セブン銀行

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 2026

TODAY'S AGENDA



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

02 Key Figures by Business

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

04 Review of First Half and Growth Strategy

05 APPENDIX

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





Key points of the results

Financial results overview

Both consolidated and non-consolidated results showed higher ordinary income and ordinary profit, owing primarily to Seven Bank's non-consolidated performance and the U.S. operations.

Domestic ATM business

Both the number of ATM transactions and the number of ATMs increased.

Domestic retail business

Both deposit balances and loan balances increased.

Overseas business

The U.S. increased in income and profits, while Indonesia remained profitable despite a profit decline.

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Profit/Loss [Consolidated]

■Higher income and profit, mainly due to Seven Bank (non-consolidated) and U.S. operations

	FY2026 1H results	FY2025 1H results	YoY	vs. plan
Ordinary income	**¥115.0 billion**	**¥107.5 billion**	+6.9%	+0.8%
Ordinary expenses	**¥93.9 billion**	**¥92.7 billion**	+1.2%	(4.6)%
Ordinary profit	**¥21.0 billion**	**¥14.8 billion**	+41.8%	+35.4%
Net income attributable to owners of the parent	**¥13.3 billion**	**¥9.9 billion**	+34.3%	+66.2%
EBITDA	**¥34.4 billion**	**¥30.5 billion**	+12.7%	-

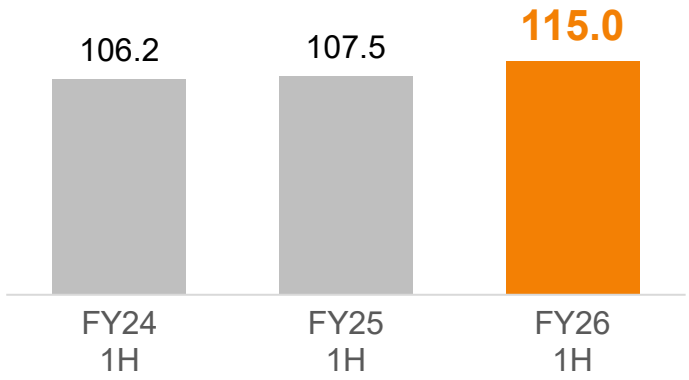
Notes:
1. All comments and figures regarding changes are compared with the same period a year ago.
2. All figures in this document are truncated to the nearest unit shown.
3. Previous-year comparisons are based on the units used in this document.
4. Exchange rates used in the consolidated income statement: FY2025 1H $1 = ¥148.40, FY2026 1H $1 = ¥158.29, FY2026 Plan $1= ¥154.00
5. All EBITDA in this document is Ordinary profit + Depreciation and amortization.

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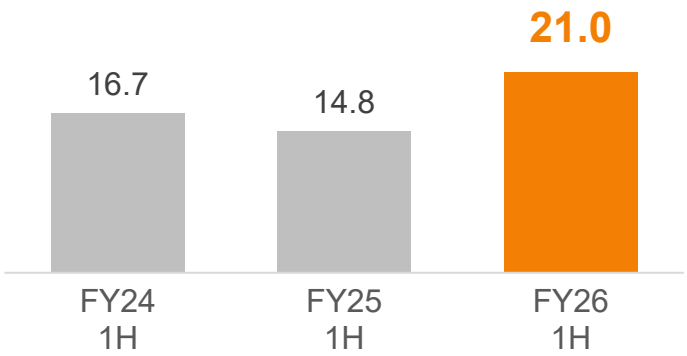
Trend in Performance [Consolidated]

(Billion yen)

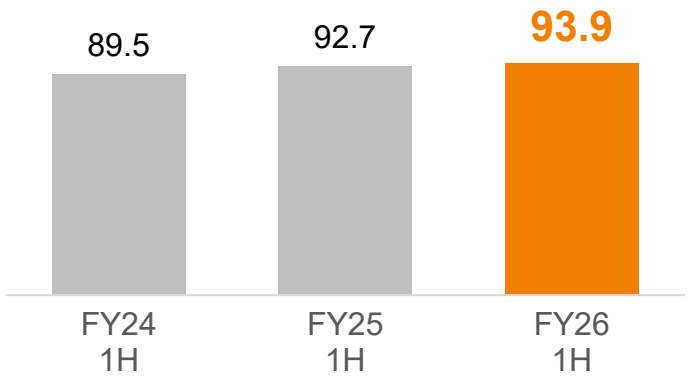
Ordinary income



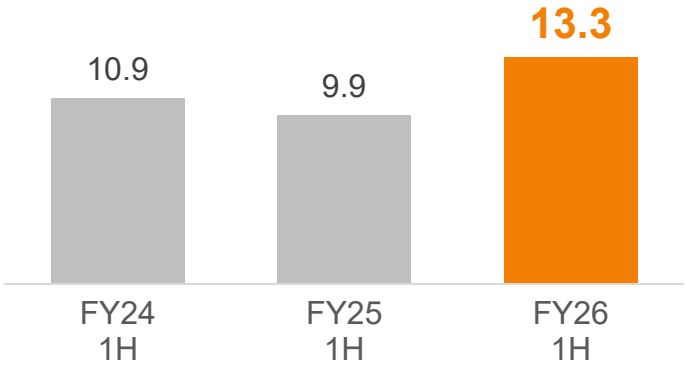
Ordinary profit



Ordinary expenses



Net income attributable to owners of the parent



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Profit/Loss [Seven Bank]



■ **Ordinary income:** Increased owing primarily to higher interest income and ATM-related fee income

■ **Ordinary profit:** Increased owing primarily to higher income, along with a decrease in depreciation expenses resulting from the change in the useful life of ATMs

	FY2026 1H results	FY2025 1H results	YoY	vs. plan
Ordinary income	¥75.1 billion	¥70.9 billion	+5.9%	+2.1%
Ordinary expenses	¥56.7 billion	¥56.9 billion	(0.3)%	(3.0)%
Ordinary profit	¥18.4 billion	¥13.9 billion	+32.3%	+22.6%
Net income	¥12.7 billion	¥9.6 billion	+32.2%	+20.9%
EBITDA	¥28.6 billion	¥26.5 billion	+7.9%	+13.0%

Note: Effective from FY2026, the useful life of ATMs for the domestic ATM business was changed from five years to seven years.

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Key Figures by Business





Domestic Business (ATM)



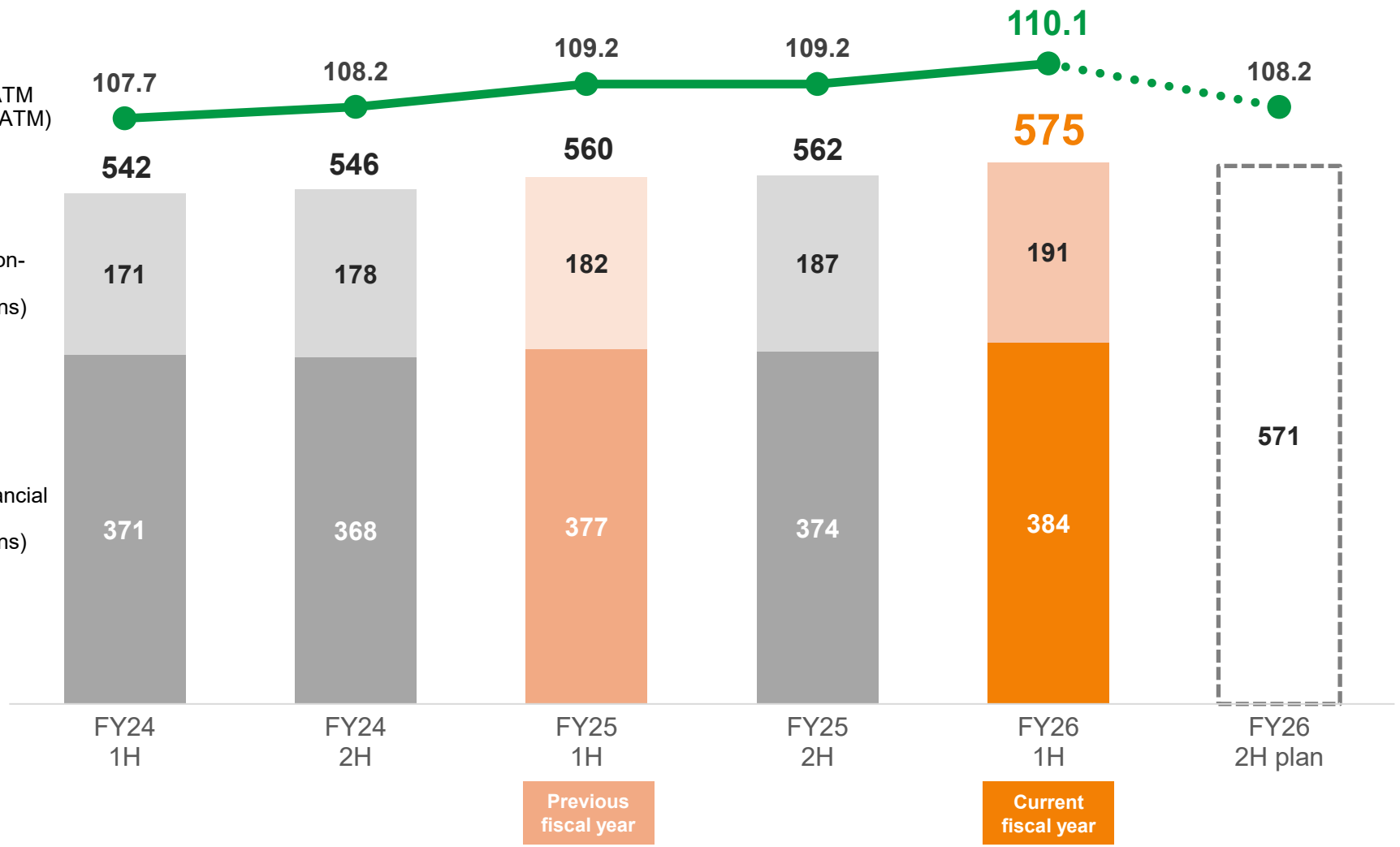
Key Figures: ATM Transactions

Daily average transactions per ATM for FY26 1H

110.1 transactions
+0.9 transactions YoY

Total number of transactions for FY26 1H

575 million transactions
+15 million transactions YoY



Notes:
1. 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.
2. 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.”
3. ATM-related fee income per transaction: ¥105.6 for FY2026 1H *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])

