

## Chapter 02 Growth Strategy

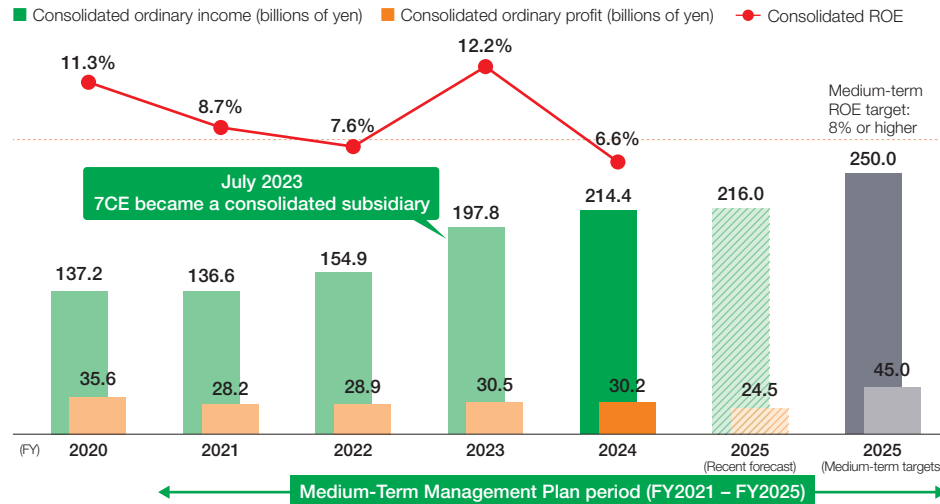
# Progress of Medium-Term Management Plan

Growth strategy		Overview of FY2024				Strategy keywords for FY2025
		Strategy keywords	Strengthened income base	Business model transformation	Achievements and issues	
Evolve from cash platform to ATM+	ATM Platform Strategy	<ul style="list-style-type: none"> <li>Strengthen income base</li> <li>Promote diversification</li> </ul>	<ul style="list-style-type: none"> <li>Ensure profitability of existing ATMs</li> <li>Expansion of partners and locations</li> </ul>	<ul style="list-style-type: none"> <li>Upgrading, early scaling of “+Connect” business</li> </ul>	<ul style="list-style-type: none"> <li>Revenue was solid due to an increase in the number of transactions of existing ATMs. There is room for improvement in improving profitability.</li> <li>With the expansion of “+Connect” service, the number of companies that have introduced the service has increased. There are challenges in achieving top-line targets.</li> </ul>	<ul style="list-style-type: none"> <li>Expansion of coverage (increase in number of units and transactions)</li> <li>Increase in quality (UI/UX and service)</li> </ul> <p>→ See page 41 onwards for details.</p>
Expand growth fields that come after ATMs by leveraging our strengths	Retail Strategy	<ul style="list-style-type: none"> <li>Reform the customer experience</li> <li>Strengthen cooperation with Seven &amp; i Group</li> </ul>	<ul style="list-style-type: none"> <li>Accounts: Full-scale deployment of digital marketing centered on “7iD” collaboration</li> <li>Credit cards: An increase in the number of credit card members, mainly 7-Eleven customers</li> </ul>	<ul style="list-style-type: none"> <li>Accounts: Active promotion of recurring revenue-type businesses such as loans</li> <li>Credit cards: Creation of good-value payment services, as well as initiatives for finance services</li> </ul>	<ul style="list-style-type: none"> <li>The loan balance of the stock business, which is one of the targets to be strengthened, reached the target of ¥60.0 billion, and earnings improvement progressed.</li> <li>Although the increase in the number of Seven Card Plus members through joint promotion with Seven Eleven Japan is still limited, there have been some changes in the attributes and purchasing behavior of newly acquired members.</li> </ul>	<ul style="list-style-type: none"> <li>Coordination of accounts, credit cards, and retail</li> <li>Creation of customer-oriented services closely related to daily living</li> </ul> <p>→ See page 45 onwards for details.</p>
	Corporate Business Strategy	<ul style="list-style-type: none"> <li>Increase corporate partners/users</li> <li>Promote DX</li> </ul>	Improve profitability and concentrate resources in growth areas	Further sophistication of specialized fields and clarification of growth strategies	<ul style="list-style-type: none"> <li>It was judged to have good prospects for establishing a sustainable and stable financial base.</li> <li>Growth areas in which management resources will be invested were identified and strategies were finalized.</li> </ul>	<ul style="list-style-type: none"> <li>DX promotion of work processes</li> <li>Realization of BPO optimization</li> <li>Public-private partnerships</li> <li>Increase corporate partners/users</li> </ul> <p>→ See page 50 for details.</p>
	Overseas Strategy	<ul style="list-style-type: none"> <li>Expand Asia strategy</li> <li>Retail x financial services</li> </ul>	Improve profitability and develop markets in each country	Promotion of diversified businesses other than cash inflows and outflows	<ul style="list-style-type: none"> <li>Progress was made in achieving profitability early due to contract renewal in the U.S.</li> <li>Profitability was achieved in the Philippines.</li> <li>We promoted initiatives to improve profitability in Indonesia.</li> <li>We began development in Malaysia.</li> </ul>	<ul style="list-style-type: none"> <li>Expand U.S./Asia strategy</li> <li>Retail x financial services</li> </ul> <p>→ See page 51 onwards for details.</p>

	Strategy keywords for 2024	Priority issues	Achievements and issues	Strategy keywords for FY2025
Contribution to solving social issues	<ul style="list-style-type: none"> <li>Stronger intragroup operation</li> <li>More disclosure &amp; communication</li> </ul>	<ul style="list-style-type: none"> <li>Review material issues and disseminate within the company</li> <li>Cooperate with the group and external contractors for solving environmental issues</li> <li>Strengthen information dissemination of sustainability initiatives</li> </ul>	<ul style="list-style-type: none"> <li>Progress has been made in communicating new material issues internally and externally, and specific initiatives and KPIs have been established for each issue.</li> <li>We expanded dissemination of environmental information through the ATM Partner Sustainability Conference.</li> </ul>	<ul style="list-style-type: none"> <li>Implement and penetrate material issues toward achieving medium - to long-term targets</li> <li>Promote problem-solving with partner companies</li> </ul> <p>→ See page 21 onwards for details.</p>
Corporate transformation	<ul style="list-style-type: none"> <li>Autonomous growth and support for growth</li> <li>Creation of new experiential value as well as innovation</li> </ul>	<ul style="list-style-type: none"> <li>Develop autonomous human resources and create an organization</li> <li>Continue developing human resources with literacy in DX and new business creation</li> <li>Transform business models and processes by utilizing technologies such as data-utilization and generative AI</li> </ul>	<ul style="list-style-type: none"> <li>We established a framework to develop autonomous human resources, an evaluation system, and support for voluntary career development.</li> <li>Progress was made in in-house use of digital technology, contributing to improvement of business processes.</li> </ul>	<ul style="list-style-type: none"> <li>Balance between a comfortable work environment and job satisfaction</li> <li>Fostering a mindset geared to innovation on a company-wide basis</li> </ul> <p>→ See page 53 onwards for details.</p>

