



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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March 31, 2026

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## **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.

## Notes:

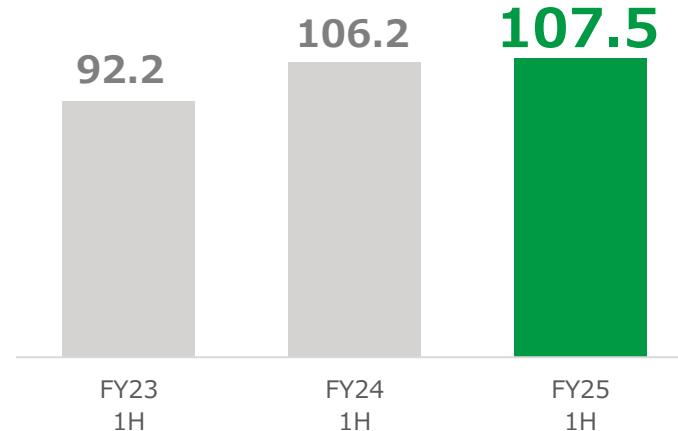
1. All comments and figures regarding changes are compared with the same period a year ago.
2. Amounts less than one hundred million yen have been truncated.
3. Previous-year comparisons are based on the figures presented in these materials.
4. Exchange rates used in the consolidated income statement:  
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.

|   | 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)%  | -        |

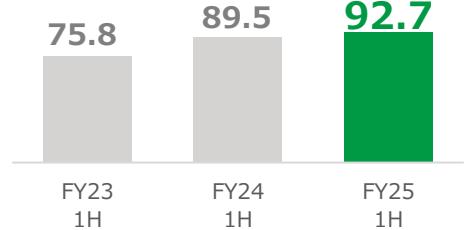
Financial Results for the Second Quarter  
of Fiscal Year Ending March 31, 2026

**Trend in Performance**  
[Consolidated]

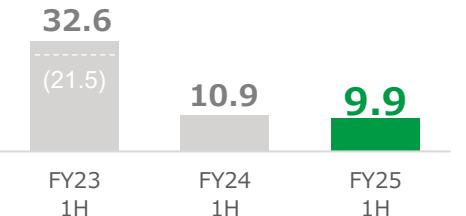
**Ordinary income**



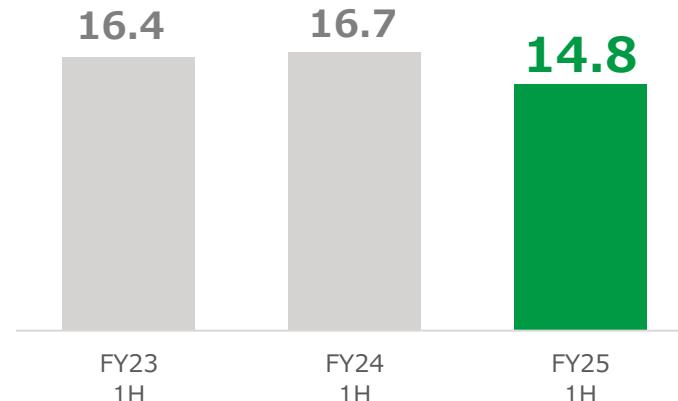
**Ordinary expenses**



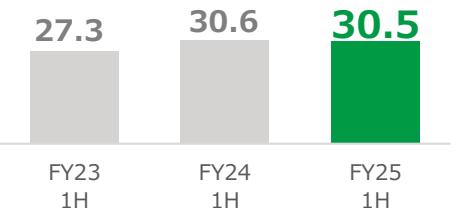
**Net income** attributable to owners of the parent



**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.

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

### 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.

|                   | 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%    |

