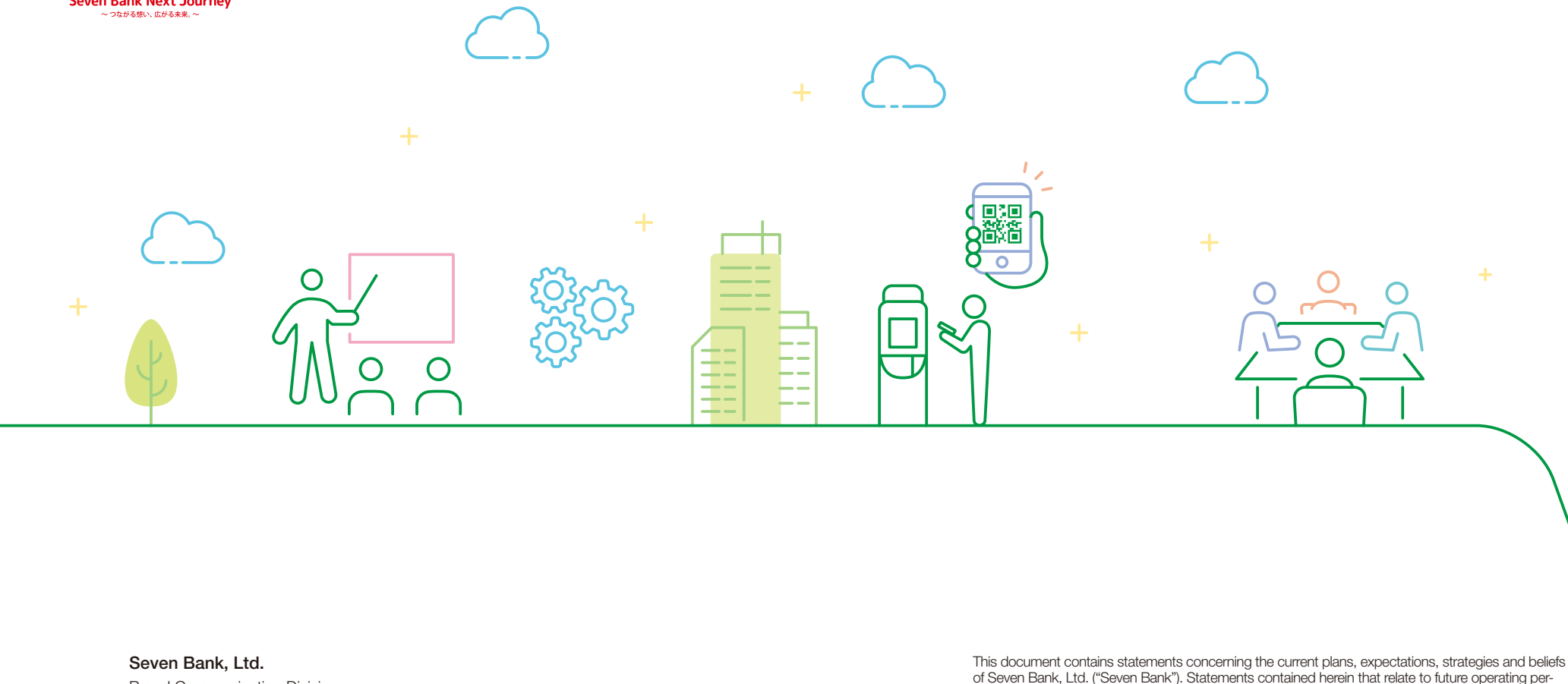


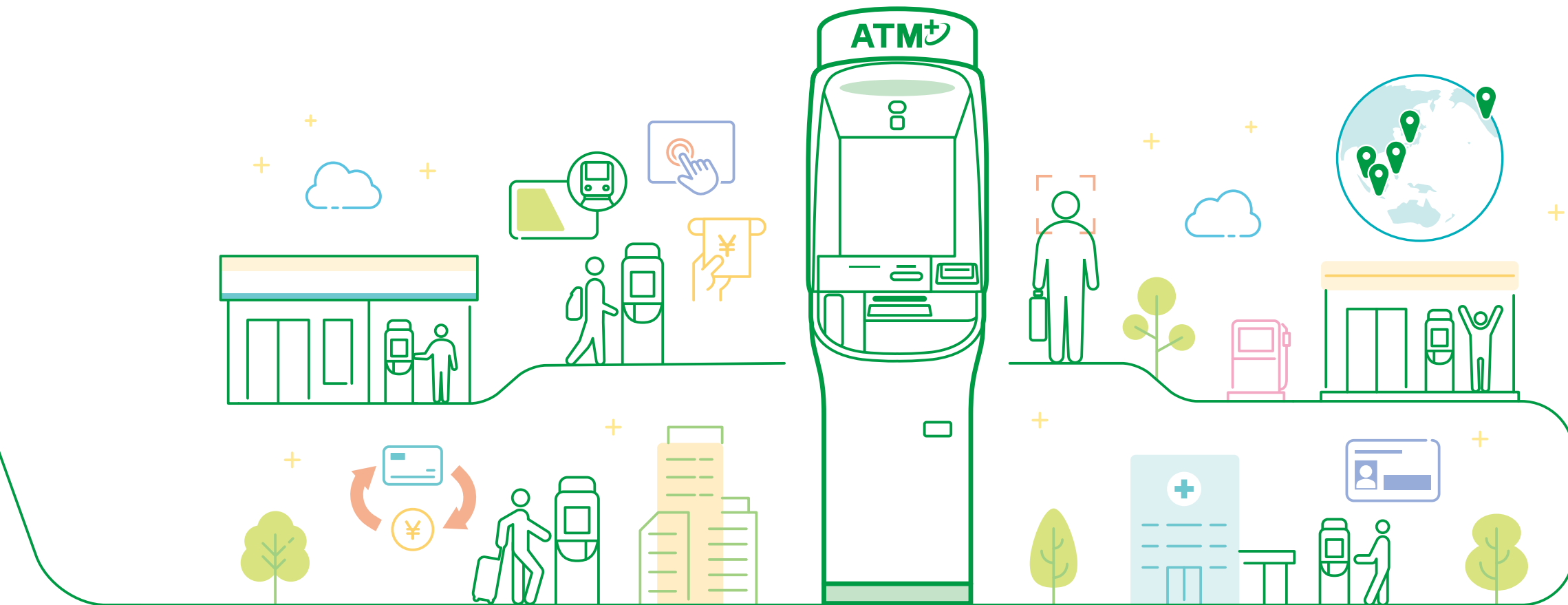


Seven Bank, Ltd.
Brand Communication Division
6-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-0005, Japan Marunouchi Center Building

Designated banking business dispute resolution body under the Banking Act with which the Bank has contracted
Japanese Bankers Association

Contact: Japanese Bankers Association Customer Relations Center
Telephone: +81-3-5252-3772
Open: Monday through Friday (excluding national and bank holidays)
Hours of operation: 09:00–17:00

This document contains statements concerning the current plans, expectations, strategies and beliefs of Seven Bank, Ltd. ("Seven Bank"). Statements contained herein that relate to future operating performance and that are not historical facts are forward-looking statements. Forward-looking statements may include, but are not limited to, words such as "believe," "anticipate," "plan," "strategy," "expect," "forecast," "predict," "potential," "possibility" and similar words that describe future operating activities, business performance, events or conditions. Forward-looking statements, whether spoken or written, are based on judgments made by the management of Seven Bank, based on information that is currently available to it. As such, these forward-looking statements are subject to various risks and uncertainties, including, but not limited to, changes in the level of demand for the services offered by Seven Bank, challenges Seven Bank faces in achieving further growth and various other factors. As a result of such risks and uncertainties, the actual business results of Seven Bank may vary substantially from the forecasts expressed or implied in forward-looking statements. Consequently, investors are cautioned not to place undue reliance on forward-looking statements. Seven Bank disclaims any obligation to revise forward-looking statements in light of new information, future events or other findings. The information contained in this document does not constitute or form part of any offer for sale or subscription of or solicitation or invitation of any offer to buy or subscribe for any securities, nor shall it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever.

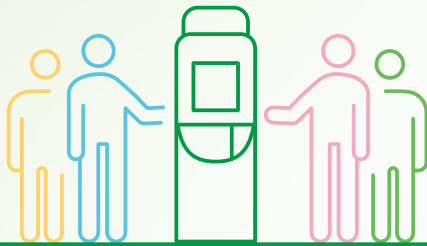


Integrated Report

For the year ended March 31, 2026

2026

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Seven Bank has celebrated its 25th anniversary in 2026.

We would like to express our heartfelt gratitude to all stakeholders, including shareholders and investors, for their support of the Seven Bank Group's growth and development.

Seven Bank positions the Integrated Report as a tool to communicate with our stakeholders.

We will continue to strive to promote understanding of the Seven Bank Group through constructive dialogue in both financial and non-financial aspects and achieve sustainable improvement in our corporate value.

Reference guidelines

The report has been prepared referencing the International Integrated Reporting Council's ("IIRC") "International Integrated Reporting Framework," published in December 2013, and the Ministry of Economy, Trade and Industry's "Guidance for Integrated Corporate Disclosure and Company-Investor Dialogues for Collaborative Value Creation," announced on May 29, 2017.

About this publication

This integrated report includes information related to Seven Bank's management ethos, business performance, business overview, corporate social responsibility (CSR) and financial position. It has also been prepared to include comprehensive non-financial information that supports our sustainable growth.

Key matters reported

This document mainly describes our business activities in FY2025 and future initiatives, as well as financial results announced for FY2025.

*For detailed financial data, please refer to Financial Section 2026 available on our website (<https://www.sevenbank.co.jp/english/ir/library/disclosure/>).



