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# Financial Results

Financial Results for the Third Quarter of Fiscal Year 2025

## TODAY'S AGENDA

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Fiscal Year ending  
March 31, 2026

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01

# **Financial Results for the Third Quarter of Fiscal Year Ending March 31, 2026**

# Key points of the results for the third quarter of the fiscal year ending March 31, 2026



## Financial results overview

Both consolidated and non-consolidated results showed higher ordinary income but lower ordinary profit.

Credit card business recorded extraordinary losses, resulting in a revision to the forecast.



## Domestic ATM business

Transactions per ATM continued to grow, though the number of ATMs fell short of the plan.



## Domestic retail business

The balance of deposits increased due to a time deposit campaign, and the card loan performance was also in line with the plan.



## Overseas business

Business results in the U.S exceeded the plan, while Indonesia and the Philippines fell short of their targets.

Profit/Loss [Consolidated]

Ordinary income

Increased primarily owing to the performance of Seven Bank (non-consolidated).

Ordinary profit

Declined primarily due to higher expenses at Seven Bank (non-consolidated).

Net Income

Substantially declined due to an extraordinary losses recorded for the credit card business.

Notes:

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- 3. Previous-year comparisons are based on the units used in this document.
- 4. Exchange rates used in the consolidated income statement:  
FY2024 3Q \$1 = ¥151.46  
FY2025 3Q \$1 = ¥148.08
- 5. All EBITDA in this document are calculated as Ordinary profit + Depreciation and amortization.

	FY2025 3Q results	FY2024 3Q results	YoY
Ordinary income	¥162.8 billion	¥159.4 billion	+2.1%
Ordinary expenses	¥140.9 billion	¥136.3 billion	+3.3%
Ordinary profit	¥21.8 billion	¥23.1 billion	(5.6)%
Net income attributable to owners of the parent	¥8.7 billion	¥14.9 billion	(41.6)%
EBITDA	¥45.5 billion	¥44.4 billion	+2.4%

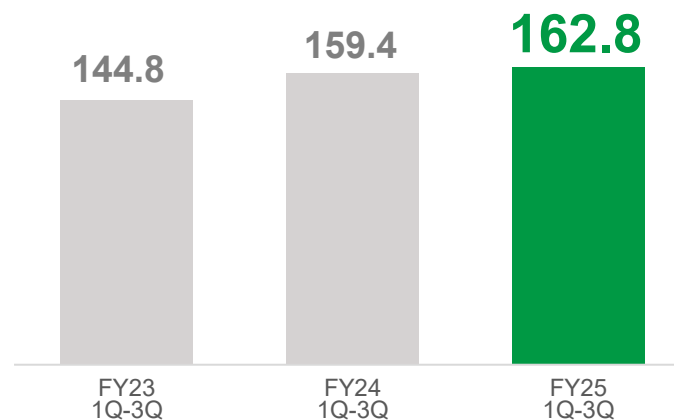
Financial Results for Third Quarter of  
Fiscal Year Ending March 31, 2026

Trend in Performance  
[Consolidated]

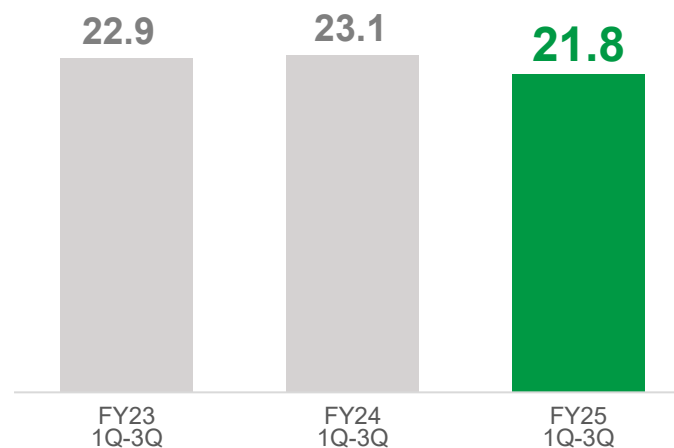
Notes:

1. All figures in this document are truncated to the nearest unit shown.
2. Net income attributable to owners of the parent for FY2023 includes gain on negative goodwill of ¥21.5 billion recorded under extraordinary income resulting from making Seven Card Service Co., Ltd. a consolidated subsidiary.

Ordinary income

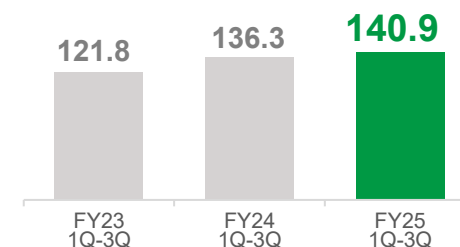


Ordinary profit

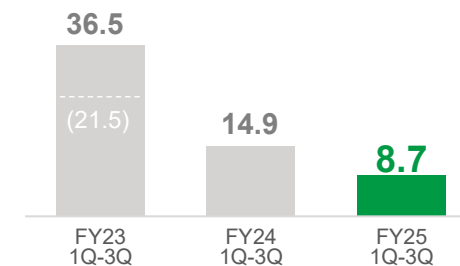


(Billion yen)

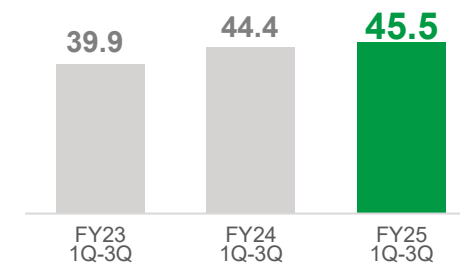
Ordinary expenses



Net income attributable to owners of the parent



EBITDA



Profit/Loss

[Seven Bank (non-consolidated)]

Ordinary income

Increased owing to the growth of personal loan and the steady performance of ATM-related fee income.

Ordinary profit

Decreased mainly due to depreciation expenses associated with ATM replacement, increased funding costs due to rising interest rates, and other factors.

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  - 4. All EBITDA in this document are calculated as Ordinary profit + Depreciation and amortization.

	FY2025 3Q results	FY2024 3Q results	YoY
Ordinary income	¥107.5 billion	¥103.0 billion	+4.3%
Ordinary expenses	¥86.3 billion	¥79.8 billion	+8.1%
Ordinary profit	¥21.2 billion	¥23.2 billion	(8.6)%
Net income	¥14.6 billion	¥15.3 billion	(4.5)%
EBITDA	¥40.0 billion	¥40.1 billion	(0.2)%

