



Financial Results for the First Quarter of the Fiscal Year Ending March 31, 2027[JGAAP] (Consolidated Data)

August 7, 2026

Company name: Seven Bank, Ltd. Stock exchange listing: Tokyo Stock Exchange
 Stock code: 8410 URL: <https://www.sevenbank.co.jp/>
 Representative: (title) President and Representative Director
 (name) Masaaki Matsuhashi
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Scheduled date for cash dividends: –

Trading accounts: Not established

Earnings supplementary explanatory documents: Yes

Earnings presentation: Yes (Analysts, institutional investors)

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

1. Financial Highlights for the First Quarter of the Fiscal Year Ending March 31, 2027 (April 1, 2026–June 30, 2026)

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

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Three months ended June 30, 2026	56,851	6.6	10,802	63.4	6,582	57.1
Three months ended June 30, 2025	53,323	3.6	6,607	(7.9)	4,188	(9.8)

Note: Comprehensive income: Three months ended June 30, 2026 6,648 million yen (137.7%)
 Three months ended June 30, 2025 2,796 million yen (-54.1%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2026	5.63	—
Three months ended June 30, 2025	3.65	—

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

(2) Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of June 30, 2026	1,572,063	286,465	17.8
As of March 31, 2026	1,545,743	286,265	18.1

(Reference) Capital: As of June 30, 2026 280,693 million yen
 As of March 31, 2026 280,491 million yen

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

2. Dividends

	Dividend per share				
	First quarter	Semi-annual	Third quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	—	5.50	—	5.50	11.00
Fiscal year ending March 31, 2027	—				
Fiscal year ending March 31, 2027 (Forecasts)		5.50	—	5.50	11.00

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

3. Performance Forecasts for the Fiscal Year Ending March 31, 2027 (April 1, 2026–March 31, 2027)

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

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Semi-annual (Accumulated)	114,000	5.9	15,500	4.6	8,000	(19.7)	6.84
Full-year	235,500	7.0	33,500	11.0	20,000	48.4	17.12

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

Notes

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

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

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

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

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

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

(c) Changes in accounting estimates : Yes

(d) Retrospective restatements : None

(4) Number of shares (common stock)

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

(b) Number of treasury shares

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

As of June 30, 2026	1,179,308,000 shares	As of March 31, 2026	1,179,308,000 shares
As of June 30, 2026	11,310,144 shares	As of March 31, 2026	11,323,221 shares
Three months ended June 30, 2026	1,167,994,838 shares	Three months ended June 30, 2025	1,146,504,379 shares

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

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm : None

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

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

1. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	896,249	868,916
Securities	167,855	182,313
Loans	90,843	94,691
Foreign exchanges	0	0
ATM-related temporary payments	99,664	129,805
Accounts receivable from credit card members	126,146	128,279
Other assets	73,291	76,355
Tangible fixed assets	45,812	47,827
Intangible fixed assets	44,402	42,942
Asset for retirement benefits	4,709	4,769
Deferred tax assets	2,473	2,489
Allowance for credit losses	(5,705)	(6,329)
Total assets	1,545,743	1,572,063
Liabilities		
Deposits	875,261	893,075
Negotiable certificates of deposits	300	590
Borrowed money	13,598	10,632
Bonds	100,000	100,000
ATM-related temporary advances	68,319	87,820
Accounts payable for credit card business	39,155	35,388
Deposits for electronic money	59,186	58,226
Other liabilities	100,759	96,432
Provision for bonuses	1,418	1,909
Liability for retirement benefits	44	44
Provision for stocks payment	1,084	1,111
Deferred tax liabilities	350	367
Total liabilities	1,259,477	1,285,597
Net assets		
Common stock	30,724	30,724
Capital surplus	32,068	32,068
Retained earnings	208,740	208,870
Treasury stock	(3,089)	(3,085)
Total shareholders' equity	268,443	268,577
Net unrealized gains (losses) on available-for-sale securities	564	636
Foreign currency translation adjustments	9,852	9,918
Accumulated adjustments for retirement benefits	1,630	1,561
Total accumulated other comprehensive income	12,047	12,116
Subscription rights to shares	8	8
Non-controlling interests	5,766	5,763
Total net assets	286,265	286,465
Total liabilities and net assets	1,545,743	1,572,063