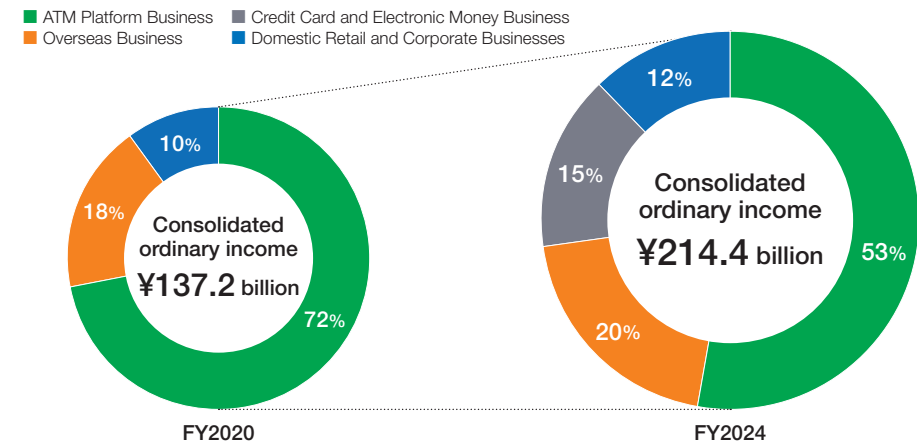
## Numerical Results

Although both earnings and profit are expected to fall short of the Medium-Term Management Plan targets, earnings have steadily increased.



Business portfolio reforms have steadily progressed, and we will continue to promote business strategies with a sense of speed.

### Portfolio by business



## Major initiatives in FY2025

### Toward sustainable growth

#### Thoroughly improve profitability and continue initiatives for sustainable growth

##### Hone our strengths

**ATM Business  
(Domestic and Overseas)**  
Expansion of coverage and  
increase in quality

**Retail Business (Accounts)**  
Accumulation of deposit and loan balances

##### Laying the groundwork for the future

**Retail Business (Credit Card)**  
Creating opportunities to expand earnings  
by emphasizing convenience

**Consideration of the business  
portfolio to be targeted**  
Search for new businesses

#### Build strong relationships with stakeholders and drive growth strategies

##### Solving social issues through our core business

**Implementation and  
penetration of material issues**  
Initiatives to achieve  
medium - to long-term targets

**Collaborative efforts  
with other companies**  
Promotion of problem-solving  
with partner companies

##### Realization of co-growth of individual employees and the company

**Autonomous growth of employees  
and continuous support**  
Balance between a comfortable work  
environment and job satisfaction

**Promotion of self-transformation  
and corporate transformation**  
Fostering a mindset geared to innovation  
on a company-wide basis



## Seven Bank will create new, convenient value for ATMs as its core business and evolve it into a service platform.

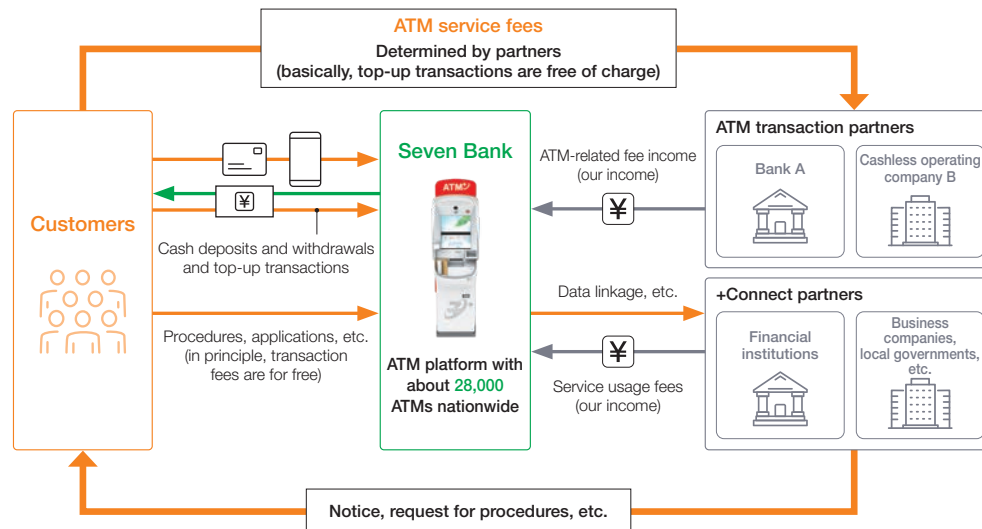
The ATM platform business, our core business, delivers various services to customers in line with our “seeing your wishes” ethos through about 28,000 Seven Bank ATMs situated in all 47 prefectures of Japan. Even in an environment in which cashless payments are becoming increasingly prevalent, we are continuing to expand the number of ATMs we operate through joint management with train stations, commercial facilities, and financial institutions, accounting for 15% or more of Japan’s total ATM market share. Moreover, the number of transactions involving deposits and savings, cash top-ups, and cards issued overseas also rose, reaching a record of nearly 1.1 billion transactions in FY2024. We will continue evolving and expanding as a vital cash platform in Japan. In March 2025, we completed the replacement of all ATMs with fourth-generation ATMs. Customers can now take full advantage of a broad range of features such as facial recognition. We will actively expand our “+Connect” service, including opening accounts, changing addresses, and registering for direct banking, to offer services that exceed the wishes of our customers.

Through these initiatives, our ATMs will continue creating new, convenient value and evolve into a service platform.