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02

# **Key Figures and Topics by Business**



# **Domestic Business (ATM)**

## Domestic Business (ATM)

### Key Figures: ATM Transactions

Total number of transactions for FY25  
1Q-3Q

**849 million transactions**

**(+25 million transactions YoY)**

Daily average transactions per ATM for  
FY25 1Q-3Q

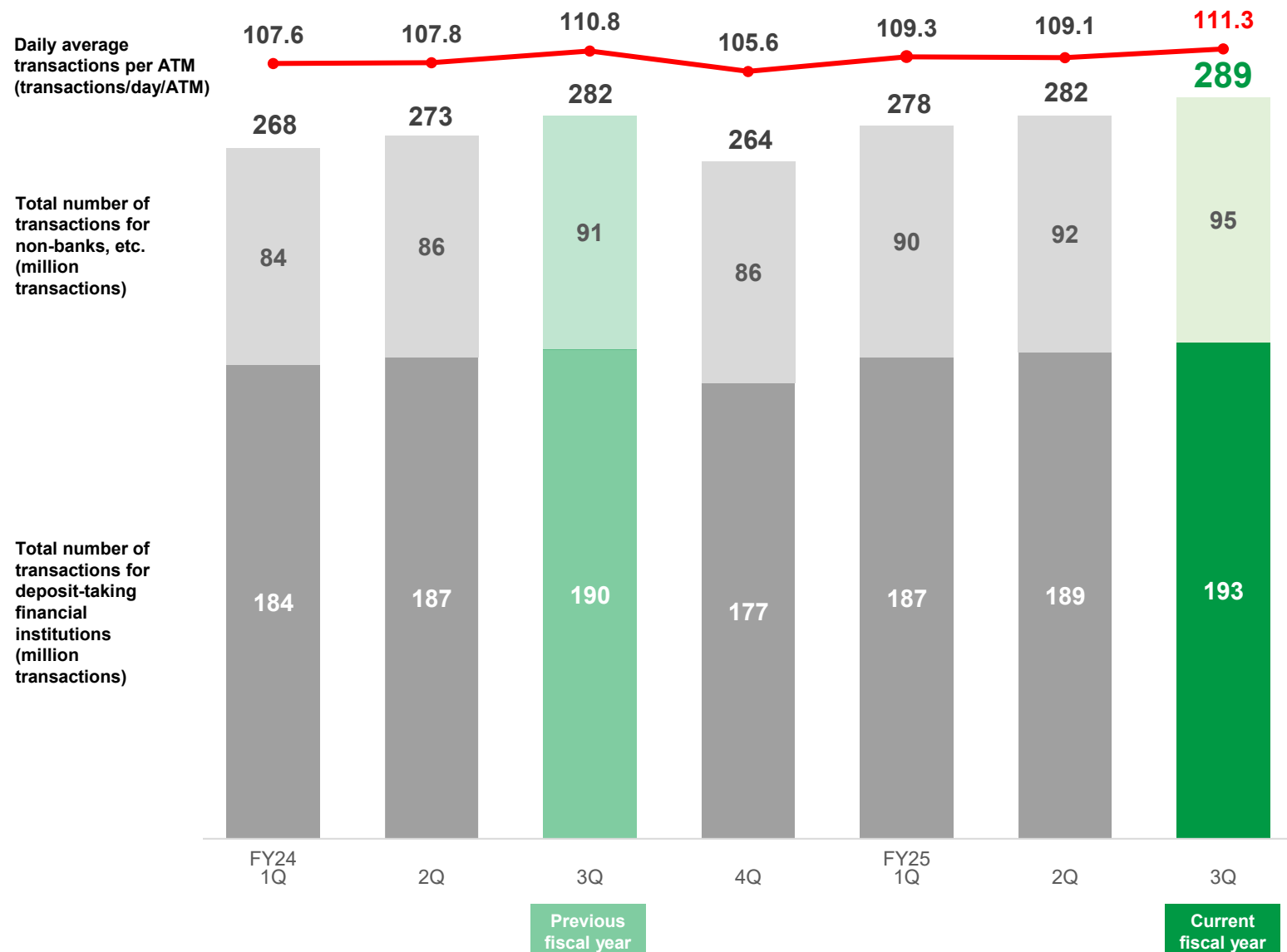
**109.9 transactions**

**(+1.1 transactions YoY)**

#### Notes:

- 1.All comments and figures regarding changes are compared with the same period a year ago.
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- 3.Previous-year comparisons are based on the figures presented 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: ¥105.5 for the nine months ended December 31, 2025

\* 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])



Key Figures:  
Number of ATMs at  
End of Term

Number of ATMs at the end of  
FY25 3Q

28,383 units  
(+535 units YoY)

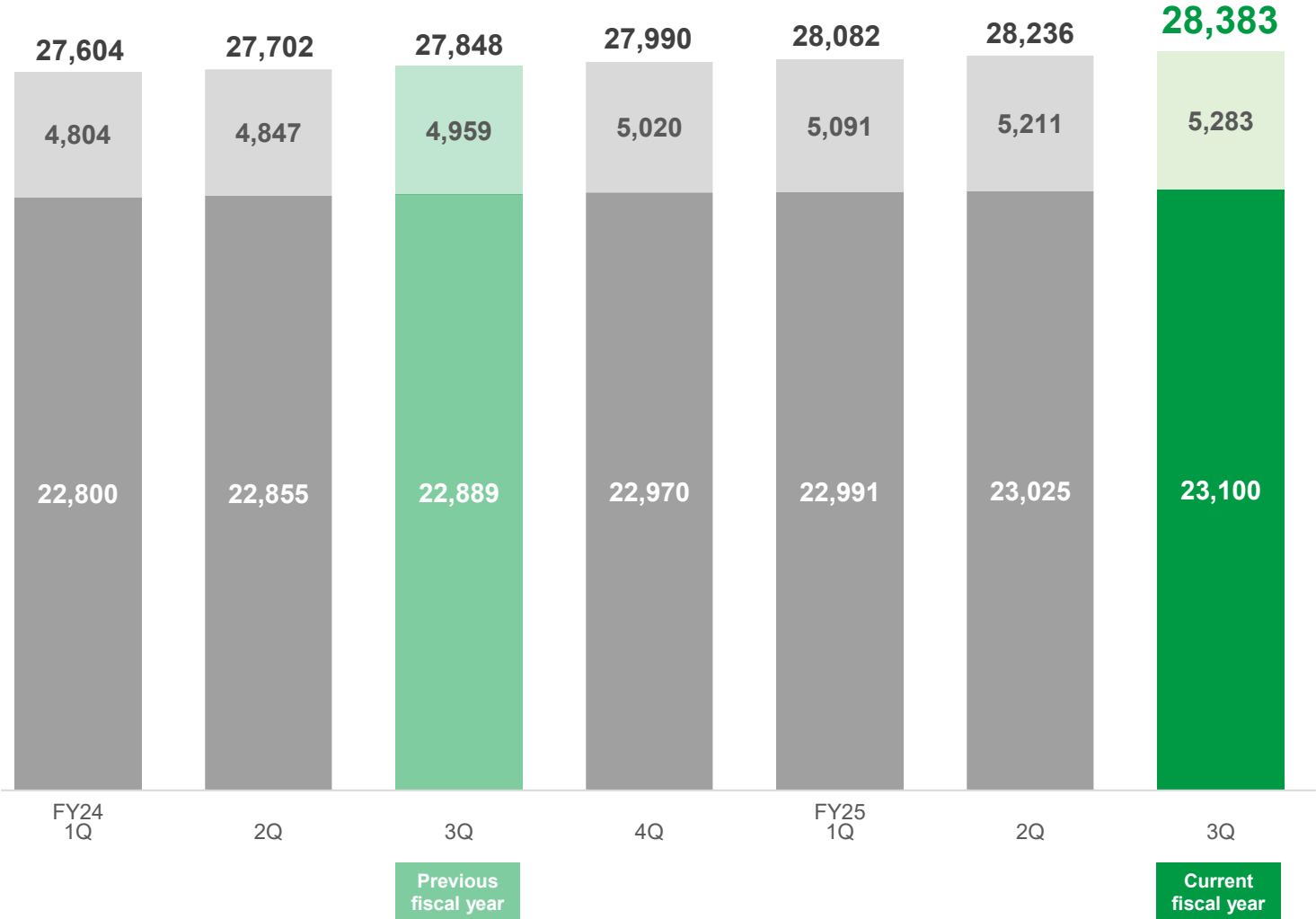
Seven-Eleven stores:  
23,100 units (+211 units YoY)

Non-Seven-Eleven stores:  
5,283 units (+324 units YoY)

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

Number of ATMs  
Non-Seven-Eleven  
stores (units)

Number of ATMs  
Seven-Eleven  
stores (units)



## Topics

In addition to expanding "Smartphone ATM" transactions, we will continue developing companies to which we will provide the "+Connect" service, aiming at increasing the number of transactions even more.

Began providing the Smartphone ATM service to Rakuten Bank in December 2025.



Available at **26** banks

### Available online banks



At the Fifth Nihon Service Award, the ATM Counter service received the Minister for Internal Affairs and Communications Award.