##### Notes:

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

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02

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**Key Figures by Business**

# **Domestic Business (ATM)**

## Domestic Business (ATM)

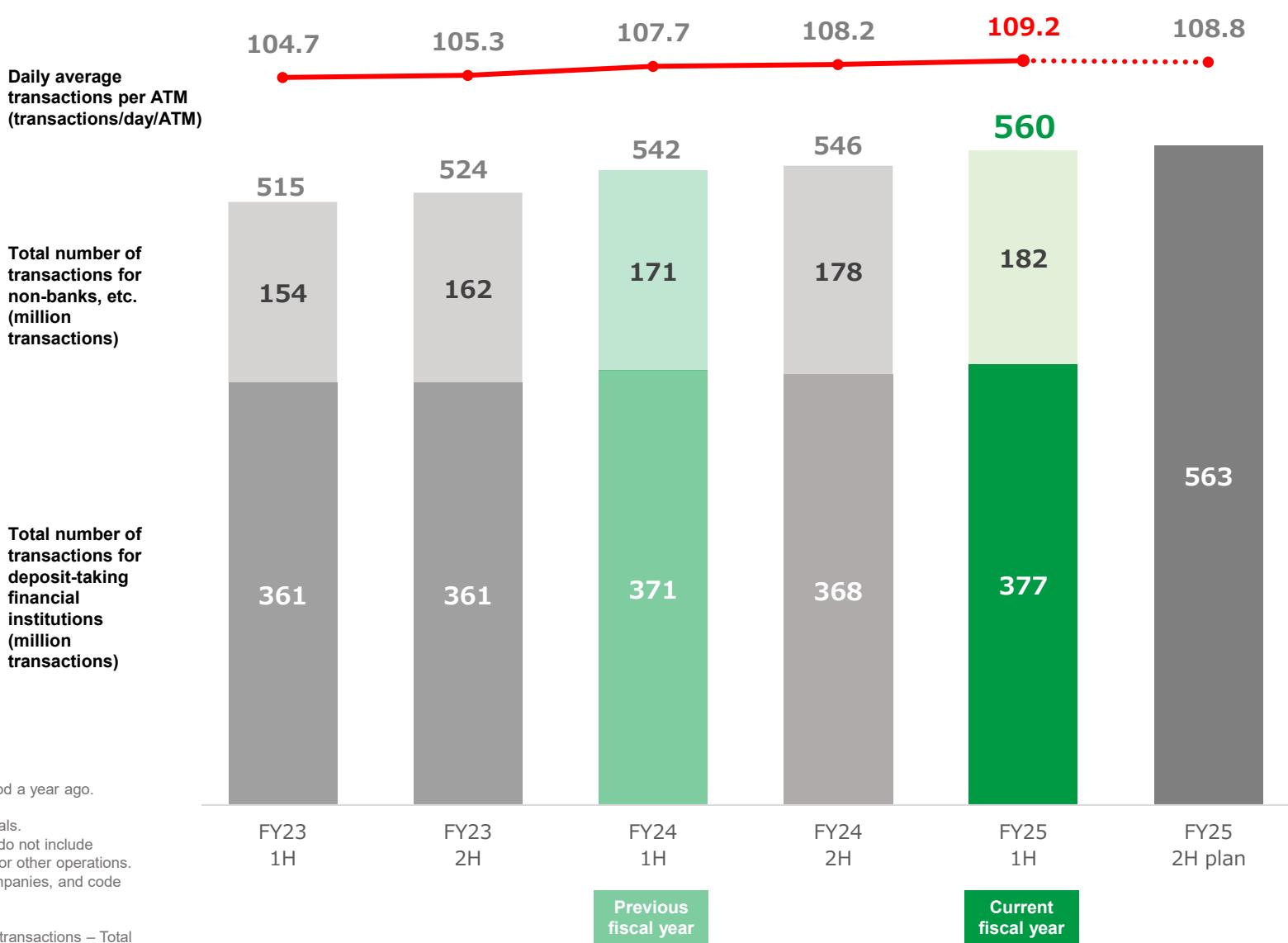
### Key Figures: ATM Transactions

**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)**



## Domestic Business (ATM)

### Key Figures:

#### Number of ATMs at End of Term

#### Number of ATMs at the end of 1H

**28,236** units

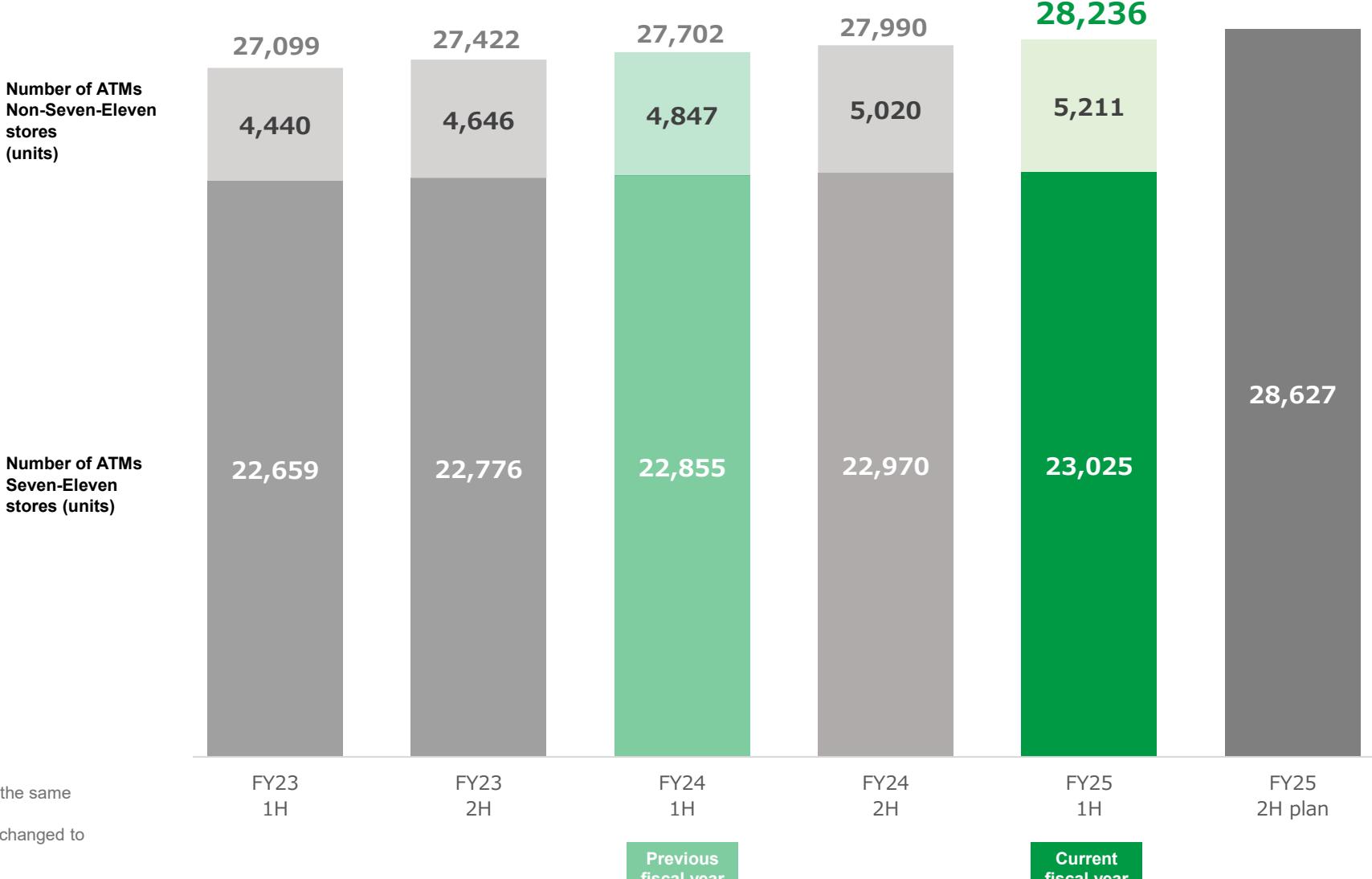
(+534 units)

#### Seven-Eleven stores:

**23,025** units (+170 units)

#### Non-Seven-Eleven stores:

**5,211** units (+364 units)



# **Domestic Business (Retail)**

## Domestic Business (Retail)

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

## Number of accounts

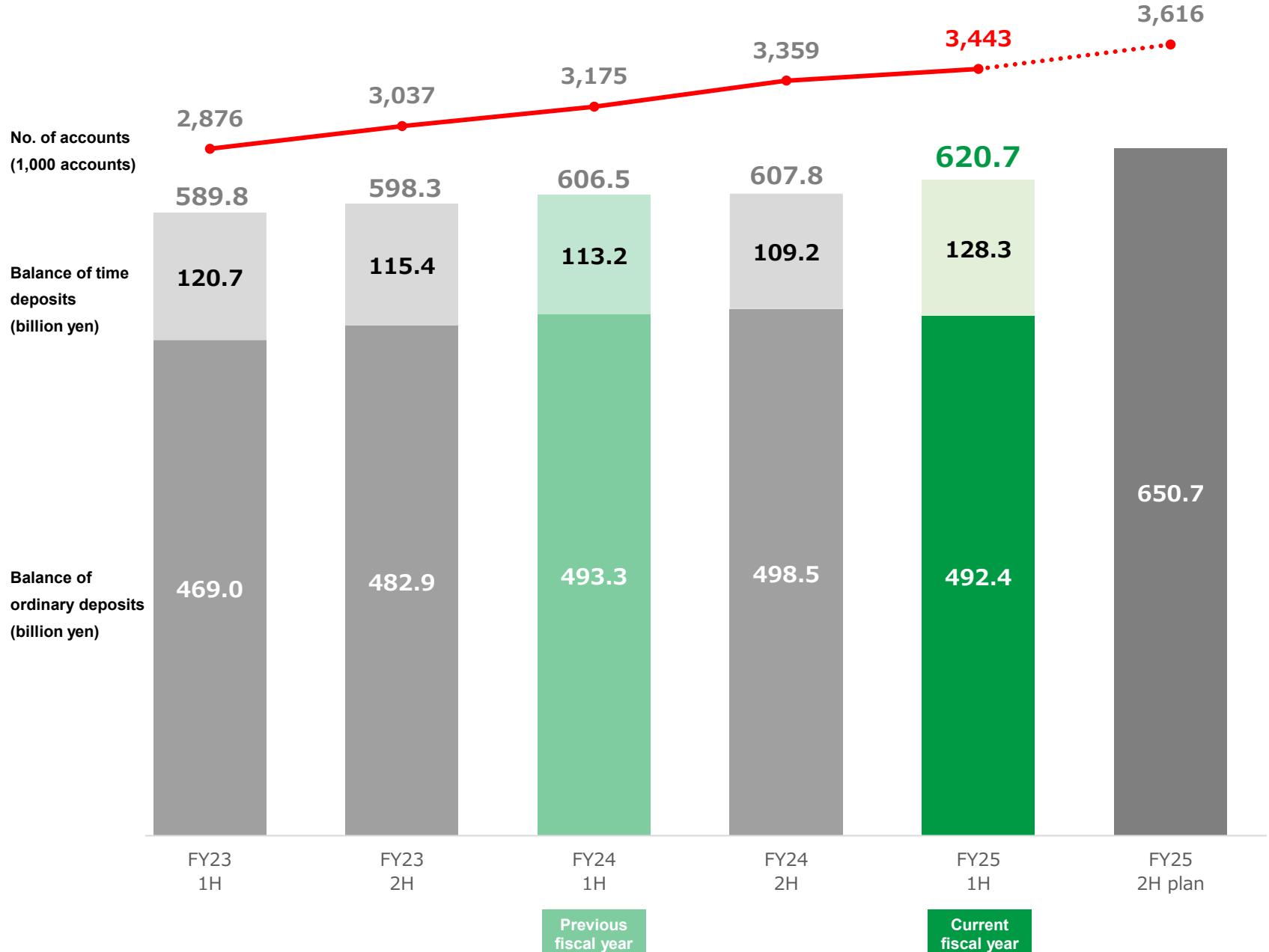
3,443,000 accounts

(+268,000 accounts)

