SEVEN BANK

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

Financial Results

Financial Results for the First Quarter of Fiscal Year 2026

TODAY'S AGENDA

AGENDA
01
Financial Results for the First Quarter of Fiscal Year ending March 31, 2027

AGENDA
02
Key Figures and Topics by Business

AGENDA
03
Revised Financial Results Forecast for Fiscal Year Ending March 31, 2027

AGENDA
04
APPENDIX

AGENDA

01 Financial Results for the First Quarter of Fiscal Year Ending March 31, 2027

Key points of the results for the first quarter of the fiscal year ending March 31, 2027

Financial results overview

Ordinary income and Ordinary profit increased owing primarily to Seven Bank's non-consolidated performance and the U.S. operations.

Domestic ATM business

Both average daily transactions per ATM and total transactions grew.

Domestic retail business

The number of accounts, deposit balances, and loan balances all remained as planned.

Overseas business

The U.S. and the Philippines saw increases in income and profits, while Indonesia remained profitable despite a profit decline.

Profit/Loss Status

[Consolidated]

Ordinary income

Increased owing primarily to Seven Bank's non-consolidated performance and the U.S. operations.

Ordinary profit

Increased owing to higher consolidated income, along with a decrease in expenses at Seven Bank.

	FY2026 1Q results	FY2025 1Q results	YoY
Ordinary income	¥56.8 billion	¥53.3 billion	+6.5%
Ordinary expenses	¥46.0 billion	¥46.7 billion	(1.4)%
Ordinary profit	¥10.8 billion	¥6.6 billion	+63.6%
Net income attributable to owners of the parent	¥6.5 billion	¥4.1 billion	+58.5%
EBITDA	¥17.4 billion	¥14.5 billion	+20.0%

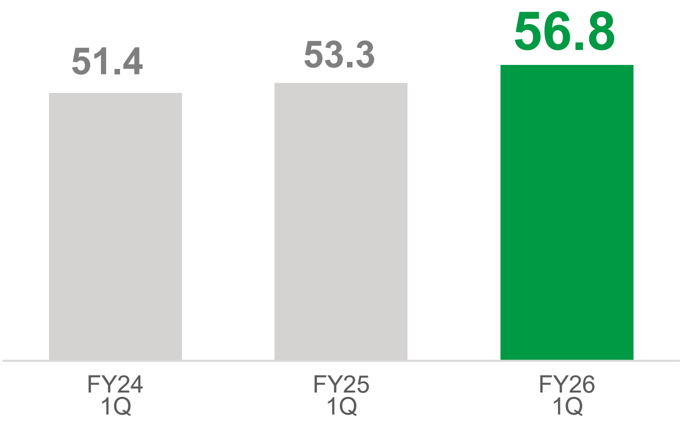
Notes:
1. All comments and figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the units used in this document.
4. Exchange rates used in the consolidated income statement:
   FY2025 1Q $1 = ¥152.55
   FY2026 1Q $1 = ¥156.96
5. All EBITDA in this document is Ordinary profit + Depreciation and amortization.

Financial Results for First Quarter of Fiscal Year Ending March 31, 2027

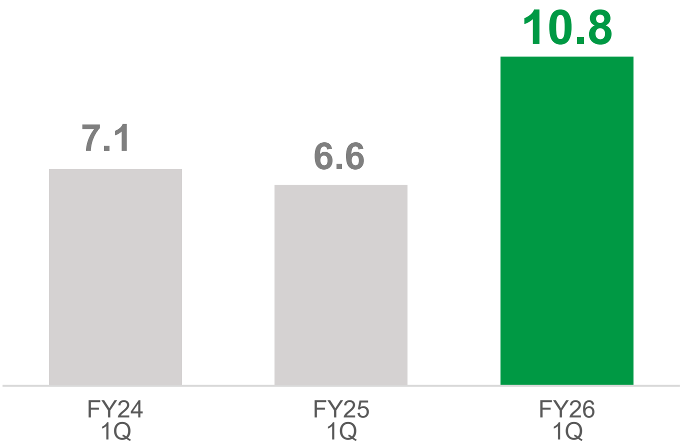
Trend in Performance [Consolidated]

(Billion yen)

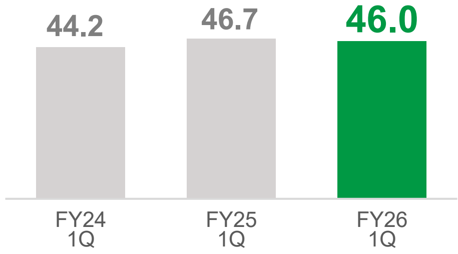
Ordinary income



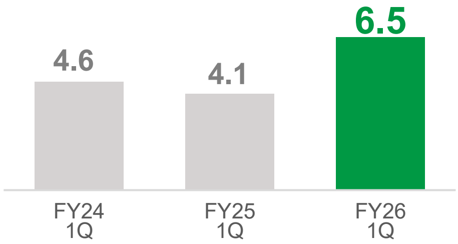
Ordinary profit



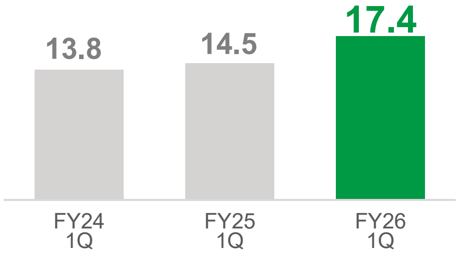
Ordinary expenses



Net income attributable to owners of the parent



EBITDA



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

Profit/Loss Status

[Seven Bank]

Ordinary income

Increased owing to an increase in ATM-related fee income and interest on loans.

Ordinary profit

Increased owing to higher income, along with a decrease in depreciation expenses resulting from the change in the useful life of ATMs.

	FY2026 1Q results	FY2025 1Q results	YoY
Ordinary income	¥37.2 billion	¥35.2 billion	+5.6%
Ordinary expenses	¥27.7 billion	¥28.6 billion	(3.1)%
Ordinary profit	¥9.4 billion	¥6.5 billion	+44.6%
Net income	¥6.4 billion	¥4.4 billion	+45.4%
EBITDA	¥14.5 billion	¥12.8 billion	+13.2%

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 units used in this document.
4. All EBITDA in this document is Ordinary profit + Depreciation and amortization.
5. Effective from FY2026 1Q, the useful life of ATMs for the domestic ATM business was changed from five years to seven years.

AGENDA

02

Key Figures and Topics by Business

Domestic Business (ATM)

Domestic Business (ATM)

