

PURPOSE

**We shape the future of everyday life
by seeing your wishes and going beyond.**

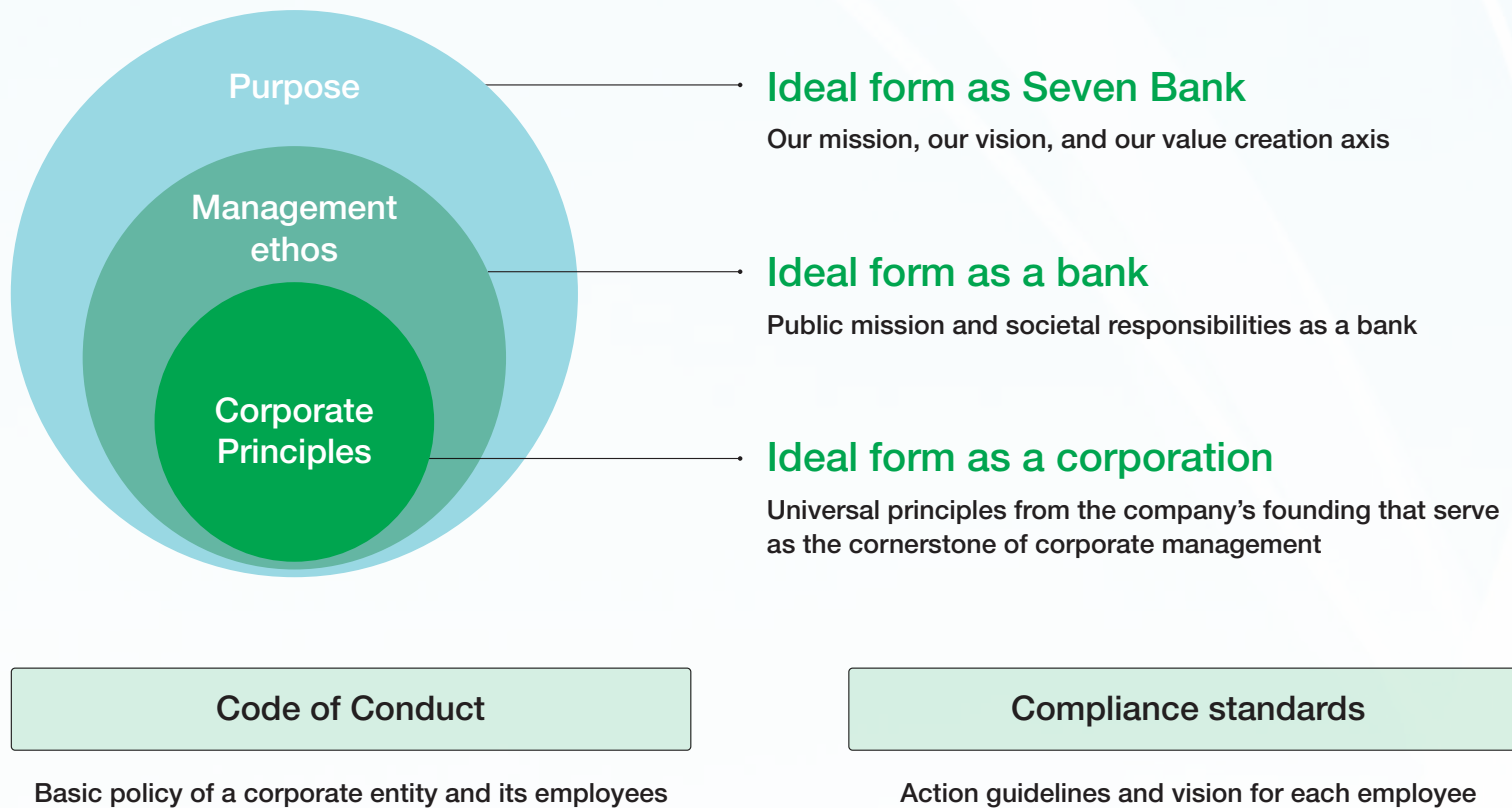
Corporate Principles

1. We aim to be a sincere company that our customers trust.
2. We aim to be a sincere company that our business partners, shareholders, and local communities trust.
3. We aim to be a sincere company that our employees trust.

Management ethos

1. We aspire to be a trusted financial service provider that fully meets customer needs.
2. We act to promptly introduce the benefits of technical innovation and pursue self-development.
3. We strive to contribute to the stability and advancement of the financial system by providing a secure and efficient payment infrastructure.

Seven Bank's Purpose was formulated in the 20th year since its founding through extensive discussions between management team and employees. We reaffirmed that the value we have cherished since our founding, "think from the customer's point of view and tackle new challenges," is our origin and our reason for being. In this era of rapid change, said to occur once every 100 years, we will remain an integral part of our customers' daily lives, transcend their expectations and common sense, and shape the future of everyday life. Armed with its Purpose, the Seven Bank Group will continue to take on new challenges.



Vision of Seven Bank Group

We will realize our Purpose through initiatives oriented toward achieving material issues, creating sustainable value for society, customers and the company.

Society with a diverse range of choices

Use our services online, on your smartphone, at a branch, or at an ATM. We aim for a world in which customers can perform all service procedures and authentication at Seven Bank ATMs nationwide.



A society in which no one is left behind

By providing innovative and convenient services, we contribute to the realization of a digital society in which no one is left behind. This includes businesspeople, single-parent households, senior citizens, foreign residents, and persons with disabilities.



Easy-to-live daily life

We will reduce unfairness resulting from generational, regional, and information gaps to enable everyone to live a fulfilling life. We provide safe, secure services that everyone can access in their daily lives.



Sustainable society and global environment

We will pursue sustainability for the global environment and society for the sake of future generations. We will promote initiatives with our partner companies to mitigate environmental impact and strive to spread financial literacy that will lead to financial knowledge and the prevention of financial crime.



Purpose

We shape the future of everyday life by seeing your wishes and going beyond.

Material Issues of Seven Bank Group



Fundamental value

Offer a social infrastructure available anytime with safety and security



Social value

Realize a wide variety of services accessible to anyone, anywhere



Creation of new values

Create unique values beyond our customers' expectations



Source of value creation

Create a society where everyone can be active



Value creation for the future

Contribute to the prosperity of our society and the future of the Earth

Seven Bank Group at a Glance

*As of the end of FY2024



Financial information

We are constructing a strong, sound financial foundation centered on our ATM Platform Business.

Consolidated ordinary income

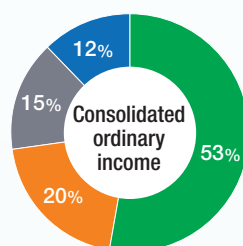
¥214.4 billion

Capital adequacy ratio
(consolidated, Japanese standard)

29.13%

Portfolio by business

- ATM Platform Business
- Overseas Business
- Credit Card and Electronic Money Business
- Domestic Retail and Corporate Businesses



Fundamental value

The Seven Bank Group has Japan's second-largest market share in terms of the number of units installed, and is one of the world's leading ATM operators. Through collaboration with our business partners, we have achieved non-stop ATMs that are available 24 hours a day, 365 days a year. We are providing social infrastructure that can be used safely and securely anytime.

ATM operating rate **99.98%**

Domestic ATMs **27,990 units**

Overseas ATMs **21,159 units**



Social value

Convenient services such as cash top-up and a variety of procedures that replace bank branch counter services are expanding with the installation of ATMs in everyday locations in support of a cashless society. We also offer deposit and settlement services that leverage our strengths in retail x finance.

Number of ATM transactions: **1,080 million**

Number of ATM partners **682**

Individual accounts **3.35 million**

Credit card members **3.17 million**

nanaco electronic money card members **83.31 million**



Creation of new values

We are creating unique value such as FACE CASH, which enables cash deposits and withdrawals using facial recognition, personal loan credit based on purchase data from 7iD, which is used at 7-Eleven and other locations, and service co-creation with external partners.



Source of value creation

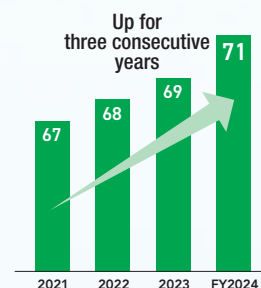
Approximately 80% of Seven Bank's 703 employees are mid-career employees. People with diverse backgrounds and skills unite to create innovative services unique to Seven Bank.

Ratio of mid-career employees

77.5%

Engagement scores

71



Value creation for the future

We have positioned sustainability at the core of our business and actively promote initiatives such as mitigating the environmental impact of ATM manufacturing and operation, as well as financial education for future generations.



ATM reuse/recycling rate

Approx. 100%

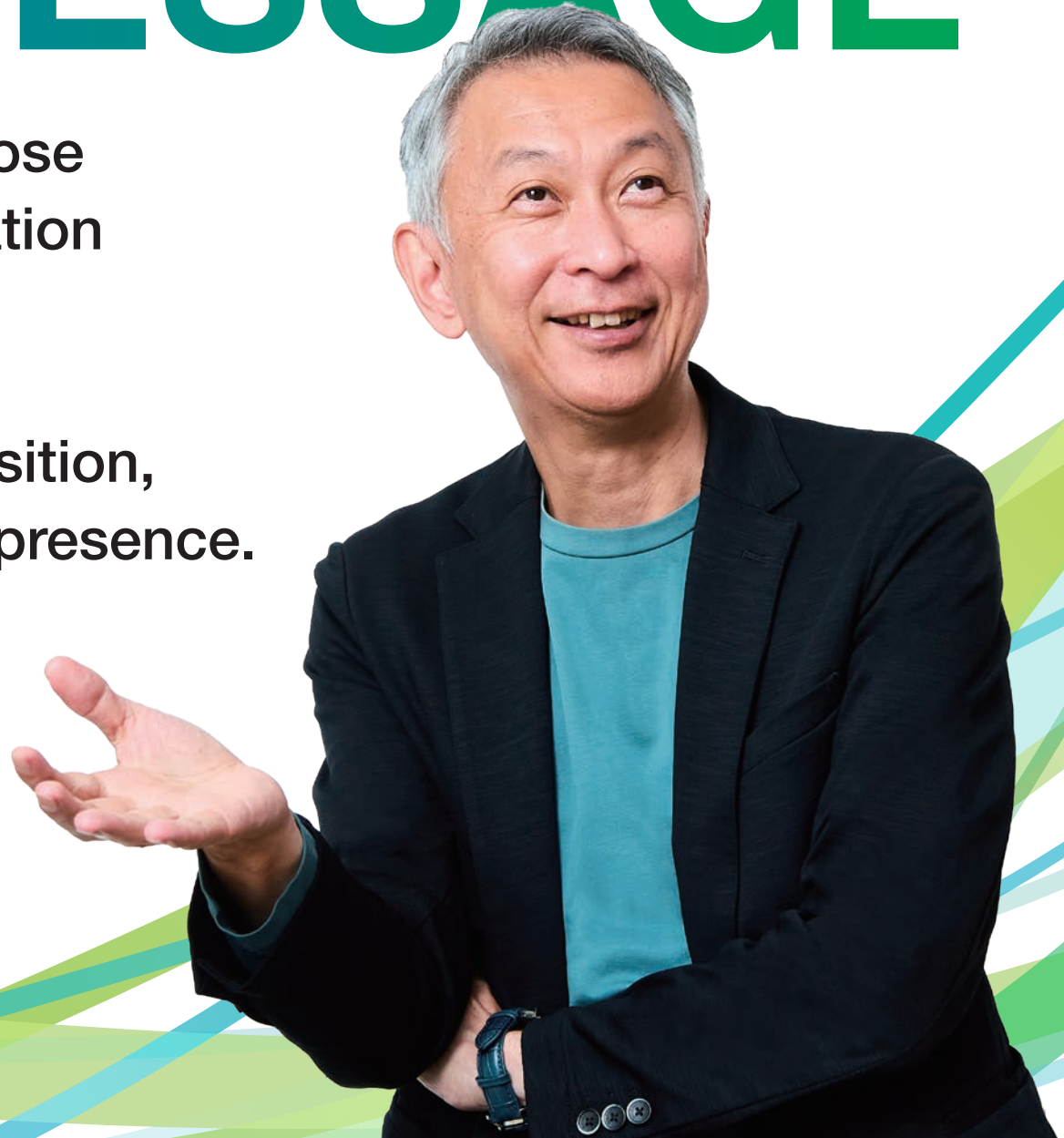
Providing financial education materials for elementary school students, actively conducting visiting lectures on financial crime

TOP MESSAGE

We aim to achieve our Purpose through the continuous creation of value that is first in Japan and first in the world. Even during a period of transition, we will maintain our unique presence.

Masaaki Matsuhashi

President and Representative Director



Succession of new services that embody our Purpose

In fiscal 2024, we entered a phase in which the aspirations embodied in the Purpose we set forth in April 2021, “We shape the future of everyday life by seeing your wishes and going beyond,” would be delivered to customers one after another in the form of actual services.

The “+Connect” service introduced in September 2019 allows customers to perform all procedures and authentication using leverage of the high-performance fourth-generation ATMs. As part of this service, we have launched “FACE CASH” in February 2025, which makes it possible for users to conduct deposits and withdrawals using facial recognition, offering a new financial experience. Moreover, an increasing number of municipalities are introducing ATM cash receiving service that allow customers to receive benefits, etc. in cash. We are creating a range of ATM-based services in support of customers and local communities.

Furthermore, in December 2024, we launched a service that facilitates the opening of bank accounts at ATMs by foreign nationals employed in Japan even if they have been in the country for less than six months, provided they satisfy specific conditions. We have also established a contact center where support is available in 10 languages—a rarity in Japan’s financial industry. As Japan faces a declining domestic population, the number of foreign workers is expected to continue increasing in the coming years. We will continue to create services that contribute to fostering a society in which everyone can play an active role by providing an environment in Japan that is hospitable for living for people from abroad.

