

Fiscal Year Ended March 31, 2021

FACT BOOK

01 Consolidated

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 (82.73%) [Indonesia]
- Pito AxM Platform, Inc. (100%) [Philippines]

-Other subsidiaries (equity method): 4

Main shareholders (as of Mar. 31, 2021)

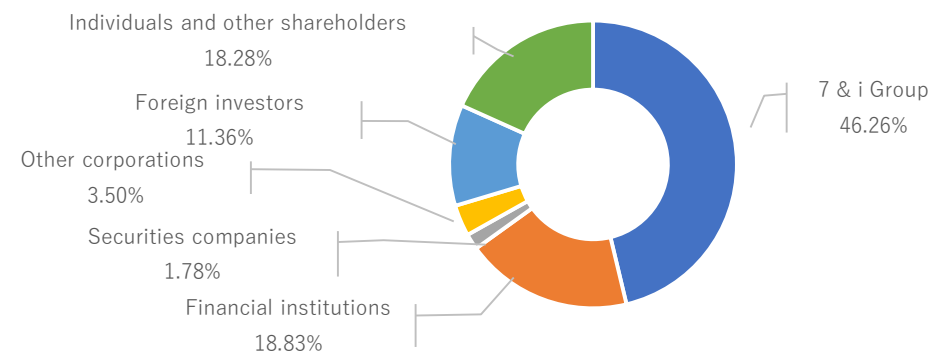
Shareholders	No. of shares (shares)	Share-holding (%)
Seven-Eleven Japan Co., Ltd.	453,639,000	38.46
The Master Trust Bank of Japan, Ltd. (trust account)	54,888,100	4.65
Ito-Yokado Co., Ltd.	46,961,000	3.98
York-Benimaru Co., Ltd.	45,000,000	3.81
Japan Trustee Services Bank, Ltd. (trust account)	31,837,100	2.69
Sumitomo Mitsui Banking Corporation	15,000,000	1.27
Dai-ichi Life Insurance Co., Ltd.	15,000,000	1.27
STATE STREET CLIENT OMNIBUS ACCOUNT OM44	10,220,600	0.86
Japan Trustee Services Bank, Ltd. (trust account 5)	10,103,200	0.85
MUFG Bank, Ltd.	10,000,000	0.84

Key data

(as of Mar. 31, 2021)

Net assets 234,676 million yen
 Common stock (Seven Bank, Ltd.) 30,724 million yen
 Number of ATMs (Japan) 25,676
 No. of employees 809
 No. of shares outstanding 1,179,308,000 shares

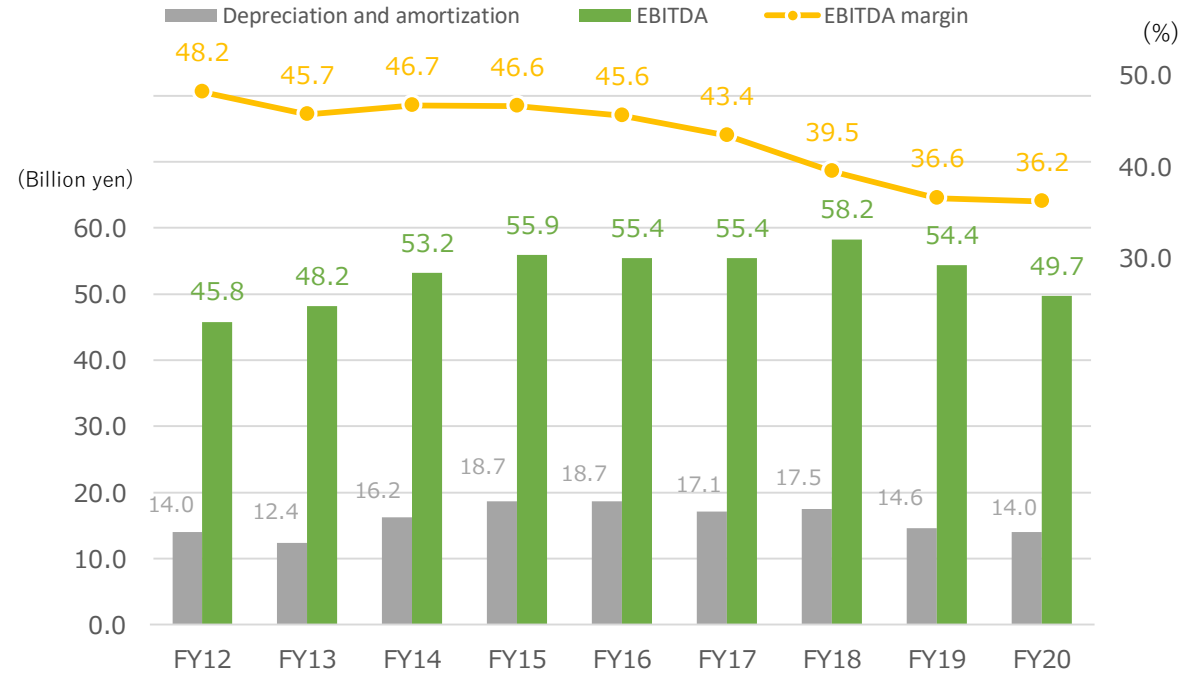
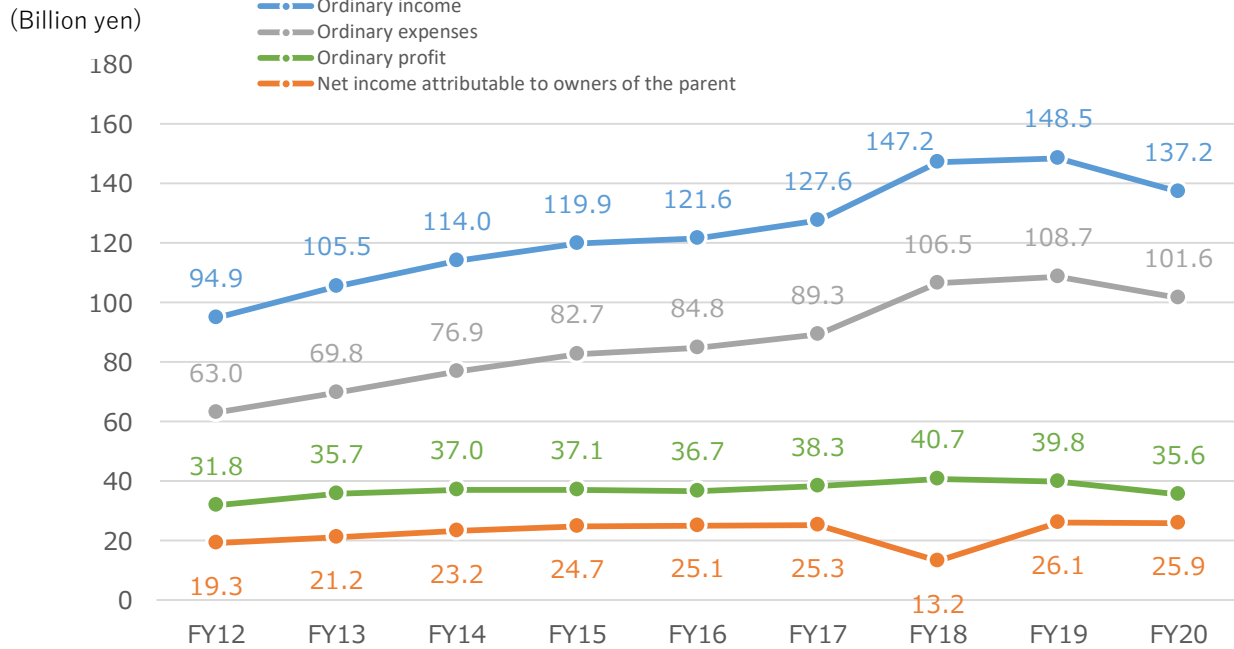
Main shareholders (as of Mar. 31, 2021)