Key Figures: ATM Transactions

Total number of transactions for FY26 1Q

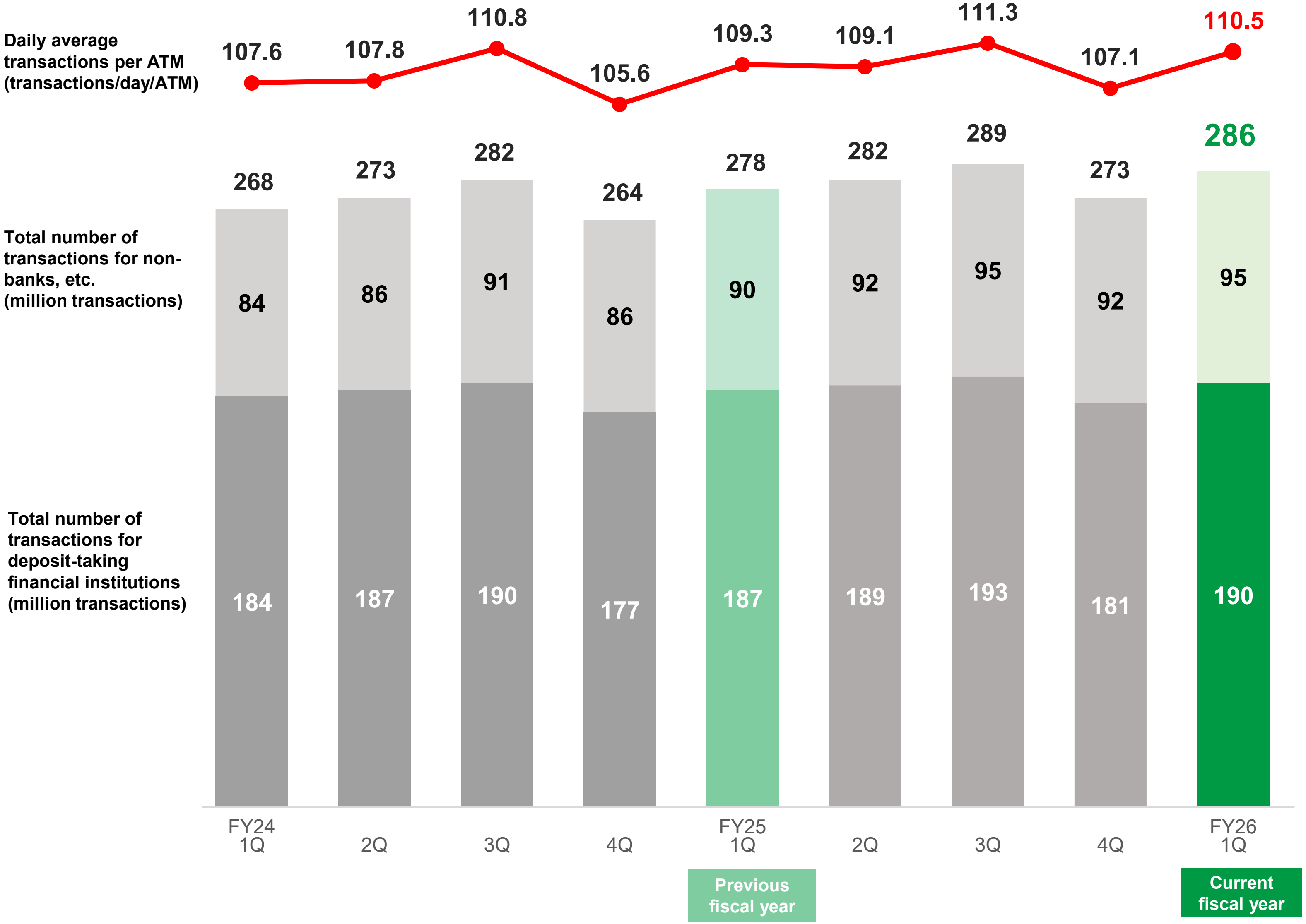
286 million transactions

+8 million transactions YoY

Daily average transactions per ATM for FY25 1Q

110.5 transactions

+1.2 transactions YoY



Notes:

1. All 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 units used in this document.
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. In this document, 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: ¥106.4 for FY2026 1Q
   *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])

Domestic Business (ATM)

Key Figures: Number of ATMs at the End of Quarter

Number of ATMs at the end of 1Q

28,614 units

+532 units YoY

Seven-Eleven stores:

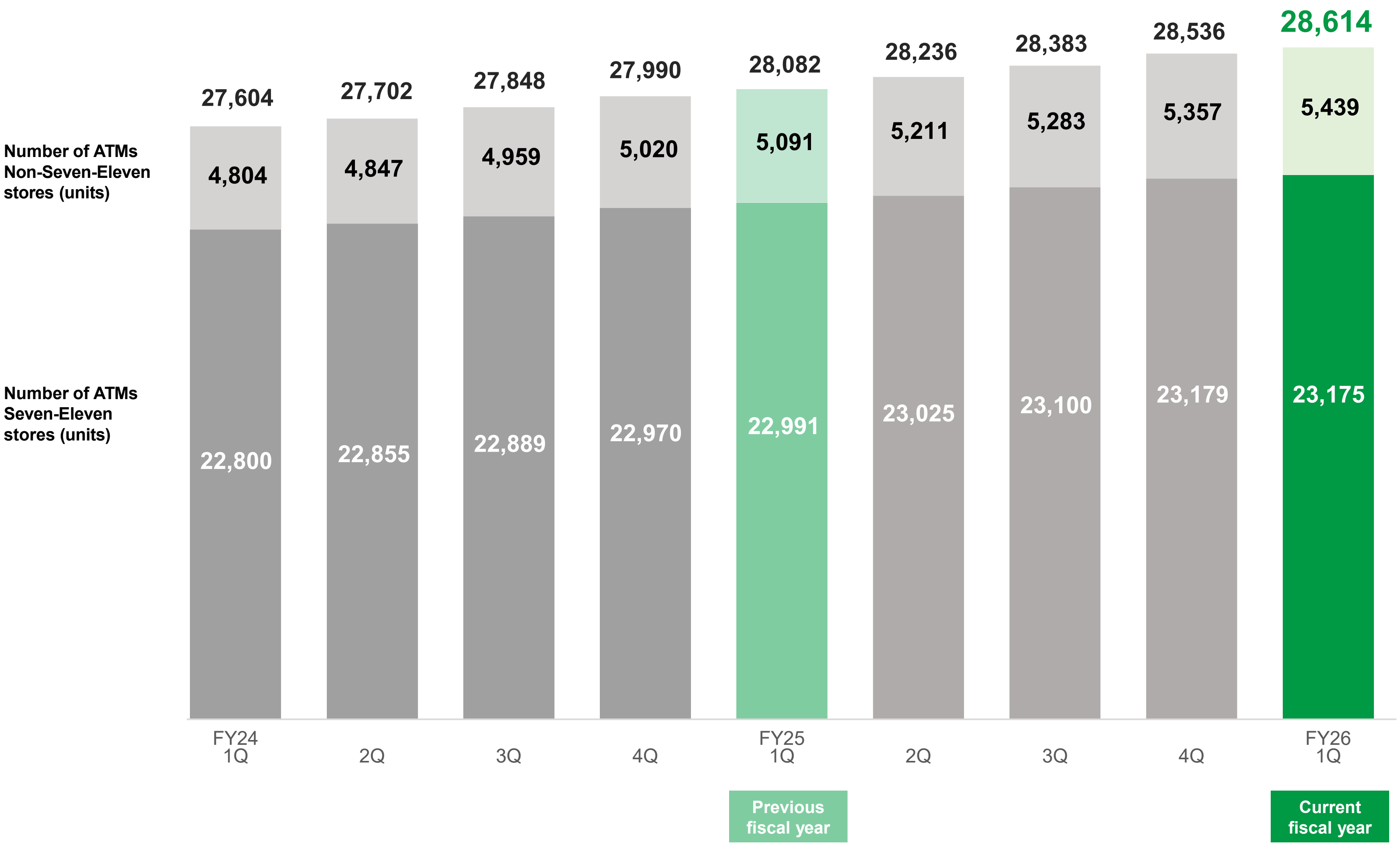
23,175 units

+184 units YoY

Non-Seven-Eleven stores:

5,439 units

+348 units YoY



Note: All figures regarding changes are compared with the same period a year ago.

Domestic Business (ATM)

Topics

Number of ATMs in FamilyMart stores as of June 30, 2026

21units

* Number of ATMs as of July 31, 2026
  37units (preliminary data)

Expanding locations gradually, including FamilyMart msb Tamachi, Fukuoka City Subway Hakata Station store, and FAMIMA PARK AZABUDAI store, etc.