The world around us is changing at a frenetic pace. All industries are having to deal with the diversification of consumer needs and sales channels, as well as the soaring costs of raw materials and labor, and as a result must leverage digital transformation (DX) in pursuit of advanced, differentiated strategies. **The financial industry is no exception.** Over 40% of settlements are now cashless, and there is fierce competition for deposits in an interest-bearing world, as well as cross-industry alliances and mergers.

As a financial institution that originated in the retail industry, Seven Bank leverages its unique business model of operating convenience store ATMs to resolve a variety of social issues and create new value for our customers. We continue to take on the challenge of the timely creation of services that are first in the industry, in Japan, and in the world.

Consolidated ordinary income reaches all-time high, but challenges remain in terms of profits as we enter the final year of the Medium-Term Management Plan.

In fiscal 2024, ATM usage grew, and overseas operations also performed well. Furthermore, revenue from Seven Card Service, which Seven Bank made a consolidated subsidiary in July 2023, was recorded for the entire year, resulting in consolidated ordinary income surpassing 200 billion yen for the first time ever, reaching an all-time high of 214.4 billion yen.

Meanwhile, consolidated ordinary profit amounted to 30.2 billion yen, down approximately 10 billion yen from



its peak. While we continued growth investments, costs took precedence in certain areas, and the overall situation for fiscal 2024 was difficult, particularly with regard to profit.

Fiscal 2025 is the final year of the current Medium-Term Management Plan. Our current business results forecasts for fiscal 2025 call for consolidated ordinary income of 216.0 billion yen and consolidated ordinary profit of 24.5 billion yen, falling short of the initial targets of 250.0 billion yen and 45.0 billion yen, respectively. With the aim of bridging the gap to the extent possible, in this fiscal 2025, we will focus on enhancing the profitability of our ATM business and elevating our core business to the next stage. At the same time, we will reinforce the business infrastructure of our overseas operations and retail business so they may become the next pillars of revenue. Over the next few years, we will diligently work to achieve our initial targets for both revenue and profit.

Moreover, on June 20th, 2025, Seven Bank acquired treasury stock with a total approximate value of 50.8 billion yen from three wholly-owned subsidiaries of Seven & i Holdings Co., Ltd.: Seven-Eleven Japan Co., Ltd., Ito-Yokado Co., Ltd., and York Benimaru Co., Ltd. As a result of this acquisition, the company is no longer a subsidiary of Seven & i Holdings Co., Ltd., having become an equity-method affiliate. We remain committed, however, to expanding our business while maintaining close collaboration, with a focus on ATM machines installed in 7-Eleven stores. On the other hand, we believe that the parent-subsidary listing relationship being dissolved will facilitate our promotion of more flexible business strategies than ever before, as it will further enhance our management independence and neutrality. We will utilize the treasury stock acquired flexibly in line with future business environment changes

and management strategies.

Seven Bank will continue to leverage its singular strengths and steadily advance its growth strategy centered on its Purpose to achieve sustainable growth and boost corporate value.

→ P13 Message from the Officer in charge of Financial Strategy

→ P39 Progress of Medium-Term Management Plan

Heightening quality to lead the domestic ATM industry and pursuing expansion

Our mainstay domestic ATM business is evolving from a cash platform for cash deposits and withdrawals to “ATM+,” a service platform that is closely linked to the lives of customers. In March 2025, we completed the replacement and installation of approximately 28,000 fourth-generation ATMs across Japan, enabling the uniform nationwide rollout of the aforementioned +Connect service. The number of companies that have adopted the ATM Teller service, which allows customers to perform procedures traditionally accomplished at bank branch counters, and the ATM Notification service, which performs notification services in lieu of mail, has surpassed 20 and continues to grow, with convenience stores increasingly assuming the role traditionally served by bank branches.

Furthermore, the Smartphone ATM service, which makes cash deposits and withdrawals possible using only a smartphone, is used on a widespread basis, and people are increasingly using ATMs for convenience. Even amidst a decline in the total number of ATMs installed in Japan, we have grown our ATM market

share to over 15% through continuous release of new functions tailored to our customers' and business partners' needs, and by installing even more ATMs. We will continue broadening our ATM network and striving to become the bank with the ATM of choice, thereby making our core domestic ATM business even more competitive.

→ P41 ATM Platform Strategy

Offering highly convenient financial services through ideas characteristic of a financial institution that originated in the retail industry

Fiscal 2024 was also a year in which we pursued synergies between the Seven Bank Group and 7-Eleven to reinforce our services and offer increasingly convenient shopping settlement. We have succeeded in seamlessly connecting Seven Bank accounts, the Seven Card Plus credit card, the nanaco electronic money card, and 7iD, the common membership platform used at 7-Eleven and other stores. Seven Card Plus membership acquisition measures have resulted in an increase in users in their 20s and 30s, higher average purchase amounts, and more frequent use at 7-Eleven stores. We have also launched initiatives to utilize 7iD purchase data in marketing and personal loan credit assessments, and we expect to reach 80 billion yen in personal card loan balances, which is our target in the end of fiscal 2025. We will continue developing services that leverage our retail x financial strengths.

→ P45 Retail Business Roundtable



Operating overseas ATM network including over 20,000 machines with the objective of further diversifying revenue

We are also making steady progress with one of our key growth strategies, the development of overseas markets. In advanced markets—the U.S., Indonesia, and the Philippines—as of the end of fiscal 2024, we surpassed 21,000 ATM machines in total and 500

million total transactions, successfully expanding our operational scale. Ordinary income from overseas operations totaled 43.5 billion yen, comprising about 20% of the Group's consolidated ordinary income, which contributed to diversifying our business portfolio. Although advance investment has resulted in a delay in the realization of profit, we expect all three companies achieving full-year profitability in fiscal 2025. Starting with Malaysia, where we launched operations in January 2025, we will leverage the expertise we have accumulated in Japan to deliver services tailored to each region's needs and further boost profitability.

→ P51 Overseas Business

Employees apply AI to the re-engineering of their own work.

People and the company grow.

The ideal situation has become clear.

Providing society with convenient, secure financial infrastructure

In the corporate business, ACSiON, Ltd. is expanding its market share with anti-phishing services for financial institutions. With regard to back office, Bank Business Factory Co., Ltd. (BBF) provides reliable services including the back-office support for financial institutions and Anti Money Laundering/Countering the Financing of Terrorism (AML/CFT) consulting. We will leverage the expertise we have acquired through our business to hone our security technologies and serve as a business partner that ensures safety and security in support of the financial industry.

P50 Corporate Business Strategy

Culture in which people think independently and take on challenges

Our Purpose, “seeing your wishes and going beyond,” means creating as-yet unmanifested value for customers. Our ability to cultivate rich ideas, comprehend social issues, and transform them into business oppor-

tunities stems from us operating our business in convenience stores embedded in our lives. Achieving this requires nurturing an innovation mindset among self-directed individuals and fostering a culture where anyone feels empowered to take on challenges.

As part of these efforts, we are continuing our EX10 program, which allows employees to allocate 10% of performance evaluations to activities geared toward innovation. Under this system, the IT department as well as back office and corporate departments are developing their own no-code and low-code apps that can be easily developed even with limited knowledge of AI, data utilization, or programming, and applying them to the streamlining of daily operations. The role of employees is no longer to simply get the job done; rather, it is to re-engineer their work in line with changes in society. In this day and age, mastering digital technology—as well as the aforementioned—is a fundamental skill for members of society. Ideally, we will utilize AI to handle daily tasks to the extent possible, and thereby allow humans to focus on creative work AI is not capable of performing.

EX10 has resulted in the establishment of a culture in which people constantly take on new challenges. More employees are taking the initiative and running with

ideas, instead of simply following the instructions of management. This has led to diversification and sophistication in our business. Employee growth drives company growth. I believe that we are on track to realize the ideal situation we have been striving for.

P53 Human Resources Strategy Officers Roundtable

Sustainability initiatives as an integral part of our growth strategy

The vision of the Seven Bank Group is to constantly provide our customers with new conveniences and to continue growing our business. As a company with highly skilled small force, we leverage IT to maximize streamlining and efficiency with the objective of increasing profits. Furthermore, we consider it important to keep challenging ourselves to retain our uniqueness and to generate value that is first in Japan and in the world. **In addition**, mid-career hires comprise 80% of our company’s workforce, and our talent pool is diverse.

Establishing an environment where DEI thrives and a corporate culture that encourages new challenges serves as a driving force for innovation.

In addition to the expansion of our business, we also proactively promote sustainability in line with our growth strategy as part of our social responsibility as a corporation. The company has engaged in reduction of ATM power consumption as one of the key development themes. We have successfully achieved a 40% increase in energy efficiency with the fourth-generation ATMs compared with their predecessors, which has reduced the impact on the environment during production and recycling. Going forward, we will proceed in collaborative initiatives with partner companies in security as well

as maintenance and inspection. In addition to considering operations that will mitigate the environmental burden, including reviewing maintenance and inspection cycles and standardizing infrastructure and logistics, we are considering with those companies collaborative structures that enable us to leverage each company's strengths and, through our core businesses, resolve a wider range of social issues.

→ P21 Material Issues of Seven Bank Group

To our stakeholders

At morning assemblies and other occasions, we always convey to our employees to “adapt to social change and strive to become a company valued by its

customers.” We want to instill in them the awareness that their challenges as individuals not only leads to their growth and that of the company, but also to the capability of the nation of Japan to innovate. Our commitment is to leverage our strengths and singular characteristics in the provision of services that support daily life for local communities and customers. For customers such as financial institutions, we aim to be a co-creation partner that cooperates with these customers in considering the future. With boundaries between industries disappearing and significant transformations underway, our survival hinges on co-creating with partner companies that share our vision for the future and generating discontinuous value.

Since the company was founded, we have endeavored to ascertain customer and industry needs toward

providing services. We will continue to drive our business forward toward realizing our Purpose and remain a presence in the creation of tomorrow's daily life.

I'd like to close with a message to our investors. While we have not yet been able to fully satisfy your expectations with regard to corporate performance, we are definitely beginning to change. When we look back, we recall that it took a great deal of time and effort to truly establish convenience store ATMs. And today, we are tackling the major challenge of transforming the value of ATMs themselves. We will clearly show the path that will inevitably lead to new growth, while achieving sustainable growth and returns for the Group. I would like to express my gratitude in advance for your continued support.

We are also fully committed to tackling sustainability head on and to contributing to solving social issues.



Speaking at the 9th Sustainable Brands International Conference 2025 in Marunouchi, Tokyo, with business partners

Message from the Officer in charge of Financial Strategy



Based on a sound financial foundation, we will enhance profitability and growth, with the aim of increasing medium- to long-term corporate value.

Ken Shimizu

Managing Executive Officer
in charge of Planning Division,
Brand Communication Division,
and SDGs Promotion

Achieved record income, but both consolidated and non-consolidated profits declined due to impact of advance investment in growth areas

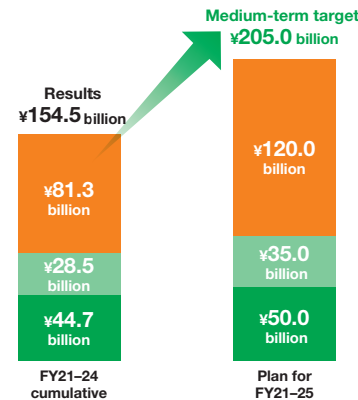
In FY2024, consolidated and non-consolidated income both rose, while profits fell. Consolidated ordinary income exceeded 200.0 billion yen for the first time, increasing 8.3% year over year to a record 214.4 billion yen. This was driven by several factors, including Seven Bank's non-consolidated performance remaining strong, with its core domestic ATM business recording a year-on-year increase of 50 million in the number of ATM transactions to 1,089 million; income from overseas rising across the board; and income from Seven Card Service being recognized throughout the fiscal year (in FY2023, only the nine months following the acquisition were recorded due to the acquisition taking place partway through the fiscal year). As a result, the consolidated ordinary income compound annual growth rate (CAGR) for the five years from FY2020 to FY2024 was

Financial Goals

(Billions of yen)

	Results for FY2022	Results for FY2023	Results for FY2024	Plan for FY2025	FY2025 Medium-term Targets
Consolidated ordinary income	154.9	197.8	214.4	216.0	250.0
Domestic business	123.1	159.0	170.8	173.1	187.5
(of which, ATM platform business)	104.0	111.0	113.4	115.0	105.0
Overseas business	31.8	38.8	43.5	42.9	62.5
Consolidated ordinary profit	28.9	30.5	30.2	24.5	45.0
EBITDA (consolidated)	48.4	53.9	59.4	–	80.0
ROE (consolidated)	7.6%	12.2%	6.6%	–	8.0% or more

Investment Plan



Major investment projects from FY2021–FY2024

Growth investment

Investment in growth fields in Japan

- New M&A (Seven Card Service becomes a subsidiary)
- ATM service platform-related investments, etc.

Investment in overseas business

- ATM-related investments in Indonesia, the Philippines, etc.

Investment for promoting corporate transformation

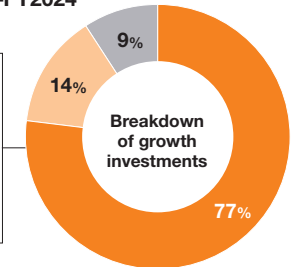
- Construction of data integration infrastructure
- Construction and operation of robotic process automation (RPA), etc.