Shareholders	No. of shares held (shares)	Share-holding (%)
7 & i Group	545,600,000	46.26
Financial institutions	222,115,265	18.83
Securities companies	20,997,563	1.78
Other corporations	41,113,029	3.50
Foreign investors	133,939,132	11.36
Individuals and other shareholders	215,543,011	18.28

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

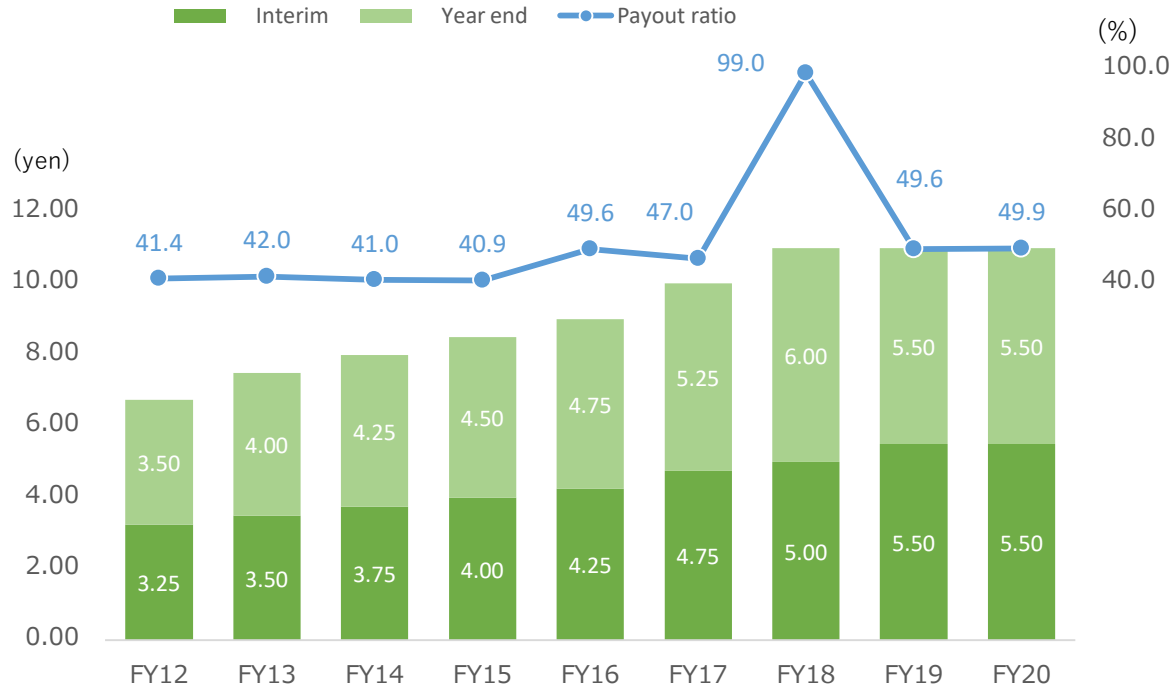
Trends in Income (Consolidated)



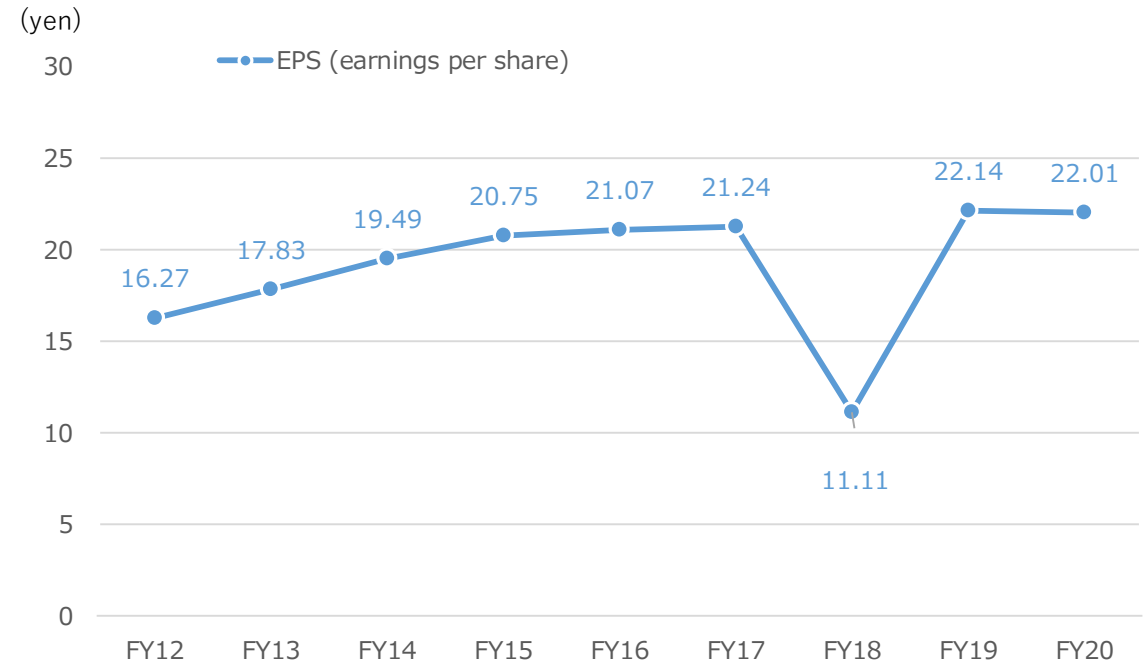
	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
Ordinary income	billion yen	94.9	105.5	114.0	119.9	121.6	127.6	147.2	148.5	137.2
Ordinary expenses	billion yen	63.0	69.8	76.9	82.7	84.8	89.3	106.5	108.7	101.6
Ordinary profit	billion yen	31.8	35.7	37.0	37.1	36.7	38.3	40.7	39.8	35.6
Net income attributable to owners of the parent	billion yen	19.3	21.2	23.2	24.7	25.1	25.3	13.2	26.1	25.9
Depreciation and amortization	billion yen	14.0	12.4	16.2	18.7	18.7	17.1	17.5	14.6	14.0
EBITDA	billion yen	45.8	48.2	53.2	55.9	55.4	55.4	58.2	54.4	49.7
EBITDA margin	%	48.2	45.7	46.7	46.6	45.6	43.4	39.5	36.6	36.2

Per Share Information (Consolidated)

Dividends and payout ratio



Earnings per share



	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
DPS (dividend per share)	yen	6.75	7.50	8.00	8.50	9.00	10.00	11.00	11.00	11.00
Interim	yen	3.25	3.50	3.75	4.00	4.25	4.75	5.00	5.50	5.50
Year end	yen	3.50	4.00	4.25	4.50	4.75	5.25	6.00	5.50	5.50
Payout ratio	%	41.4	42.0	41.0	40.9	42.6	47.0	99.0	49.6	49.9
EPS (earnings per share)	yen	16.27	17.83	19.49	20.75	21.07	21.24	11.11	22.14	22.01
Diluted earnings per share	yen	16.24	17.80	19.46	20.71	21.04	21.20	11.09	22.11	22.00

Other Information (Consolidated)

Stock price-related indicators

Notes: Stock prices include those in intraday trading.