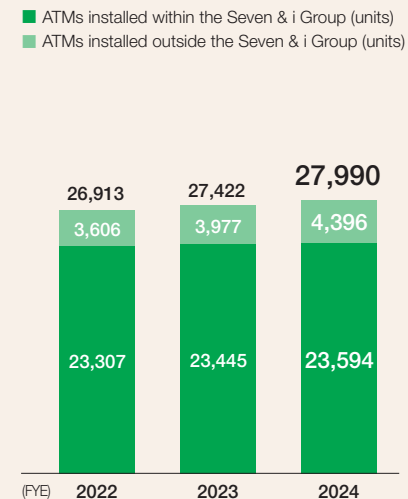
**Koji Fukasawa**

Managing Executive Officer in charge of ATM Platform  
Promotion Division and ATM+ Planning Division

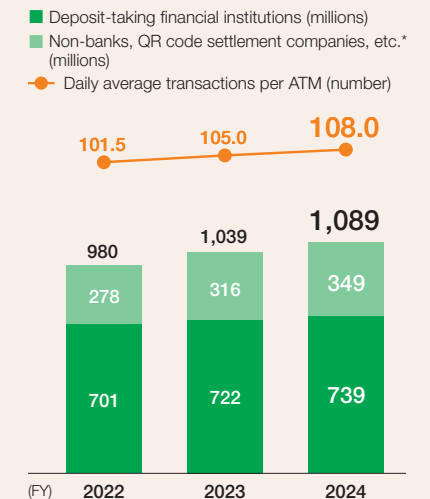
## Business model (examples of ATM transactions and +Connect)



### Number of ATMs Installed



### Total number of transactions per year



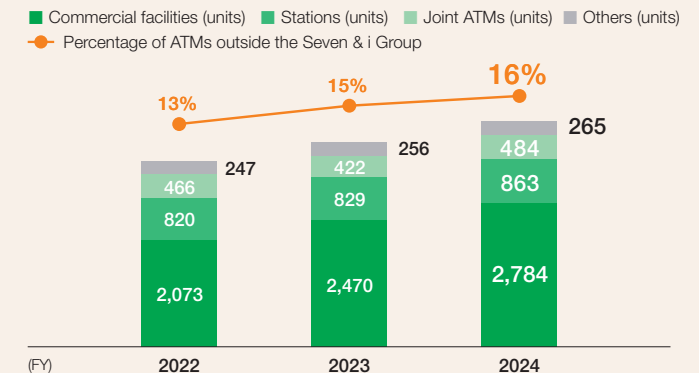
\*Non-banks, QR code settlement companies, etc.: total of securities companies, life insurance companies, credit card companies, credit companies, consumer finance companies, QR code settlement companies, etc.

## Expansion of ATMs outside the Group

In addition to convenience stores, many Seven Bank ATM systems are located in places close to customers' daily lives, such as train stations and commercial facilities, providing convenient services that meet the needs of diverse customers.

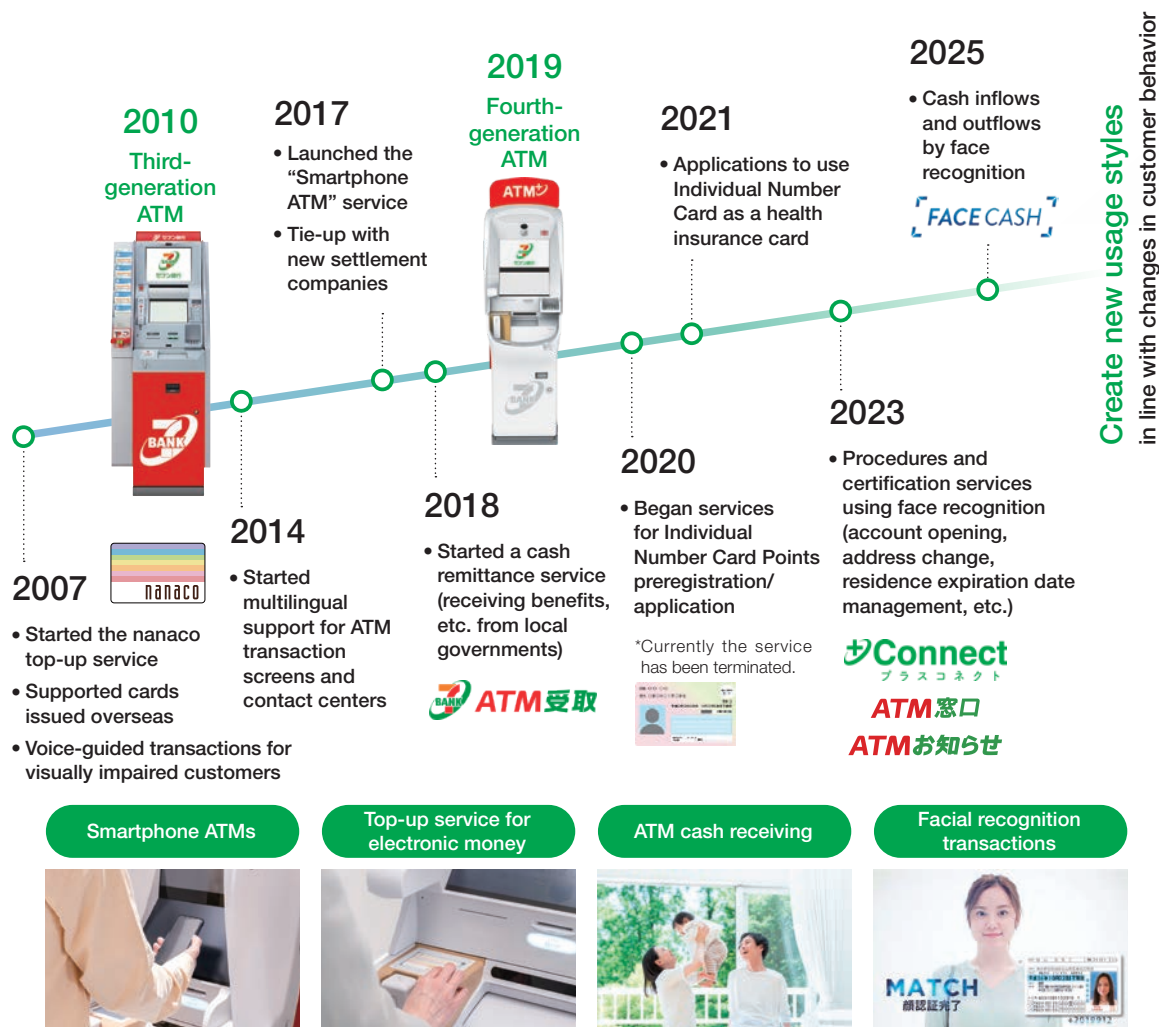


### Percentage of ATMs outside the Seven & i Group and number of ATMs installed by location



## Seven Bank ATMs that respond to customers' diverse needs

The Company, which created convenience store ATMs from the ground up, has created the first ATMs in Japan and the world since its foundation, with an eye toward the next five to ten years. In the future, ATMs will continue to evolve, aiming to become “a kind digital channel where no one is left behind,” while thoroughly ensuring safety and security.