## Balance of deposits

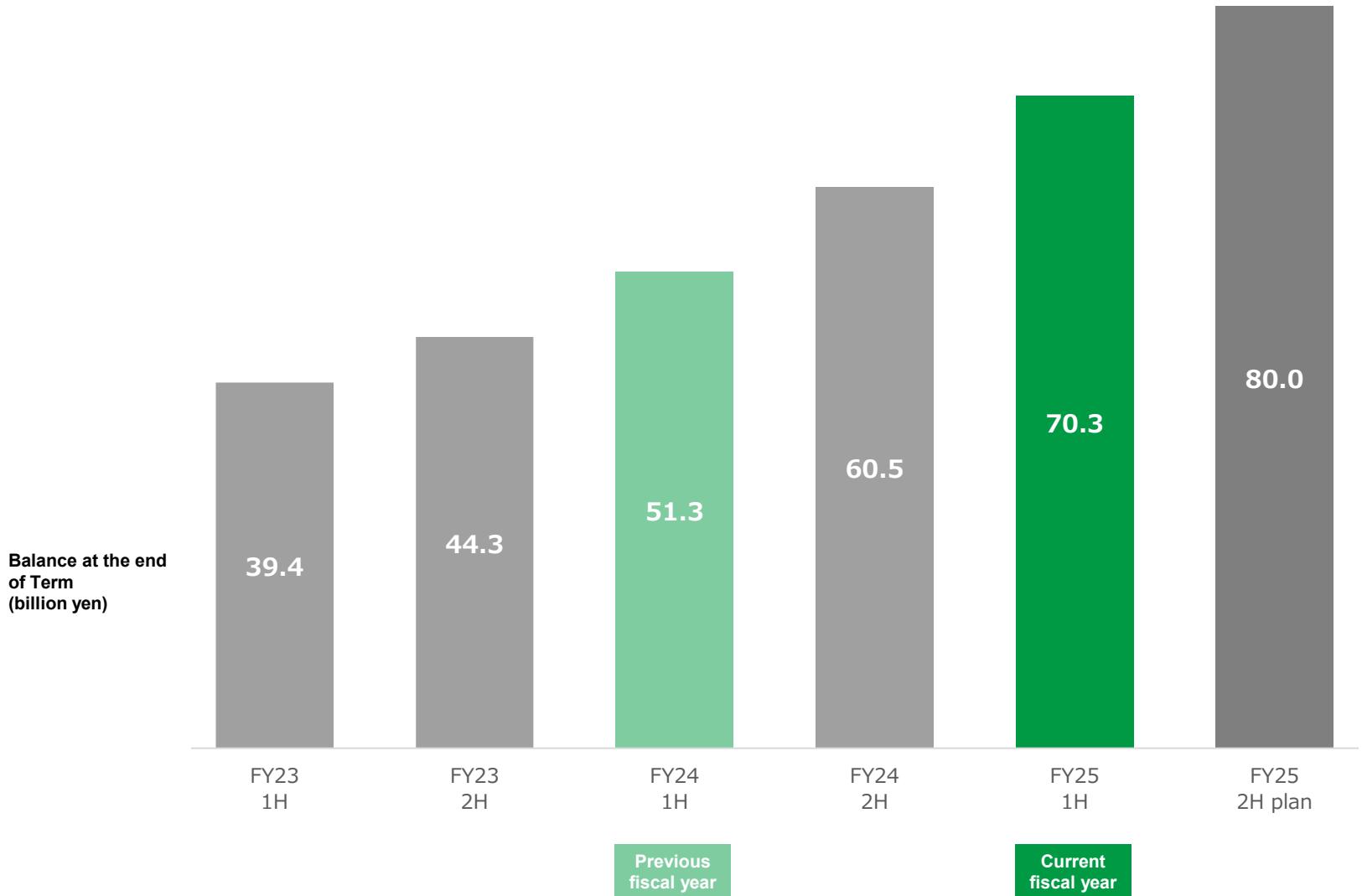
¥620.7 billion

(+¥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)****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 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)

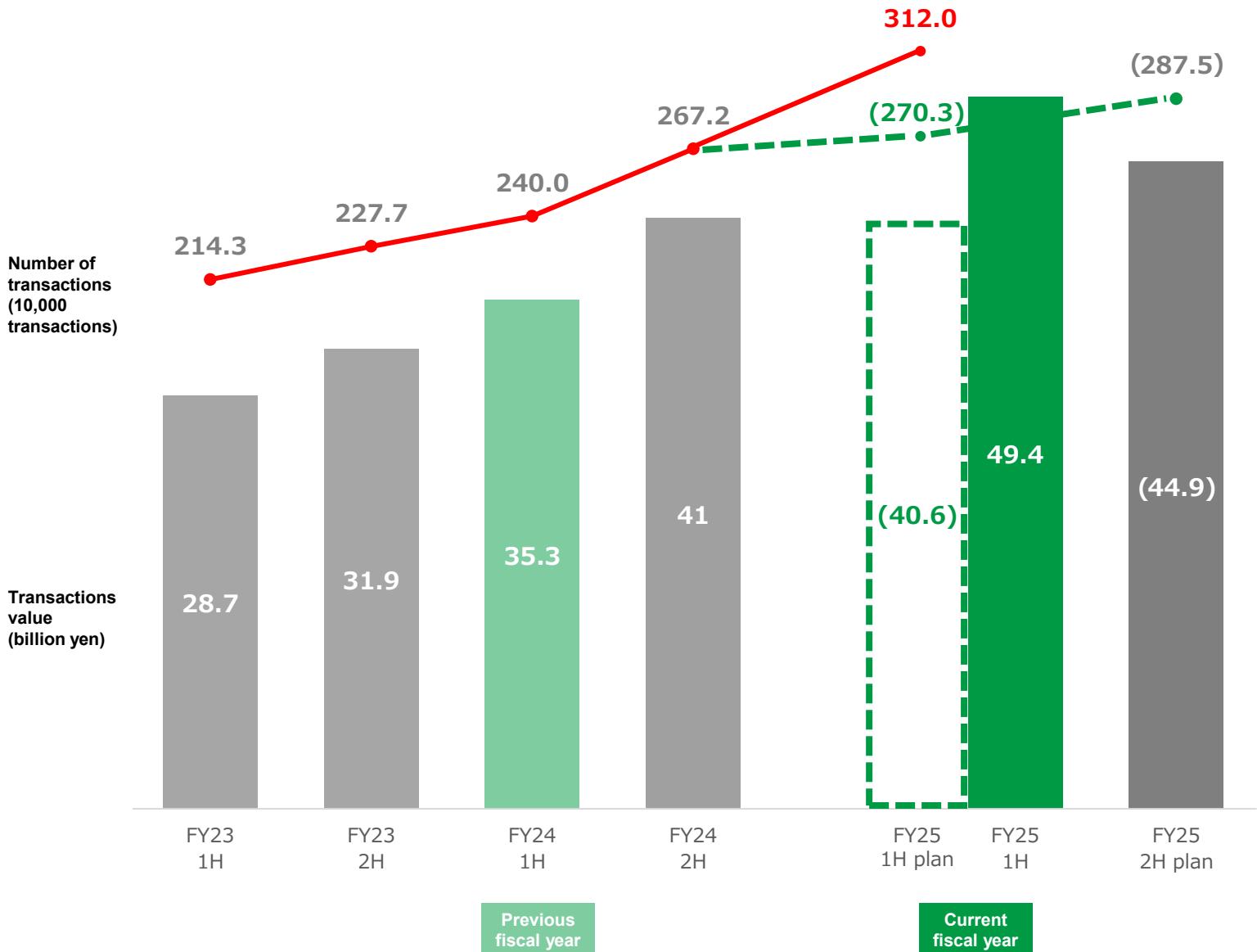
#### Transactions value

**¥49.4** billion

(+¥14.1 billion)

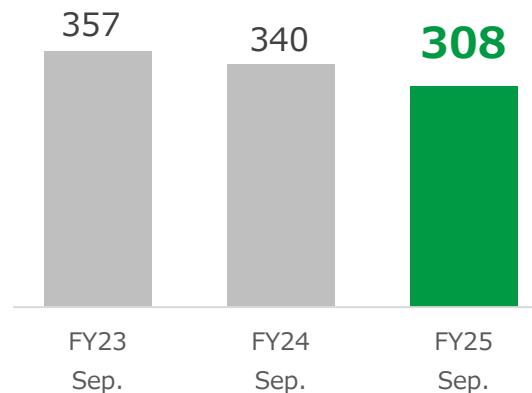
#### Notes:

1. All comments and figures regarding changes are compared with the same period a year ago.
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3. Previous-year comparisons are based on the figures presented in these materials.