	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
Trends in share price	Highest	318	428	617	661	504	452	383	364	315
Trends in share price	Lowest	170	274	363	404	288	328	300	235	215
PBR (highest)	%	2.75	3.33	4.34	4.27	3.03	2.54	2.15	1.94	1.59
PBR (lowest)	%	1.47	2.13	2.55	2.61	1.73	1.85	1.68	1.25	1.08
PER (price-earnings ratio)	times	18.74	22.71	30.41	23.12	17.26	15.95	6.21	11.98	11.32

Cash flow, capital expenditures

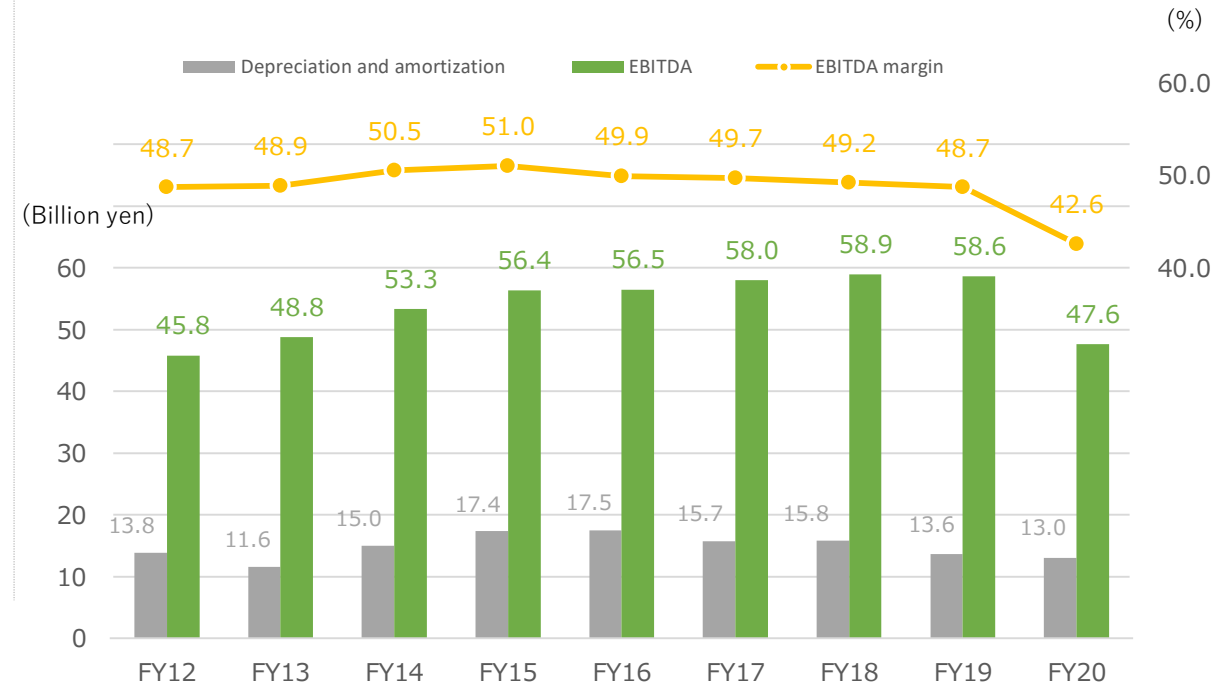
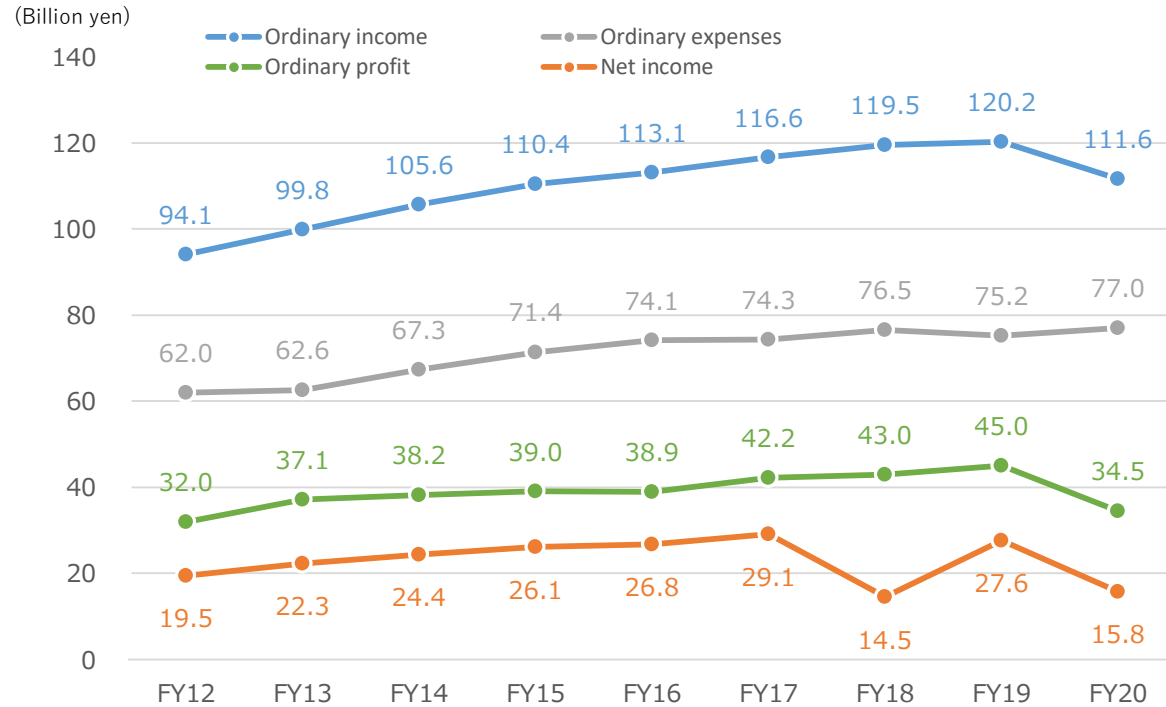
	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
Net cash provided by operating activities	Million yen	118,550	91,940	99,931	66,482	88,118	31,466	117,471	89,619	136,039
Net cash provided by investing activities	Million yen	(6,927)	(50,668)	4,994	(11,634)	(28,818)	(3,649)	(34,882)	(5,801)	(32,770)
Net cash provided by financing activities	Million yen	(8,157)	(8,333)	(9,204)	(9,826)	(10,446)	(11,729)	(12,246)	(16,009)	(13,555)
Capital expenditure	Million yen	21,918	24,054	19,037	17,216	14,213	11,900	10,792	16,694	25,504
ATM (Japan)	Million yen	13,044	13,858	10,698	8,885	4,052	1,673	1,986	3,556	9,228
Software (Japan)	Million yen	7,118	7,933	7,122	7,550	8,756	9,863	7,589	11,567	14,367

Own capital and number of employees

	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
Net assets to total assets ratio	%	16.9	19.3	19.7	20.1	20.7	20.6	18.6	20.3	19.4
Return on equity	%	14.7	14.6	14.4	13.9	13.1	12.3	6.2	12.0	11.3
No. of employees (excluding temporary workers)		490	543	576	619	634	654	657	713	809
Ordinary income per employee	Million yen	194	194	198	194	192	195	224	208	1.69

 **02 Seven Bank, Ltd.**

Trends in Income (Non-consolidated)



