



Financial Results for the Third Quarter of the Fiscal Year Ending March 31, 2026 [JGAAP]
(Consolidated Data)

February 6, 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
For inquiries: (title) Managing Executive Officer, General Manager of Planning Division
(name) Ken Shimizu
Telephone: +81-3-3211-3041
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 Third Quarter of the Fiscal Year Ending March 31, 2026 (April 1, 2025–December 31, 2025)

(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	%
Nine months ended December 31, 2025	162,878	2.1	21,884	(5.2)	8,775	(41.4)
Nine months ended December 31, 2024	159,490	10.1	23,106	0.6	14,976	(59.0)

Note: Comprehensive income: Nine months ended December 31, 2025 7,158 million yen (-53.4%)
Nine months ended December 31, 2024 15,390 million yen (-61.5%)

	Net income per share	Diluted earnings per share
Nine months ended December 31, 2025	Yen 8.04	Yen —
Nine months ended December 31, 2024	12.80	—

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 December 31, 2025	1,671,491	278,448	16.3
As of March 31, 2025	1,495,977	282,489	18.5

(Reference) Capital: As of December 31, 2025 273,541 million yen
As of March 31, 2025 277,201 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
Fiscal year ended March 31, 2025	Yen —	Yen 5.50	Yen —	Yen 5.50	Yen 11.00
Fiscal year ending March 31, 2026	—	5.50	—	5.50	11.00
Fiscal year ending March 31, 2026 (Forecasts)				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, 2026 (April 1, 2025–March 31, 2026)

(% represents the year-on-year change from the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent		Net income per share	
Full-year	Million yen 216,000	% 0.7	Million yen 27,000	% (10.8)	Million yen 11,000	% (39.6)	Yen 9.91	

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 : None

(d) Retrospective restatements : None

(4) Number of shares (common stock)

(a) Number of shares in issue (including treasury stock)	As of December 31, 2025	1,179,308,000shares	As of March 31, 2025	1,179,308,000shares
(b) Number of treasury shares	As of December 31, 2025	11,331,113shares	As of March 31, 2025	9,370,794shares
(c) Average number of shares for the period under review (nine-month period)	Nine months ended December 31, 2025	1,090,384,272shares	Nine months ended December 31, 2024	1,169,928,550shares

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 : No by certified public accountants or an audit firm

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

This report contains earnings projections and other 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, 2025	As of December 31, 2025
Assets		
Cash and due from banks	892,852	984,291
Securities	120,702	137,772
Loans	72,257	86,310
Foreign exchanges	0	0
ATM-related temporary payments	102,749	155,213
Accounts receivable from credit card members	128,458	139,675
Other assets	77,733	76,679
Tangible fixed assets	50,247	46,192
Intangible fixed assets	50,046	45,649
Asset for retirement benefits	2,969	3,158
Deferred tax assets	2,639	2,650
Allowance for credit losses	(4,679)	(6,103)
Total assets	1,495,977	1,671,491
Liabilities		
Deposits	841,344	979,320
Negotiable certificates of deposits	800	300
Call money	35,000	-
Borrowed money	13,343	7,514
Bonds	50,000	100,000
ATM-related temporary advances	71,228	94,516
Accounts payable for credit card business	40,738	44,893
Deposits for electronic money	62,660	61,272
Other liabilities	96,103	103,367
Provision for bonuses	1,063	620
Liability for retirement benefits	35	33
Provision for retirement benefits of directors	9	-
Provision for stocks payment	983	1,037
Deferred tax liabilities	177	165
Total liabilities	1,213,488	1,393,042
Net assets		
Common stock	30,724	30,724
Capital surplus	31,071	32,068
Retained earnings	207,126	204,039
Treasury stock	(2,738)	(3,091)
Total shareholders' equity	266,184	263,740
Net unrealized gains (losses) on available-for-sale securities	85	576
Foreign currency translation adjustments	10,245	8,609
Accumulated adjustments for retirement benefits	685	615
Total accumulated other comprehensive income	11,016	9,801
Subscription rights to shares	32	53
Non-controlling interests	5,255	4,854
Total net assets	282,489	278,448
Total liabilities and net assets	1,495,977	1,671,491

