

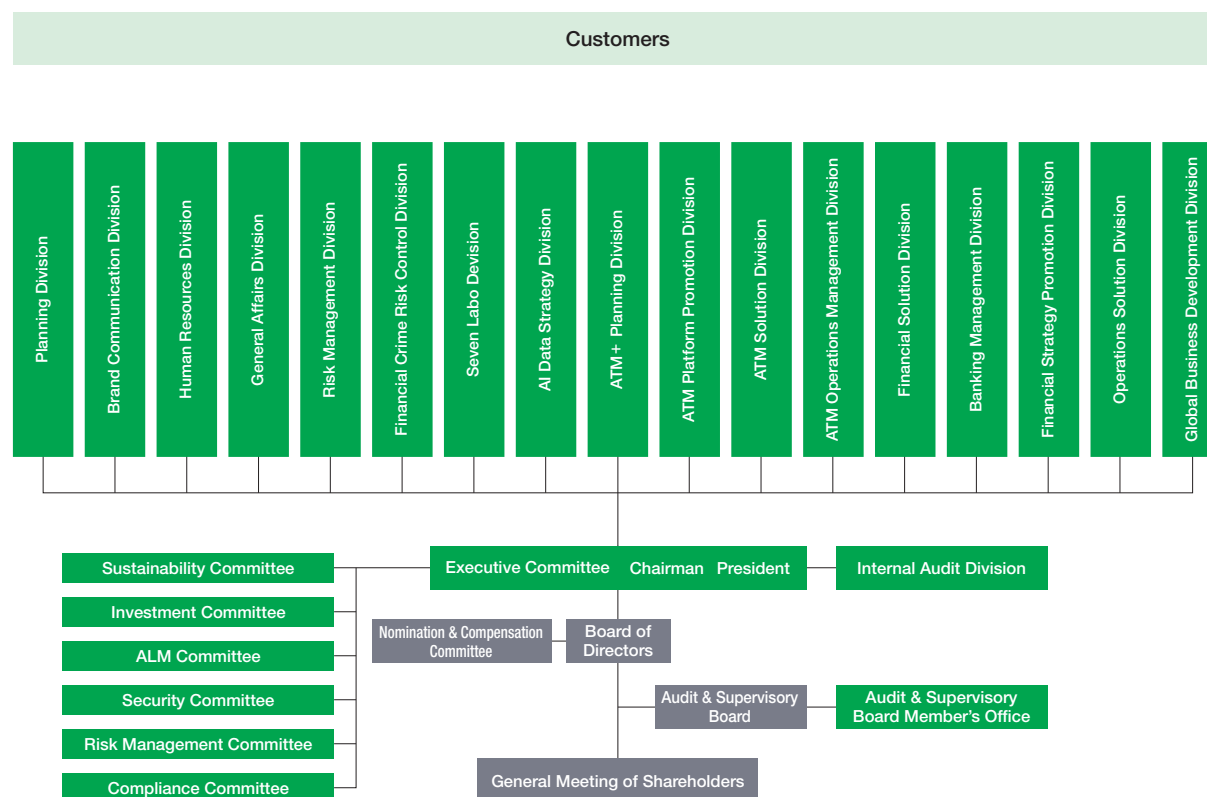
Chapter 04 Data

Company Information

Company Information (As of June 30, 2025)

Company Name	Seven Bank, Ltd.	Number of Employees	734 (Non-consolidated, excluding officers, executive officers, temporary staff and part-time employees)
Head Office	1-6-1, Marunouchi, Chiyoda-ku, Tokyo, 100-0005, Japan	Credit Ratings	[S&P Global Ratings (S&P)] Long-term counterparty issuer rating "A-" Outlook "stable"
Chairman and Representative Director	Yasuaki Funatake		
President and Representative Director	Masaaki Matsuhashi		Short-term counterparty issuer rating "A-2" [Rating & Investment Information, Inc. (R&I)] Issuer rating "AA—" Outlook "stable"
Established	April 10, 2001		
Initiated Operations	May 7, 2001		
Common Stock	30,724 million yen		

Organization Chart (As of July 1, 2025)



Shares Status (As of March 31, 2025)