Maintenance of infrastructure

- Construction of safe, secure network
- Construction of system to realize new financial services

ATM installation

- Investment in fourth-generation ATM



11.8%. In addition to recording record income and achieving high growth rates, we believe that our portfolio diversification over the past few years has made it possible for us to secure a reasonable level of earnings—not only in our domestic ATM business, but in multiple other businesses, which we regard as a major achievement. Meanwhile, consolidated ordinary profit amounted to 30.2 billion yen and consolidated net income was 18.2 billion yen, both declining year on year. This was attributable to expenses increasing, mainly due to an increase in depreciation associated with growth investments such as the introduction of fourth-generation ATMs and the +Connect services.

Significant deviation from Medium-Term Management Plan targets

Target figures can be achieved within a few years, however.

The final year of the Medium-Term Management Plan, in which we established targets of consolidated ordinary

income of 250.0 billion yen, consolidated ordinary profit of 45.0 billion yen, and ROE of 8% or more, is 2025. However, the publicly announced plan for FY2025 calls for consolidated ordinary income of 216.0 billion yen and consolidated ordinary profit of 24.5 billion yen, both deviations from the previously stated targets. Looking at it in more detail, while we anticipate surpassing targets on a non-consolidated basis, the main reason is significant deviations from the targets in the plans of overseas group companies and Seven Card Service. Looking at overseas group companies, however, the U.S. has been profitable since the summer of 2024, and we have continued to see increased income and profits from Asia. With regard to Seven Card Service, we believe that strategic investment over the past few years to boost credit card membership will bear fruit. Therefore, even if we cannot achieve the targets set in the Medium-Term Management Plan by FY2025, we believe that we will do so within a few years.

Issues with profitability and growth potential

Raising these will enable us to achieve sustainable growth in corporate value.

As Chief Financial Officer, my role is to expand business overall while balancing stability, profitability, and growth, and providing appropriate returns to our shareholders.

In June 2025, the Bank acquired approximately 50.8 billion yen of treasury stock, and is no longer a consolidated subsidiary of Seven & i Holdings Co., Ltd. Even after acquiring the treasury stock, our capital adequacy ratio remains high at over 20%. Moreover, although some external credit ratings have been revised, they remain high as well. There are some who say that our capital adequacy ratio is too high, but we believe that the present level is appropriate. In addition to our role as a financial institution, we are an infrastructure provider who is also responsible for operating a nationwide ATM network safely and reliably at all times. And, while securing capital to match risk assets and realizing M&A

Message from the Officer in charge of Financial Strategy

and other future growth strategies flexibly, we must also secure capital in preparation for various risks as an infrastructure provider. We will continue to maintain an appropriate level of capital while providing our shareholders with stable dividends, thereby ensuring steady returns on profits. As demonstrated by our solid financial foundation backed by a high capital adequacy ratio, at this point we have no concerns regarding stability. It is worth noting that, as our business overall is centered on the ATM platform business, some may be concerned in a rising interest rate environment about the financial impact of increased costs, primarily those related to cash procurement. In this regard, however, we are working on controlling cash in ATMs based on multiple scenarios, and we believe that the financial impact of rising interest rates will be limited.

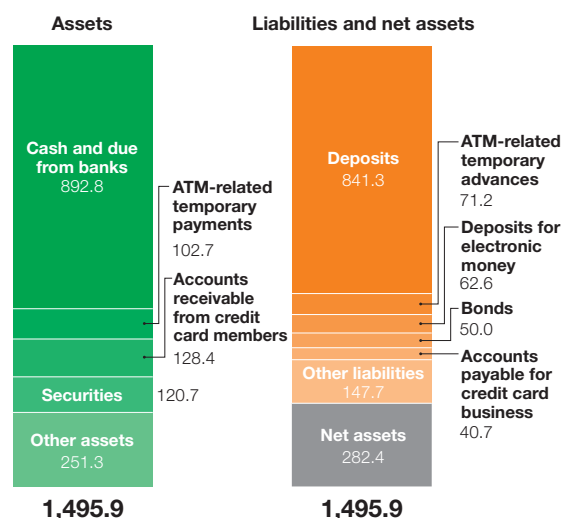
Meanwhile, there are issues concerning profitability and growth potential. Profitability is the ability to earn, and is simply expressed as profit margin or ROE. In recent years, both of these have been trending downward, and we recognize that a recovery is urgently needed. Growth potential refers to the prospects for future growth, and the objective is to achieve growth in income and earnings per share (EPS). Although both consolidated and non-consolidated income have continued to grow steadily over the past few years, EPS has been on the decline. Over the past five years, continuous stable dividends have resulted in the total shareholder return (TSR) exceeding 100%. We believe, however, that we can raise it further by improving profitability and growth potential, thereby elevating the share price.

Restoring ROE to 8% is top priority
We will work to swiftly improve net profit margin, financial leverage, and total asset turnover ratio.

The top priority is to restore ROE to 8%. In FY2024, ROE was 6.6%. Meanwhile, the cost of equity based on the capital asset pricing model (CAPM) is acknowledged to be in the mid- 5% range. Currently, we are achieving ROE that surpasses the cost of equity. The difference between ROE and cost of equity (equity spread) and the PBR (price book-value ratio, 1.18 times as of FY2024) and stock prices, however, are linked in terms of trends to a certain extent. Therefore, we believe it is vital to fortify financial and non-financial

Consolidated Balance Sheet (as of March 31, 2025)

(Billions of yen)



Capital Adequacy Ratio (consolidated, Japanese standard)

As of Mar. 31, 2025

29.13%

Credit Ratings (Long-Term)

S&P Global Ratings (S&P)	A-
Rating and Investment Information, Inc. (R&I)	AA-

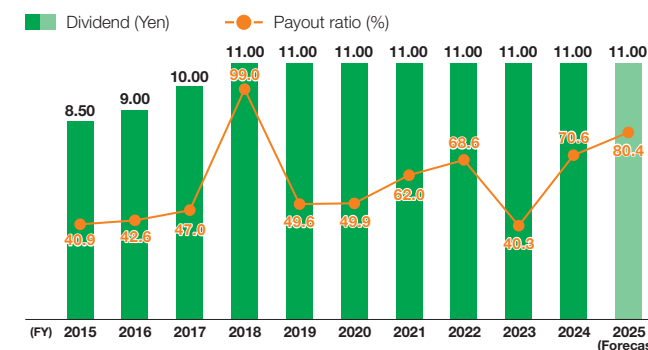
*(As of June 30, 2025)

Basic policy

Stable and continuous shareholder returns centered on dividends, backed by a firm financial foundation

Maintain a payout ratio of 40% or higher, while paying due consideration to the actual amount

Dividend/payout ratio



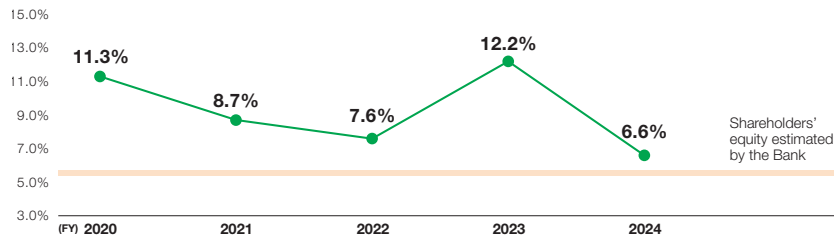
Total shareholder return*

(%)

FY2022	FY2023	FY2024
106.81	121.86	120.07

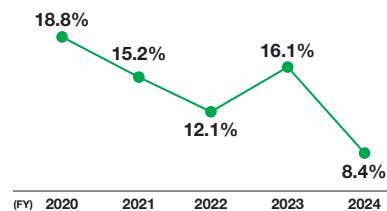
*TSR (Total Shareholder Return): An abbreviation of Total Shareholder Return. The ratio of total income (the sum of dividends and capital gains) from stock investments divided by the investment amount (stock price).

ROE trends



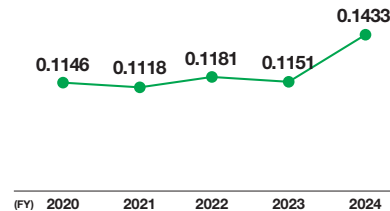
Net profit margin (profitability)

*Net profit margin = Net income ÷ Ordinary income



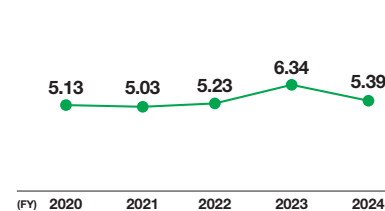
Total asset turnover ratio (efficiency)

*Total asset turnover ratio = Ordinary income ÷ Total assets



Financial leverage (extent of debt utilization)

*Financial leverage = Total assets ÷ Equity



information disclosure, enhance engagement with shareholders and investors to reduce the cost of equity, and simultaneously boost ROE to expand the equity spread, thereby contributing to improvements in PBR and stock prices.

To improve ROE, we will work to improve our net profit margin by strengthening high-margin business (domestic ATM business) and streamlining operations to optimize expenses, improve our financial leverage by expanding risk assets (personal loans, etc.), and improve our total asset turnover ratio by reducing low-profit assets (excessive cash in ATMs, etc.). While we cannot improve ROE overnight, we will promptly implement the aforementioned measures.

The fact that our shares can be purchased for a relatively small amount and generate a relatively high

yield has resulted in high evaluations from many investors and shareholders. Meanwhile, we are aware that people are dissatisfied with the drop in profit margins and ROE, as well as the sluggish growth in TSR reflecting these factors. If, however, we do not continue to actively invest in growth and drive service enhancement forward in a way that anticipates customer needs, it could result in driving customers away. This trend is evidenced by the decline in traditional ATMs dedicated to cash deposits and withdrawals, which reflects the transition toward cashless payments and changes in lifestyles. With settlement and identity verification functions, our multifunctional ATMs are certain to become an increasingly important part of social infrastructure. While aggressively investing to further refine our ATM business and diversify our portfolio, it will be



difficult to boost profit margins and ROE, but we will face this challenge directly.

We will continue carefully explaining these strategies to our shareholders and investors and attempt to secure their understanding, and build relationships based on trust. We would appreciate your continued support and evaluation for many years to come.

History of Evolution of Seven Bank Group

Seven Bank continues to evolve in response to “seeing your wishes” that changes

“If there was an ATM in convenience stores, it would be more convenient ...”

Increase in financial crimes, expansion of the inbound tourism market, and social demand for barrier-free environments

Payment services diversifying due to social changes workers in Japan, the rapid spread of smartphones,

2001- : First-generation ATM

Build a safe and efficient payment infrastructure that can be used by anyone, anywhere, anytime, 24 hours a day, 365 days a year, with peace of mind

2001

- IY Bank Co., Ltd. established



アイワイバンク銀行

- Initiated ATM services and bank account services
- The birth of ATMs in 7-Eleven stores



- Began providing services for acceptance of cash proceeds from sales

2005- : Second-generation ATM

The integration of Japan's first secondary display has quadrupled processing speed and enabled high-speed, large-capacity storage with twice the capacity. Supported international security standards and secured further scalability

2005

- Company name changed to Seven Bank, Ltd.

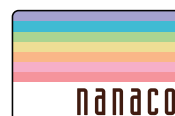


2006

- IC cash cards supported at ATMs
- Began issuance of Seven Bank IC cash cards

2007

- Completed installation of ATMs in all 47 prefectures, and began installation of ATMs in locations outside of Seven & i Group
- Initiated services for cards issued overseas and began handling a top-up service at ATMs for nanaco electronic money cards



- Launched ATM transactions using audio guidance for the visually impaired

2008

- Listed on the then JASDAQ Securities Exchange (at the time)

2010- : Third-generation ATM

Shortened the time required to process banknotes increased the storage capacity of banknotes, and Considered global warming prevention and waste

2011

- Listed on the then First Section of the Tokyo Stock Exchange (at the time)
- Initiated international money transfer services at ATMs



2012

- Turned a U.S. based ATM operating company into a wholly owned subsidiary

2013

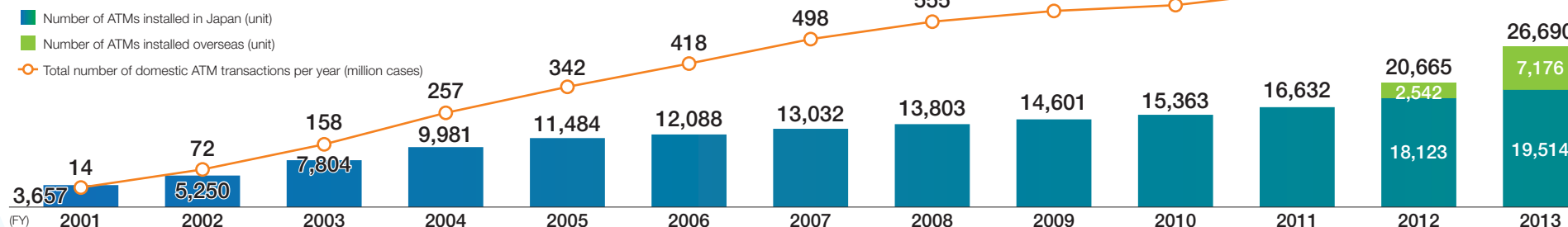
- Began operations of international money transfer customer centers (currently contact centers)

2014

- Began displaying Seven Bank account transaction screens in nine languages
- Established Bank Business Factory Co., Ltd. which provides back-office support services
- Established a joint venture operating ATMs in Indonesia

2015

- ATM screens for cards issued overseas, invoices, etc., available in 12 languages



with social changes

resulting from an increase in the number of foreign and technological innovations

and resume transactions,
controlled cash replenishment costs.
reduction through thorough energy-saving design

2016

- Began issuance of debit cash cards

2017

- Began offering Smartphone ATM service to allow cardless deposits and withdrawals

2018

- Began handling a top-up service for electronic money to transportation IC cards, etc.
- Established Seven Payment Services, Ltd., which provides remittance and payment services
- Seven Payment Services, Ltd. began ATM cash receiving service



Concerns about financial crimes and security issues that are becoming more digitalized, sophisticated, and adept due to fintech and other technological innovations