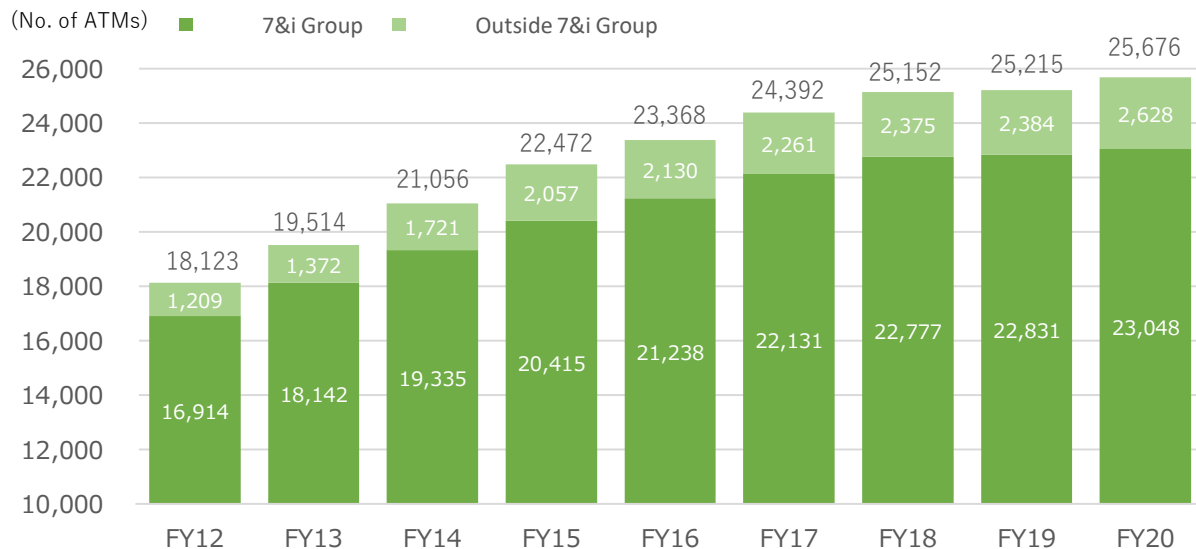
	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
Ordinary income	billion yen	94.1	99.8	105.6	110.4	113.1	116.6	119.5	120.2	111.6
Ordinary expenses	billion yen	62.0	62.6	67.3	71.4	74.1	74.3	76.5	75.2	77.0
Ordinary profit	billion yen	32.0	37.1	38.2	39.0	38.9	42.2	43.0	45.0	34.5
Net income	billion yen	19.5	22.3	24.4	26.1	26.8	29.1	14.5	27.6	15.8
Depreciation and amortization	billion yen	13.8	11.6	15.0	17.4	17.5	15.7	15.8	13.6	13.0
EBITDA	billion yen	45.8	48.8	53.3	56.4	56.5	58.0	58.9	58.6	47.6
EBITDA margin	%	48.7	48.9	50.5	51.0	49.9	49.7	49.2	48.7	42.6

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

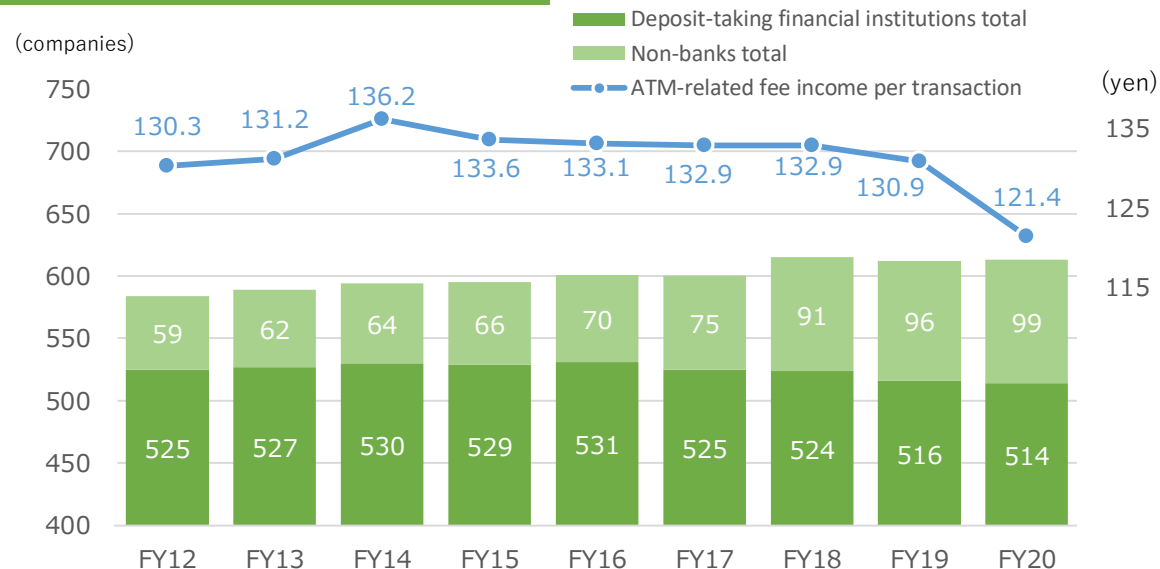
2. EBITDA margin = EBITDA / Ordinary income

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

No. of ATMs installed



No. of affiliated financial institutions

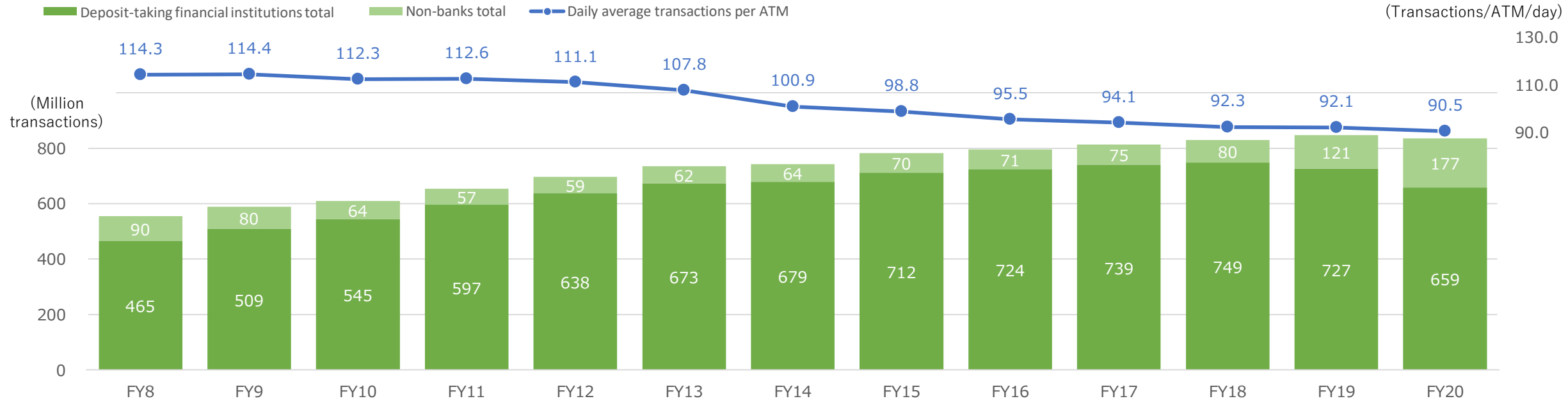


	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
Number of ATMs	units	18,123	19,514	21,056	22,472	23,368	24,392	25,152	25,215	25,676
7&i Group	units	16,914	18,142	19,335	20,415	21,238	22,131	22,777	22,831	23,048
Outside 7&i Group	units	1,209	1,372	1,721	2,057	2,130	2,261	2,375	2,384	2,628
No. of affiliated financial institutions	companies	584	589	594	595	601	600	615	612	613
Deposit-taking financial institutions total	companies	525	527	530	529	531	525	524	516	514
Banks	banks	113	119	122	123	124	124	124	123	122
Non-banks total	companies	59	62	64	66	70	75	91	96	99

