENDA

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Financial Results for the  
First Quarter of Fiscal Year  
Ending March 31, 2026

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Key Figures and Topics  
by Business

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01

# **Financial Results for the First Quarter of Fiscal Year Ending March 31, 2026**

# Key points of the results for the first quarter of fiscal year ending March 31, 2026



## Financial results overview

Ordinary income increased owing primarily to Seven Bank non-consolidated performance.

Ordinary profit declined primarily due to an increase in expenses caused by Seven Bank and Seven Card Service.



## Domestic ATM business

Both the number of ATMs and the number of transactions are on target.



## Domestic retail business

The number of accounts is steadily increasing. Loans and post payment services are performing well.



## Overseas business

U.S. remains profitable. Indonesia and the Philippines increased income while decreased profits.

Financial Results for First Quarter of  
Fiscal Year Ending March 31, 2026

Profit/Loss Status

[Consolidated]

Ordinary income

Increased owing primarily to  
Seven Bank non-consolidated  
performance.

Ordinary profit

Decreased primarily due to  
increases in depreciation and  
amortization for Seven Bank  
and costs associated with  
enhanced promotion of credit  
cards.

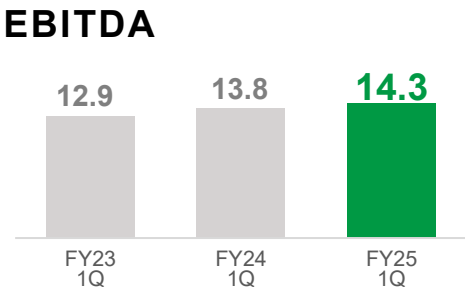
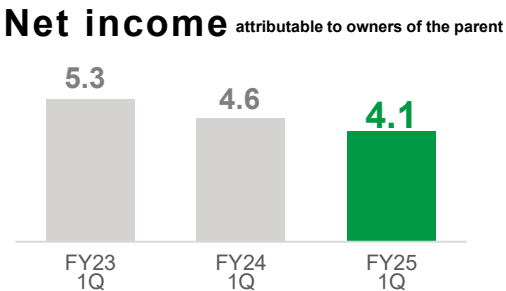
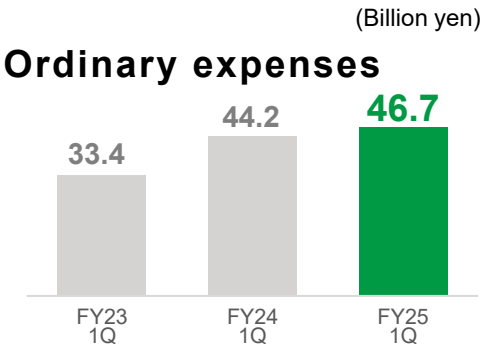
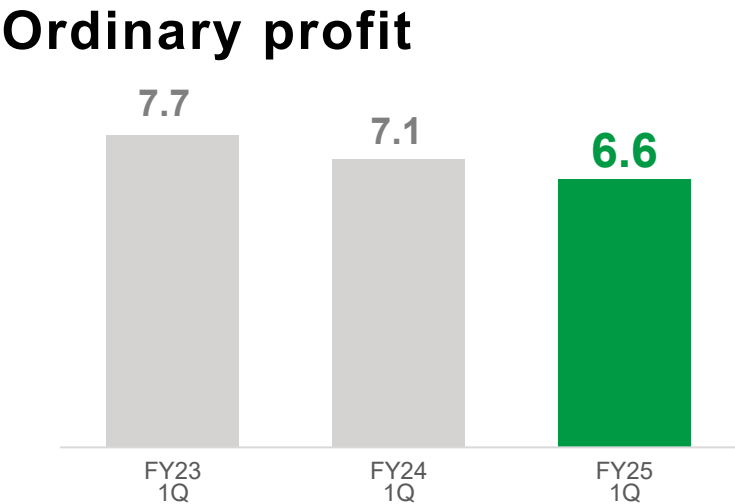
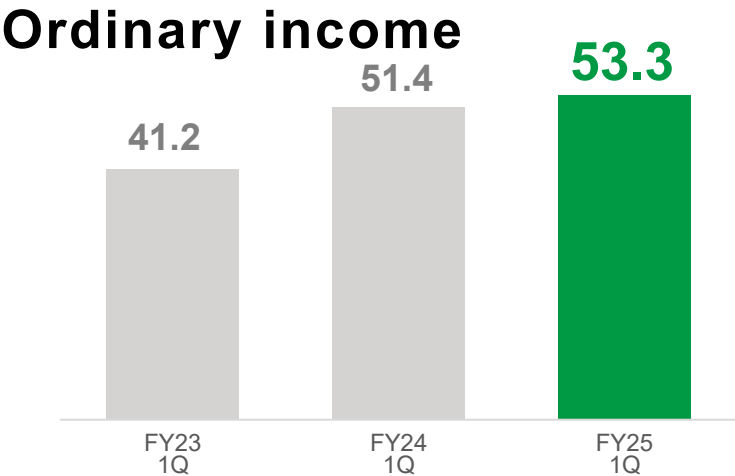
- Notes:
- 1. All comments and figures regarding changes are compared with the same period a year ago.
  - 2. Amounts less than one hundred million yen have been truncated.
  - 3. Previous-year comparisons are based on the units used in these materials.
  - 4. Exchange rates used in the consolidated income statement:  
FY2024 1Q \$1 = ¥148.63  
FY2025 1Q \$1 = ¥152.55
  - 5. EBITDA figures are calculated as Ordinary profit + Depreciation and amortization.

	FY2025 1Q	FY2024 1Q	YoY
Ordinary income	¥53.3 billion	¥51.4 billion	+3.6%
Ordinary expenses	¥46.7 billion	¥44.2 billion	+5.6%
Ordinary profit	¥6.6 billion	¥7.1 billion	(7.0)%
Net income attributable to owners of the parent	¥4.1 billion	¥4.6 billion	(10.8)%
EBITDA	¥14.3 billion	¥13.8 billion	+3.6%

Financial Results for First Quarter of  
Fiscal Year Ending March 31, 2026

Trend in Performance  
[Consolidated]

Note: Amounts less than one hundred million yen  
have been truncated.



Financial Results for First Quarter of  
Fiscal Year Ending March 31, 2026

Profit/Loss Status  
[Seven Bank]

Ordinary income

Increased due to higher ATM-related fee income and increased interest income.