2019- : Fourth-generation ATM

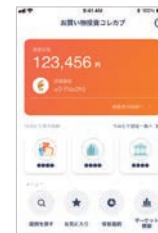
Mounted various functions, such as facial recognition, reading functions for personal authentication documents and QR code*, as well as Bluetooth

2019

- Established ACSION, Ltd., a joint venture company engaged in identity verification and fraud detection platform businesses
- Established a subsidiary in the Philippines operating ATMs

2020

- Launched "My Seven Bank," an app that enables instant account opening with a smartphone
- Began ATM services for Individual Number Card Points preregistration/application



2021

- Formulated Purpose to mark the 20th anniversary of foundation of Seven Bank
- Began ATM services for application to use Individual Number Card as a health insurance card
- Commenced Seven Bank Post Payment Service

2022

- Transitioned to the Prime Market of the Tokyo Stock Exchange
- Seven Payment Services, Ltd. launched ATM cash collection service
- Released financial product intermediary service Shopping Investment "Korekabu"
- Began providing Mynaportal information sharing services at ATMs

2023

- Turned Seven Card Service Co., Ltd. into a consolidated subsidiary
- Began providing ATM Authentication Code Issuance Service
- Launched the "+Connect" service
- Began providing "ATM Notification" and "ATM Teller"

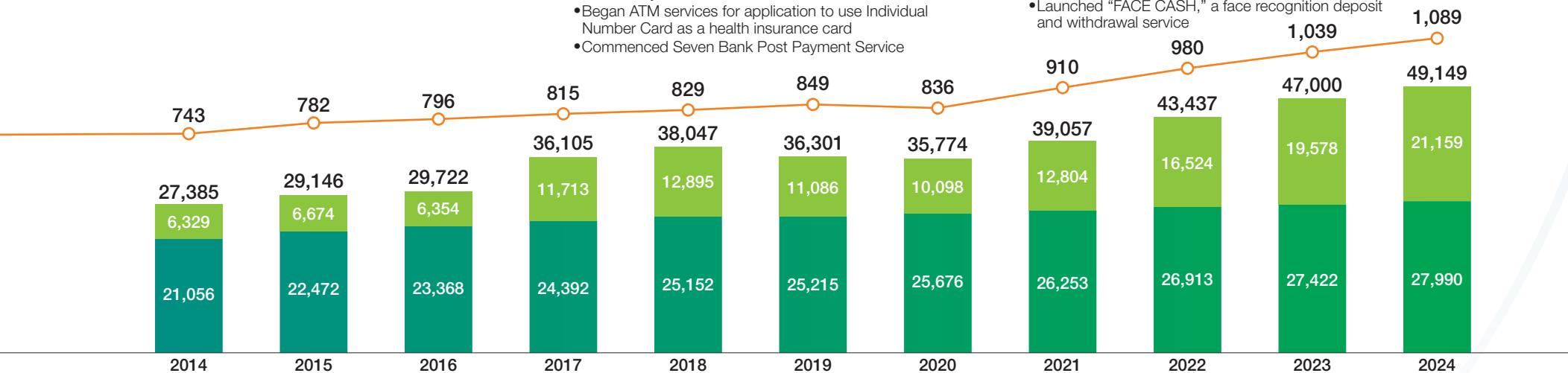


2024

- Established a joint venture operating ATMs in Malaysia

2025

- Launched "FACE CASH," a face recognition deposit and withdrawal service



*QR code is a registered trademark of DENSO WAVE INCORPORATED.

Overview of Seven Bank Group

Promote diversification in overseas business, financial retail business, and business for corporate clients, focusing on the solid ATM business

Provision of ATM services (ATM business in Japan)



Responding to the diversified needs of diverse customers, from cash deposit and withdrawal transactions to various procedures, centered on ATMs, which are a social infrastructure

- Cash inflows and outflows
- Top-up transactions
- ATM Teller (account opening and information change service)
- ATM Notification (various information services for ATM transactions)
- Mynaportal information sharing service



Provision of overseas ATM services (overseas business)

Provide unique financial services tailored to the market needs of each country through approximately 20,000 ATMs in four overseas countries

- Inflows and outflows
- Retail x financial services



United States



Indonesia



Philippines



Malaysia



Provision of financial service for individuals



As a financial institution that originates from the retail sector, develop financial services closely related to daily life from the perspective of customers

Account services

- Deposits
- Post payment
- Debit services
- Financial product intermediary
- Loans

Credit card and electronic money services

- Credit card
- Electronic money

Provision of financial services for corporate clients

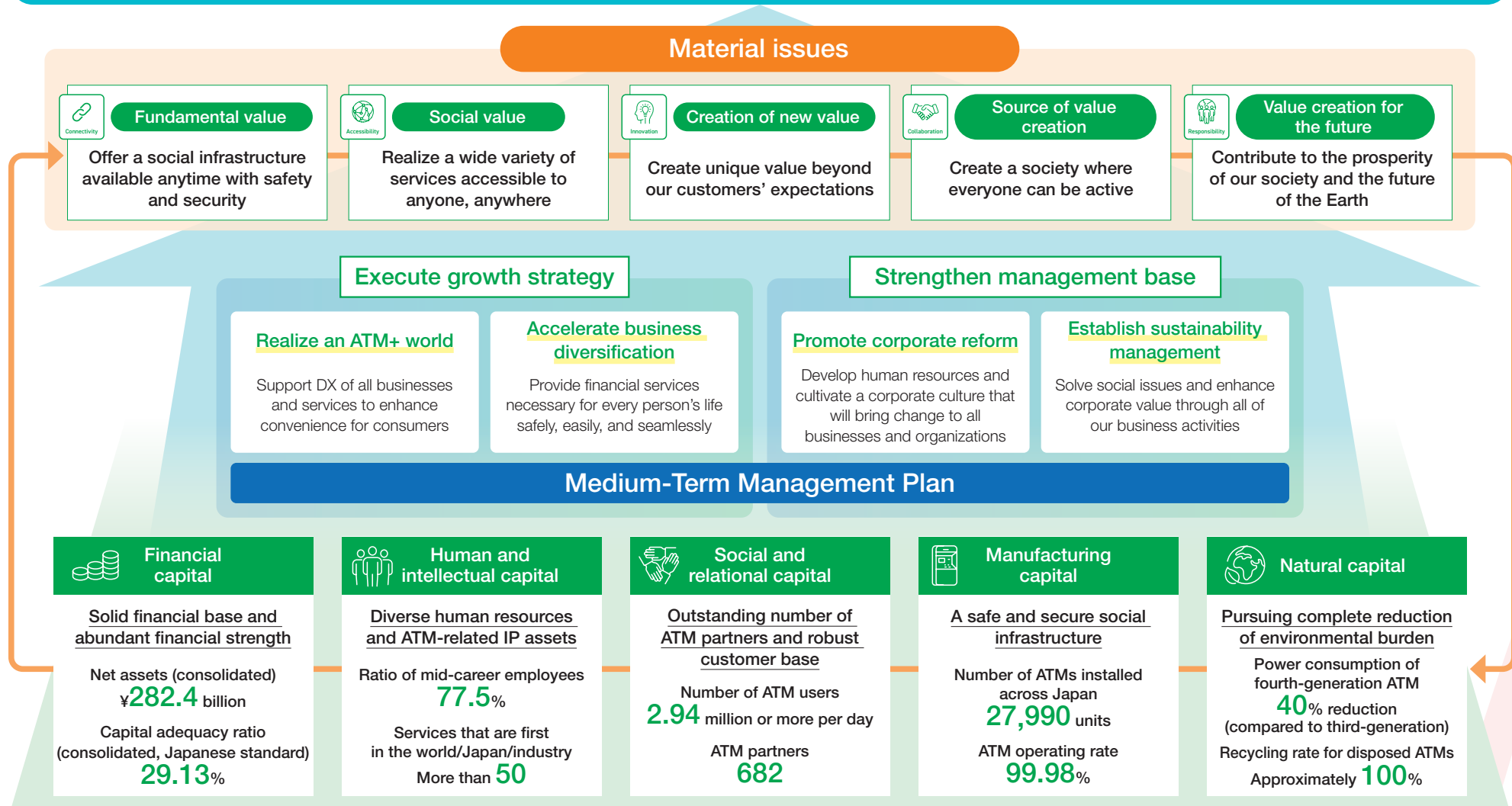
Improve the safety and convenience of financial infrastructure through highly specialized services such as banking operations, security measures, and fraud detection

- Back-office support (BPO)
- Identity verification and fraud detection



Achieve sustainable growth and improve corporate value by continuing to create value uniquely for the Bank, toward the realization of Purpose

Purpose: We shape the future of everyday life by seeing your wishes and going beyond



Material Issues of Seven Bank Group

Formulation process

The Seven Bank Group has positioned sustainability as the foundation of its long-term management strategies, and is implementing various initiatives aimed at solving diversifying social issues and creating new value through its core business. From the perspective of creating value to realize Purpose, the Group has identified five issues to be addressed as “material issues.”

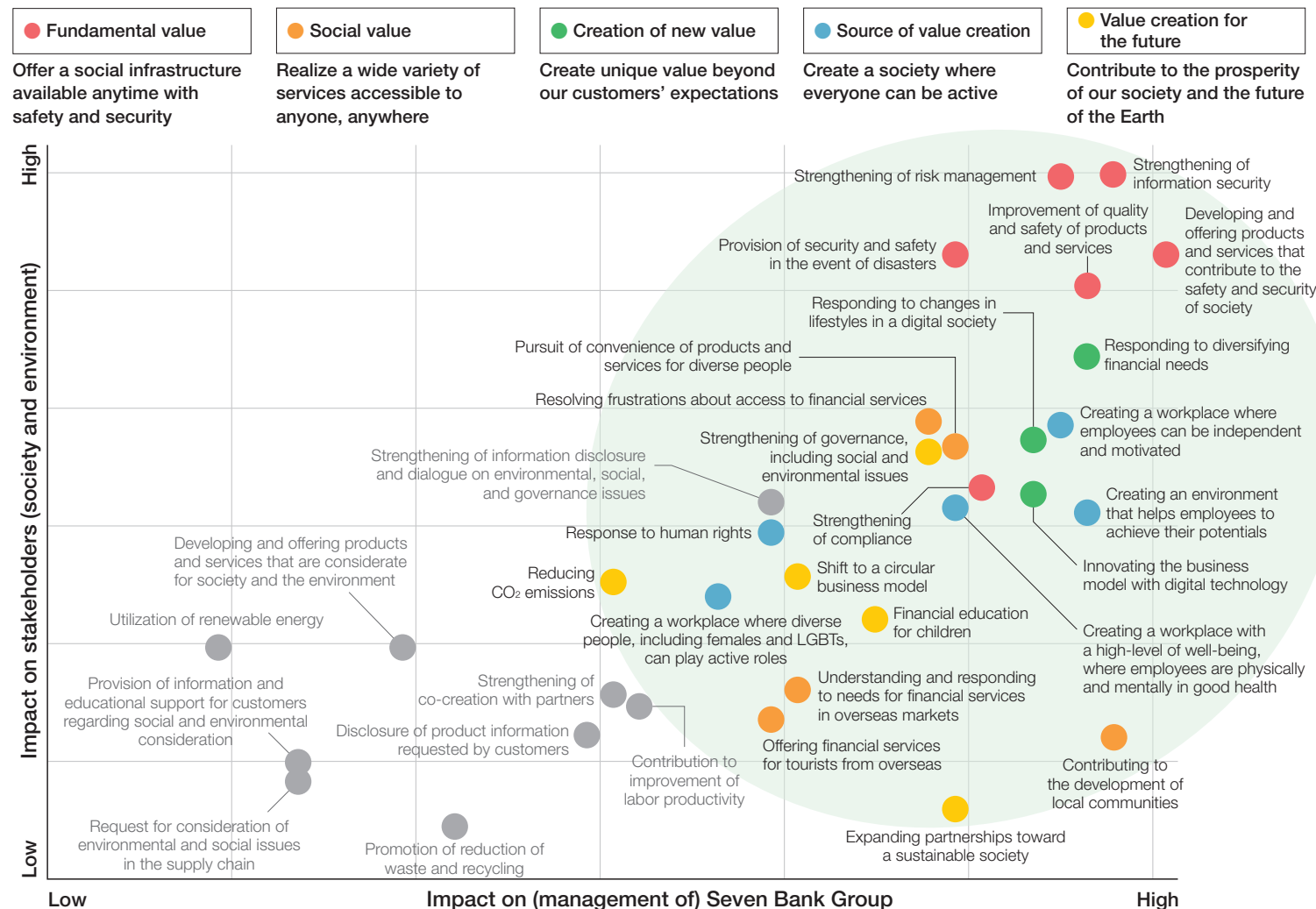
Process for formulating material issues

Reorganize social issues
Examine social issues

















Assess impacts on society and environment
Organize stakeholder expectations

Assess impacts on corporate management and business
Identify issues to be prioritized for our Group

Discuss at the Executive Committee and the Board of Directors
Conduct internal discussions based on the impact analysis





In addressing the five material issues, the Bank clarifies its vision, links its contribution to the achievement of the SDGs, and organizes the impact on capital in the Bank's value creation.