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

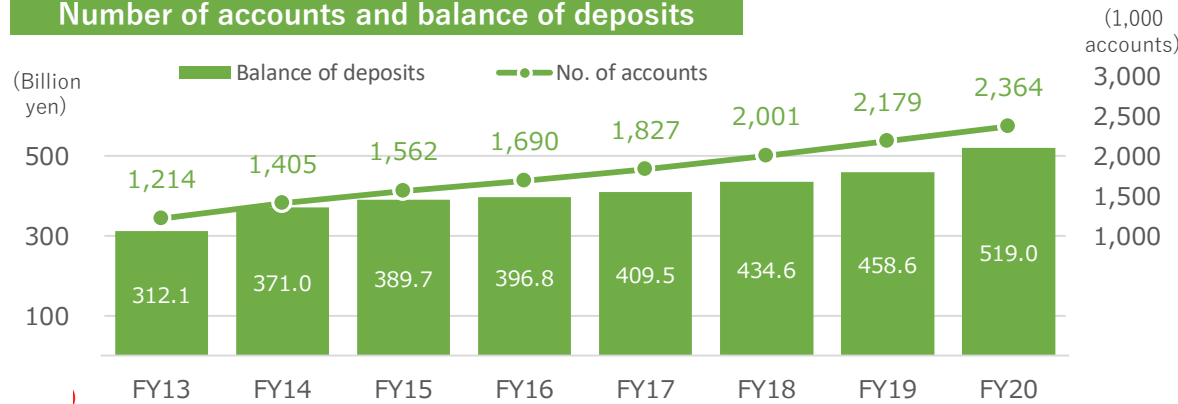


	Unit	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
Total no. of transactions	Million transactions	555	590	609	655	698	736	743	782	796	815	829	849	836
Deposit-taking financial institutions total	Million transactions	465	509	545	597	638	673	679	712	724	739	749	727	659
Non-banks total	Million transactions	90	80	64	57	59	62	64	70	71	75	80	121	177
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	90.5
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	121.4

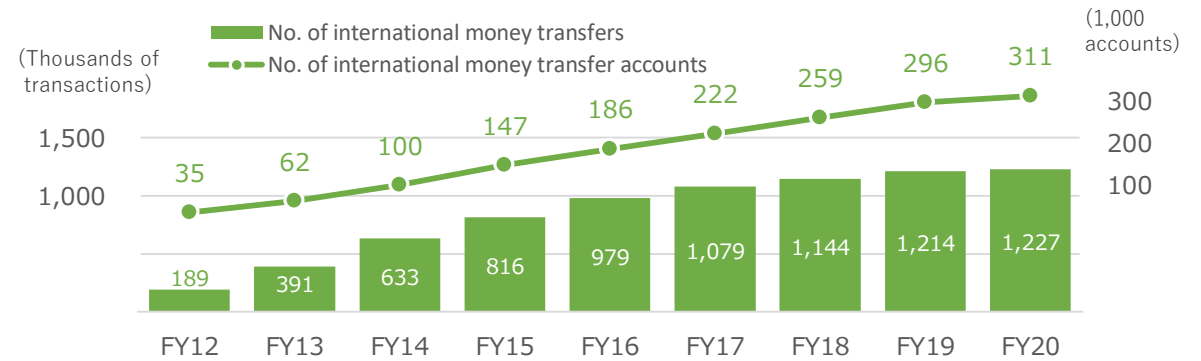
Note: 1. Total number of transactions and daily average transactions per ATM do not include balance inquiries, e-money charges, PIN changes and withdrawal limit changes.
 2. ATM-related fee income per transaction = ATM-related fee income / (Total of transactions – Total of transactions without ATM-related 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

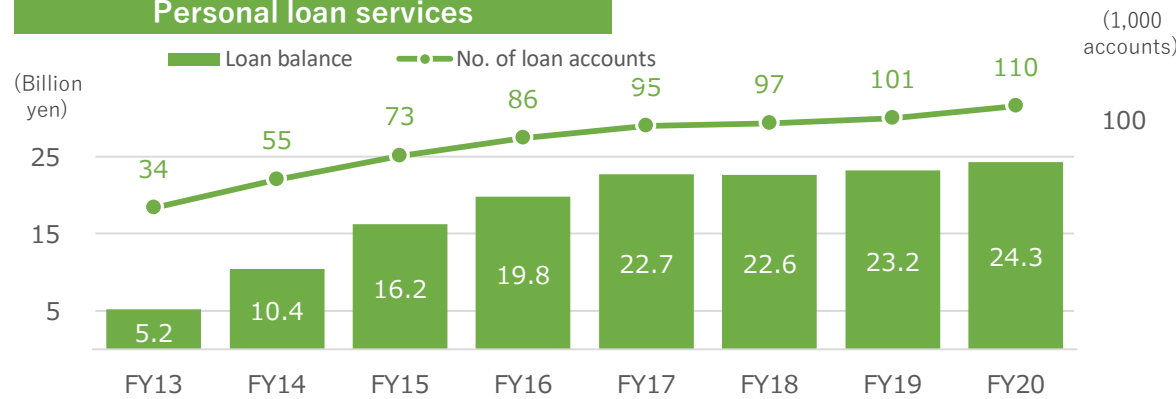
Number of accounts and balance of deposits



