

SEVEN BANK

FACT BOOK

Fiscal Year Ended March 31, 2020

May 8, 2020

Seven Bank, Ltd.

Contents

Consolidated

Corporate Profile	.....p. 2
Trends in Income (Consolidated)	.....p. 3
Per Share Information (Consolidated)	.....p. 4
Other Information (Consolidated)	.....p. 5

Seven Bank

Trends in Income (Non-consolidated)	.....p. 7
Trends in No. of ATMs Installed and No. of Affiliated Financial Institutions	.....p. 8
ATM Usage	.....p. 9
Settlement and Account: Main Figures	.....p. 10

Consolidated Subsidiaries

Trends in Income (FCTI)	.....p. 12
Trend in No. of ATMs Installed and ATM Usage (FCTI)	.....p. 13
Trends in Income (BBF, ATMi)	.....p. 14

Corporate Profile

Basic information

Headquarters: 1-6-1, Marunouchi, Chiyoda-ku, Tokyo
 Main business ATM services, other financial services

Consolidated Subsidiaries

[Domestic Subsidiaries] Offering of financial services, etc.

The figures in () denote the percentage of voting rights.

- Bank Business Factory Co., Ltd. (100%)
- Seven Payment Service, Ltd. (100%)
- ACSiON, Ltd. (60%)
- Seven Global Remit, Ltd. (100%)
- Credd Finance, Ltd. (60%)

[Overseas Subsidiaries] Offering of ATM service

The countries in [] denote the location of their headquarters.

- FCTI, Inc. (100%) [U.S.]
- PT. ABADI TAMBAH MULIA INTERNASIONAL (67.91%) [Indonesia]
- Pito AxM Platform, Inc. (100%) [Philippines]

-Other subsidiaries (equity method): 4

Main shareholders (as of Mar. 31, 2020)

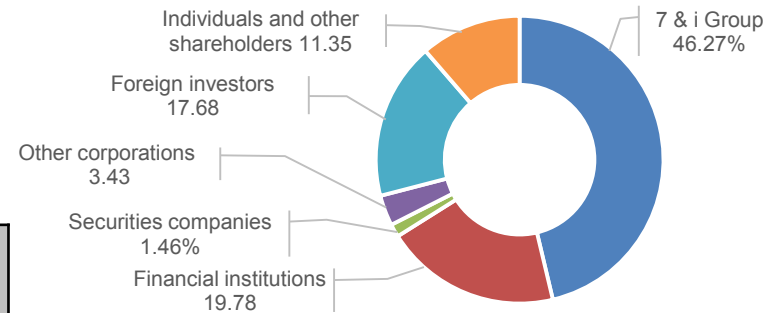
Shareholders	No. of shares (shares)	Share-holding (%)
Seven-Eleven Japan Co., Ltd.	453,639,000	38.47
Ito-Yokado Co., Ltd.	46,961,000	3.98
York-Benimaru Co., Ltd.	45,000,000	3.81
The Master Trust Bank of Japan, Ltd. (trust account)	41,890,900	3.55
Japan Trustee Services Bank, Ltd. (trust account)	36,488,700	3.09
STATE STREET CLIENT OMNIBUS ACCOUNT OM44	15,562,798	1.31
Sumitomo Mitsui Banking Corporation	15,000,000	1.27
Dai-ichi Life Insurance Co., Ltd.	15,000,000	1.27
Japan Trustee Services Bank, Ltd. (trust account 9)	13,422,400	1.13
Japan Trustee Services Bank, Ltd. (trust account 5)	13,418,900	1.13

Key data

(as of Mar. 31, 2020)

Net assets	2,228 million yen
Common stock (Seven Bank, Ltd.)	30,679 million yen
Number of ATMs (Japan)	25,215
No. of employees	713
No. of shares outstanding	1,192,464,000 shares

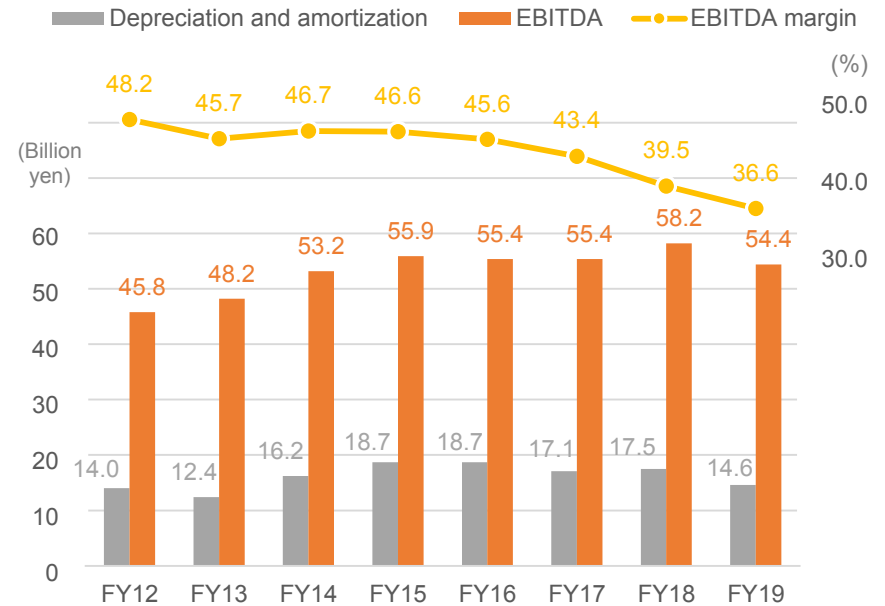
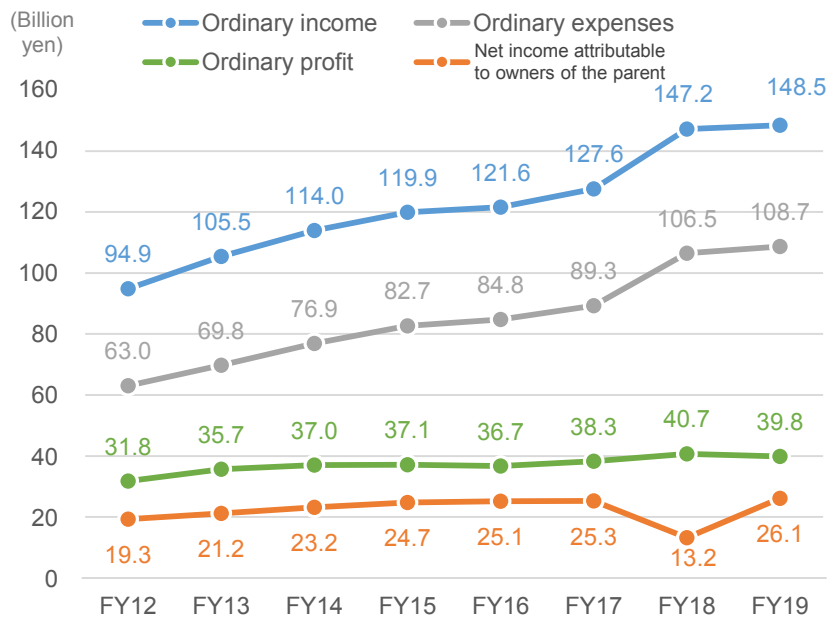
Main shareholders (as of Mar. 31, 2020)