Material issues	Vision of the Bank	Contributing to SDGs	Capital impact				
			Financial capital	Human and intellectual capital	Social and relational capital	Manufacturing capital	Natural capital
1 Offer a social infrastructure available anytime with safety and security	Seven Bank will provide diverse services that are available at any time in daily life by building a security system that is solid whether at normal times or in an emergency, as well as an organization and structure to minimize operation suspensions in the event of an emergency, to become a social infrastructure that provides safety and security to society.	  	<ul style="list-style-type: none"> Revenue generated from over 1.0 billion ATM transactions per year 	<ul style="list-style-type: none"> Build operations to realize "Non-stop ATMs" Framework for providing safe and secure financial service 	<ul style="list-style-type: none"> Build strong relationships with partner companies that support ATM networks 	<ul style="list-style-type: none"> Design highly functional and high-performance ATM housing 	
2 Realize a wide variety of services accessible to anyone, anywhere	Aiming to be "the most user-friendly digital channel in society," through a network of over 50,000 ATMs in five countries around the world, we will establish a social infrastructure accessible to anyone, anytime and anywhere to provide a variety of services needed by users.	   	<ul style="list-style-type: none"> Expand earnings opportunities by providing services that meet diverse needs 	<ul style="list-style-type: none"> Accumulate intellectual capital in the development of diverse services (Japan's first, world's first, and industry's first technological capabilities) 	<ul style="list-style-type: none"> Customer contacts with more than 2.94 million ATM users every day Build relationships with more than 680 ATM-related partners 		
3 Create unique value beyond our customers' expectations	On top of the basis of "being close-by and convenient" and "safety and security," through the development of new "retail x finance" services out of the box of conventional financial services, we will create new value that will connect us with customers in their daily lives.	  	<ul style="list-style-type: none"> Expand earnings opportunities by providing services in new areas Reduce costs by improving operational efficiency through AI and data utilization 	<ul style="list-style-type: none"> Accumulate intellectual capital through proprietary UI/UX development Improve employee skills through AI and data utilization Develop new services based on AI and data utilization 	<ul style="list-style-type: none"> Co-create value with external partner companies 		
4 Create a society where everyone can be active	Respecting human rights and diversity, the entire Seven Bank Group will strive to be a group of companies that help everyone to have a sense of purpose in life and satisfaction in work. We will expand our drive to also involve our business partners and partner companies to achieve a society where diversity can thrive.	  	<ul style="list-style-type: none"> Achieve growth strategy targets through highly motivated human resources Reduce human resources acquisition costs through high corporate image 	<ul style="list-style-type: none"> Enhance engagement and performance through a comfortable work environment and job satisfaction Create innovation through the active engagement of diverse human resources 	<ul style="list-style-type: none"> Improve brand and reputation by building a network with external parties 		
5 Contribute to the prosperity of our society and the future of the Earth	To hand over the future of the Earth and society to future generations, we, as a corporate citizen and a financial institution, will work on solutions to various issues that will allow companies, our society, and the planet to be sustainable.	  	<ul style="list-style-type: none"> Reduce future climate change costs through efforts to reduce environmental risks 	<ul style="list-style-type: none"> Develop environmentally friendly services by fostering environmental awareness among employees 	<ul style="list-style-type: none"> Work with ATM partner companies to resolve environmental and social issues Possibility of developing new environmentally friendly ATMs 	<ul style="list-style-type: none"> Efforts to reduce the environmental impact of the entire ATM network 	

Initiatives for material issues

In each material issue, the Group has set medium - to long-term targets that will lead to the resolution of social issues, and all aspects of the Group's business and various initiatives are linked. In particular, we will introduce unique and distinctive initiatives that the Group is focusing on.

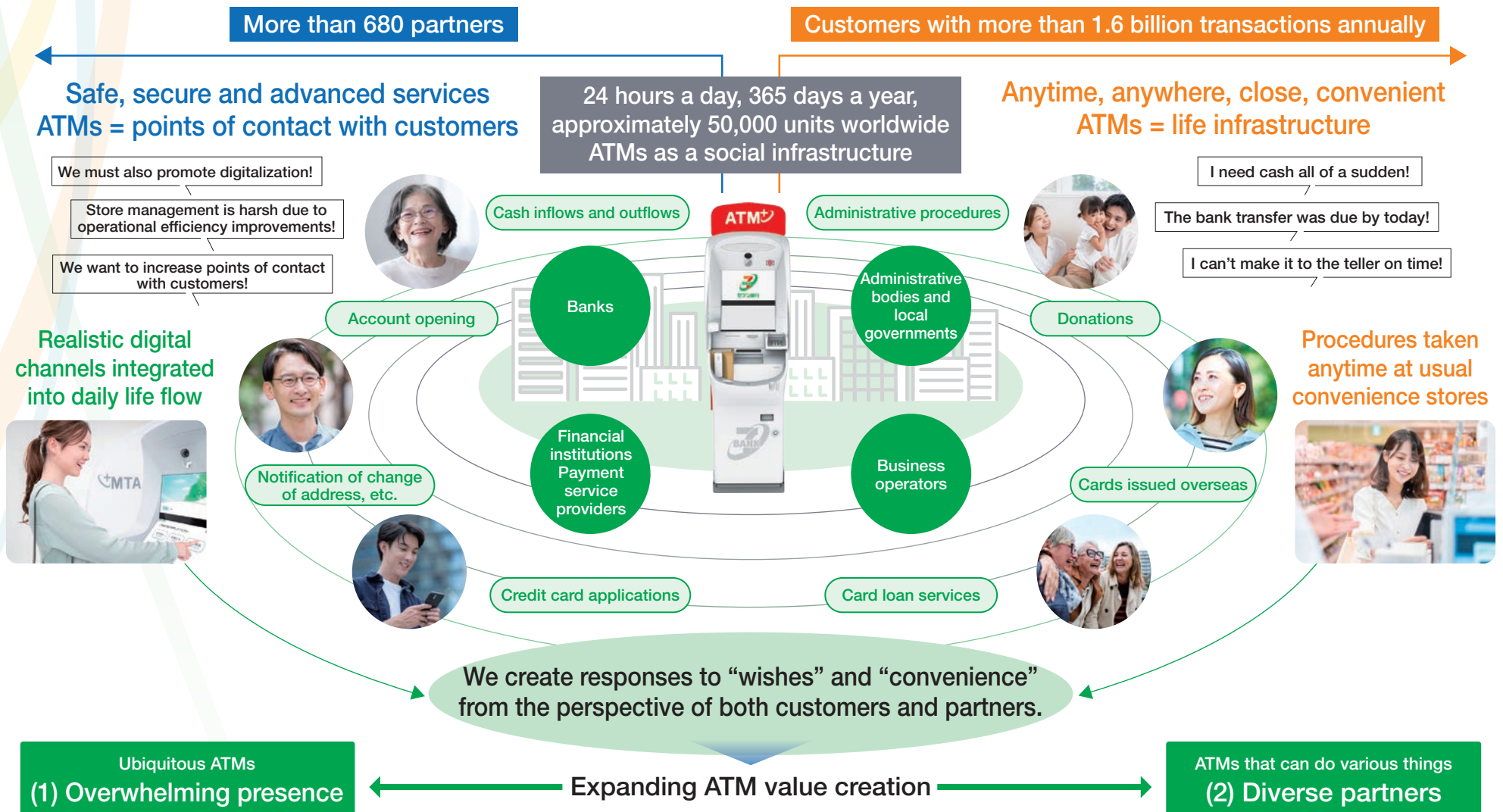
Material issues	Medium - to long-term targets	Performance Indicators (Results for FY2024)	Results for FY2024	Target
 Fundamental value 1 Offer a social infrastructure available anytime with safety and security	<ul style="list-style-type: none"> Realize non-stop social infrastructure 	ATMs available 24 hours a day, 365 days a year	ATM operating rate: 99.98%	ATM operating rate: 99.98% or higher
	<ul style="list-style-type: none"> Thoroughly implement robust security measures Build a foundation for safe and secure financial infrastructure and services 	<p>Strengthened measures to prevent fraudulent use in order to protect customers from financial crime, and expanded the framework for safe and secure financial transactions throughout the financial industry</p> <ul style="list-style-type: none"> Held conferences on AML/CFT and financial crime countermeasures to contribute to the understanding of the financial industry as a whole and raised the level of countermeasures ACSiON, Ltd. (group company): <ul style="list-style-type: none"> Strengthened measures to prevent phishing attacks in cooperation with Google Cloud Japan G.K. Acquired certification from the competent minister in the Japanese Public Key Infrastructure (JPKI) for the first time among bank subsidiaries, and provided new customer identification services combining know-how in fraud detection Bank Business Factory Co., Ltd. (group company): <ul style="list-style-type: none"> Obtained a foreign exchange transaction analysis business license and provided financial institutions, etc. with a highly effective platform against money laundering and the financing of terrorism 		
 Social value 2 Realize a wide variety of services accessible to anyone, anywhere	<ul style="list-style-type: none"> Realize UI/UX that combines safety and convenience 	<p>Listened to customers and enhanced customer experience value with superior operability and attractive design</p> <ul style="list-style-type: none"> Launched "ATM Design Studio," in-house development of ATM software and UI design, and provided more attractive ATM services through frequent improvement of at least one case per month Formulated the "Design System" design concept for the "My Seven Bank" app, improved clarity and visibility of the app, and supported safe and secure transactions 		
	<ul style="list-style-type: none"> Expanded the global ATM network 	Met overseas cash needs	Number of ATM transactions overseas: 5.328 million transactions	Number of ATM transactions overseas: 5.877 million transactions
	<ul style="list-style-type: none"> Expand ATM services to meet diverse needs 	Responded to a cashless and digital society	Number of smartphone ATMs installed 110 (including 22 banks)	Provide services that respond to the needs of diverse customers, and aim to further expand the number of places where these services are introduced, as well as increase awareness and penetration of each service
		Supported local government benefits for solving social issues	Number of local governments that have introduced benefit receipt service through ATMs 11	
		Met the cash needs of foreign visitors to Japan	Number of cases where cards issued overseas are used 14 million	
		<p>Expanded services for the visually impaired</p> <ul style="list-style-type: none"> In addition to deposit/withdrawal and balance inquiries of deposit accounts, an electronic money top-up service was added to the voice guidance function from October 2024. <p>Total number of transactions using audio guidance in the second half of FY2024: 14,221 (117.1% of the same period of the previous fiscal year)</p>		

*Figures and results are for Seven Bank alone.

Material issues	Medium - to long-term targets	Performance Indicators (Results for FY2024)	Results for FY2024	Target
 Creation of new value 3 Create unique value beyond our customers' expectations	<ul style="list-style-type: none"> Realize an multicultural symbiosis society 	Provided simple, convenient, and reliable overseas remittance services	Number of international money transfer cases 660,000	Achieve results that are on par with or exceed those of the previous fiscal year
		Took measures for foreign residents in Japan	Number of accounts opened by foreigners at ATMs 3,084 *Service launched in December 2024	Achieve results that are on par with or exceed those of the previous fiscal year
	<ul style="list-style-type: none"> Create a digital society in which no one is left behind 	Realized a world where ATMs are the conduit for all manner of procedures and authentication	" +Connect" partners 28	Aim to further expand the number of places where these services are introduced, as well as increase awareness and penetration of each service
		Co-create new value with external partners • "Tsutsumuto," an ATM-based wedding gift money transfer service, was developed through a joint project with a start-up company. In FY2024, the service was used for approximately 600 weddings, and more than 10,000 congratulatory gifts of money were transferred.		
	<ul style="list-style-type: none"> Create value through AI and data utilization 	Initiatives to create new value by leveraging AI and data • Developed a unique credit-scoring AI using 7iD shopping data, and conducted demonstration experiment • Utilized AI chatbot in contact centers and realized improved convenience and operational efficiency		
		Improved business processes in own departments through the use of IT	Number of apps developed by citizens 79	Number of apps developed by citizens 101 (As of March 31, 2026)
		Promoted operational efficiency through utilization of generative AI	7Bank-Brain (internal generative AI) MAU ratio among employees: 30.1%	7Bank-Brain (internal generative AI) MAU ratio among employees: 75% (As of March 31, 2026)
 Source of value creation 4 Create a society where everyone can be active*	<ul style="list-style-type: none"> Promote employees' autonomous growth and voluntary career development 	Promoted a workplace environment and system design in which each employee can play an active role • In addition to implementing group and internal recruitment, and open careers in which employees are transferred across the company, supported the voluntary development of careers by, for example, establishing an expert course for career-track employees, which aims to deepen specialization.		
	<ul style="list-style-type: none"> Improve employees' well-being and engagement 	Engagement scores (Wevox)	71	Achieve results that are on par with or exceed those of the previous fiscal year
		Ratio of paid leave taken by employees	81.9%	Achieve results that are on par with or exceed those of the previous fiscal year
		Childcare leave return rate	100.0%	100.0%
		Ratio of male employees who took childcare leave	61.5%	Achieve results that are on par with or exceed those of the previous fiscal year
	<ul style="list-style-type: none"> Build a corporate culture that embraces diversity and turns it into strength 	Ratio of female managers	18.7%	30% or higher by 2030
		Ratio of overseas employees to consolidated number of employees	17.1%	Achieve results that are on par with or exceed those of the previous fiscal year
	<ul style="list-style-type: none"> Contribute to the creation of a society that respects diverse human rights 	Participation rate in human rights training	83.4%	100.0%
		Participation rate in compliance training	100.0%	100.0%
 Value creation for the future 5 Contribute to the prosperity of our society and the future of the Earth	<ul style="list-style-type: none"> Promote financial education for the next generation 	Improved financial (crime) literacy of students through implementation of financial education • Financial education materials for elementary school students were provided, and approximately 300 schools have utilized them as of the end of FY2024. • Visited 16 schools, including junior and senior high schools, and provided on-site lectures on measures against financial crime to a total of approximately 10,000 students.		
	<ul style="list-style-type: none"> Enhance and expand efforts to address environmental issues 	GHG emissions	9t-CO ₂ (Seven Bank alone, Scope 1) 816t-CO ₂ (Group consolidated, Scope 2)	Reduce from the results of the previous fiscal year Establishment of long-term targets will be considered in the future.
		Established a resource recycling system for disposed ATMs	Recycling rate for ATMs: Approximately 100%	Maintain the same level
	<ul style="list-style-type: none"> Fulfill social responsibilities for diverse stakeholders 	Contributed to solving social issues through a new donation style • Provided a service that allows people to make donations to social welfare organizations via Seven Bank ATMs (A total of ¥96 million was donated through ATMs in FY2024.) • Conducted a charity campaign and presented a donation to Radio Charity Musichon (donation amount of ¥3.0 million through a charity campaign in FY2024) • It was made possible for users to choose to donate money to the Seven-Eleven Memorial Foundation at the time of using the ATM cash receiving service. (Donations of ¥2.6 million were received through the ATM cash receiving service in FY2024.) • Seven Card Service provided a nanaco point donation function. (Received ¥2.2 million donations using nanaco points in FY2024)		

Competitive Advantage of Seven Bank Group

The Bank's strength is its ATM platform business, which is unparalleled in the world. Since its foundation, the Bank has devoted all its resources to refining the platform business. The Bank has grown as a social infrastructure that can respond to diverse needs by closely following the needs of each customer and each business partner, accumulating improvements and refinements, and continuing to develop unique services. Currently, the Bank has an ATM network of approximately 50,000 units worldwide, and provides services to society through more than 680 partners, with the number of transactions exceeding 1.6 billion annually. We will continue to use this network to identify new needs and further expand the potential of ATMs.