**+Connect**  
プラスコネクト  
**ATM窓口**



**ATM Counter**  
service was  
introduced by  
**24** companies

# **Domestic Business (Retail)**

## Domestic Business (Retail)

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

#### Number of accounts

**3,473,000** accounts  
(+207,000 accounts YoY)

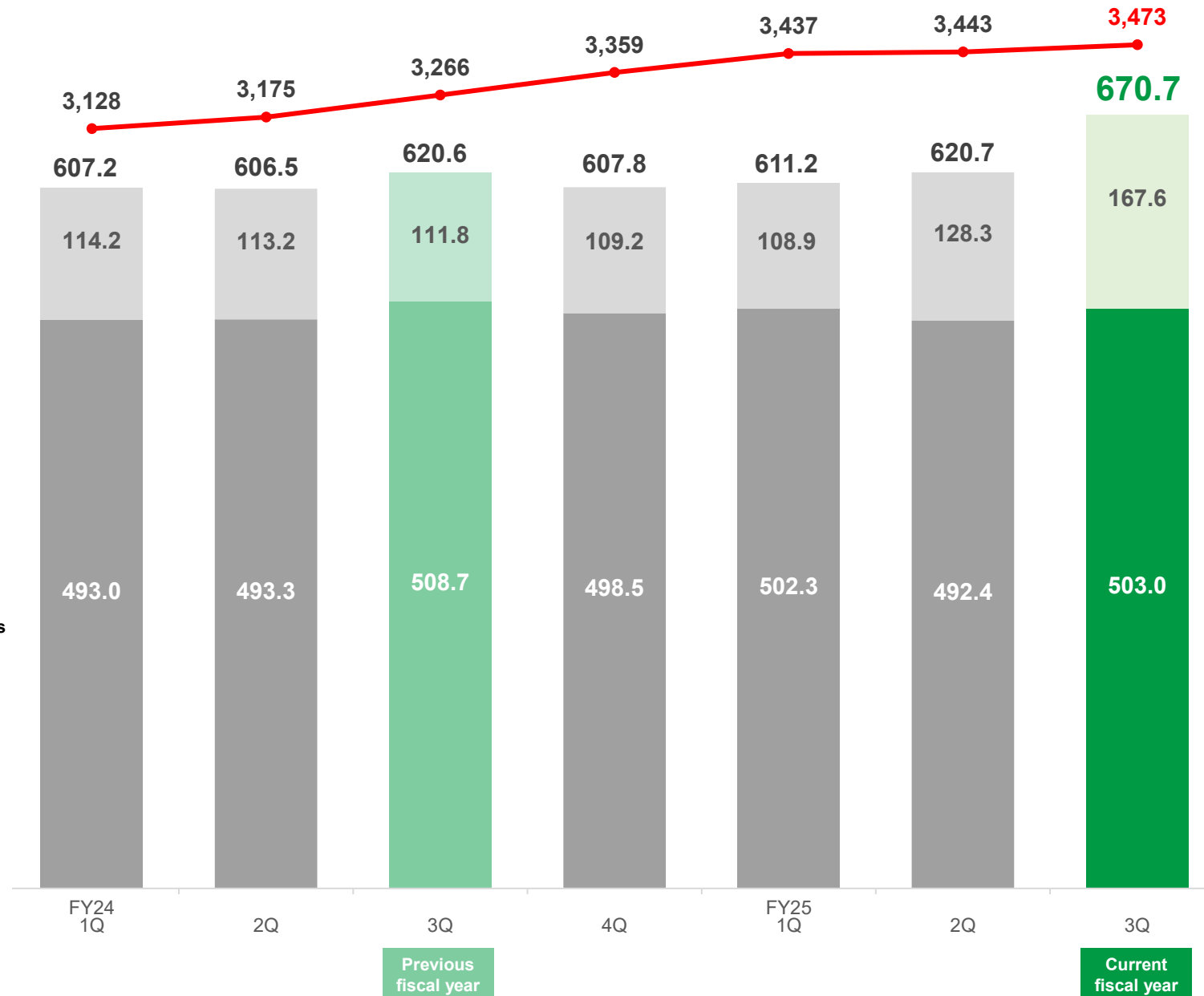
#### Balance of deposits

**¥670.7** billion  
(+¥50.1 billion YoY)

No. of accounts  
(1,000 accounts)

Balance of time  
deposits  
(billion yen)

Balance of  
ordinary deposits  
(billion yen)



#### Notes:

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Domestic Business (Retail)

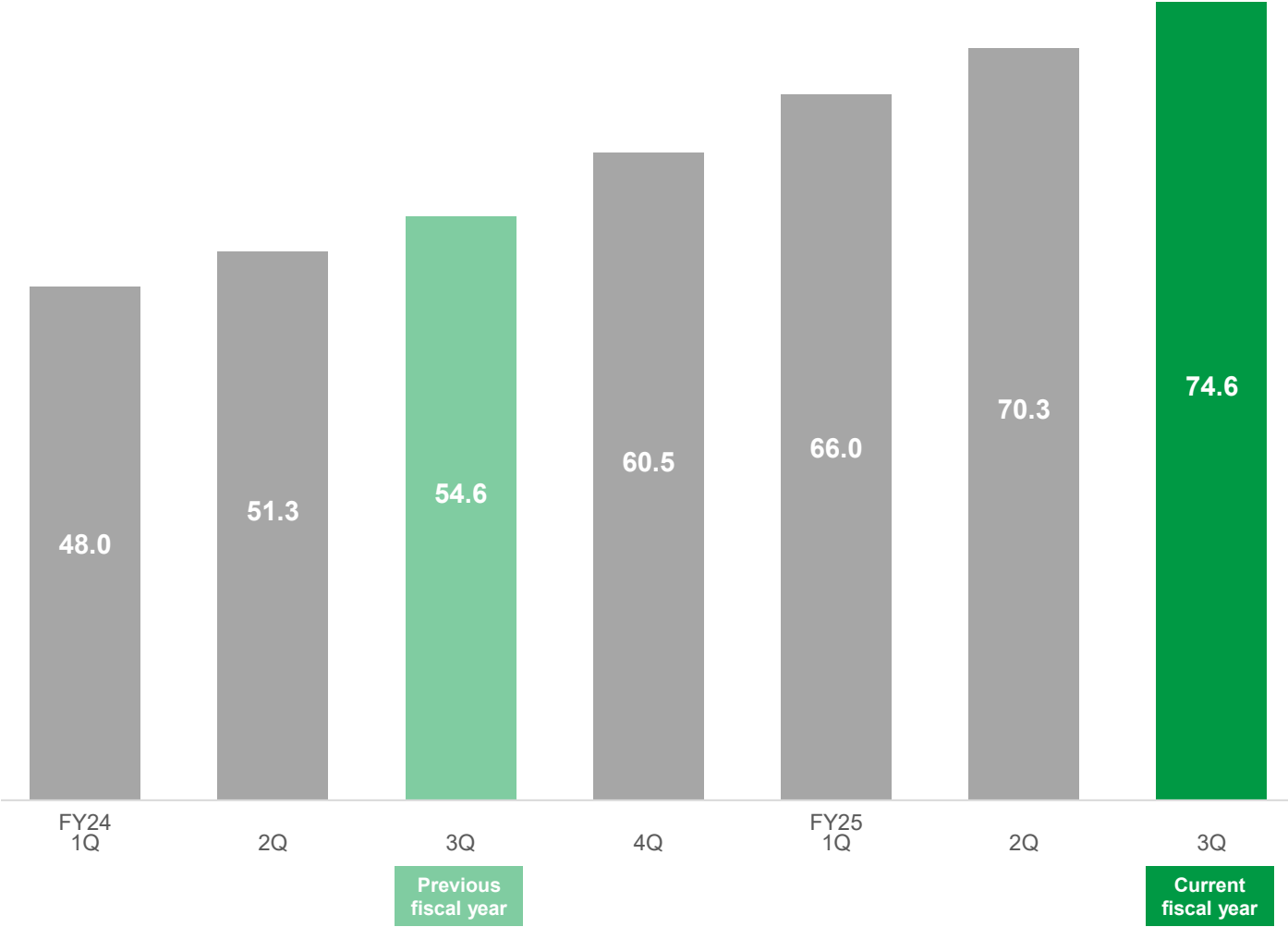
Key Figures:  
Personal Loan Services

Balance at the end of 3Q

¥74.6 billion

(+¥20.0 billion YoY)

Balance at the end  
of Quarter  
(billion yen)



Notes:  
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3.Previous-year comparisons are based on the figures presented in this document.

Domestic Business (Retail)