Ordinary profit

Decreased mainly due to higher depreciation expenses associated with ATM replacement and system upgrades, in addition to an increase in funding costs.

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  - 4. EBITDA figures are calculated as Ordinary profit + Depreciation and amortization.

	FY2025 1Q	FY2024 1Q	YoY
Ordinary income	¥35.2 billion	¥33.0 billion	+6.6%
Ordinary expenses	¥28.6 billion	¥25.6 billion	+11.7%
Ordinary profit	¥6.5 billion	¥7.4 billion	(12.1)%
Net income	¥4.4 billion	¥5.0 billion	(12.0)%
EBITDA	¥12.8 billion	¥12.6 billion	+1.5%

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02

# **Key Figures and Topics by Business**



# **Domestic Business (ATM)**

Domestic Business (ATM)

Key Figures:  
ATM Transactions

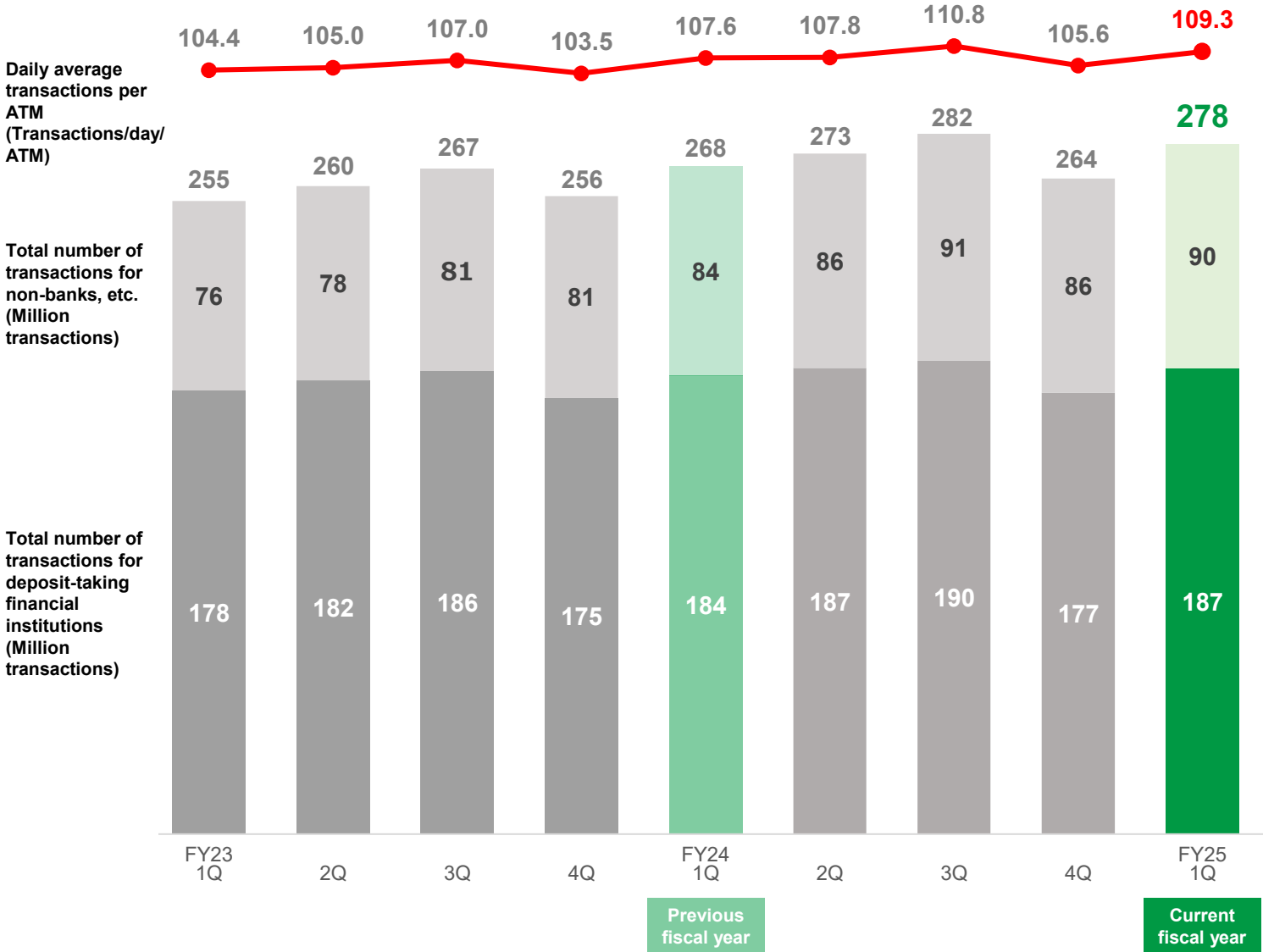
Total number of transactions  
for FY25 1Q

278 million transactions  
(+10 million transactions)

Daily average  
transactions per ATM  
for FY25 1Q

109.3 transactions  
(+1.7 transactions)

- Notes: 1. All comments and figures regarding changes are compared with the same period last year.
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: ¥105.8 for the three months ended June 30, 2025
- \* 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])



Domestic Business (ATM)

Key Figures:  
Number of ATMs at  
End of Quarter

Number of ATMs  
at the end of 1Q

28,082 ATMs

(+478 ATMs)

The 7&i Group:

23,615 ATMs (+152 ATMs)

Of which, Seven-Eleven:

22,991 ATMs (+191 ATMs)

Outside the 7&i Group:

4,467 ATMs(+326 ATMs)



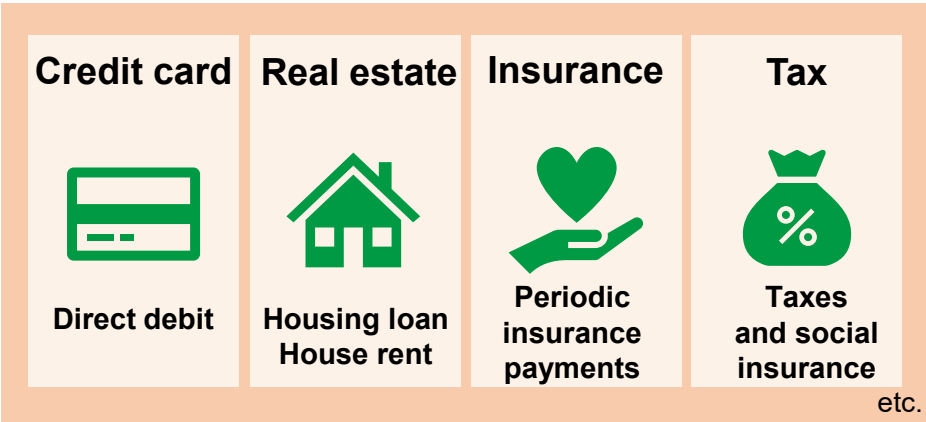
Domestic Business (ATM)