Shareholders	No. of shares held (shares)	Share-holding (%)
7 & i Group	545,600,000	46.27
Financial institutions	233,322,028	19.78
Securities companies	17,245,022	1.46
Other corporations	40,529,229	3.43
Foreign investors	208,573,349	17.68
Individuals and other shareholders	133,859,372	11.35

- Notes: 1. Shareholding ratios have been truncated to the nearest second decimal place.
 2. Colored rows indicate Seven & i Holdings group companies
 3. Other corporations do not include Seven & i Holdings group companies

Trends in Income (Consolidated)



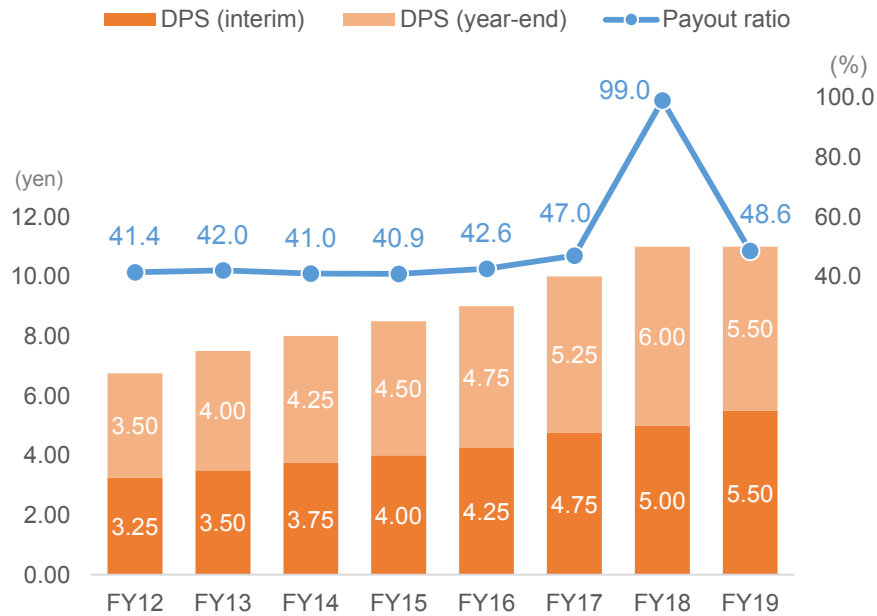
	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Ordinary income	billion yen	94.9	105.5	114.0	119.9	121.6	127.6	147.2	148.5
Ordinary expenses	billion yen	63.0	69.8	76.9	82.7	84.8	89.3	106.5	108.7
Ordinary profit	billion yen	31.8	35.7	37.0	37.1	36.7	38.3	40.7	39.8
Net income attributable to owners of the parent	billion yen	19.3	21.2	23.2	24.7	25.1	25.3	13.2	26.1
Depreciation and amortization	billion yen	14.0	12.4	16.2	18.7	18.7	17.1	17.5	14.6
EBITDA	billion yen	45.8	48.2	53.2	55.9	55.4	55.4	58.2	54.4
EBITDA margin	%	48.2	45.7	46.7	46.6	45.6	43.4	39.5	36.6

Note: 1. EBITDA = Ordinary profit + Depreciation and amortization

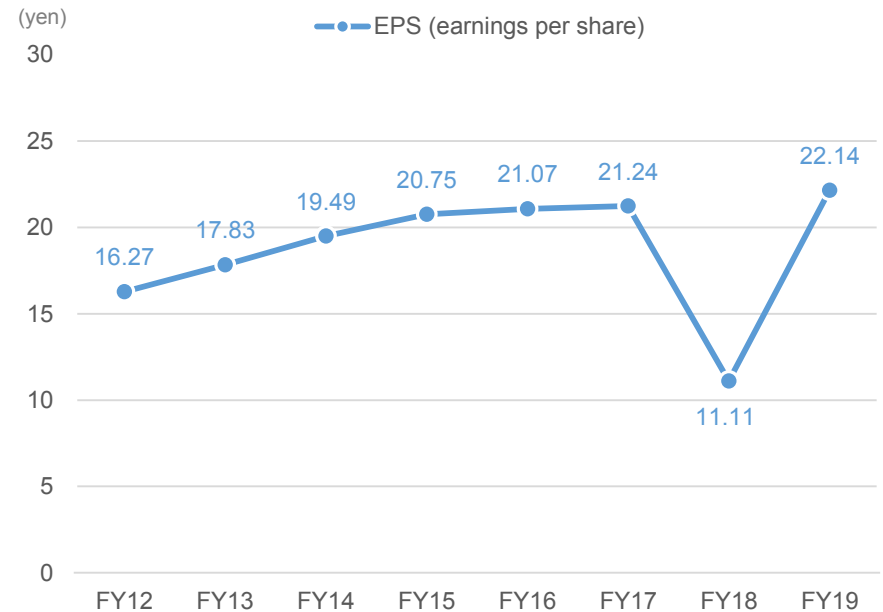
2. EBITDA margin = EBITDA / Ordinary income