Key Figures:  
Seven Bank  
Post Payment Service

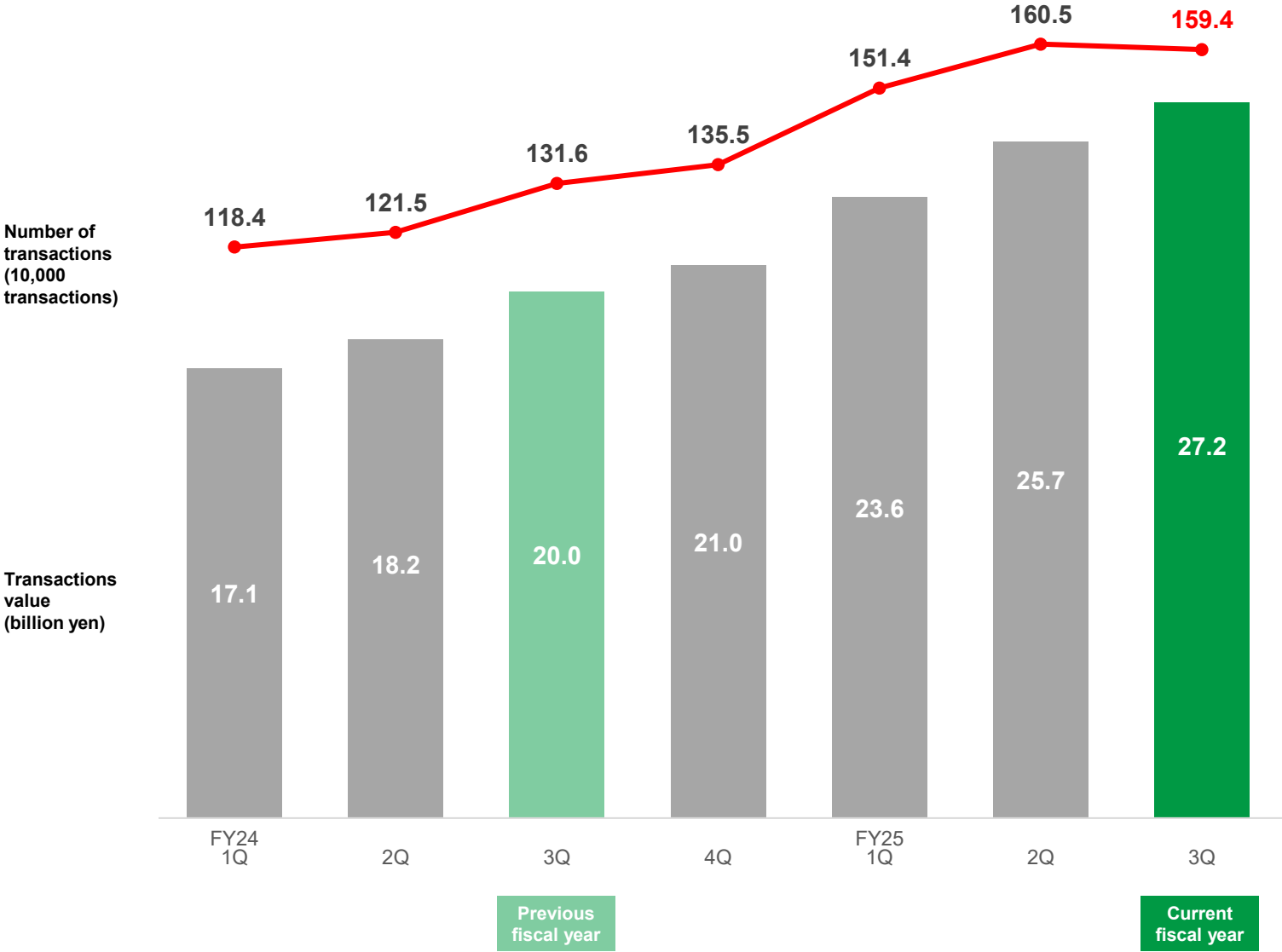
Total number of transactions for  
FY25 1Q-3Q

4,714,000 transactions  
(+997,000 transactions YoY)

Total transactions value for FY25  
1Q-3Q

¥76.7 billion  
(+¥21.4 billion YoY)

Notes:  
1.All comments and figures regarding changes are compared with the same period a year ago.  
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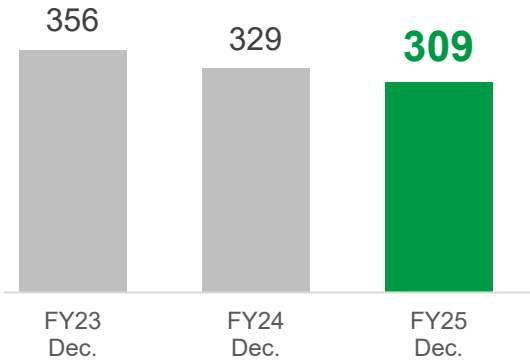




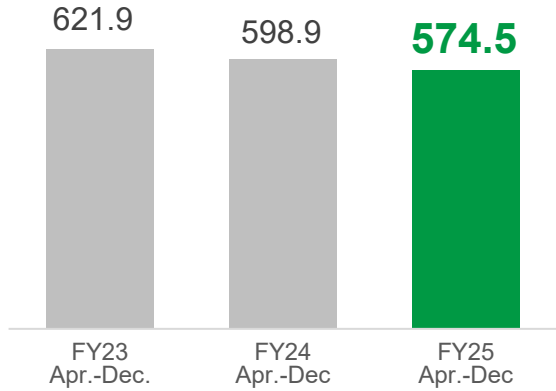
Domestic Business (Retail)

# Seven Card Service KPIs

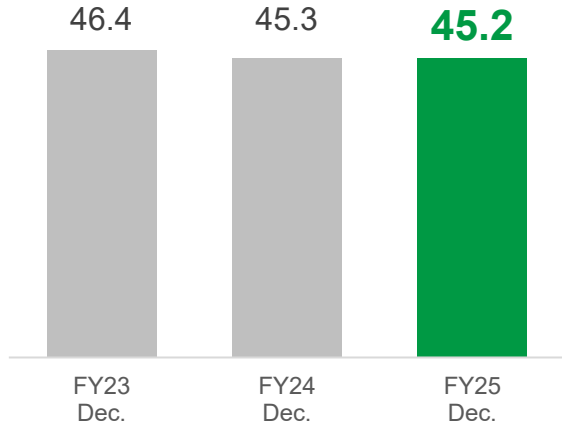
Number of card holders (10,000 people)



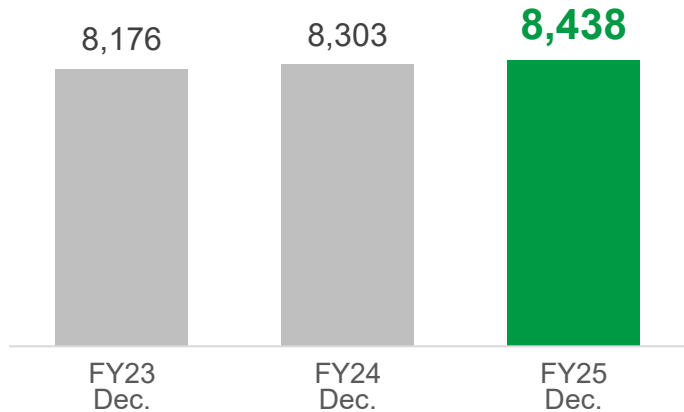
Shopping transaction value using credit cards (billion yen)



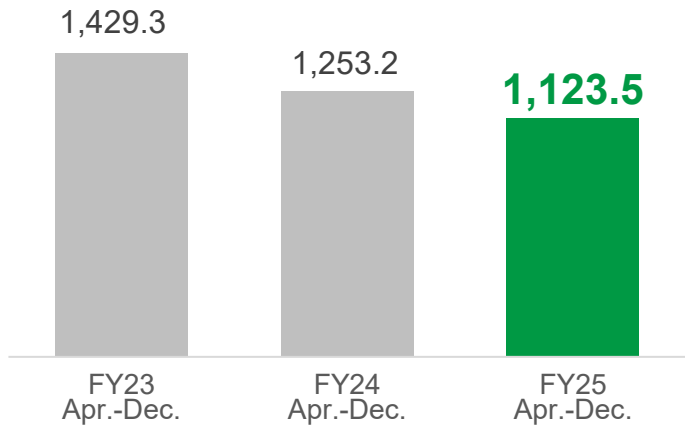
Financial product balance (billion yen)



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



e-money transaction value (billion yen)



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

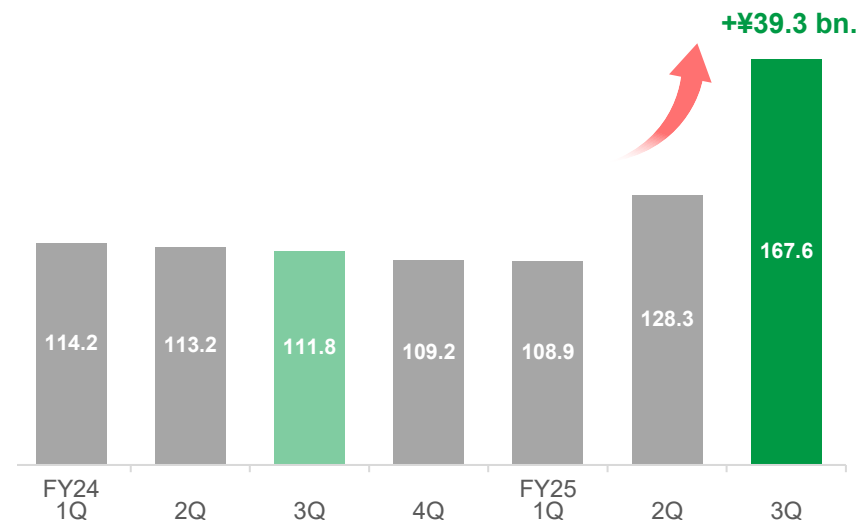
## Domestic Business (Retail)

## Topics

Our time deposit campaign showed a certain level of effectiveness, including an increase in deposits from new account holders.



