

We shape the future of everyday life
by seeing your wishes and going beyond

Financial Results

Financial Results for the Second Quarter of Fiscal Year 2025

TODAY'S AGENDA

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of Fiscal Year ending
March 31, 2026

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01

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

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



Financial results overview

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



Domestic ATM business

The number of transactions continued to grow steadily, while the number of ATMs fell short of the plan.



Domestic retail business

Loan balance grew in line with the plan. While the number of Seven Card members declined, recent application numbers exceeded the plan.



Overseas business

The U.S. business remained strong, while Asian subsidiaries underperformed compared with the plan.

Profit/Loss [Consolidated]

Ordinary income

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

Ordinary profit

Declined primarily due to higher expenses at Seven Bank (non-consolidated) but exceeded the plan due to stronger-than-expected performance in the U.S. and the impact of Seven Card Service Co., Ltd.

	FY2025 1H results	FY2024 1H results	YoY	Vs. plan
Ordinary income	¥107.5 billion	¥106.2 billion	+1.2%	+1.4%
Ordinary expenses	¥92.7 billion	¥89.5 billion	+3.5%	(0.8)%
Ordinary profit	¥14.8 billion	¥16.7 billion	(11.3)%	+18.4%
Net income attributable to owners of the parent	¥9.9 billion	¥10.9 billion	(9.1)%	+23.7%
EBITDA	¥30.5 billion	¥30.6 billion	(0.3)%	-

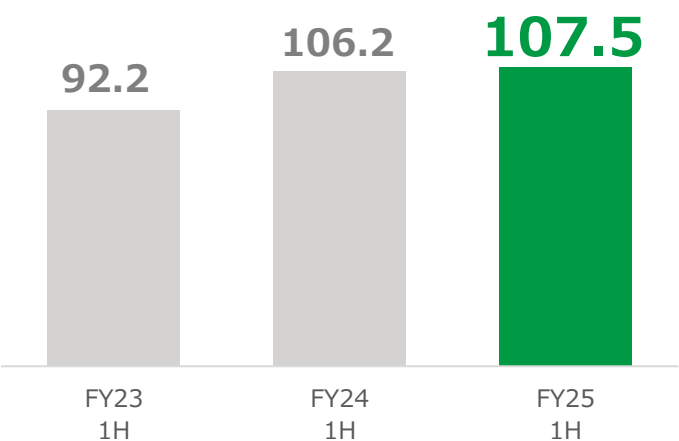
Notes:

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 figures presented in these materials.
4. Exchange rates used in the consolidated income statement:
FY2024 1H \$1 = ¥152.36
FY2025 1H \$1 = ¥148.40
FY2025 Plan \$1= ¥146.00
5. All EBITDA in these materials are calculated as Ordinary profit + Depreciation and amortization.

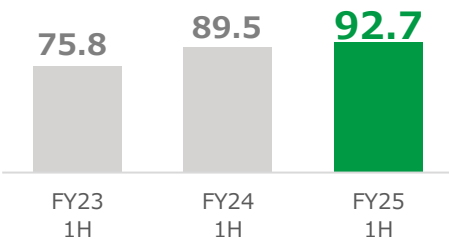
Financial Results for the Second Quarter
of Fiscal Year Ending March 31, 2026

Trend in Performance
[Consolidated]

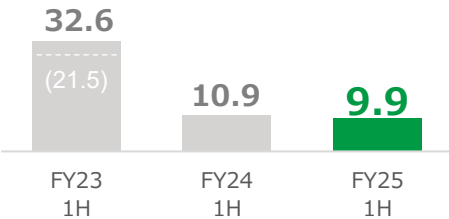
Ordinary income



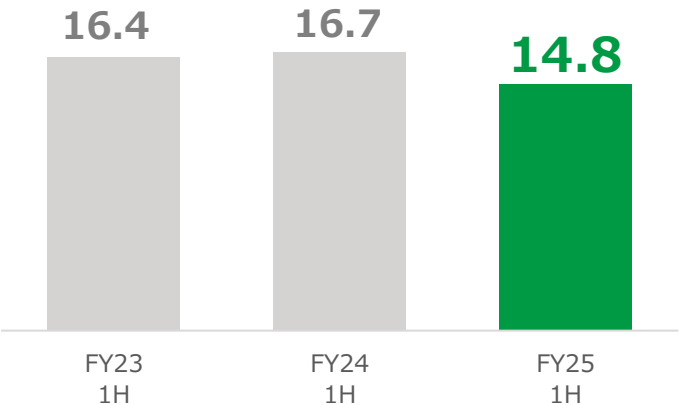
Ordinary expenses



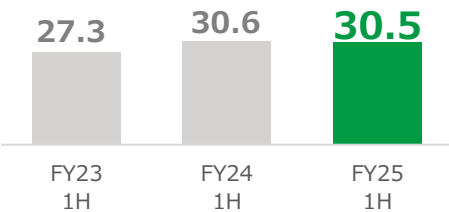
Net income attributable to owners of the parent



Ordinary profit



EBITDA



Notes:

- 1. Amounts less than one hundred million yen have been truncated.
- 2. Net income attributable to owners of the parent for FY2023 1H includes gain on negative goodwill of ¥21.5 billion recorded under extraordinary income resulting from making Seven Card Service Co., Ltd. a consolidated subsidiary.

Profit/Loss

[Seven Bank (non-consolidated)]

Ordinary income

Increased owing to the growth of domestic retail businesses such as loans and post-payment services, as well as the steady performance of ATM-related fee income.

Ordinary profit

Decreased mainly due to higher depreciation expenses associated with ATM replacements, etc. in addition to increases in funding costs and guarantee fees associated with the growth of the domestic retail business.

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

	FY2025 1H results	FY2024 1H results	YoY	Vs. plan
Ordinary income	¥70.9 billion	¥68.9 billion	+2.9%	+2.0%
Ordinary expenses	¥56.9 billion	¥51.8 billion	+9.8%	+1.6%
Ordinary profit	¥13.9 billion	¥17.1 billion	(18.7)%	+2.9%
Net income	¥9.6 billion	¥11.7 billion	(17.9)%	+6.6%
EBITDA	¥26.5 billion	¥28.1 billion	(5.6)%	+3.5%

AGENDA

02

Key Figures by Business

Domestic Business (ATM)

Domestic Business (ATM)

Key Figures: ATM Transactions

Total number of transactions
for FY25 1H

560 million transactions

(+18 million transactions)

Daily average
transactions per ATM
for FY25 1H

109.2 transactions

(+1.5 transactions)

Notes:

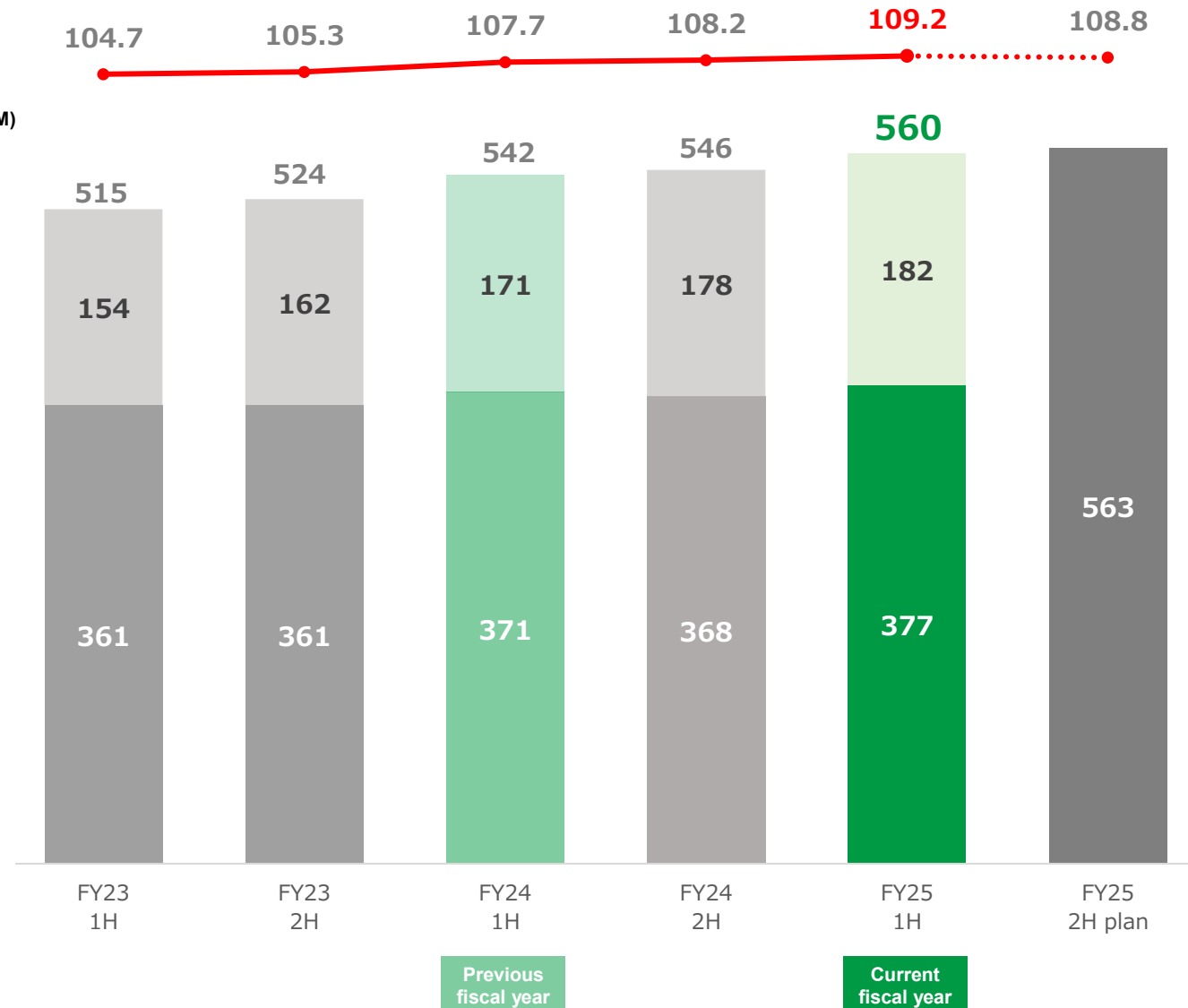
1. All comments and figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the figures presented in these materials.
4. The total number of ATM transactions and daily average transactions per ATM do not include balance inquiries, e-money recharges, PIN changes, withdrawal limit changes, or other operations.
5. 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 for FY25 1H: ¥105.2

* 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])

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

Total number of
transactions for
non-banks, etc.
(million
transactions)