Period covered by this report

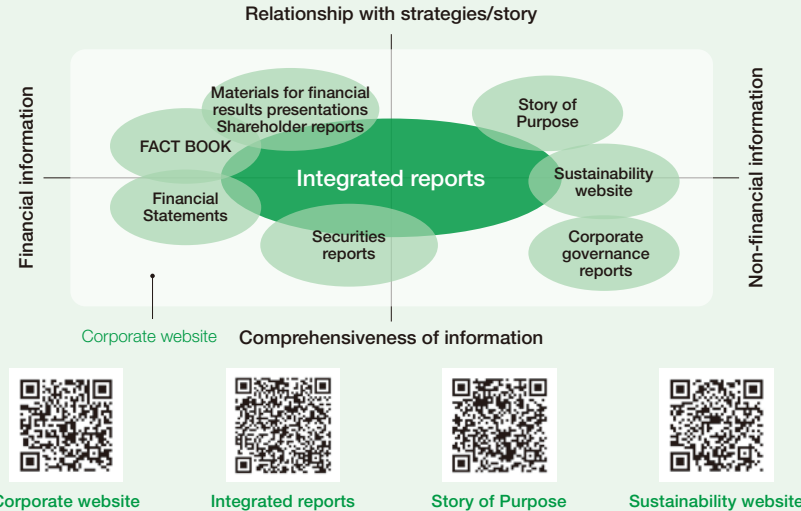
April 1, 2025 - March 31, 2026,
as a general rule

Date of issuance

This issue:
Integrated Report 2026
July 2026

Next issue:
Interim Disclosure Report 2026
January 2027 (planned)

Positioning of Integrated Report



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PICK UP



Seven Bank's official website features “Story of Purpose,” which describes our efforts to continue to take on challenges while staying close to customers, with the aim of realizing Purpose. (in Japanese) In this report, links are provided to the dedicated pages in connection with related topics. Please check out the story on the official website.

➡ P45・46・50・64・66

*Affiliations, positions, content, etc. are current as of the time of reporting.

Philosophy System of Seven Bank Group

PURPOSE

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

Seven Bank's Purpose was formulated in its 20th anniversary year 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 challenges."

That is precisely our origin and our reason for being.

Amid this era of unprecedented change, we will remain an integral part of our customers' daily lives, exceed their expectations and transcend conventional wisdom, and shape the future of everyday life.

Armed with this Purpose, the Seven Bank Group will continue to take on new challenges.

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.

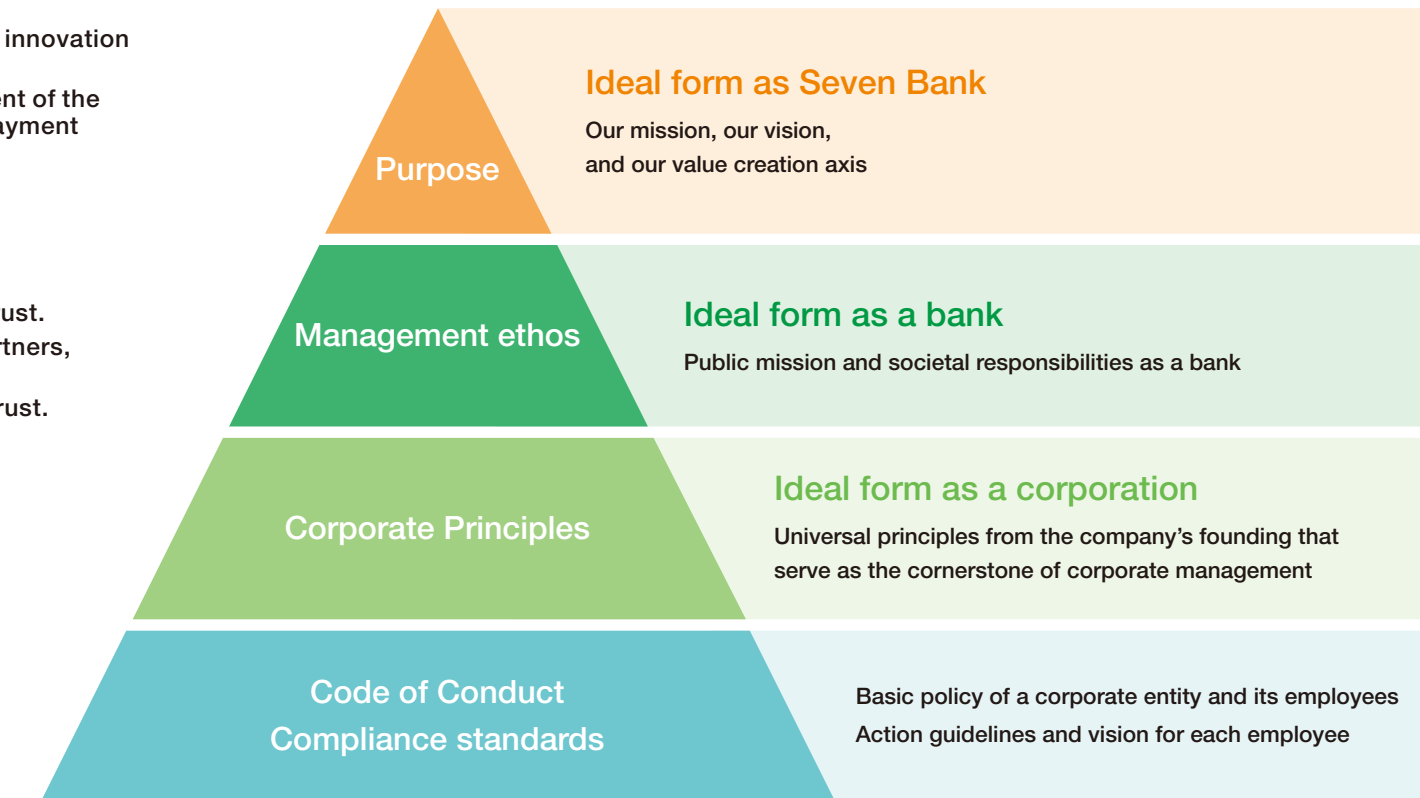
Corporate Principles

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.

Code of Conduct

(Only items are excerpted)

- Public mission and social responsibility
- Customers come first put customers first
- Act with integrity and fairness
- Contribute to a sustainable society
- Respect human rights
- Respect diversity and improve job satisfaction
- Prohibit relationships with antisocial forces, respond to terrorism and other threats



25 Years Since Our Founding. The History of Seven Bank

SEVEN BANK HISTORY

Overview of Seven Bank Group and Its Vision

Value Creation of Seven Bank Group

Sustainable Growth Strategy

Management Base to Support Sustainable Growth

Data

First-generation ATM

Second-generation ATM

Third-generation ATM

Fourth-generation ATM

2001

2001
April

- IY Bank Co., Ltd. established

Funded by the former Ito-Yokado Group, IY Bank was established as a new, unprecedented type of bank. We built a safe and efficient payment infrastructure that can be used with peace of mind by anyone, anytime, anywhere, and 24 hours a day, 365 days a year, in principle.



May

- IY Bank began operations
- Launched first-generation ATM services
- Launched Bank account services



2004
March

- First single fiscal year profitability (fiscal year ended March 31, 2004), driven by expansion of partner financial institutions and increased ATMs

2005

2005
April

- Number of ATMs exceeded 10,000

July

- Introduction of second-generation ATMs

The integration of Japan's first secondary display has quadrupled processing speed and enabled high-speed, large-capacity storage with twice the capacity. The new ATM supports international security standards and offers enhanced expandability, supporting contactless IC cards, mobile devices, biometric authentication, etc.



October

- Company name changed to Seven Bank, Ltd.

IY Bank Co., Ltd. was renamed Seven Bank, Ltd.



2007
June

- Launched a comprehensive ATM operation and management entrusted

We launched a comprehensive ATM operation and management entrusted, leveraging our expertise in low-cost, highly secure ATM operations.



September

- Began topping up nanaco, the first electronic money card by a retailer

November

- Launched voice guidance services

We launched an ATM transaction service for the visually impaired that provides audio guidance via the intercom installed at the ATM.



December

- ATMs now installed in all 47 prefectures

2008

February

- Listed on the then Jasdaq Securities Exchange

2010

2010
January

- Launched personal loan services

November

- Introduction of third-generation ATMs

This shortened the time for processing banknotes and resuming transactions. The banknotes storage capacity was increased, and cash replenishment costs were controlled. We also considered global warming prevention and waste reduction through thorough energy-saving design.



2011

March

- Initiated international money transfer services at ATMs
- Launched fundraising drive for Great East Japan Earthquake victims



December

- Listed on the then First Section of the Tokyo Stock Exchange



2012

2012
October

- Turned a U.S. based ATM operating company into a group company (currently FCTI, Inc.)

2014

June

- Established PT. ABADI TAMBAH MULIA INTERNASIONAL, an Indonesian joint venture company



July

- Established Bank Business Factory Co., Ltd., a back-office support service company
- Number of ATMs exceeded 20,000

2017

March

- Began offering Smartphone ATM service

2018

January

- Established Seven Payment Services, Ltd.

2019

2019
April

- Established Pito AxM Platform, Inc., a group company in the Philippines
- Established ACSiON, Ltd., a joint venture company that provides security services

September

- Introduction of fourth-generation ATMs

We introduced such functions as face recognition, reading functions for personal authentication documents, QR-code payments*, a function to send information to a smartphone via Bluetooth. We designed an ATM that can forecast demand for cash using AI and detect and predict component failures using the Internet of Things technology so that it never goes out of service.

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

2020

April

- Launched "My Seven Bank" smartphone app



2021

2021
April

- Formulated Seven Bank Purpose



2022

April

- Transitioned to the Prime Market of the Tokyo Stock Exchange

October

- Our fourth-generation ATM received a 2022 Good Design Award

The machine was highly praised for comprehensively realizing a design from the user's perspective, prioritizing not only functionality but also safety and ease of use, in an effort to realize a digital society in which "no one is left behind."

2023

July

- Turned Seven Card Service Co., Ltd. into a group company

September

- Launched the "+Connect" service



2024

2024
May

- Established a group company in Malaysia (currently Reachful Malaysia Sdn. Bhd.)