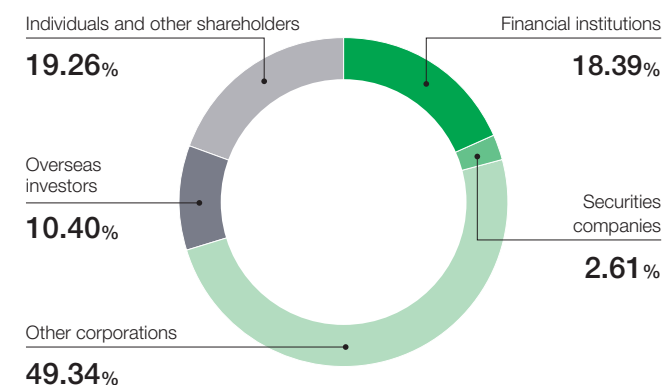
Number of Issuable Shares	4,763,632 thousand
Number of Shares Issued	1,179,308 thousand
Number of Shareholders	243,786

Status of Major Shareholders (As of March 31, 2025)

Shareholder name/title	Number of shares (Thousands of shares)	Holding (%)
Seven-Eleven Japan Co., Ltd.	453,639	38.59%
The Master Trust Bank of Japan, Ltd. (trust account)	93,524	7.95%
Ito-Yokado Co., Ltd.	46,961	3.99%
York-Benimaru Co., Ltd.	45,000	3.82%
Custody Bank of Japan, Ltd. (trust account)	39,488	3.35%
Sumitomo Mitsui Banking Corporation	15,000	1.27%
The Dai-ichi Life Insurance Company, Limited	15,000	1.27%
Goldman Sachs Japan Co., Ltd. BNYM	13,060	1.11%
GOLDMAN SACHS INTERNATIONAL	11,089	0.94%
CGML PB CLIENT ACCOUNT/COLLATERAL	10,270	0.87%

*The percentage of holdings was calculated by excluding 3,835,348 shares of treasury stock, and with the third decimal place rounded down. The number of shares of treasury stock does not include the Bank's shares held by the Directors' Compensation Board Incentive Plan (BIP) Trust and the Stock Grant Employee Stock Ownership Plan (ESOP) Trust.

Composition of Shareholders (As of March 31, 2025)



**"Individuals and other shareholders" include 3,835,348 shares of treasury stock.

Consolidated Financial Highlights

Amounts less than one unit have been truncated.

		(Fiscal Year)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Items on the Statement of Income:	Ordinary income	(Millions of yen)	119,939	121,608	127,656	147,288	148,553	137,267	136,667	154,984	197,877	214,408
	Ordinary expenses	(Millions of yen)	82,772	84,897	89,350	106,574	108,716	101,626	108,412	126,059	167,351	184,118
	Ordinary profit	(Millions of yen)	37,167	36,710	38,305	40,714	39,836	35,640	28,255	28,924	30,526	30,289
	Net income attributable to owners of the parent	(Millions of yen)	24,716	25,114	25,301	13,236	26,162	25,905	20,827	18,854	31,970	18,221
	Depreciation and amortization [†]	(Millions of yen)	18,779	18,766	17,102	17,529	14,634	14,070	16,388	19,526	23,302	29,106
	EBITDA [‡]	(Millions of yen)	55,946	55,477	55,408	58,244	54,471	49,710	44,644	48,450	53,828	59,395
Items on the Balance Sheet:	Total assets	(Millions of yen)	915,385	957,792	1,022,485	1,141,926	1,085,885	1,197,158	1,221,623	1,312,273	1,717,818	1,495,977
	Deposits [§]	(Millions of yen)	547,781	572,310	623,206	679,474	684,560	783,408	790,687	821,508	915,418	842,144
	Total liabilities	(Millions of yen)	730,590	758,710	810,458	929,036	863,051	962,482	977,509	1,058,031	1,441,962	1,213,488
	Total net assets	(Millions of yen)	184,794	199,081	212,027	212,890	222,833	234,676	244,113	254,242	275,856	282,489
Per share data:	EPS (Earnings per share)	(Yen)	20.75	21.07	21.24	11.11	22.14	22.01	17.71	16.03	27.25	15.57
	DPS (Dividend per share)	(Yen)	8.50	9.00	10.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00
	Payout ratio	(%)	40.9	42.6	47.0	99.0	49.6	49.9	62.0	68.6	40.3	70.6
Management indicators:	EBITDA margin [¶]	(%)	46.6	45.6	43.4	39.5	36.6	36.2	32.6	31.2	27.2	27.7
	ROE (Return on equity)	(%)	13.9	13.1	12.3	6.2	12.0	11.3	8.7	7.6	12.2	6.6
	Capital adequacy ratio (domestic standard)	(%)	49.77	51.71	50.78	47.77	50.11	47.93	47.31	46.51	30.74	29.13
	PER (Price-to-earnings ratio)	(Times)	23.1	17.2	15.9	29.4	12.6	11.4	13.4	16.5	10.8	17.9
Cash flow:	Cash flow from operating activities	(Millions of yen)	66,482	88,118	31,466	117,471	89,619	136,039	41,311	66,577	100,751	(38,869)
	Cash flow from investing activities	(Millions of yen)	(11,634)	(28,818)	(3,649)	(34,882)	(5,801)	(32,770)	(36,114)	(36,191)	(51,937)	(46,714)
	Cash flow from financing activities	(Millions of yen)	(9,826)	(10,446)	(11,729)	(12,246)	(16,009)	(13,555)	(12,727)	(12,973)	(12,090)	(12,667)
Capital investments:	Capital investment amounts	(Millions of yen)	17,216	14,213	11,900	10,792	16,694	25,132	23,712	24,734	38,844	45,514
	For domestic business ATMs	(Millions of yen)	8,885	4,052	1,673	1,986	3,556	9,228	7,898	6,450	12,644	16,677
	For domestic business software	(Millions of yen)	7,550	8,756	9,863	7,589	11,567	14,023	9,918	12,115	17,369	18,055