* "FamilyMart ATM" refers to Seven Bank ATMs installed in FamilyMart stores.

ATM installation at FamilyMart began (from June 1, 2026).
Plans to install approx. 16,000 units at FamilyMart stores nationwide by 2030.

Launch of "FamilyMart ATMs" Services*

First phase of strategic initiatives based on the capital and business alliance with ITOCHU Corporation (entered into on September 26, 2025)

Domestic Business (Retail)

Domestic Business (Retail)

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

Number of accounts

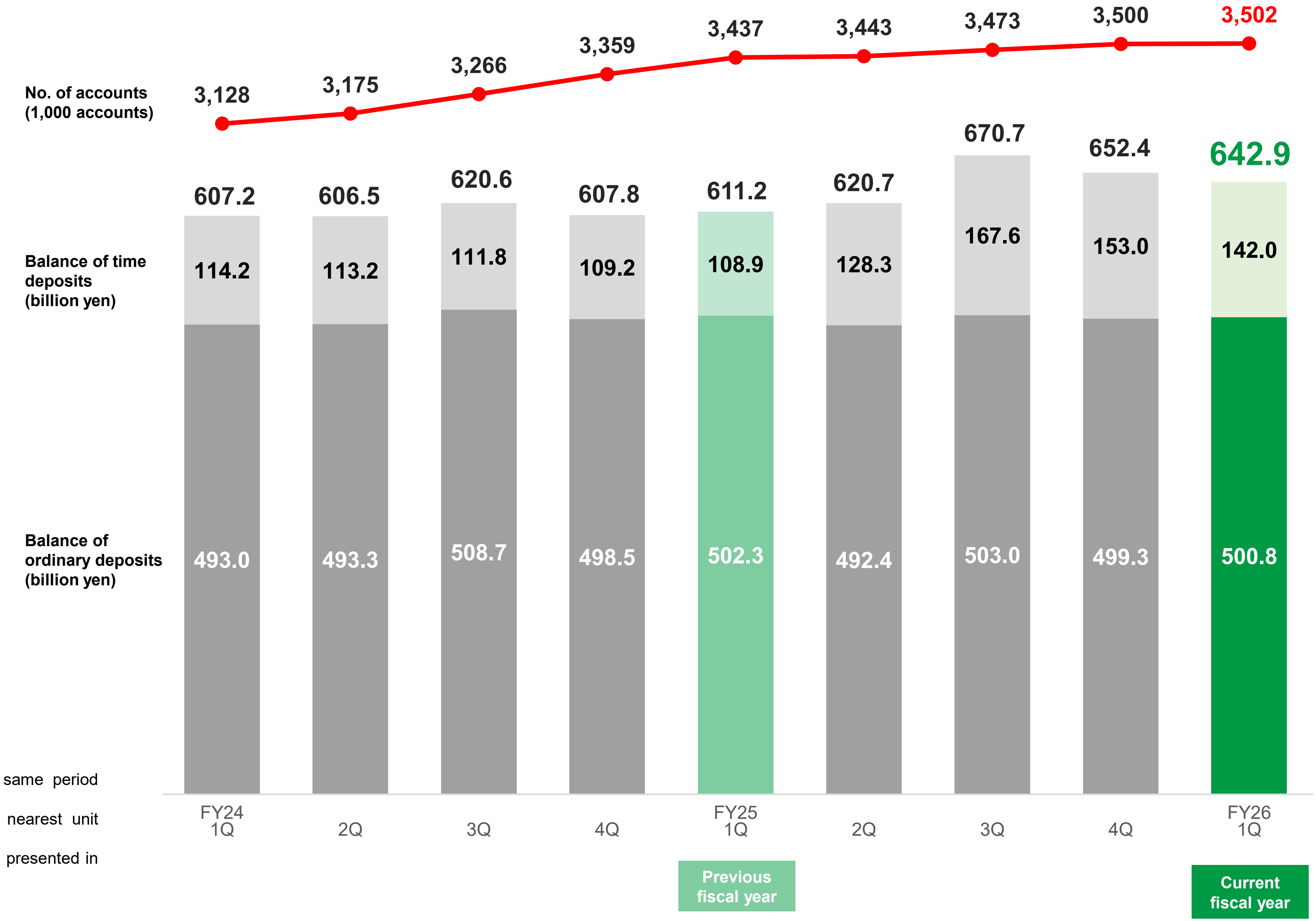
3,502,000 accounts

+65,000 accounts YoY

Balance of deposits

¥642.9 billion

+¥31.7 billion YoY



Notes:
1. All 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 this document.

Domestic Business (Retail)

