

**Supplementary Materials for Financial Results  
for the Second Quarter (Interim Period)  
of the Fiscal Year Ending March 31, 2026**

Seven Bank, Ltd.

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**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)

	FY2023 Interim Period	FY2024 Interim Period	FY2025 Interim Period	FY2023	FY2024
Ordinary income	64,089	68,958	70,935	128,899	135,747
Ordinary profit	16,921	17,118	13,979	29,123	27,307
Net income	11,465	11,734	9,609	19,320	17,657
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	248,179	253,089	205,179	248,252	252,482
Total assets	1,568,499	1,395,021	1,276,146	1,536,555	1,327,309
Deposit balance	912,842	904,077	888,340	949,751	871,043
Loan balance	39,900	51,507	70,549	44,468	60,700
Securities balance	176,269	182,876	176,348	172,795	175,457
Non-consolidated capital adequacy ratio	45.49%	42.29%	(Preliminary) 33.95%	42.37%	41.50%
Number of employees	589	666	715	614	703

(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)

	FY2023 Interim Period	FY2024 Interim Period	FY2025 Interim Period	FY2023	FY2024
Ordinary income	92,222	106,283	107,552	197,877	214,408
Ordinary profit	16,405	16,751	14,814	30,526	30,289
Net income attributable to owners of the parent	32,610	10,940	9,966	31,970	18,221
Comprehensive income	35,985	12,723	8,049	34,387	19,684
Net assets	284,251	281,981	233,274	275,856	282,489
Total assets	1,789,070	1,569,239	1,430,049	1,717,818	1,495,977
Consolidated capital adequacy ratio	32.51%	30.78%	(Preliminary) 23.83%	30.74%	29.13%

## Net Revenue, Business Profit, etc. [Non-Consolidated]

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Net revenue	52,766	54,381	1,614
Net interest income	3,660	5,256	1,595
Net fees and commissions	48,919	49,132	212
Net other ordinary income	186	(6)	(193)
Net revenue ratio	37.92%	40.46%	2.54%
Business profit	15,234	13,976	(1,258)
Business profit before provision of general allowance for credit losses	15,245	14,196	(1,048)
Core business profit	15,245	14,280	(964)
Core business profit (Excluding gains (losses) on investment trust cancellation)	15,245	13,696	(1,549)

(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 (annualized).

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 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Interest-earning assets (1)	Average balance	277,488	268,023	(9,465)
	Interest	3,985	6,312	2,326
	Yield	2.86	4.69	1.83
Of which, loans	Average balance	48,204	66,034	17,830
	Interest	3,581	4,906	1,325
	Yield	14.81	14.81	0.00
Securities	Average balance	176,854	182,746	5,891
	Interest	222	767	545
	Yield	0.25	0.83	0.58
Call loans	Average balance	44,781	13,131	(31,650)
	Interest	54	38	(15)
	Yield	0.24	0.57	0.33
Due from banks	Average balance	7,646	6,110	(1,536)
	Interest	128	600	472
	Yield	3.34	19.59	16.25
Interest-bearing liabilities (2)	Average balance	1,070,476	1,028,648	(41,828)
	Interest	325	1,056	731
	Yield	0.06	0.20	0.14
Of which, deposits	Average balance	915,957	907,000	(8,956)
	Interest	126	774	648
	Yield	0.02	0.17	0.14
Negotiable certificates of deposits	Average balance	668	461	(207)
	Interest	0	0	0
	Yield	0.10	0.25	0.14
Call money	Average balance	88,850	65,721	(23,128)
	Interest	62	157	94
	Yield	0.14	0.47	0.33
Borrowed money	Average balance	—	5,464	5,464
	Interest	—	27	27
	Yield	—	0.98	0.98
Bonds	Average balance	65,000	50,000	(15,000)
	Interest	136	96	(39)
	Yield	0.41	0.38	(0.03)
Interest margin (Yield of (1) – Yield of (2))		2.80	4.49	1.68