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

Consolidated Statements of Income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	159,490	162,878
Interest income	8,104	11,492
(Interest on loans)	7,087	9,168
(Interest and dividends on securities)	279	952
Fees and commissions income	148,575	149,979
(ATM-related fee income)	118,068	119,508
(Credit card operating income)	9,247	8,875
(Electronic money operating income)	9,237	8,367
Other operating income	181	114
Other ordinary income	2,628	1,292
Ordinary expenses	136,384	140,994
Interest expenses	1,492	2,282
(Interest on deposits)	309	1,175
Fees and commissions expenses	42,328	40,935
(ATM placement fee expenses)	24,098	22,811
(ATM-related fee expenses)	7,584	6,677
(Credit card operating expenses)	4,232	4,335
(Electronic money operating expenses)	656	531
Other operating expenses	7	229
General and administrative expenses	89,575	93,430
Other ordinary expenses	2,980	4,116
Ordinary profit	23,106	21,884
Extraordinary income	76	0
Gain on disposal of non-current assets	0	0
Gain on change in equity of affiliates	76	-
Extraordinary losses	1,064	6,873
Losses on disposal of non-current assets	455	215
Impairment losses	609	6,657
Income before income taxes	22,118	15,011
Income taxes-current	7,179	6,459
Income taxes-deferred	(117)	(220)
Total income taxes	7,061	6,239
Net income	15,056	8,772
Net income (loss) attributable to non-controlling interests	79	(3)
Net income attributable to owners of the parent	14,976	8,775

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Net income	15,056	8,772
Other comprehensive income	334	(1,613)
Net unrealized gains (losses) on available-for-sale securities	(152)	490
Foreign currency translation adjustments	557	(2,033)
Adjustments for retirement benefits	(70)	(70)
Comprehensive income	<hr/> 15,390	<hr/> 7,158
Comprehensive income attributable to:		
Owners of the parent	15,159	7,559
Non-controlling interests	230	(401)

2. Quarterly Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	859,760	956,741
Securities	175,457	192,527
Loans	60,700	74,792
Foreign exchanges	0	0
ATM-related temporary payments	99,590	152,943
Other assets	36,402	37,296
Tangible fixed assets	37,340	35,395
Intangible fixed assets	42,294	41,718
Prepaid pension costs	1,155	1,336
Deferred tax assets	1,783	1,284
Customers' liabilities for acceptances and guarantees	14,832	24,375
Allowance for credit losses	(2,008)	(2,808)
Total assets	1,327,309	1,515,605
Liabilities		
Deposits	871,043	1,001,674
Negotiable certificates of deposits	800	300
Call money	35,000	—
Bonds	50,000	100,000
ATM-related temporary advances	71,228	94,516
Other liabilities	30,228	36,952
Provision for bonuses	712	381
Provision for stocks payment	983	1,037
Acceptances and guarantees	14,832	24,375
Total liabilities	1,074,826	1,259,238
Net assets		
Common stock	30,724	30,724
Capital surplus	30,724	31,721
Retained earnings	193,653	196,390
Treasury stock	(2,738)	(3,091)
Total shareholders' equity	252,364	255,745
Net unrealized gains (losses) on available-for-sale securities	85	576
Total valuation and translation adjustments	85	576
Subscription rights to shares	32	45
Total net assets	252,482	256,366
Total liabilities and net assets	1,327,309	1,515,605

(2) Non-Consolidated Statements of Income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	103,093	107,529
Interest income	6,217	9,681
(Interest on loans)	5,584	7,652
(Interest and dividends on securities)	279	952
Fees and commissions income	94,055	96,451
(ATM-related fee income)	86,066	87,606
Other operating income	178	107
Other ordinary income	2,641	1,289
Ordinary expenses	79,801	86,309
Interest expenses	724	1,772
(Interest on deposits)	309	1,231
Fees and commissions expenses	20,208	21,748
(ATM placement fee expenses)	13,449	13,610
(ATM-related fee expenses)	2,170	2,547
Other operating expenses	7	229
General and administrative expenses	57,717	60,675
Other ordinary expenses	1,142	1,882
Ordinary profit	23,291	21,220
Extraordinary losses	945	137
Losses on disposal of non-current assets	400	137
Losses on valuation of shares of subsidiaries and associates	545	–
Other extraordinary losses	–	0
Income before income taxes	22,345	21,082
Income taxes-current	6,852	6,208
Income taxes-deferred	124	273
Total income taxes	6,977	6,481
Net income	15,368	14,600

3. Capital Adequacy Ratio (Domestic Standard)

(1) Consolidated Capital Adequacy Ratio (Domestic Standard)

	As of December 31, 2025	(Reference) As of March 31, 2025
Consolidated capital adequacy ratio (domestic standard)	29.71 %	29.13%

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

	As of December 31, 2025	(Reference) As of March 31, 2025
Non-consolidated capital adequacy ratio (domestic standard)	43.28 %	41.50%