2025

March

- All our ATMs now replaced with the fourth generation model

September

- Announced capital and business alliance with ITOCHU Corporation

2026

April

- Selected as a DX Stock 2026 for the first time

June

- Installed first ATMs at FamilyMart stores

On June 1, we began installing uniquely designed ATMs and providing ATM services at FamilyMart stores nationwide (excluding those operated by area franchisees).

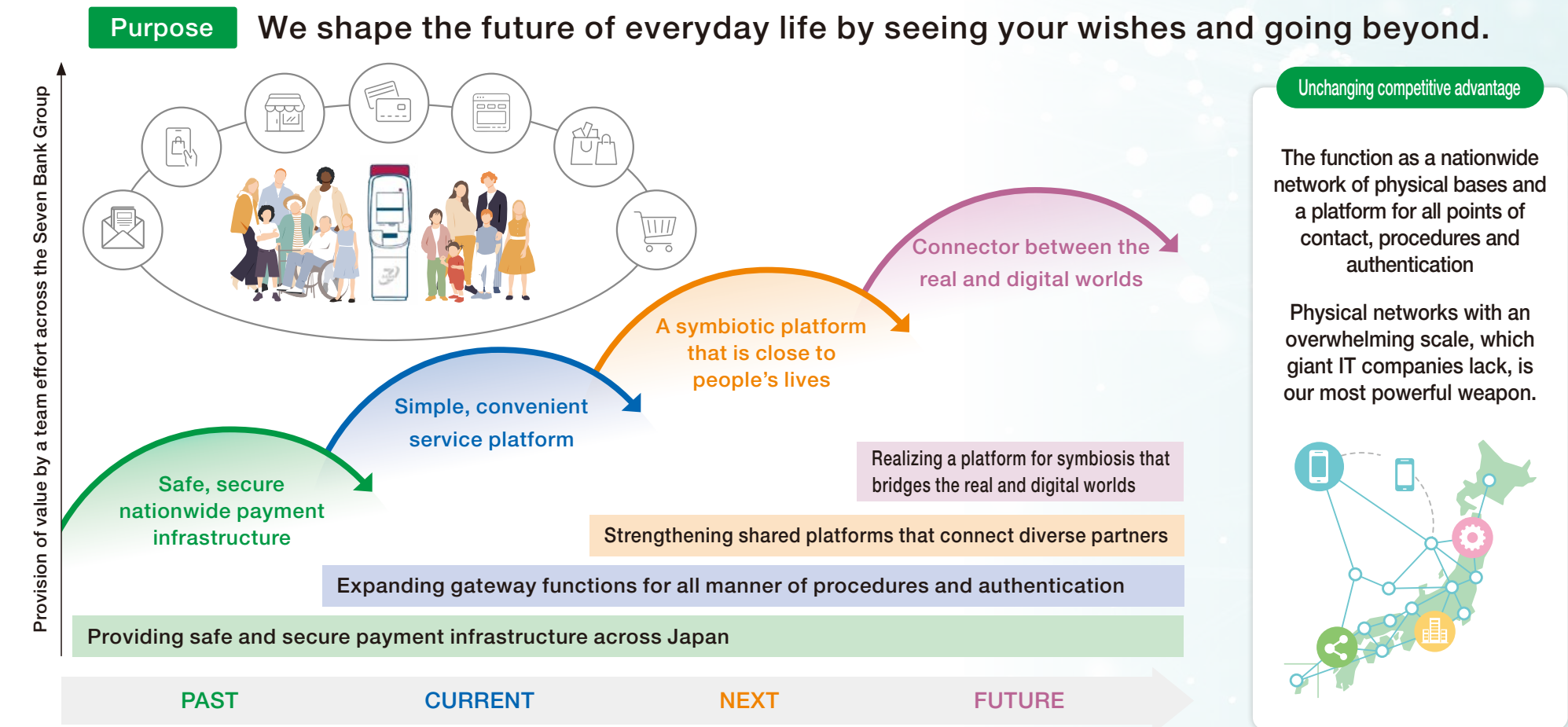


Long-Term Vision: World in 2050

Aiming to realize its Purpose, the Seven Bank Group has always remained focused on customers and has continued to evolve through unique ideas and leading-edge technologies, no matter how times changed. Currently, we are expanding the infrastructure supporting the back-end operations of financial institutions, business corporations, and administrative agencies through ATM networks, serving as a platformer that supports the back-end of a wide range of services. We believe that the physical network we have built over the past 25 years and the platform that links more than 690 partners will continue to be the source of our competitive advantage.

Over the next 25 years, we will remain committed to solving social issues and creating new value as a “platformer for symbiosis” that contributes to the development of society, leveraging this competitive advantage and working with our diverse stakeholders.

*A platformer in our definition is an “open ecosystem in which diverse needs and talents are intermingled and new possibilities emerge.”



Expected Changes in Environment by 2050

Environment Change 1 Growing scarcity of real contact points and erosion of trust

As anxiety about the digital world grows, the value of real contact points is once again recognized as a reliable source of safety and security.

Environment Change 2 Disappearing borders between economic zones

We will enter an era in which diverse forms of digital and environmental value will freely connect and be exchanged across national borders.

Environment Change 3 Weakening of the safety net

As the number of single-person households increases and population decreases, it will become difficult to maintain basic infrastructure such as government services and healthcare in provincial areas.

The Value Creation the Group Aims For

Value Creation 1 Connector between the real and digital worlds

As anxiety about the digital world grows, Seven Bank's physical network will become a trusted contact point that safely and securely connects the digital economy and people.

Value Creation 2 A hub for exchanging all forms of value

Function as a hub for exchanging value that connects digital currencies and environmental value circulating across borders with forms of value that can be used in people's lives.

Value Creation 3 Air-like basic infrastructure

Amid increasingly centralized and digitalized support desks, become an infrastructure that supports people's lives like air so that people can live with peace of mind without even being conscious of it.

Vision for the Future

A one-of-a-kind entity that seamlessly bridges between the real and digital worlds



TOP MESSAGE

Turning Change into Opportunity Through Continuous Innovation

With 25 years of gratitude in our hearts, we will pass on our know-how and experience as we look towards our 30th anniversary. While laying a solid foundation, we will steadily advance to the next stage of growth and take on the challenge of creating new value.

Masaaki Matsuhashi
President and Representative Director



It all started 25 years ago with the idea that “if there was an ATM in convenience stores, it would be more convenient.” Our roots lie in a retail mindset.

In April 2026, we celebrated the 25th anniversary since our founding in 2001. “Wouldn’t it be great if there were ATMs in convenience stores?” — Starting from this simple desire held by customers, the Company, since the time when it was known as IY Bank, has, over the past quarter-century, been able to establish convenience store ATMs as a vital part of social infrastructure thanks to the support of various stakeholders, including customers, shareholders, partners, and the stores that have installed our ATMs. I would like to express my deepest gratitude for this.

Looking back, the most memorable moments were the days when we were ardently striving to achieve our goal of becoming profitable within three years of our foundation. With our survival at stake if we couldn’t achieve this goal, what kept us going were the teachings of the late Toshifumi Suzuki (Honorary Advisor of Seven & i Holdings), who gave us tremendous guidance at the time of our founding. His teachings included: “think like a retailer, not a banker,” “discard conventional wisdom,” and “put yourself in the customer’s shoes.” With these words in mind, we put all our efforts into developing partnerships, developing systems, and restructuring operations. As a result, with the support of many customers, we were able to successfully achieve profitability. His philosophy remains deeply embedded in our DNA and continues to guide us today.

In 2007, in addition to completing the installation of ATMs in all 47 prefectures, we also took on the

challenge of developing higher value-added services that could not be found in conventional ATMs, such as support for cards issued overseas, voice guidance for visually impaired customers, and cash top-ups for electronic money. The foundation for the distinctive strengths we developed during that period has since evolved into what is now our “+Connect” service.

Reviewing the Medium-Term Management Plan: Building a foundation for diversification and turning business refinement to profitability

Through these repeated challenges, we have steadily increased the number of ATM transactions, even as cashless payments become more widespread. However, recognizing that a revenue structure that is heavily reliant on the ATM business would limit future growth, we outlined two growth strategy pillars in our previous Medium-Term Management Plan, which we have been implementing since FY2021. The first pillar was to evolve our ATM business from a cash platform to a service platform, and the other was to expand growth fields that come after ATMs and diversify our business portfolio.

The previous Medium-Term Management Plan ended in FY2025. Unfortunately, we did not meet our financial goals of consolidated ordinary income of 250.0 billion yen, consolidated ordinary profit of 45.0 billion yen, and ROE of 8% or more. However, we achieved a new record high with consolidated ordinary income of 220.0 billion yen and secured a reasonable level of revenue in multiple businesses, demonstrating our steady progress toward diversification.

➡ P37 Message from the Officer in charge



Our core domestic ATM business performed better than expected in terms of both the number of ATMs and the number of transactions. In addition to cash top-ups for various payment services, the range of services offered, such as My Number Card-related services and the Smartphone ATM service, expanded, resulting in a record high of 1.122 billion ATM transactions in FY2025. The “+Connect” service, which launched in September 2023, has been adopted by 51 companies as of March 2026. The “+Connect” service’s “ATM Teller” service was awarded the Minister for Internal Affairs and Communications Award at the 5th Nihon Service Award in recognition of its contribution to the rationalization and digitalization of partners. Through these unique and highly refined services, we support our partners’ DX initiatives while ultimately enhancing convenience for the individual customers they serve.

➡ P43 ATM Platform Strategy

The retail business and overseas business, which strive for diversification, are taking longer than initially planned to increase revenue. In the retail business, while loan balances increased to nearly the planned

Returning to Sustainable Growth and Delivering on Our Financial Commitments

level, account acquisition fell short of expectations due to intensified competition in a “world with interest rates.” The credit card business also failed to achieve the desired results amid competition among various payment methods. Although we face a fiercely competitive environment, we will hone the unique strengths of the Group and focus on acquiring accounts and loans from our target customer base. Furthermore, with the planned credit card renewal in the summer of 2026 as a turning point, we will move forward with the achievement of profitability as our top priority.