Total number of
transactions for
deposit-taking
financial
institutions
(million
transactions)



Domestic Business (ATM)

Key Figures:

Number of ATMs at
End of Term

Number of ATMs at the end of 1H

28,236 units

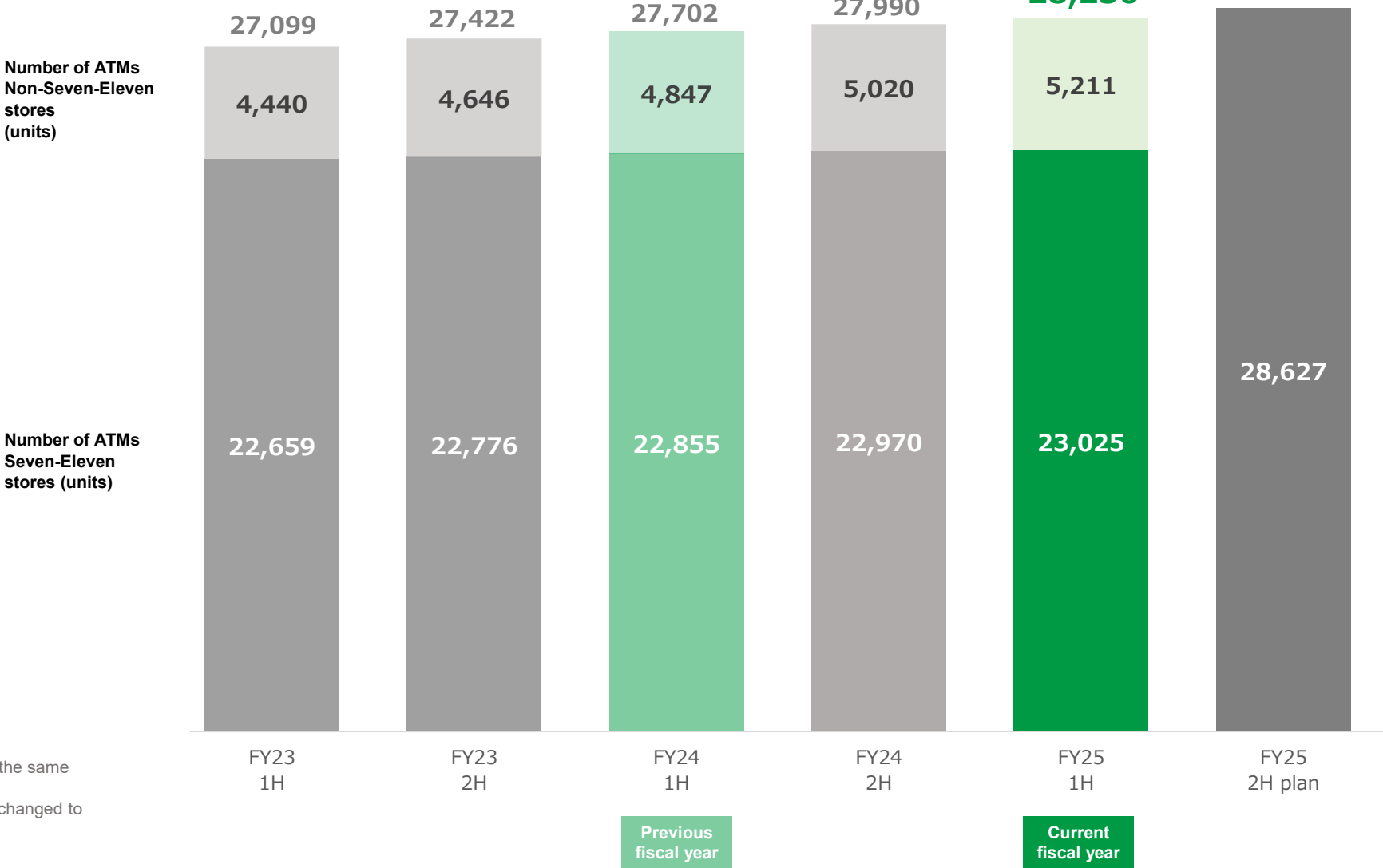
(+534 units)

Seven-Eleven stores:

23,025 units (+170 units)

Non-Seven-Eleven stores:

5,211 units (+364 units)



Notes:

1. All comments and figures regarding changes are compared with the same period a year ago.
2. Starting from this period, the presentation categories have been changed to "Seven-Eleven stores" and "Non-Seven-Eleven stores."

Domestic Business (Retail)

Domestic Business (Retail)

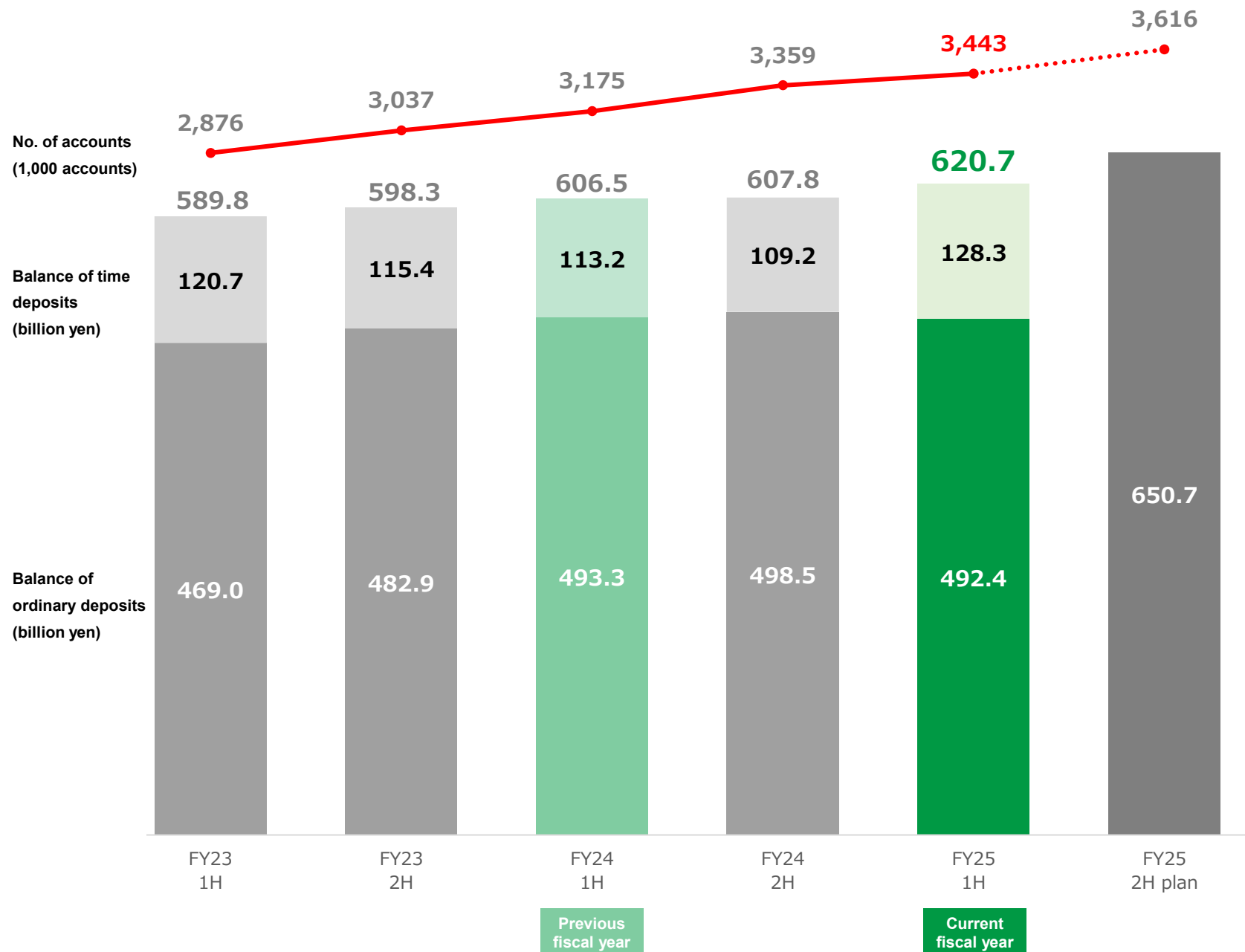
Key Figures: Number of Accounts and Balance of Deposits (Individual customers)

Number of accounts

3,443,000 accounts
(+268,000 accounts)

Balance of deposits

¥620.7 billion
(+¥14.2 billion)



Notes:

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3. Previous-year comparisons are based on the figures presented in these materials.

Domestic Business (Retail)

Key Figures:

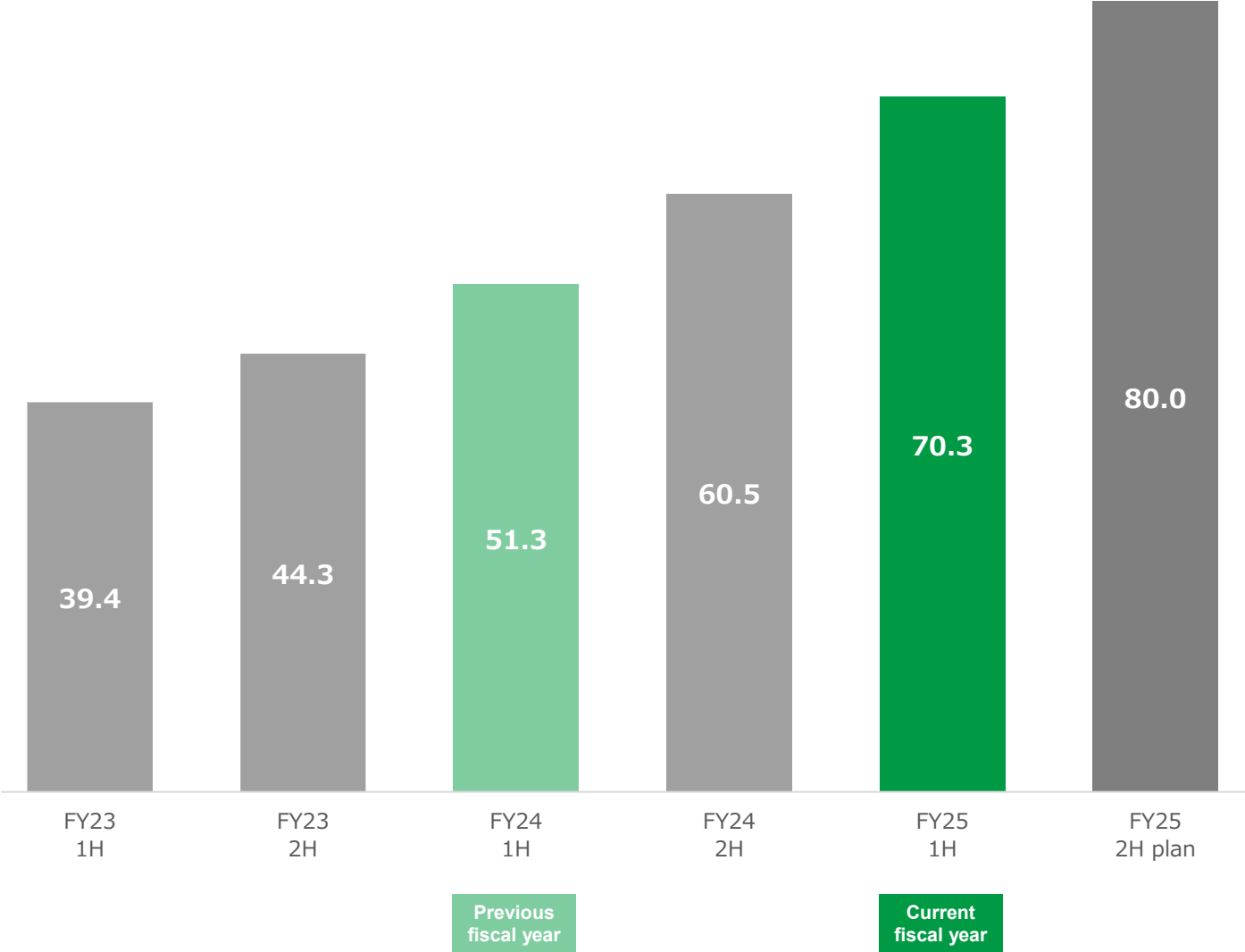
Personal Loan Services

**Balance at the end of
FY25 1H**

¥70.3 billion

(+¥19.0 billion)

**Balance at the end
of Term
(billion yen)**



Notes:

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- 2. All figures in this document are truncated to the nearest unit shown.
- 3. Previous-year comparisons are based on the figures presented in these materials.
- 4. The term-end balances of FY23 1H include services offered by Credd Finance.

Domestic Business (Retail)

Key Figures:
Seven Bank
Post Payment Service

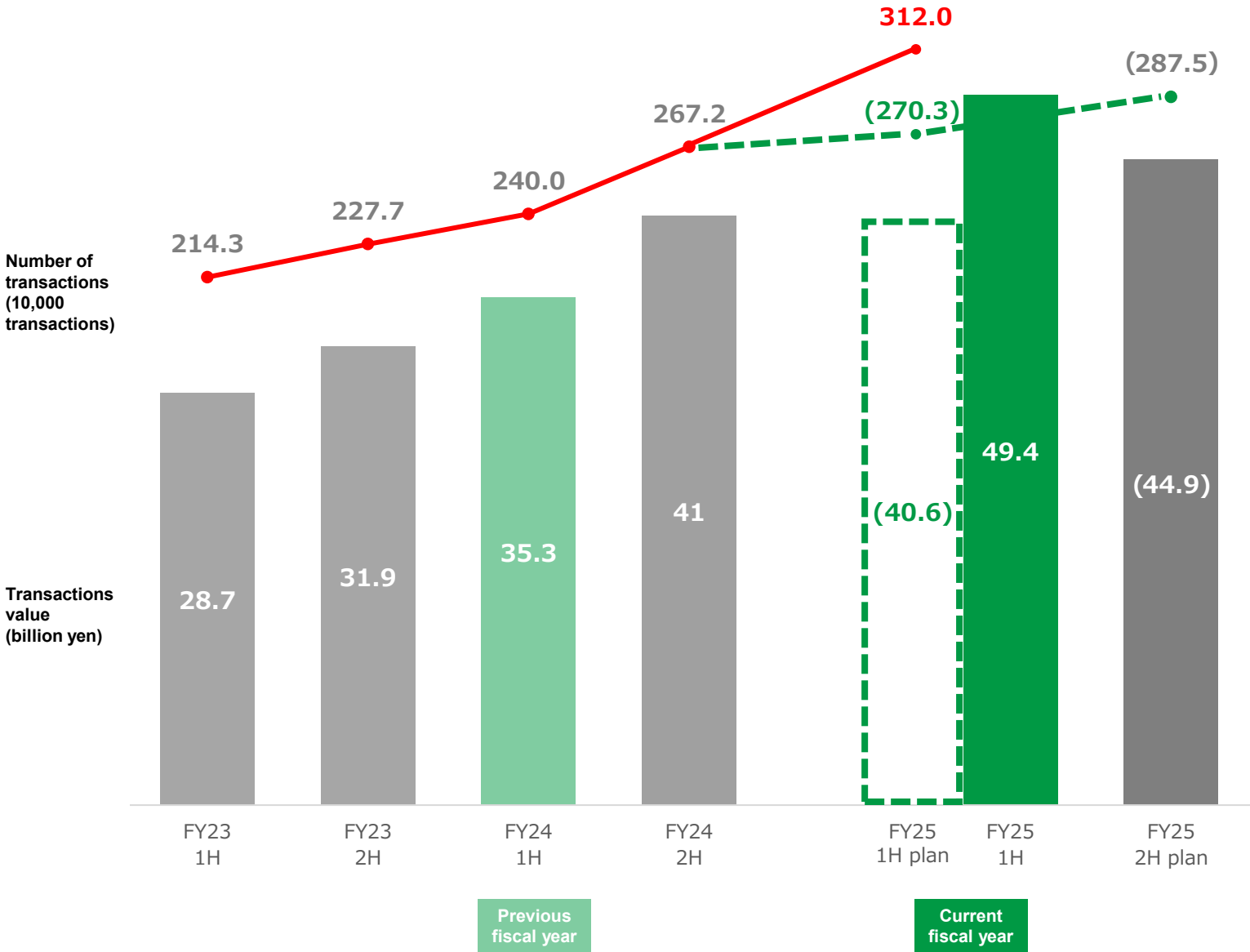
Number of transactions

3,120,000 transactions
(+720,000 transactions)

Transactions value

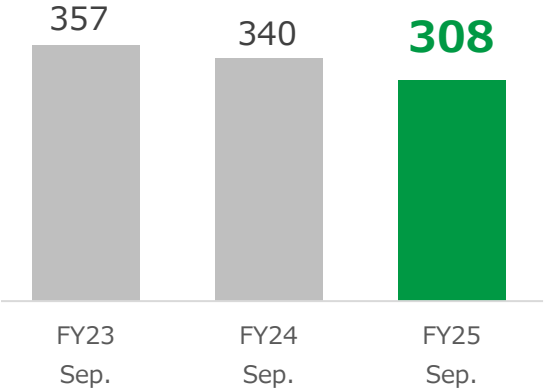
¥49.4 billion
(+¥14.1 billion)

- 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 these materials.

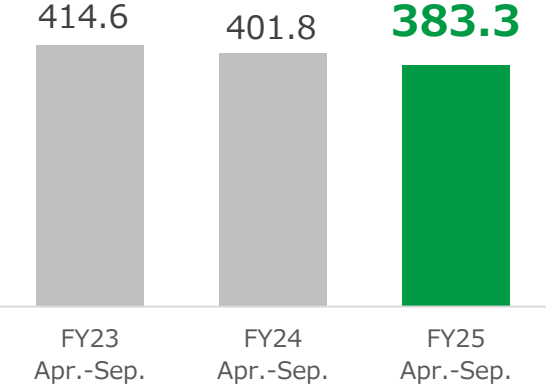


Seven Card Service
KPIs

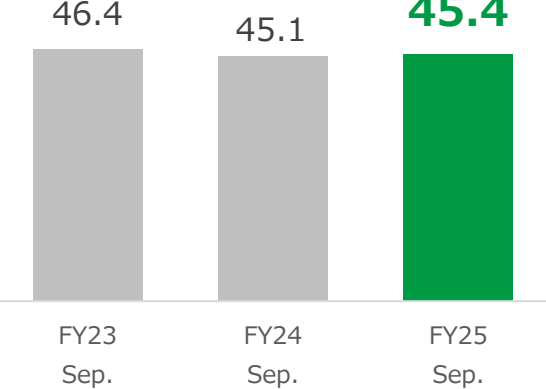
Number of card holders
(10,000 people)



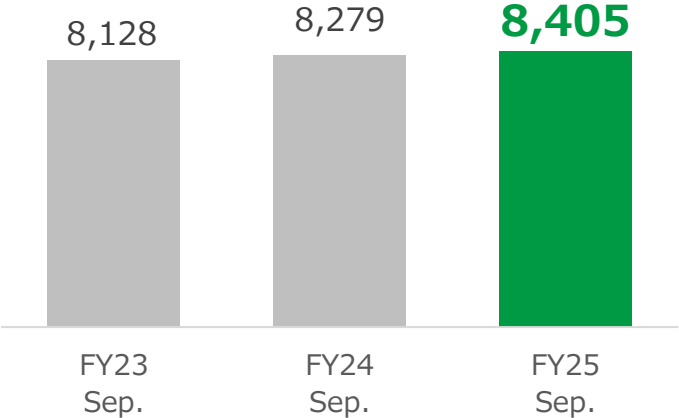
Shopping transaction value
using credit cards (billion yen)



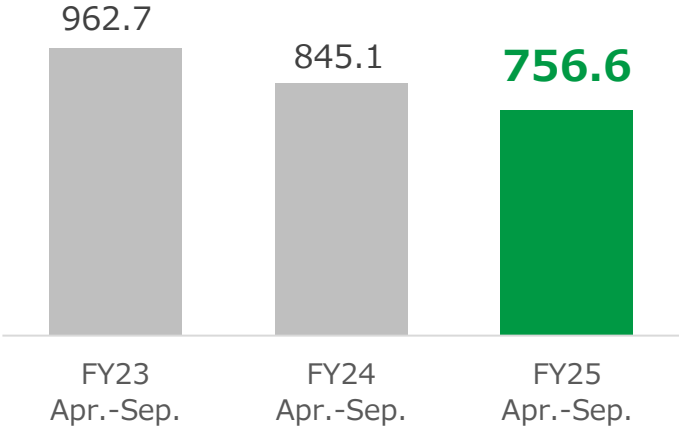
Financial product balance
(billion yen)



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



e-money transactions value (billion yen)



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

Overseas Business

Number of ATM Transactions

(Million transactions)