Per Share Information (Consolidated)

Dividends and payout ratio



Earnings per share



	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
DPS (dividend per share)	yen	6.75	7.50	8.00	8.50	9.00	10.00	11.00	11.00
Interim	yen	3.25	3.50	3.75	4.00	4.25	4.75	5.00	5.50
Year end	yen	3.50	4.00	4.25	4.50	4.75	5.25	6.00	5.50
Payout ratio	%	41.4	42.0	41.0	40.9	42.6	47.0	99.0	49.6
EPS (earnings per share)	yen	16.27	17.83	19.49	20.75	21.07	21.24	11.11	22.14
Diluted earnings per share	yen	16.24	17.80	19.46	20.71	21.04	21.20	11.09	22.11

Other Information (Consolidated)

Stock price-related indicators

	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Trends in share price	Highest	318	428	617	661	504	452	383	364
Trends in share price	Lowest	170	274	363	404	288	328	300	235
PBR (highest)	%	2.75	3.33	4.34	4.27	3.03	2.54	2.15	1.94
PBR (lowest)	%	1.47	2.13	2.55	2.61	1.73	1.85	1.68	1.25
PER (price-earnings ratio)	times	18.74	22.71	30.41	23.12	17.26	15.95	6.21	11.98

Notes: Stock prices include those in intraday trading.

Cash flow, capital expenditures

	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Net cash provided by operating activities	Million yen	118,550	91,940	99,931	66,482	88,118	31,466	117,471	89,619
Net cash provided by investing activities	Million yen	(6,927)	(50,668)	4,994	(11,634)	(28,818)	(3,649)	(34,882)	(5,801)
Net cash provided by financing activities	Million yen	(8,157)	(8,333)	(9,204)	(9,826)	(10,446)	(11,729)	(12,246)	(16,009)
Capital expenditure	Million yen	21,918	24,054	19,037	17,216	14,213	11,900	10,792	16,694
ATM (Japan)	Million yen	13,044	13,858	10,698	8,885	4,052	1,673	1,986	3,556
Software (Japan)	Million yen	7,118	7,933	7,122	7,550	8,756	9,863	7,589	11,567

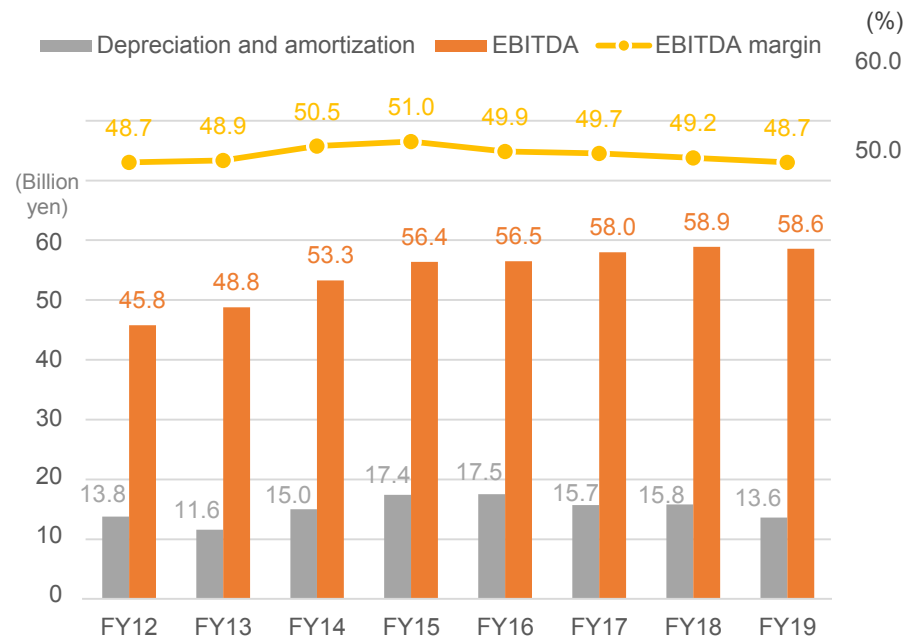
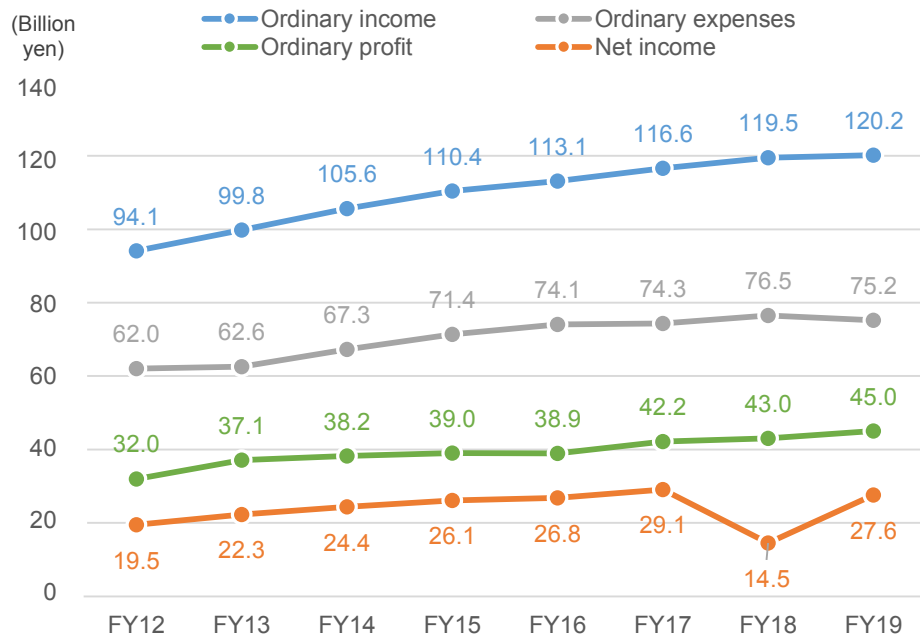
Own capital and number of employees