⊖ P47 Retail Strategy

While the overseas business experienced delays due to the emergence of competitors in the United States, Indonesia, and the Philippines, revenue in the previously struggling United States improved, and with the addition of Malaysia, which we newly entered during the plan period, all four companies achieved profitability. As awareness of our business grows, “retail × finance” services leveraging our ATM infrastructure are starting to take shape.

⊖ P52 Overseas Business

Expanding our ATM network, which is the convenience store industry standard, to 44,000 units across Japan

Our new partnerships represent the symbolic step we took in FY2025 toward transforming change into an opportunity for growth. In June 2025, we changed from a consolidated subsidiary of Seven & i Holdings Co., Ltd. to an equity-method affiliate.

Then, in September 2025, we announced the conclusion of a capital and business alliance agreement with ITOCHU Corporation and a basic agreement regarding the installation of ATMs with FamilyMart Co., Ltd. We formally concluded the ATM installation agreement with FamilyMart in March 2026. Starting in June, we will gradually install ATMs in FamilyMart stores nationwide, with plans to install approximately 16,000 units over the next four years. Upon completion, our domestic ATM platform will expand to a network of 44,000 units, including more than 28,000 units already installed in Seven-Eleven stores and other locations. While this will create an exceptionally large network, it is about more than simply increasing the number of ATMs. It is about achieving both: remaining a trusted and convenient part of our customers’ daily lives while generating sustainable profitability as a business.

This partnership has given us an opportunity to further realize a vision I have long believed in: one in which customers, partners, ATM host stores, and Seven Bank itself all share in the benefits and grow together. Our customers will be able to use the convenient features of our ATMs more readily and widely. By shifting from self-owned infrastructure to a service-connected model, banks, government agencies, schools, and other organizations can leverage our nationwide network of physical customer touchpoints as a platform for delivering a broad range of services. For stores with ATMs installed, leveraging economies of scale to expand services will lead to increased customer traffic and ultimately enhance store value. Our expanding ATM network has been built on the support and cooperation of the stores that have partnered with us over the years. Even as our network expands, our commitment to moving forward alongside everyone remains unchanged. Furthermore, by leveraging our scale to optimize operations, we will drive both revenue growth and margin improvement.

Announcement of a new three-year outlook

In conjunction with our financial results announcement in May 2026, we announced a new three-year outlook (FY2026-2028). Our goals for FY2028 are ordinary income of 280.0 billion yen, ordinary profit of 40.0 billion yen, and ROE of 8% or more.

Our top priority is to return to a growth trajectory in both revenue and earnings. We will focus on improving our top line, profit margins, and efficiency, and will

implement various initiatives to achieve our financial goals as soon as possible.

Our core pillar of revenue, the ATM platform business, will expand awareness of the “+Connect” service and build a customer base not only among financial institutions but also among government agencies and business corporations, enabling us to reach a wide range of potential users.

In the retail business, we will leverage our strengths to provide highly convenient services, aiming to acquire active accounts, increase loan balances, and achieve a net increase in credit card membership.

Moreover, the highly specialized corporate services provided by our domestic group companies, Bank Business Factory and ACSiON, also make up part of the foundation that supports the safety and security of society.

⊖ P51 Domestic Corporate Business

Among our various key initiatives, the ones that I feel are particularly significant as strategic foundations for the future are the “expansion of ATMs into FamilyMart stores” and the “evolution of the overseas business.”

Expanding into FamilyMart stores is not just about increasing our reach; it is also an opportunity for us to revamp our operational infrastructure. We see this as a time to shift from optimizing our own operations to optimizing the industry as a whole, and together with our business partners, we will explore new systems, including the restructuring of our cash delivery infrastructure. In addition, we are exploring collaboration opportunities across various financial services areas.

The overseas business has entered an important phase, evolving into a unique entity while responding to

the specific needs of each of the four countries. Efforts are already underway in each country for integration with digital wallets for the unbanked (people without bank accounts), the provision of account opening services utilizing identity verification infrastructure, and the utilization of data through collaboration with retailers. We will go beyond simply installing ATMs and work together to create unique services that respond to social changes in each country.

Across the Group, we will leverage our unique strengths to create new services, win customers in new markets, and drive sustainable earnings growth, steadily transforming ourselves into a stronger and more profitable business.

Self-Transformation for 2050: Building the Next Generation of Services

Even as we advance the initiatives that will shape our near-term growth, our sights are set on a much longer horizon. Since the autumn of 2025, we have been developing a long-term vision with 2050 in mind.

The environment in which we operate is undergoing profound change. The rapid evolution and widespread adoption of generative AI, the continued shift toward cashless payments, the emergence of new solutions such as stablecoins, and the arrival of what is often described in Japan as a “world with interest rates” are reshaping the financial landscape. At first glance, these



developments may appear to pose challenges for Seven Bank.

However, we have always viewed change as a catalyst for growth and innovation and we aim to further enhance our service capabilities by adapting to said change. For example, while a rise in policy interest rates increases cash procurement costs, it also presents an opportunity to accelerate our shift toward interest-rate-driven services and recurring-revenue businesses, strengthening the foundations for sustainable earnings growth. Adapting to ever-evolving technologies also strengthens our service development capabilities. We will actively pursue not only external advancements but also internal business reforms.

Our strength lies in our ability to provide safe and secure financial services through the physical touchpoint of ATMs. I am shaping a vision that leverages this unique strength. Specifically, this involves using “FACE CASH,” a face recognition deposit and withdrawal service, not only for ATM transactions, but also in situations involving important decisions, such as buying a house or a car. Recently, due to the growing threat posed by increasingly sophisticated deepfakes and cybercrime caused by the advancement of generative AI, safety expectations in the financial industry have risen dramatically. Leveraging our unique and highly secure physical touchpoints, I would like to take on the challenge of creating a new identity verification system that supports more safe and secure multi-factor authentication.

We envision a world in which financial services are seamlessly embedded into everyday life, enabling people to access the functions they need without even being aware of the banking or payment infrastructure behind them. To achieve this, we are entering the BaaS business

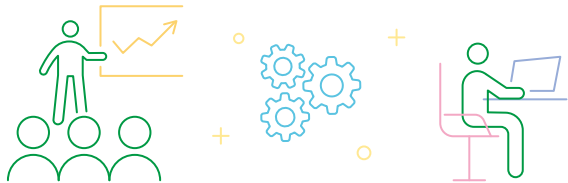


and leveraging our ATM network, account and loan businesses, and Seven Card Service’s customer base to create a new financial experience as a unified Group.

It was once said that a company can only maintain prosperity for about 30 years. As change accelerates, that period will likely become even shorter going forward. That is why we have made fundamental self-transformation our highest priority, with the ambition of becoming a company that people will one day describe as “once a bank.” Starting with ATMs, our physical touchpoints, we will envision and realize a future co-created by a diverse range of stakeholders.

A Culture That Grows with Our People, Rooted in Purpose

The driving force behind these growth strategies is our people. What we value most in our daily business decisions is our commitment to creating something that cannot be found in existing concepts, which is embodied in our Purpose: “We shape the future of everyday life by seeing your wishes and going beyond.” Innovation inevitably comes with challenges. Yet it is through overcoming those challenges that our people grow, creating a virtuous cycle that strengthens both individual development and business competitiveness.



We have built our own unique generative AI environment within the company, with the goal of having 90% of employees use it on a daily basis. Even in administrative departments, which are considered the most difficult to digitize, adoption is steadily progressing. Going forward, we will harness data and AI more effectively to fundamentally redesign the way we work.

From an organizational perspective, the focus of engagement measures is shifting from a “supportive workplace” to a “fulfilling workplace”. In FY2025, we were honored to receive the “CSA Award”, *1 reflecting the voices and firsthand experiences of young employees. Moreover, in the selection of the “DX Stocks 2026,” *2 the efforts of a wide range of departments led to significant results. It is the growth of our people that ultimately underpins our corporate value.

P59 Human Resources Strategy and Corporate Reform

Creating Lasting Social Change Through Our Core Business

The growth of our employees ultimately contributes to the betterment of society. Creating Shared Value (CSV) through our core business has been a central theme throughout our history. We believe that meaningful social impact cannot be achieved through temporary

Self-transformation that will make people say, “It used to be a bank.” This is our most important theme.

initiatives alone. By building solutions to social challenges into our businesses and services and ensuring their economic viability, we can continue creating value for society in a sustainable way. This is the essence of our approach to CSV.

Currently, we are placing particular emphasis on account services for foreign residents. In principle, our system allows people to open an account at an ATM 24 hours a day, 365 days a year, immediately after entering the country, and access debit services. In addition, in July 2026, we launched a financial learning service that helps children and families develop financial literacy through allowance-based experiences. On step at a time, we will continue creating value for society.

To our stakeholders

One phrase I often use is, “Even a small step can contribute to the evolution of humankind.” Anything new takes time to take root and grow. That is why we will continue taking steady steps forward, delivering new value to society along the way. We aim to create services that make our customers think, “This is exactly what I wanted!” and create a world where everything they need for daily life can be accessed through one stop at a convenience store. We will broaden our

perspective from optimizing our own operations to optimizing the industry as a whole, working with our partners to drive greater efficiency and create new value across the industry. We will deploy services closely tied to the daily lives of people in local communities from the familiar location of convenience stores. And for our shareholders and investors, we will first focus on improving our top line and profit margins, aiming to achieve the financial goals for FY2028 set forth in our three-year outlook: ordinary income of 280.0 billion yen, ordinary profit of 40.0 billion yen, and ROE of 8% or more. We remain committed to delivering on our promises and demonstrating progress, including in financial performance, as quickly as possible.

We will continue to embrace change and never stop innovating. As we mark our 25th anniversary with deep gratitude, our sights are firmly set on our 30th anniversary and the years beyond. While laying solid foundations for the future, we will continue creating what comes next in everyday life. I sincerely ask for your continued confidence and support as we take this journey forward together.