Topics

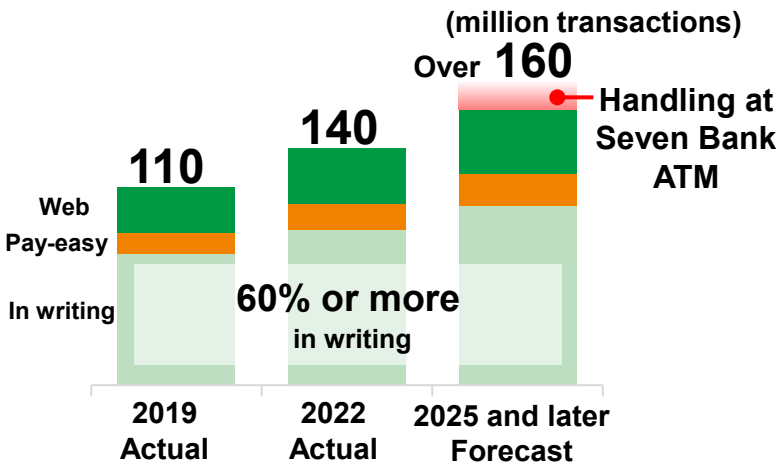
Completed the upgrade to fourth-generation for all ATMs.  
Focus on expanding partnerships and services under our new service bland, '+Connect'.  
Plans to release "Money Transfer Registration at an ATM" by the end of FY 2025.

ATM口座振替登録  
(Money Transfer Registration at an ATM)

Services covered (examples)



Market for money transfer registration procedure in Japan  
(Estimated by Seven Bank)



Basic agreement partners for  
Money Transfer Registration at an ATM (as of August 2025)



(JCB Co., Ltd.)



(Mizuho Factors, Limited)

みずほファクター



三菱UFJファクター  
(The Mitsubishi UFJ  
Factors Limited)



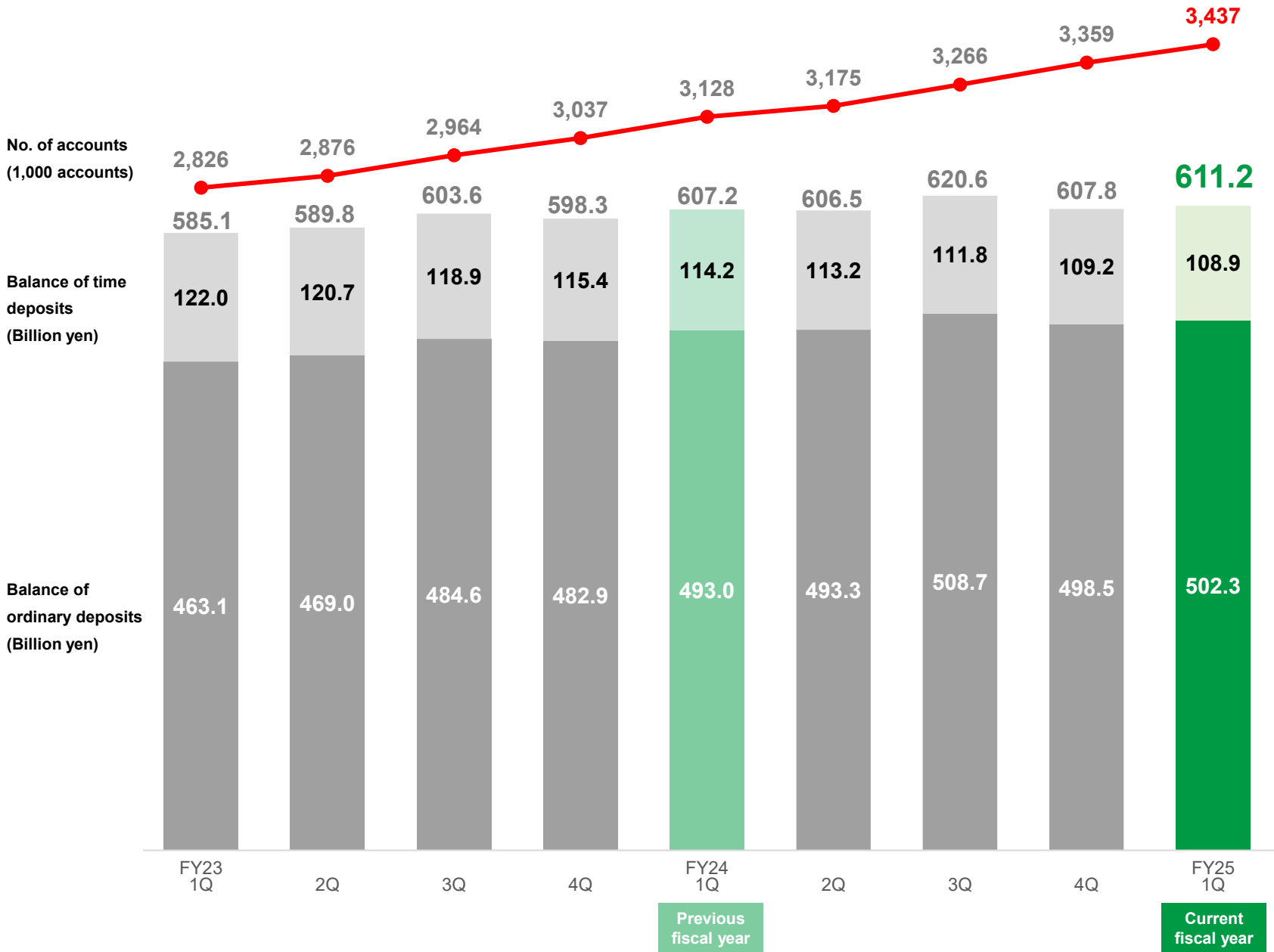
(Toyota City)

# **Domestic Business (Retail)**

Domestic Business (Retail)  
**Key Figures:**  
**Number of**  
**Accounts and Balance**  
**of Deposits (Individual)**

**Number of accounts**  
**3,437,000 accounts**  
**(+309,000 accounts)**

**Balance of deposits**  
**¥ 611.2 billion**  
**(+¥4.0 billion )**



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

Domestic Business (Retail)