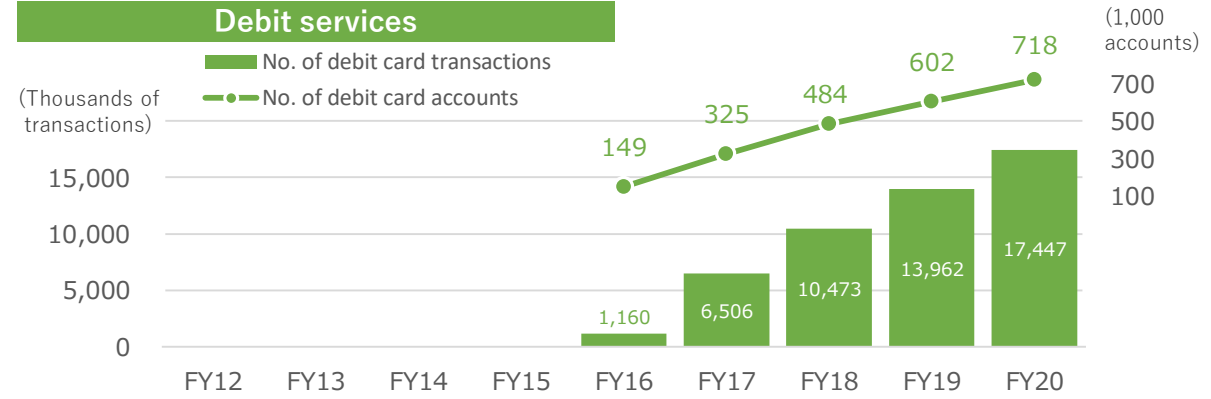
International money transfer services



Personal loan services



Debit services



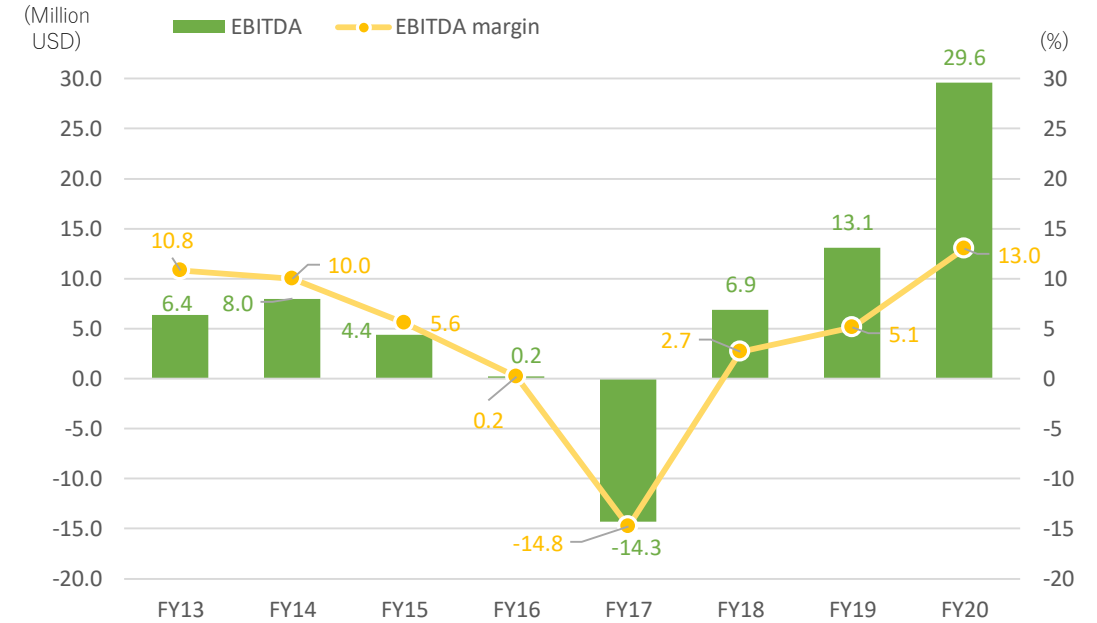
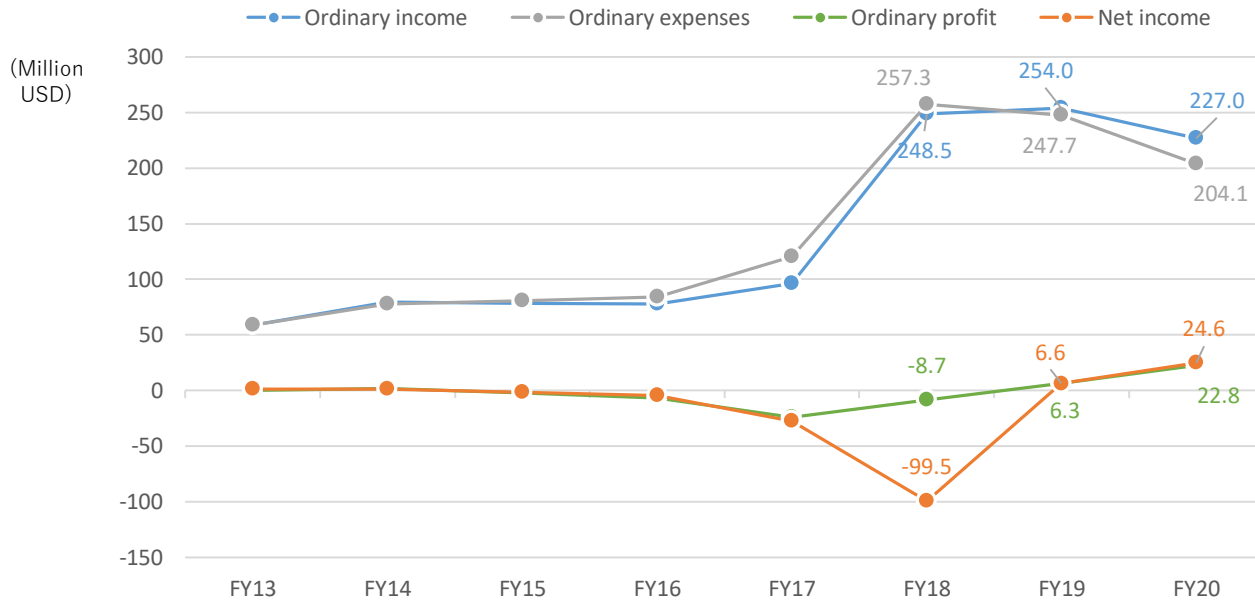
	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
No. of accounts	1,000 accounts	1,066	1,214	1,405	1,562	1,690	1,827	2,001	2,179	2,364
Balance of deposits	billion yen	251.2	312.1	371.0	389.7	396.8	409.5	434.6	458.6	519.0
No. of loan accounts	1,000 accounts	23	34	55	73	86	95	97	101	110
Loan balance	billion yen	3.3	5.2	10.4	16.2	19.8	22.7	22.6	23.2	24.3
No. of international money transfer accounts	1,000 accounts	35	62	100	147	186	222	259	296	311
No. of international money transfers	thousands of transactions	189	391	633	816	979	1,079	1,144	1,214	1,227
No. of debit card accounts	1,000 accounts	-	-	-	-	149	325	484	602	718
No. of debit card transactions	thousands of transactions	-	-	-	-	1,160	6,506	10,473	13,962	17,447



03 Consolidated Subsidiaries

Trends in Income (FCTI)

Trends in Income



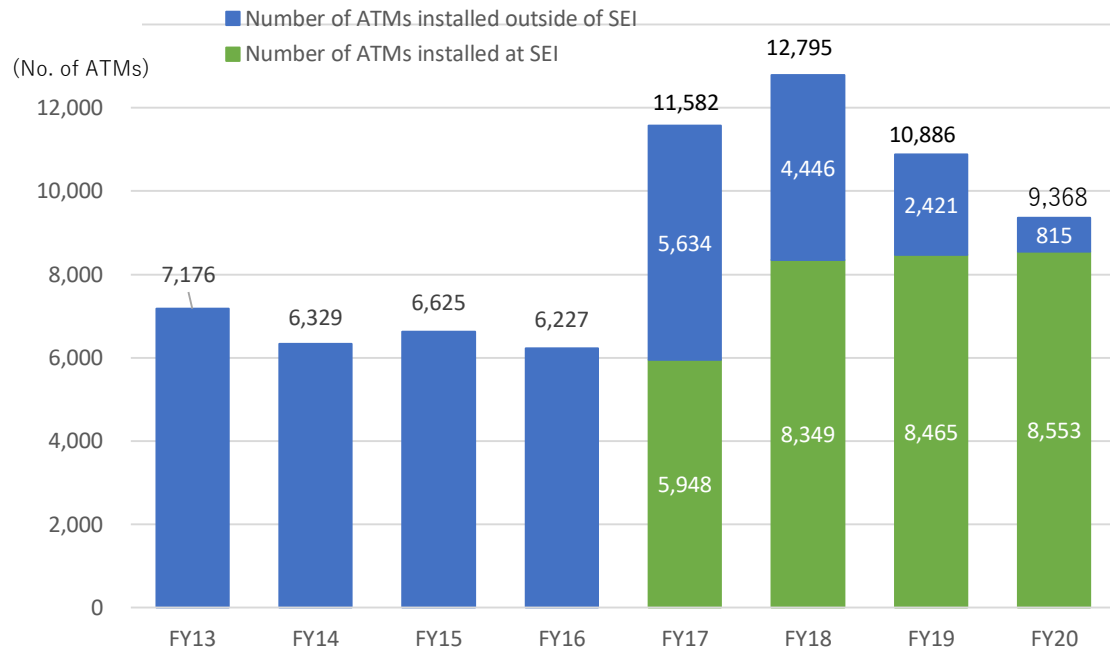
	Unit	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
Ordinary income	Million USD	58.9	79.6	78.5	77.6	96.5	248.5	254.0	227.0
Ordinary expenses	Million USD	58.6	77.8	80.6	84.2	120.4	257.3	247.7	204.1
Ordinary profit	Million USD	0.3	1.7	(2.0)	(6.6)	(23.9)	(8.7)	6.3	22.8
Net income	Million USD	1.0	1.0	(1.5)	(4.3)	(27.4)	(99.5)	6.6	24.6
EBITDA	Million USD	6.4	8.0	4.4	0.2	(14.3)	6.9	13.1	29.6
EBITDA margin	%	10.8	10.0	5.6	0.2	(14.8)	2.7	5.1	13.0