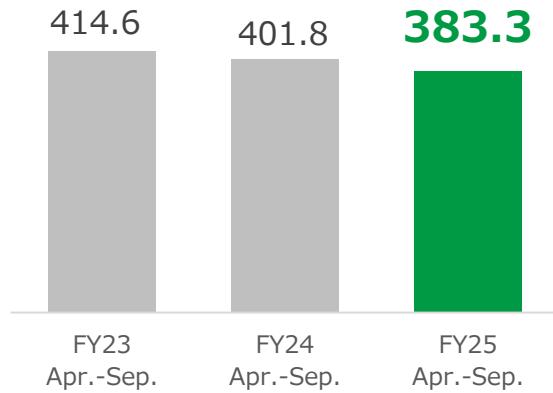


## Seven Card Service KPIs

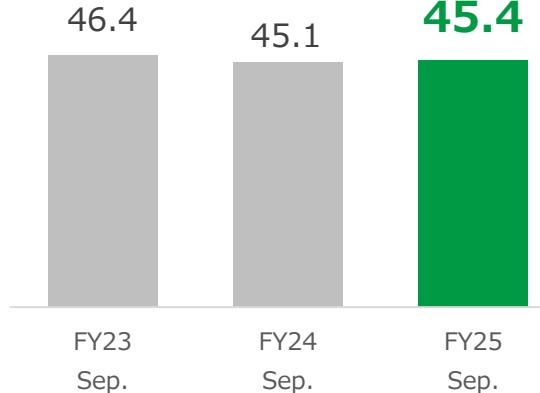
**Number of card holders**  
(10,000 people)



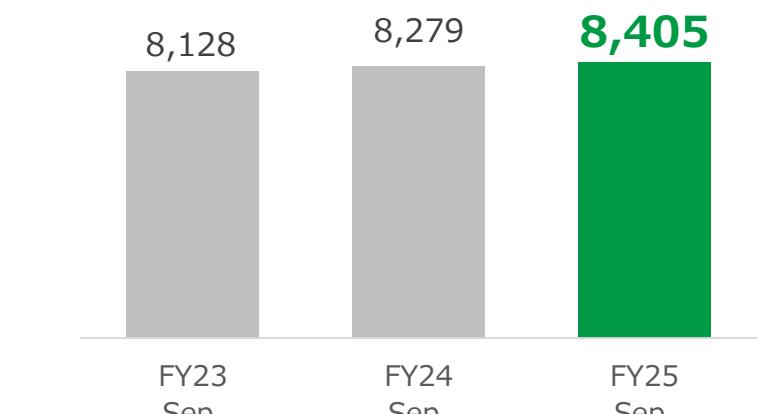
**Shopping transaction value using credit cards** (billion yen)



**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.

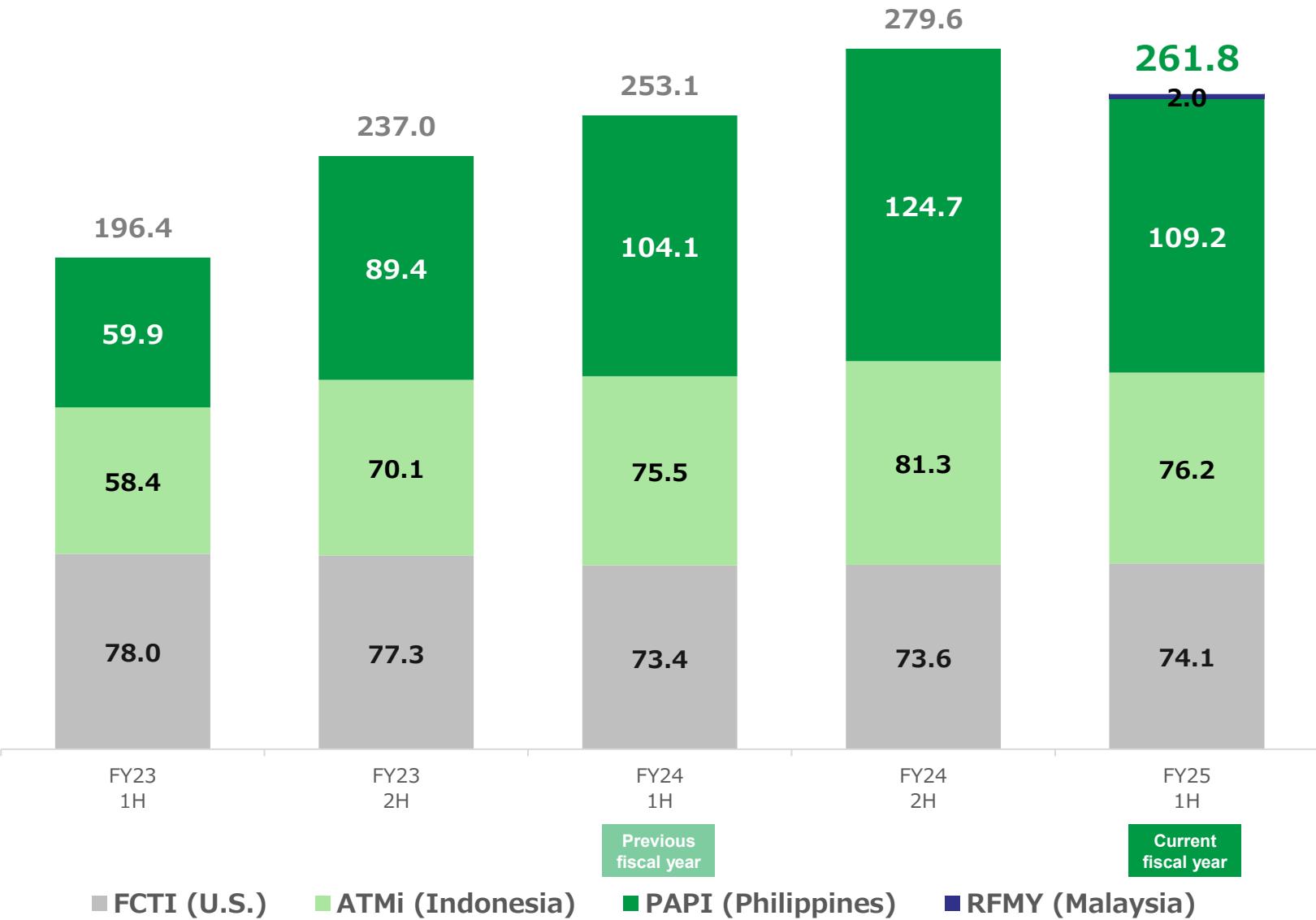
**Total number of transactions for FY25 1H**