*1 News release: [Awarded the “6th CSA Award: Companies Creating Next-Generation Talent Recommended for People in Their 20s”](#)

*2 News release: [Seven Bank Selected for the First Time as One of the “DX Stock 2026”](#)

Overview of Seven Bank Group and Its Business Overview

Promote diversification in financial service businesses for retail and corporate clients and in overseas businesses, focusing on our mainstay ATM business in Japan

Provide highly convenient ATM services that can be used safely by anyone, anytime and anywhere, through more than 28,000 ATMs located in convenient locations across Japan.



Business operators

- Seven Bank, Ltd.
- Seven Payment Service, Ltd.

Services offered

- Cash inflows and outflows
- Smartphone ATM services, top-up transactions
- +Connect Services (ATM Teller, ATM Notification, ATM cash receiving services, etc.)

Operate an ATM business that meets cash needs by installing more than 20,000 ATMs at local convenience stores in four overseas countries.



Business operators

- FCTI, Inc. (U.S.)
- PT. ABADI TAMBAH MULIA INTERNASIONAL (Indonesia)
- Pito AxM Platform, Inc. (Philippines)
- Reachful Malaysia Sdn. Bhd. (Malaysia)

Services offered

- Cash inflows and outflows
- Cardless withdrawals from eWallet

As a bank that originated in the retail industry, we provide unique financial services for individual customers, designed from the customer's perspective.



Business operators

- Seven Bank, Ltd.
- Seven Card Service Co., Ltd.

Services offered

Bank account services

- Deposits
- Debit card
- Post payment service
- Financial product intermediary
- Loan services

Credit card and electronic money services

- Seven Card Plus
- nanaco electronic money

Provide outsourced banking operations, financial crime countermeasures, enhanced cybersecurity, and support for diverse payment needs.



Business operators

- Bank Business Factory Co., Ltd.
- ACSiON, Ltd.
- Seven Bank, Ltd.

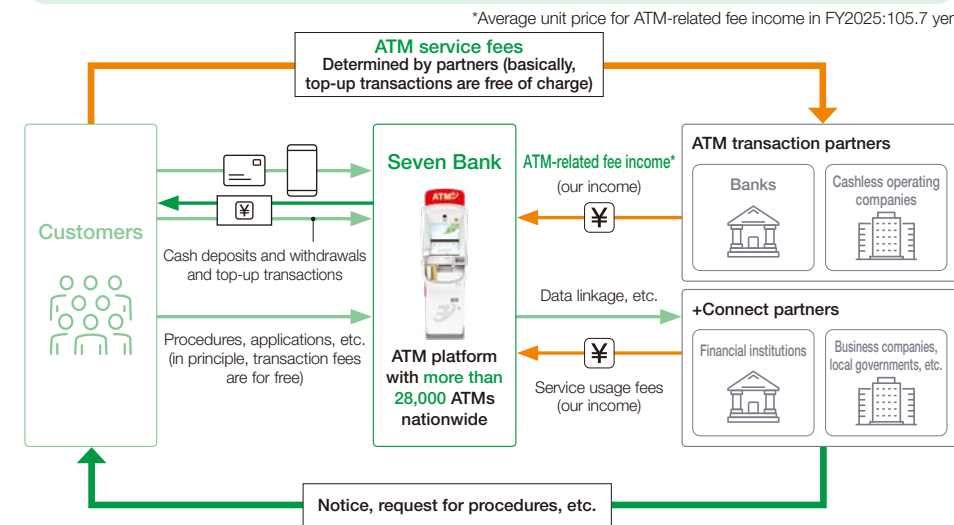
Services offered

- Back-office support (BPO)
- Anti-phishing solution service
- Public Personal Authentication Service
- Fraud detection service
- Sales proceeds deposit service
- AML consulting
- Real-time transfer service

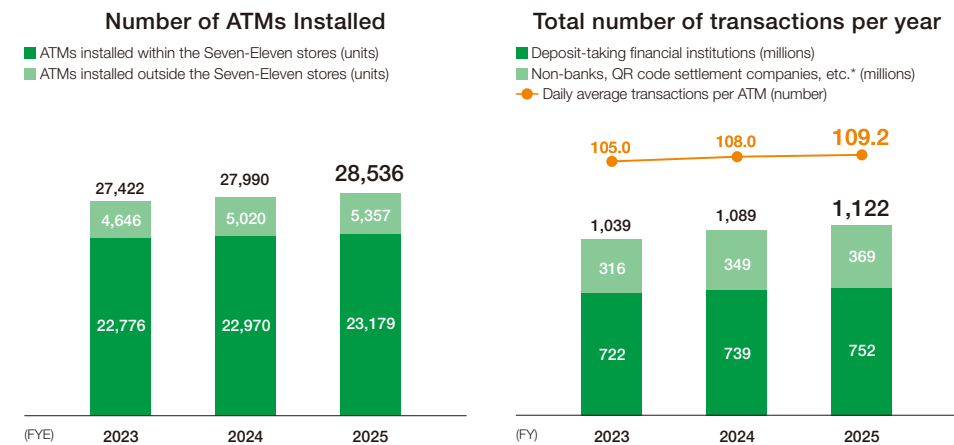
ATM business in Japan

Core business driving the Group's overall revenue increase through strong performance

Business model (examples of ATM transactions and +Connect)



Main KPIs



+Connect service lineup



ATM Teller

ATM Notification

ATM face recognition

ATM cash receiving

ATM cash collection

ATM money transfer registration

Certificate receipt

Mynaportal information obtaining

Mynaportal insurance card application

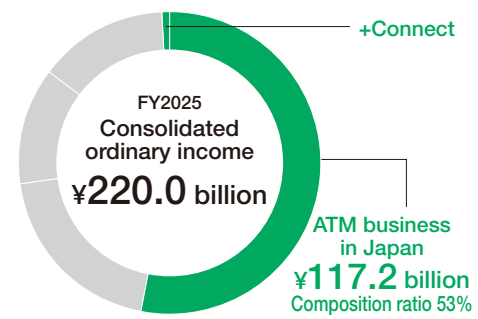
Promote as a new business brand
Streamline, upgrade, and create synergies
in both sales and development

Remittance and settlement services

セブン・ペイメントサービス

Seven Payment Service, Ltd.

We provide services that meet diverse remittance and payment needs, including an ATM cash receiving service that enables individuals to receive transfers from municipalities and companies at Seven Bank ATMs.



Results for FY2025

Ordinary income
¥905 million

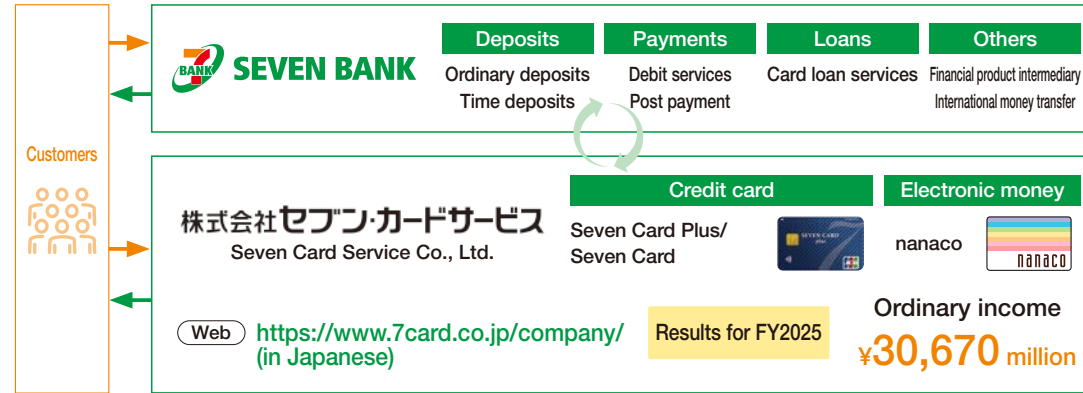
Web <https://www.7ps.jp/>
(in Japanese)

Financial service business

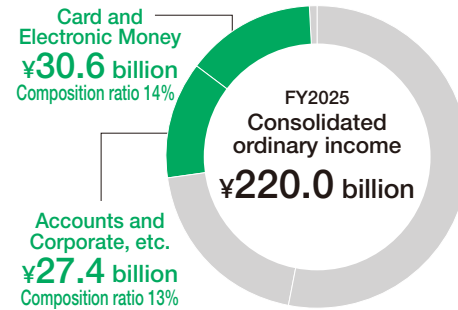
Both deposits and loans continued to grow, while our corporate business, though still small in scale, is progressing steadily.

Retail financial service (Accounts, Credit Cards, and Electronic Money)

Business model



Main KPIs



Services for corporate clients

Back-office support business (BPO) and AML consulting business



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.

Web: <https://www.bankbusinessfactory.co.jp/> (in Japanese)

Results for FY2025

Ordinary income **¥3,773 million**

Cybersecurity business and Data intelligence business



ACSion, Ltd. (ACSion)

ACSion provides anti-phishing measures and fraud detection services that address new risks in the digital society, leveraging its expertise in countering financial crime and its strong solution development capabilities.

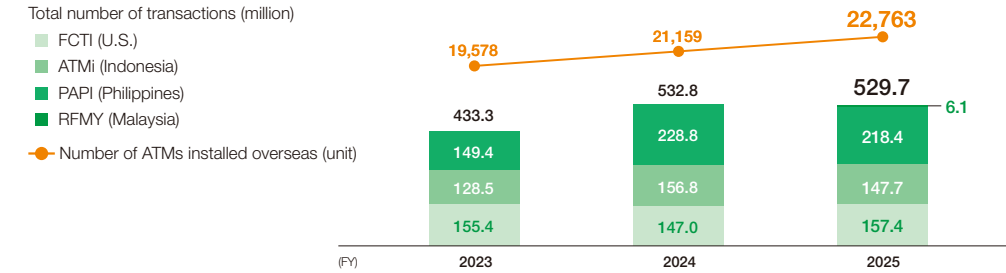
Web: <https://www.acsion.co.jp/> (in Japanese)

Results for FY2025

Ordinary income **¥1,228 million**

Overseas Business

ATM numbers increased to drive profitability in the ATM business, resulting in positive earnings in all four countries



United States

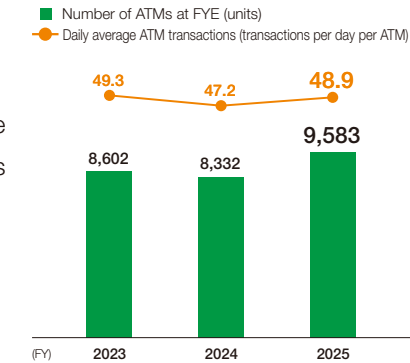


FCTI, Inc.

