Supplementary Materials for Financial Results for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2027

Seven Bank, Ltd.

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Unless otherwise noted, amounts of less than one million yen are rounded down.

Key Management Indicators [Consolidated] (Millions of yen)

	FY2024 Interim Period	FY2025 Interim Period	FY2026 Interim Period	FY2024	FY2025
Ordinary income	106,283	107,552	115,027	214,408	220,025
Ordinary profit	16,751	14,814	21,050	30,289	30,165
Net income attributable to owners of the parent	10,940	9,966	13,317	18,221	13,476
Comprehensive income	12,723	8,049	12,748	19,684	14,415
Net assets	281,981	233,274	292,070	282,489	286,265
Total assets	1,569,239	1,430,049	1,546,154	1,495,977	1,545,743
Consolidated capital adequacy ratio	30.78%	23.83%	(Preliminary) 31.03%	29.13%	29.91%

Key Management Indicators [Non-Consolidated] (Millions of yen)

	FY2024 Interim Period	FY2025 Interim Period	FY2026 Interim Period	FY2024	FY2025
Ordinary income	68,958	70,935	75,198	135,747	142,951
Ordinary profit	17,118	13,979	18,456	27,307	26,697
Net income	11,734	9,609	12,711	17,657	18,016
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	253,089	205,179	265,088	252,482	259,728
Total assets	1,395,021	1,276,146	1,415,772	1,327,309	1,404,742
Deposit balance	904,077	888,340	909,193	871,043	904,780
Loan balance	51,507	70,549	85,454	60,700	79,394
Securities balance	182,876	176,348	257,219	175,457	222,585
Non-consolidated capital adequacy ratio	42.29%	33.95%	(Preliminary) 44.05%	41.50%	42.75%
Number of employees	666	715	720	703	715

(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.

Net Revenue, Business Profit, etc. [Non-Consolidated] (Millions of yen)

		FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Net revenue		54,381	57,082	2,700
	Net interest income	5,256	6,710	1,454
	Net fees and commissions	49,132	50,261	1,129
	Net other ordinary income	(6)	110	116
Net revenue ratio		40.46%	16.13%	(24.33)%
Business profit		13,976	18,918	4,941
Business profit before provision of general allowance for credit losses		14,196	19,618	5,421
Core business profit		14,280	19,618	5,337
Core business profit (Excluding gains (losses) on investment trust cancellation)		13,696	19,618	5,921

(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).
In addition, through FY2025, the average balance of deposits with the Bank of Japan was entirely deducted from interest-earning assets as non-interest-bearing deposits. From FY2026, however, the average balance of the interest-bearing portion of deposits with the Bank of Japan is included in due from banks under interest-earning assets.

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, %)

		FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Interest-earning assets (1)	Average balance	268,023	705,658	437,635
	Interest	6,312	8,828	2,515
	Yield	4.69	2.49	(2.20)
Of which, loans	Average balance	66,034	83,203	17,168
	Interest	4,906	6,167	1,260
	Yield	14.81	14.78	(0.03)
Securities	Average balance	182,746	245,742	62,996
	Interest	767	907	139
	Yield	0.83	0.73	(0.10)
Call loans	Average balance	13,131	72,868	59,737
	Interest	38	352	314
	Yield	0.57	0.96	0.38
Due from banks	Average balance	6,110	303,843	297,733
	Interest	600	1,401	801
	Yield	19.59	0.91	(18.67)
Interest-bearing liabilities (2)	Average balance	1,028,648	1,072,425	43,777
	Interest	1,056	2,117	1,061
	Yield	0.20	0.39	0.18
Of which, deposits	Average balance	907,000	938,594	31,593
	Interest	774	1,469	695
	Yield	0.17	0.31	0.14
Negotiable certificates of deposits	Average balance	461	447	(13)
	Interest	0	0	0
	Yield	0.25	0.33	0.07
Call money	Average balance	65,721	27,438	(38,283)
	Interest	157	122	(34)
	Yield	0.47	0.89	0.41
Borrowed money	Average balance	5,464	1,773	(3,691)
	Interest	27	7	(19)
	Yield	0.98	0.89	(0.09)
Bonds	Average balance	50,000	100,000	50,000
	Interest	96	470	373
	Yield	0.38	0.93	0.55
Interest margin (Yield of (1) – Yield of (2))		4.49	2.10	(2.39)

(Notes) 1. Interest-earning assets are presented net of the average balance of non-interest-earning deposits.

2. Through FY2025, the average balance of deposits with the Bank of Japan was entirely deducted from interest-earning assets as non-interest-bearing deposits. From FY2026, however, the average balance of the interest-bearing portion of deposits with the Bank of Japan is included in due from banks under interest-earning assets.