## Balance of time deposits (individuals)



Going forward, we pursue differentiating our products to increase the stickiness of acquired deposits. We will continue to explore new services and attractive features beyond interest rates.

## Notes:

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- 2.All figures in this document are truncated to the nearest unit shown.

# **Overseas Business**

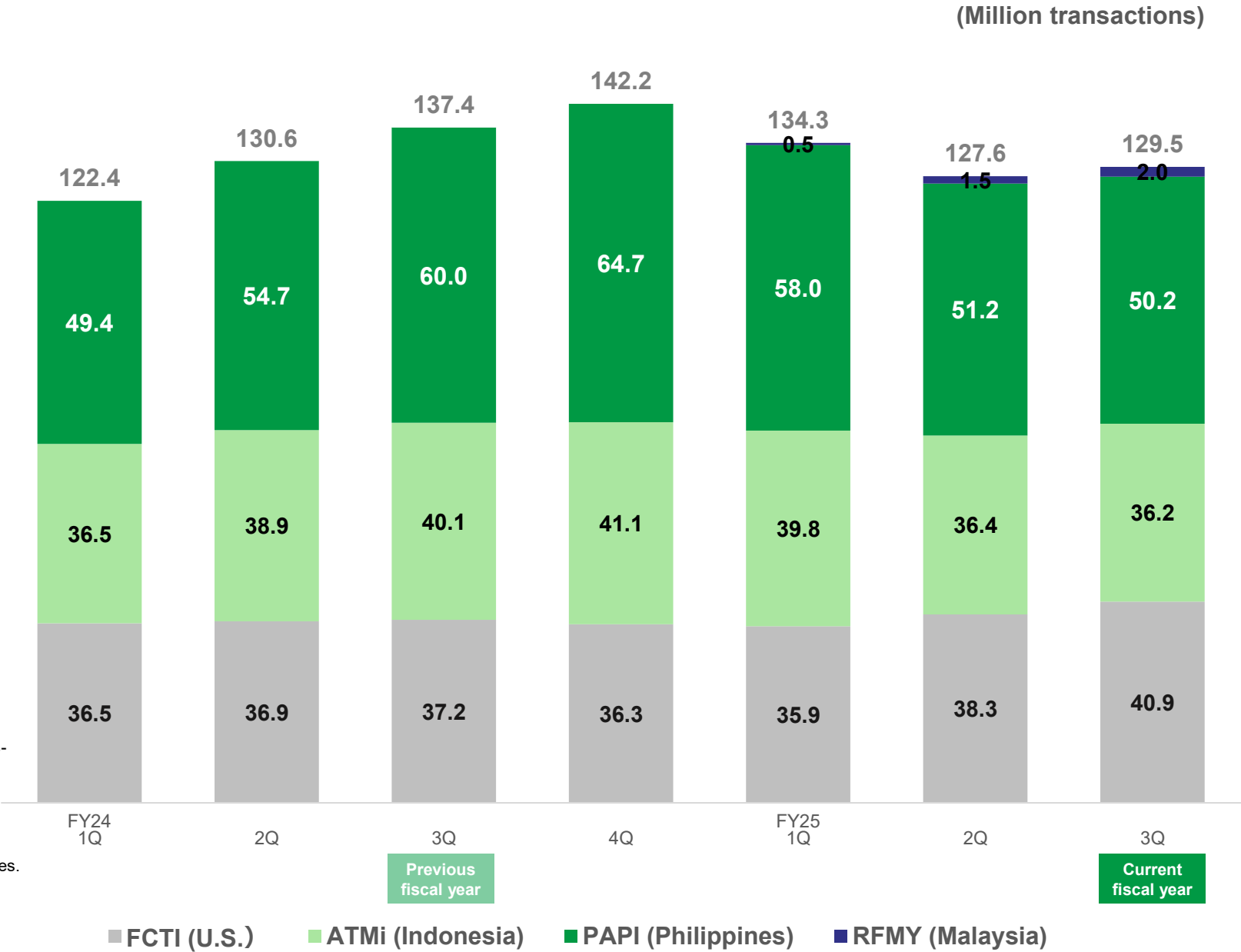
Number of ATM Transactions

Transactions increased in the U.S., but decreased in Indonesia and the Philippines.

Total number of transactions for FY25 1Q-3Q

391.4 million transactions  
(+0.9 million transactions YoY)

- Notes:
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  - 3. Previous-year comparisons are based on the figures presented in Previous-year comparisons are based on the figures presented 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.)



The U.S.

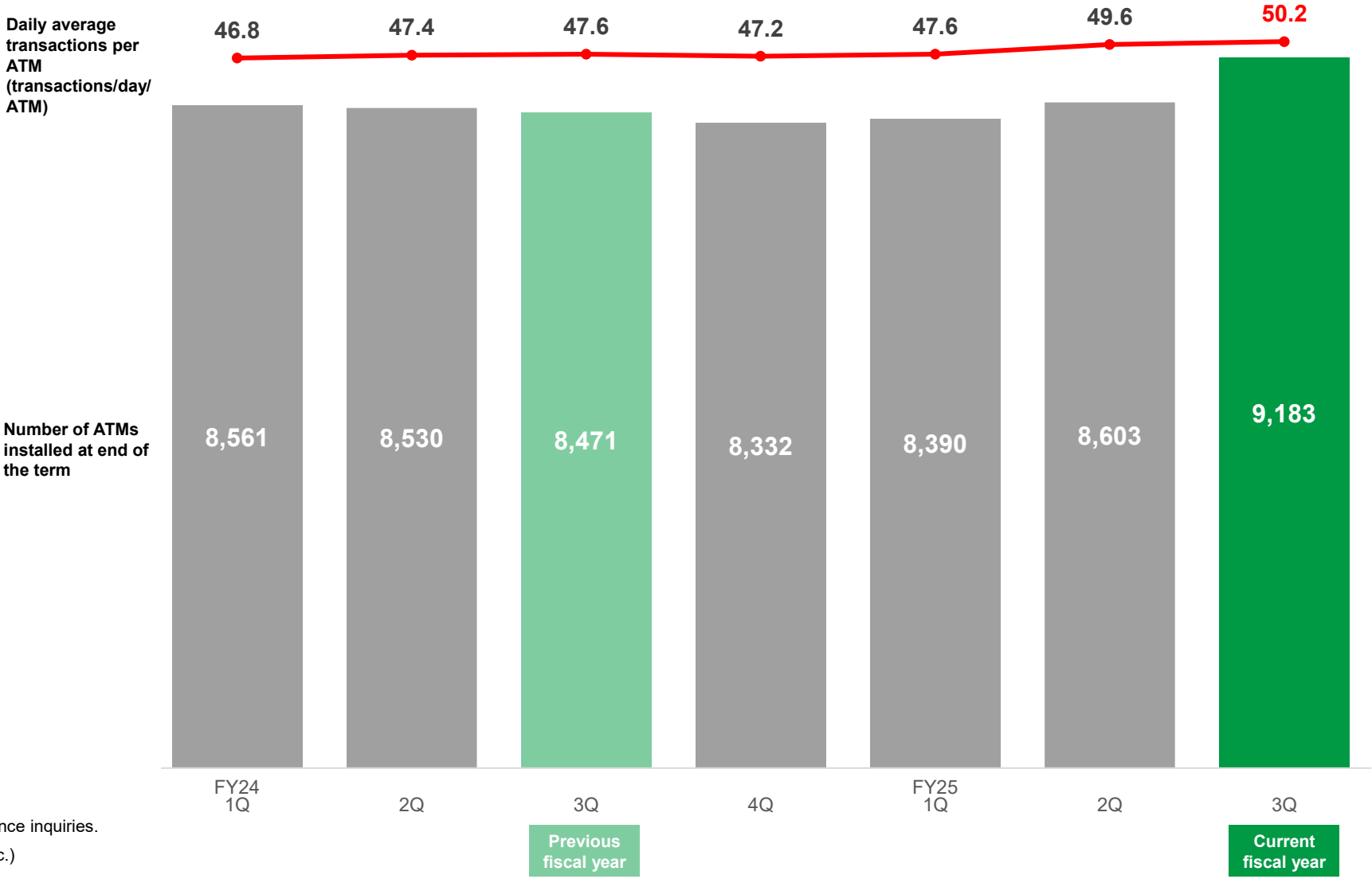
The number of ATMs increased with additional installations at Speedway stores. Daily average transactions per ATM also grew, **surpassing the planned trajectory.**

Ordinary income for FY25 1Q-3Q  
**¥20.18 billion**

Ordinary profit for FY25 1Q-3Q  
**¥1.91 billion**

**Number of ATMs  
as of Dec. 31, 2025:  
9,567 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.)



Indonesia

Shifted focus from ATM expansion to transaction growth.