As of December 31, 2025, 9,583 ATMs were installed in 7-Eleven stores and other locations across the United States.

Results for FY2025: Ordinary income **¥27,282 million**

Web: <https://fcti.com/>



Indonesia

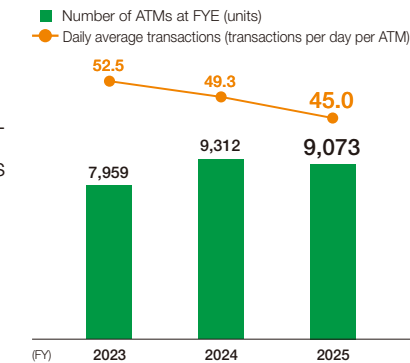


PT. ABADI TAMBAH MULIA INTERNASIONAL

As of December 31, 2025, 9,073 ATMs were installed in convenience stores and other locations across Indonesia.

Results for FY2025: Ordinary income **¥7,530 million**

Web: <https://atm-intl.com/>



Overview of Seven Bank Group and Its Vision

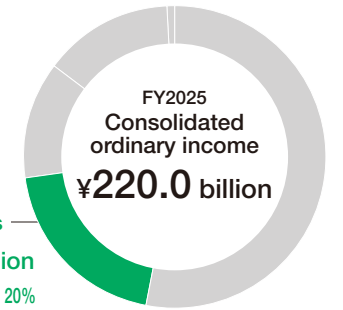
Value Creation of Seven Bank Group

Sustainable Growth Strategy

Management Base to Support Sustainable Growth

Data

Overseas **¥43.5 billion** (Composition ratio 20%)



Philippines

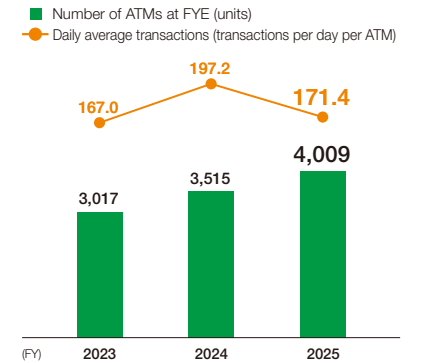


Pito AxM Platform, Inc.

As of December 31, 2025, 4,009 ATMs were installed in 7-Eleven stores and other locations across the Philippines.

Results for FY2025: Ordinary income **¥8,552 million**

Web: <https://www.pito-axm.com.ph/>



Malaysia



Reachful Malaysia Sdn. Bhd.

Established in May 2024, ATM installation in 7-Eleven stores and other locations in Malaysia began in January 2025.

Web: <https://reachful-my.com/>



	FY2025	Plan for FY2026
Number of ATMs at FYE	98 units	500 units
Average number of transactions (per day per ATM)	217.3	192.7

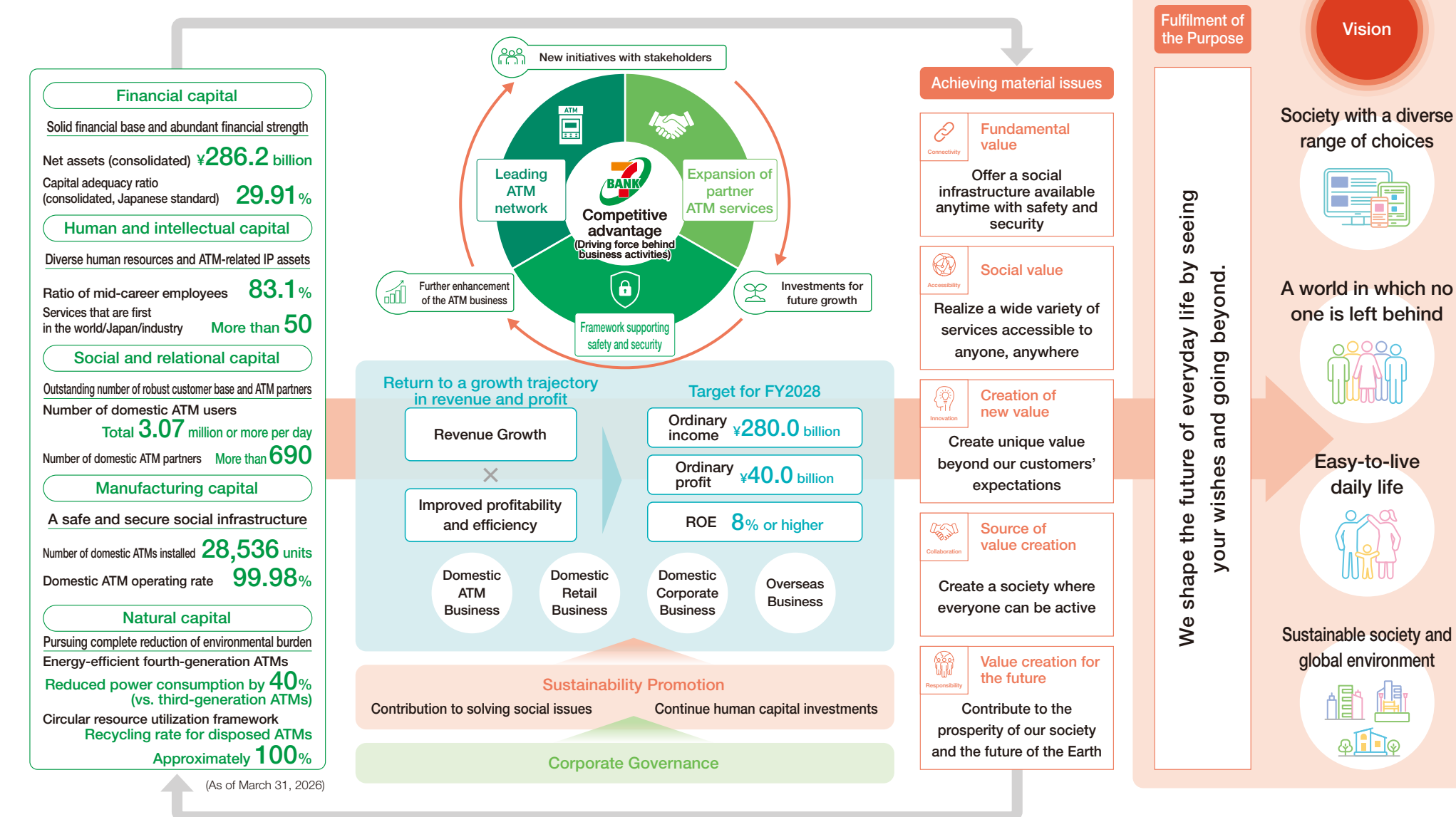
Value Creation of Seven Bank Group

Building on its ATM network, which can be used 24 hours a day, 365 days a year, in principle, “anytime, anywhere” with “safety and security,” the Seven Bank Group has provided services that support customers in their daily lives. Positioning sustainability at the core of its management, the Group is committed to addressing social issues and creating new value through its core business activities.

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Competitive Advantage of Seven Bank Group	21
Sustainability Promotion System	24
Material Issues of Seven Bank Group	25
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Value Creation Process

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



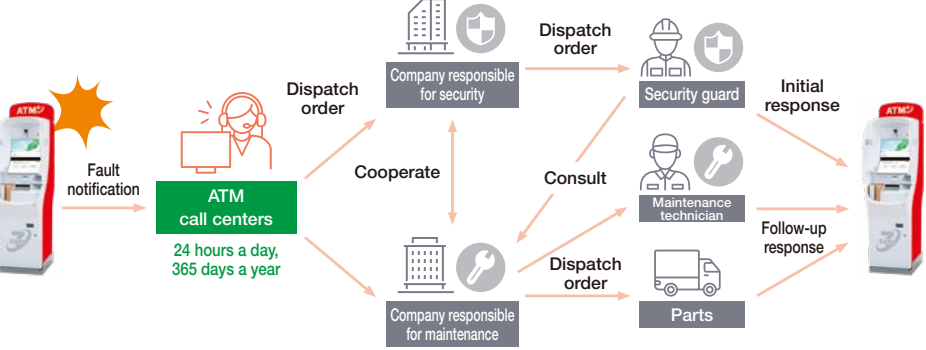
Competitive Advantage of Seven Bank Group

Framework supporting safety and security

Initiatives supporting “anytime, anywhere” and “safe and secure” ATM and account services