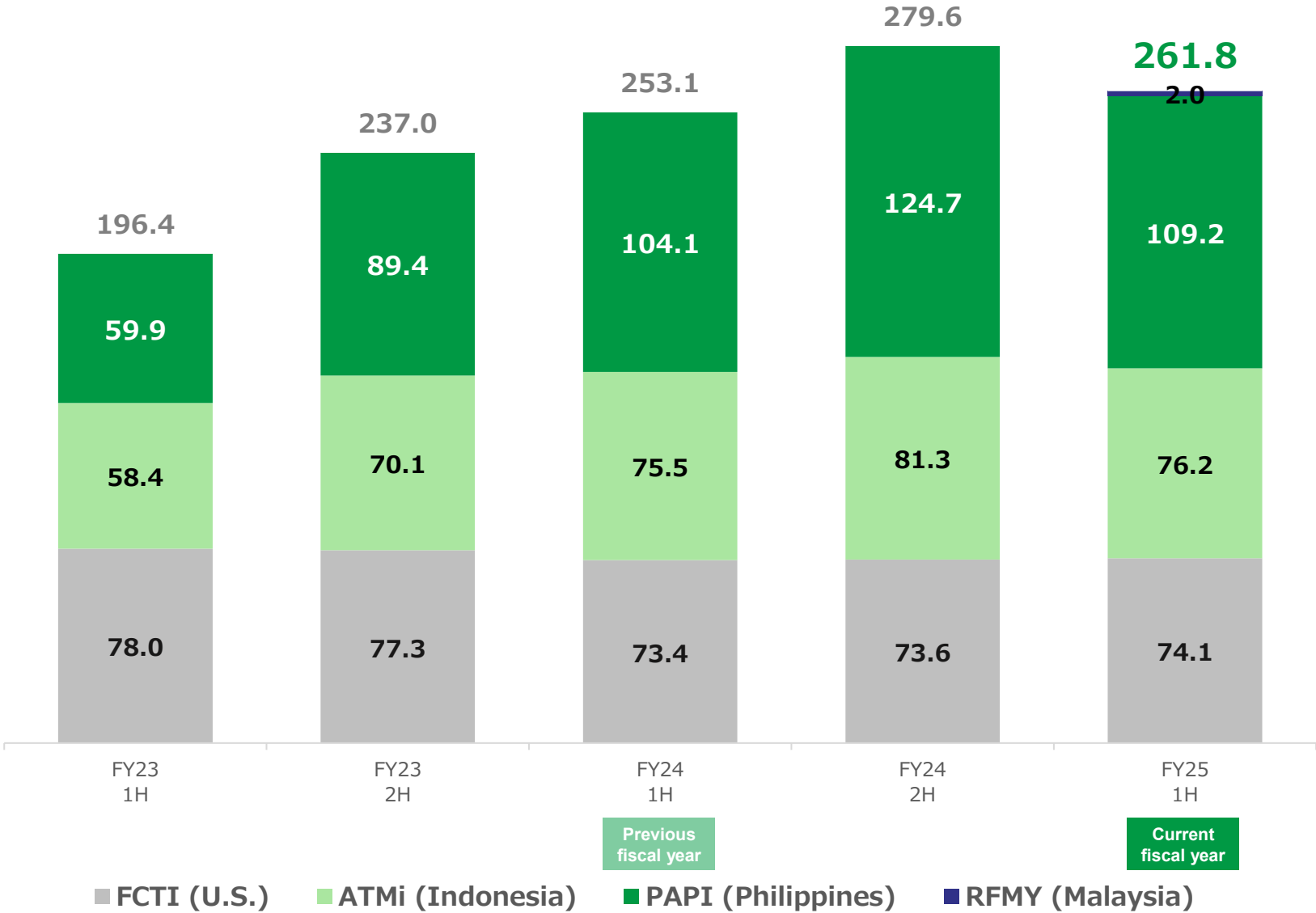
Although the number of transactions in the United States has turned to an increase, the overall number of transactions shows only a gradual increase due to the sluggish growth in Indonesia and the Philippines.

Total number of transactions for FY25 1H

261.8 million transactions

(+8.7 million transactions)

- 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 these materials.
 - 4. Total numbers of transactions for ATMs in the U.S. and Indonesia include balance inquiries.
 - 5. Total number of transactions for ATMs in the Philippines includes balance inquiries and excludes deposit of sales proceeds.
 - 6. Total number of transactions for ATMs in Malaysia exclude balance inquiries.
 - 7. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)



The U.S.

Profit for 1H significantly exceeded the plan, due to the reversal in daily average transactions caused by an increase in transactions from additional ATM network connections, in addition to the growth in the number of ATMs.

The ATM installation plan for 2H has been revised upward, as installation at Speedway stores continues to progress.

Ordinary income for FY25 1H

¥13.31 billion

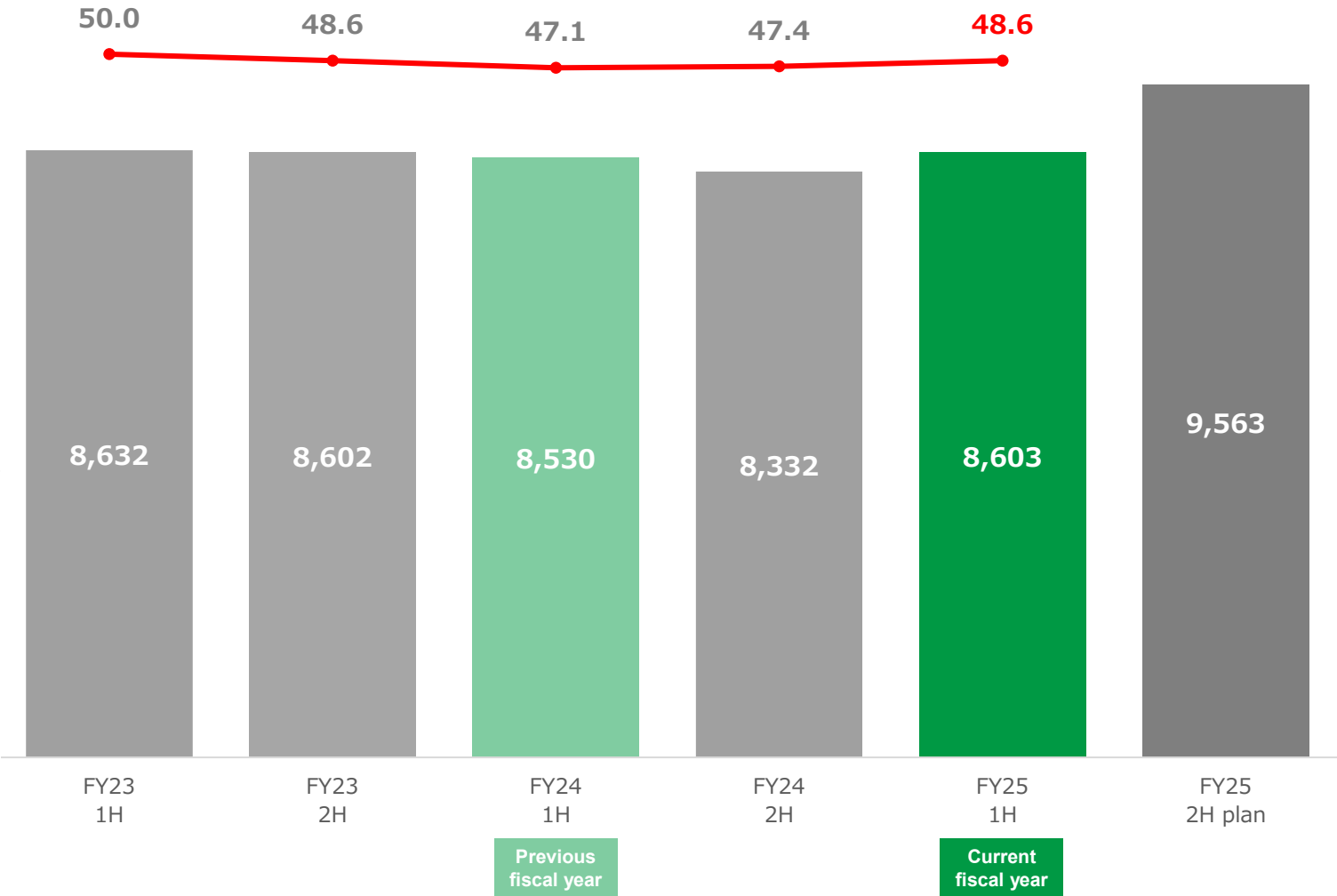
Ordinary profit for FY25 1H

¥1.29 billion

Number of ATMs
as of Sep. 30, 2025:
9,085 units (preliminary data)

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

Number of ATMs
installed at end of
the term



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.)

Indonesia

Pivot ATM expansion strategy to removing underperforming ATMs.

Focus on increasing the average number of transactions per ATM, including measures such as the addition of cardless transactions.