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

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	53,323	56,851
Interest income	3,909	4,709
(Interest on loans)	2,862	3,525
(Interest and dividends on securities)	654	398
Fees and commissions income	49,208	52,048
(ATM-related fee income)	39,253	41,932
(Credit card operating income)	2,916	2,871
(Electronic money operating income)	2,816	2,456
Other operating income	43	27
Other ordinary income	161	66
Ordinary expenses	46,715	46,048
Interest expenses	728	1,065
(Interest on deposits)	344	630
Fees and commissions expenses	13,622	14,622
(ATM placement fee expenses)	7,610	7,924
(ATM-related fee expenses)	2,277	2,653
(Credit card operating expenses)	1,436	1,378
(Electronic money operating expenses)	202	134
Other operating expenses	84	-
General and administrative expenses	30,793	29,151
Other ordinary expenses	1,487	1,208
Ordinary profit	6,607	10,802
Extraordinary losses	169	1,006
Losses on disposal of fixed assets	98	83
Impairment losses	71	923
Income before income taxes	6,437	9,795
Income taxes-current	2,306	3,224
Income taxes-deferred	(60)	(24)
Total income taxes	2,245	3,199
Net income	4,191	6,595
Net income attributable to non-controlling interests	3	12
Net income attributable to owners of the parent	4,188	6,582

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Net income	4,191	6,595
Other comprehensive income	(1,395)	52
Net unrealized gains (losses) on available-for-sale securities	261	71
Foreign currency translation adjustments	(1,634)	49
Adjustments for retirement benefits	(23)	(68)
Comprehensive income	2,796	6,648
Comprehensive income attributable to:		
Owners of the parent	3,127	6,651
Non-controlling interests	(330)	(2)

2. Quarterly Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	863,755	839,380
Securities	222,585	237,044
Loans	79,394	83,286
Foreign exchanges	0	0
ATM-related temporary payments	97,039	127,743
Other assets	34,640	38,400
Tangible fixed assets	33,582	32,704
Intangible fixed assets	41,861	40,937
Prepaid pension costs	1,397	1,478
Deferred tax assets	1,658	1,665
Customers' liabilities for acceptances and guarantees	31,875	29,375
Allowance for credit losses	(3,048)	(3,068)
Total assets	1,404,742	1,428,948
Liabilities		
Deposits	904,780	914,724
Negotiable certificates of deposits	300	590
Bonds	100,000	100,000
ATM-related temporary advances	68,319	87,820
Other liabilities	37,896	34,338
Provision for bonuses	758	1,202
Provision for stocks payment	1,084	1,111
Acceptances and guarantees	31,875	29,375
Total liabilities	1,145,013	1,169,162
Net assets		
Common stock	30,724	30,724
Capital surplus	31,721	31,721
Retained earnings	199,807	199,789
Treasury stock	(3,089)	(3,085)
Total shareholders' equity	259,163	259,149
Net unrealized gains (losses) on available-for-sale securities	564	636
Total valuation and translation adjustments	564	636
Total net assets	259,728	259,785
Total liabilities and net assets	1,404,742	1,428,948

(2) Non-Consolidated Statements of Income

	(Millions of yen)	
	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	35,216	37,229
Interest income	3,314	4,116
(Interest on loans)	2,360	3,021
(Interest and dividends on securities)	654	398
Fees and commissions income	31,612	32,915
(ATM-related fee income)	28,771	29,786
Other operating income	37	34
Other ordinary income	252	162
Ordinary expenses	28,632	27,754
Interest expenses	504	952
(Interest on deposits)	363	646
Fees and commissions expenses	7,143	7,730
(ATM placement fee expenses)	4,567	4,593
(ATM-related fee expenses)	804	1,061
Other operating expenses	84	—
General and administrative expenses	20,207	18,551
Other ordinary expenses	692	520
Ordinary profit	6,583	9,475
Extraordinary losses	86	71
Losses on disposal of fixed assets	86	71
Other extraordinary losses	0	—
Income before income taxes	6,496	9,403
Income taxes-current	2,108	3,009
Income taxes-deferred	(89)	(40)
Total income taxes	2,018	2,969
Net income	4,478	6,434

3. Capital Adequacy Ratio (Domestic Standard)

(1) Consolidated Capital Adequacy Ratio (Domestic Standard)

	As of June 30, 2026
Consolidated capital adequacy ratio (domestic standard)	30.64%

(Reference) As of March 31, 2026
29.91%

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

	As of June 30, 2026
Non-consolidated capital adequacy ratio (domestic standard)	43.62 %

(Reference) As of March 31, 2026
42.75%