	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Net assets to total assets ratio	%	16.9	19.3	19.7	20.1	20.7	20.6	18.6	20.3
Return on equity	%	14.7	14.6	14.4	13.9	13.1	12.3	6.2	12.0
No. of employees (excluding temporary workers)		490	543	576	619	634	654	657	713
Ordinary income per employee	Million yen	194	194	198	194	192	195	224	208

Seven Bank, Ltd.

(Fiscal Year Ended March 31, 2020)

Trends in Income (Non-consolidated)



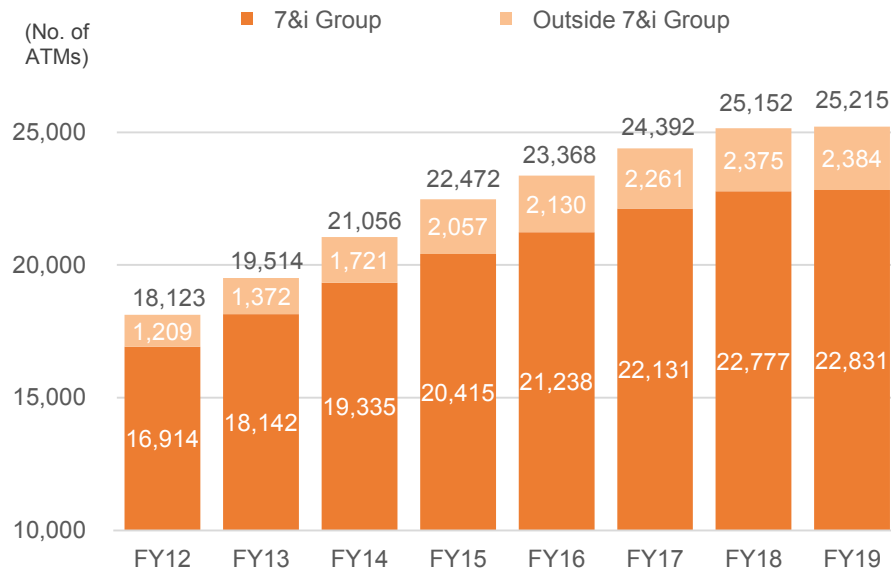
	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Ordinary income	billion yen	94.1	99.8	105.6	110.4	113.1	116.6	119.5	120.2
Ordinary expenses	billion yen	62.0	62.6	67.3	71.4	74.1	74.3	76.5	75.2
Ordinary profit	billion yen	32.0	37.1	38.2	39.0	38.9	42.2	43.0	45.0
Net income	billion yen	19.5	22.3	24.4	26.1	26.8	29.1	14.5	27.6
Depreciation and amortization	billion yen	13.8	11.6	15.0	17.4	17.5	15.7	15.8	13.6
EBITDA	billion yen	45.8	48.8	53.3	56.4	56.5	58.0	58.9	58.6
EBITDA margin	%	48.7	48.9	50.5	51.0	49.9	49.7	49.2	48.7

Note: 1. EBITDA = Ordinary profit + Depreciation and amortization

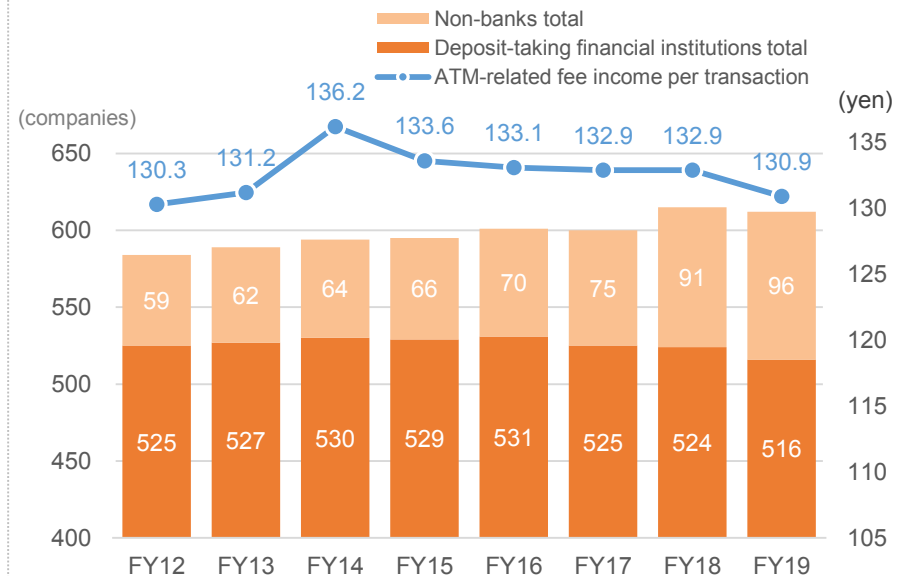
2. EBITDA margin = EBITDA / Ordinary income

Trends in No. of ATMs Installed and No. of Affiliated Financial Institutions

No. of ATMs installed



No. of affiliated financial institutions



	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Number of ATMs	units	18,123	19,514	21,056	22,472	23,368	24,392	25,152	25,215
7&i Group	units	16,914	18,142	19,335	20,415	21,238	22,131	22,777	22,831
Outside 7&i Group	units	1,209	1,372	1,721	2,057	2,130	2,261	2,375	2,384
No. of affiliated financial institutions	companies	584	589	594	595	601	600	615	612
Deposit-taking financial institutions total	companies	525	527	530	529	531	525	524	516
Banks	banks	113	119	122	123	124	124	124	123
Non-banks total	companies	59	62	64	66	70	75	91	96