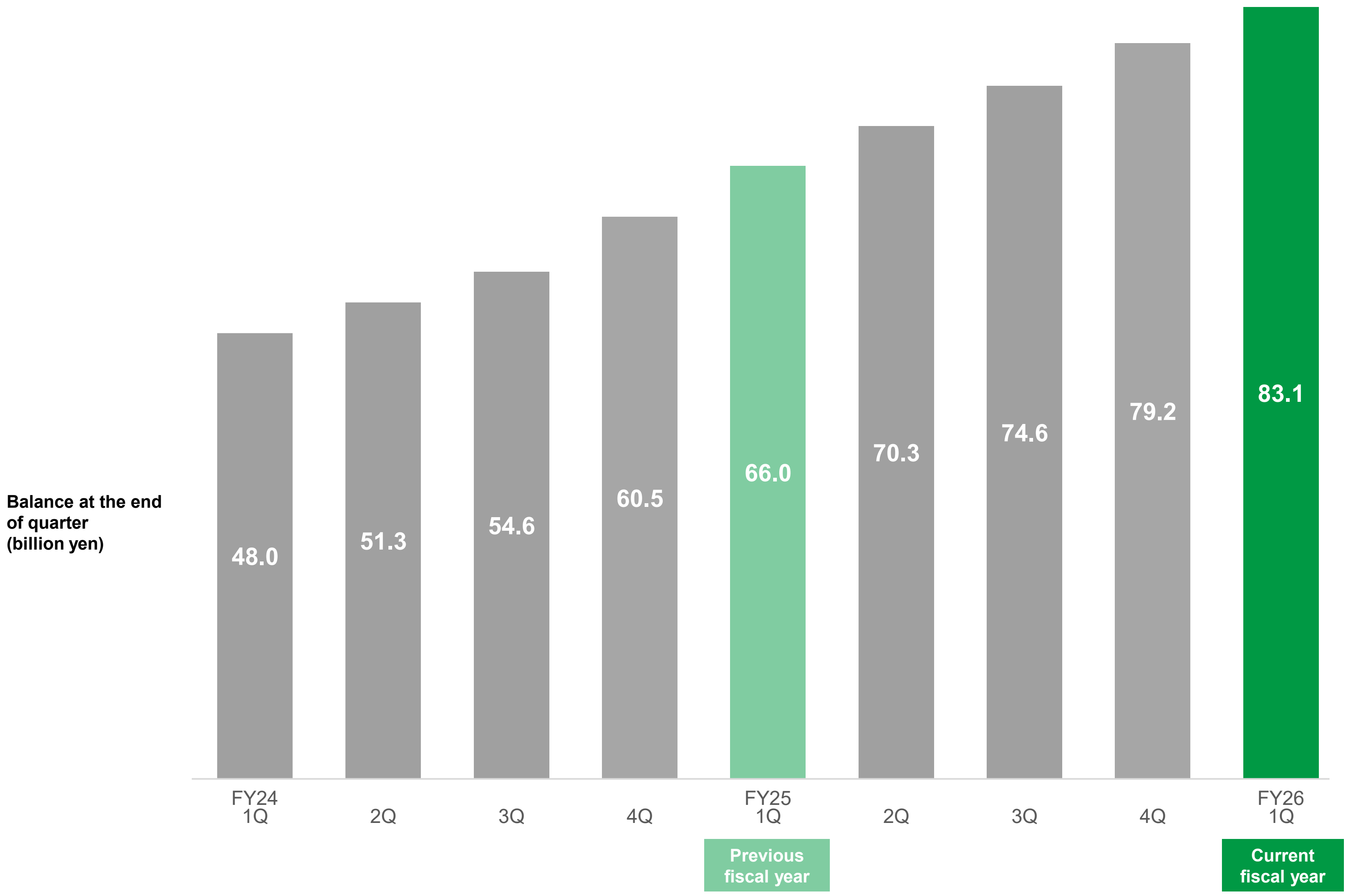
Key Figures: Personal Loan Services

Balance at the end of 1Q

¥83.1 billion

+¥17.1 billion YoY

Notes:
1. All 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 units used in this document.



Domestic Business (Retail)

Key Figures: Seven Bank Post Payment Service

Number of transactions

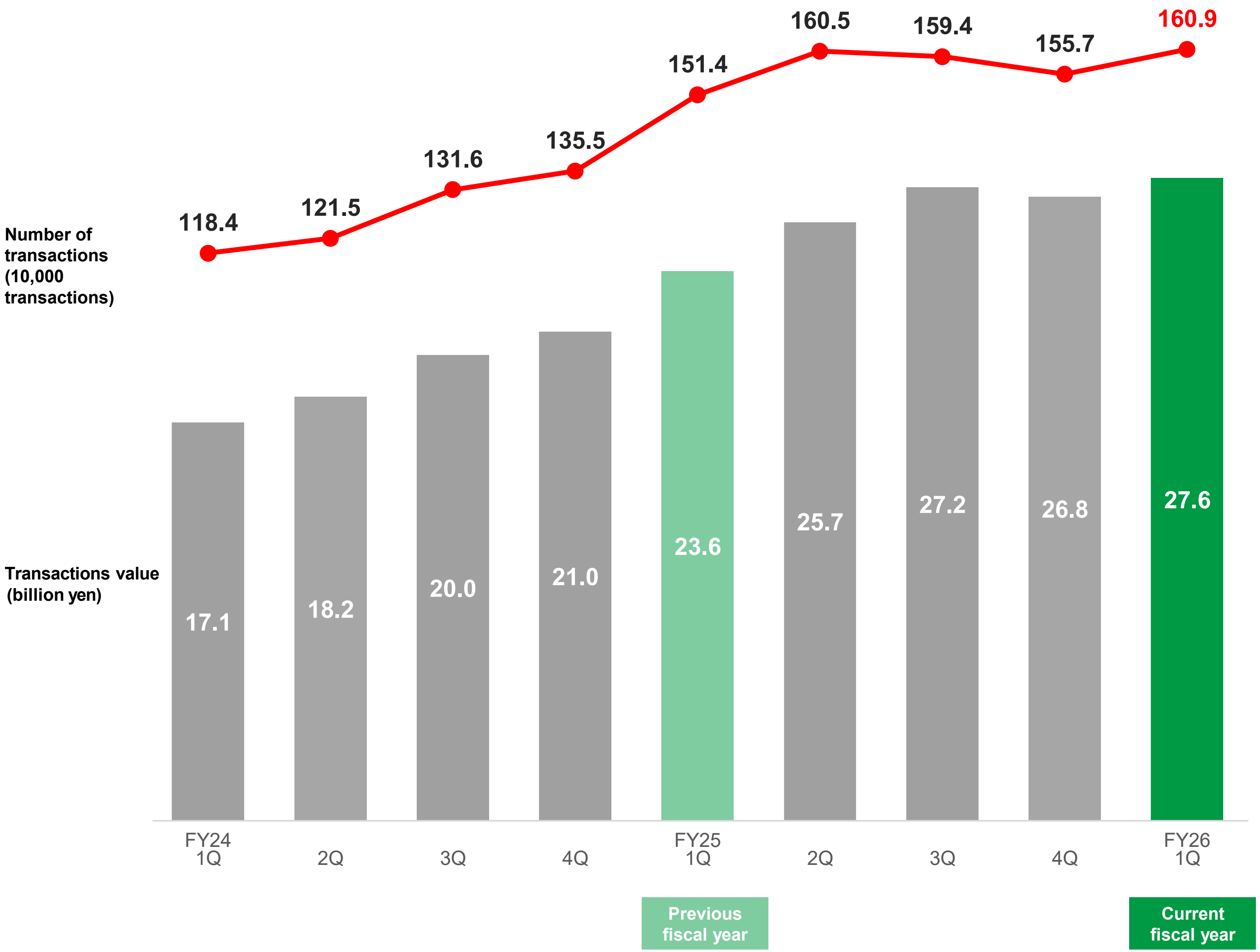
1,609,000 transactions

+95,000 transactions YoY

Transactions value

¥27.6 billion

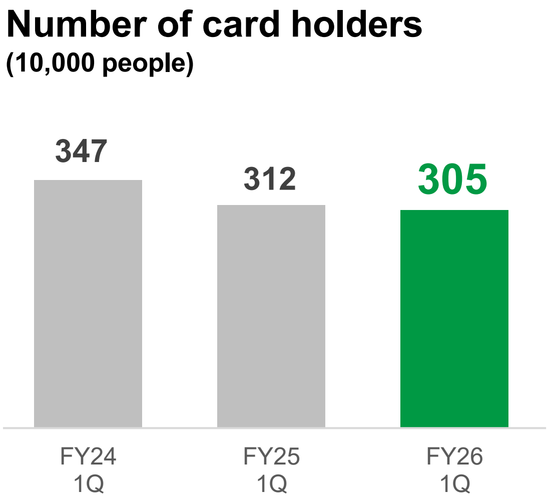
+¥4.0 billion YoY

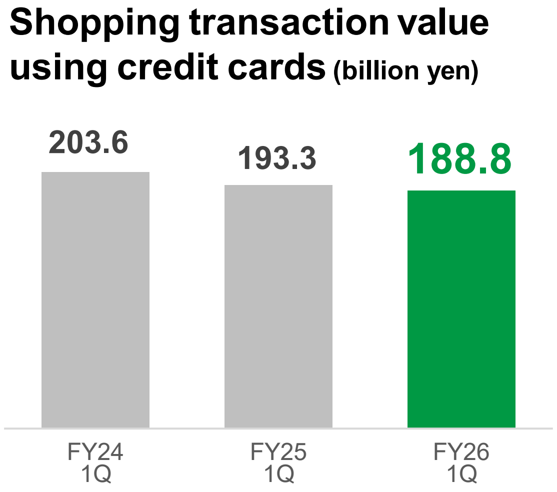


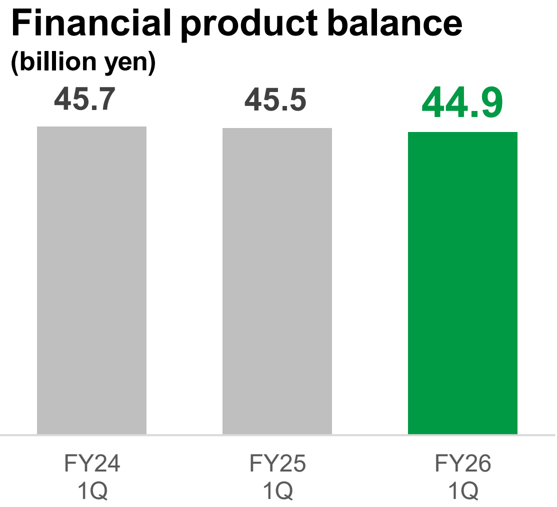
Notes:
1. All figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the units used in this document.