The downward trend in daily average transactions per ATM showed signs of slowing.

Ordinary income for FY25 1Q-3Q

¥5.71 billion

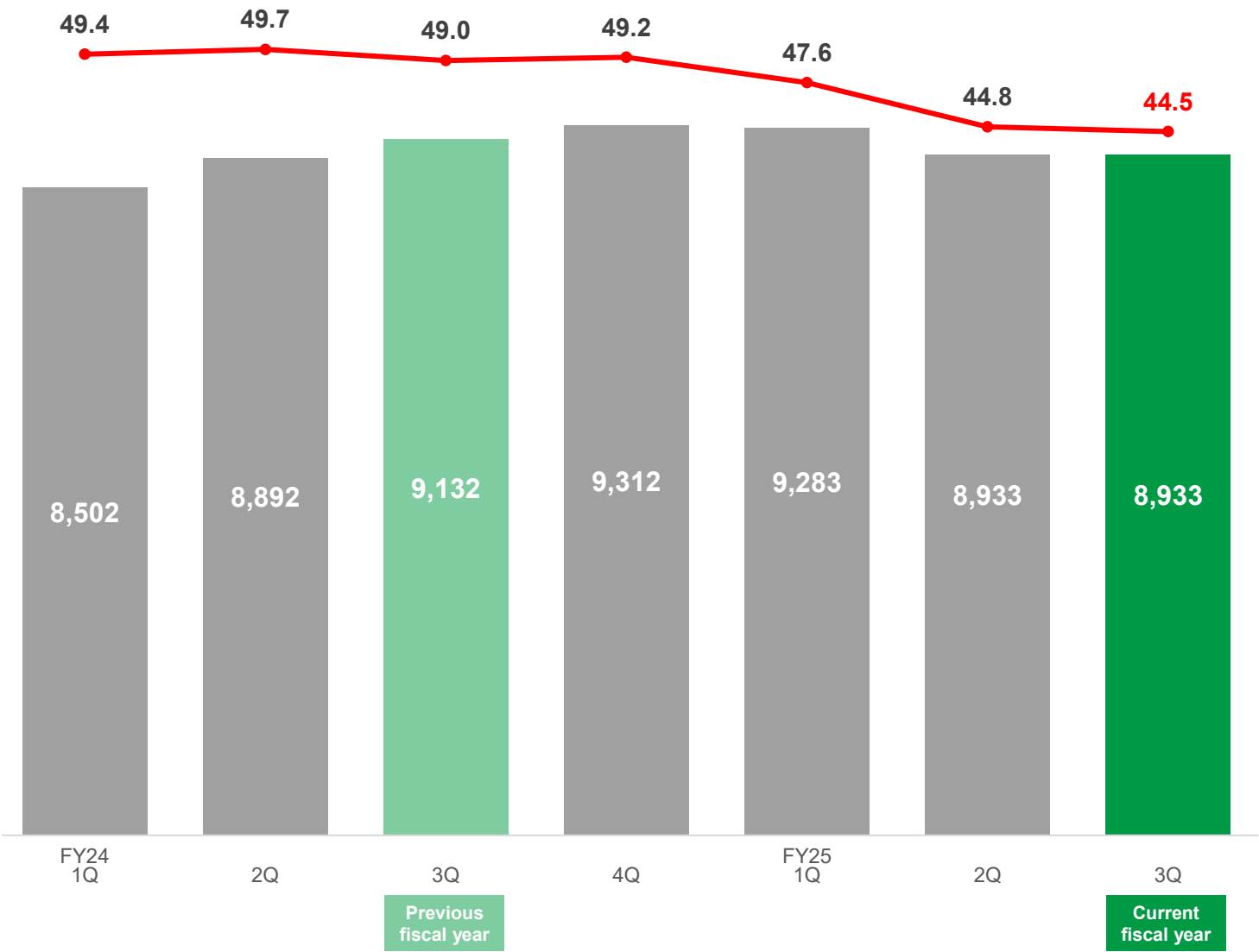
Ordinary profit for FY25 1Q-3Q

¥0.30 billion

Number of ATMs as of Dec. 31, 2025: 9,073 units (preliminary data)

Daily average transactions per ATM (transactions/day/ATM)

Number of ATMs installed at end of the term



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.

## The Philippines

### The number of transactions decreased

YoY due to major partner banks now charging customer fees, as well as the impact of government subsidy cuts and the economic slowdown.

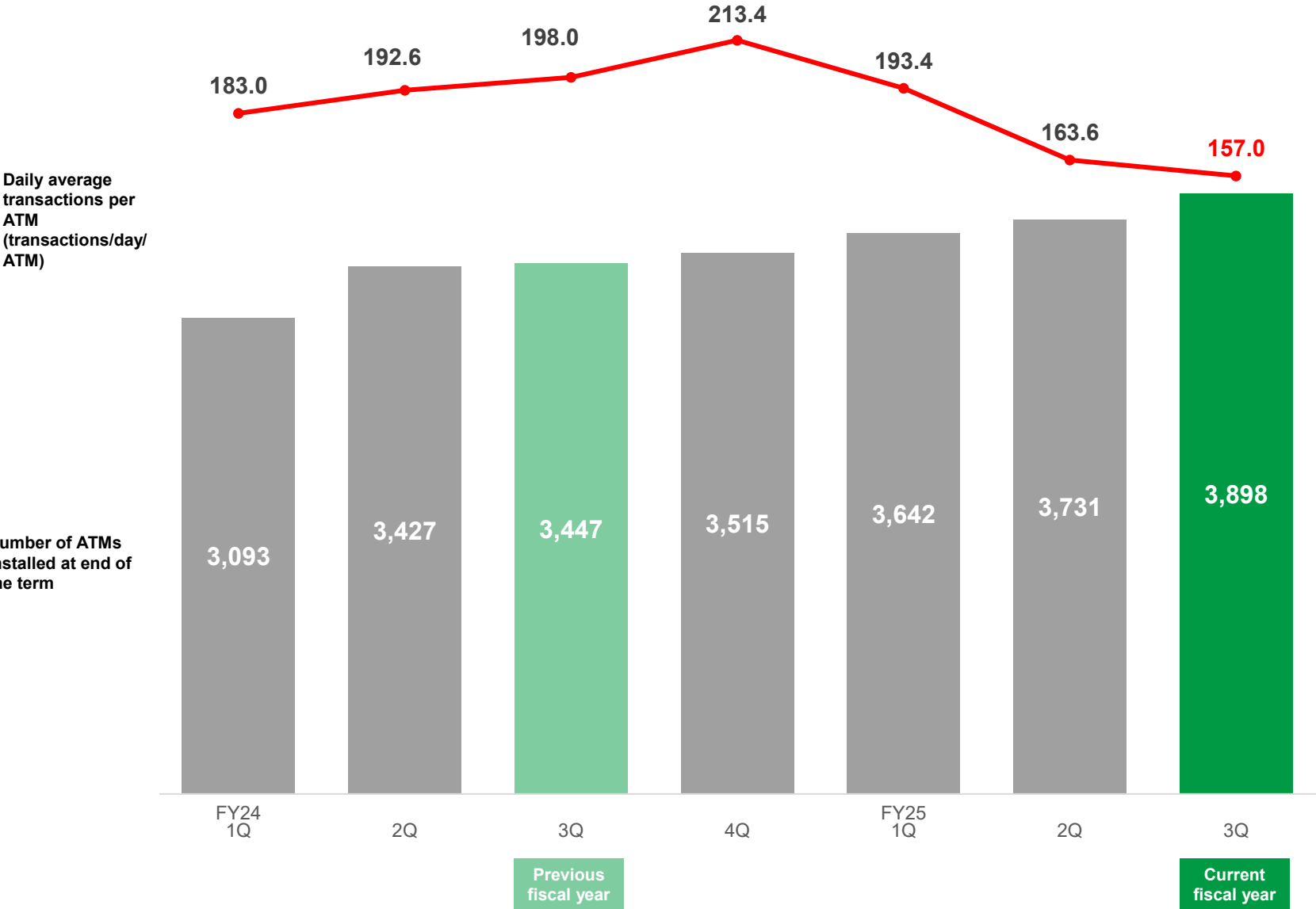
Ordinary income for FY25 1Q-3Q

¥6.20 billion

Ordinary profit for FY 1Q-3Q

¥0.29 billion

Number of ATMs  
as of Dec. 31, 2025:  
4,009 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

As planned, approximately 100 ATMs were installed primarily at Seven-Eleven storers. Although the number of transactions fell short of the plan, we expect to end the first year of operations with a profit and to eliminate accumulated losses.