*1 Depreciation and amortization (excluding goodwill) *2 EBITDA = ordinary profit + depreciation and amortization *3 Including negotiable certificates of deposits *4 EBITDA margin = EBITDA/ordinary income

*5 ROE = net income/average equity balance *6 Calculated based on the formula stipulated in the Financial Services Agency Announcement No. 19 of 2006 in accordance with the second provision of the Banking Law No. 14.

Non-Financial Highlights

	(Fiscal Year)	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Number of employees (Consolidated) ^{*1}	(Persons)	619	634	654	657	713	809	911	1,016	1,301	1,398
Number of employees (Non-consolidated) ^{*1}	(Persons)	456	472	468	460	487	470	505	549	614	703
Ratio of female employees (Non-consolidated)	(%)	35	36	37	39	41	39	40	39	41	41
Ratio of female managers ^{*2}	(%)	10.7	12.0	14.7	14.5	17.4	18.2	16.0	18.4	17.7	18.7
Ratio of paid leave taken by employees	(%)	—	83.4	86.9	78.1	80.0	70.5	80.2	83.8	83.4	81.9
Number of employees who took childcare leave ^{*3}	(Persons)	10	13	16	12	11	11	15	24	26	30

*1 Excluding officers, executive officers, employees seconded from the Bank to external companies, part-time employees and temporary staff; and including employees seconded from external companies to the Bank.

*2 Ratio of female managers is calculated based on management positions (Senior Officer, Officer, Assistant Officer), excluding those seconded from the Bank to external companies.

*3 Number of employees who took childcare leave in each fiscal year, including contractors

Consolidated Financial Statements

Consolidated Balance Sheet

(Millions of yen)