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Key Figures: Number of ATMs at the End of Term

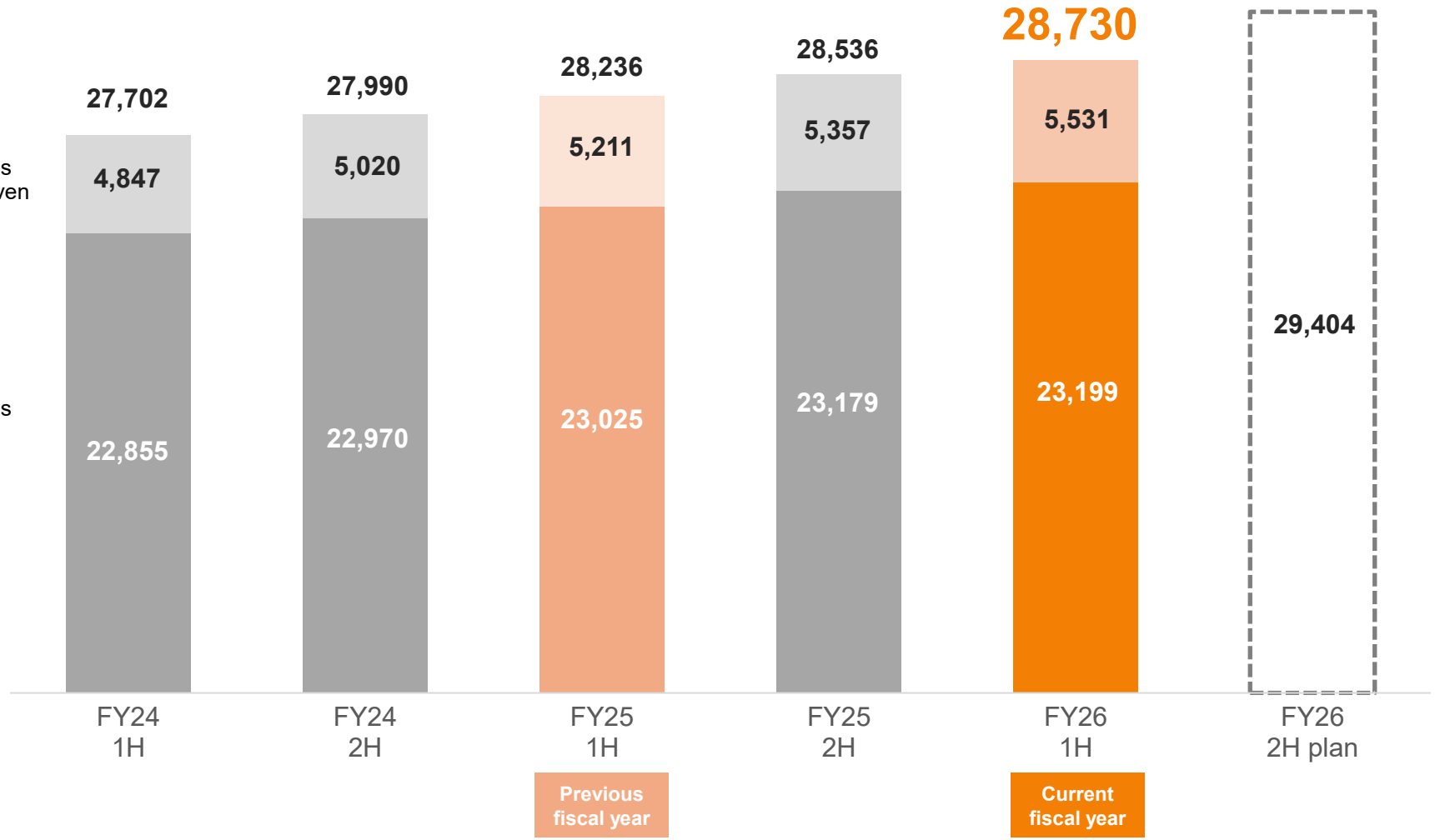
Number of ATMs at the end of 1H

28,730 units

+494 units YoY

Seven-Eleven stores:
23,199 units
+174 units YoY

Non-Seven-Eleven stores:
5,531 units
+320 units YoY



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Domestic Business (Retail)



