November 6, 2026

To whom it may concern:

Company name: Seven Bank, Ltd.
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Notice of Difference between Forecast and Actual Results for the Second Quarter and Revision of Performance Forecasts

Seven Bank, Ltd. (hereinafter the "Company") announces that there are differences between the performance forecasts for the second quarter (cumulative) of the fiscal year ending March 31, 2027, released on August 7, 2026, and the results announced today, as described below.

The Company also announces that, at a meeting of the Board of Directors held today, it has resolved to revise the full-year performance forecasts for the fiscal year ending March 31, 2027, released on August 7, 2026, as follows.

1. Differences between performance forecasts and results

Differences between consolidated performance forecasts and results for the second quarter (cumulative) of the fiscal year ending March 31, 2027 (April 1, 2026–September 30, 2026)

	Ordinary income	Ordinary profit	Net income attributable to owners of the parent	Net income per share
	Million yen	Million yen	Million yen	Yen
Previously announced forecast (A)	114,000	15,500	8,000	6.84
Results (B)	115,027	21,050	13,317	11.40
Amount of increase/decrease (B−A)	1,027	5,550	5,317	
Rate of change (%)	0.9	35.8	66.4	
(Reference) Results for the second quarter (cumulative) of the previous fiscal year	107,552	14,814	9,966	9.35

Differences between non-consolidated performance forecasts and results for the second quarter (cumulative) of the fiscal year ending March 31, 2027 (April 1, 2026–September 30, 2026)

	Ordinary income	Ordinary profit	Net income	Net income per share
	Million yen	Million yen	Million yen	Yen
Previously announced forecast (A)	73,500	15,000	10,500	8.98
Results (B)	75,198	18,456	12,711	10.88
Amount of increase/decrease (B−A)	1,698	3,456	2,211	
Rate of change (%)	2.3	23.0	21.0	
(Reference) Results for the second quarter (cumulative) of the previous fiscal year	70,935	13,979	9,609	9.02

2. Revision of performance forecasts

Revision of full-year consolidated performance forecasts for the fiscal year ending March 31, 2027 (April 1, 2026–March 31, 2027)

	Ordinary income	Ordinary profit	Net income attributable to owners of the parent	Net income per share
	Million yen	Million yen	Million yen	Yen
Previously announced forecast (A)	235,500	33,500	20,000	17.12
Revised forecast (B)	238,500	38,000	23,000	19.70
Amount of increase/decrease (B−A)	3,000	4,500	3,000	
Rate of change (%)	1.2	13.4	15.0	
(Reference) Results for the previous fiscal year	220,025	30,165	13,476	12.14

Revision of full-year non-consolidated performance forecasts for the fiscal year ending March 31, 2027 (April 1, 2026–March 31, 2027)

	Ordinary income	Ordinary profit	Net income	Net income per share
	Million yen	Million yen	Million yen	Yen
Previously announced forecast (A)	149,000	29,000	20,000	17.12
Revised forecast (B)	152,000	33,500	22,500	19.27
Amount of increase/decrease (B−A)	3,000	4,500	2,500	
Rate of change (%)	2.0	15.5	12.5	
(Reference) Results for the previous fiscal year	142,951	26,697	18,016	16.23

3. Reasons for the differences and revision

Seven Bank's non-consolidated results for the second quarter (cumulative) of the fiscal year ending March 31, 2027 exceeded the previously announced forecasts, primarily because interest income exceeded the plan and general and administrative expenses were below the plan. In addition, the consolidated results also exceeded the previously announced forecasts, partly because the U.S. business performed above the plan.

Based on the results for the second quarter (cumulative) and the outlook going forward, the Company has revised its full-year performance forecasts for the fiscal year ending March 31, 2027.

(Note) The performance forecasts presented in this document are based on information currently available to the Company and certain assumptions deemed reasonable by the Company, and are not intended to constitute a guarantee by the Company that such forecasts will be achieved. Actual results may differ significantly from these forecasts due to various factors.

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