	as of March 31, 2024	as of March 31, 2025		as of March 31, 2024	as of March 31, 2025
Assets			Liabilities		
Cash and due from banks	988,932	892,852	Deposits	914,768	841,344
Call loans	50,000	–	Negotiable certificates of deposits	650	800
Securities	118,077	120,702	Call money	110,000	35,000
Loans	56,289	72,257	Borrowed money	19,052	13,343
Foreign exchanges	0	0	Bonds	65,000	50,000
ATM-related temporary payments	205,420	102,749	ATM-related temporary advances	118,566	71,228
Accounts receivable from credit card members	134,340	128,458	Accounts payable for credit card business	42,429	40,738
Other assets	76,038	77,733	Deposits for electronic money	70,899	62,660
Tangible fixed assets	39,150	50,247	Other liabilities	97,177	96,103
Buildings	1,970	2,328	Provision for bonuses	1,032	1,063
ATMs	32,302	41,584	Liability for retirement benefits	25	35
Other tangible fixed assets	4,877	6,334	Provision for retirement benefits of directors	29	9
Intangible fixed assets	46,795	50,046	Provision for stocks payment	812	983
Software	36,530	41,521	Provision for loss on litigation	1,418	–
Other intangible fixed assets	10,264	8,524	Deferred tax liabilities	99	177
Asset for retirement benefits	2,615	2,969	Total liabilities	1,441,962	1,213,488
Deferred tax assets	4,751	2,639	Net assets		
Allowance for credit losses	(4,593)	(4,679)	Common stock	30,724	30,724
Total assets	1,717,818	1,495,977	Capital surplus	30,850	31,071
			Retained earnings	201,836	207,126
			Treasury stock	(2,744)	(2,738)
			Total shareholders' equity	260,666	266,184
			Net unrealized gains (losses) on available-for-sale securities, net of taxes	607	85
			Foreign currency translation adjustments	8,574	10,245
			Accumulated adjustments for retirement benefits	688	685
			Total accumulated other comprehensive income	9,870	11,016
			Subscription rights to shares	12	32
			Non-controlling interests	5,306	5,255
			Total net assets	275,856	282,489
			Total liabilities and net assets	1,717,818	1,495,977

Consolidated Statement of Income

(Millions of yen)

	2023	2024		2023	2024
Ordinary income	197,877	214,408	Extraordinary income	22,326	1,314
Interest income	8,158	11,089	Gain on sales of fixed assets	0	–
Interest on loans	7,453	9,672	Gain on change in equity of affiliates	–	76
Interest and dividends on securities	147	359	Gain on sale of shares of subsidiaries and affiliates	785	179
Interest on call loans	49	77	Gain on bargain purchase	21,540	–
Interest on cash and due from banks	508	980	Other extraordinary income	–	1,057
Fees and commissions income	186,235	197,895	Extraordinary losses	7,722	2,767
Remittance-related fee income	3,744	3,913	Losses on disposal of fixed assets	549	742
ATM-related fee income	149,446	156,400	Impairment losses	351	2,025
Credit card operating income	10,058	12,165	My Number points-related loss	4,619	–
Electronic money operating income	10,201	12,010	Provision for loss on litigation	1,406	–
Other fees and commissions income	12,783	13,406	Other extraordinary losses	795	–
Other operating income	309	264	Income before income taxes	45,130	28,836
Other ordinary income	3,174	5,158	Income taxes-current	8,503	8,141
Other	3,174	5,158	Income taxes-deferred	4,667	2,425
Ordinary expenses	167,351	184,118	Total income taxes	13,170	10,567
Interest expenses	1,174	2,098	Net income	31,959	18,268
Interest on deposits	32	517	Net income (loss) attributable to non-controlling interests	(11)	47
Interest on negotiable certificates of deposits	0	1	Net income attributable to owners of the parent	31,970	18,221
Interest on call money	(59)	348			
Interest on borrowed money	903	979			
Interest on bonds	298	251			
Fees and commissions expenses	53,418	55,654			
Remittance-related fee expenses	1,808	1,845			
ATM placement fee expenses	31,541	31,647			
ATM-related fee expenses	10,187	9,805			
Credit card operating expenses	4,306	5,653			
Electronic money operating expenses	726	886			
Other fees and commissions expenses	4,849	5,815			
Other operating expenses	–	7			
General and administrative expenses	108,084	122,166			
Other ordinary expenses	4,673	4,191			
Provision of allowance for credit losses	2,179	2,887			
Other	2,493	1,304			
Ordinary profit	30,526	30,289			