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

Number of accounts

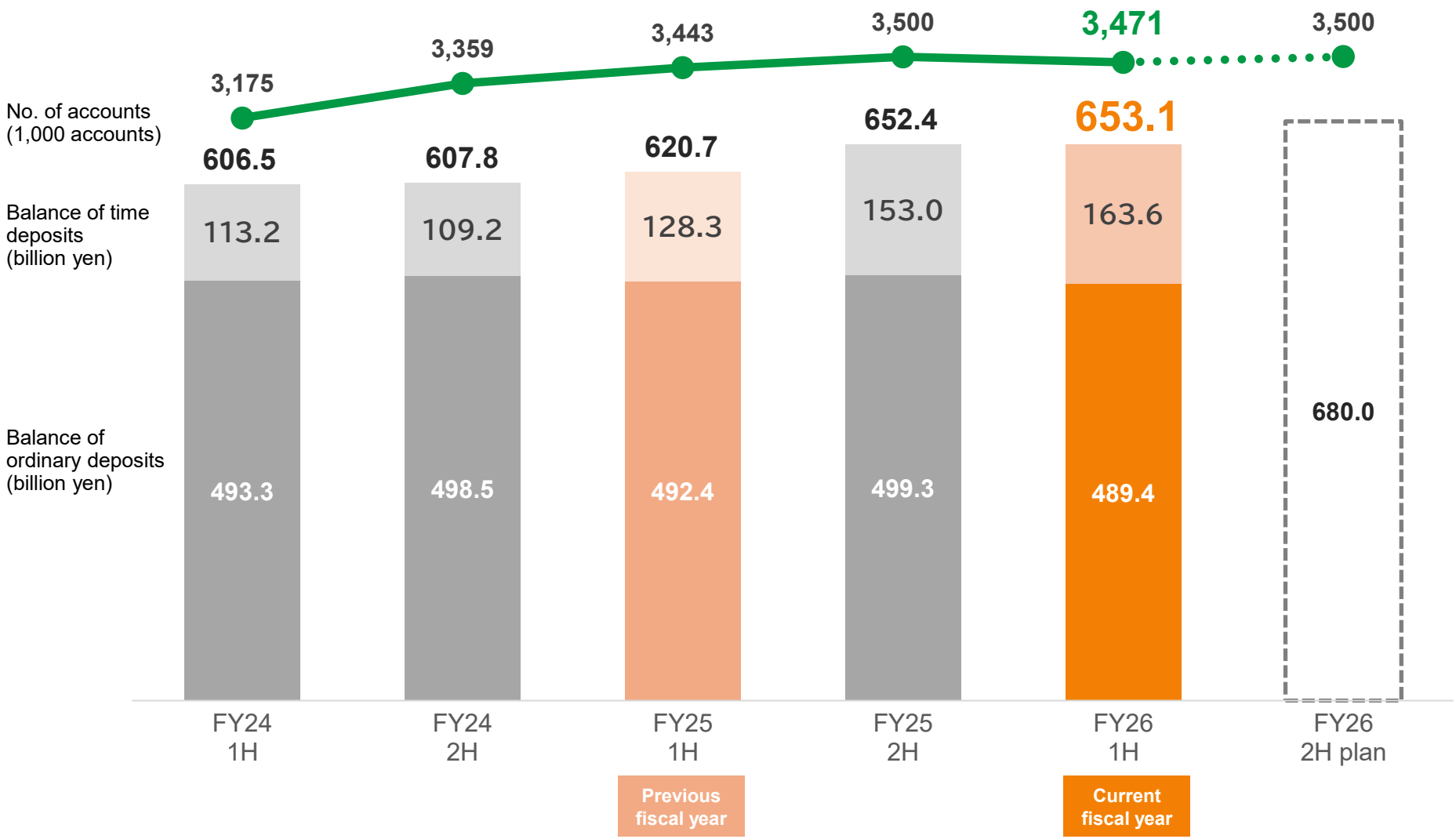
3,471,000 accounts

+28,000 accounts YoY

Balance of deposits

¥653.1 billion

+¥32.4 billion YoY



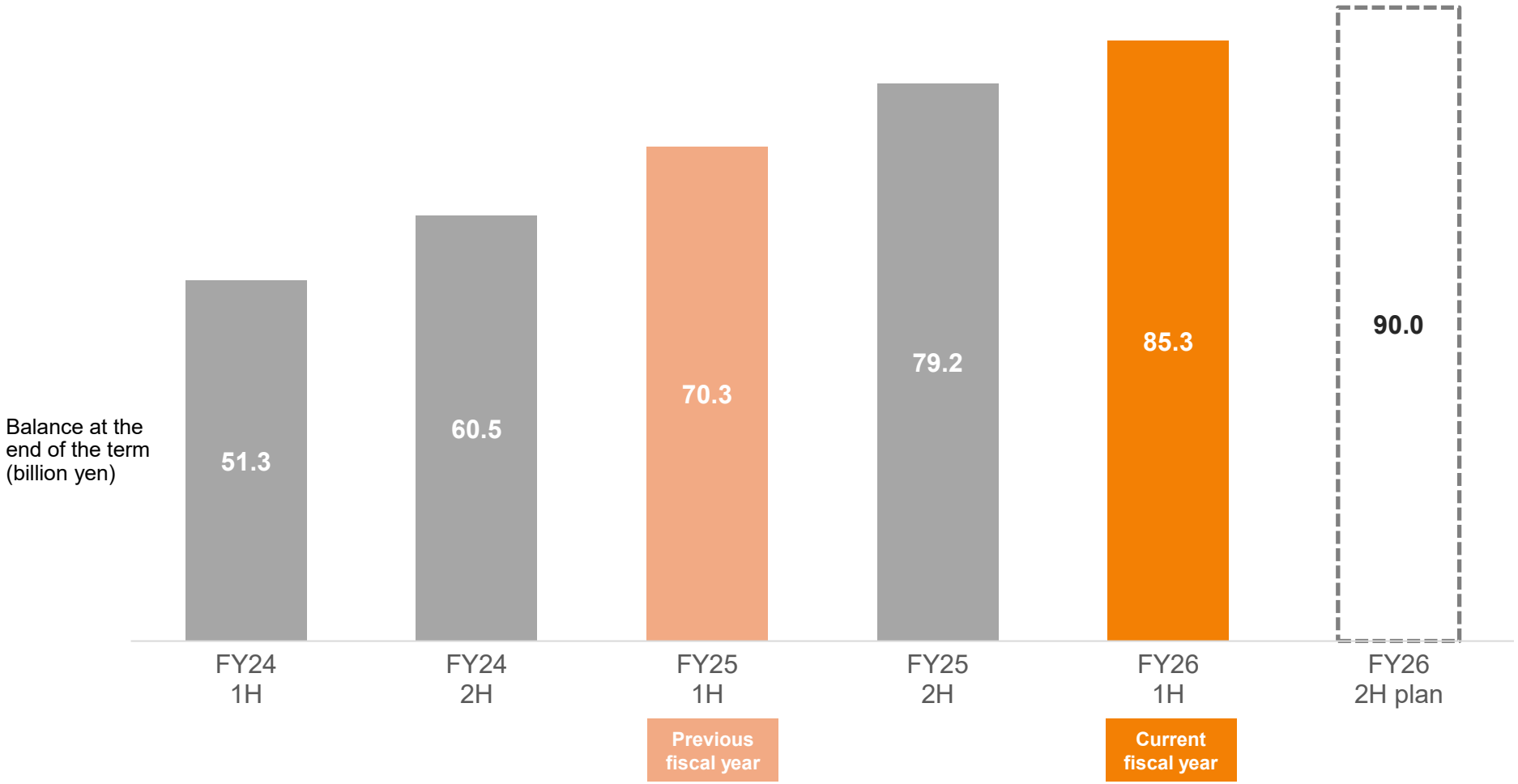
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Key Figures: Personal Loan Services

Balance at the end of 1H

¥85.3 billion

+¥15.0 billion YoY



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Key Figures: Seven Bank Post Payment Service

Number of transactions

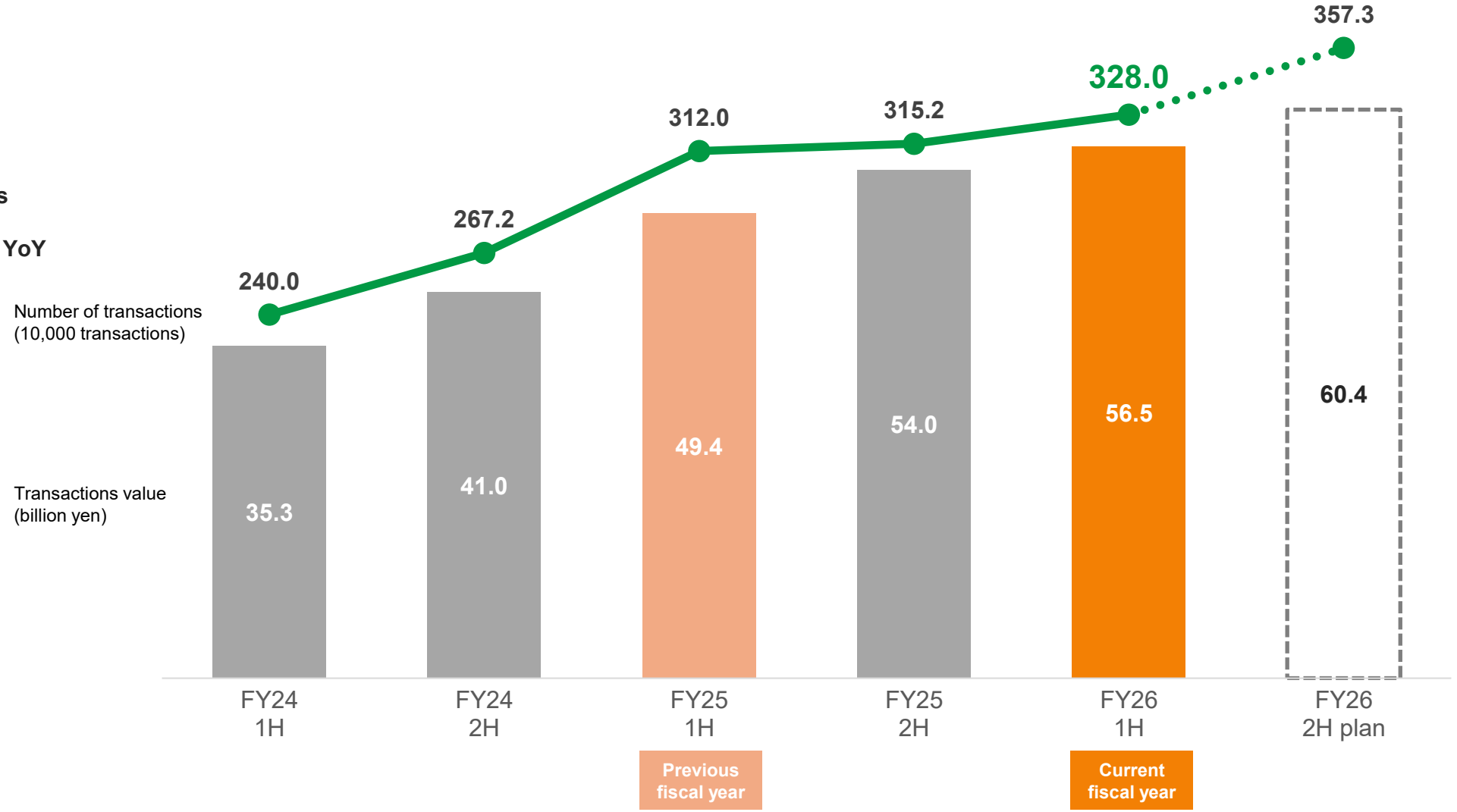
3,280,000 transactions

+160,000 transactions YoY

Transactions value

¥56.5 billion

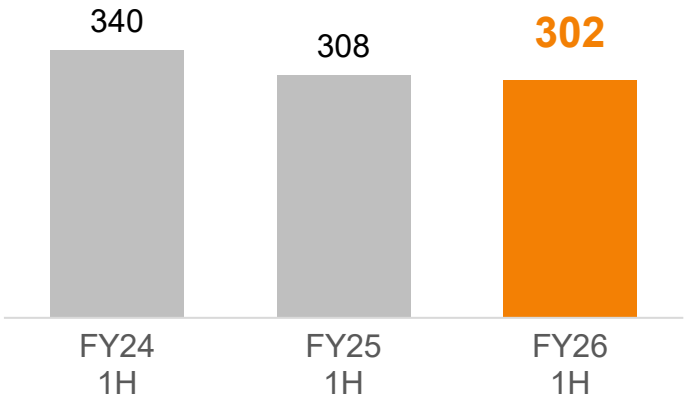
+¥7.1 billion YoY



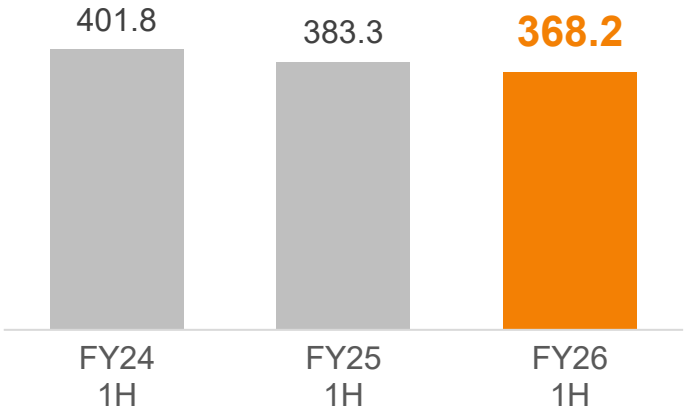
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Key Figures: Seven Card Service

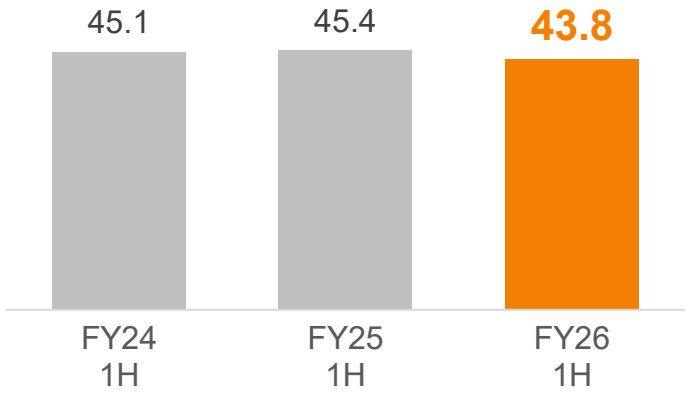
Number of card holders
(10,000 people)