**Number of ATMs  
as of Dec. 31, 2025:  
98 units (preliminary data)**



**No. of ATMs installed:  
97 units  
(as of the end of September 2025)**

**Average transactions  
per ATM:  
214.8 transactions  
(January to September 2025)**

#### 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, 2026**

## Primary Reasons for Revising Financial Results Forecast

### : Recognition of Extraordinary Losses (Impairment Losses) on Credit Card Business

#### ■ Regarding the recognition of impairment losses

As of the  
2Q FY20  
25

Negative  
Points

Seven Card Service is projected to post a loss for two consecutive terms due to aggressive membership acquisition measures.

Positive  
Points

The number of credit card applications and cards issued exceeded the plan.

As of the  
3Q  
FY2025

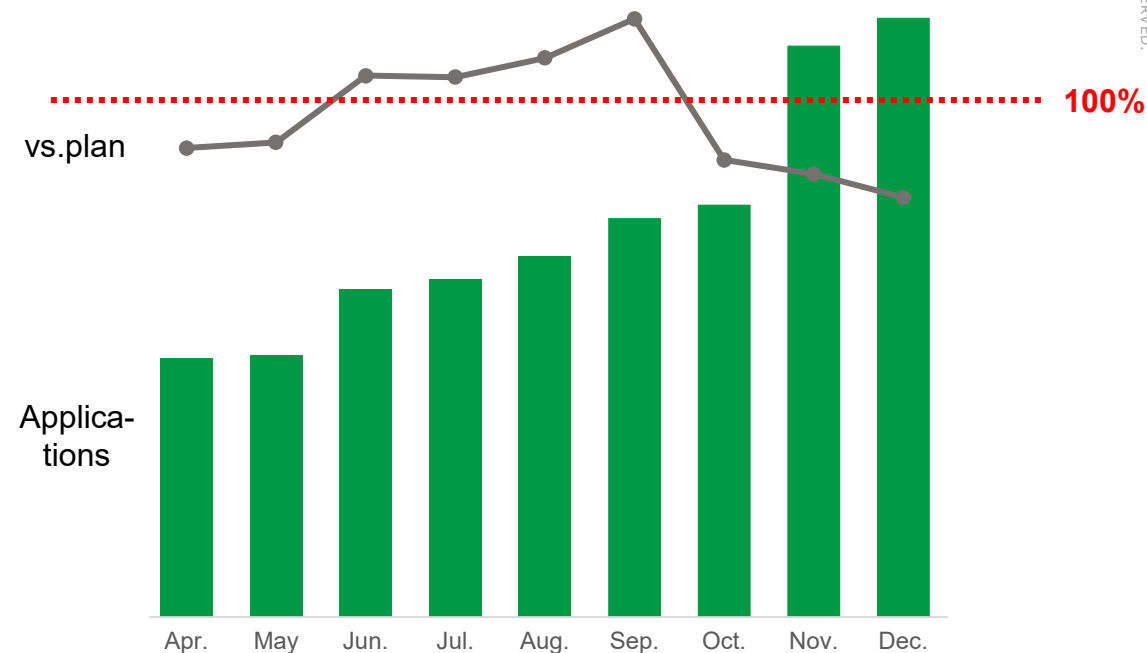
Negative  
Points

Since October 2025, the number of applications and cards issued has consistently fallen short of the plan.

Indications of impairment

Impairment loss was recognized on assets related to the credit card business (primarily IT system assets)

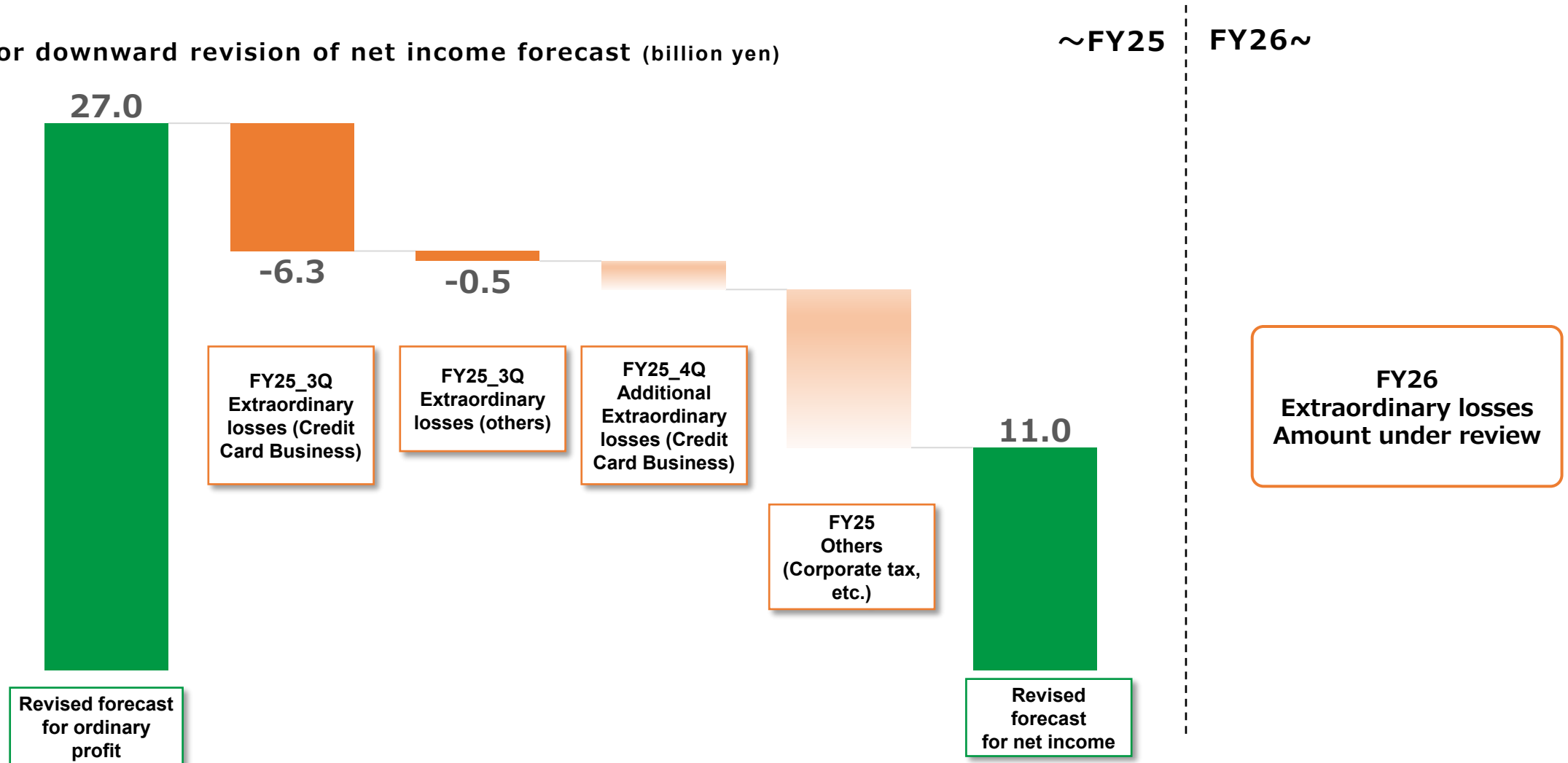
Monthly card applications



## Financial Results Forecast Reflecting the Extraordinary Losses in the Credit Card Business

- In light of the recording of extraordinary losses, IT system assets not yet inspected at this time have also been determined to require impairment.  
Additional extraordinary losses are expected in FY2025 4Q and FY2026.

Factors for downward revision of net income forecast (billion yen)



## Revised Financial Results Forecast for FY2025

Forecast [Consolidated]	FY2024 Results	FY2025 Initial Forecast	FY2025 Revised Forecast	vs. Initial Forecast
Ordinary income	¥214.4 billion	¥216.0 billion	¥216.0 billion	-
Ordinary expenses	¥184.1 billion	¥191.5 billion	¥189.0 billion	(1.3)%
Ordinary profit	¥30.2 billion	¥24.5 billion	¥27.0 billion	+10.2%
Net income <small>attributable to owners of the parent</small>	¥18.2 billion	¥16.0 billion	¥11.0 billion	(31.2)%

### Full-year forecast was revised.

- ✓ Although consolidated ordinary profit exceeded forecasts, net income for the period decreased significantly from the initial plan due to the recording of an extraordinary loss (impairment loss on fixed assets) in the credit card business.
- ✓ We expect to have additional extraordinary losses for FY2025 Q4 as well.