Ordinary income for FY25 1H

¥3.87 billion

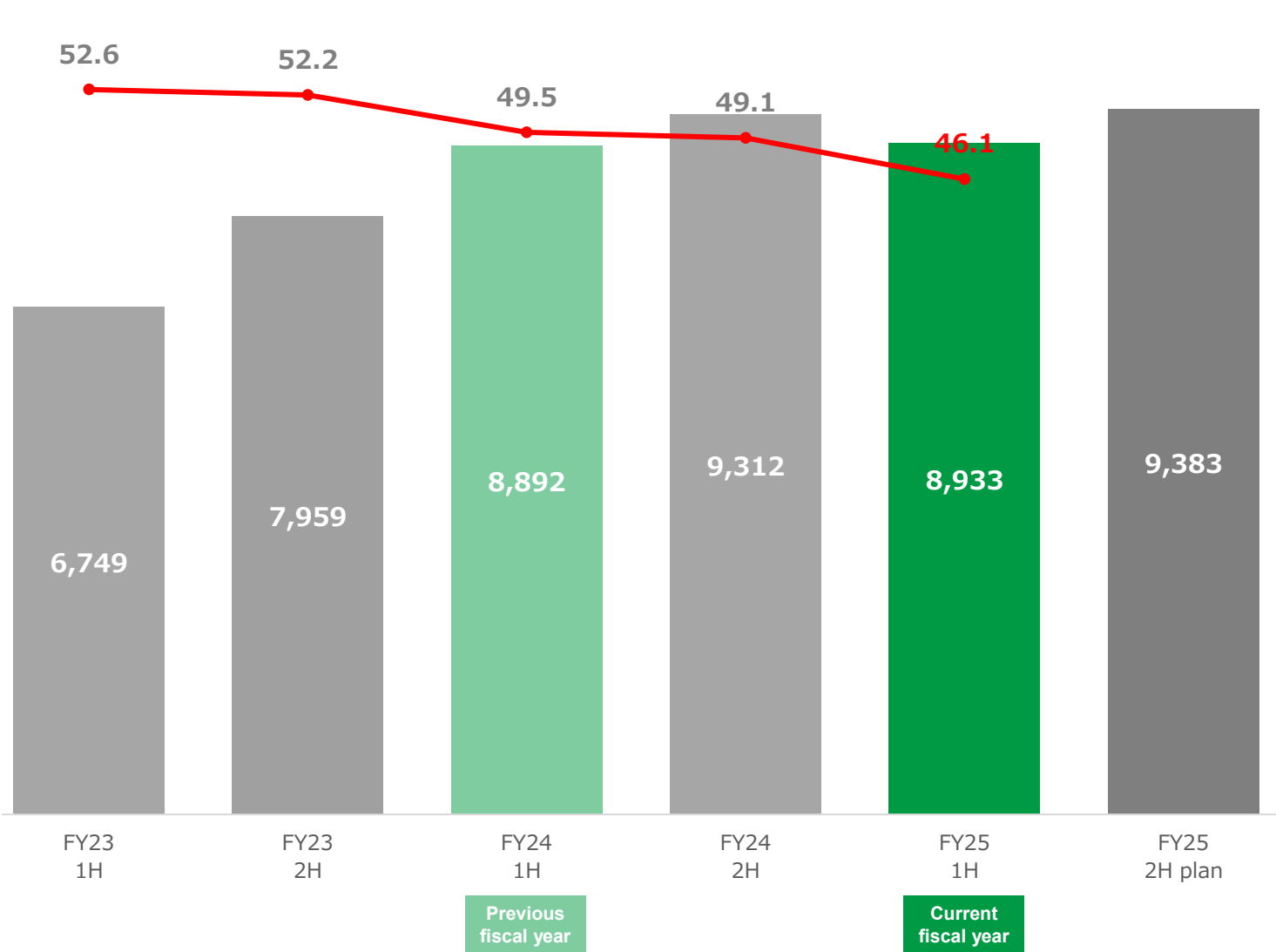
Ordinary profit for FY25 1H

¥0.18 billion

Number of ATMs as of Sep. 30, 2025: 8,933 units (preliminary data)

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

Number of ATMs installed at end of the term



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.

Overseas Business

The Philippines

The average number of transactions has decreased due to the major partner banks introducing fees to their customers for their ATM transactions

We aim to improve operations and expand partnerships with new financial institutions.

Ordinary income for FY25 1H

¥4.14 billion

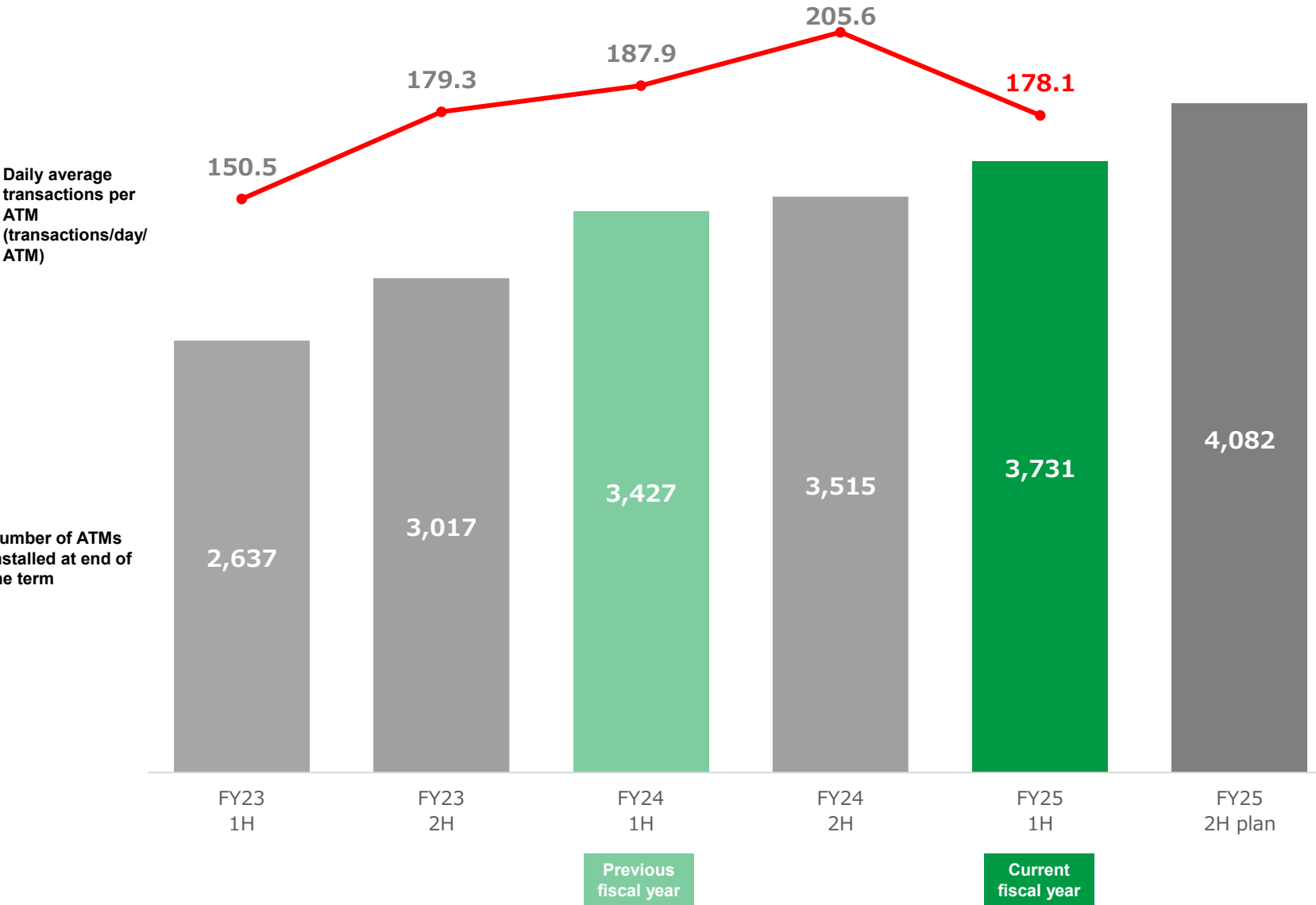
Ordinary profit for FY25 1H

¥0.20 billion

Number of ATMs

as of Sep. 30, 2025:

3,898 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.)

Overseas Business

Malaysia

We have almost achieved the plan to install 100 ATMs this fiscal year.

**Number of ATMs
as of Sep. 30, 2025:
97 units (preliminary data)**



No. of ATMs installed:

95 units

(as of the end of June 2025)

**Daily average
transactions per ATM:**

208.0 transactions
(January to June 2025)

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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03

Financial Results Forecast for the Fiscal Year Ending March 31, 2026

Financial Results Forecast [Consolidated]

	FY2024 Results	FY2025 Forecast	YoY
Ordinary income	¥214.4 billion	¥216.0 billion	+0.7%
Ordinary expenses	¥184.1 billion	¥191.5 billion	+4.0%
Ordinary profit	¥30.2 billion	¥24.5 billion	(18.8)%
Net income attributable to owners of the parent	¥18.2 billion	¥16.0 billion	(12.0)%

Full-year forecasts for both consolidated and non-consolidated results remained unchanged

- ✓ For Seven Bank (non-consolidated), performance is generally in line with the plan, excluding temporary factors.
- ✓ Credit card member acquisition plan is weighted toward 2H, and promotional expenses will be utilized to achieve the plan.
- ✓ In the overseas business, the U.S. operations continue to perform steadily, while Asian operations remain sluggish.

Dividend forecast for FY2025

Annual plan
¥11.00

Remain unchanged

Interim dividend: ¥5.50 per share (results)
Year-end dividend: ¥5.50 per share (forecast)

AGENDA

04

Review of First Half and Growth Strategy

Refining the strengths ATM Business (Domestic and Overseas)

Domestic ATM business: “+Connect” has shifted from launch phase to the establishment and expansion phase



Partners with Basic Agreement
(as of Sep. 2025)