### Responding to changes

**Becoming the ATM of choice**  
Uniqueness and differentiation

An operation area with a sub-display that consolidates new functions has been implemented. This will make it possible to realize a variety of new services that capture the changing needs of society and customers.

### Thorough enforcement of the basics

**Provision of safe and secure payment infrastructure**  
Security and financial crime prevention

In line with the progress of digitalization, security has been further strengthened against increasingly sophisticated and adept crimes. We will provide services that can be used safely and securely at all times.

**Further enhancement of convenience**  
Pursuit of ease of use

ATMs have a large, easy-to-read display, a simple design with large text and blank spaces, and a comfortable environment.

- High-performance cameras and high-precision face recognition technology enable fast and secure identification.
- The large visor with a shape that seems to be tucked in reduces the anxiety of peeping and expands the privacy space.
- In addition to reading functions for non-contact ICs that enable electronic money top-up, etc., ATMs are also equipped with functions for reading personal identification documents such as driver's licenses, Individual Number Card, and passports, and reading functions for QR code\*.
- They are equipped with a Bluetooth communication function for smooth collaboration with smartphones.
- We utilize AI to automatically detect financial crimes at ATMs and notify call centers that conduct 24-hour monitoring.



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



## Initiatives to be focused on

Continuing from FY2024, in order to improve convenience for customers using ATMs, and to lead to operational efficiency and digital transformation (DX) for customers of our partners, we will pursue both expansion of “coverage” in terms of initiatives to increase the number of ATMs and the number of transactions, and increase in “quality” in terms of refining UI/UX and services and releasing new services. While also focusing on the profitability of our businesses, we will further enhance and transform the social value of Seven Bank ATM itself, and lead sustainable growth as the core business of the Seven Bank Group.

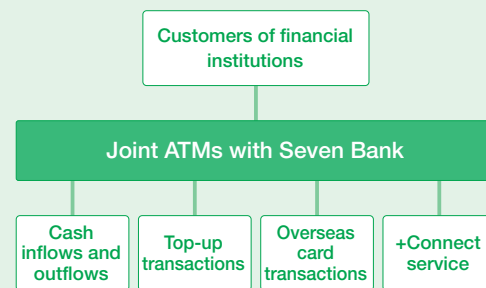
### Focus initiatives (1): Expansion of “coverage”

#### Support for management rationalization of financial institutions

As financial institutions promote the rationalization of their operations, including the reorganization of branches, Seven Bank is working to expand the installation of joint ATMs with financial institutions, drawing on its extensive operational know-how in ATMs developed to date. As of the end of FY2024, a total of 484 units were in operation, contributing not only to financial institutions' channel strategies and operational efficiency, but also to enhancing customer convenience.

We will continue to install these systems in highly profitable locations, and aim to expand our market share and improve profitability.

#### Image of functions of joint ATMs



#### Case 1

Each division that promotes the ATM business pursues consulting sales that respond to the strategic needs of partner financial institutions and installation sites. In FY2024, the Ehime Bank opened a new “HandyBank” branch using a smartphone app. As a co-creation partner, Seven Bank provides ATMs to open accounts and perform various procedures. In addition, ATMs have been installed at branches of the Ehime Bank to provide comprehensive support for its initiatives.



The Ehime Bank HandyBank Project press conference

### Focus initiatives (2): Increase in “quality”

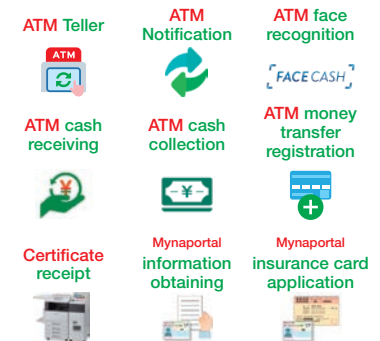
#### Leverage the Group's comprehensive strengths with the +Connect service

+Connect is a convenient service provided to a wide range of industries, including banks, non-banks, operating companies and governments, with the aim of the world of “Seven Bank ATMs the conduit for all manner of authentication and procedures.”

It has been used as a new customer contact channel to help partners address their business issues and resolve various “negatives” that could not be resolved by conventional means such as mailing. It was introduced to more than 25 partners within one and a half years after its release.

In the future, we will consolidate related services such as “ATM cash receiving” and “convenience store certificate receipt services” into +Connect, and create synergies while leveraging the comprehensive capabilities of the Seven Bank Group in both sales and development.

#### +Connect プラスコネクト



Promote as a new business brand  
Streamline, upgrade, and create synergies  
in both sales and development

#### Case 2

As a measure against the recent soaring prices and the declining birthrate and aging population, etc., a number of benefit systems for residents have been implemented by the government.

Against this backdrop, the need for the Seven Bank's ATM cash receiving service, which allows companies and local governments to send money to individuals via ATMs nationwide 24 hours a day, 365 days a year, expanded, and as of the end of March 2025, 11 local governments had introduced the service. We will continue to work to resolve various social issues faced by local communities and residents by utilizing Seven Bank ATMs as a social infrastructure.



# Pursuing the ideal form of daily-use accounts and payments to deliver the “enjoyment” of finance.

### Retail financial services closely integrated into daily life

**Nishii:** Seven Bank offers financial services based on the five concepts of “simple,” “easy,” “open,” “secure,” and “fun,” and are designed for safety, convenience, and ease of use for customers of all ages. As a retail group, we also prioritize allowing customers to experience the “enjoyment” of finance. One such example of our services is Shopping Investment “Korekabu,” which makes it possible for customers to invest as though they were shopping. In February 2024, we linked 7iD, which is used at 7-Eleven and other locations, with bank account IDs. When customers use an ATM, they can earn Seven Miles points that can be used by a group. Approximately 250,000 people are currently linked.