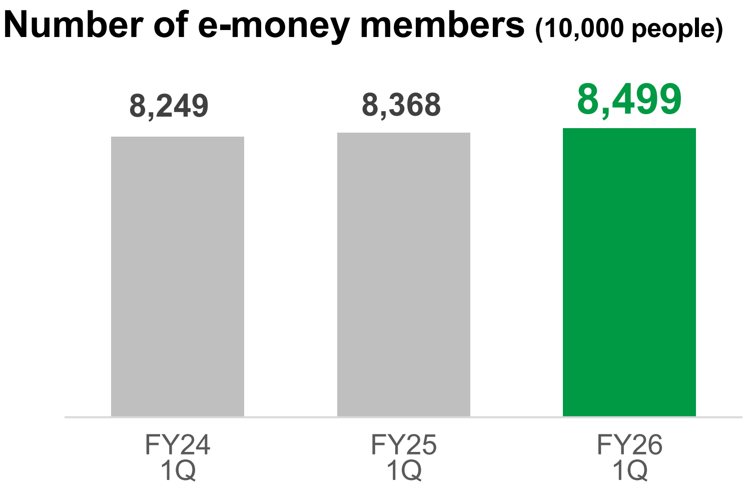
Seven Card Service

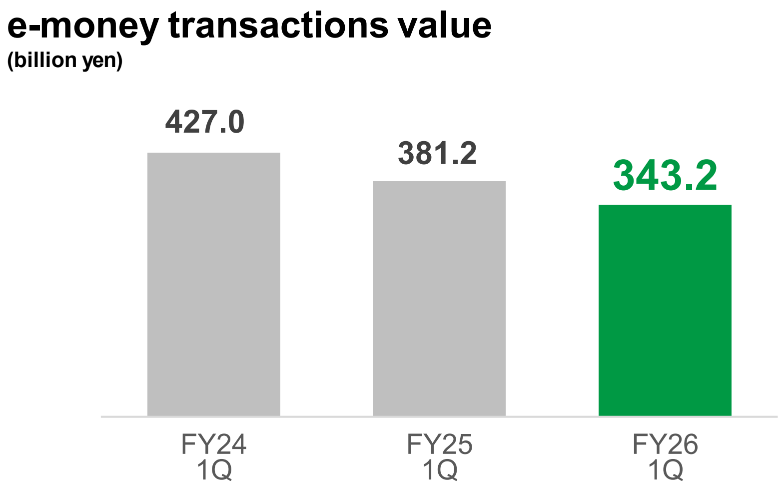
KPIs











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

Domestic Business (Retail)

Topics

Launched a promotion for new account openings and growth of deposit balances
Renewed the credit card to drive membership growth through attractive rewards

■ Fee-free ATM promotion

*Refer to our website for the promotion details.
(ATM out-of-hours fee-free promotion! | Seven Bank) * Japanese Only

ATM after-hours fees will be free for customers who open a new account and meet certain conditions.
***Applies only to the use of Seven Bank accounts.**

■ Summertime deposit promotion

*Refer to our website for the promotion details.
(Summer promotion for time deposits | Seven Bank)
* Japanese Only

Apply a special interest rate for customers making new 1-year time deposits during the campaign period.

■ nanaco credit card

(scheduled for launch in late August)

nanaco Rewards Program

Provide rewards program that enables customers to enjoy savings and fun through daily shopping.

Overseas Business

Overseas Business

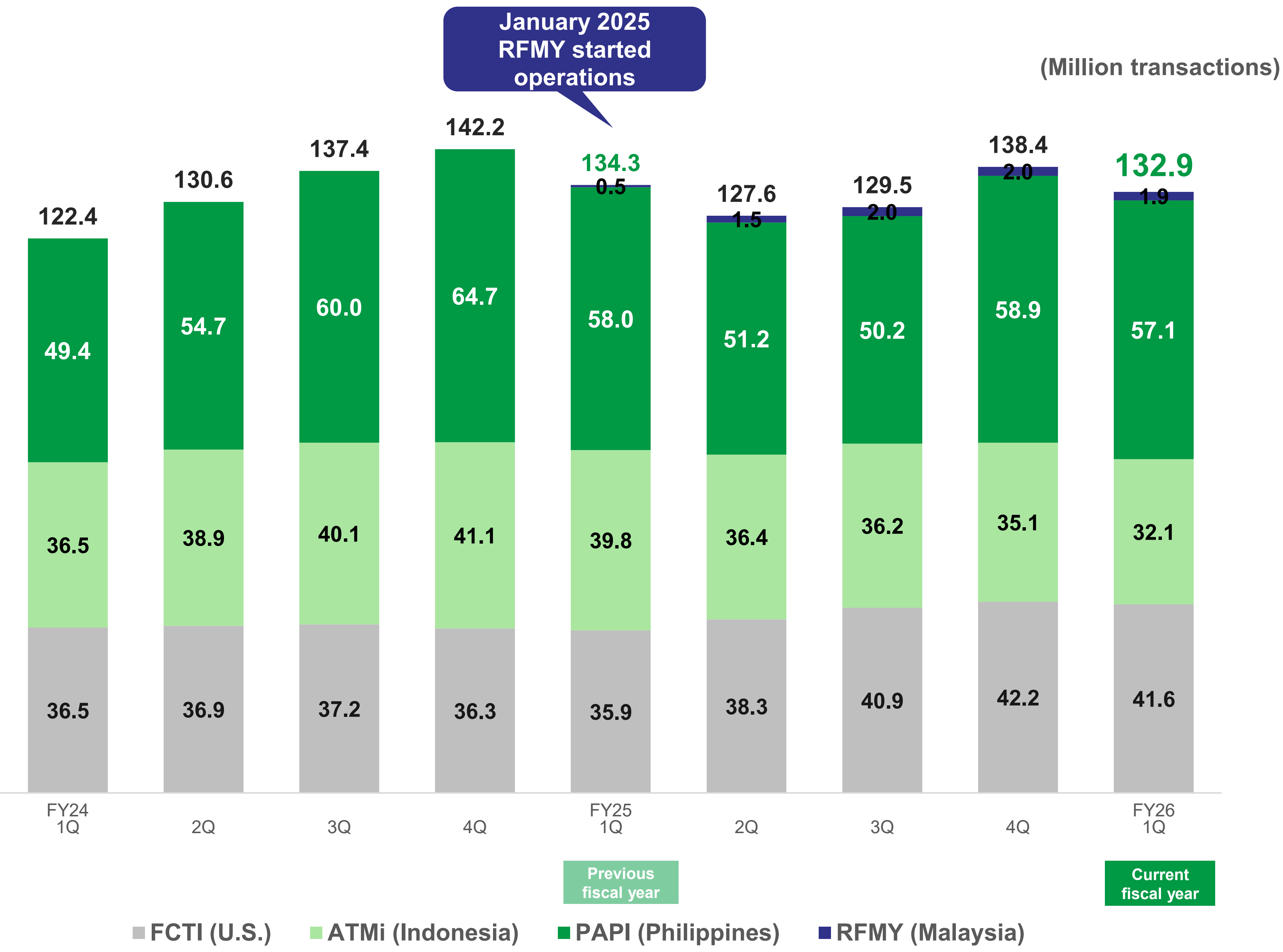
Trend in the Number of ATM Transactions

Although total transactions declined due to factors such as a decline in Indonesia, **transactions in the U.S. increased.**

Total number of transactions for FY26 1Q

132.9 million transactions

-1.4 million transactions YoY



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 units used in this document.
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 excludes balance inquiries.
7. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

Overseas Business

U.S.