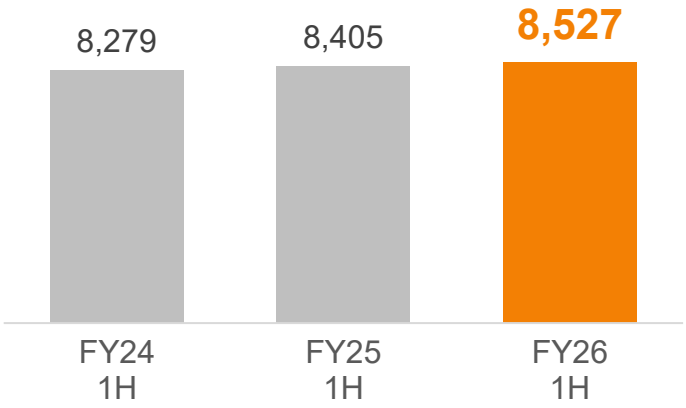
Shopping transaction value using credit cards (billion yen)



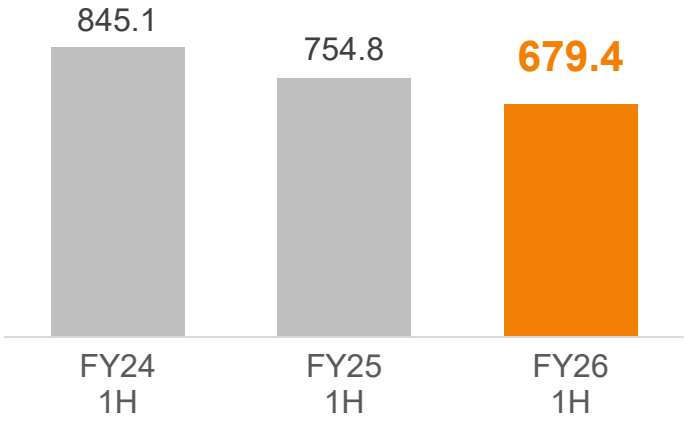
Financial product balance
(billion yen)



Number of e-money members
(10,000 people)



e-money transactions value
(billion yen)



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Overseas Business



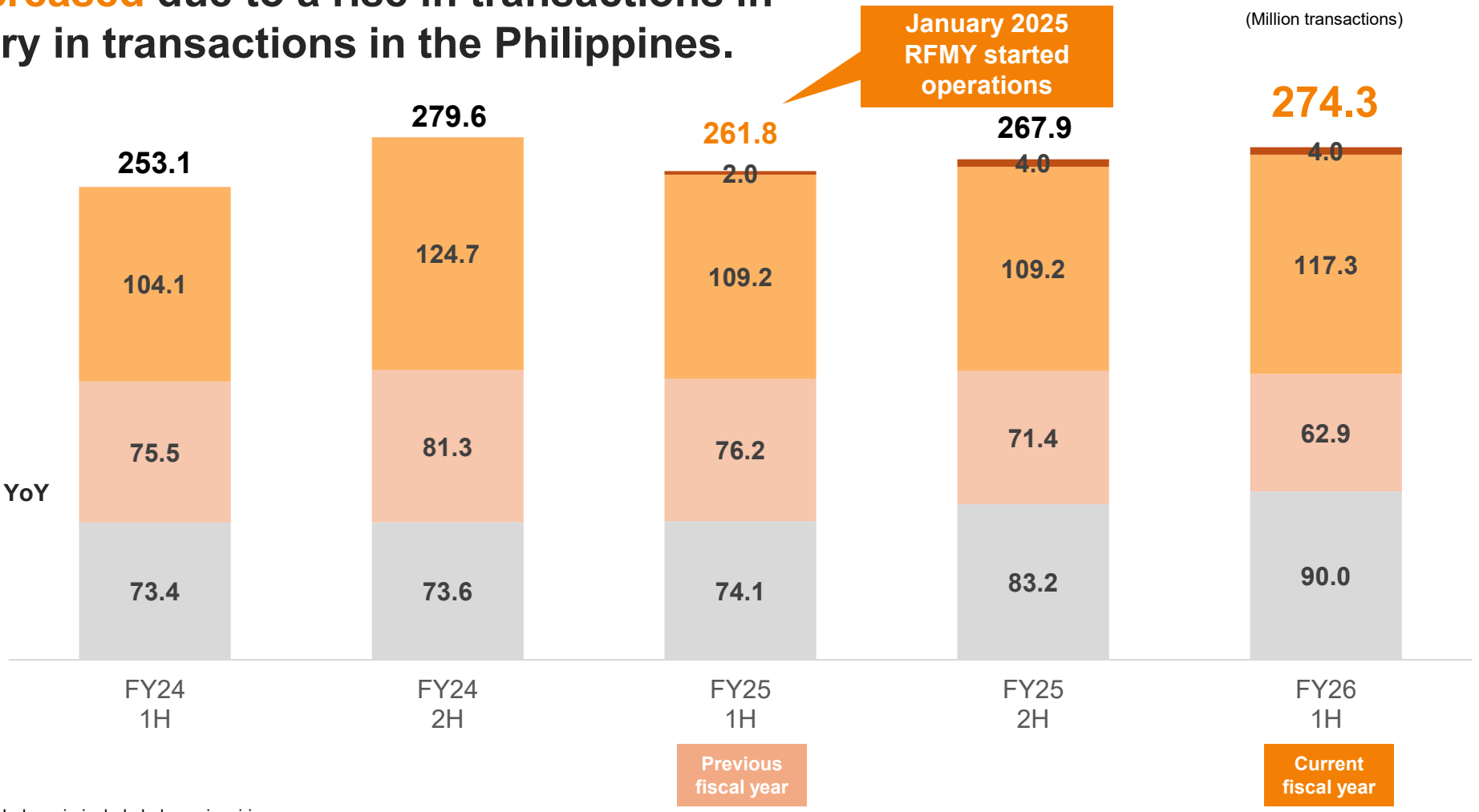
Trend in the Number of ATM Transactions

Total transactions increased due to a rise in transactions in the U.S. and a recovery in transactions in the Philippines.

Total number of transactions for FY26 1H

274.3 million transactions

+12.5 million transactions YoY



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

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U.S.

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

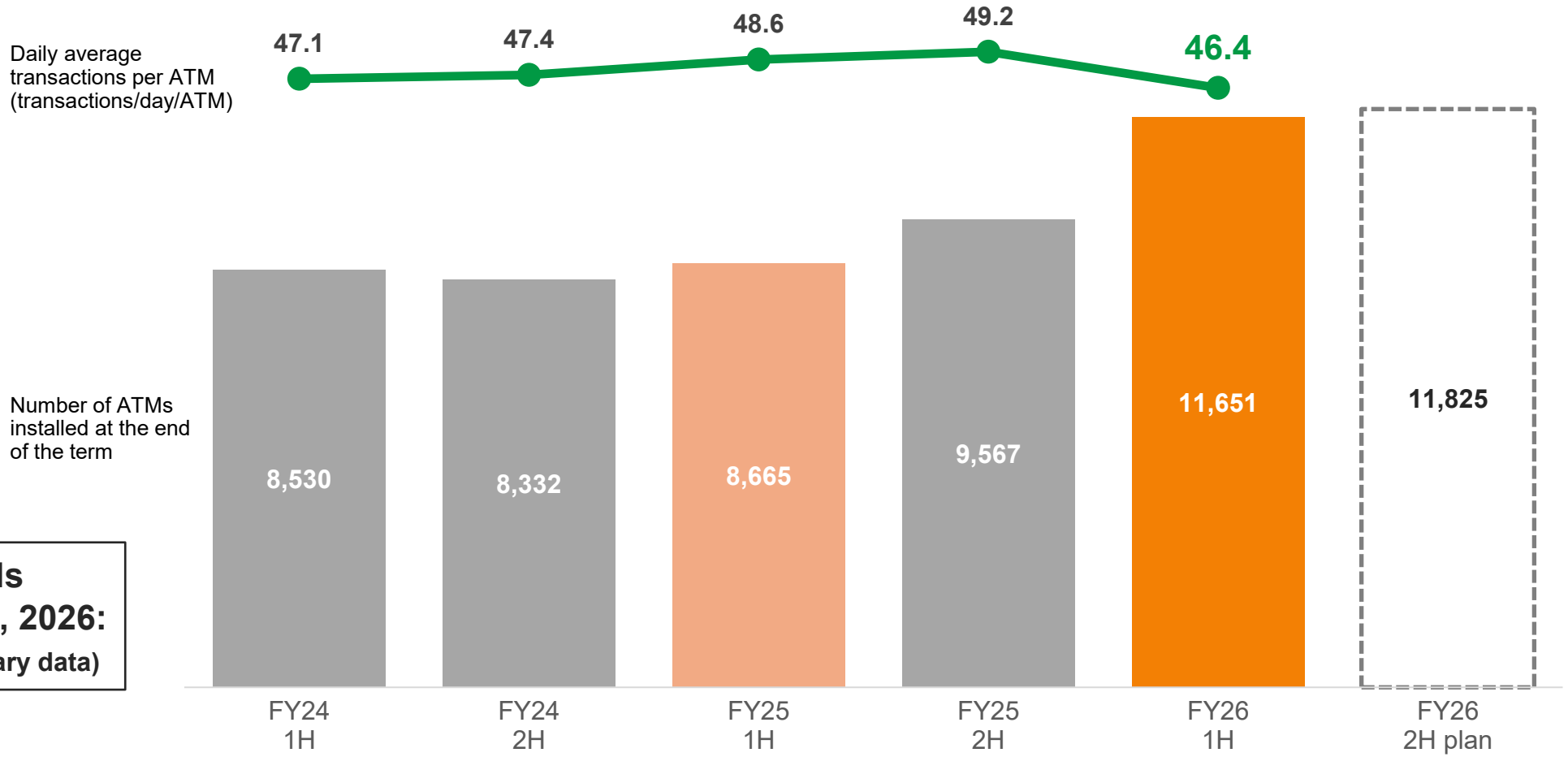
Ordinary income for FY26 1H

¥17.05 billion

Ordinary profit for FY26 1H

¥1.99 billion

Number of ATMs as of September 30, 2026: 11,464 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.)