Seven Bank’s digital strategy centers on the “My Seven Bank” app—which allows users to open accounts instantly—and we are expanding its functionality. Additionally, in December 2024, we launched a service that allows foreign nationals residing in Japan for work or study to open bank accounts using ATMs. Thanks to word-of-mouth recommendations within the foreign community, we had 3,000 accounts opened within six months. We believe that part of our social mission is to provide financial services for the clearly growing number of foreign residents, and we are proceeding with the development of a dedicated app for this purpose.

**Takeuchi:** Seven Card Service was established as a credit card company for Ito-Yokado customers in 2001. It became a group company of Seven Bank in July 2023. Furthermore, the electronic money service



**Kenjiro Nishii**

Managing Executive Officer, Head of Banking Management Division and Financial Strategy Promotion Division

**Hiroshi Takeuchi**

President and Representative Director, Seven Card Service Co., Ltd.

nanaco, launched by 7-Eleven in 2007, can now be used at 1.25 million stores. Cumulatively, a total of over 80 million cards have been issued. Seven Card and nanaco have developed their respective roles as settlement service businesses leveraging the network of Japan's largest distribution group. As cashless settlement advances, however, we are pursuing a strategy to create new synergies. We launched a program in 2024, for instance, that offers 10% of points back to customers who use a credit card to make purchases at 7-Eleven, and an additional 1% of points back if they link their Seven Bank account. We are focusing on initiatives that link finance and retail, so that even small everyday purchases earn points, which in turn leads to mutual customer referrals.

## Building a membership base by collaborating with retailers

**Nishii:** In FY2024, we turned post payment services and personal loans developed through open innovation with startup companies into stable sources of revenue. The market for post payment, which primarily has been expanding among younger people, has become entrenched as a convenient financial service. And, as a result of efforts to enhance digital marketing, we achieved the personal loans target balance of 60.0 billion yen at the end of FY2024. Meanwhile, although we have just begun efforts to link Seven Cards to bank accounts, our top priority is clear communication of the benefits to our customers and encouraging them to use the service. To

achieve this, we will enhance the customer experience by leveraging the convenience of the “My Seven Bank” app and seamlessly integrating these services.

**Takeuchi:** Major banks and other financial institutions have progressed with initiatives linking finance and retail to expand the point economy. Seven Bank is also working to strengthen its collaboration with 7-Eleven. We are finally beginning to see the features we had originally aimed for in a daily-use card. 7-Eleven's joint measures, for instance, have attracted new young members, while also increasing the frequency and amount of settlements executed at stores. We will be able to expand profits in areas such as cash advance services by increasing opportunities to use Seven Card Plus in a wider range of shopping situations, starting with everyday convenience store purchases. Going forward, we will develop an app for credit cards only and further integrate nanaco with credit cards.

## Creating new customer-oriented financial services

**Nishii:** With positive interest rates having returned after more than 20 years, there will likely be intensified competition among financial institutions to attract accounts. Amid interest rate competition, rather than focusing on expanding the inflow pipeline of funds through deposit acquisition, we intend to focus on expanding the outflow pipeline by providing a host of methods for settling daily purchases. To achieve this, it is ideal to seamlessly

link a broad range of financial services, including credit cards, electronic money, debit cards, post payment, and loans. This will allow customers to easily select and use the services most suitable for their purposes and needs. Furthermore, through collaboration with 7-Eleven—which has daily contact with customers—we feel we must clearly demonstrate a unique experience story that merges shopping and finance in a way that customers both enjoy and benefit from in their everyday lives.

**Takeuchi:** We firmly believe that offering easy-to-use, convenient account and settlement services to customers who visit stores such as 7-Eleven and Ito-Yokado will create synergies and lead to boosting corporate value. The pace of digitalization is accelerating in finance and settlements, and cashless transactions are growing. As an example, we are convinced that leveraging purchasing data closely tied to everyday life at brick-and-mortar stores will enable us to develop new financial services. We would like to fully capitalize on this and evolve into the financial service of choice for our customers.

Seven Bank and Seven Card Service have both been in business for about a quarter of a century. During that time, we have a history of co-creating customer-oriented value with companies such as Seven-Eleven, Ito-Yokado, and York Benimaru, and this relationship will remain unchanged going forward. We will continue developing and providing daily financial services that only the Seven Bank Group can offer.