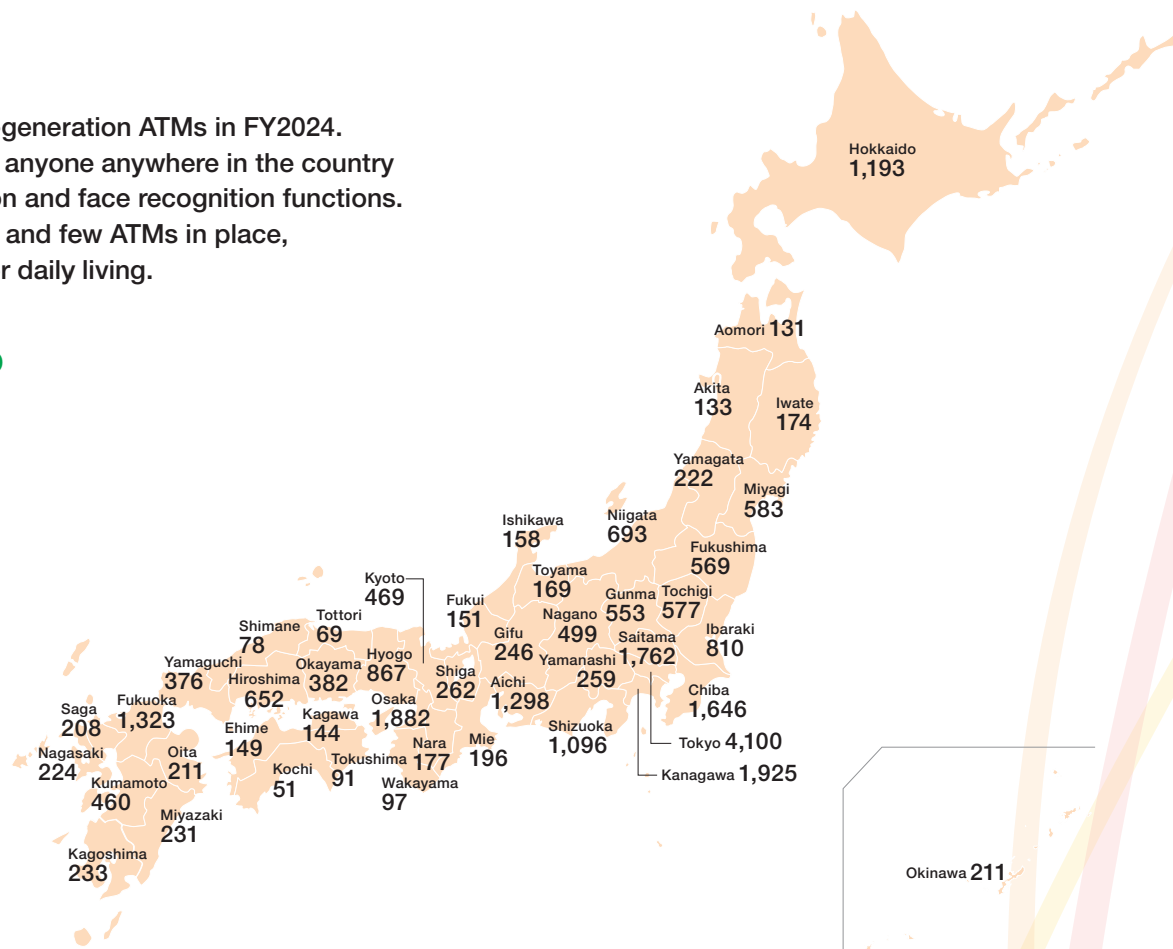
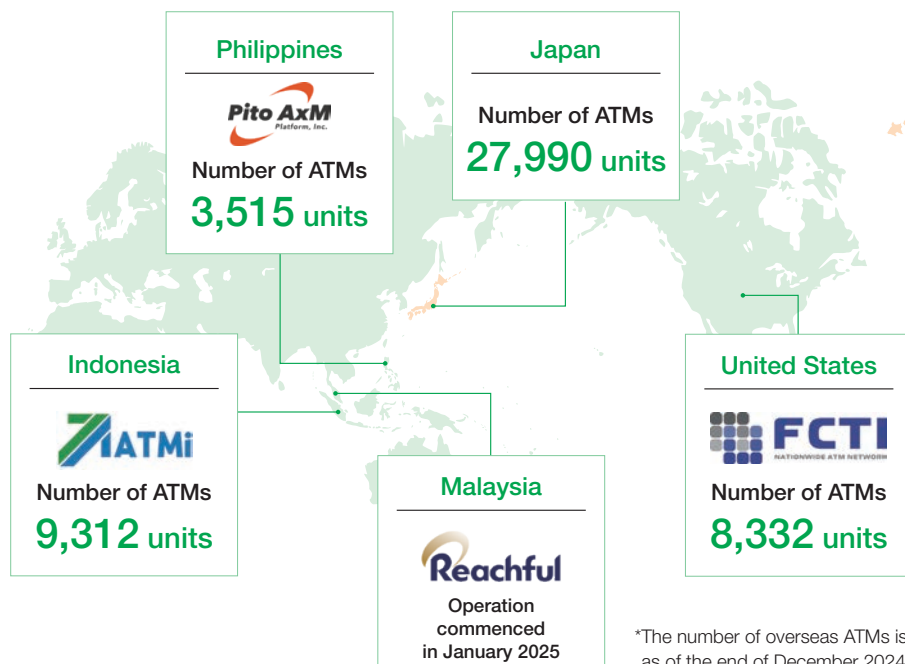
Expansion of the ATM network

In Japan, we completed the replacement and installation of all fourth-generation ATMs in FY2024. In addition to cash inflows and outflows, the platform can be used by anyone anywhere in the country as a multifunctional service platform equipped with identity verification and face recognition functions. Furthermore, overseas, we operate in regions with strong cash needs and few ATMs in place, and are building an ATM network that can be easily used as a base for daily living.

Number of ATMs operated by Seven Bank Group

49,149 units

(As of the end of FY2024)



Number of ATMs installed by location

(as of March 31, 2025)

Seven-Eleven stores	22,970	Railway stations	863
Other Seven & i Group stores	624	Highway rest areas	84
Commercial facilities outside the Group	2,784	Airports	55
Office buildings	60	Other locations (financial institutions, etc.)	550

*The number of overseas ATMs is as of the end of December 2024.

*The number of ATMs installed at Seven-Eleven stores in facilities outside the Group is included in the number of ATMs in Seven-Eleven stores.

Expansion of ATM services

We are the only company in Japan that operates ATMs connected to over 680 partners. Through approximately 28,000 ATMs nationwide, we are implementing various initiatives so that partner companies can operate the services they want to provide to their customers in a safe and secure manner. We will continue to utilize our ATMs to expand the potential of ATMs in cooperation with financial institutions, business operators, administrative bodies, and start-up companies so that we can deliver a variety of services nationwide.

Partner Deposit-taking Financial Institutions (as of May 31, 2025)

Banks by location of head office

Hokkaido/Tohoku region



Kanto region



Chubu region



Kinki region



Chugoku/Shikoku region



Kyushu/Okinawa region



Overseas banks



*There are some cards that have the same marks but cannot be accepted at our ATMs.

Other Partner Financial Institutions, etc. (as of May 31, 2025)

Securities companies



Life insurance companies



Credit card companies, credit companies, consumer finance companies, business loan providers, operating companies



Alliance Network (as of May 31, 2025)

Cards issued overseas (international brands)



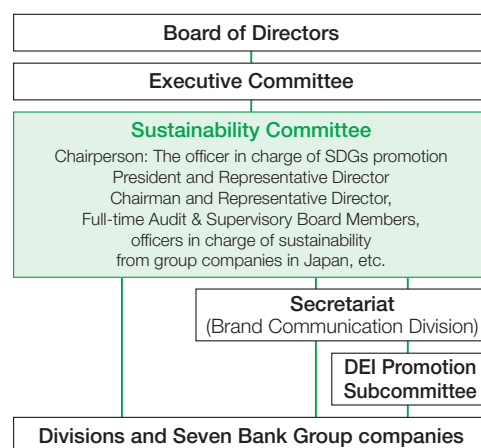
Electronic money



*These are the logos of some of the services provided.

The Seven Bank Group defines sustainability as “proactively working to resolve environmental and social issues through our business activities and creating value for both the environment and society and the company” and “proactively fulfilling our social responsibilities as a company that is supported by customers and society and that coexists with the environment and society.” Positioning sustainability at the core of our long-term management strategies, the Group is implementing various initiatives aimed at resolving diversifying social issues and creating new value.

Sustainability promotion system

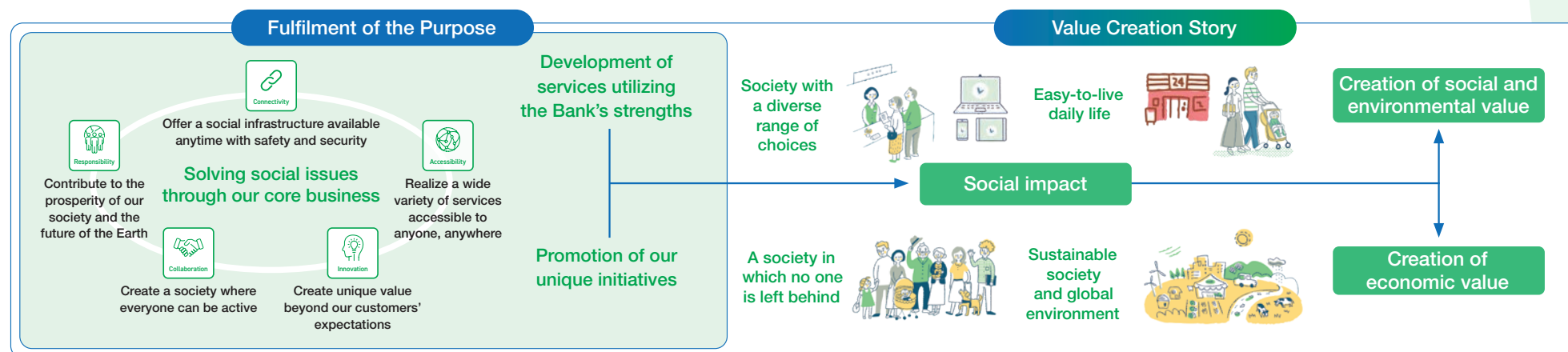


Initiatives in FY2024

Topics	Initiatives to drive actions
Response to climate change → Details on page 63	<ul style="list-style-type: none"> Reduced CO₂ emissions by promoting replacement with new-generation ATMs (reduce power consumption per unit by 40% compared to the previous generation) Calculated Seven Bank Group's consolidated CO₂ emission (Scope 2)
Human capital management → Details on page 56	<ul style="list-style-type: none"> Implemented measures for human resources recruitment/training and cultivation of organizational culture to achieve the Purpose Conducted training on DEI under the leadership of the DEI Promotion Subcommittee to promote in-house understanding of DEI
Formulation and dissemination of material issues	<ul style="list-style-type: none"> Implemented measures to instill awareness within the company, such as training, toward the promotion of sustainability on a company-wide basis Summarized initiatives in each business, including Group companies, and established KPIs
Fulfillment of social responsibility (CSR)	<ul style="list-style-type: none"> Took initiatives for future generations, provided support for the visually impaired, and conducted environmental contribution activities with employee participation
Strengthening of cooperation with stakeholders	<ul style="list-style-type: none"> Aiming to realize an ATM network that can contribute to solving social and environmental issues, launched an ATM Partner Sustainability Conference with three major supply chain companies

Concept of sustainability

We will realize our Purpose through initiatives oriented toward achieving material issues, creating sustainable value for society, customers and the company.



Value Creation Story

Material Issue 1 Material Issue 2 Material Issue 3 Material Issue 4 Material Issue 5



Fundamental value: Offer a social infrastructure available anytime with safety and security

Issue

Major changes are underway in the financial environment. The provision of a safe and secure settlement infrastructure is now one of the most important issues against the backdrop of the growth of digital payments in addition to the increasing sophistication and ingenuity of financial crimes and increase in cyber attacks. In addition, with the increasing severity of damage caused by natural disasters, there is a need to establish and support a safe and secure infrastructure for people's lives.