Since Sep., 2023

ATM窓口 ATMお知らせ

Since Feb., 2025

FACE CASH

New Released in Oct. 2025

ATM口座振替登録

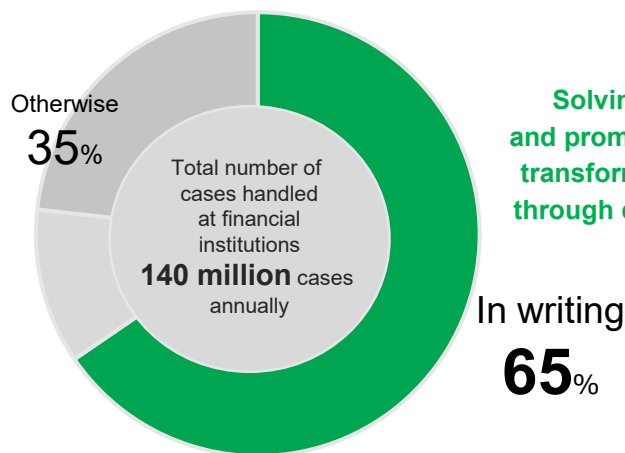
JCB

豊田市
Toyota City

MIZUHO

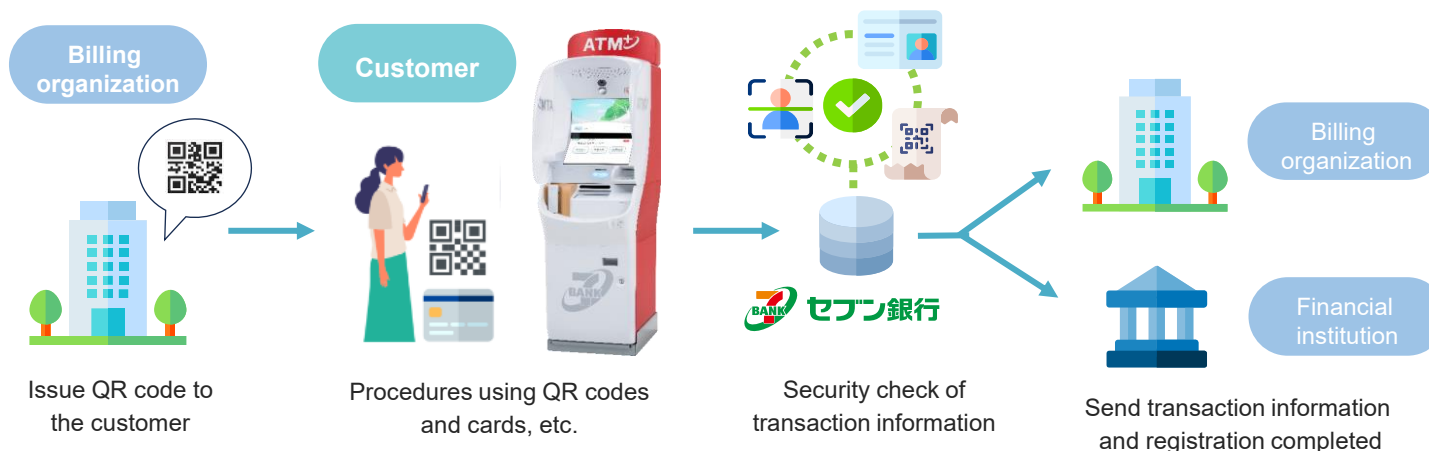
みずほファクター

MUFG
三菱UFJファクター



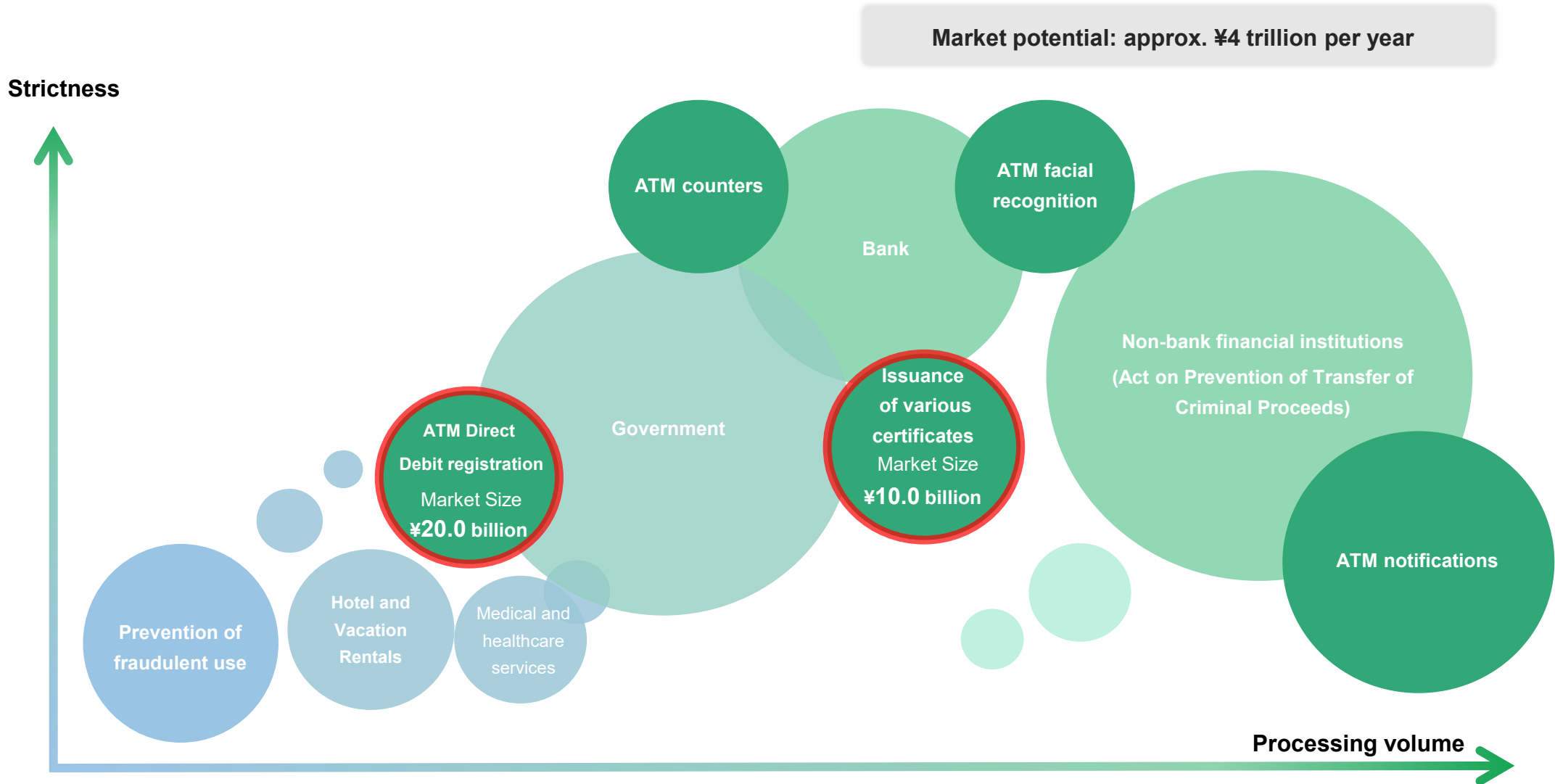
Market for money transfer registration procedure in Japan
(Estimated by Seven Bank)

Solving issues and promoting digital transformation (DX) through digitalization



Note: QR code is a registered trademark of DENSO WAVE INCORPORATED.

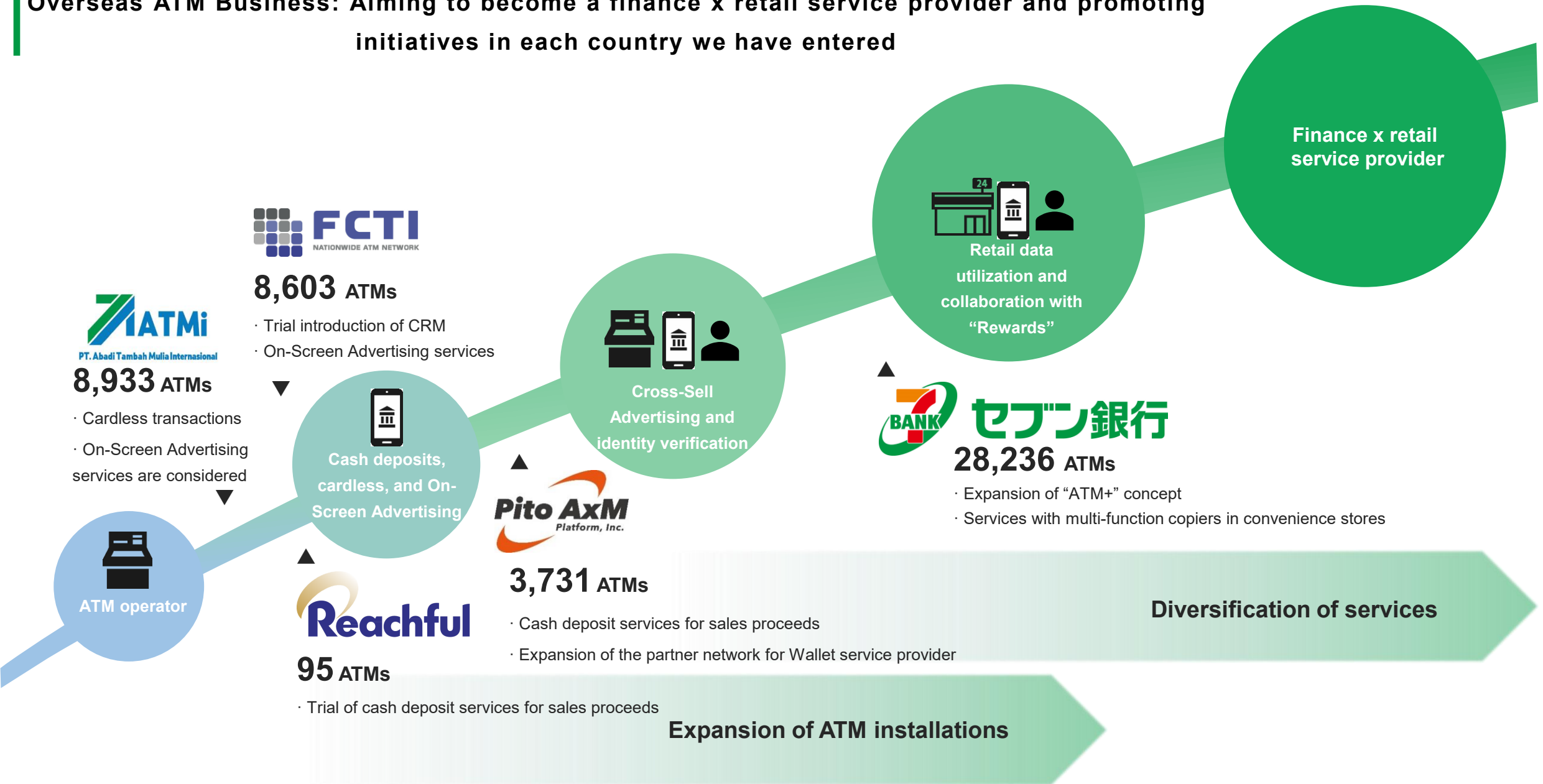
Domestic ATM business: “+Connect” is gradually expanding its services and growing its business scale



Notes:

1. Market potential is determined by selecting industries and sectors that require identity verification operations according to laws or voluntary rules and referring to the proportion of sales labor costs/facility costs within selling, general, and administrative expenses. The calculated administrative processing costs are aggregated and defined as market potential.
2. The market size is the amount calculated based on the estimated service unit price and the number of transactions, and its calculation method differs from that of market potential.

Overseas ATM Business: Aiming to become a finance x retail service provider and promoting initiatives in each country we have entered



Note: The number of units for each company is as of the end of the first half of FY25 (Seven Bank: end of September, four overseas subsidiaries: end of June).

Refining the strengths Retail Business (Bank account service)

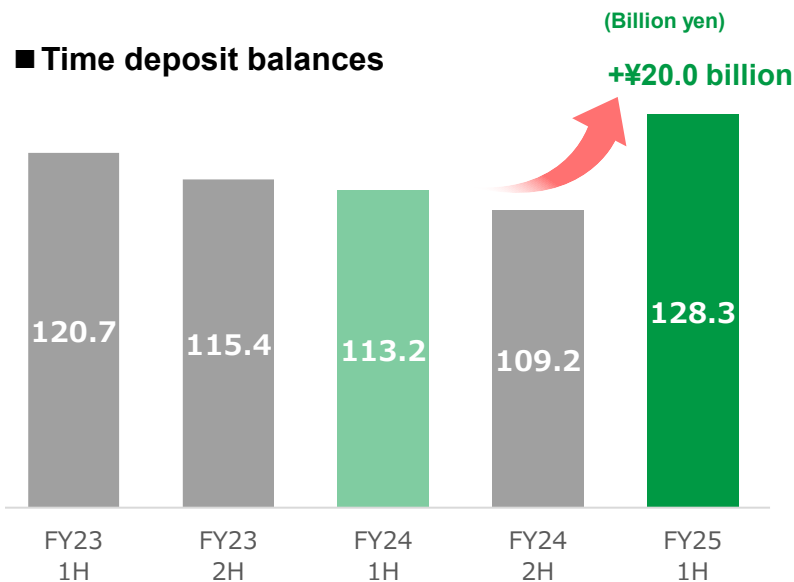
Under the fierce competition for acquiring deposits, we aim to increase deposits through competitive interest rate campaigns and unique reward programs.