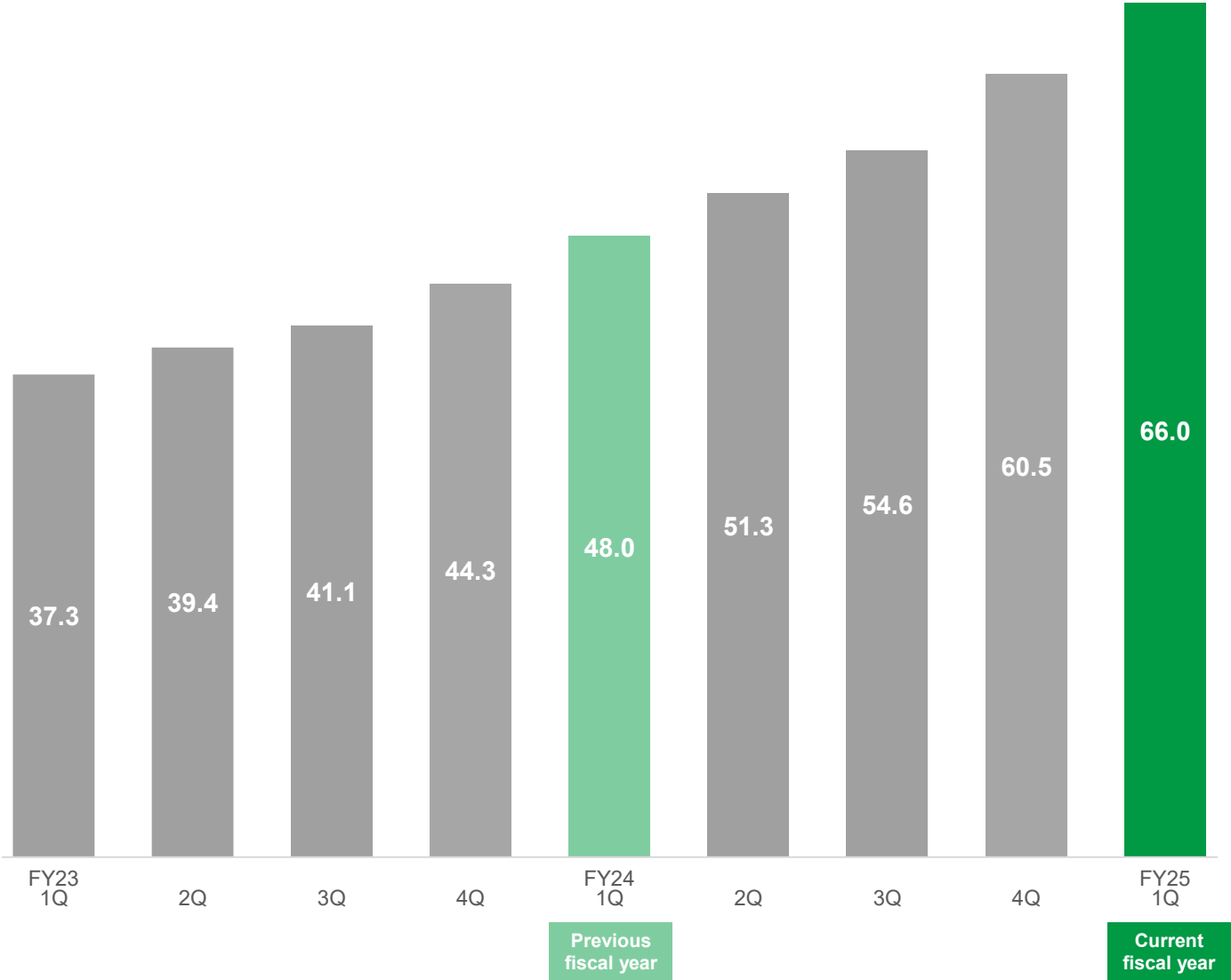
Key Figures:  
Personal Loan Services

Balance at the end of 1Q

¥66.0 billion

(+¥18.0 billion)

Balance at the end  
of Quarter  
(Billion yen)



Notes: 1. All comments and figures regarding changes are compared with the same period last year.  
2. The quarter-end balances until FY23 2Q include services offered by Credd Finance.

Domestic Business (Retail)

Key Figures:  
Seven Bank  
Post Payment Service

Number of Transactions

1,514,000 transactions  
(+330,000 transactions)

Transaction value

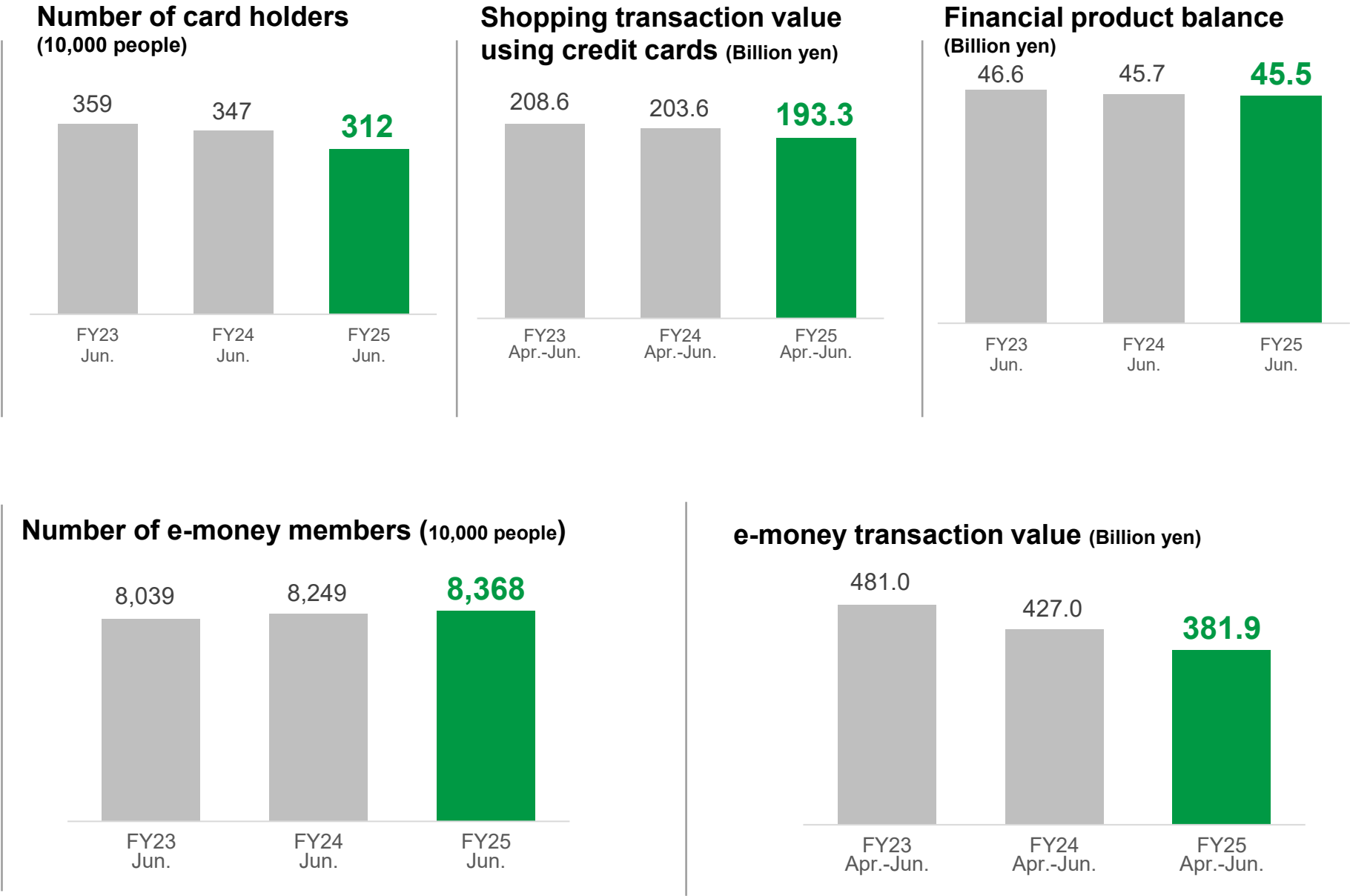
¥23.6 billion  
(+¥6.5 billion)