Change in Interest Income/Expense [Non-Consolidated] (Millions of yen)

	FY2025 Interim Period			FY2026 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	1,106	1,220	2,326	3,167	(651)	2,515
Of which, loans	1,324	0	1,325	1,272	(11)	1,260
Securities	24	520	545	232	(92)	139
Call loans	(91)	76	(15)	288	25	314
Due from banks	(150)	623	472	1,373	(572)	801
Interest-bearing liabilities	(65)	796	731	143	917	1,061
Of which, deposits	(7)	656	648	49	645	695
Negotiable certificates of deposits	(0)	0	0	(0)	0	0
Call money	(55)	149	94	(170)	136	(34)
Borrowed money	27	—	27	(16)	(2)	(19)
Bonds	(29)	(10)	(39)	235	138	373

(Note) 1. 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.

2.Through FY2025, the average balance of deposits with the Bank of Japan was entirely deducted from interest-earning assets as non-interest-bearing deposits. From FY2026, however, the average balance of the interest-bearing portion of deposits with the Bank of Japan is included in due from banks under interest-earning assets.

Profit Ratio [Non-Consolidated] (%)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Return on assets (ROA) – Ratio of ordinary profit to total assets	2.07	2.56	0.49
Ratio of ordinary profit to capital	12.12	14.35	2.22
Ratio of net income to total assets	1.42	1.76	0.34
Return on equity	8.33	9.88	1.54

(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)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Deposits total	907,000	938,594	31,593
Of which, liquid deposits	689,862	684,267	(5,594)
Of which, time deposits	215,208	252,309	37,101
Of which, other	1,929	2,017	87
Negotiable certificates of deposits	461	447	(13)
Aggregate total	907,461	939,041	31,580

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

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Deposits total	888,340	909,193	20,852
Of which, liquid deposits	645,490	645,824	333
Of which, time deposits	231,926	263,138	31,211
Of which, other	10,923	230	(10,692)
Negotiable certificates of deposits	300	590	290
Aggregate total	888,640	909,783	21,142

○ Balance of time deposits by residual period (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Less than 3 months	31,806	31,785	(20)
3-6 months	25,158	21,153	(4,005)
6 months-1 year	63,344	106,678	43,333
1-2 years	27,986	26,154	(1,831)
2-3 years	30,531	27,852	(2,679)
3 years or more	53,098	49,513	(3,585)
Total	231,926	263,138	31,211

General and Administrative Expenses Breakdown [Non-Consolidated] (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Salary and allowance	3,686	3,699	12
Retirement benefit costs	140	97	(43)
Welfare expenses	32	55	23
Depreciation of fixed assets	12,526	10,242	(2,284)
Land, building and machinery rental	636	627	(9)
Maintenance costs	103	107	3
Supplies expenses	0	0	0
Water supply and utility costs	103	101	(2)
Travel expenses	122	96	(25)
Communication expenses	2,587	2,435	(152)
Advertising expenses	2,556	1,482	(1,074)
Membership fees, donations, and entertainment expenses	37	31	(5)
Taxes and dues	1,301	1,527	225
Business outsourcing expenses	13,315	13,928	613
Maintenance and management expenses	1,680	1,907	226
Other	1,352	1,123	(228)
Total	40,184	37,464	(2,720)

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

Loan Balance [Non-Consolidated]

○ Loan balance (average balance) (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Loans on bills	—	—	—
Loan on deeds	150	289	139
Overdrafts	65,884	82,914	17,029
Bills discounted	—	—	—
Total	66,034	83,203	17,168

○ Loan balance (balance at end of year) (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Loans on bills	—	—	—
Loan on deeds	150	150	—
Overdrafts	70,399	85,304	14,904
Bills discounted	—	—	—
Total	70,549	85,454	14,904

Loans Outstanding by Residual Period [Non-Consolidated]

○ 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."

○ FY2026 Interim Period (Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Loans	85,454	—	—	—	85,454
Of which, variable interest rates	85,304	—	—	—	85,304
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)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Guaranteed	70,399	85,304	14,904
Unsecured	150	150	—
Total	70,549	85,454	14,904

○ Breakdown of collateral for customers' liabilities for acceptances and guarantees (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Guaranteed	—	—	—
Unsecured	22,932	29,375	6,443
Total	22,932	29,375	6,443

○ Breakdown of loans, classified by purpose (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Funds for capital investment	—	—	—
Funds for working capital	70,549	85,454	14,904
Total	70,549	85,454	14,904

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

○ Loan balance by industry and ratios to total loans (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Individual	70,399(99.7%)	85,304(99.8%)	14,904
Others	150(0.2%)	150(0.1%)	—
Total	70,549	85,454	14,904

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

None.