(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 Interim Period			FY2025 Interim Period		
	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	(590)	1,658	1,067	1,106	1,220	2,326
Of which, loans	763	38	801	1,324	0	1,325
Securities	37	114	152	24	520	545
Call loans	(11)	39	28	(91)	76	(15)
Due from banks	(1,380)	1,466	85	(150)	623	472
Interest-bearing liabilities	(77)	274	197	(65)	796	731
Of which, deposits	3	106	110	(7)	656	648
Negotiable certificates of deposits	(0)	0	0	(0)	0	0
Call money	(39)	142	103	(55)	149	94
Borrowed money	—	—	—	27	—	27
Bonds	(42)	25	(16)	(29)	(10)	(39)

(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 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Return on assets (ROA) – Ratio of ordinary profit to total assets	2.43	2.07	(0.35)
Ratio of ordinary profit to capital	13.51	12.12	(1.38)
Ratio of net income to total assets	1.66	1.42	(0.24)
Return on equity	9.26	8.33	(0.92)

(Note) Each profit ratio for the interim period has been annualized.

## Deposit Balance, etc. [Non-Consolidated]

○ Balance by type of deposit (average balance)

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Deposits total	915,957	907,000	(8,956)
Of which, liquid deposits	698,796	689,862	(8,934)
Of which, time deposits	215,436	215,208	(227)
Of which, other	1,723	1,929	205
Negotiable certificates of deposits	668	461	(207)
Aggregate total	916,625	907,461	(9,164)

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

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Deposits total	904,077	888,340	(15,736)
Of which, liquid deposits	680,614	645,490	(35,123)
Of which, time deposits	214,128	231,926	17,798
Of which, other	9,334	10,923	1,589
Negotiable certificates of deposits	830	300	(530)
Aggregate total	904,907	888,640	(16,266)

○ Balance of time deposits by residual period

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Less than 3 months	39,093	31,806	(7,287)
3-6 months	33,404	25,158	(8,245)
6 months-1 year	35,569	63,344	27,775
1-2 years	28,398	27,986	(412)
2-3 years	31,339	30,531	(808)
3 years or more	46,323	53,098	6,775
Total	214,128	231,926	17,798

General and Administrative Expenses Breakdown [Non-Consolidated]

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Salary and allowance	3,258	3,686	428
Retirement benefit costs	123	140	17
Welfare expenses	25	32	7
Depreciation of fixed assets	10,982	12,526	1,543
Land, building and machinery rental	542	636	94
Maintenance costs	97	103	6
Supplies expenses	0	0	(0)
Water supply and utility costs	95	103	8
Travel expenses	146	122	(23)
Communication expenses	2,693	2,587	(106)
Advertising expenses	1,802	2,556	753
Membership fees, donations, and entertainment expenses	37	37	(0)
Taxes and dues	1,259	1,301	42
Business outsourcing expenses	12,990	13,315	324
Maintenance and management expenses	1,921	1,680	(241)
Other	1,542	1,352	(189)
Total	37,521	40,184	2,663

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

Loan Balance [Non-Consolidated]

○ Loan balance (average balance)

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Loans on bills	—	—	—
Loan on deeds	150	150	—
Overdrafts	48,054	65,884	17,830
Bills discounted	—	—	—
Total	48,204	66,034	17,830

○ Loan balance (balance at end of year)

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Loans on bills	—	—	—
Loan on deeds	150	150	—
Overdrafts	51,357	70,399	19,041
Bills discounted	—	—	—
Total	51,507	70,549	19,041

Loans Outstanding by Residual Period [Non-Consolidated]

○ FY2024 Interim Period

(Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Loans	51,507	—	—	—	51,507
Of which, variable interest rates	51,357	—	—	—	51,357
Of which, fixed interest rates	150	—	—	—	150

(Note) Overdrafts (card loans) are presented in “1 year or less.”

○ FY2025 Interim Period

(Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Loans	70,549	—	—	—	70,549
Of which, variable interest rates	70,399	—	—	—	70,399
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 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Guaranteed	51,357	70,399	19,041
Unsecured	150	150	—
Total	51,507	70,549	19,041

○ Breakdown of collateral for customers' liabilities for acceptances and guarantees

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Guaranteed	—	—	—
Unsecured	13,300	22,932	9,632
Total	13,300	22,932	9,632

○ Breakdown of loans, classified by purpose

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Funds for capital investment	—	—	—
Funds for working capital	51,507	70,549	19,041
Total	51,507	70,549	19,041

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

○ Loan balance by industry and ratios to total loans

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Individual	51,357(99.7%)	70,399(99.7%)	19,041
Others	150( 0.2%)	150( 0.2%)	—
Total	51,507	70,549	19,041

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

None.