# Domestic Business: Retail Strategy (Accounts, Credit Cards, and Electronic Money)



Strategy keywords

Coordination of accounts,  
credit cards, and retail

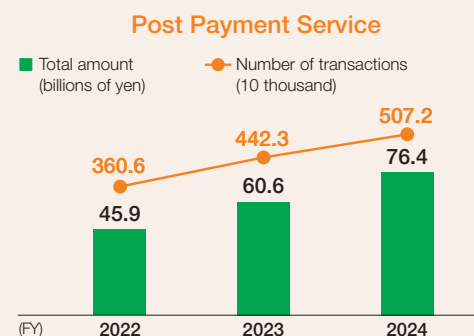
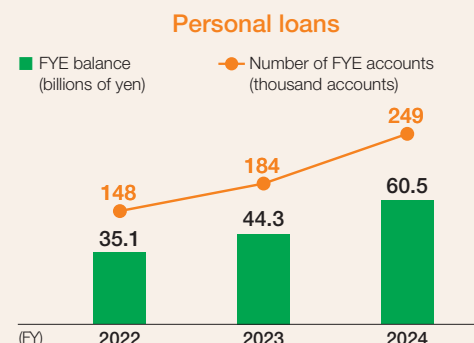
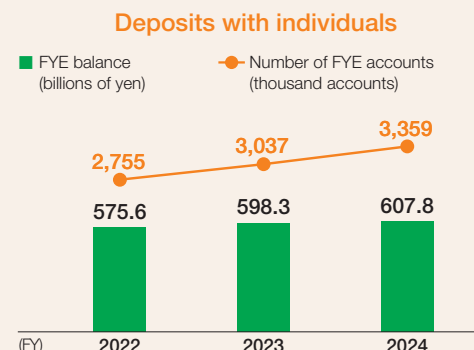
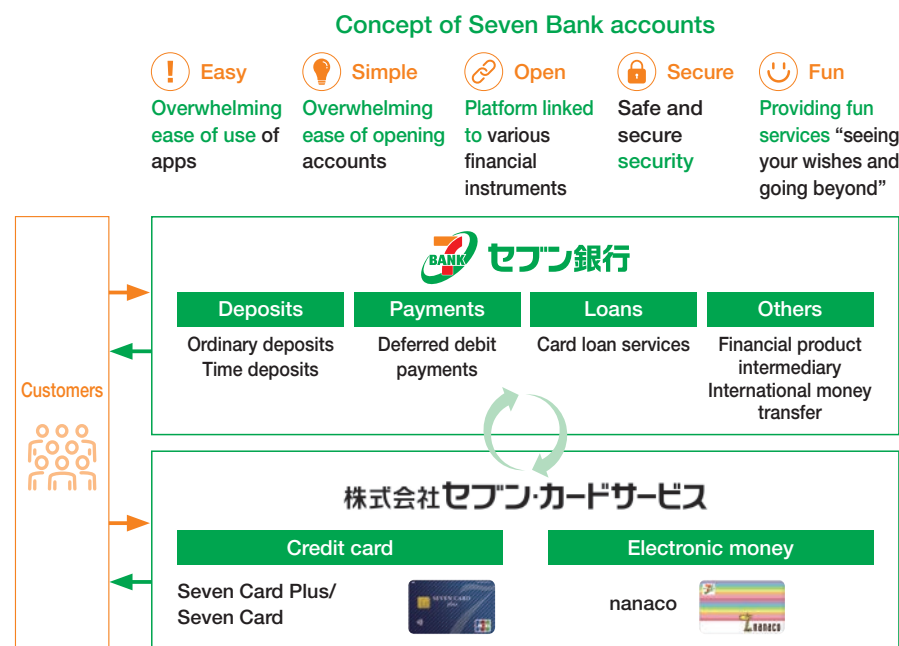
Creation of customer-oriented services  
closely related to daily living

## Creating customer value by strengthening cooperation with 7-Eleven is the most important theme.

Starting with “My Seven Bank,” a smartphone app that allows customers to open an account in 10 minutes at the fastest, Seven Bank provides convenient and accessible financial service such as debit services and card loans. In addition, Seven Card Service Co., Ltd. issues and operates credit cards and “nanaco,” an electronic money service.

We aim to create unique financial service unique to the origins of the retail industry by integrating account services and payment services that closely accompany customers’ daily lives.

## Business model



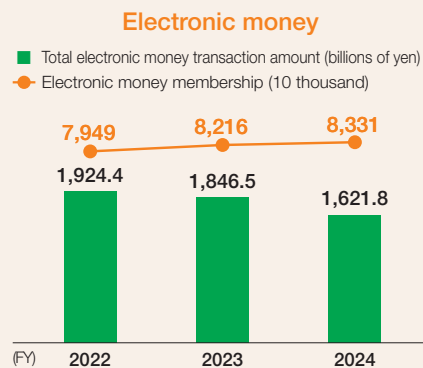
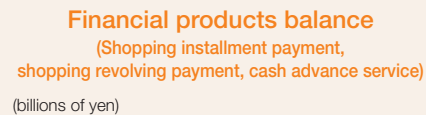
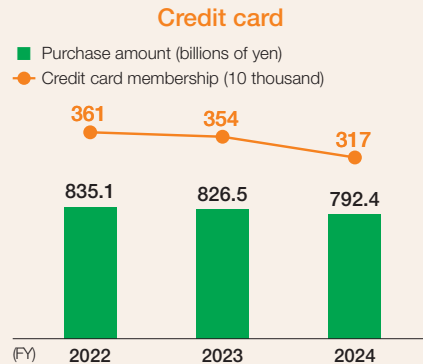
Both the number of personal accounts and the balance of individual accounts have grown steadily. Additionally, in December 2024, we began an ATM account opening service for foreign residents. It is estimated that foreign workers will account for 10% of Japan's working population in 2050. As access to finance becomes an issue due to language issues and other factors, we are expanding our financial service for renewing the residence expiration date and sending money overseas through ATMs for banks.

The convenience of being able to borrow money from the “My Seven Bank” app on the following day at the shortest has been supported. In FY2024, we began a new initiative to utilize “7 iD” purchasing data in credit screening. We aim to achieve a loan balance of ¥80.0 billion at the end of FY2025.

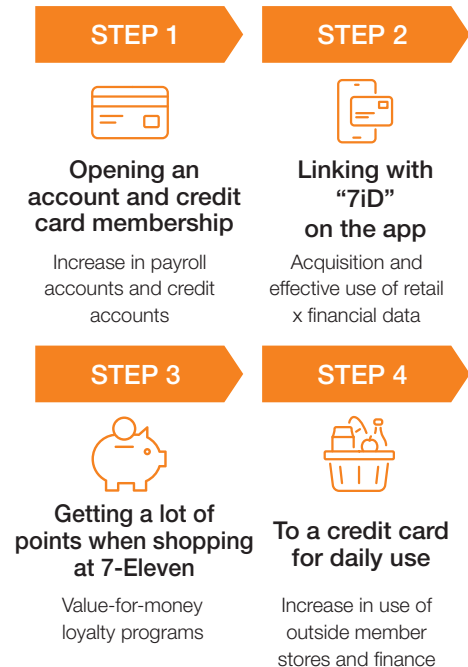
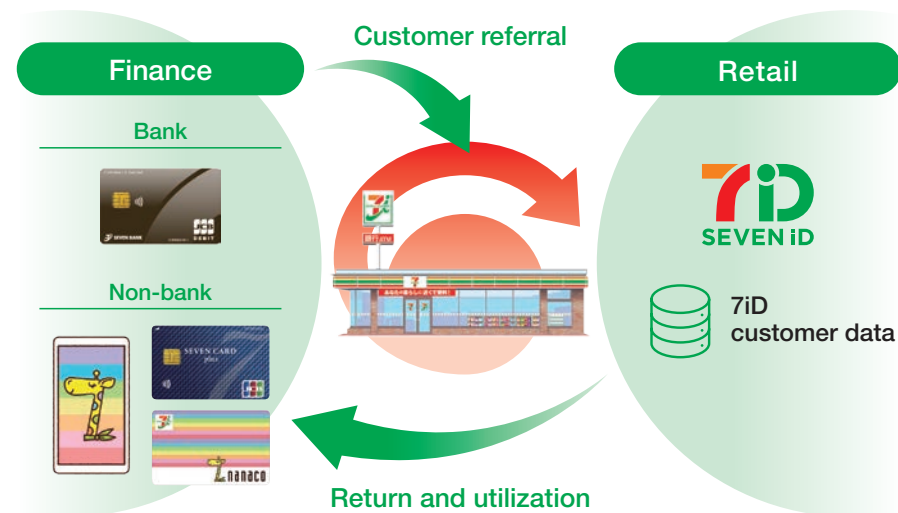
The post payment service, which was launched in September 2021 through joint creation with an external partner, is a service unique to the Bank with its nationwide ATM network. In June 2024, we began providing “Atobarai Charge” at Onebank (formerly B/43). We have increased the number of transactions and transaction volume by grasping the needs mainly of young people.