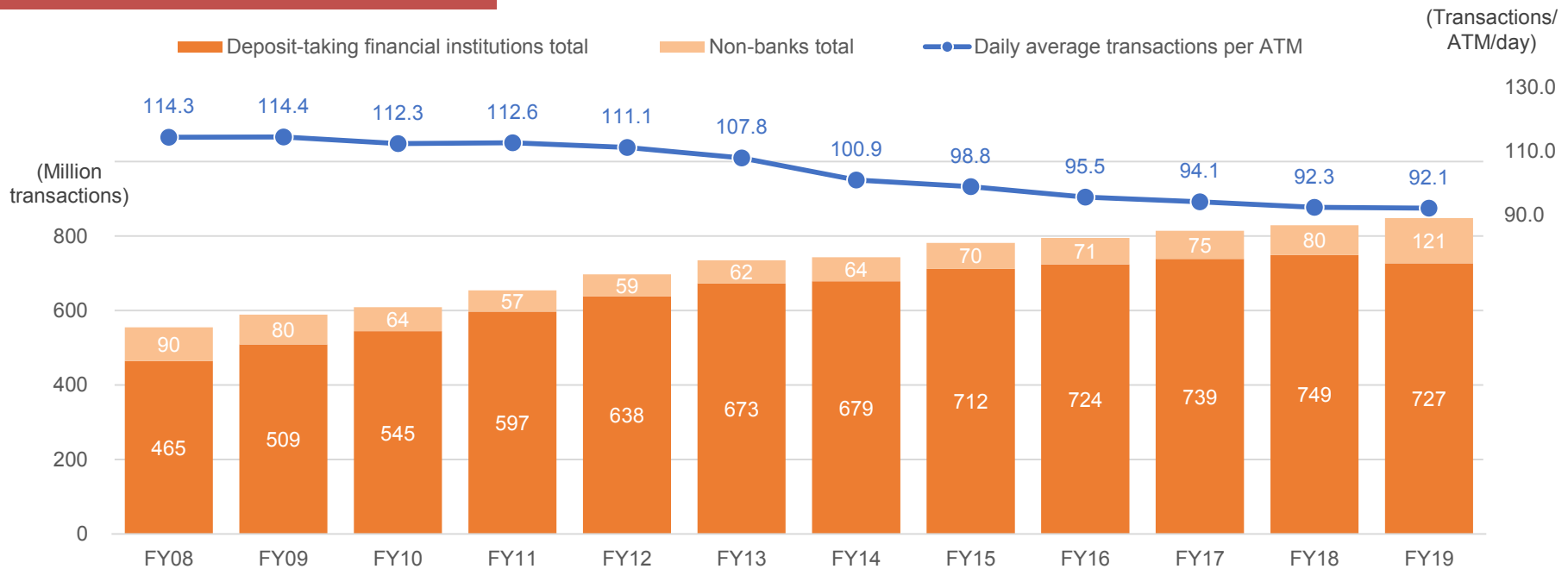
Notes: 1. Seven Bank does not include the ATMs of affiliated financial institutions.

2. JA Bank and JF Marine Bank are counted as individual business lines.

3. In this report, securities, life insurance, credit card, consumer credit and consumer financing companies are all referred to as "non-banks."

ATM Usage

No. of transactions



	Unit	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Total no. of transactions	Million transactions	555	590	609	655	698	736	743	782	796	815	829	849
Deposit-taking financial institutions total	Million transactions	465	509	545	597	638	673	679	712	724	739	749	727
Non-banks total	Million transactions	90	80	64	57	59	62	64	70	71	75	80	121
Daily average transactions per ATM	Transactions/ATM/day	114.3	114.4	112.3	112.6	111.1	107.8	100.9	98.8	95.5	94.1	92.3	92.1
ATM-related fee income per transaction	yen/transaction	158.0	147.9	135.3	131.3	130.3	131.2	136.2	133.6	133.1	132.9	132.9	130.9

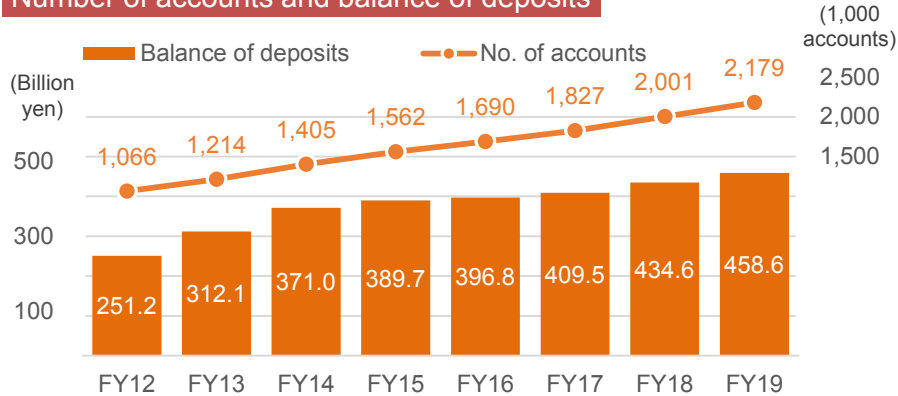
Note: 1. Total number of transactions and daily average transactions per ATM do not include balance inquiries, e-money charges, PIN changes and withdrawal limit changes.