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Indonesia

Although daily average transactions per ATM decreased further due to intensifying competition, profitability was maintained.

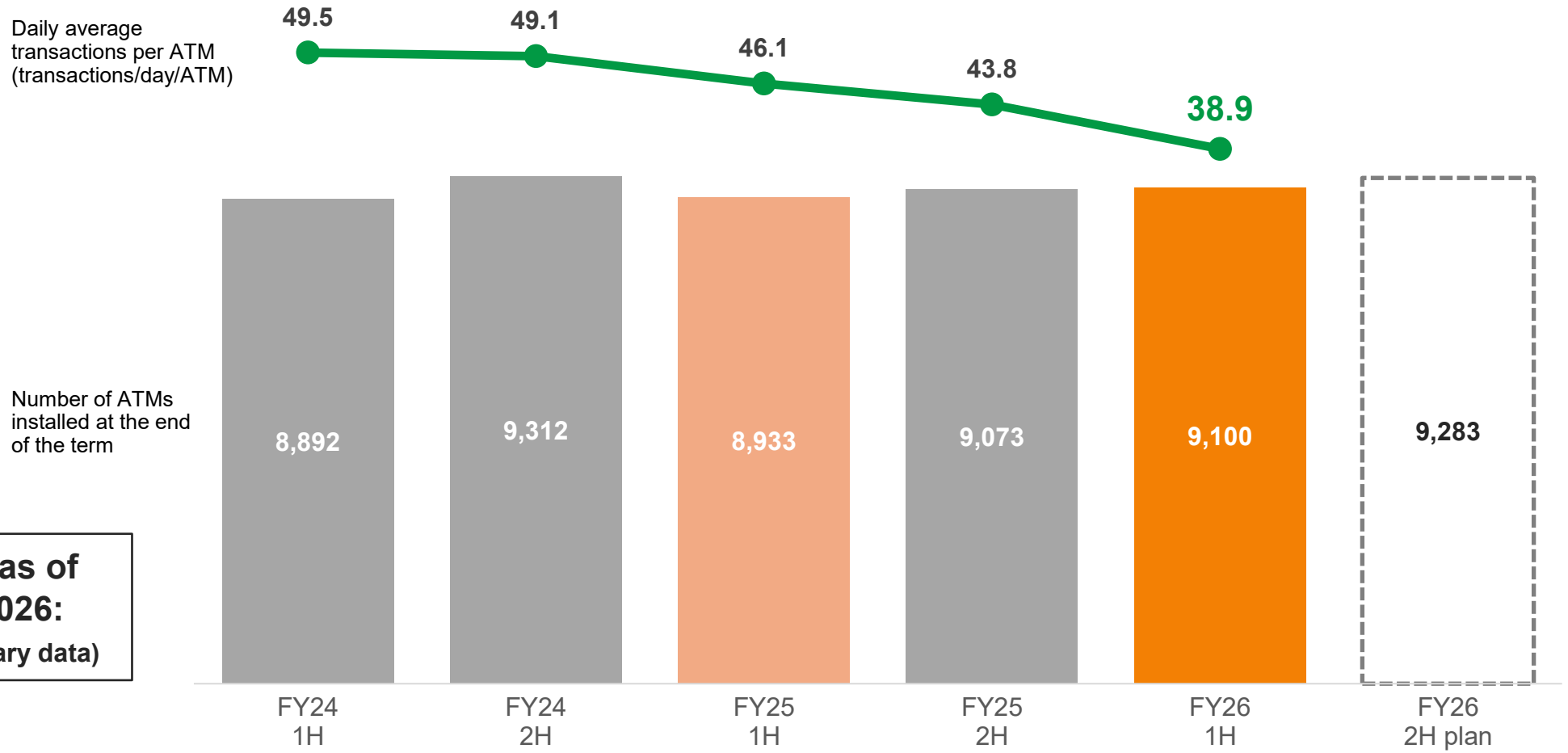
Ordinary income for FY26 1H

¥3.21 billion

Ordinary profit for FY26 1H

¥0.11 billion

Number of ATMs as of September 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.

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Philippines

The number of ATMs expanded steadily, while the average number of transactions per ATM decreased year-on-year, but has bottomed out.

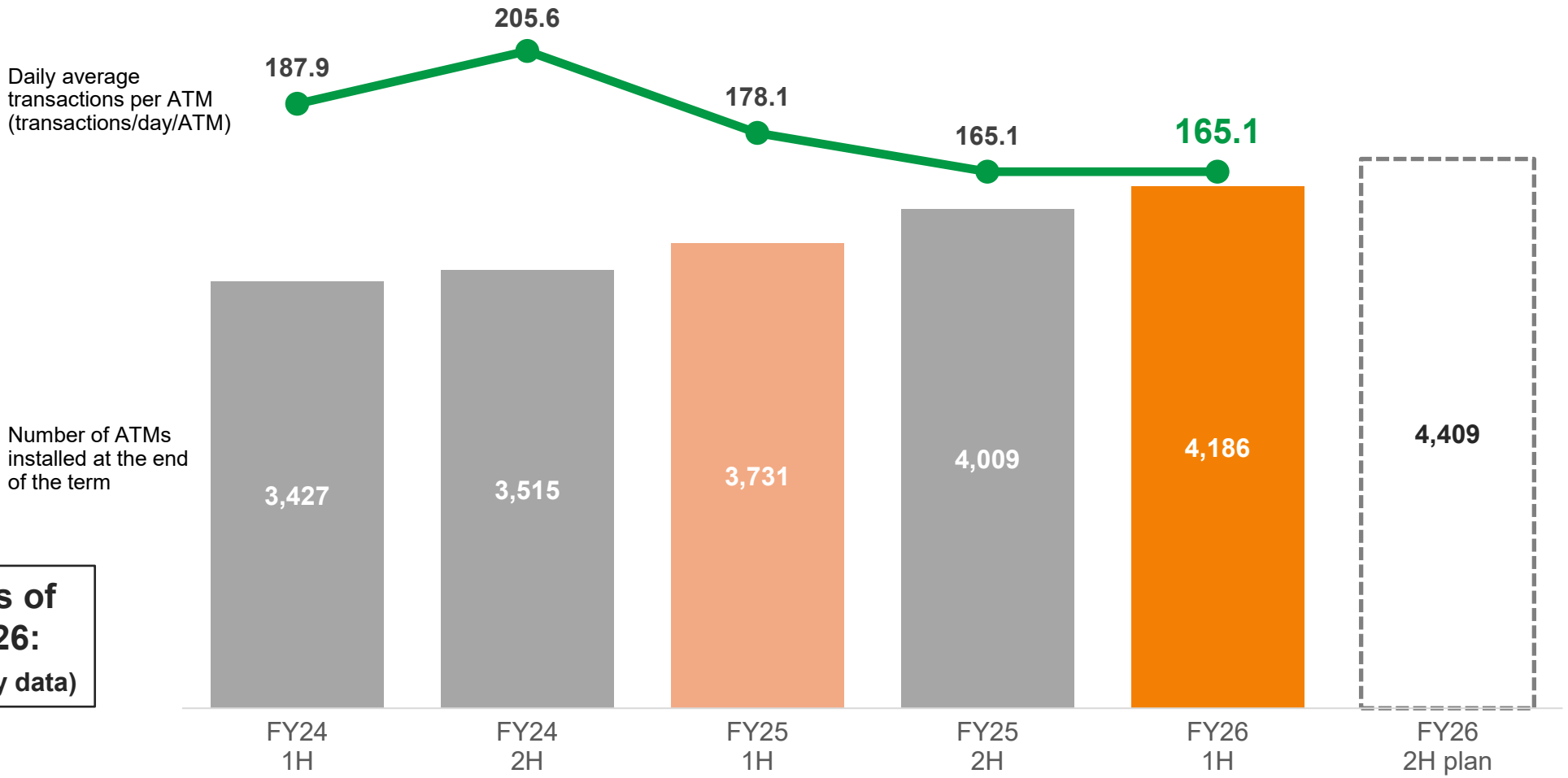
Ordinary income for FY26 1H

¥4.78 billion

Ordinary profit for FY26 1H

¥0.2 billion

Number of ATMs as of September 30, 2026: 4,256 units (preliminary data)