## Major initiatives in FY2024

The “Seven Card Plus” service, which provides permanently no-fee services, has been renewed as a valuable and convenient financial service to brighten customers’ daily life. If customers make a purchase at 7-Eleven after linking with “7iD,” they will receive a maximum of 10%, and if they set up a Seven Bank account as a payment account, they will receive +1% points. We aim to provide a credit card service that is loved by customers of all ages as a means of payment for daily use. At the same time, we will deepen our relationship with 7-Eleven and create mutual synergies.



## Image of creating synergies between retail and finance



# Domestic Business: Corporate Account Strategy



Services in response to social changes

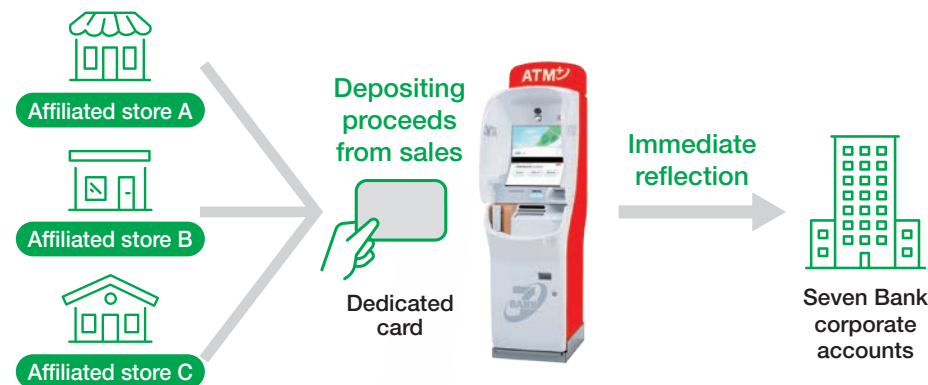
Increase corporate partners/users

## Provision of corporate account services utilizing a nationwide network of approximately 28,000 ATMs

Amid the expansion of e-commerce and sharing services, and the emergence of flexible and new ways of working such as spot work (gig work), services for corporations require digital transformation that enables the immediate transfer of funds and the improvement of operational efficiency. Leveraging the strengths of its ATMs, Seven Bank provides its corporate customers with convenient services that respond to the speed of change in the world. We will continue to expand the number of companies that have introduced our services.

### Seven Bank's services for acceptance of cash proceeds from sales

Consolidated management of sales proceeds in a safe, convenient, and simple manner  
Deposit by Seven Bank ATM 24 hours a day, 365 days a year, in principle



As a substitute for banks' night safes, customers can deposit sales proceeds safely and securely, and the system is characterized by the convenience of being able to manage it all at once on the headquarters PC, etc. The ATM cash collection service, which can be managed using a smartphone app, is used separately by many Seven Eleven Japan and other franchise business operators.

Examples of users



Seven-Eleven Japan Co., Ltd.



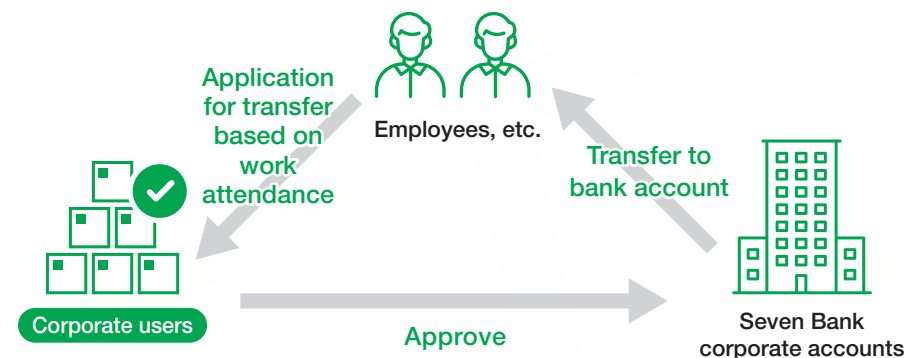
MONTEROZA Co., Ltd.



WEST Co., Ltd.

### Real-time transfer service

Convenient services born from the Seven Bank Accelerator Program



The real-time transfer service is a service that allows transfers to be made 24 hours a day, 365 days a year, in principle, through API linkage. By automating troublesome transfer operations, customers can use the system according to their needs, including advance payment of salaries, immediate payment, and payment of business consignment fees.

Examples of users



Timee, Inc.



Doremimg Co., Ltd.



SI System Corporation

# Domestic Business: Corporate Business Strategy

Value Creation

Growth Strategy

Management Base

Data

In the domestic corporate business, we provide highly specialized services to financial institutions and general business operators by leveraging our know-how in bank-quality administrative work, measures against fraudulent accounts, and information security, which we have developed through our group companies, Bank Business Factory and ACSiON. By further refining our expertise, we aim to increase reliability and expand the scale of our business.