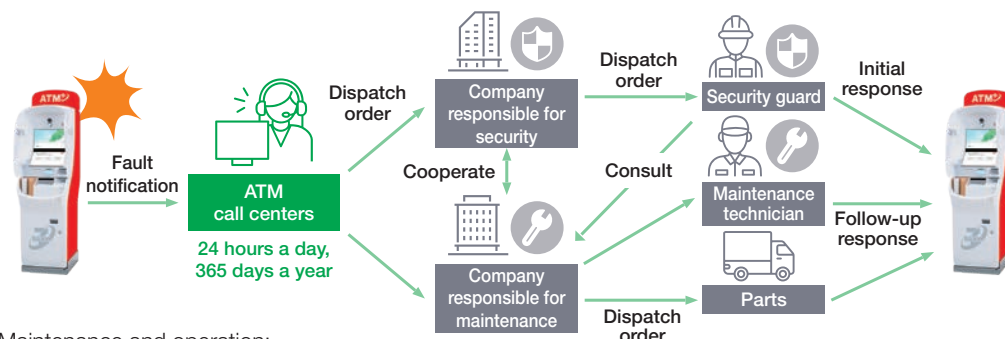
Major initiatives

Realize non-stop social infrastructure

Framework supporting ATM operation

Fault response:

The ATM call center remotely monitors all ATM units. In the event a malfunction occurs, the center can quickly respond remotely to any ATM. If a response is not possible, promptly dispatch security company personnel to the location and work with the maintenance company to take appropriate measures and restore the malfunctioning ATM to service as soon as possible.

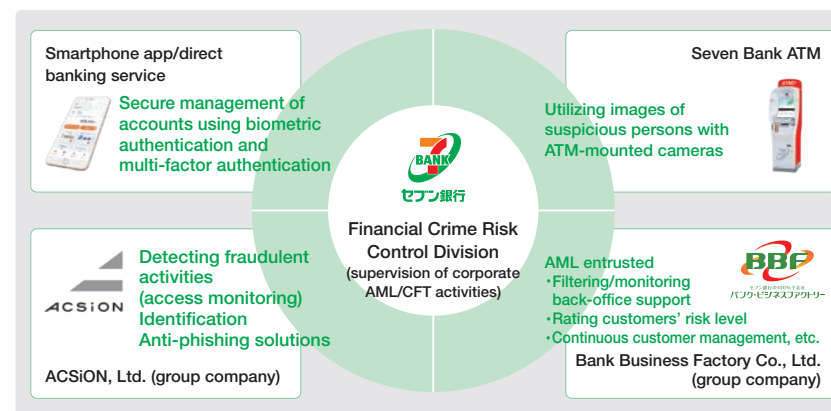


Maintenance and operation:

In collaboration with maintenance companies, we leverage AI to take measures including part replacement before ATMs stop working, and optimize security escort routes by monitoring each ATM's transaction status.

Thoroughly implement robust information security measures
Build a foundation for safe and secure financial infrastructure and services

Security and financial crime prevention initiatives



We are actively working to prevent financial crimes to ensure all customers can use our services securely by leveraging the know-how we have accumulated in financial crime prevention, a network of approximately 28,000 ATMs across Japan, and the IT solutions and expertise of our group companies.

Impact created

Social/environmental value

Social infrastructure available anytime with safety and security

We handle more than 1.0 billion transactions annually in Japan through stable ATM operation with a 99.98% uptime rate and efficient management of our network.

Economic value

Reducing operating costs, contributing to ATM business profits

Material Issue ① **Material Issue ②** Material Issue ③ Material Issue ④ Material Issue ⑤



Social value: Realize a wide variety of services accessible to anyone, anywhere

Issue

In order to address issues caused by regional disparities and the digital divide (information gap), it is essential to build alternative social and information infrastructure. Driving DX across society through closer cooperation between the public and private sectors will lead to realizing a world where people of any age in any region can access the services they need.

Major initiatives

Realize UI/UX that combines safety and convenience

Pursue enhanced user experience



For Seven Bank, ATMs are our biggest touch point with customers. Satisfying customer needs promptly without bank staff, we pay close attention to every detail of the UI/UX to ensure a pleasant user experience. We are also constantly updating our account service smartphone app in response to customer requests and feedback.

Expand services to meet diverse needs

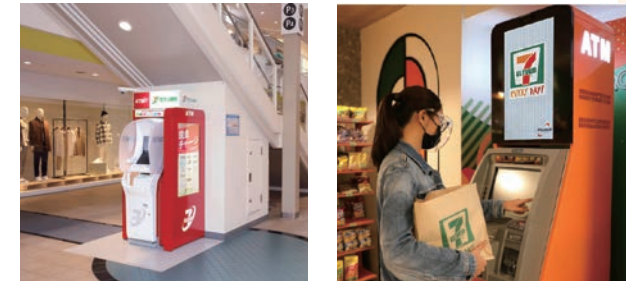
Evolution to service platform



We are developing and providing a broad range of services that revolutionize the traditional ATM concept, including cashless payment cash top-up, overseas card transactions that enable foreign tourists to withdraw Japanese yen, and performing counter services for financial institutions and other organizations. In 2024, we expanded voice-guided transactions for visually impaired customers to include electronic money charging.

Expanded the global ATM network

Promoting the installation of ATMs in locations conveniently accessible in customers' everyday lives



We have a network of approximately 50,000 ATMs in Japan and abroad. With more than 1.6 billion total transactions, we have established a social infrastructure accessible anytime, anywhere.

Impact created

Social/environmental value

Contribute to improved access to financial services

Aiming to make ATMs “the most user-friendly digital channel in society,” we have established a social infrastructure used daily by 4.44 million people in five countries around the world.

Economic value

Seven Bank's main sources of revenue

Value Creation Story

Material Issue ① Material Issue ② **Material Issue ③** Material Issue ④ Material Issue ⑤



Creation of new value: Create unique value beyond our customers' expectations

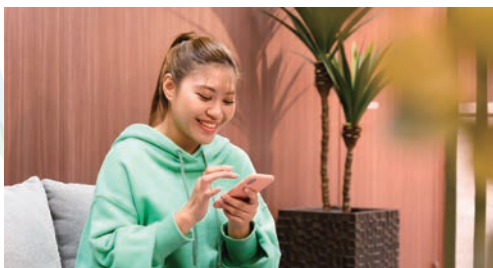
Issue

The evolution of digital technology and lifestyle changes are making customers' values and needs more diverse than before. In addition to providing highly convenient financial services that meet the needs of individual customers, we are also required to build relationships with customers through providing new customer experiences.

Major initiatives

Realize a multicultural symbiotic society

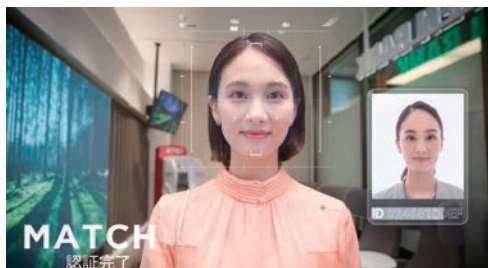
For an easy-to-live daily life



We offer multilingual services that include international money transfer services tailored to the needs of foreign nationals residing in Japan, and services that allow customers to easily open an account at an ATM.

Create a digital society in which no one is left behind

Provide a new financial experience



The "+Connect" service, which enables a host of procedures and authentication by linking ATMs as touch points between the real and digital worlds, is expanding. In February 2025, we introduced FACE CASH, a cash deposit and withdrawal service using facial recognition, delivering a new financial experience that merges convenience and security.

Create value through AI and data utilization

Utilize 7iD purchase data



We have launched a unique retail x financial initiative that leverages purchase data from 7iD, a service used at Seven-Eleven and other stores, for personal loan services, making possible credit screening from a new perspective. Moreover, we are accelerating internal efforts to enable general employees to use various data and develop business applications, resulting in enhanced productivity and a transition to higher value-added work.

Impact created

Social/environmental value

Contributing to the resolution of social issues through our core business

Generating new value in the daily lives of our customers with unique ideas that transcend the conventional concept of financial services.

Economic value

Reducing operating costs, new sources of revenue

Material Issue ①

Material Issue ②

Material Issue ③

Material Issue ④

Material Issue ⑤



Source of value creation: Create a society where everyone can be active

Issue

Now we live in the world where diversity is turned into strengths. In corporate management, to create a work environment suitable for diverse human resources and diverse work styles, as well as to develop every individual's career and skills will be the key to strengthening competitiveness. In society, respecting different cultures and values and working together across differences in nationality, gender and religion will lead us to solutions to issues and further development.

Major initiatives

Promote employees' autonomous growth and voluntary career development

Provide abundant opportunities to learn and take on challenges



We aim to cultivate human resources capable of identifying issues independently and aggressively take on challenges to realize their goals, and through training courses and other programs we provide numerous opportunities to learn and network. In addition, we reviewed our personnel system in FY2024 and introduced a career track system. And we have incorporated EX10—which allows employees to allocate 10% of total working hours to voluntary innovation activities—into our evaluation system, and over half of Seven Bank employees have established goals for themselves.

Improve employees' well-being and engagement

Balance between a comfortable work environment and job satisfaction



It is a vital role of the company to foster a comfortable working environment to enable employees to perform at their best. Through a system that facilitates employees taking various types of leave, promoting internal understanding, creating open office days and other opportunities for interaction, and establishing awards to promote empathy and understanding of the Purpose, we have achieved a return-to-work rate after childcare leave of 100%, and improved our engagement score for three consecutive years since measurement began.

Fostering a corporate culture that embraces diversity and turns it into strength Contribute to the creation of a society that respects diverse human rights

Fostering an environment in which everyone can thrive



We believe that cultivating an environment where everyone can play an active role, regardless of gender, age, and nationality, will lead to a prosperous life and society's continued development. Our key initiatives include promoting the participation of women and senior employees and employing persons with disabilities. As an example, to promote the participation of women, we dispatch employees to a program for developing female executive candidates to foster their desire to climb to management positions and support them in balancing their careers with lifestyle considerations such as childcare.

Impact created

Social/environmental value

A prosperous society where everyone can be themselves and play an active role

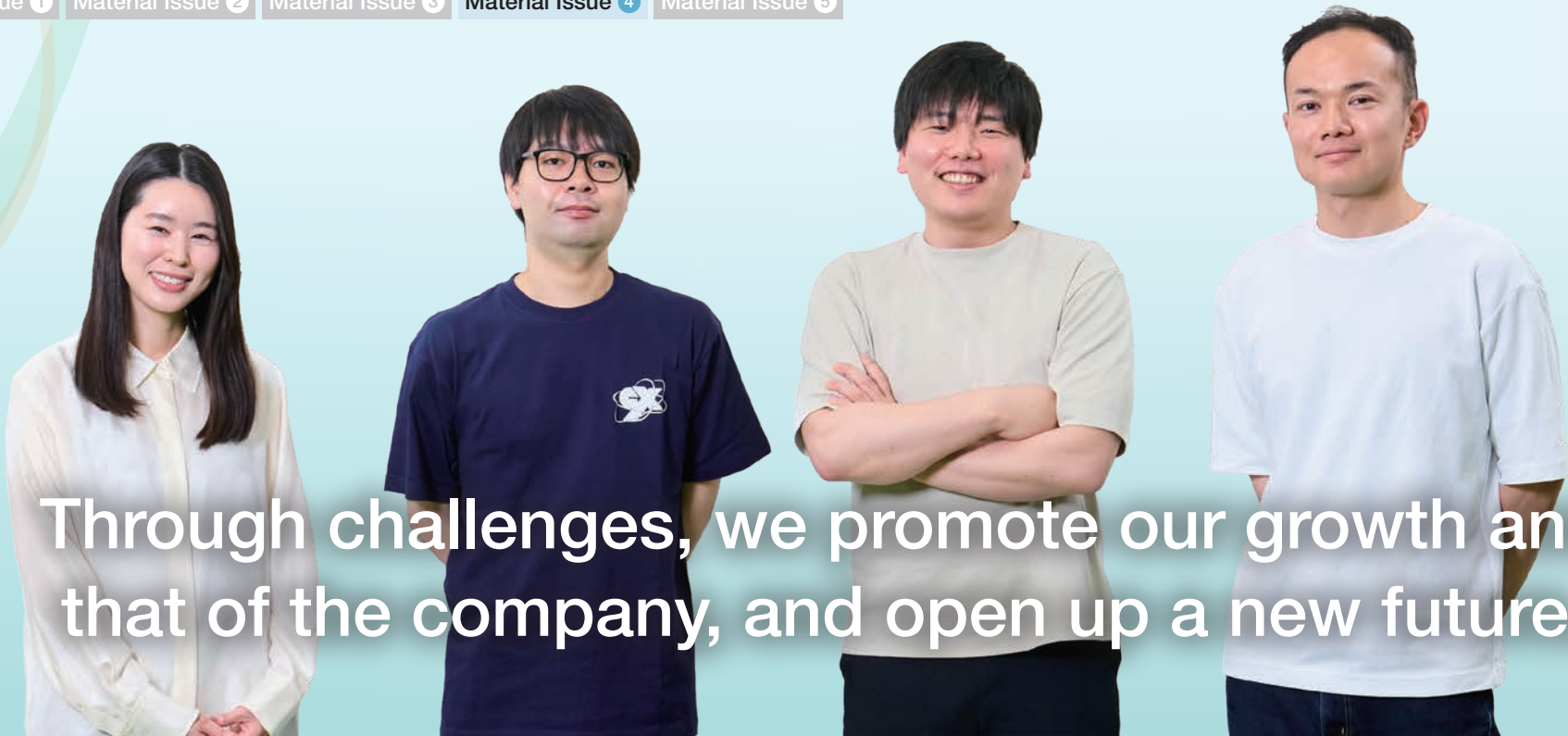
Increased employee engagement will increase, and mutual growth between employees and the company through realization of the Purpose

Economic value

Further accelerate growth and increase corporate value

Roundtable Discussion with Purpose Award Winners

Material Issue ① Material Issue ② Material Issue ③ Material Issue ④ Material Issue ⑤



Through challenges, we promote our growth and that of the company, and open up a new future.