2. 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])

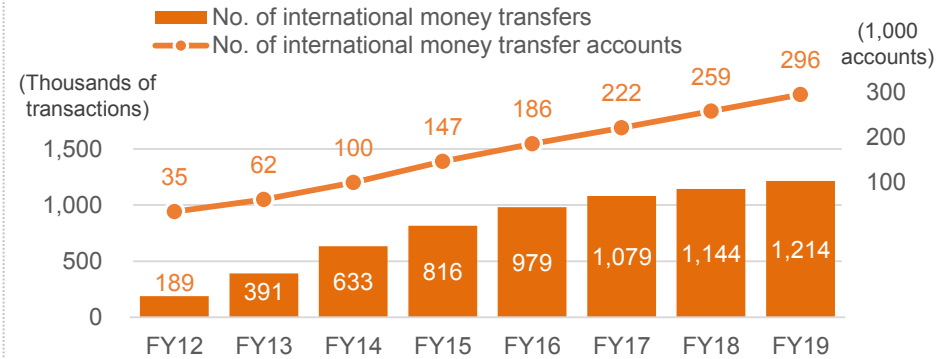
3. In this report, securities, life insurance, credit card, consumer credit and consumer financing companies are all referred to as “non-banks.”

Settlement and Account: Main Figures

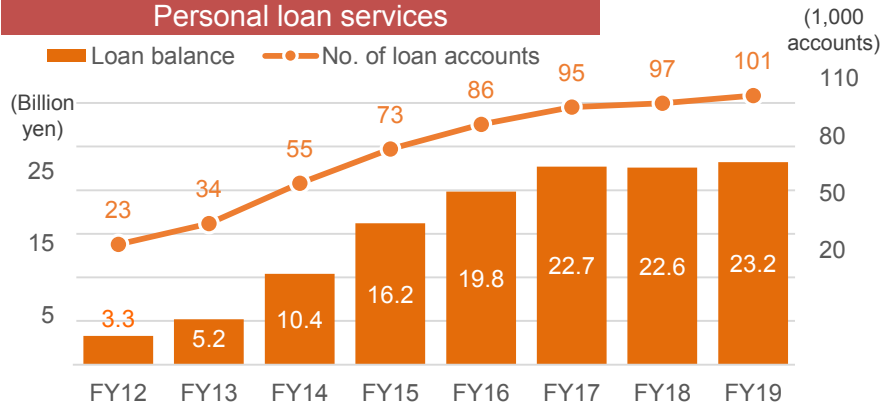
Number of accounts and balance of deposits



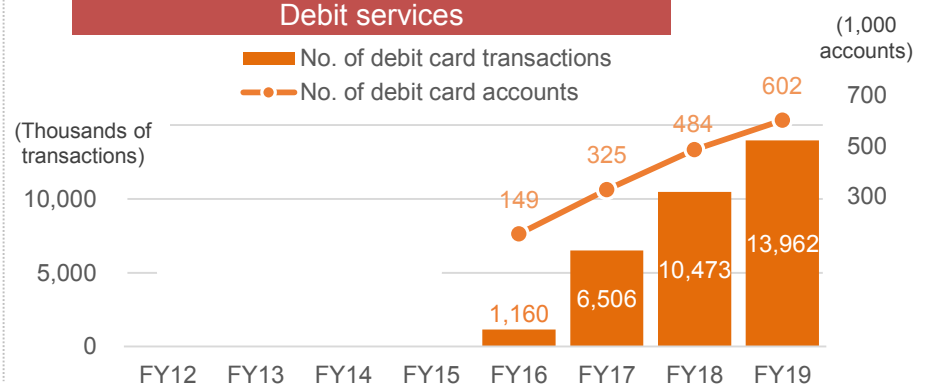
International money transfer services



Personal loan services



Debit services



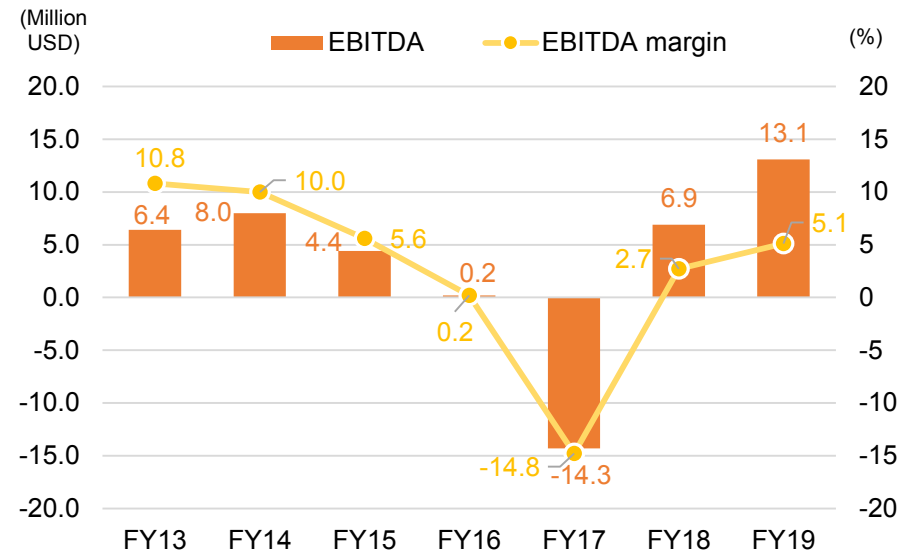
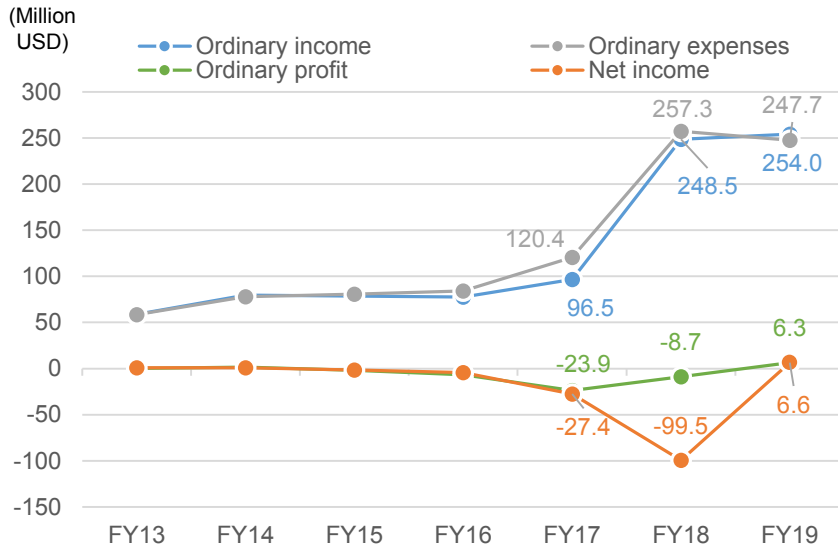
	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
No. of accounts	1,000 accounts	1,066	1,214	1,405	1,562	1,690	1,827	2,001	2,179
Balance of deposits	billion yen	251.2	312.1	371.0	389.7	396.8	409.5	434.6	458.6
No. of loan accounts	1,000 accounts	23	34	55	73	86	95	97	101
Loan balance	billion yen	3.3	5.2	10.4	16.2	19.8	22.7	22.6	23.2
No. of international money transfer accounts	1,000 accounts	35	62	100	147	186	222	259	296
No. of international money transfers	thousands of transactions	189	391	633	816	979	1,079	1,144	1,214
No. of debit card accounts	1,000 accounts	-	-	-	-	149	325	484	602
No. of debit card transactions	thousands of transactions	-	-	-	-	1,160	6,506	10,473	13,962