○ Balance of loans to restructuring countries

None.

○ Written-off of loans (Millions of yen)

	FY2025 Interim Period (A)	FY2026 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)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Government bonds	—	31,423	31,423
Municipal bonds	60,175	63,504	3,329
Bonds	53,915	89,838	35,922
Stocks	37,321	36,642	(678)
Other securities	31,334	24,333	(7,000)
Of which, overseas stocks	19,361	19,965	604
Others	11,973	4,367	(7,605)
Total	182,746	245,742	62,996

○ Balance of securities (balance at end of year) (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Government bonds	—	29,862	29,862
Municipal bonds	51,725	71,389	19,664
Bonds	62,665	93,810	31,145
Stocks	37,860	37,217	(643)
Other securities	24,097	24,940	843
Of which, overseas stocks	19,361	19,965	604
Others	4,735	4,974	238
Total	176,348	257,219	80,871

Balance of Securities by Residual Period [Non-Consolidated]

Redemption schedule for available-for-sale securities with maturity dates and held-to-maturity debt securities

○ 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

○ FY2026 Interim Period (Millions of yen)

	1 year or less	1-5 years	5-10 years	Over 10 years	Total
Government bonds	25,000	5,000	—	—	30,000
Municipal bonds	38,700	33,683	—	—	72,383
Bonds	47,200	46,800	1,000	—	95,000
Other securities	—	—	—	—	—
Total	110,900	85,483	1,000	—	197,383

Loan-to-Deposit and Investment-to-Deposit Ratios [Non-Consolidated] (%)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Loan-to-deposit ratio (balance at end of year)	7.93	9.39	1.45
Loan-to-deposit ratio (average balance)	7.27	8.86	1.58
Investment-to-deposit ratio (balance at end of year)	19.84	28.27	8.42
Investment-to-deposit ratio (average balance)	20.13	26.16	6.03

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

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

Allowance for Credit Losses [Non-Consolidated]

○ Balance at end of year (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
General allowance for credit losses	756	1,493	737
Specific allowance for credit losses	1,871	2,203	331
Allowance for loans to restructuring countries	—	—	—
Total	2,627	3,697	1,069

(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)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
General allowance for credit losses	216	694	478
Specific allowance for credit losses	402	(45)	(448)
Allowance for loans to restructuring countries	—	—	—
Total	619	648	29

Risk-Monitored Loans and Financial Reconstruction Act Based Disclosure [Consolidated] (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Loans under bankruptcy/rehabilitation or similar proceedings	712	689	(23)
Risk loans	—	—	—
Loans for Special Attention	472	442	(29)
Delinquent loans past due over three months	45	52	6
Restructured loans	426	390	(36)
Sub-total	1,184	1,131	(52)
Normal Loans	194,785	212,279	17,494
Total	195,970	213,411	17,441

Risk-Monitored Loans and Financial Reconstruction Act Based Disclosure [Non-Consolidated] (Millions of yen)

	FY2025 Interim Period (A)	FY2026 Interim Period (B)	Change (B)-(A)
Loans under bankruptcy/rehabilitation or similar proceedings	141	169	27
Risk loans	—	—	—
Loans for Special Attention	—	—	—
Delinquent loans past due over three months	—	—	—
Restructured loans	—	—	—
Sub-total	141	169	27
Normal Loans	194,763	220,771	26,008
Total	194,905	220,941	26,036

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 (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
15th unsecured domestic straight bonds	2025.10.30	20,000	100.00	20,000	—	—	20,000 (—)	1.289	2028.10.30
16th unsecured domestic straight bonds	2025.10.30	20,000	100.00	20,000	—	—	20,000 (—)	1.535	2030.10.30
17th unsecured domestic straight bonds	2025.10.30	10,000	100.00	10,000	—	—	10,000 (—)	1.777	2032.10.29

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.

Consolidated capital adequacy ratio (domestic standard) (Millions of yen, %)

	FY2025 Interim Period	FY2026 Interim Period
1. Consolidated capital adequacy ratio (2/3)	23.83	31.03
2. Consolidated capital adequacy amount	187,718	249,271
3. Risk asset amount	787,431	803,164
4. Consolidated total required capital	31,497	32,126

Non-consolidated capital adequacy ratio (domestic standard) (Millions of yen, %)

	FY2025 Interim Period	FY2026 Interim Period
1. Non-consolidated capital adequacy ratio (2/3)	33.95	44.05
2. Non-consolidated capital adequacy amount	170,050	231,473
3. Risk asset amount	500,866	525,380
4. Non-consolidated total required capital	20,034	21,015