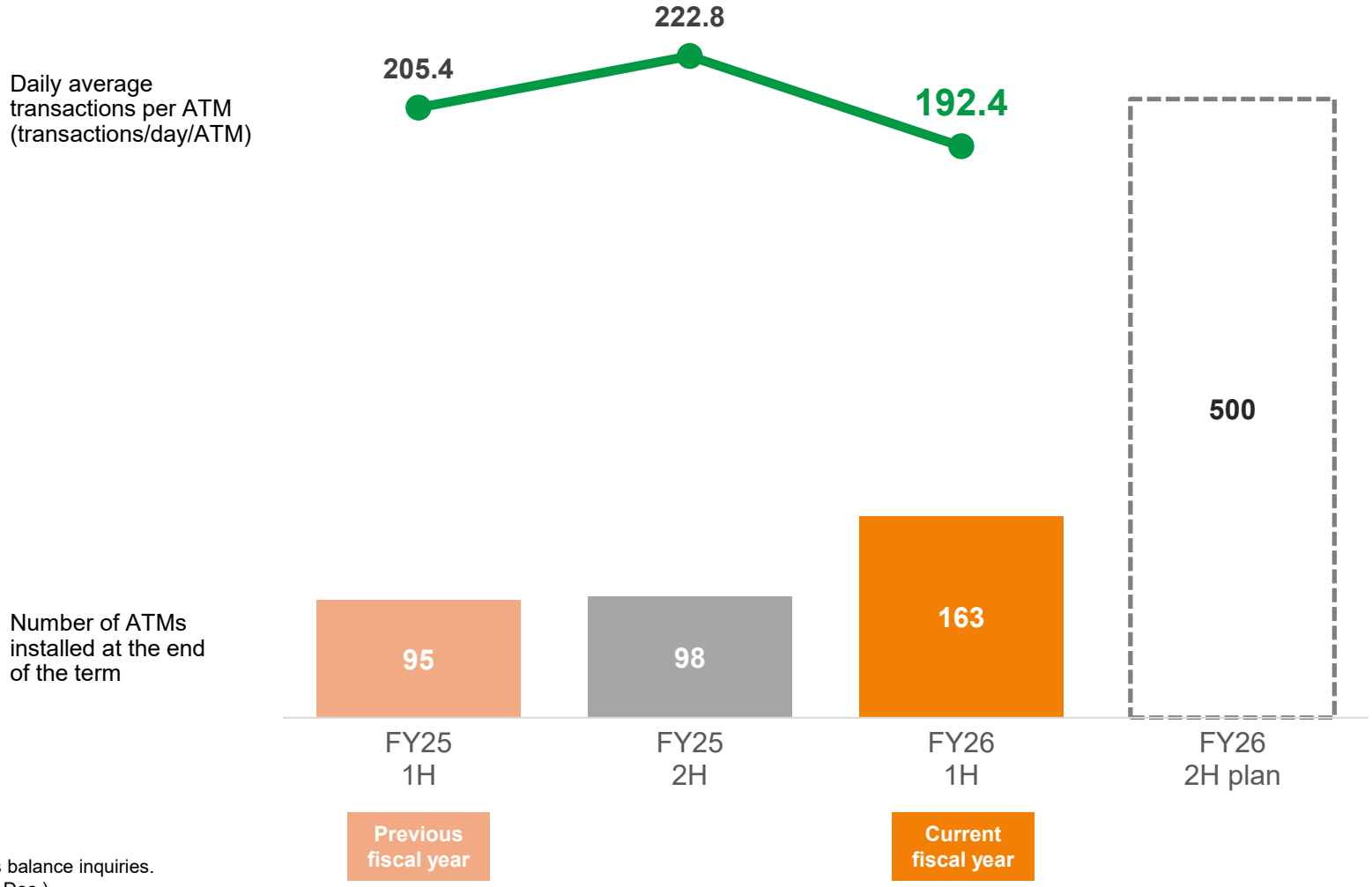
Notes:
1. Total number of transactions for ATMs in the Philippines includes balance inquiries and excludes deposit of sales proceeds.
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

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Malaysia

Will continue to expand installation areas with the goal of reaching 500 units by the end of this fiscal year.

Number of ATMs as of September 30, 2026: 256 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.)

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





Revised Financial Results Forecast [Non-consolidated]



Revised full-year forecasts upward for non-consolidated results

- Profit for 1H increased significantly, driven by factors such as interest income exceeding expectations and general and administrative expenses falling below expectations.
- Based on 1H results, we reviewed our 2H plan with a focus on ordinary income and revised our full-year forecast upward.

	FY2025 results	FY2026 previous forecast	FY2026 revised forecast	YoY	vs. previous forecast
Ordinary income	¥142.9 billion	¥149.0 billion	¥152.0 billion	+6.3%	+2.0%
Ordinary expenses	¥116.2 billion	¥120.0 billion	¥118.5 billion	+1.9%	(1.2)%
Ordinary profit	¥26.6 billion	¥29.0 billion	¥33.5 billion	+25.9%	+15.5%
Net income	¥18.0 billion	¥20.0 billion	¥22.5 billion	+25.0%	+12.5%
EBITDA	¥51.7 billion	¥49.9 billion	¥54.3 billion	+5.0%	+8.8%

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Revised Financial Results Forecast [Consolidated]



Consolidated Full-Year Forecasts Revised Following Non-Consolidated Forecasts

	FY2025 results	FY2026 previous forecast	FY2026 revised forecast	YoY	vs. previous forecast
Ordinary income	¥220.0 billion	¥235.5 billion	¥238.5 billion	+8.4%	+1.2%
Ordinary expenses	¥189.8 billion	¥202.0 billion	¥200.5 billion	+5.6%	(0.7)%
Ordinary profit	¥30.1 billion	¥33.5 billion	¥38.0 billion	+26.2%	+13.4%
Net income attributable to owners of the parent	¥13.4 billion	¥20.0 billion	¥23.0 billion	+71.6%	+15.0%

Dividend forecast for FY2026

Annual plan

¥11.00

Remain unchanged

Interim dividend: ¥5.50 per share (results)

Year-end dividend: ¥5.50 per share (forecast)

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Review of First Half and Growth Strategy





ATM Business



ATM Business



Growing Presence in the ATM Market

- ✓ The total number of ATMs in Japan is gradually decreasing.
- ✓ Our market share is expected to expand steadily.

Changing needs for ATM utilization

- ✓ For partner financial institutions, the importance of strengthening customer touchpoints is increasing.
- ✓ Diversification of store strategies and deposit acquisition strategies

Shifting the role of ATMs from “cash infrastructure” to a “service platform” with customer touchpoints

Accelerate efforts to expand not only ATM share but also transaction share

Driving further growth as a top runner in the ATM industry

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ATM Business

■ Promoting installation in FamilyMart stores

Japan Post Bank ATMs in FamilyMart stores are also scheduled to be gradually replaced with our ATMs.

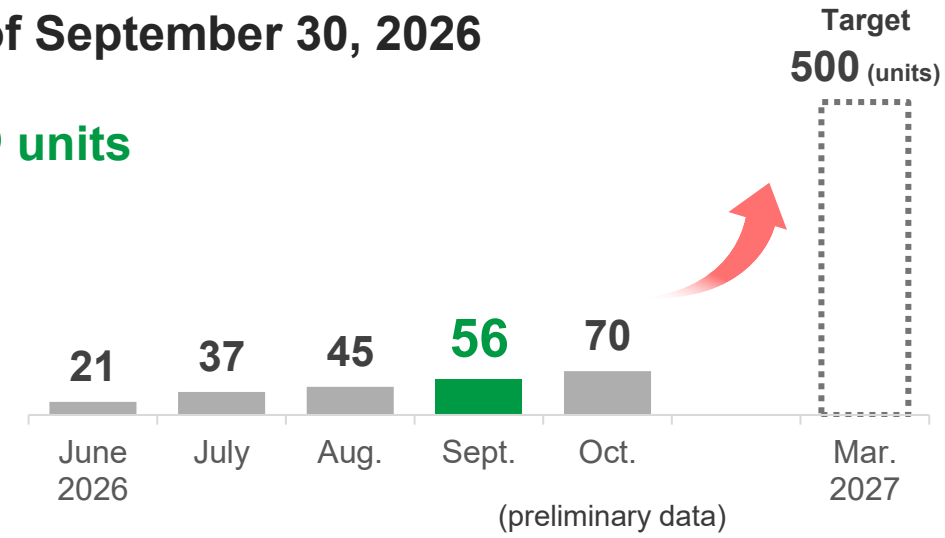
FamilyMart ATMs*



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

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

56 units



Starting next fiscal year, we will increase the number of installations, aiming to install approx. 16,000 units by 2030.

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ATM Business

■ Further expansion of ATM use cases

Expanding usage not only for operational efficiency, but also for strengthening customer touchpoints.

あらゆる手続き・認証の窓口となり、人 と 企業/社会 をつなぐ

+Connect

プ ラ ス コ ネ ク ト

- ATM Teller
- ATM Notification
- ATM face recognition
- ATM money transfer registration
- ATM cash receiving service
- ATM cash collection service
- Certificate receipt
- Mynaportal information obtaining
- Mynaportal insurance card application