Steadily increasing card loan balance through enhanced advertising initiatives

- Time deposit campaigns help secured **approximately ¥20.0 billion** in new time deposits compared to March 2025.

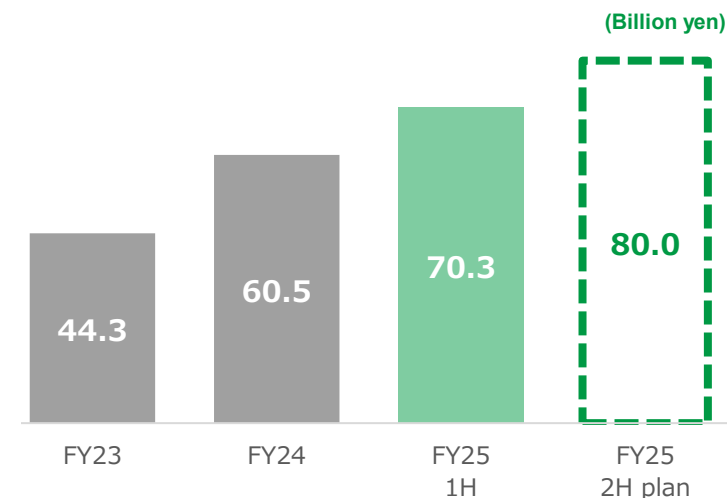


■ Time deposit balances



Aim to attract deposits through competitive interest rates and **unique incentives**

- Card loan balances achieved 1H target and are on track to reach the full-year target of ¥80.0 billion



- Initiatives under study toward further expansion

Improve UI/UX

Borrow instantly on smartphones
Repay easily via ATMs

Strengthen advertising

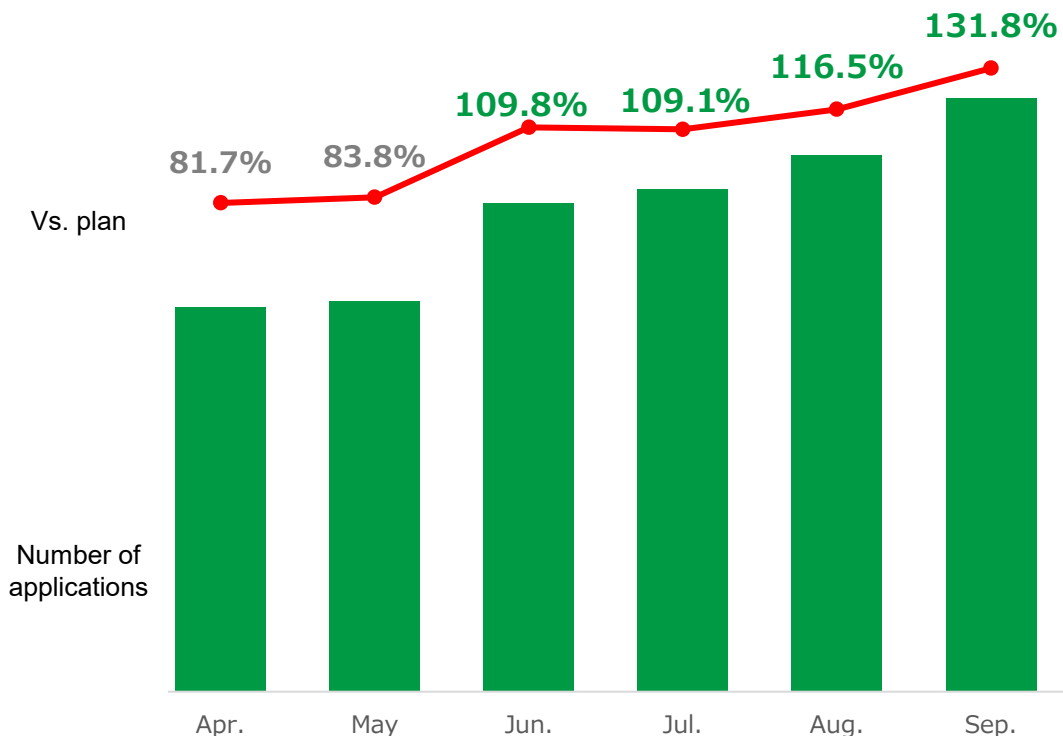
Effective use of owned media



Laying the groundwork for the future Retail Business (Credit card)

Implementing a wide range of measures to expand the current number of members and to prepare for the launch of new credit cards in FY2026.

Credit card applications in 1H exceeded the plan



The number of applications increased, driven by the improvement and enhancement of points reward programs and web advertising. In addition, the financing services has also showed strong performance.

Initiatives toward the expansion of membership base

- ✓ Enhancement of Point Rewards to Mobile Payments
From Aug. 16, 2025, **Apple Pay contactless payments** are eligible for the points reward program.



Marketing

- ✓ Enhance web advertising
- ✓ Enhance SNS marketing
- ✓ Collaboration with Seven-Eleven Japan



Build a foundation for the launch of a new credit card next fiscal year, in addition to achieving the acquisition target for this fiscal year

Laying the groundwork for the future
Explore the desired business portfolio

Formed the capital and business alliance with ITOCHU Corporation

Aim to create and deliver new financial services by integrating our expertise in ATMs and retail financial services with ITOCHU Corporation's business foundation

■ Alliance with ITOCHU Corporation

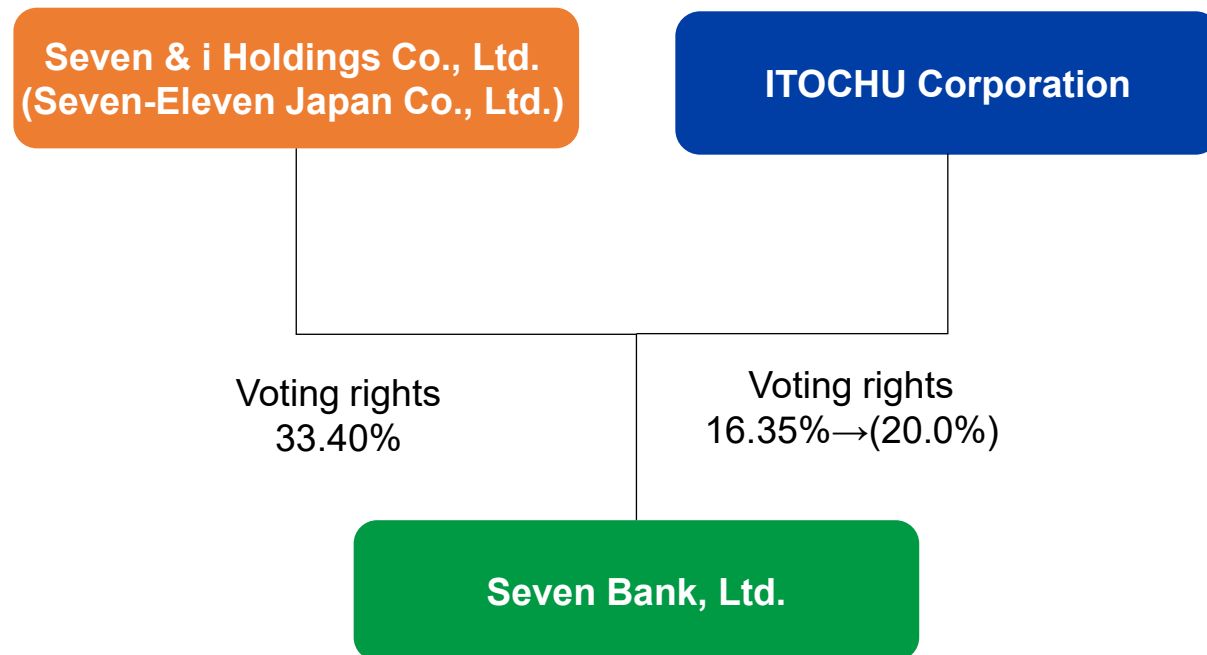
[Business alliance]

- ✓ Starting in FY2026, Install Seven Bank ATMs in FamilyMart convenience stores
- ✓ Continue discussions on business and capital alliances in credit card, payment services, and other financial services

[Capital alliance]

- ✓ Allocated 16.35% of the Company's shares (based on voting rights) to ITOCHU Corporation through the disposal of treasury stock
- ✓ ITOCHU Corporation plans to acquire additional shares through market purchases or other transactions to hold 20% of the Company's voting rights (subject to obtaining necessary licenses and authorizations from relevant authorities)

■ Changes in the capital structure



Notes: The voting rights ratio is calculated based on 11,723,521 voting rights, which is the sum of 9,806,521 voting rights as of September 30, 2025, and the 1,917,000 voting rights increased through this treasury stock disposal.

Vision: Pursuing further growth as a financial services platformer

As the most familiar presence in daily life, we aim to pursue the value of providing as **a financial service platformer** that can meet various customer needs, ranging from **cash to cashless payments and all kinds of procedures**, with convenience stores as the core.



Summary

Toward sustainable growth

Continue to pursue both the resolution of social issues and the creation of corporate value, based on the five material issues re-formulated in FY2024

Five new material issues



Connectivity

Fundamental value:

Offer a social infrastructure available anytime with safety and security



Accessibility

Social value:

Realize a wide variety of services accessible to anyone, anytime



Innovation

Creation of new value:

Create unique values beyond our customers' expectations



Collaboration

Source of value creation:

Proactively create a society where everyone can be active



Responsibility

Value creation for the future:

Contribute to the prosperity of society and the future of the Earth

Introduction of “+Connect” to THE SAIKYO BANK, LTD. (Scheduled for April 2026)

- ✓ “ATM Notification” and “ATM Counter” services are to be provided
- ✓ **Consider the joint installation of all ATMs, both inside and outside the branches of THE SAIKYO BANK, LTD.**



KPIs for material issues(Excerpt from July 2025 Publication)

Childcare leave return rate
100%

Female manager ratio
over **30%** by FY2030

ATM Recycling rate
Approx. **100%**

Strive for corporate value enhancement through the development of employees who lead self-transformation and organizational transformation

Self-directed, independent human resources with the ability to constantly update themselves

Strengthening human capital

Data Management Office
(Data Utilization Promotion Activities)

The MAU rate of BI **67%**

Utilization of 7Bank-Brain
(In-house Generative AI)

MAU rate among employees **69%**

Ability to link technology to business

Enhancement of intellectual capital



Certified as a “DX Certified Operator” under METI’s DX Certification System in October.