## Revised Financial Results Forecast for FY2025

Forecast [Seven Card Service]	FY2024 Results	FY2025 Initial Forecast	FY2025 Revised Forecast	vs. Initial Forecast
<b>Ordinary income</b>	<b>¥32.5 billion</b>	<b>¥29.5 billion</b>	<b>¥29.5 billion</b>	—
Credit card business	¥15.0 billion	¥14.5 billion	¥14.5 billion	—
e-money business	¥17.4 billion	¥14.9 billion	¥14.9 billion	—
<b>Ordinary expenses</b>	<b>¥29.8 billion</b>	<b>¥32.5 billion</b>	<b>¥30.8 billion</b>	(5.2)%
Credit card business	¥16.2 billion	¥19.7 billion	¥18.1 billion	(8.1)%
e-money business	¥13.6 billion	¥12.7 billion	¥12.7 billion	—
<b>Ordinary profit</b>	<b>¥2.6 billion</b>	<b>¥(3.0) billion</b>	<b>¥(1.3) billion</b>	—
<b>Extraordinary income or losses</b>	<b>¥0.8 billion</b>	—	<b>¥(5.0) billion</b>	—
<b>Net income</b>	<b>¥0.8 billion</b>	<b>¥(3.0) billion</b>	<b>¥(7.1) billion</b>	—

## Dividend Forecast for FY2025

- Dividend forecast remains unchanged from the original plan

Annual plan

¥11

Interim dividend : ¥5.50 per share

Year-end dividend: ¥5.50 per share

### Basic Policy

Provide stable and consistent shareholder returns, primarily through dividends, supported by a strong financial foundation.

Maintain a dividend payout ratio of 40% or higher, while also taking the absolute dividend amount into consideration.

- ✓ Extraordinary losses for this term represent a one-time, non-cash expense.
- ✓ Expect to maintain a strong financial position even after paying dividends as originally planned.
- ✓ Taking into account overall performance and financial soundness, among other factors.

AGENDA

04

**APPENDIX**

## APPENDIX

## Statement of Income [Consolidated]

(Billion yen)

	FY2024 1Q-3Q	FY2025 1Q-3Q	YoY change	FY2025 Full- year plan (after revision)
Ordinary income	159.4	162.8	3.4	216.0
Ordinary expenses	136.3	140.9	4.6	189.0
Ordinary profit	23.1	21.8	(1.3)	27.0
Net income attributable to owners of the parent	14.9	8.7	(6.2)	11.0
EBITDA	44.4	45.5	1.1	—

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3.Exchange rates used in the consolidated income statement:

FY2024 3Q \$1 = ¥151.46, FY2025 3Q \$1 = ¥148.08, FY2025 plan \$1 = ¥148.08

4.All EBITDA in this document are calculated as Ordinary profit + Depreciation and amortization.



**APPENDIX**  
**Statement of Income [Seven Bank]**

	FY2024 1Q-3Q	FY2025 1Q-3Q	YoY change	FY2025 Full- year plan
<b>Ordinary income</b>	<b>103.0</b>	<b>107.5</b>	4.5	<b>140.0</b>
ATM-related fee income	86.0	87.6	1.6	115.0
<b>Ordinary expenses</b>	<b>79.8</b>	<b>86.3</b>	6.5	<b>115.5</b>
<b>Ordinary profit</b>	<b>23.2</b>	<b>21.2</b>	(2.0)	<b>24.5</b>
<b>Net income</b>	<b>15.3</b>	<b>14.6</b>	(0.7)	<b>16.5</b>
<b>EBITDA</b>	<b>40.1</b>	<b>40.0</b>	(0.1)	<b>49.6</b>

<b>No. of ATMs installed at end of term (units)</b>	<b>27,848</b>	<b>28,383</b>	535	<b>28,627</b>
<b>ATM-related fee income per transaction (yen)</b>	<b>106.7</b>	<b>105.5</b>	(1.2)	<b>104.5</b>
<b>Daily average transactions per ATM (transactions/ATM/day)</b>	<b>108.8</b>	<b>109.9</b>	1.1	<b>108.6</b>
<b>Total number of transactions (million)</b>	<b>824</b>	<b>849</b>	25	<b>1,122</b>
<b>International money transfer services (1,000)</b>	<b>507</b>	<b>502</b>	(5)	<b>693</b>
<b>Debit services (1,000)</b>	<b>17,127</b>	<b>18,735</b>	1,608	<b>29,632</b>

Notes:

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3. All EBITDA in this document are calculated as Ordinary profit + Depreciation and amortization.

## APPENDIX

## Statement of Income [Seven Card Service]

(Million yen)

	FY2024 1Q-3Q	FY2025 1Q-3Q	YoY change	FY2025 Full- year plan (after revision)
<b>Ordinary income</b>	<b>22,165</b>	<b>21,094</b>	(1,071)	<b>29,560</b>
Credit card business	11,044	10,624	(420)	14,590
e-money business	11,120	10,469	(651)	14,970
<b>Ordinary expenses</b>	<b>21,655</b>	<b>23,107</b>	1,452	<b>30,890</b>
Credit card business	11,595	13,495	1,900	18,160
e-money business	10,059	9,611	(448)	12,730
<b>Ordinary profit</b>	<b>509</b>	<b>(2,012)</b>	(2,521)	<b>(1,330)</b>
<b>Net income</b>	<b>545</b>	<b>(6,490)</b>	(7,034)	<b>(7,100)</b>

Notes:

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

## APPENDIX

## Statement of Income [FCTI]

(Million USD, unless otherwise stated)

	FY2024 1Q-3Q	FY2025 1Q-3Q	YoY change	FY2025 Full- year plan (after revision)
Ordinary income	132.7	136.2	3.5	179.5
Ordinary expenses	140.4	123.3	(17.1)	163.9
Ordinary profit	(7.7)	12.9	20.6	15.6
Net income	(8.1)	12.3	20.4	14.8
EBITDA	(5.1)	15.6	20.7	19.8
No. of ATMs installed at end of term (units)	8,471	9,183	712	9,563
Daily average transactions per ATM (transactions/ATM/day)	47.3	49.1	1.8	47.9
Total number of transactions (million)	110.7	115.2	4.5	153.8

## Notes:

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3. All EBITDA in this document are calculated as Ordinary profit + Depreciation and amortization.

## APPENDIX

## Statement of Income [Key Subsidiaries]

(Million yen)



	FY2024 1Q-3Q	FY2025 1Q-3Q		FY2025 Full- year plan (after revision)
			YoY change	
Ordinary income	6,249	5,710	(539)	7,435
Ordinary expenses	5,521	5,408	(113)	7,055
Ordinary profit	727	302	(425)	380
Net income	718	299	(419)	300

(Million yen)



	FY2024 1Q-3Q	FY2025 1Q-3Q		FY2025 Full- year plan (after revision)
			YoY change	
Ordinary income	5,924	6,209	285	8,355
Ordinary expenses	5,690	5,915	225	7,955
Ordinary profit	234	293	59	400
Net income	177	214	37	300

## Notes:

## 1. Exchange rate:

FY2024 3Q IDR 100 = ¥0.953, FY2025 3Q IDR 100 = ¥0.903, FY2025 plan IDR 100 = ¥0.903  
 FY2024 3Q PHP 1 = ¥2.652, FY2025 3Q PHP 1 = ¥2.594, FY2025 plan PHP 1 = ¥2.594

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.

## Statement of Income [Key Subsidiaries]

(Million yen)



	FY2025 1Q-3Q	FY2025 1Q-3Q	YoY change	FY2025 Full year plan
Ordinary income	2,671	2,868	197	3,785
Ordinary expenses	2,812	2,830	18	3,585
Ordinary profit	(140)	37	177	200
Net income	(160)	4	164	170



	FY2024 1Q-3Q	FY2025 1Q-3Q	YoY change	FY2025 Full- year plan
Ordinary income	637	854	217	950
Ordinary expenses	668	823	155	1,265
Ordinary profit	(30)	31	61	(315)
Net income	(360)	(285)	75	(315)

## セブン・ペイメントサービス

	FY2024 1Q-3Q	FY2025 1Q-3Q	YoY change	FY2025 Full- year plan
Ordinary income	599	622	23	805
Ordinary expenses	457	422	(35)	630
Ordinary profit	142	199	57	175
Net income	113	143	30	120

Notes:

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



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