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

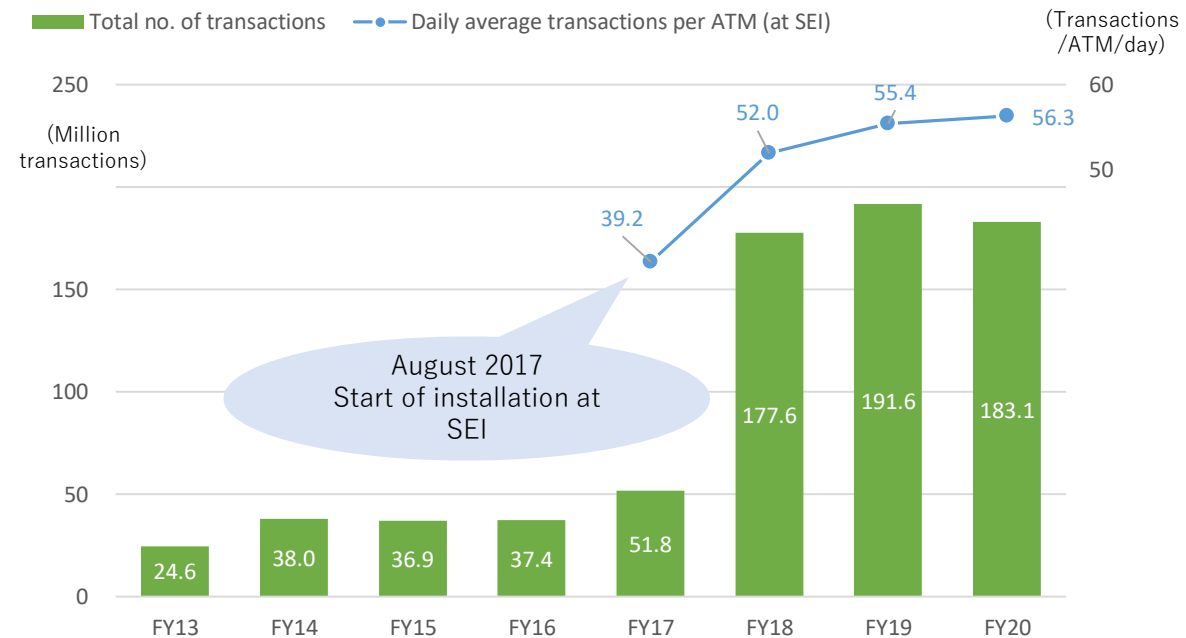
2. EBITDA margin = EBITDA / Ordinary income

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

No. of ATMs installed



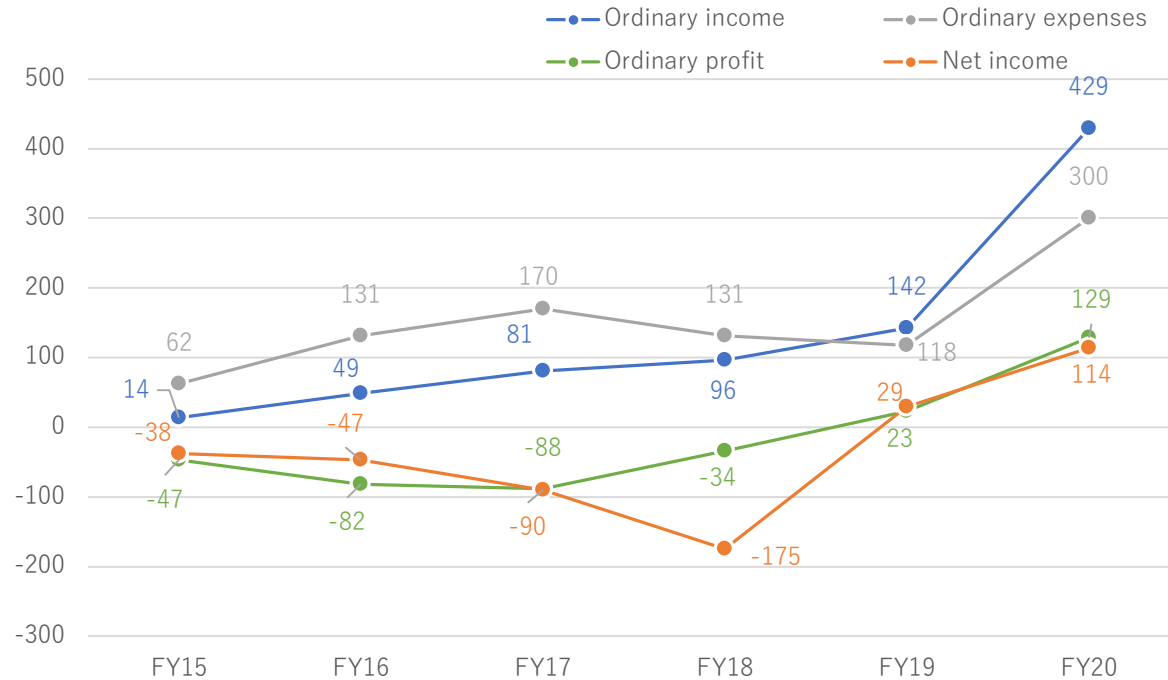
No. of transactions



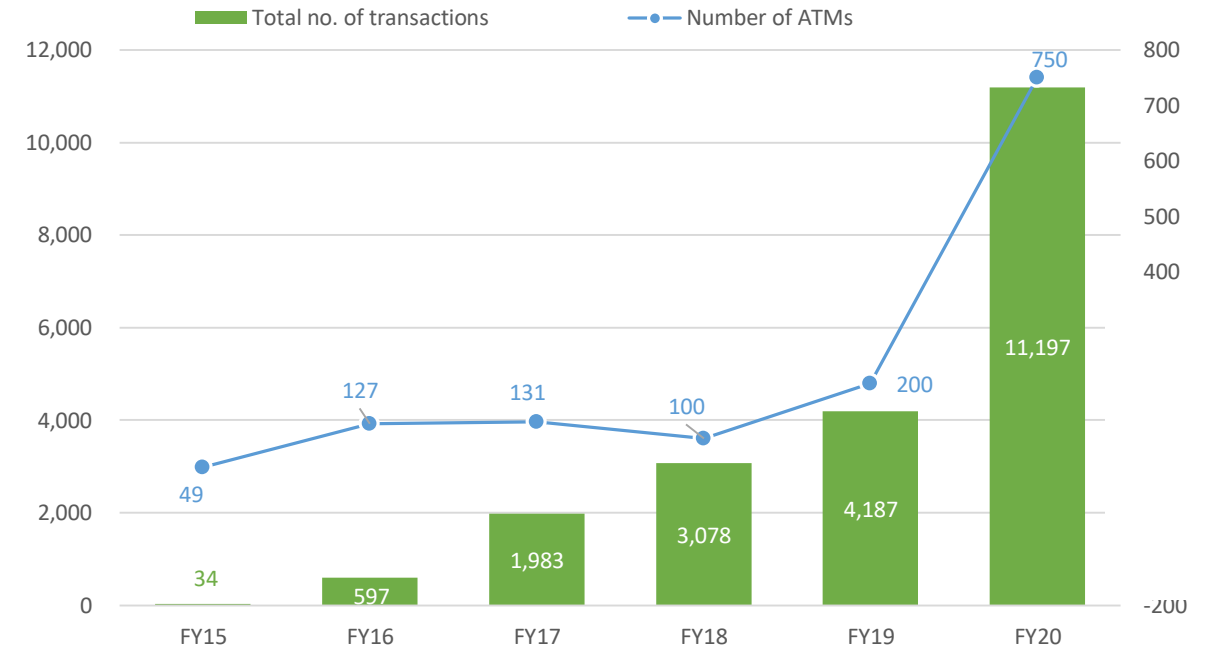
	Unit	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
No. of ATMs installed	units	7,176	6,329	6,625	6,227	11,582	12,795	10,886	9,368
At SEI	units	-	-	-	-	5,948	8,349	8,465	8,553
Total no. of transactions	Million transactions	24.6	38.0	36.9	37.4	51.8	177.6	191.6	183.1
Daily average transactions per ATM (at SEI)	Transactions/ATM/day	-	-	-	-	39.2	52.0	55.4	56.3