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



Seven Card Service  
KPIs



Note: Amounts less than one hundred million yen have been truncated.

Domestic Business (Retail)

Topics

Launch a new promotion for deposit growth, continue the collaboration with Seven Card, and aim to boost usage of bank accounts and credit cards

■ Seven Bank

Starting from July 2025, we offer a promotional interest rate for all new one-year time deposits.



Note: Please refer to our website for the promotion details.  
(Only in Japanese;  
[https://www.sevenbank.co.jp/oos/adv/tmp\\_278.html](https://www.sevenbank.co.jp/oos/adv/tmp_278.html) )

■ Seven Card Service

Continue promoting automatic transfer settings with accounts at Seven Bank



Pursue synergies between retail banking  
and credit card businesses

# **Overseas Business**

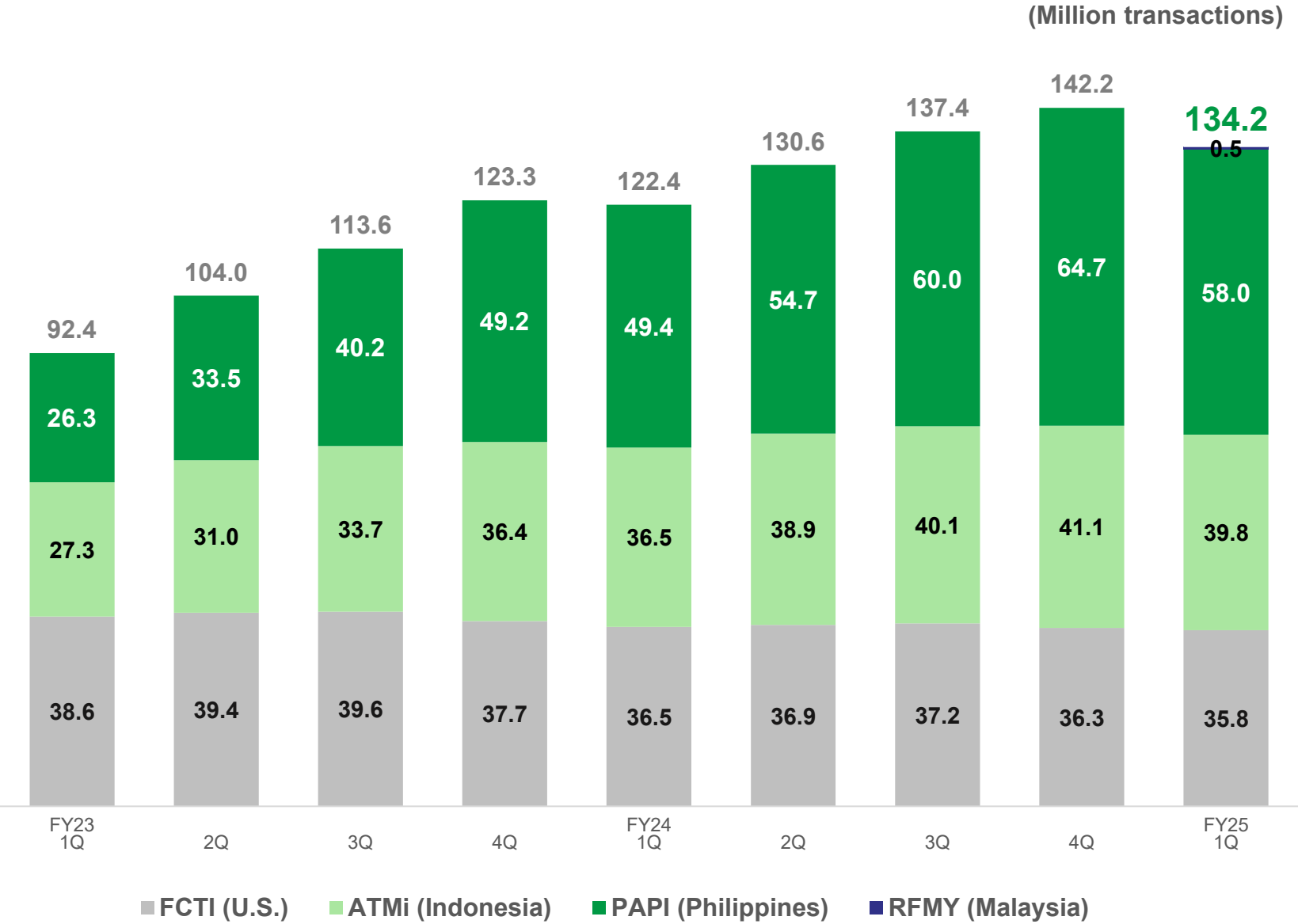
Overseas Business  
Number of ATM  
Transactions

Growth in Indonesia and the  
Philippines stalls, while the US shows  
signs of bottoming out.