Framework supporting ATM operations and collaboration with business partners

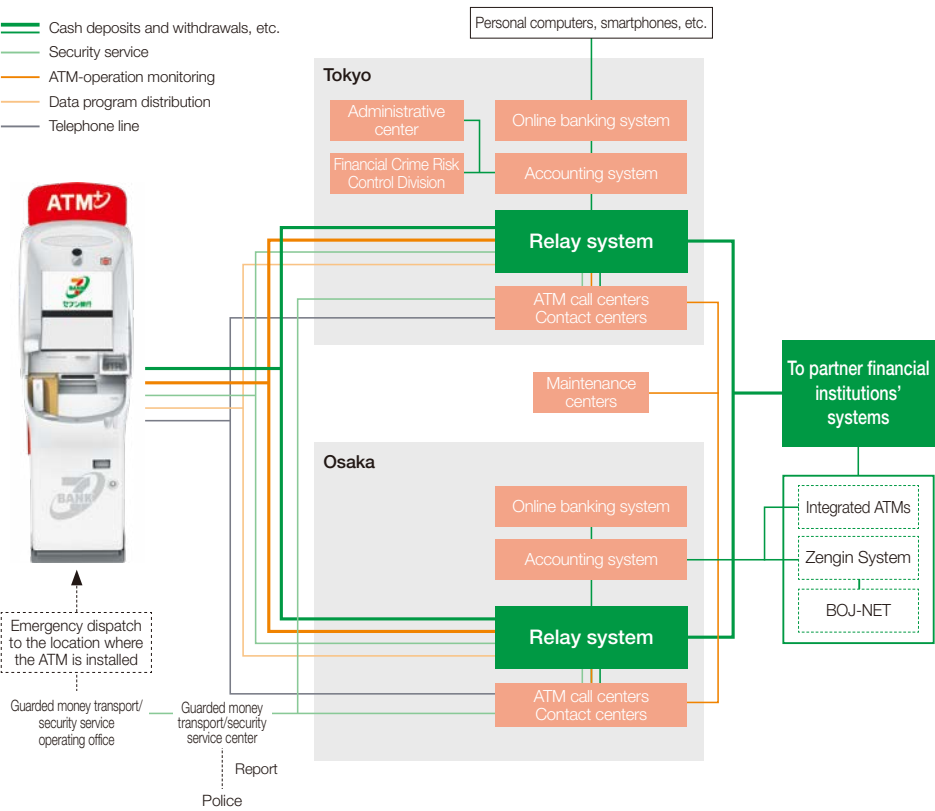
Enabled by systems developed in-house, the Seven Bank ATM network delivers highly stable operations, 24 hours a day, 365 days a year, in principle, even in convenience stores, train stations, and other locations. On a daily basis, for instance, we collect and analyze data on ATM component operation to predict malfunctions, prevent cash shortages using AI technology, and respond promptly to customers by collaborating with call centers and maintenance and security systems. These efforts support more than 1.1 billion transactions annually.



Framework supporting financial services

Duplication is the most important concept in ensuring the stable operation of our system. In our core systems, duplication ensures that services can continue even if one system stops. In some systems, we adopt an active-active configuration in which both systems operate at all times, allowing uninterrupted service even if one system fails. As part of our disaster preparedness, our main systems are installed in data centers in both Tokyo and Osaka. While standby systems are typically used only during emergencies, we introduced the “Tokyo-Osaka Alternating Operation System,” the first of its kind among Japanese financial institutions for the accounting system in 2018, where two systems are operated alternately as the primary environment. These measures strengthen our resilience against disasters and system failures and enable us to provide stable services 24 hours a day, 365 days a year, in principle.

Overview of the system network



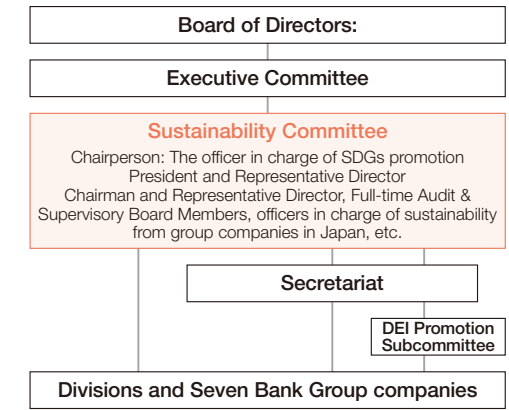
Roles of each system

Relay system	A system to relay ATM transactions to partner financial institutions and to link data required for the ATM operation management process, with each external base.
Accounting system	A system to provide Seven Bank account services such as ordinary deposit and loan services.
Integrated ATMs	A system network to interconnect ATMs hosted by financial institutions with different business conditions such as city banks and regional banks.
Zengin System	A system to exchange data and process payment of funds related to deposit transfers and other transactions between domestic banks. The shortened name of Zengin Data Telecommunication System. Nearly all private financial institutions in Japan, including banks and credit unions, participate in this system.

Sustainability Promotion System

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

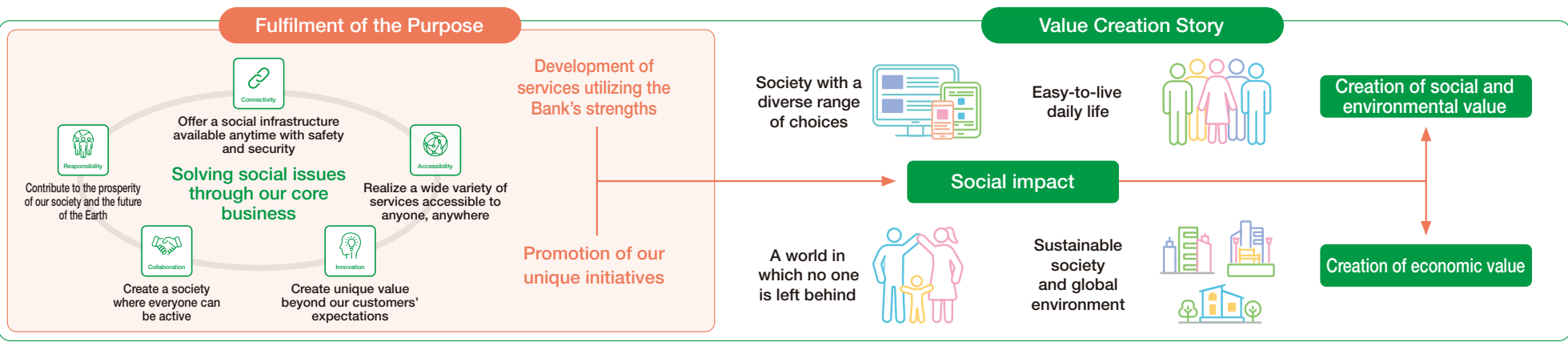


Initiatives in FY2025

Topics	Initiatives to drive actions
Enhancing group collaboration in sustainability initiatives	• Regularly conducted joint sustainability and DEI initiatives across domestic group companies, fostering greater awareness and a stronger sense of unity throughout the Group
Strengthening of cooperation with diverse partners	• Discussed new value creation for the ATM network together with three major supply chain partners through the ATM Partner Sustainability Conference • Implemented charity campaigns and joined the Vision Consortium, supporting collaborative initiatives with partners to promote inclusion for people with visual impairments across society. • Promoted next generation development initiatives, such as supporting “Mori no Senshi (Guardian of the Forest) Bonolon” initiative and making donations to children’s centers
Formulation and dissemination of material issues	• Set medium - to long-term targets and quantitative and qualitative KPIs for priority issues. Set medium- to long-term goals and quantitative and qualitative KPIs for key issues, visualizing initiatives and outcomes to clarify the connection between social issue resolution and corporate value creation
Strengthening information disclosure and expanding transparency	• Advanced the timing of CO ₂ emissions disclosure (Scope 1–3) • Renewed the sustainability section of our corporate website and enhanced sustainability communications through Story of Purpose and other channels.

Concept of sustainability

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

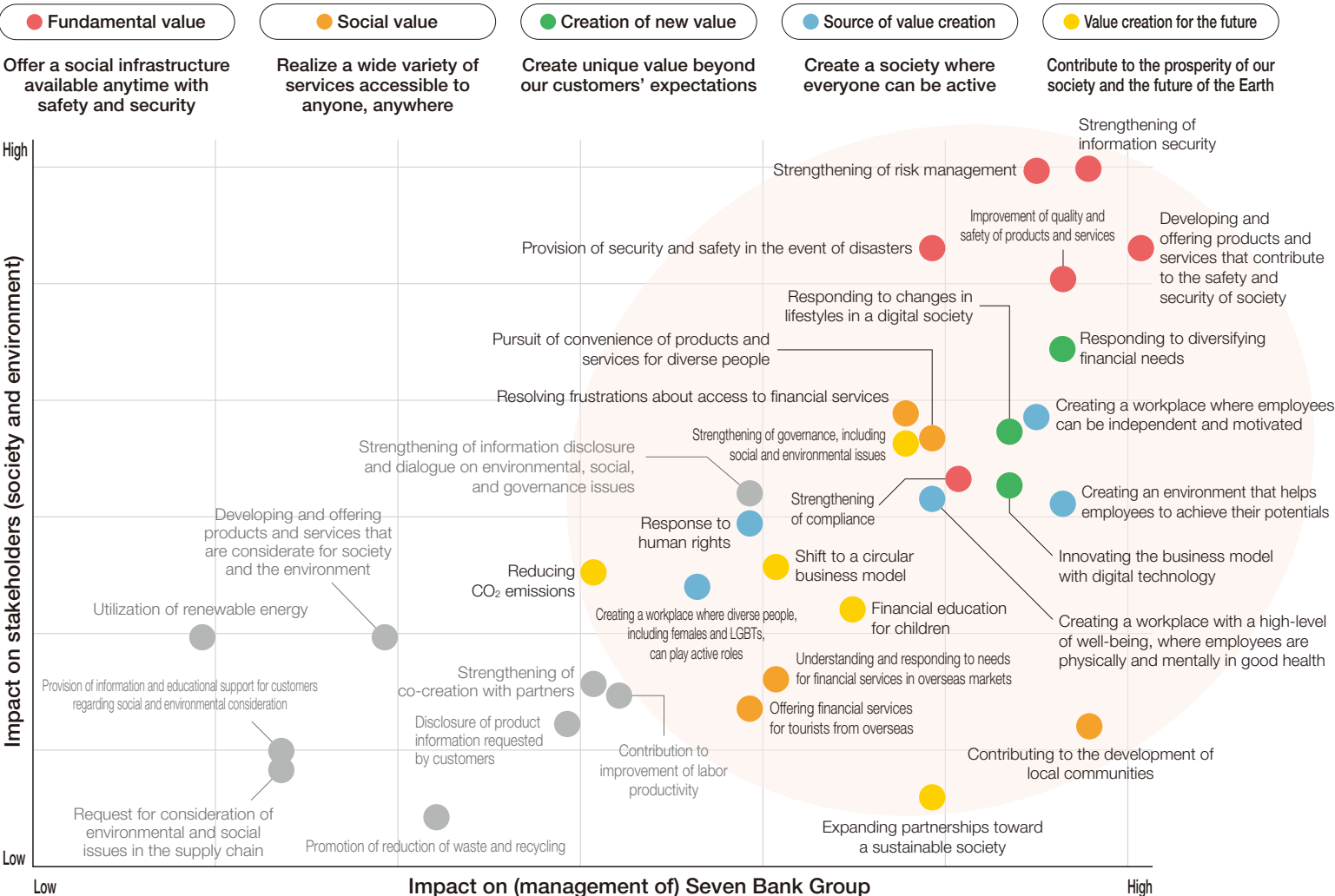


Material Issues of Seven Bank Group

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



Material Issues of Seven Bank Group

Overview

In addressing the five material issues, we have clarified the social issues that we should address and the vision we aim to achieve, linking these efforts to our contributions to the SDGs. We will achieve sustainable growth and enhance corporate value by resolving social issues through our core business.