**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**

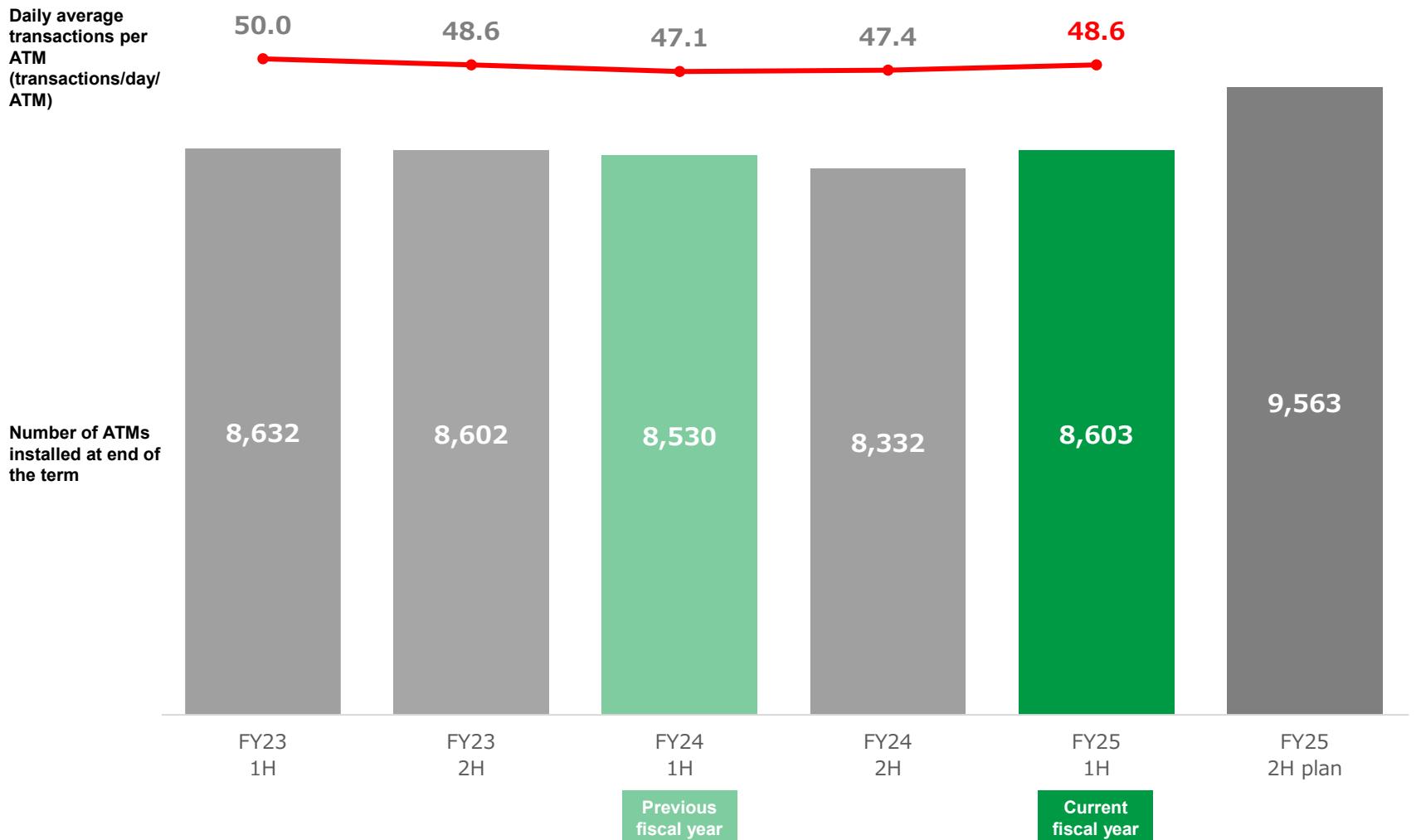
**¥1.29 billion**

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

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.)



## Overseas Business

### 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**

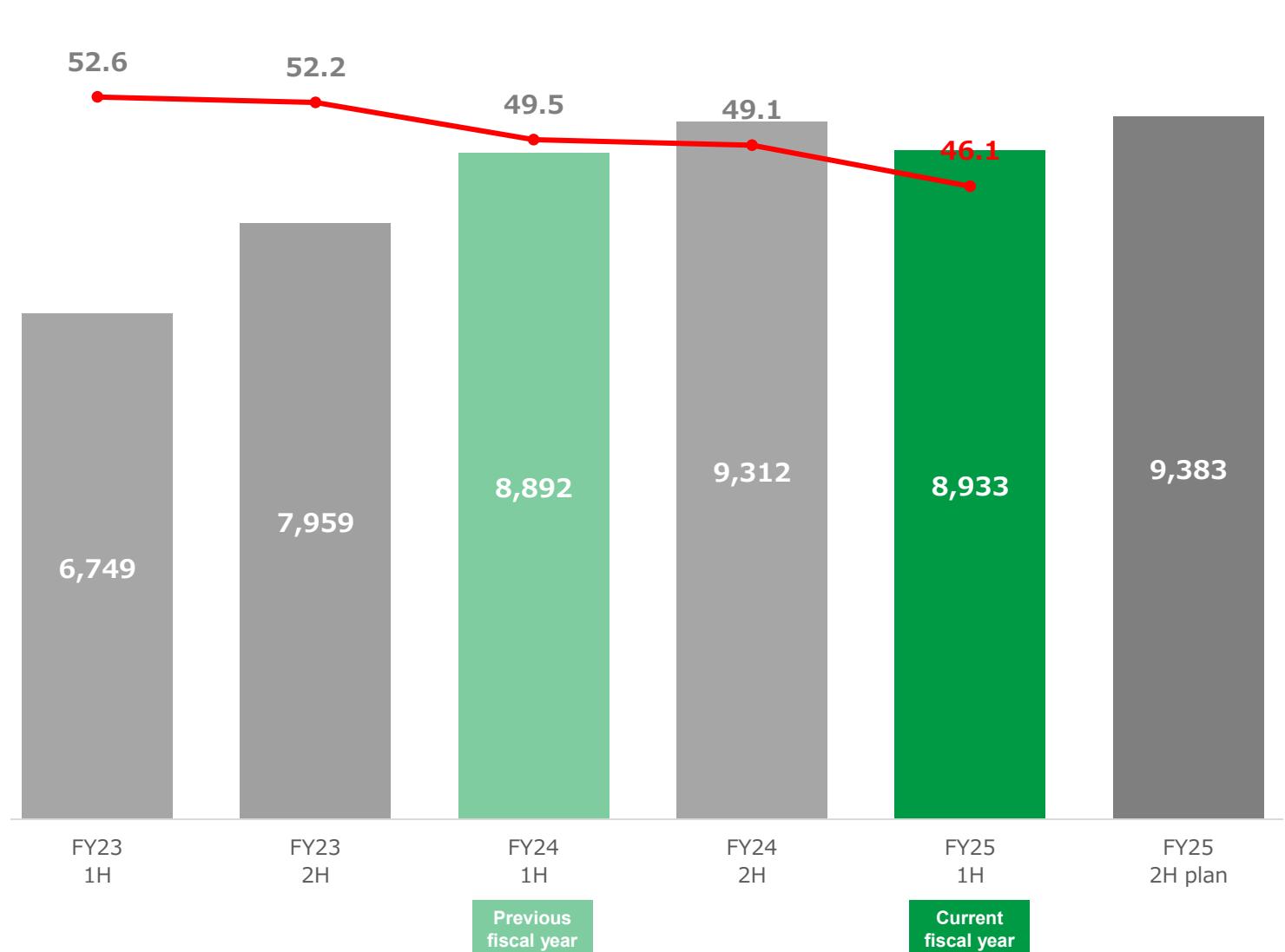
**¥3.87 billion**

**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)



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.