Total number of transactions  
for FY25 1Q

**134.2 million transactions**  
**(+11.8 million transactions)**

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



Overseas Business

United States

Daily average transactions per ATM has turned upward.  
The number of ATMs increased compared with the end of the previous quarter.

Ordinary income for FY25 1Q

¥6.31 billion

Ordinary profit for FY25 1Q

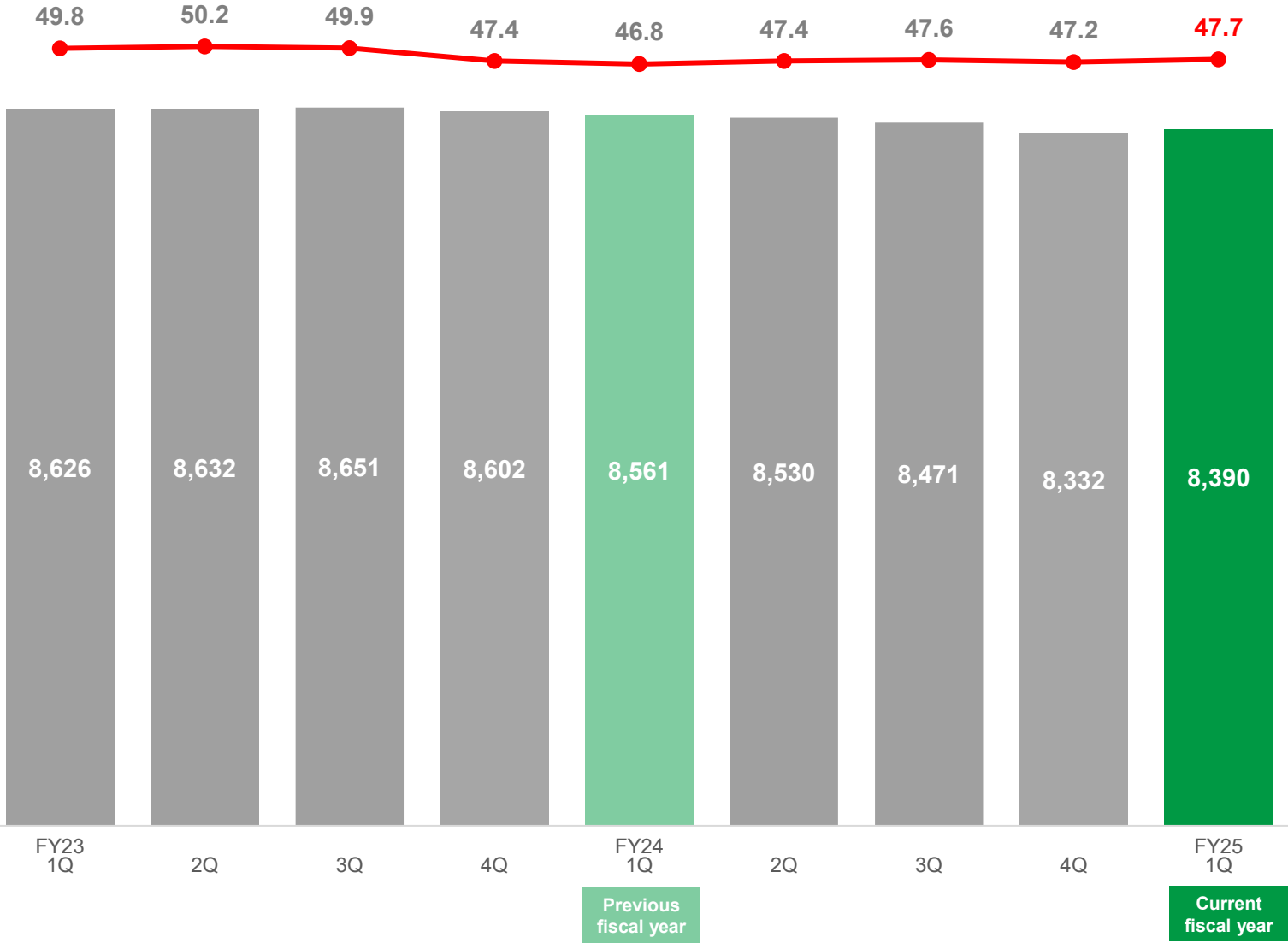
¥0.13 billion

Number of ATMs  
as of June 30, 2025:  
8,603 ATMs (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.)

Daily average transactions per ATM  
(Transactions/day/ATM)

Number of ATMs installed at end of the term  
(ATMs)



Overseas Business

Indonesia

We analyzed the factors behind the downward trend in the average number of transactions and considered countermeasures. Removing unprofitable ATMs resulted in a decrease in the number of ATMs compared with the end of the previous quarter.