Although daily average transactions per ATM decreased due to installations at Speedway and other locations, **income and profit grew**, supported by an increased number of ATMs.

Ordinary income for FY26 1Q

¥7.95 billion

Ordinary profit for FY26 1Q

¥1.06 billion

Number of ATMs as of June 30, 2026: 11,651 units (preliminary data)

Notes:

1. Total number of transactions for ATMs in the U.S. includes balance inquiries.
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

Overseas Business

Indonesia

Although daily average transactions per ATM decreased due to factors such as intensifying competition and slower growth in the local economy, **profitability was maintained.**

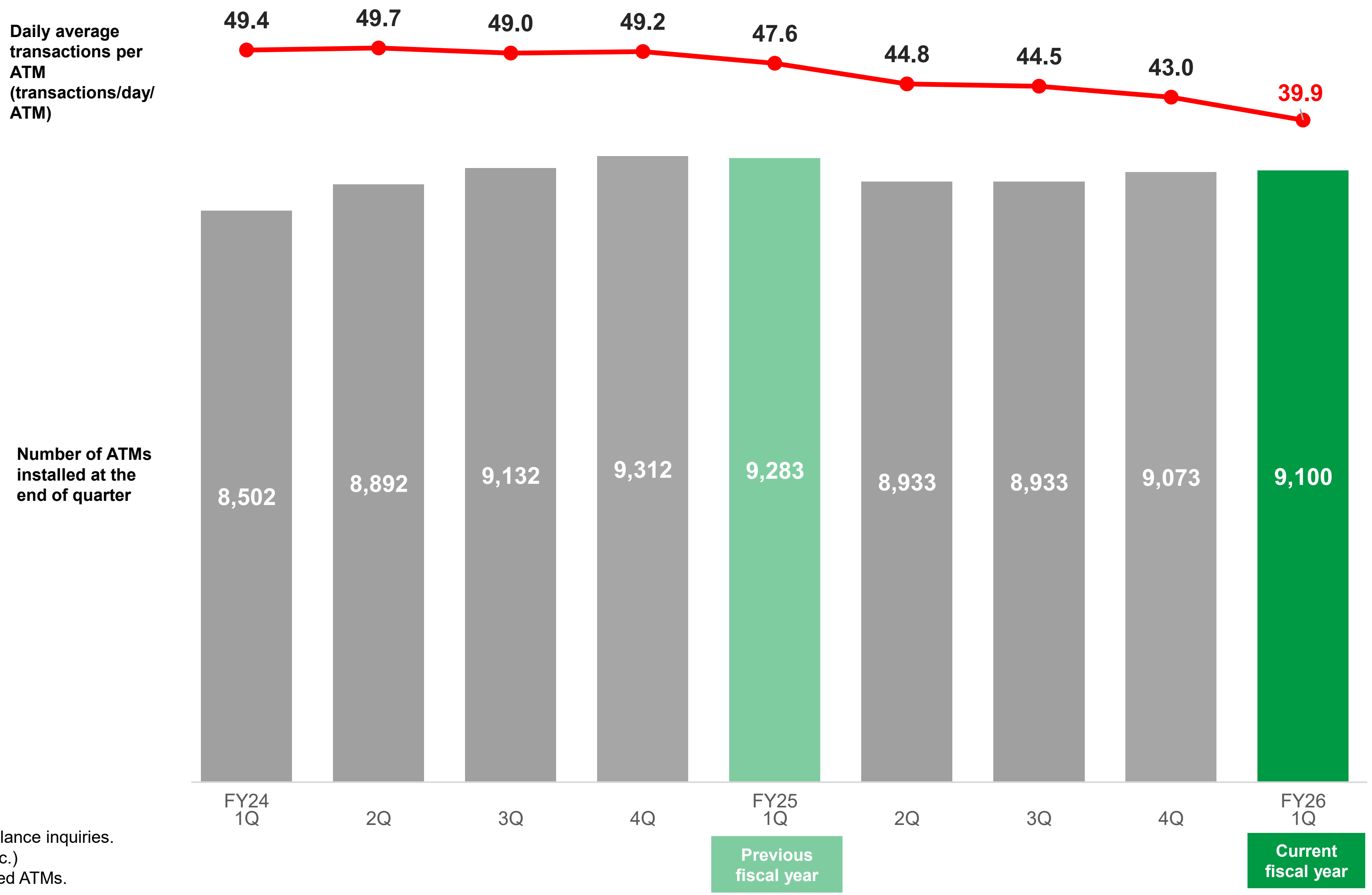
Ordinary income for FY26 1Q

¥1.66 billion

Ordinary profit for FY26 1Q

¥0.03 billion

Number of ATMs as of June 30, 2026: 9,100 units (preliminary data)



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

Philippines

The average number of transactions per ATM decreased year-on-year due to the major partner banks introducing fees to their customers for their ATM transactions, but **has bottomed out recently.**