Non-consolidated Balance Sheets

(Millions of yen)

	as of March 31, 2024	as of March 31, 2025		as of March 31, 2024	as of March 31, 2025
Assets			Liabilities		
Cash and due from banks	956,804	859,760	Deposits	949,751	871,043
Cash	776,540	732,089	Ordinary deposits	730,637	660,639
Due from banks	180,263	127,671	Time deposits	218,748	209,967
Call loans	50,000	–	Other deposits	365	436
Securities	172,795	175,457	Negotiable certificates of deposit	650	800
Local government bonds	65,327	59,596	Call money	110,000	35,000
Corporate bonds	46,181	38,879	Bonds payable	65,000	50,000
Stocks	38,067	37,962	Other liabilities	148,154	101,456
Other securities	23,218	39,019	Income taxes payable	3,743	4,147
Loans and bills discounted	44,468	60,700	Accrued expenses	6,964	7,621
Loans on deeds	150	150	ATM-related temporary advances	118,566	71,228
Overdrafts	44,318	60,550	Asset retirement obligations	430	513
Foreign exchanges	0	0	Other	18,450	17,945
Due from foreign banks (our accounts)	0	0	Provision for bonuses	634	712
Other assets	231,427	135,992	Reserve for stocks payment	812	983
Prepaid expenses	1,831	1,856	Acceptances and guarantees	13,300	14,832
Accrued revenue	10,466	10,450	Total liabilities	1,288,303	1,074,826
ATM-related temporary payments	198,172	99,590	Net assets		
Other	20,957	24,095	Share capital	30,724	30,724
Tangible fixed assets	29,023	37,340	Capital surplus	30,724	30,724
Buildings, net	1,756	2,059	Legal capital surplus	30,724	30,724
ATMs	23,164	30,430	Retained earnings	188,926	193,653
Other tangible fixed assets	4,102	4,849	Legal retained earnings	0	0
Intangible fixed assets	38,484	42,294	Other retained earnings	188,926	193,653
Software	30,597	34,680	Retained earnings brought forward	188,926	193,653
Software in progress	7,880	7,607	Treasury shares	(2,744)	(2,738)
Other intangible fixed assets	6	6	Total shareholders' equity	247,631	252,364
Prepaid pension costs	921	1,155	Valuation difference on available- for-sale securities	607	85
Deferred tax assets	1,131	1,783	Total valuation and translation adjustments	607	85
Customers' liabilities for acceptances and guarantees	13,300	14,832	Share acquisition rights	12	32
Allowance for loan losses	(1,802)	(2,008)	Total net assets	248,252	252,482
Total assets	1,536,555	1,327,309	Total liabilities and net assets	1,536,555	1,327,309

Non-consolidated Statements of Income

(Millions of yen)

	2023	2024		2023	2024
Ordinary income	128,899	135,747	Extraordinary income	200	179
Interest income	6,163	8,599	Gain on sale of shares of subsidiaries and associates	200	179
Interest on loans and discounts	5,880	7,687	Extraordinary losses	1,719	2,364
Interest and dividends on securities	147	359	Loss on disposal of non-current assets	503	673
Interest on call loans	49	77	Impairment losses	–	1,146
Interest on deposits with banks	86	475	Loss on valuation of shares of subsidiaries and associates	909	545
Fees and commissions	121,505	124,081	Other	306	–
Fees and commissions on domestic and foreign exchanges	3,744	3,913	Profit before income taxes	27,603	25,122
ATM-related fee income	111,060	113,401	Income taxes - current	8,301	7,889
Other fees and commissions	6,700	6,766	Income taxes - deferred	(18)	(423)
Other ordinary income	310	263	Total income taxes	8,283	7,465
Gain on foreign exchange transactions	310	263	Profit	19,320	17,657
Other income	919	2,803			
Gain on sale of equity securities	56	2,305			
Other	862	498			
Ordinary expenses	99,775	108,439			
Interest expenses	271	1,156			
Interest on deposits	32	550			
Interest on negotiable certificates of deposit	0	1			
Interest on call money	(59)	348			
Interest on borrowings and rediscounts	0	3			
Interest expenses on bonds	298	251			
Fees and commissions payments	25,339	26,798			
Fees and commissions on domestic and foreign exchanges	1,808	1,845			
ATM-placement fee expenses	17,525	17,757			
ATM-related fee expenses	2,646	2,862			
Other fees and commissions	3,358	4,332			
Other ordinary expenses	–	7			
Loss on sale of bonds	–	7			
General and administrative expenses	71,580	78,719			
Other expenses	2,585	1,757			
Provision of allowance for loan losses	1,123	1,207			
Write-off of loans	0	1			
Loss on devaluation of equity securities	1,363	33			
Other	98	516			
Ordinary profit	29,123	27,307			