Ordinary income for FY25 1Q

¥2.08 billion

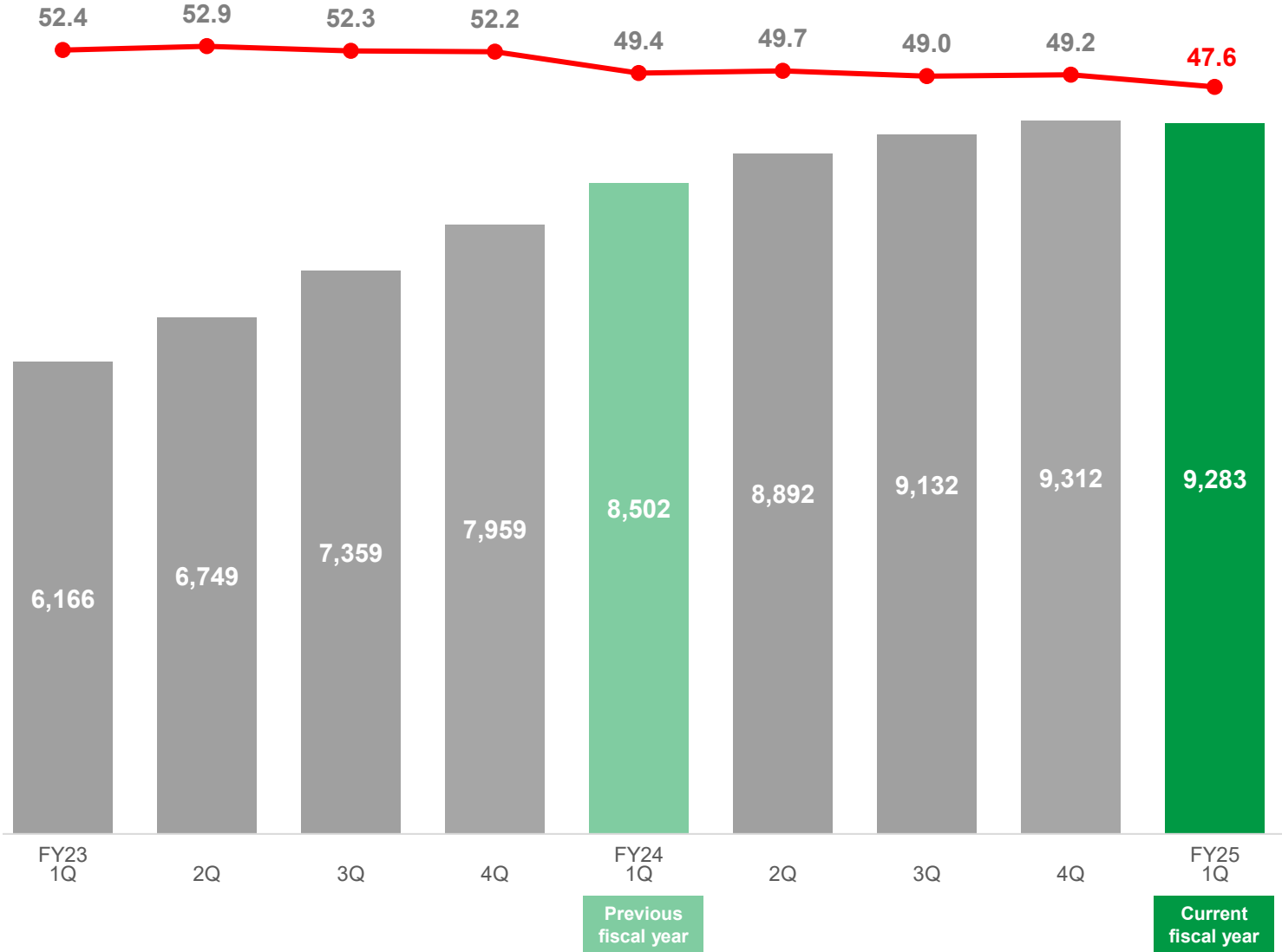
Ordinary profit for FY25 1Q

¥0.12 billion

Number of ATMs  
as of June 30, 2025:  
8,933 ATMs  
(preliminary data)

Daily average  
transactions per  
ATM  
(Transactions/day/  
ATM)

Number of ATMs  
installed at end of  
the term  
(ATMs)



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.

Overseas Business

The Philippines

Although both the number of ATMs and the number of transactions grew year-on-year, the average number of transactions declined, mainly among some major partners.

We are working to increase direct partner banks.

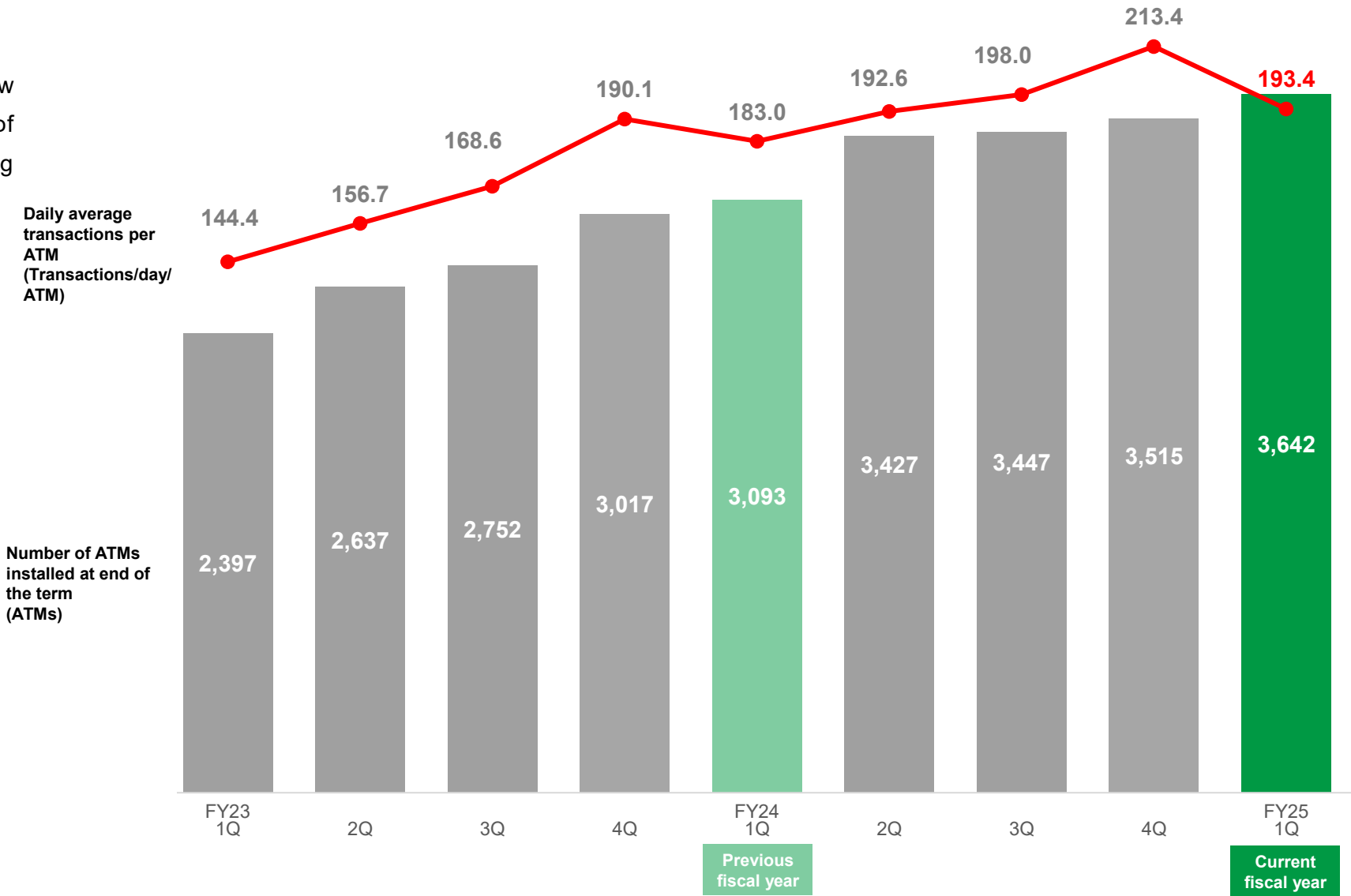
Ordinary income for FY25 1Q

¥2.10 billion

Ordinary profit for FY25 1Q

¥0.08 billion

Number of ATMs  
as of June 30, 2025:  
3,731 ATMs  
(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.)