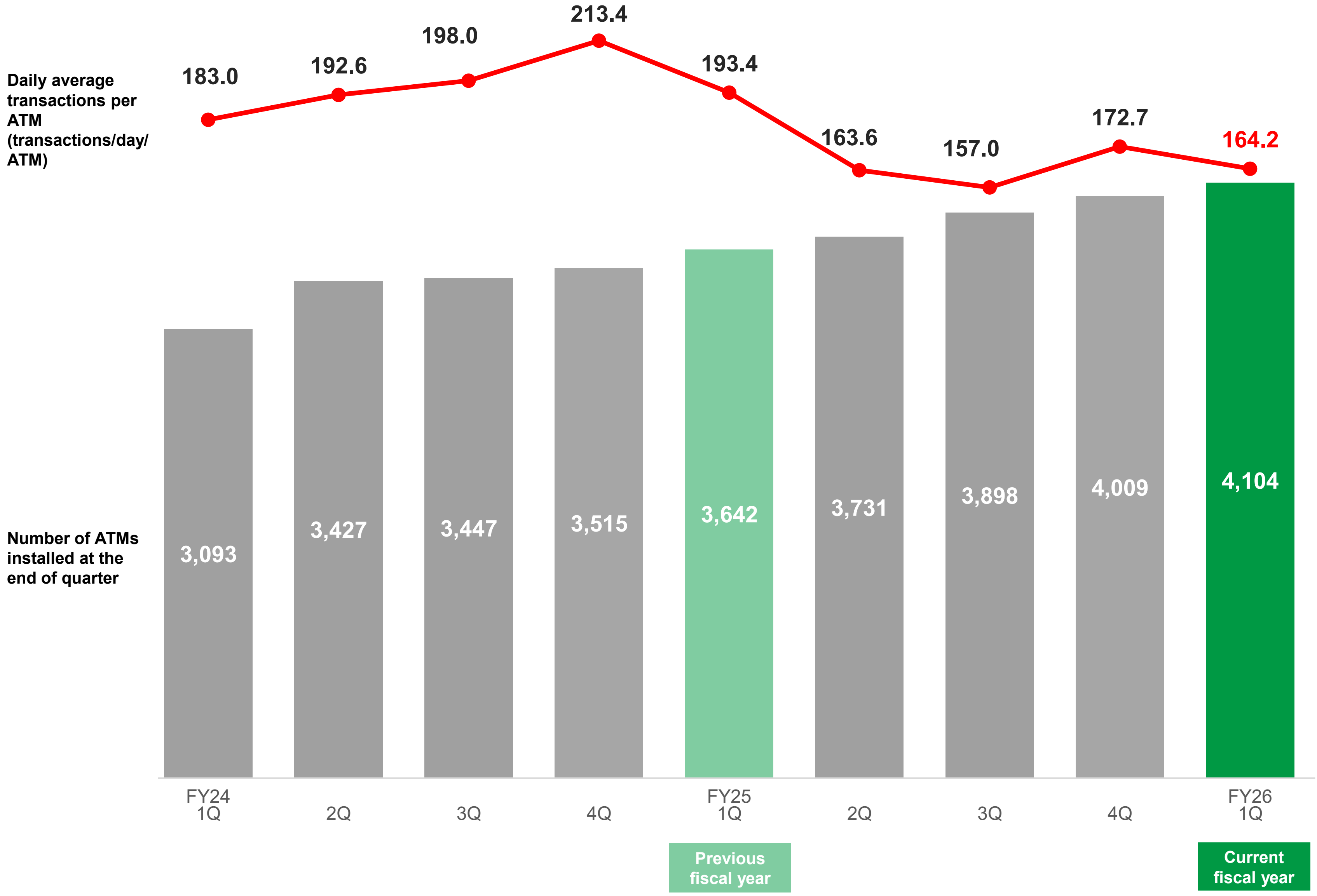
Ordinary income for FY26 1Q

¥2.36 billion

Ordinary profit for FY26 1Q

¥0.13 billion

Number of ATMs as of June 30, 2026: 4,186 units (preliminary data)



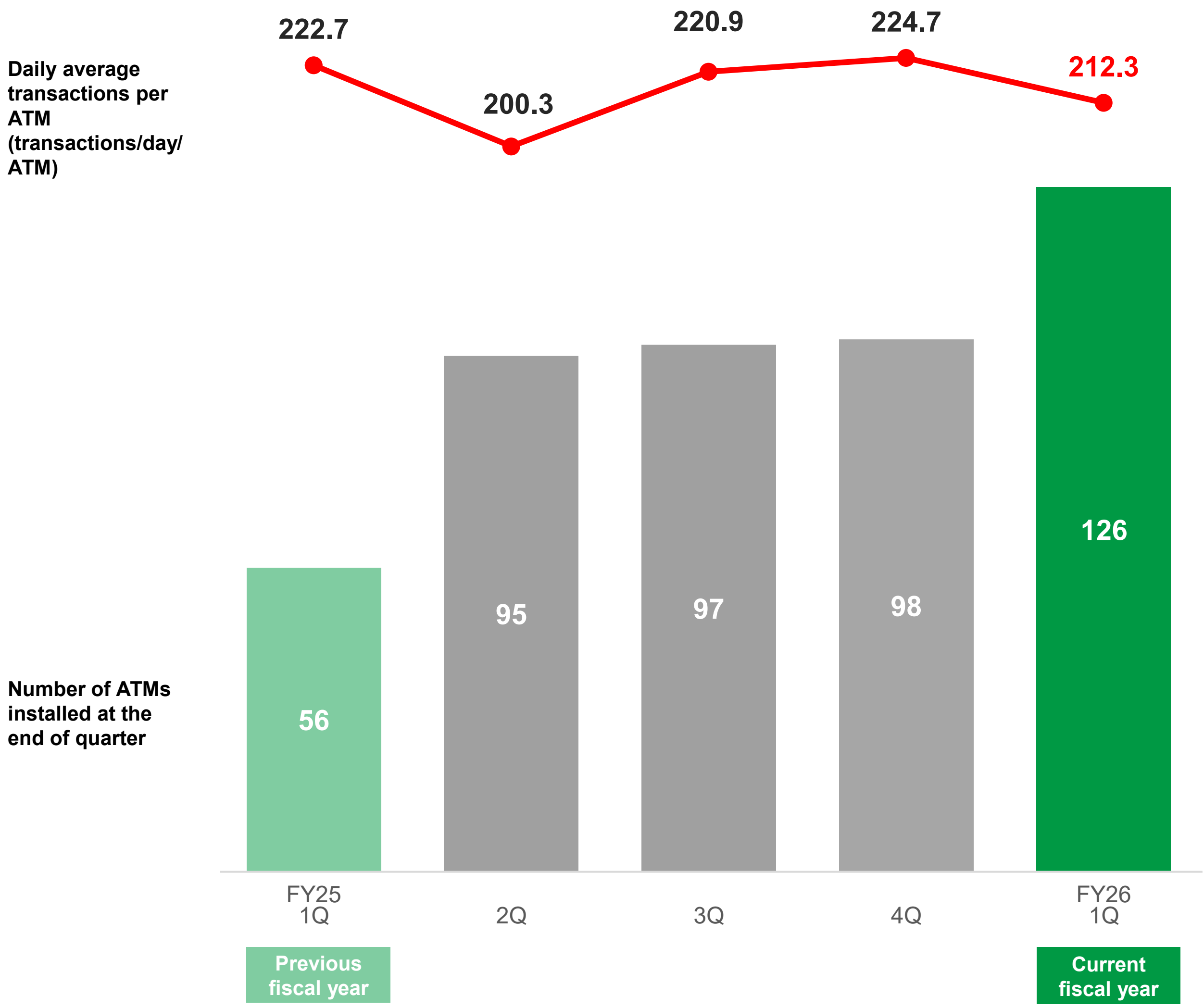
Notes:
1. Total number of transactions for ATMs in the Philippines includes balance inquiries and excludes deposit of sales proceeds.
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

Overseas Business

Malaysia

Plan to install an additional 400 units within this fiscal year.
Will continue to expand installation areas.

Number of ATMs as of June 30, 2026:
163 units (preliminary data)



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

Revised Financial Results Forecast for the Fiscal Year Ending March 31, 2027

Revised Financial Results Forecast for the Fiscal Year Ending March 31, 2027

Financial Results Forecast [Consolidated]	FY2025 results	FY2026 initial forecast	FY2026 revised forecast	vs. initial forecast
Consolidated ordinary income	¥220.0 billion	¥235.5 billion	¥235.5 billion	–
Consolidated ordinary expenses	¥189.8 billion	¥206.0 billion	¥202.0 billion	(1.9)%
Consolidated ordinary profit	¥30.1 billion	¥29.5 billion	¥33.5 billion	+13.5%
Net income attributable to owners of the parent	¥13.4 billion	¥17.0 billion	¥20.0 billion	+17.6%

Revised financial results forecast following the change in the useful life of ATMs for the domestic ATM business from five years to seven years.

Revised Financial Results Forecast for the Fiscal Year Ending March 31, 2027

Financial Results Forecast [Seven Bank]	FY2025 results	FY2026 initial forecast	FY2026 revised forecast	vs. initial forecast
Ordinary income	**¥142.9 billion**	**¥149.0 billion**	**¥149.0 billion**	–
Ordinary expenses	**¥116.2 billion**	**¥124.0 billion**	**¥120.0 billion**	**(3.2)%**
Depreciation expenses	¥25.0 billion	¥24.9 billion	¥20.9 billion	(16.0)%
Ordinary profit	**¥26.6 billion**	**¥25.0 billion**	**¥29.0 billion**	**+16.0%**
Net income	**¥18.0 billion**	**¥17.0 billion**	**¥20.0 billion**	**+17.6%**
EBITDA	**¥51.7 billion**	**¥49.9 billion**	**¥49.9 billion**	–

Note: Effective from FY2026 1Q, the useful life of ATMs, included in fixed assets for the domestic ATM business, was changed from five to seven years.