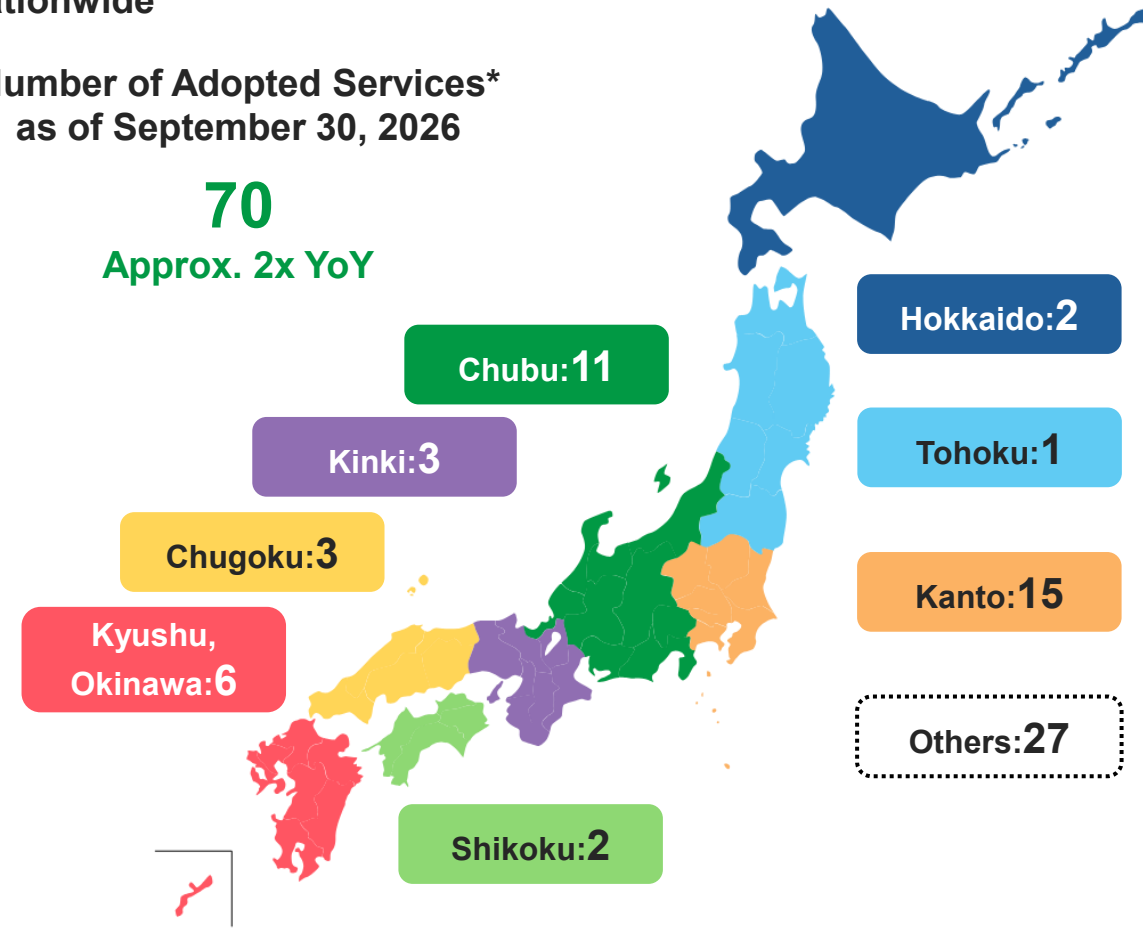
■ +Connect service adoption status

Adopted by financial institutions and corporate clients nationwide

Number of Adopted Services* as of September 30, 2026

70

Approx. 2x YoY



* Excludes ATM cash receiving/cash collection services. Refers to integrated (launched) services. Entities adopting multiple services are counted individually.

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Retail Business



Retail Business

■ Promoting the acquisition of deposits and credit card members across the Seven Bank Group



- Expanding active accounts through the use of ATMs
- Deposit acquisition campaign linked to credit cards
- Utilizing ATM cash receiving service as a credit card benefit



セブン銀行
株式会社セブン・ペイメントサービス
セブン銀行100%子会社

株式会社セブン・カードサービス

Launched the nanaco credit card



Increase in the number of accounts and deposit balances

Increase in the number of ATM transactions

Growth in membership and expansion of customer touchpoints

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Retail Business (Bank Account Service)

■ Deposit Strategy

Aim to strengthen funding capacity as the foundation for future expansion of business

1 **Expand the number of active accounts through the convenience of ATMs**



- ✓ Promoting new account openings
- ✓ Expanding deposit balances

2 **Acquire foreign residents as customers through integrated sales and marketing efforts**

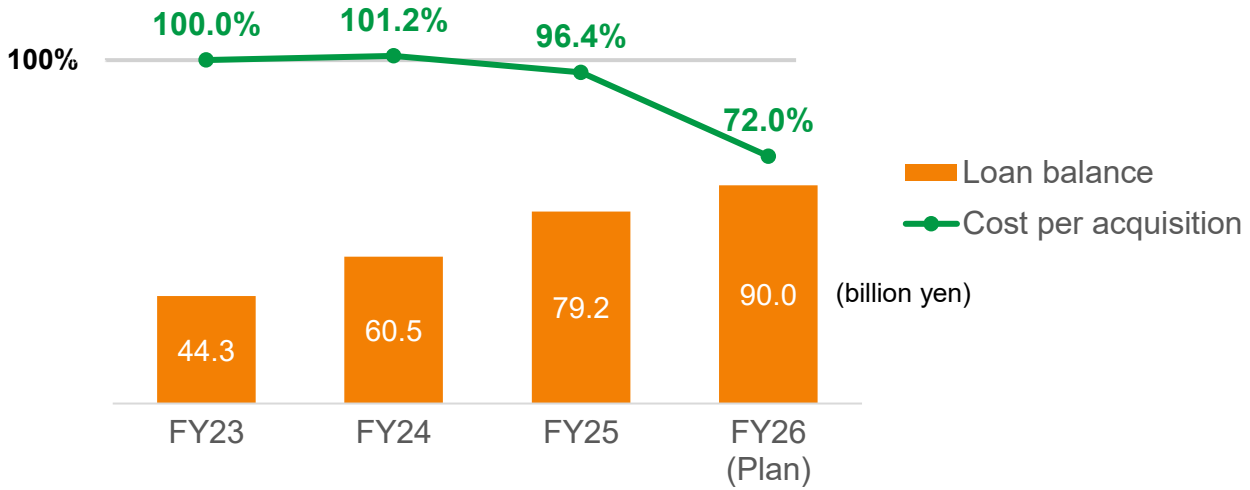
3 **Explore Seven Bank's BaaS by utilizing the customer base of partner companies**

■ Loan Strategy

Aim to steadily expand profits by improving customer acquisition efficiency

Trends in loan balances and cost per acquisition

Note: Cost per acquisition is calculated with FY2023 results set at 100%.



- ✓ **Loan balance expanding steadily at a CAGR of 33.7%**
  (Industry average: 2.0%) *
- ✓ **Cost per acquisition showing a downward trend.**

* CAGR is calculated from FY23 to FY25. Industry average estimated by Seven Bank based on Japanese Bankers Association statistics.

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Retail Business (Credit Card)

■ **Promote awareness and increase applications for the new credit card**

Achieve this fiscal year's acquisition targets through collaborative initiatives such as linking the card to Seven Bank accounts

Offer exclusive benefits available only with the nanaco credit card, such as cashback and point rewards



Initiatives to increase the number of members

- Cashback campaign for new members



Stimulating the finance

- **Promote cash advances**
- **Promote revolving and installment payments**

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Contribution to Solving Social Issues and Sustainable Growth Strategy



Contribution to Solving Social Issues and Corporate Transformation

■ We will continue to work on solving social issues based on the five material issues.

Material issues

Fundamental value
Safe and secure social infrastructure

Social value
Accessible to anyone, anywhere
Delivery of a wide variety of services

Creation of new value
Value beyond expectations

Source of value creation
A society where everyone can be active

Value creation for the future
Contribute to the prosperity of society and the future

Initiatives to solve social issues

■ Deployed mobile ATMs to evacuation shelters



- ✓ Equipped with power supply systems and communication lines, these ATMs enable the stable provision of ATM services even in disaster-stricken areas.
- ✓ Following the Kumamoto Earthquake in July, mobile ATMs made the rounds at evacuation shelters throughout Kumamoto Prefecture.

■ ATM donation

- ✓ In response to the Kumamoto Earthquake, disaster relief donations were accepted via ATMs.
- ✓ The Seven Bank Group as a whole has received donations totaling approximately 50 million yen.

■ Launched “money ring,” an educational service for parents and children through allowance money



- ✓ Designed not only to teach how to manage money, but also to foster life skills such as planning and decision-making
- ✓ Exhibited at “Asobi Manabi Kagaku Lab @2026,” hosted by Gakken, and conducted hands-on workshops

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Contribution to Solving Social Issues and Corporate Transformation

■ Connection between Human Resources Development and Corporate Value Enhancement

Accelerator of corporate transformation
Ability to implement unique ideas

Driver of growth
Ability to link technology to business

Human resource base
Self-directed, independent human resources with the ability to constantly update themselves

Elements of X human resources*

Learning outside the company
- ✓ VC/Startup investments
- ✓ Accelerator Program



Organizational learning
- ✓ No-code / Low-code citizen development app
- ✓ Data Science Bootcamp

Individual learning
- ✓ SEVENBANK Academia
- ✓ EX10
  (Program to encourage voluntary innovation activities)



Creating innovations
Impact through collaboration
→ **Social capital**

Responding to environmental changes
Business model transformation
→ **Intellectual capital**

Improved performance
Transformation of the corporate culture
→ **Human capital**

Corporate value
- Market valuation
- Growth potential
- Risk mitigation
- Earning power

Impact on financial capital
- ✓ Lower capital cost
- ✓ Improved profitability

* The Seven Bank Group defines “X (Transformation) human resources” as people who can identify potential and future issues on their own, leverage their creativity and technology, and drive transformation in themselves, their company, and society.