○ Balance of loans to restructuring countries

None.

○ Written-off of loans

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Written-off of loans	0	—	(0)

Balance of Securities, etc. [Non-Consolidated]

○ Balance of securities (average balance)

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Government bonds	—	—	—
Municipal bonds	62,560	60,175	(2,385)
Bonds	43,304	53,915	10,610
Stocks	37,851	37,321	(530)
Other securities	33,137	31,334	(1,803)
Of which, foreign bonds	—	—	—
Of which, overseas stocks	19,187	19,361	173
Others	13,950	11,973	(1,977)
Total	176,854	182,746	5,891

○ Balance of securities (balance at end of year)

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Government bonds	—	—	—
Municipal bonds	61,813	51,725	(10,088)
Bonds	43,356	62,665	19,308
Stocks	38,372	37,860	(511)
Other securities	39,333	24,097	(15,236)
Of which, foreign bonds	—	—	—
Of which, overseas stocks	19,361	19,361	—
Others	19,972	4,735	(15,236)
Total	182,876	176,348	(6,528)

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 Interim Period

(Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Government bonds	—	—	—	—	—
Municipal bonds	25,120	36,740	—	—	61,860
Bonds	16,800	25,600	1,000	—	43,400
Other securities	—	—	—	—	—
Total	41,920	62,340	1,000	—	105,260

○ FY2025 Interim Period

(Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Government bonds	—	—	—	—	—
Municipal bonds	42,040	9,900	—	—	51,940
Bonds	26,700	35,300	1,000	—	63,000
Other securities	—	—	—	—	—
Total	68,740	45,200	1,000	—	114,940



## Loan-to-Deposit and Investment-to-Deposit Ratios [Non-Consolidated]

(%)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Loan-to-deposit ratio (balance at end of year)	5.69	7.93	2.24
Loan-to-deposit ratio (average balance)	5.25	7.27	2.01
Investment-to-deposit ratio (balance at end of year)	20.20	19.84	(0.36)
Investment-to-deposit ratio (average balance)	19.29	20.13	0.84

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

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

## Allowance for Credit Losses [Non-Consolidated]

○ Balance at end of year

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
General allowance for credit losses	499	756	256
Specific allowance for credit losses	1,341	1,871	529
Allowance for loans to restructuring countries	—	—	—
Total	1,840	2,627	786

(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 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
General allowance for credit losses	8	216	207
Specific allowance for credit losses	29	402	373
Allowance for loans to restructuring countries	—	—	—
Total	38	619	580

## Risk-Monitored Loans and Financial Reconstruction Act Based Disclosure [Non-Consolidated]

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Loans under bankruptcy/rehabilitation or similar proceedings	90	141	51
Risk loans	—	—	—
Loans for Special Attention	—	—	—
Delinquent loans past due over three months	—	—	—
Restructured loans	—	—	—
Sub-total	90	141	51
Normal Loans	165,712	194,763	29,050
Total	165,802	194,905	29,102

## Risk-Monitored Loans and Financial Reconstruction Act Based Disclosure [Consolidated]

(Millions of yen)

	FY2024 Interim Period (A)	FY2025 Interim Period (B)	Change (B)-(A)
Loans under bankruptcy/rehabilitation or similar proceedings	658	712	53
Risk loans	—	—	—
Loans for Special Attention	534	472	(61)
Delinquent loans past due over three months	43	45	2
Restructured loans	490	426	(63)
Sub-total	1,192	1,184	(7)
Normal Loans	176,486	194,785	18,298
Total	177,678	195,970	18,291

## 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

## 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, %)

	FY2025 Interim Period
1. Non-consolidated capital adequacy ratio (2/3)	33.95
2. Non-consolidated capital adequacy amount	170,050
3. Risk asset amount	500,866
4. Non-consolidated total required capital	20,034

## Consolidated capital adequacy ratio (domestic standard)

(Millions of yen, %)

	FY2025 Interim Period
1. Consolidated capital adequacy ratio (2/3)	23.83
2. Consolidated capital adequacy amount	187,718
3. Risk asset amount	787,431
4. Consolidated total required capital	31,497