No-code development

Approximately **90** in-house applications developed

Ability to implement unique ideas

Strengthening Social Capital



“In-house innovation project” that helps create new businesses starting from employees’ excitement



Enhancing Corporate Value

Achieving “co-growth” of individuals and the company by feeling a sense of personal growth and contribution to business growth

Based on the results of 1H, effort in each business segment will be further strengthened in 2H to achieve sustainable growth.

Initiatives and achievements in FY2025 1H

Refine the strengths

ATM business (domestic and overseas) Enhance quality and expand coverage

- ✓ Expanded non-cash services under the +Connect brand and released new services such as ATM direct debit registration
- ✓ Expanded ATMs through bulk replacement contracts with regional banks
- ✓ Promoted initiatives tailored to the circumstances in each country in overseas operations

Retail business (bank account service) Increase deposit and card loan balance

- ✓ Increased stable deposits through time deposit campaigns
- ✓ Loan balance grew in line with the plan

Laying the groundwork for the future

Retail business (credit card) Create opportunities for increased profits by promoting convenience

- ✓ Exceeded planned targets for the number of credit cards issued and the balance of financial products
- ✓ Continuing to examine differentiation strategies

Explore the desired business portfolio Pursue new business opportunities

- ✓ Aiming to become a “financial service platformer” in retail distribution centered on the convenience store network, through the capital and business alliance with ITOCHU Corporation

AGENDA

05

APPENDIX

APPENDIX

Statement of Income [Consolidated]

(Billion yen, unless otherwise stated)

	FY2024		FY2025			
	Results		1H results			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	106.2	214.4	107.5	1.3	1.5	216.0
Ordinary expenses	89.5	184.1	92.7	3.2	(0.8)	191.5
Ordinary profit	16.7	30.2	14.8	(1.9)	2.3	24.5
Net income attributable to owners of the parent	10.9	18.2	9.9	(1.0)	1.9	16.0
EBITDA	30.6	59.4	30.2	(0.4)	—	—

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 these materials.
- 3.Exchange rates used in the consolidated income statement:
FY2024 1H \$1 = ¥152.36, FY2025 1H \$1 = ¥148.40, FY2025 plan \$1 = ¥146.00

4.All EBITDA in these materials are calculated as Ordinary profit + Depreciation and amortization.

Statement of Income

[Seven Bank]

	FY2024		FY2025			
	Results					Plan
	1H	Full year	1H results	YoY change	Vs. plan	Full year
Ordinary income	68.9	135.7	70.9	2.0	1.4	140.0
ATM-related fee income	56.9	113.4	57.6	0.7	0.1	115.0
Ordinary expenses	51.8	108.4	56.9	5.1	0.9	115.5
Interest expenses	0.3	1.1	1.0	0.7	(0.1)	2.5
ATM placement fee expenses	8.9	17.7	9.0	0.1	0.0	18.1
Outsourcing expenses	12.9	26.5	13.3	0.4	(0.3)	27.7
Maintenance fees	1.9	3.8	1.6	(0.3)	(0.2)	3.8
Depreciation and amortization	10.9	23.1	12.5	1.6	0.4	25.1
Ordinary profit	17.1	27.3	13.9	(3.2)	0.4	24.5
Extraordinary income and losses	(0.2)	(2.1)	(0.1)	0.1	0.2	(0.5)
Total income taxes	5.1	7.4	4.2	(0.9)	0.2	7.5
Net income	11.7	17.6	9.6	(2.1)	0.6	16.5
EBITDA	28.1	50.4	26.5	(1.6)	0.9	49.6
No. of ATMs installed at end of term (units)	27,702	27,990	28,236	534	(61)	28,627
ATM-related fee income per transaction (yen)	107.4	106.5	105.2	(2.2)	(0.1)	104.5
Daily average transactions per ATM (transactions/ATM/day)	107.7	108.0	109.2	1.5	0.7	108.6
Total number of transactions (million)	542	1,089	560	18	1	1,122
International money transfer services (1,000)	328	660	326	(2)	(7)	693
Debit services (1,000)	11,199	22,782	12,260	1,061	(1,340)	29,632

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 these materials.

3. All EBITDA in these materials are calculated as Ordinary profit + Depreciation and amortization.

APPENDIX

Statement of Income [Seven Card Service]

(Million yen, unless otherwise stated)

	FY2024		FY2025			
	Results		1H results			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	14,821	32,529	13,900	(921)	35	29,560
Credit card business	7,366	15,052	6,999	(367)	0	14,594
e-money business	7,454	17,476	6,901	(553)	35	14,966
Ordinary expenses	13,893	29,834	14,750	857	(1,245)	32,590
Credit card business	7,178	16,208	8,599	1,421	(987)	19,792
e-money business	6,714	13,625	6,151	(563)	(258)	12,798
Ordinary profit	928	2,694	(849)	(1,777)	1,281	(3,030)
Net income	814	830	(1,029)	(1,843)	1,101	(3,030)

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 these materials.
3. Seven Card Service ("7CE") recognizes revenue from expired points (referred to as "point expiration gains") when awarded points are no longer valid. In FY2024, point expiration gains totaling ¥1,057 million related to temporary business activities were recorded as "Other extraordinary gains."
4. Based on a careful assessment of the business environment surrounding 7CE and future earnings prospects, the Company partially reversed its deferred tax assets. As a result, ¥2,700 million was recorded as Adjustments for corporate income taxes in FY2024.

Statement of Income [FCTI]

(Million USD, unless otherwise stated)

	FY2024 (Jan.-Dec.)		FY2025 (Jan.-Dec.)			
	Results		1H results			Plan
	1H	Full year	(Jan.-June)	YoY change	Vs. plan	Full year
Ordinary income	87.4	177.7	89.7	2.3	6.7	176.3
Ordinary expenses	96.7	180.7	81.0	(15.7)	0.8	166.7
Interest expenses	17.1	32.7	13.6	(3.5)	(1.7)	27.3
ATM placement fee expenses	39.4	72.9	30.9	(8.5)	0.0	64.7
Outsourcing expenses	11.8	20.9	8.6	(3.2)	0.6	18.0
Maintenance fees	8.9	17.7	9.1	0.2	0.3	19.4
Depreciation and amortization	2.0	3.2	1.5	(0.5)	0.1	4.0
Ordinary profit	(9.3)	(3.0)	8.7	18.0	5.9	9.6
Extraordinary income and losses	(0.1)	(0.1)	(0.0)	0.1	(0.0)	0
Net income	(9.6)	(3.3)	8.5	18.1	5.8	9.4
EBITDA	(7.3)	0.1	10.3	17.6	6.1	13.6
No. of ATMs installed at end of term (units)	8,530	8,332	8,603	73	—	9,563
Daily average transactions per ATM (transactions/ATM/day)	47.1	47.2	48.6	2.5	—	47.9
Total number of transactions (million)	73.4	147.0	74.1	0.7	—	153.8

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 these materials.
3. All EBITDA in these materials are calculated as Ordinary profit + Depreciation and amortization.

Statement of Income [Key Subsidiaries]

(Million yen, unless otherwise stated)



	FY2024 (Jan.-Dec.)		FY2025 (Jan.-Dec.)			
	Results		1H results (Jan.-June)			Plan
	1H	Full year	(Jan.-June)	YoY change	Vs. plan	Full year
Ordinary income	4,093	8,446	3,873	(220)	(382)	8,005
Ordinary expenses	3,696	7,510	3,685	(11)	(140)	7,395
Ordinary profit	396	936	187	(209)	(243)	610
Net income	390	718	185	(205)	(245)	475

(Million yen, unless otherwise stated)



	FY2024 (Jan.-Dec.)		FY2025 (Jan.-Dec.)			
	Results		1H results (Jan.-June)			Plan
	1H	Full year	(Jan.-June)	YoY change	Vs. plan	Full year
Ordinary income	3,818	8,151	4,145	327	(60)	8,695
Ordinary expenses	3,633	7,844	3,936	303	16	8,200
Ordinary profit	185	306	208	23	(77)	495
Net income	140	207	159	19	(56)	370

Notes:

1. Exchange rate:


FY2024 1H IDR 100 = ¥0.957, FY2025 1H IDR 100 = ¥0.904, FY2025 plan 1H IDR 100 = ¥0.883
 FY2024 1H PHP 1 = ¥2.673, FY2025 1H PHP 1 = ¥2.600, FY2025 plan PHP 1 = ¥2.519


2. Amounts less than one hundred million yen have been truncated.

3. Previous-year comparisons are based on the figures presented in these materials.

Statement of Income [Key Subsidiaries]

(Million yen, unless otherwise stated)

 <small>セブン銀行の100%子会社 バンク・ビジネスファクトリー</small>	FY2024		FY2025			
	Results		1H results			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	1,754	3,551	1,861	107	46	3,785
Ordinary expenses	1,899	3,700	1,901	2	121	3,585
Ordinary profit	(144)	(149)	(40)	104	(75)	200
Net income	(163)	(170)	(72)	91	(102)	170

 <small>ACSiON</small>	FY2024		FY2025			
	Results		1H results			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	429	879	516	87	91	950
Ordinary expenses	463	920	502	39	(118)	1,265
Ordinary profit	(33)	(41)	13	46	208	(315)
Net income	(285)	(437)	(153)	132	42	(315)

<small>株式会社</small> セブン・ペイメントサービス <small>セブン銀行100%子会社</small>	FY2024		FY2025			
	Results		1H results			Plan
	1H	Full year		YoY change	Vs. plan	Full year
Ordinary income	369	819	398	29	13	805
Ordinary expenses	296	629	270	(26)	(35)	630
Ordinary profit	73	190	128	55	48	175
Net income	61	141	91	30	31	120

Notes:

- 1.Amounts less than one hundred million yen have been truncated.
- 2.Previous-year comparisons are based on the figures presented in these materials.



These presentation materials contain forward looking statements concerning forecasts, expectations, goals and plans related to the financial results of Seven Bank, Ltd. ("Seven Bank") and its consolidated subsidiaries, etc. Except for concrete historical facts, these forward looking statements are based on the information available when they were written. As such, these forward-looking statements may contain some premises (assumptions). These statements and premises (assumptions) are subjective and subject to various risks and uncertainties. As a result of such risks and uncertainties, the actual financial results of Seven Bank may differ substantially from these forecasts and expectations. Such risks and uncertainties, while not limited to these alone, include system malfunctions, disasters, crimes and other various risks surrounding the business. Any information in these materials, which is other than that of Seven Bank and its consolidated subsidiaries, etc., is based on publicly available information, and we have not validated the accuracy or appropriateness of such information and do not guarantee its accuracy. All rights reserved.