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Contribution to Solving Social Issues and Corporate Transformation

■ Building an organization and driving corporate transformation to support sustainable growth

Building an Organization for Greater Job Satisfaction

■ Providing a comfortable work environment

Growth indicators	Targets	2025 Results
Paid leave utilization rate	Higher than the previous year's results	83.4%
Childcare leave return rate	100%	100%

■ Fostering motivation

- ✓ Providing opportunities to pursue new endeavors
- ✓ Establishing a system where employees can feel their own growth

■ Development of an organizational culture

- ✓ Stimulating internal communication



Purpose Award



25th Anniversary Event

Corporate transformation

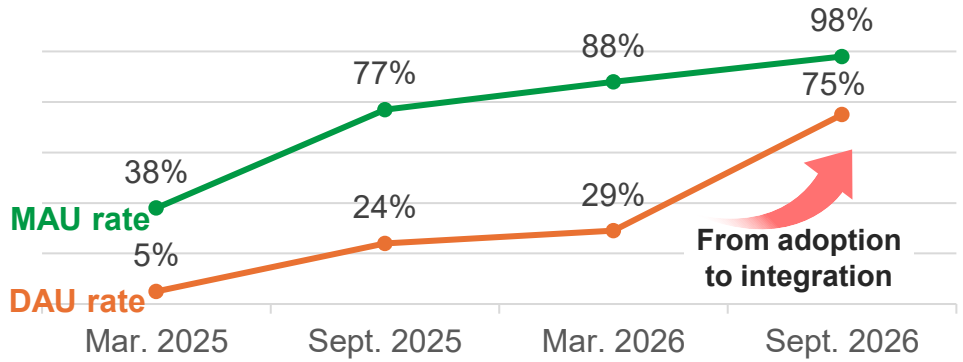
■ Internal DX driven by all employees' participation

- ✓ Preparing platforms that enable anyone to safely and comfortably utilize digital technologies
- ✓ Driving business reforms utilizing digital technologies by hosting AI prompt contests and various seminars





■ Company-wide integration of generative AI



Enhancing corporate value through investment in non-financial capital

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Toward Further Growth



Moving into the stage where our past initiatives deliver results

Aiming to steadily build up profits

- Diversify the overseas business
- Strengthen the retail business (accounts and credit cards)
- Expand partnerships and enhance services for +Connect
- Increase ATM-related fee income

Contribution to Solving Social Issues and Corporate Transformation

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APPENDIX



Statement of Income [Consolidated]



(Billion yen)

	FY2025		FY2026			
	Results		1H results			Plan (after revision)
	1H	Full year		YoY change	vs. plan	Full year
Ordinary income	**107.5**	**220.0**	**115.0**	7.5	1.0	**238.5**
Ordinary expenses	**92.7**	**189.8**	**93.9**	1.2	(4.6)	**200.5**
Ordinary profit	**14.8**	**30.1**	**21.0**	6.2	5.5	**38.0**
Net income attributable to owners of the parent	**9.9**	**13.4**	**13.3**	3.4	5.3	**23.0**
EBITDA	**30.5**	**61.1**	**34.4**	3.9	—	**—**

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 1H $1=¥148.40, FY2026 1H $1=¥158.29, FY2026 plan $1=¥154.00
4. All EBITDA in this document is Ordinary profit + Depreciation and amortization.
5. Effective from FY2026 , 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 ¥3.0 billion due to an impairment in our credit card business.

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APPENDIX

Statement of Income [Seven Bank]

(Billion yen, unless otherwise stated)

	FY2025		FY2026			
	Results		1H Results			Plan (after revision)
	1H	Full year		YoY change	vs. plan	Full year
Ordinary income	**70.9**	**142.9**	**75.1**	**4.2**	1.6	**152.0**
ATM-related fee income	57.6	116.0	59.4	1.8	0.5	118.7
Ordinary expenses	**56.9**	**116.2**	**56.7**	**(0.2)**	(1.8)	**118.5**
Interest expenses	1.0	2.7	2.1	1.1	(0.2)	5.4
ATM placement fee expenses	9.0	18.0	9.2	0.2	(0.1)	18.5
Outsourcing expenses	13.3	27.1	13.9	0.6	(0.4)	28.5
Maintenance fees	1.6	3.5	1.9	0.3	0.2	4.1
Depreciation and amortization	12.5	25.0	10.2	(2.3)	(0.1)	20.8
Ordinary profit	**13.9**	**26.6**	**18.4**	**4.5**	3.4	**33.5**
Extraordinary income and losses	(0.1)	(0.7)	(0.3)	(0.2)	(0.1)	(0.5)
Total income taxes	4.2	7.8	5.4	1.2	—	10.5
Net income	**9.6**	**18.0**	**12.7**	**3.1**	2.2	**22.5**
EBITDA	**26.5**	**51.7**	**28.6**	**2.1**	3.3	**54.3**
No. of ATMs installed at the end of 1H (units)	**28,236**	**28,536**	**28,730**	494	(11)	**29,404**
ATM-related fee income per transaction (yen)	**105.2**	**105.7**	**105.6**	0.4	(0.4)	**105.7**
Daily average transactions per ATM (transactions/ATM/day)	**109.2**	**109.2**	**110.1**	0.9	1.6	**108.3**
Total number of transactions (million)	**560**	**1,122**	**575**	15	7	**1,139**
International money transfer services (1,000)	**326**	**653**	**305**	(21)	(18)	**650**
Debit services (1,000)	**12,260**	**24,957**	**13,160**	900	(554)	**28,440**

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

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APPENDIX

Statement of Income [Seven Card Service]

(Million yen)

	FY2025		FY2026			
	Results		1H results			Plan
	1H	Full year		YoY change	vs. plan	Full year
Ordinary income	**13,900**	**30,670**	**13,112**	(788)	(523)	**30,395**
Credit card business	6,999	14,631	6,854	(145)	(396)	15,440
e-money business	6,901	16,039	6,257	(644)	(128)	14,955
Ordinary expenses	**14,750**	**31,262**	**13,847**	(903)	(1,243)	**30,860**
Credit card business	8,599	18,572	7,991	(608)	(959)	18,890
e-money business	6,151	12,690	5,856	(295)	(284)	11,970
Ordinary profit	**(849)**	**(591)**	**(735)**	114	720	**(465)**
Net income	**(1,029)**	**(5,817)**	**(2,268)**	(1,239)	1,222	**(3,530)**

Notes:

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APPENDIX

Statement of Income [FCTI]

(Million USD, unless otherwise stated)

	FY2025		FY2026			
	Results		1H results			Plan
	1H	Full year		YoY change	vs. plan	Full year
Ordinary income	**89.7**	**182.3**	**107.7**	18.0	1.7	**225.5**
Ordinary expenses	**81.0**	**166.4**	**95.1**	14.1	(4.9)	**209.0**
Interest expenses	13.6	27.1	16.4	2.8	0.9	30.7
ATM placement fee expenses	30.9	64.2	36.2	5.3	(0.7)	79.0
Outsourcing expenses	8.6	18.5	10.3	1.7	(0.4)	21.5
Maintenance fees	9.1	17.6	9.1	0.0	(2.4)	23.5
Depreciation and amortization	1.5	4.1	4.1	2.6	(1.0)	12.5
Ordinary profit	**8.7**	**15.9**	**12.6**	3.9	6.6	**16.5**
Extraordinary income and losses	(0.0)	(0.1)	(0.0)	0.0	0.0	0.0
Net income	**8.5**	**15.5**	**12.5**	4.0	7.0	**15.5**
EBITDA	**10.3**	**20.0**	**16.7**	6.4	5.6	**29.0**
No. of ATMs installed at the end of 1H (units)	**8,665**	**9,567**	**11,651**	2,986	—	**11,825**
Daily average transactions per ATM (transactions/ATM/day)	**48.6**	**48.9**	**46.4**	(2.2)	—	**43.8**
Total number of transactions (million)	**74.1**	**157.4**	**90.0**	15.9	—	**180.9**

Notes:
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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.

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APPENDIX

Statement of Income [Key Subsidiaries]

(Million yen)

PT. Abadi Tambah Mulia Internasional

	FY2025		FY2026			
	Results		1H results			Plan
	1H	Full year		YoY change	vs. plan	Full year
Ordinary income	3,873	7,530	3,212	(661)	(238)	6,920
Ordinary expenses	3,685	6,592	3,098	(587)	(72)	6,230
Ordinary profit	187	937	114	(73)	(166)	690
Net income	185	737	112	(73)	(78)	365

(Million yen)

Pito AxM Platform, Inc.

	FY2025		FY2026			
	Results		1H results			Plan
	1H	Full year		YoY change	vs. plan	Full year
Ordinary income	4,145	8,552	4,783	638	143	10,280
Ordinary expenses	3,936	8,112	4,575	639	150	9,730
Ordinary profit	208	439	208	0	(7)	550
Net income	159	148	160	1	0	415

Notes:
1. Exchange rate:
   FY2025 1H IDR 100 = ¥0.904, FY2026 1H IDR 100 = ¥0.920, FY2026 plan IDR 100 = ¥0.902
   FY2025 1H PHP 1 = ¥2.600, FY2026 1H PHP 1 = ¥2.636, FY2026 plan PHP 1 = ¥2.558
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 1H results for ATMi do not include the impact of the retrospective application of accounting standards implemented as of the end of FY2025.

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APPENDIX

Statement of Income [Key Subsidiaries]



(Million yen)

BBF セブン銀行の100%子会社 バンク・ビジネスファクトリー

	FY2025 Results		FY2026			
	1H	Full year	1H results	YoY Change	vs. plan	Plan Full year
Ordinary income	1,861	3,773	1,828	(33)	(137)	4,000
Ordinary expenses	1,901	3,729	1,766	(135)	(44)	3,695
Ordinary profit	(40)	44	62	102	(93)	305
Net income	(72)	4	31	103	(94)	245

(Million yen)

ACSiON

	FY2025 Results		FY2026			
	1H	Full year	1H results	YoY Change	vs. plan	Plan Full year
Ordinary income	516	1,228	949	433	74	1,820
Ordinary expenses	502	1,252	965	463	180	1,745
Ordinary profit	13	(23)	(16)	(29)	(106)	75
Net income	(153)	(485)	(17)	136	(47)	25

(Million yen)

株式会社 セブン・ペイメントサービス セブン銀行100%子会社

	FY2025 Results		FY2026			
	1H	Full year	1H results	YoY Change	vs. plan	Plan Full year
Ordinary income	398	905	650	252	150	1,010
Ordinary expenses	270	611	403	133	38	745
Ordinary profit	128	294	246	118	111	265
Net income	91	204	167	76	77	180

Notes:
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SEVEN BANK



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