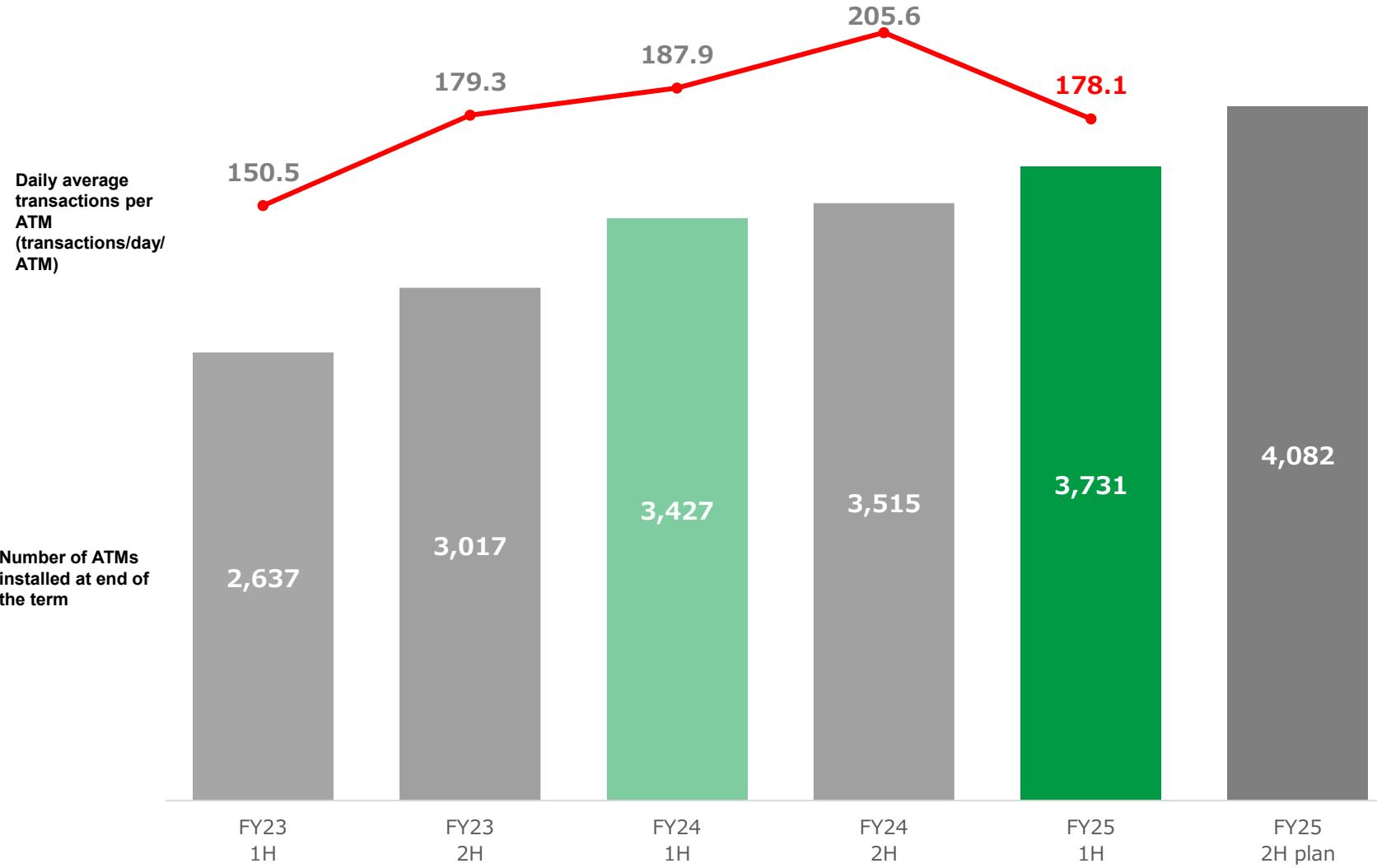
#### Ordinary income for FY25 1H

**¥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.)

AGENDA

03

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

## Financial Results Forecast [Consolidated]

|  | FY2024<br>Results | FY2025<br>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<br>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

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# **Review of First Half and Growth Strategy**