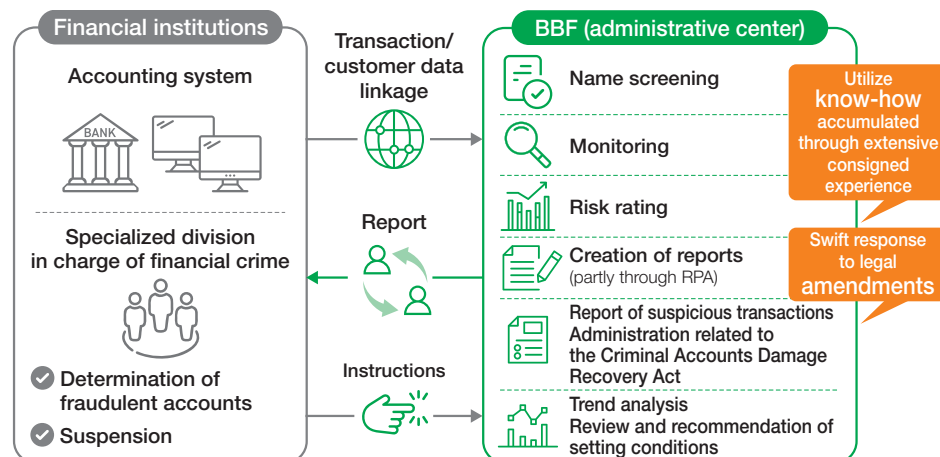
Back-office support business (BPO)

## Bank Business Factory Co., Ltd. (BBF)

As a professional in financial operations, BBF provides bank-quality back-office services and an effective platform for combating money laundering and terrorist financing. The company also offers consulting services for the development of back-office processes utilizing RPA. In January 2024, the company obtained a license for “funds transfer transaction analysis business”<sup>\*</sup> from the Financial Services Agency.

As the back-office support service (BPO) industry market continues to expand, BBF aims to create new value through business innovation as a partner that realizes “wishes” of financial institutions. By specializing in financial crime countermeasures and financial administrative support, the company will pursue unique services and contribute to the sustainable growth of financial institutions.

<sup>\*</sup>Funds transfer transaction analysis business is the business of conducting transaction filtering and transaction monitoring for funds transfer transactions on behalf of multiple financial institutions. Funds transfer transaction analysis service providers are expected to contribute to improving the effectiveness of AML/CFT measures at financial institutions by continuously improving the effectiveness of transaction filtering and monitoring.



Examples of support for measures against financial crime



Identity verification, fraud detection service

## ACSiON, Ltd. (ACSiON)

ACSiON is working to prevent crimes and limit their damage through provision of services which lead to strengthening of the security of online channels. In addition, the company is utilizing its know-how in financial crime countermeasures and Japanese Public Key Infrastructure (JPKI) technology to provide services that address new risks in the digital society. ACSiON's fraud detection technology and anti-phishing services using AI have been highly evaluated, and the number of partner companies, including major domestic financial institutions, and the framework for cooperation agreements with the public and private sectors have been expanding.

### Concluded a partnership agreement on cybersecurity measures with the Ibaraki Prefectural Police

In March 2025, the company concluded a “partnership agreement on cybersecurity measures” with Ibaraki Prefectural Police, which aims to ensure safe cyberspace, respond to cybercrime, and speed up and strengthen security measures. The background of the agreement is the increasingly sophisticated and adept cybercrime, such as phishing, and the expansion of its damage. In the future, the company will expand similar initiatives and work together with the public and private sectors to build a foundation that supports a safe, secure, and affluent society.







# As our second growth pillar, we will promote profit expansion and advance our new growth strategy, “Beyond ATM.”

Seven Bank’s overseas business is driven by the mission of “making money more convenient worldwide.” We promote our ATM operation business with the objective of enabling anyone to easily and conveniently access financial services anytime, anywhere.

We currently operate in four countries abroad. Starting in the U.S., we expanded to Indonesia and the Philippines. And we launched operations in Malaysia in January 2025. The number of ATMs and transactions grew steadily overall, and we became profitable. While achieving the Medium-Term Management Plan’s revenue target of 65.0 billion yen will be a challenge, we will work to boost profits at each company and accelerate profit expansion as our second growth pillar.

Going forward, we will concentrate on diversifying our revenue streams by leveraging our strong relationships with convenience stores and utilizing the real-world platforms we have built abroad, while considering the progress of cashless and digitalization and changing customer needs. Furthermore, under our new growth strategy, “Beyond ATM,” with a view to developing globally integrated services, we will strive to enhance the customer experience and create new value, thereby boosting profits from overseas operations.

**Tsuneo Nagashima**

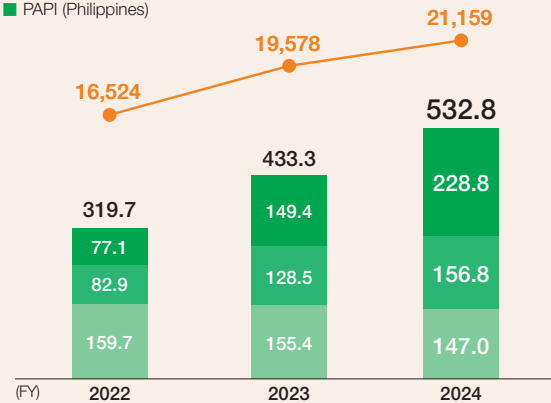
Managing Executive Officer in charge of Operations  
Solution Division, Global Business Development Division



### Total number of overseas ATMs used/installed

Total number of transactions (million) — Number of ATMs installed overseas (unit)

■ FCTI (U.S.) ■ ATMi (Indonesia) ■ PAPI (Philippines)



Company name	Countries for operations	Strategies and initiatives
FCTI	United States	<ul style="list-style-type: none"> <li>The full-year profit for FY2025 is expected to end with a surplus.</li> <li>Expansion of installation at Speedway stores, a major convenience store chain with a gas station in the United States</li> <li>Operational efficiency improvement and cost reduction</li> <li>Consideration of collaboration with a major digital wallet operator</li> </ul>
ATMi	Indonesia	<ul style="list-style-type: none"> <li>Shift from an increase in the number of ATMs to an increase in the average number of transactions</li> <li>Increasing the number of transactions through partnerships with digital wallet operators, etc.</li> <li>Starting coordination with banks toward the development of new services</li> </ul>
Pito AxM Platform, Inc.	Philippines	<ul style="list-style-type: none"> <li>Expansion of new partners (wallet operators, etc.)</li> <li>Expansion outside 7-Eleven, accelerating the pace of unit increase</li> <li>Addition of new services including deposit</li> </ul>
Reachful	Malaysia	<ul style="list-style-type: none"> <li>Planning installation of 100 cash deposit and withdrawal machines by the first half of FY2025</li> <li>Installation at 7-Eleven stores mainly located in the suburbs of Malaysia</li> </ul>

## Vision of overseas business

Provision of unique added value combining finance and retail  
= Differentiation and creation of new business areas