Consolidated Subsidiaries

(Fiscal Year Ended March 31, 2020)

Trends in Income (FCTI)

Trends in Income



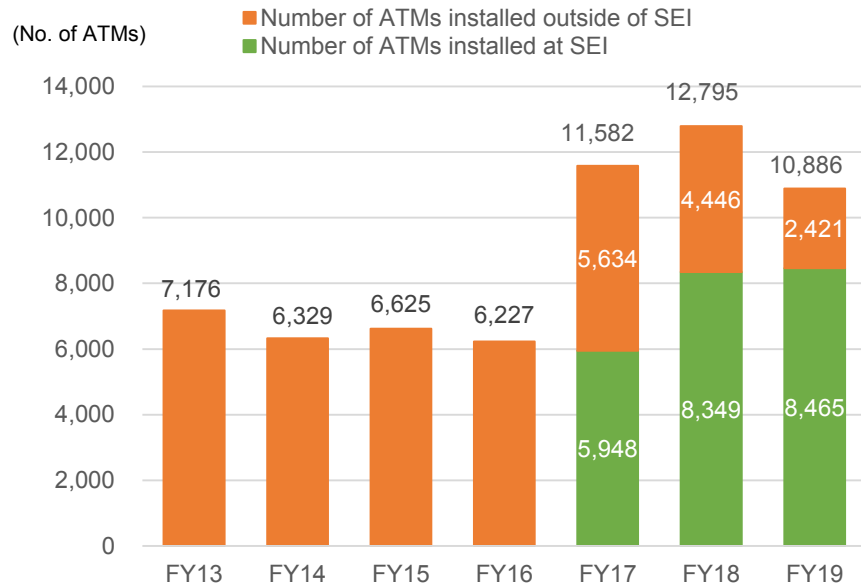
	Unit	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Ordinary income	Million USD	58.9	79.6	78.5	77.6	96.5	248.5	254.0
Ordinary expenses	Million USD	58.6	77.8	80.6	84.2	120.4	257.3	247.7
Ordinary profit	Million USD	0.3	1.7	(2.0)	(6.6)	(23.9)	(8.7)	6.3
Net income	Million USD	1.0	1.0	(1.5)	(4.3)	(27.4)	(99.5)	6.6
EBITDA	Million USD	6.4	8.0	4.4	0.2	(14.3)	6.9	13.1
EBITDA margin	%	10.8	10.0	5.6	0.2	(14.8)	2.7	5.1

Note: 1. EBITDA = Ordinary profit + Depreciation and amortization

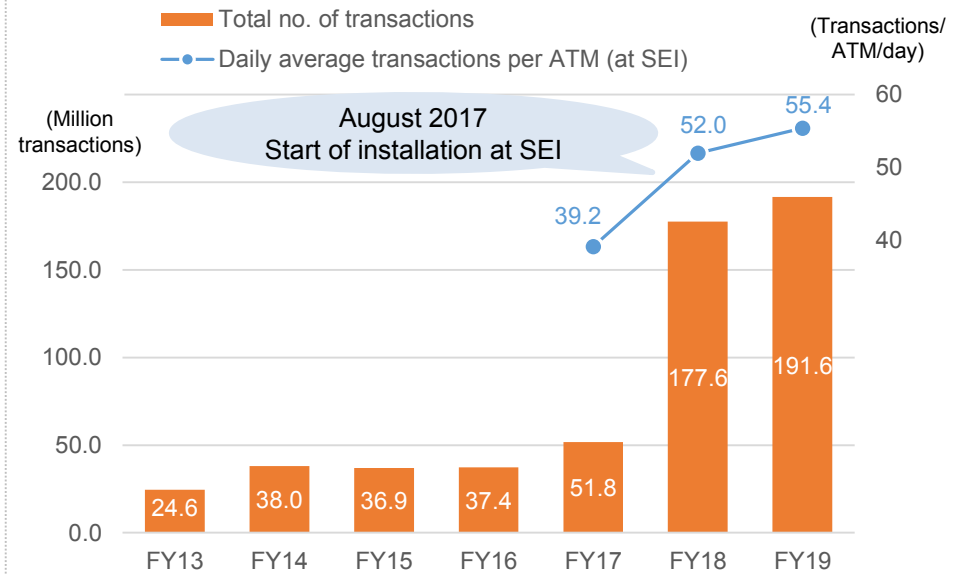
2. EBITDA margin = EBITDA / Ordinary income