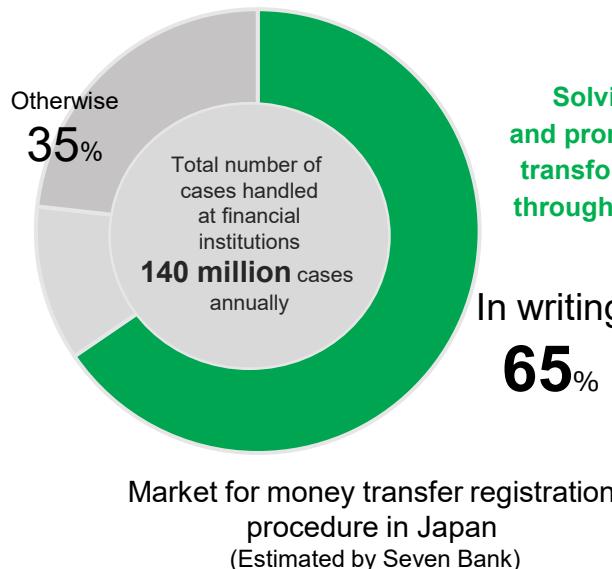
# **Refining the strengths**

## **ATM Business (Domestic and Overseas)**

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

# ⊕Connect

プラスコネクト

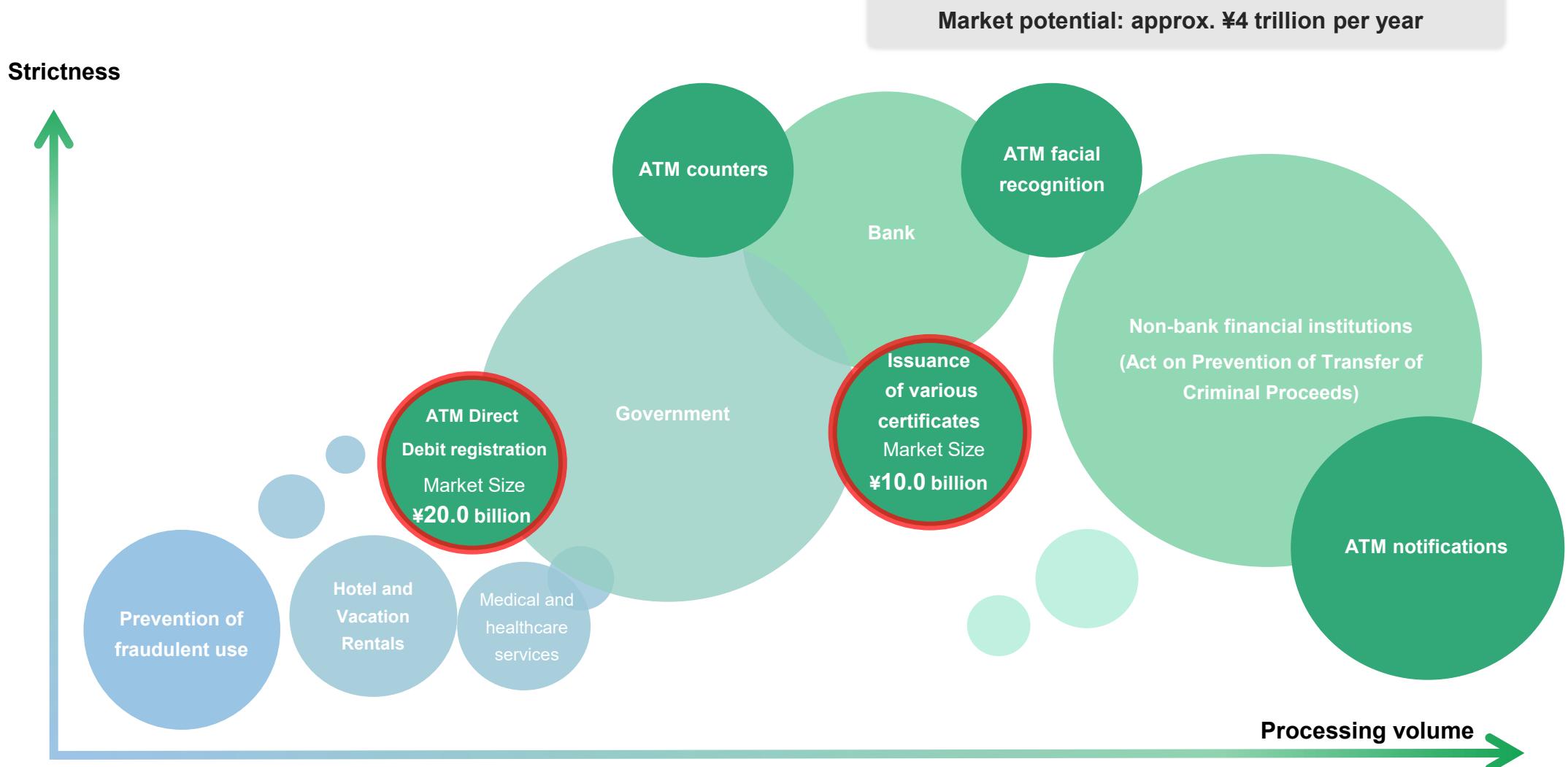


Solving issues and promoting digital transformation (DX) through digitalization



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

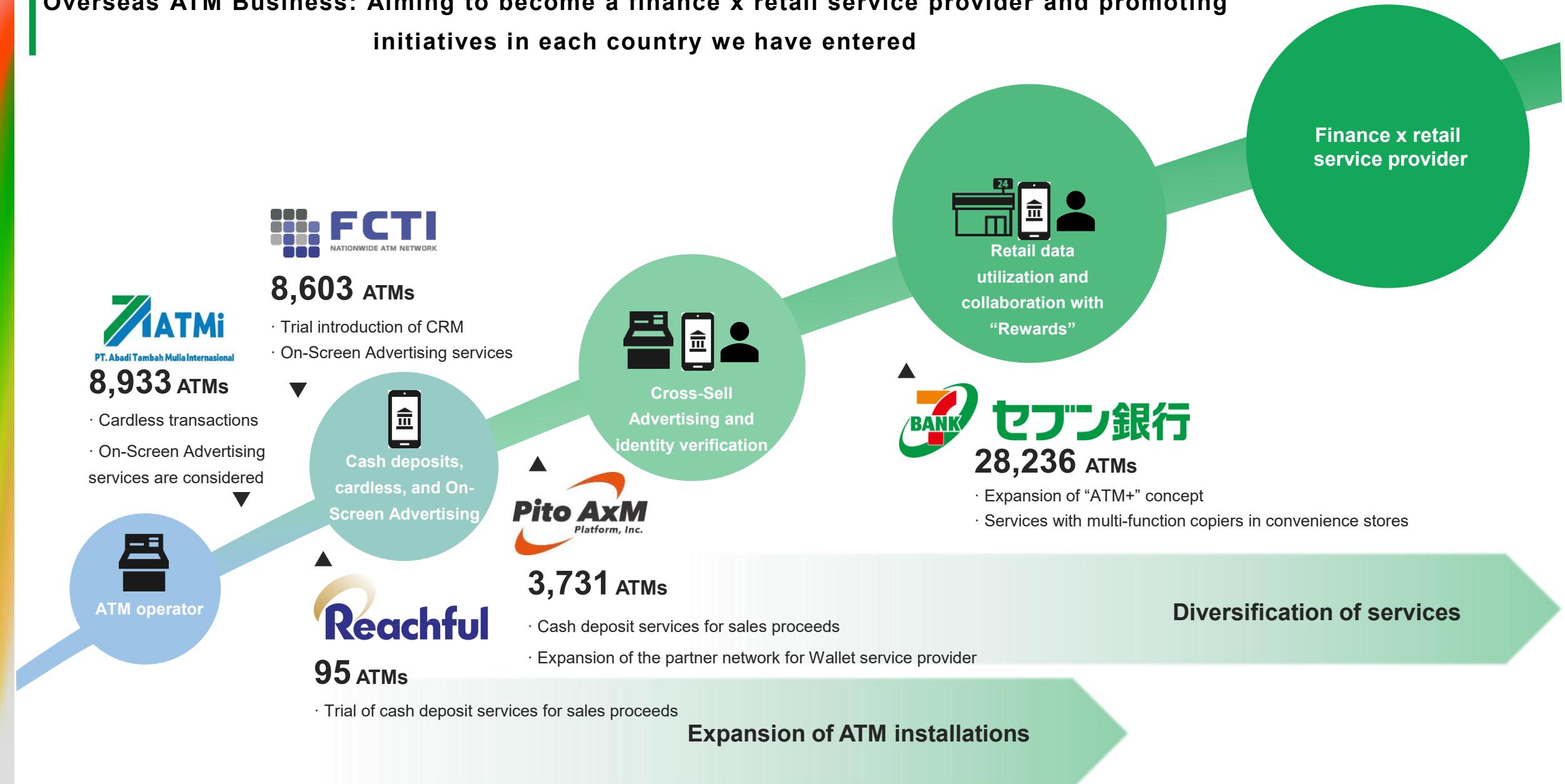
## Domestic ATM business: “+Connect” is gradually expanding its services and growing its business scale



### 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



# **Refining the strengths**

## **Retail Business (Bank account service)**

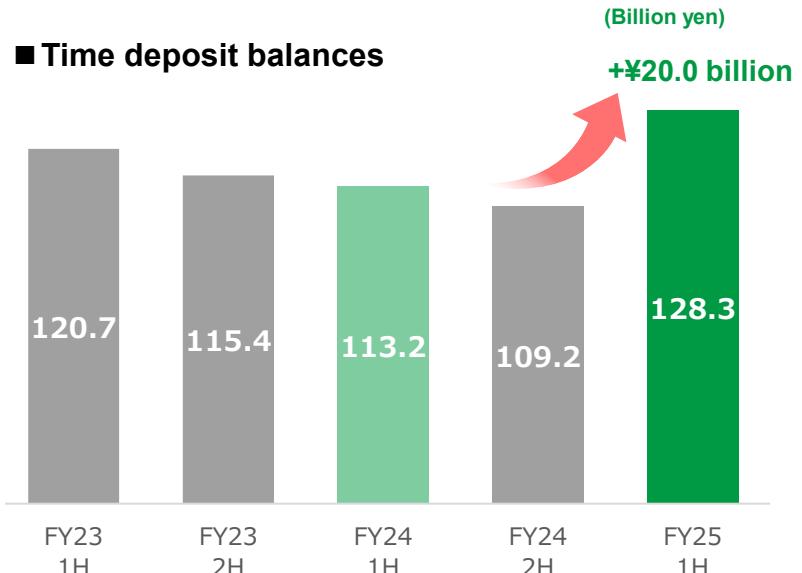
Under the fierce competition for acquiring deposits, we aim to increase deposits through competitive interest rate campaigns and unique reward programs.

Steadily increasing card loan balance through enhanced advertising initiatives

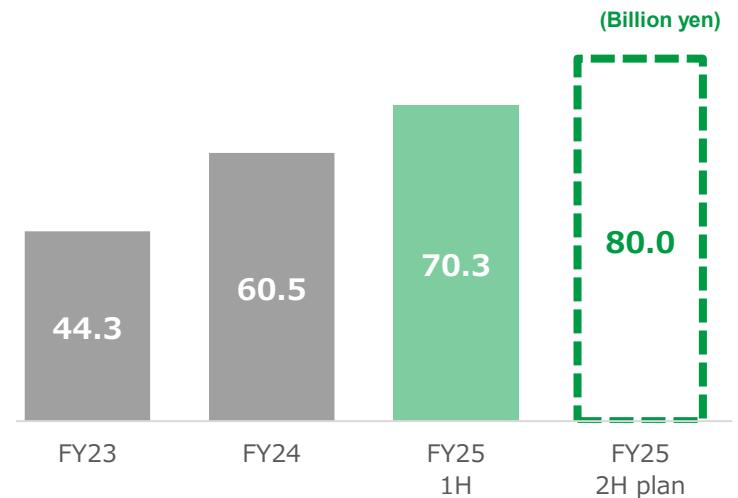
- Time deposit campaigns help secured **approximately ¥20.0 billion** in new time deposits compared to March 2025.