How does each employee apply the initiatives for achieving the Purpose and the material issue “Create a society where everyone can be active” to their daily work? During this roundtable discussion with the four winners of the FY2024 Purpose Award, we will introduce the linkage between human resource and growth strategies, and how an organizational culture that emphasizes diversity creates new value.

What is Seven Bank’s Purpose Award?

Each year, we conduct an internal event called the Purpose Award to recognize initiatives that reflect our Purpose in daily operations, share these initiatives with all employees, and inspire and educate each other. This is a system in which all departments and teams submit specific examples of initiatives in alignment with Seven Bank’s Purpose, encompassing everything from new businesses to improvements in existing operations and administrative reforms. Employee voting and review by external directors determine which are considered to be the best.





Purpose Award 2024 Corporate Transformation Award

The trajectory and achievements
of seven accelerator programs

Daiki Yamagata

Since 2016, we have held seven accelerator programs with the objective of new business creation with external companies. They contributed to creating new services, discovering investment opportunities, establishing joint ventures, and transforming the company culture.

How do you perceive the Purpose and material issues?

Yamagata: We interpret the phrase “seeing your wishes and going beyond” as creating significant value that

customers feel is absolutely necessary. That is why we constantly ask ourselves what kind of services can deliver that value, and then work to bring them to fruition.

Moreover, the ATM Platform Business does not provide opportunities for direct interaction with customers, so it is difficult to figure out whether it is surpassing expectations. That’s why I place great importance on meeting actual users directly to get their opinions and gauge the value of our services.

Takao: I participated in discussions when the Purpose was being decided, and have felt a sense of ownership since its formulation. I always approach my work with the belief that it is contributing to a better future.

In addition, we often focus on “Create unique values beyond our customers’ expectations” in material issues. Creating something that has never existed before is really exciting, and it is also rewarding to be able to contribute to society through this work.

Kawaguchi: In my case, I joined the company after the Purpose had been decided, so I honestly didn’t think about it all that deeply at first. Watching other members act with the Purpose as a guideline, however, helped me to gradually realize its importance and become more conscious of it.

This Purpose Award has made me feel like it is more ingrained in me.

Takatsu: In the ATM Solution Division where I work, we have a weekly opportunity to present “Purpose episodes” (introducing services that we feel go beyond “seeing your wishes”), which fosters an environment in which we are always conscious of the Purpose. This may be why I naturally developed a mindset in which seeing the wishes of customers is my top priority. Being

aware of the Purpose leads to a sense of contributing to society, which makes our daily work feel more meaningful.



Purpose Award 2024 Revenue Contribution Award
Proprietary screening utilizing shopping data

Ryo Kawaguchi

We have developed a new credit screening method that differs from conventional methods as it uses purchase data linked to 7iD, which is used at Seven-Eleven and other locations. We can now spare customers the inconvenience of being unable to secure loans through conventional screening processes.

Material Issue ①

Material Issue ②

Material Issue ③

Material Issue ④

Material Issue ⑤



Purpose Award 2024 Management Base Award

FACE CASH

Shogo Takao

Released FACE CASH, which makes possible deposits and withdrawals using facial recognition. You have developed a facial recognition platform concept applicable in every aspect of daily life, giving customers value that surpasses “seeing your wishes and going beyond.”

Since becoming involved in services for the visually impaired, which is what garnered this award, I have come to feel more deeply the importance and significance of one of our material issues, “Create a society where everyone can be active.”

How do you incorporate the Purpose into your daily work?

Yamagata: Since we are handling new businesses, we are always conscious of the Purpose. It is important to consider your customers' expectations.

Takao: When I am planning new business ideas, I also think regularly about what the future of daily life looks like.

Yamagata: If the conceptual design is well thought out, we can believe that we are moving toward achieving the Purpose even when we advance to the practical implementation phase. This allows us to make steady progress on detailed tasks.

Kawaguchi: That's absolutely true. For me, I am so busy that I am not always aware of the Purpose, but when I hear executives and supervisors discuss their vision based on the Purpose, I feel that I am also working toward achieving it.

Takatsu: When I am uncertain about a decision I have to make, I try to think based on the Purpose. When it came to this project, for example, there were countless new features we wanted to add to ATMs. Due to time and budget constraints, however, we had to prioritize based on the features our customers wanted the most.

Takao: I agree that the Purpose serves as a guide when we are unsure. In undertaking this initiative, we had to allocate significant costs and resources, and struggled with the decision of whether we should even move forward with it. We ultimately determined, however, that it

was meaningful for achieving the Purpose and decided to continue. Naturally, we had to do some cost cutting, but since the company's overall goal was clear, my superiors, management, and other relevant parties were very supportive and encouraging.



Purpose Award 2024 Social Contribution Award

Expanded ATM services for the visually impaired

Saki Takatsu

We added electronic money transaction function to the voice transaction service for visually impaired customers. Rather than simply aiming to make transactions possible, we also incorporated thoughtful ingenuity that lead to ease of use, peace of mind, and comfort.

Kawaguchi: I strongly feel that our company culture is one in which employees receive full support in their efforts to achieve their goals and pursue their aspirations, provided they are in alignment with the Purpose. Also, if I encounter any difficulties, it is very reassuring to know that I can seek cooperation from many people in different departments.

Yamagata: I can certainly relate to that. In terms of support from the company, establishing a system that directly links contributions to the Purpose to personnel performance evaluations was a major tipping point. By striving to achieve the Purpose, we will not only grow as people capable of contributing to society, but we will also be recognized by our company. This has resulted in business objectives and action guidelines becoming clear, allowing us to make consistent progress without wavering.

Please share with us your outlook regarding achieving the Purpose.

Yamagata: In the ATM platform business, we want to transcend the concept of “cash deposit and withdrawal terminals” and evolve ATMs into multifunctional terminals with a host of additional functions. We also believe that it is important to constantly create new services that are not bound by existing concepts to diversify our business and grow our company. Including the initiatives that won awards, we will continue to work steadily to embody the Purpose and build a business that will be remembered as having contributed to our second founding phase.

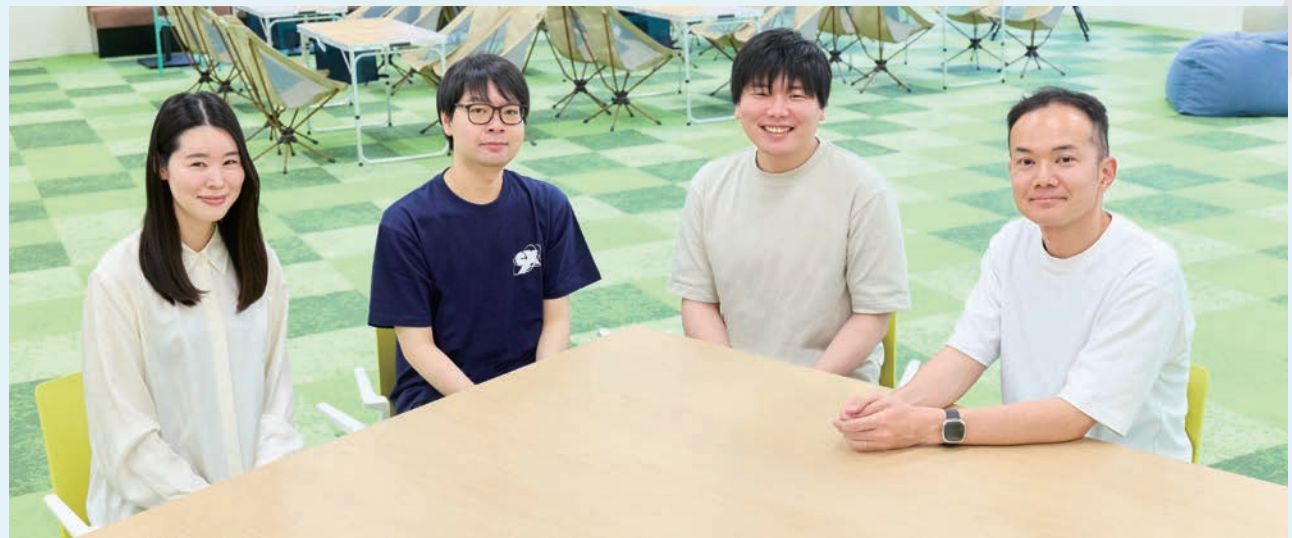
Kawaguchi: As expressed in the phrase, “shape the future of everyday life,” we believe that, rather than being satisfied with one-off achievements, it is important to continue creating services that society demands. We will leverage the knowledge gained from this award-winning initiative in continuing to deliver services that surpass expectations.

Takatsu: I also believe that it is vital to continue surpassing the expectations of customers. To do so, we have to think broadly without being restricted by conventional wisdom. In the current fourth-generation ATMs, for instance, voice guidance services are developed independently from the standard transaction screen. In the next generation, however, we want to take away what is currently viewed as a given and consider whether we can create a common user interface that everyone can use right off the bat to create a better everyday life.

Takao: By further developing the award-winning initiative, we believe we can realize a convenient, frictionless world where people can travel light and receive treatment at hospitals using facial recognition technology.

It may seem like quite a futuristic concept at this stage. Seven Bank has a wealth of knowledge, networks, and talented members, however, and we strongly believe that, by fully leveraging these assets, we will be able to create a future we cannot imagine today.

Facial recognition technology is just one example. We want to make maximum use of our capabilities in this way to achieve the Purpose and create a better future.



Value Creation Story

Material Issue ① Material Issue ② Material Issue ③ Material Issue ④ **Material Issue ⑤**



Value creation for the future: Contribute to the prosperity of our society and the future of the Earth

Issue

Addressing global environmental issues including weather disasters due to climate change and the loss of natural capital is an urgent challenge for corporate management. For the next generations, it will also be more necessary for financial institutions to work to develop new financial literacy among the public, about such things as electronic payments and digital currencies, in addition to preventing financial crimes and frauds.

Major initiatives

ATMs that continue to evolve from an environmental friendliness perspective

As we have developed ATMs, we have pursued reductions in power consumption to mitigate environmental impact, and adopted low-power components and revised circuit design revisions to realize sustainability.

By completing the replacement of all ATMs with fourth-generation ATMs in FY2024, the number of units in Japan has increased by about 15% compared with the time prior to the introduction of fourth-generation ATMs, while we have reduced CO₂ emissions by around 30% during that same time.

Second-generation ATM



48%
reduction
in energy
consumption

Third-generation ATM

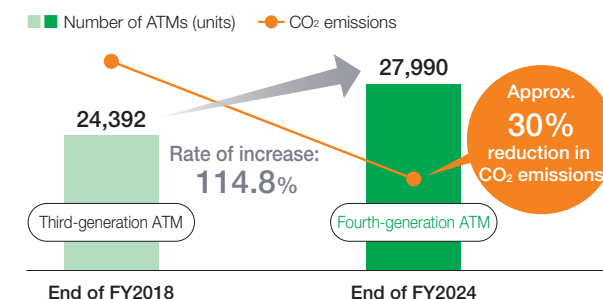


Additional
40%
reduction
in energy
consumption

Fourth-generation ATM



Number of domestic ATMs/CO₂ emissions



By completing the replacement of all ATMs with fourth-generation models, CO₂ emissions from all ATMs in Japan have been reduced by approximately 30% compared with the end of FY2018, prior to the introduction of fourth-generation ATMs.

Approx. 100% recycling rate ATM reuse and recycling

More than 13,000 Seven Bank ATMs have been reused thanks to their reusable design. The removed ATMs are collected by NEC Corporation, cleaned, tested, and then reused and installed in new locations. When ATMs have aged to the point that they cannot be reused, their plastics and other materials are recycled, and we have achieved a recycling rate of approximately 100%.



Environmentally conscious transportation of cash: Reduction of CO₂ emissions through adoption of electric vehicles (EVs)

ALSOK Co., Ltd. is promoting the elimination of gasoline-powered vehicles with the aim of groupwide CO₂ emissions reduction. From the perspective of security, we have also achieved weight reduction in cash transportation vehicles, which had weight and fuel efficiency issues, and are promoting the introduction of EVs. Through initiatives such as these, we are working to mitigate the environmental impact of cash transportation for ATM services.



Data centers that boast advanced environmental performance



We have been able to achieve a rate of 100% renewable energy sources for the electricity used at the Seven Bank data centers* provided by Nomura Research Institute, Ltd.

Moreover, we have obtained ISO 14001 certification, an international standard, and are also implementing environmental management initiatives. And we are striving to save energy by using AI technology to optimize the air conditioning settings in our computer rooms.

*The Bank's data centers are two domestic data centers provided by Nomura Research Institute, Ltd. and a public cloud platform provided by Microsoft Japan Co., Ltd.

Promote financial education for the next generation

Implement financial education for students



Through a classroom education program called *SENSEI Yononakagaku*, provided by ARROWS Inc., we provide elementary school students with financial education materials, which are used in about 300 schools.

Furthermore, as there have been increasing instances of minors being involved in illegal account trading, we are collaborating with the police to elevate awareness by sending Seven Bank employees to junior high and high schools.

Fulfill social responsibility

"Mori no Senshi (Guardian of the Forest) Bonolon" initiative



We have been sponsoring the distribution of the picture book series "Mori no Senshi (Guardian of the Forest) Bonolon" free of charge at Seven-Eleven stores and other locations, since 2005. June 2025 marked the 20th anniversary of its publication.

In addition to giving children and families chances to enjoy picture books together, we also support children's centers nationwide by donating picture books and producing larger picture books that facilitate reading aloud.

Impact created

Social/environmental value

ATM network with reduced environmental impact and friendly to society and the environment

We promote the resolution of environmental and social issues through our business activities as a company that coexists with the environment and society.

Economic value

Reduce costs associated with climate change and create new opportunities for revenue