Overseas Business

## Malaysia

Plan to install 100 ATMs in this fiscal year.

While the number of transactions remains below target due to recent installation, we will continue to verify profitability with a view to further expanding the number of installations.

**Number of ATMs  
as of June 30, 2025:  
95 ATMs**  
(preliminary data)

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.)



**Number of ATMs installed:**

**56 ATMs**

(as of the end of March 2025)

**Average transactions  
per ATM:**

**222.6 transactions**  
(January to March 2025)



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**APPENDIX**

## APPENDIX

## Statement of Income [Consolidated]

(Billion yen, unless otherwise stated.)

	FY2024 1Q	FY2025 1Q	YoY change	YoY
Ordinary income	51.4	53.3	1.9	103.6%
Ordinary expenses	44.2	46.7	2.5	105.6%
Ordinary profit	7.1	6.6	(0.5)	92.9%
Net income attributable to owners of the parent	4.6	4.1	(0.5)	89.1%
EBITDA	13.8	14.3	0.5	103.6%

## Notes:

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FY2024 1Q \$1 = ¥148.63, FY2025 1Q \$1 = ¥152.55
4. EBITDA figures are calculated as Ordinary profit + Depreciation and amortization.

(Billion yen, unless otherwise stated.)

## APPENDIX

## Statement of Income [Seven Bank]

	FY2024 1Q	FY2025 1Q	YoY change	YoY
Ordinary income	33.0	35.2	2.2	106.6%
ATM-related fee income	28.4	28.7	0.3	101.0%
Ordinary expenses	25.6	28.6	3.0	111.7%
Ordinary profit	7.4	6.5	(0.9)	87.8%
Net income	5.0	4.4	(0.6)	88.0%
EBITDA	12.6	12.8	0.2	101.5%
No. of ATMs installed at end of term (ATMs)	27,604	28,082	478	101.7%
ATM-related fee income per transaction (yen)	108.1	105.8	(2.3)	97.8%
Daily average transactions per ATM (transactions/ATM/day)	107.6	109.3	1.7	101.5%
Total number of transactions (millions)	268	278	10	103.7%
International money transfer services (1,000)	163	163	(0)	99.6%
Debit service transactions (1,000)	5,429	5,975	546	110.0%

Notes: 1. Amounts less than one hundred million yen have been truncated.  
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3. EBITDA figures are calculated as Ordinary profit + Depreciation and amortization.

## APPENDIX

## Statement of Income [FCTI]

(Million USD, unless otherwise stated.)

	FY2024 1Q	FY2025 1Q	YoY change	YoY
Ordinary income	43.3	41.1	(2.2)	94.9%
Ordinary expenses	48.3	40.2	(8.1)	83.2%
Ordinary profit	(4.9)	0.8	5.7	—
Net income	(5.0)	0.8	5.8	—
EBITDA	(3.8)	1.5	5.3	—
No. of ATMs installed at end of term (ATMs)	8,561	8,390	(171)	98.0%
Daily average transactions per ATM (transactions/ATM/day)	46.8	47.7	0.9	101.9%
Total number of transactions (millions)	36.5	35.8	(0.7)	98.0%

## Notes:

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3. EBITDA figures are calculated as Ordinary profit + Depreciation and amortization.

## APPENDIX

## Statement of Income [Seven Card Service]

(Million yen, unless otherwise stated.)

	FY2024 1Q	FY2025 1Q	YoY change	YoY
<b>Ordinary income</b>	<b>7,416</b>	<b>6,930</b>	(486)	93.4%
Credit card business	3,678	3,479	(199)	94.5%
e-money business	3,738	3,451	(287)	92.3%
<b>Ordinary expenses</b>	<b>6,946</b>	<b>7,320</b>	374	105.3%
Credit card business	3,587	4,208	621	117.3%
e-money business	3,359	3,111	(248)	92.6%
<b>Ordinary profit</b>	<b>469</b>	<b>(389)</b>	(858)	—
<b>Net income</b>	<b>438</b>	<b>(539)</b>	(977)	—

## Notes:

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## APPENDIX

## Statement of Income [Key Subsidiaries]

(Million yen, unless otherwise stated.)



	FY2024 1Q (Jan. – Mar.)	FY2025 1Q (Jan. – Mar.)	YoY change	YoY
Ordinary income	1,963	2,080	117	105.9%
Ordinary expenses	1,799	1,956	157	108.7%
Ordinary profit	163	124	(39)	76.0%
Net income	162	122	(40)	75.3%

(Million yen, unless otherwise stated.)



	FY2024 1Q (Jan. – Mar.)	FY2025 1Q (Jan. – Mar.)	YoY change	YoY
Ordinary income	1,826	2,109	283	115.4%
Ordinary expenses	1,666	2,029	363	121.7%
Ordinary profit	160	80	(80)	50.0%
Net income	120	62	(58)	51.6%

## Notes:

1. Exchange rate:

FY2024 1Q IDR 100 = ¥ 0.948, FY2025 1Q IDR 100 = ¥0.933

FY2024 1Q PHP 1 = ¥ 2.651, FY2025 1Q PHP 1 = ¥ 2.633

2. Previous-year comparisons are based on the units used in these materials.

## APPENDIX

## Statement of Income [Key Subsidiaries]

(Million yen, unless otherwise stated.)



	FY2024 1Q	FY2025 1Q	YoY change	YoY
Ordinary income	923	929	6	100.6%
Ordinary expenses	979	902	(77)	92.1%
Ordinary profit	(56)	27	83	—
Net income	(74)	6	80	—



	FY2024 1Q	FY2025 1Q	YoY change	YoY
Ordinary income	217	238	21	109.6%
Ordinary expenses	247	243	(4)	98.3%
Ordinary profit	(29)	(4)	25	—
Net income	(193)	(76)	117	—



	FY2024 1Q	FY2025 1Q	YoY change	YoY
Ordinary income	172	196	24	113.9%
Ordinary expenses	147	132	(15)	89.7%
Ordinary profit	25	64	39	256.0%
Net income	19	44	25	231.5%

## Notes:

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