■ Time deposit balances



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



Aim to attract deposits through competitive interest rates and unique incentives

- Initiatives under study toward further expansion

Improve UI/UX

Borrow instantly on smartphones  
Repay easily via ATMs



Strengthen advertising

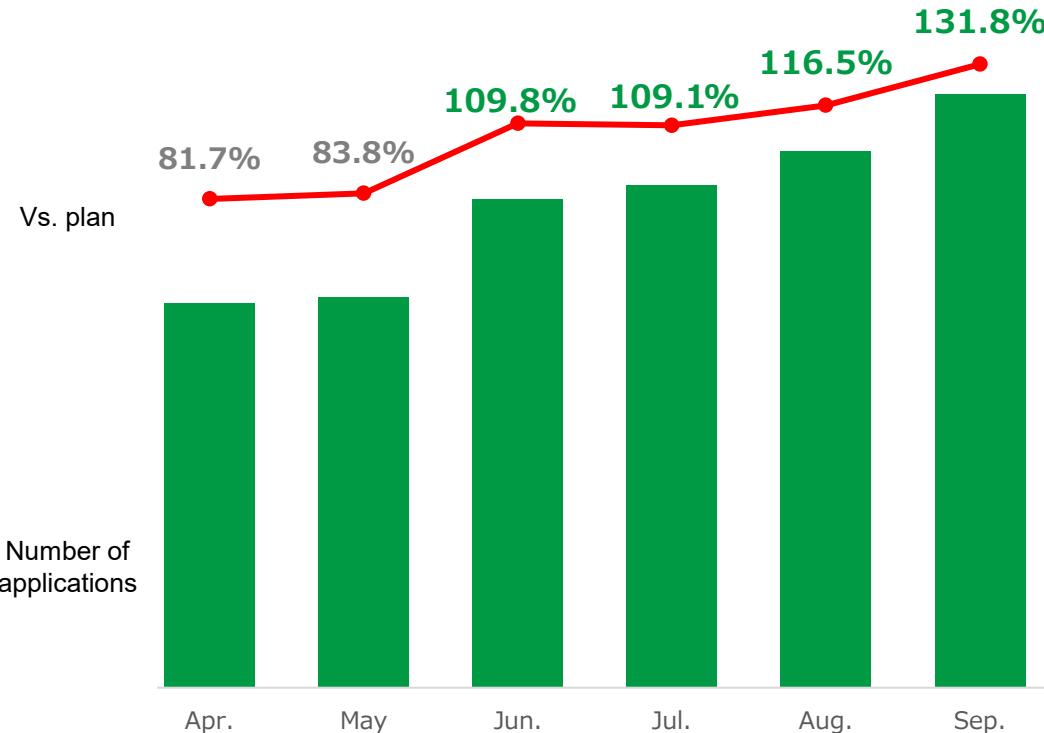
Effective use of owned media

# **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

Product enhancement

- ✓ 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

**Seven & i Holdings Co., Ltd.  
(Seven-Eleven Japan Co., Ltd.)**

**ITOCHU Corporation**

Voting rights  
33.40%

Voting rights  
16.35%→(20.0%)

**Seven Bank, Ltd.**

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



**Fundamental value:**  
Offer a social infrastructure available anytime with safety and security



**Social value:**  
Realize a wide variety of services accessible to anyone, anytime



**Creation of new value:**  
Create unique values beyond our customers' expectations



**Source of value creation:**  
Proactively create a society where everyone can be active



**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



Ability to link technology to business



Ability to implement unique ideas

Strengthening human capital

Enhancement of intellectual capital

Strengthening Social 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%**



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

No-code development

Approximately **90** in-house applications developed



“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

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APPENDIX

## APPENDIX

## Statement of Income [Consolidated]

(Billion yen, unless otherwise stated)

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

## Notes:

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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      |              |            | (Billion yen, unless otherwise stated) |  |
|--|-------------|--------------|-------------|--------------|------------|--|--|
|  | Results     |              |             |              |            | Plan                                   |  |
|  | 1H          | Full year    | 1H results  | YoY change   | Vs. plan   | Full year                              |  |
| <b>Ordinary income</b>   | <b>68.9</b> | <b>135.7</b> | <b>70.9</b> | <b>2.0</b>   | <b>1.4</b> | <b>140.0</b>                           |  |
| ATM-related fee income   | 56.9        | 113.4        | 57.6        | 0.7          | 0.1        | 115.0                                  |  |
| <b>Ordinary expenses</b>   | <b>51.8</b> | <b>108.4</b> | <b>56.9</b> | <b>5.1</b>   | <b>0.9</b> | <b>115.5</b>                           |  |
| 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                                   |  |
| <b>Ordinary profit</b>   | <b>17.1</b> | <b>27.3</b>  | <b>13.9</b> | <b>(3.2)</b> | <b>0.4</b> | <b>24.5</b>                            |  |
| 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                                    |  |
| <b>Net income</b>  | <b>11.7</b> | <b>17.6</b>  | <b>9.6</b>  | <b>(2.1)</b> | <b>0.6</b> | <b>16.5</b>                            |  |
| <b>EBITDA</b>  | <b>28.1</b> | <b>50.4</b>  | <b>26.5</b> | <b>(1.6)</b> | <b>0.9</b> | <b>49.6</b>                            |  |
| <b>No. of ATMs installed at end of term (units)</b>              | 27,702      | 27,990       | 28,236      | 534          | (61)       | 28,627                                 |  |
| <b>ATM-related fee income per transaction (yen)</b>              | 107.4       | 106.5        | 105.2       | (2.2)        | (0.1)      | 104.5                                  |  |
| <b>Daily average transactions per ATM (transactions/ATM/day)</b> | 107.7       | 108.0        | 109.2       | 1.5          | 0.7        | 108.6                                  |  |
| <b>Total number of transactions (million)</b>                    | 542         | 1,089        | 560         | 18           | 1          | 1,122                                  |  |
| <b>International money transfer services (1,000)</b>             | 328         | 660          | 326         | (2)          | (7)        | 693                                    |  |
| <b>Debit services (1,000)</b>                                    | 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.

## Statement of Income [Seven Card Service]

(Million yen, unless otherwise stated)

|                          | FY2024        |               | FY2025         |                |                | Plan           |  |
|--------------------------|---------------|---------------|----------------|----------------|----------------|----------------|--|
|                          | Results       |               | 1H results     |                | YoY change     |                |  |
|                          | 1H            | Full year     |                | Vs. plan       | Full year      |                |  |
| <b>Ordinary income</b>   | <b>14,821</b> | <b>32,529</b> | <b>13,900</b>  | <b>(921)</b>   | <b>35</b>      | <b>29,560</b>  |  |
| 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         |  |
| <b>Ordinary expenses</b> | <b>13,893</b> | <b>29,834</b> | <b>14,750</b>  | <b>857</b>     | <b>(1,245)</b> | <b>32,590</b>  |  |
| 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         |  |
| <b>Ordinary profit</b>   | <b>928</b>    | <b>2,694</b>  | <b>(849)</b>   | <b>(1,777)</b> | <b>1,281</b>   | <b>(3,030)</b> |  |
| <b>Net income</b>        | <b>814</b>    | <b>830</b>    | <b>(1,029)</b> | <b>(1,843)</b> | <b>1,101</b>   | <b>(3,030)</b> |  |

## 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<br>(Jan.-June) | YoY change    | Vs. plan   | Plan         |
|  | 1H                 | Full year    |                           |               |            | Full year    |
| <b>Ordinary income</b>   | <b>87.4</b>        | <b>177.7</b> | <b>89.7</b>               | <b>2.3</b>    | <b>6.7</b> | <b>176.3</b> |
| <b>Ordinary expenses</b>   | <b>96.7</b>        | <b>180.7</b> | <b>81.0</b>               | <b>(15.7)</b> | <b>0.8</b> | <b>166.7</b> |
| 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          |
| <b>Ordinary profit</b>   | <b>(9.3)</b>       | <b>(3.0)</b> | <b>8.7</b>                | <b>18.0</b>   | <b>5.9</b> | <b>9.6</b>   |
| Extraordinary income and losses                                  | (0.1)              | (0.1)        | (0.0)                     | 0.1           | (0.0)      | 0            |
| <b>Net income</b>  | <b>(9.6)</b>       | <b>(3.3)</b> | <b>8.5</b>                | <b>18.1</b>   | <b>5.8</b> | <b>9.4</b>   |
| <b>EBITDA</b>  | <b>(7.3)</b>       | <b>0.1</b>   | <b>10.3</b>               | <b>17.6</b>   | <b>6.1</b> | <b>13.6</b>  |
| <b>No. of ATMs installed at end of term (units)</b>              | 8,530              | 8,332        | 8,603                     | 73            | —          | 9,563        |
| <b>Daily average transactions per ATM (transactions/ATM/day)</b> | 47.1               | 47.2         | 48.6                      | 2.5           | —          | 47.9         |
| <b>Total number of transactions (million)</b>                    | 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)

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

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

Notes:

1. Exchange rate:

FY2024 1H IDR 100 = ¥0.957, FY2025 1H IDR 100 = ¥0.904, FY2025 plan 1DR 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)



| 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   |



| 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) |



| 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.



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