Trends in Income (ATMi)

Trends in Income



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

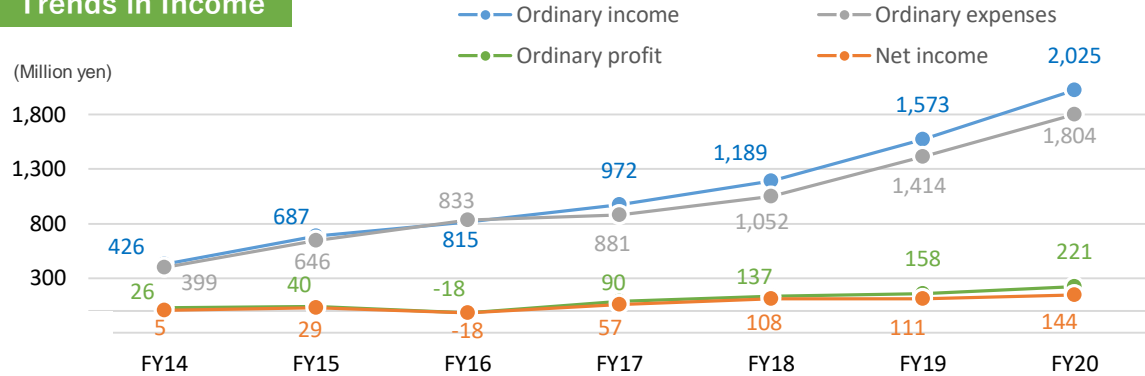


	Unit	FY15	FY16	FY17	FY18	FY19	FY20
Ordinary income	Million yen	14	49	81	96	142	429
Ordinary expenses	Million yen	62	131	170	131	118	300
Ordinary profit	Million yen	△47	△82	△88	△34	23	129
Net income	Million yen	△38	△47	△90	△175	29	114
Number of ATMs	Units	49	127	131	100	200	750
Total no. of transactions	Thousands of transactions	34	597	1,983	3,078	4,187	11,197

Trends in Income (BBF, Seven Payment Service)

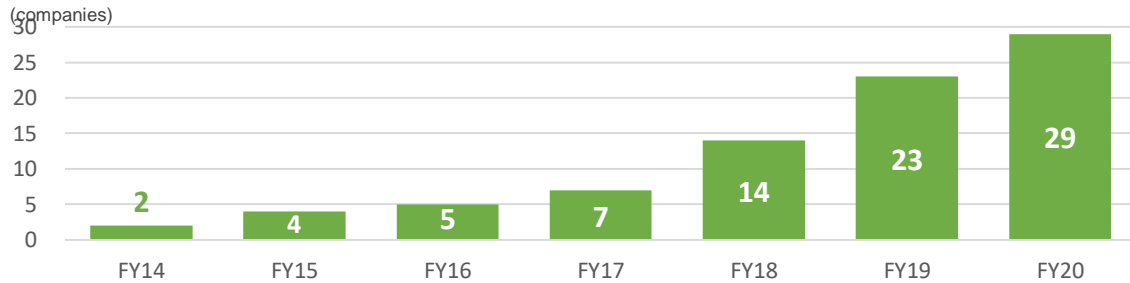
BBF

Trends in Income



Number of contracts for back-office support

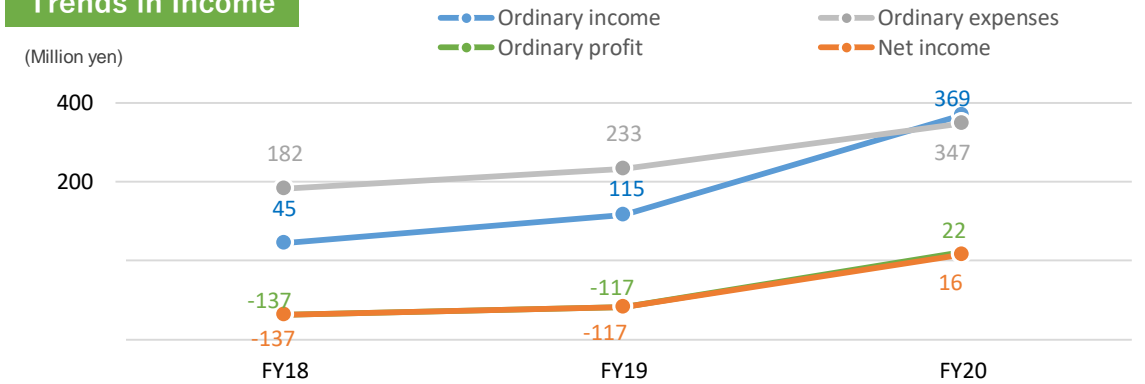
※Excluding SevenBank



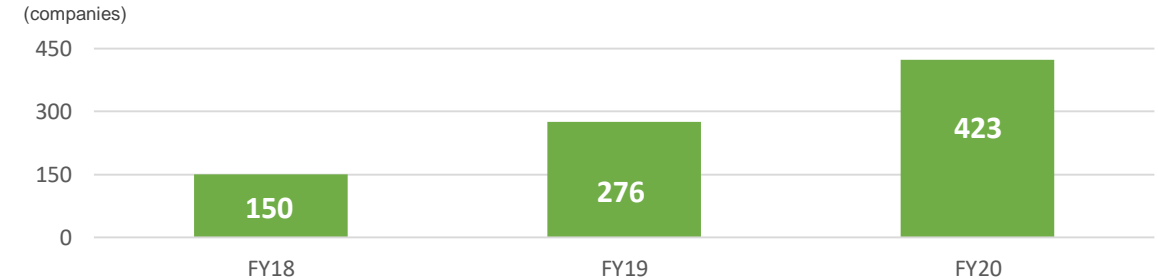
	Unit	FY14	FY15	FY16	FY17	FY18	FY19	FY20
Ordinary income	Million yen	426	687	815	972	1,189	1,573	2,025
Ordinary expenses	Million yen	399	646	833	881	1,052	1,414	1,804
Ordinary profit	Million yen	26	40	(18)	90	137	158	221
Net income	Million yen	5	29	(18)	57	108	111	144
Number of contracts for back-office support	Companies	2	4	5	7	14	23	29

Seven Payment Service

Trends in Income



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



	Unit	FY18	FY19	FY20
Ordinary income	Million yen	182	233	369
Ordinary expenses	Million yen	45	115	347
Ordinary profit	Million yen	(137)	(117)	22
Net income	Million yen	(137)	(117)	16
Number of contracts for cash receiving service	Companies	150	276	423



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