Trend in No. of ATMs Installed and ATM Usage (FCTI)

No. of ATMs installed



No. of transactions

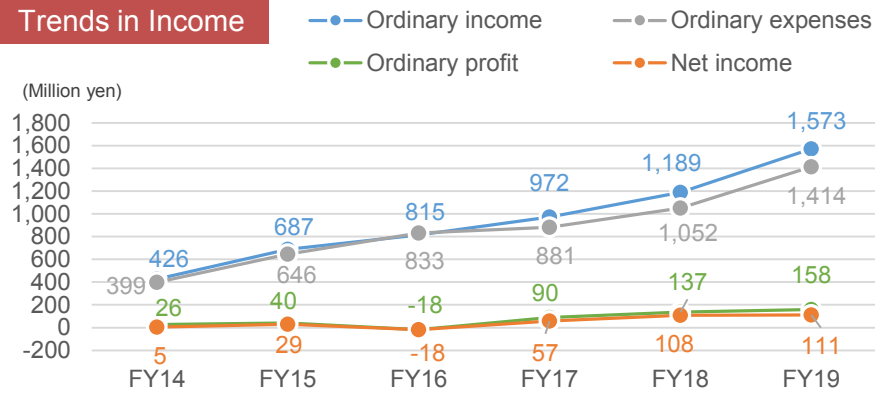


	Unit	FY13	FY14	FY15	FY16	FY17	FY18	FY19
No. of ATMs installed	units	7,176	6,329	6,625	6,227	11,582	12,795	10,886
At SEI	units	-	-	-	-	5,948	8,349	8,465
Total no. of transactions	Million transactions	24.6	38.0	36.9	37.4	51.8	177.6	191.6
Daily average transactions per ATM (at SEI)	Transactions/ATM/day	-	-	-	-	39.2	52.0	55.4

Trends in Income (BBF, ATMi)

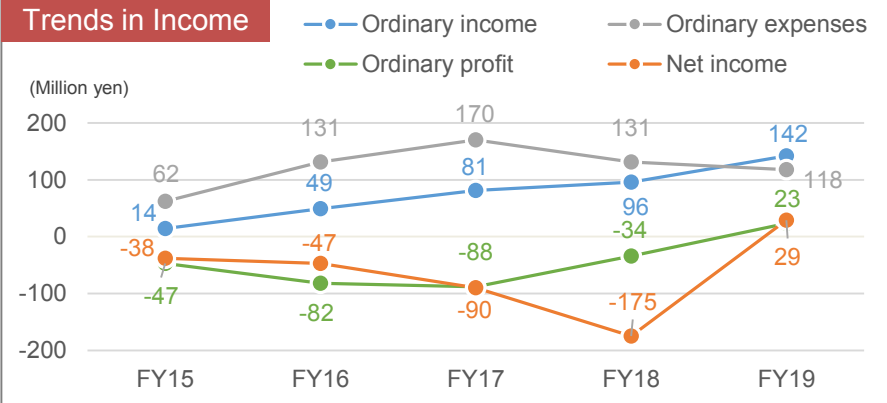
BBF

Trends in Income

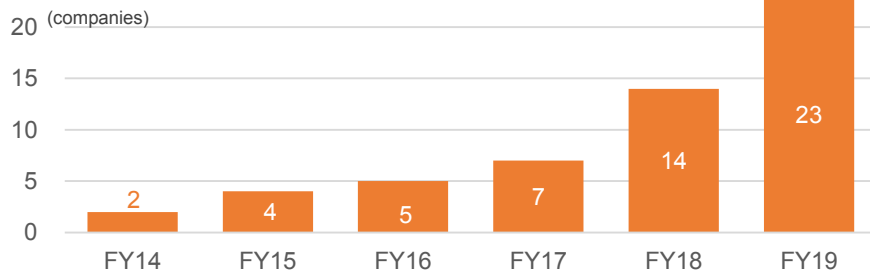


ATMi

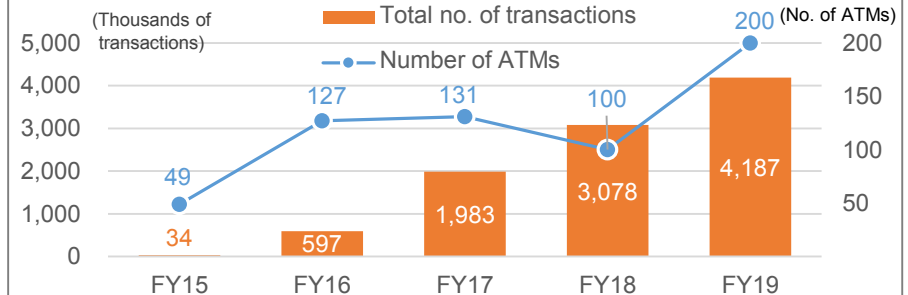
Trends in Income



Number of contracts for back-office support



Total no. of transactions / No. of ATMs installed at end of term



	Unit	FY14	FY15	FY16	FY17	FY18	FY19
Ordinary income	Million yen	426	687	815	972	1,189	1,573
Ordinary expenses	Million yen	399	646	833	881	1,052	1,414
Ordinary profit	Million yen	26	40	(18)	90	137	158
Net income	Million yen	5	29	(18)	57	108	111
Number of contracts for back-office support	Companies	2	4	5	7	14	23

	Unit	FY15	FY16	FY17	FY18	FY19
Ordinary income	Million yen	14	49	81	96	142
Ordinary expenses	Million yen	62	131	170	131	118
Ordinary profit	Million yen	(47)	(82)	(88)	(34)	23
Net income	Million yen	(38)	(47)	(90)	(175)	29
Number of ATMs	Units	49	127	131	100	200
Total no. of transactions	Thousands of transactions	34	597	1,983	3,078	4,187



SEVEN BANK