AGENDA

04 APPENDIX

APPENDIX

Statement of Income [Consolidated]

(Billion yen)

	FY2025 1Q	FY2026 1Q			FY2026 plan (after revision)	
			YoY Change	YoY	1H	Full year
Ordinary income	**53.3**	**56.8**	3.5	106.5%	**114.0**	**235.5**
Ordinary expenses	**46.7**	**46.0**	(0.7)	98.5%	**98.5**	**202.0**
Ordinary profit	**6.6**	**10.8**	4.2	163.6%	**15.5**	**33.5**
Net income attributable to owners of the parent	**4.1**	**6.5**	2.4	158.5%	**8.0**	**20.0**
EBITDA	**14.5**	**17.4**	2.9	120.0%	—	—

Notes:
1. All figures in this document are truncated to the nearest unit shown.
2. Previous-year comparisons are based on the units used in this document.
3. Exchange rates used in the consolidated statement of income:
   FY2025 1Q \$1 = ¥152.55, FY2026 1Q \$1 = ¥156.96, FY2026 plan \$1 = ¥154.00
4. All EBITDA in this document is Ordinary profit + Depreciation and amortization.
5. Effective from FY2026 1Q, the useful life of ATMs, included in tangible fixed assets for the domestic ATM business, was changed from five to seven years.
6. For FY2026, we expect to record an extraordinary loss of ¥3.5 billion due to an impairment in our credit card business.

(Billion yen, unless otherwise stated)

APPENDIX
Statement of Income [Seven Bank]

	FY2025 1Q	FY2026 1Q	YoY Change	YoY	FY2026 plan (after revision) 1H	FY2026 plan (after revision) Full year
Ordinary income	**35.2**	**37.2**	2.0	105.6%	**73.5**	**149.0**
ATM-related fee income	28.7	29.7	1.0	103.4%	58.9	118.0
Ordinary expenses	**28.6**	**27.7**	(0.9)	96.8%	**58.5**	**120.0**
Depreciation expenses	6.3	5.0	(1.3)	79.3%	10.3	20.9
Ordinary profit	**6.5**	**9.4**	2.9	144.6%	**15.0**	**29.0**
Net income	**4.4**	**6.4**	2.0	145.4%	**10.5**	**20.0**
EBITDA	**12.8**	**14.5**	1.7	113.2%	**25.3**	**49.9**
No. of ATMs installed at the end of quarter (units)	**28,082**	**28,614**	532	101.8%	**28,741**	**29,404**
ATM-related fee income per transaction (yen)	**105.8**	**106.4**	0.6	100.5%	**106.0**	**105.7**
Daily average transactions per ATM (transactions/ATM/day)	**109.3**	**110.5**	1.2	101.0%	**108.5**	**108.3**
Total number of transactions (million)	**278**	**286**	8	102.8%	**568**	**1,139**
International money transfer services (1,000)	**163**	**151**	(12)	92.6%	**323**	**650**
Debit services (1,000)	**5,975**	**6,448**	473	107.9%	**13,714**	**28,440**

Notes:
1. All figures in this document are truncated to the nearest unit shown.
2. Previous-year comparisons are based on the units used in this document.
3. All EBITDA in this document is Ordinary profit + Depreciation and amortization.
4. Effective from FY2026 Q1, the useful life of ATMs, included in tangible fixed assets for the domestic ATM business, was changed from five to seven years.

APPENDIX

Statement of Income [Seven Card Service]

(Million yen)

	FY2025 1Q	FY2026 1Q		
			YoY Change	YoY
Ordinary income	**6,930**	**6,641**	(289)	95.8%
Credit card business	3,479	3,472	(7)	99.7%
e-money business	3,451	3,169	(282)	91.8%
Ordinary expenses	**7,320**	**6,713**	(607)	91.7%
Credit card business	4,208	3,932	(276)	93.4%
e-money business	3,111	2,781	(330)	89.3%
Ordinary profit	**(389)**	**(72)**	317	–
Net income	**(539)**	**(1,149)**	(610)	–

Notes:

1. All figures in this document are truncated to the nearest unit shown.
2. Previous-year comparisons are based on the units used in this document.

APPENDIX

Statement of Income [FCTI]

(Million USD, unless otherwise stated)

	FY2025 1Q	FY2026 1Q		
			YoY Change	YoY
Ordinary income	41.1	50.6	9.5	123.1%
Ordinary expenses	40.2	43.8	3.6	108.9%
Ordinary profit	0.8	6.7	5.9	837.5%
Net income	0.8	6.6	5.8	825.0%
EBITDA	1.5	8.4	6.9	560.0%
No. of ATMs installed at the end of quarter (units)	8,468	10,845	2,377	128.0%
Daily average transactions per ATM (transactions/ATM/day)	47.6	46.1	(1.5)	96.8%
Total number of transactions (million)	35.9	41.6	5.7	115.8%

Notes:

1. All figures in this document are truncated to the nearest unit shown.
2. Previous-year comparisons are based on the units used in this document.
3. All EBITDA in this document is Ordinary profit + Depreciation and amortization.

APPENDIX

Statement of Income [Key Subsidiaries]

(Million yen)

ATMi
PT. Abadi Tambah Mulia Internasional

	FY2025 1Q	FY2026 1Q		
			YoY Change	YoY
Ordinary income	2,080	1,664	(416)	80.0%
Ordinary expenses	1,956	1,630	–	–
Ordinary profit	124	33	–	–
Net income	122	32	–	–

(Million yen)

Pito AxM Platform, Inc.

	FY2025 1Q	FY2026 1Q		
			YoY Change	YoY
Ordinary income	2,109	2,361	252	111.9%
Ordinary expenses	2,029	2,222	193	109.5%
Ordinary profit	80	138	58	172.5%
Net income	62	106	44	170.9%

Notes:
1. Exchange rate:
   FY2025 1Q IDR 100 = ¥0.933, FY2026 1Q IDR 100 = ¥0.930
   FY2025 1Q PHP 1 = ¥2.633, FY2026 1Q PHP 1 = ¥2.659

2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the units used in this document.
4. A part of FY2025 1Q results for ATMi do not include the impact of the retrospective application of accounting standards implemented as of the end of FY2025.
5, A part of YoY changes for ATMi are not stated due to the impact of the retrospective application of accounting standards as of the end of FY2025.

APPENDIX

Statement of Income [Key Subsidiaries]

(Million yen)

バンク・ビジネスファクトリー

	FY2025 1Q	FY2026 1Q	YoY Change	YoY
Ordinary income	929	937	8	100.8%
Ordinary expenses	902	887	(15)	98.3%
Ordinary profit	27	50	23	185.1%
Net income	6	33	27	550.0%

ACSiON

	FY2025 1Q	FY2026 1Q	YoY Change	YoY
Ordinary income	238	463	225	194.5%
Ordinary expenses	243	460	217	189.3%
Ordinary profit	(4)	2	6	–
Net income	(76)	1	77	–

SEVEN PAYMENT SERVICE

	FY2025 1Q	FY2026 1Q	YoY Change	YoY
Ordinary income	196	366	170	186.7%
Ordinary expenses	132	222	90	168.1%
Ordinary profit	64	143	79	223.4%
Net income	44	97	53	220.4%

Notes:

1. All figures in this document are truncated to the nearest unit shown.
2. Previous-year comparisons are based on the units used in this document.