Material issues	Social issues to be addressed	Vision of the Bank	Contributing to SDGs
1 Offer a social infrastructure available anytime with safety and security	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.	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.	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 16 PEACE, JUSTICE AND STRONG INSTITUTIONS 11 SUSTAINABLE CITIES AND COMMUNITIES
2 Realize a wide variety of services accessible to anyone, anywhere	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.	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.	1 NO POVERTY 8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES 17 PARTNERSHIPS FOR THE GOALS
3 Create unique value beyond our customers' expectations	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.	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.	8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 17 PARTNERSHIPS FOR THE GOALS
4 Create a society where everyone can be active	We are entering an era in which diversity is becoming a source of organizational strength. 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.	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 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.	5 GENDER EQUALITY 8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES
5 Contribute to the prosperity of our society and the future of the Earth	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.	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.	4 QUALITY EDUCATION 12 RESPONSIBLE CONSUMPTION AND PRODUCTION 13 CLIMATE ACTION

Material Issues of Seven Bank Group

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.

Details of our sustainability initiatives are available on the Bank’s sustainability website.

Web <https://www.sevenbank.co.jp/english/csr/>

Material issues	Medium - to long-term targets	Performance Indicators (Results for FY2025)	Progress (Results for FY2025)	Target
 Fundamental value: 1 Offer a social infrastructure available anytime with safety and security	• Realize non-stop social infrastructure	ATM operating rate	99.98%	99.98% or higher
	• Thoroughly implement robust security measures • Building safe and secure financial services	· In response to the rise in special fraud cases, strengthened information sharing and collaboration with other financial institutions and prefectural police, while advancing measures and awareness-raising activities to prevent financial crimes. · Formulated the Cybersecurity Management Policy to address increasingly sophisticated cyberattacks. · Bank Business Factory (group company): Focused on providing AML operations outsourcing services, supporting low-cost and rapid establishment of compliance frameworks as a “financial crime countermeasures center for financial institutions” · ACSiON (group company): contributed to enhancing security across society by providing phishing-countermeasure services and fraud-detection services		
 Social value: 2 Realize a wide variety of services accessible to anyone, anywhere	• Expand services to meet diverse needs	Number of withdrawals in Japanese yen from card issued overseas	16 million	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
		Number of customers introducing smartphone-based transactions (smartphone ATMs)	135 (including 29 banks)	
		Number of local governments that have introduced ATM cash receiving, which allows receiving remittances of benefits, etc., through ATMs	58	
	• Expanded the global ATM network	Number of ATM transactions:	1,122 million (in Japan) 529.7 million (total of four overseas countries)	1,139 million (in Japan) 588.4 million (total of four overseas countries) (all in FY2026)
	• Realize UI/UX that combines safety and convenience	· At the ATM Design Studio, our in-house unit responsible for ATM software and UI design, improved UI/UX by updating the Dynamic Currency Conversion Service (DCC) selection screen and continuously enhancing screen buttons, guidance screens, and other interface elements. · Improved FAQs on our corporate website by addressing issues identified through qualitative and quantitative data, including customer feedback and FAQ viewing patterns, and reflect these improvements the following month to establish a framework enabling rapid PDCA cycles.		

Material issues	Medium - to long-term targets	Performance Indicators (Results for FY2025)	Progress (Results for FY2025)	Target
 Creation of new value 3 Create unique value beyond our customers’ expectations	• Realize a multicultural symbiotic society	Number of overseas remittances used by resident foreign customers	653,000	650,000 or more (FY2026)
		Number of new accounts opened by foreign national customers	32,000 accounts	50,000 accounts or more (FY2026)
	• Responding to the digital society	· Introduced “Easy Japanese” on selected Seven Bank ATM screens to make services easier to use for all customers, regardless of age or nationality. · Supported rapid account opening for newly arrived foreign workers by integrating with “dekisugi,” a foreign talent management tool.		
		Number of companies introducing “+Connect” ^{*2} for completing various procedures and authentication via ATM	Number of partners: 51 companies	Aim to further expand the number of places where these services are introduced, as well as increase awareness and penetration of each service
 Source of value creation 4 Create a society where everyone can be active^{*1}	• Create value through AI and data utilization	Employee AI utilization rate	Monthly average DAU 29.3% (as of March 2026)	Monthly average DAU40% (as of March 2027)
		Monetization amount from AI and data utilization	Total about ¥570 million (as of March 31, 2026)	Continue efforts to generate business impact
	• Promote employees’ autonomous growth and voluntary career development	Training cost per employee	About ¥137,000	Achieve results that are on par with or exceed those of the previous fiscal year
		Promoted the development of workplace environments and systems that support autonomous career development. · Provided opportunities for motivated employees to build their careers autonomously by enabling company-wide open career transfers, introducing internal and group-wide job posting systems, and establishing an expert track within the general career stream to deepen specialization.		
	• Improve employees’ well-being and engagement	Engagement scores	71	Achieve results that are on par with or exceed those of the previous fiscal year
		Ratio of paid leave taken by employees	83.4%	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	100.0%	100.0%
	• Build a corporate culture that embraces diversity and turns it into strength	Average number of days of childcare leave taken by male employees	73 days	Achieve results that are on par with or exceed those of the previous fiscal year
		Ratio of female managers	23.2%	30% or higher by 2030
		Ratio of overseas employees to consolidated number of employees	17.4%	Achieve results that are on par with or exceed those of the previous fiscal year
		Training participation rate for “Creating a Workplace that Supports the Life Stages”	81.3%	100.0%
	• Contribute to the creation of a society that respects diverse human rights	Participation rate in compliance training	100.0%	100.0%
		· Provided financial education materials for elementary school students, which were utilized by over 600 schools in total as of the end of FY2025. · Conducted outreach classes on preventing financial crime victimization for high school and vocational school students, reaching a cumulative total of approximately 50 schools as of the end of FY2025.		
 Value creation for the future 5 Contribute to the prosperity of our society and the future of the Earth	• Promote financial education for the next generation			
	• Enhance and expand efforts to address environmental issues	GHG emissions	9t-CO ₂ (Seven Bank alone, Scope 1) 938t-CO ₂ (Group consolidated, Scope 2)	Establishment of targets will be considered in the future.
		Recycling rate for ATMs	Recycling rate for ATMs: Approximately 100%	Maintain the same level
	• Fulfill social responsibilities for diverse stakeholders	· Provided a service that allows people to make donations to social welfare organizations and others via Seven Bank ATMs (A total of ¥91 million was donated through ATMs in FY2025.) · Donated the picture book “Mori no Senshi (Guardian of the Forest) Bonolon” to 2,580 children’s centers nationwide through the Foundation for Promoting Sound Growth of Children · Posted missing-person information on ATM screens across the United States through FCTI, a U.S. group company · Conducted visits to children’s care facilities in the Philippines through PAPI, providing food donations and financial literacy sessions for guardians		

^{*1} Figures and results are for Seven Bank alone.

^{*2} Excluding ATM cash receiving

Responses to Environmental Issues

Initiatives for Climate Change

The Seven Bank Group has set to “contribute to the prosperity of our society and the future of the Earth” as one of its five material issues, and considers responses to climate change to be one of its most important management issues. The Seven Bank Group expressed an endorsement of the Task Force on Climate-related Financial Disclosures (TCFD) in 2021. In 2023, we conducted a scenario analysis to measure the impact of climate change on our business activities and revenues in the ATM platform business, which is our core business, which identified risks and opportunities from climate change and estimated the financial impact. Responding to the potential impact of climate change risks and opportunities and taking specific measures, the entire Group will take various initiatives aimed at realizing a decarbonized society.

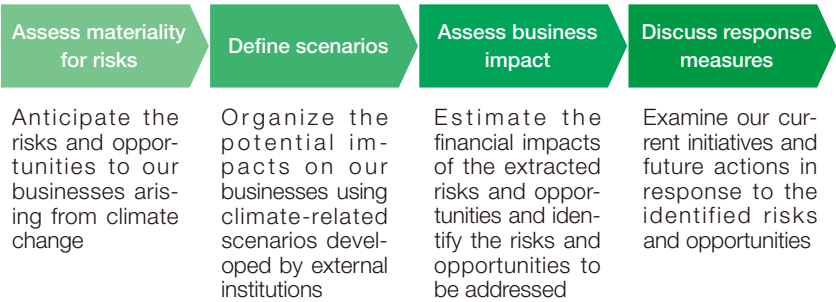
Governance

In the Seven Bank Group, important matters related to climate change are discussed in the Sustainability Committee, which is an advisory body to the Executive Committee. We disclose such sustainability information for the entire group, including the progress of initiatives addressing social and environment issues conducted by each group companies and prepare for external evaluation. The Risk Management Committee, which also serves as an advisory body to the Executive Committee, assesses the status of overall risk management, including impacts arising from climate change, and takes necessary actions. The Committee reviews the company-wide risk status on quarterly basis. We have established a system to ensure that, by the Sustainability Committee and the Risk Management Committee, matters concerning sustainability including climate change are referred to and reported to the Executive Committee and the Board of Directors, which makes decisions on basic sustainability policies and important matters in business operations and oversee business execution as bodies responsible for management decisions and oversight. The Executive Committee and the Board of Directors make decisions on basic policies and important matters related to sustainability and business operations, and oversee business execution.

Strategy

With respect to our response to climate change, we conducted a scenario analysis for the year 2030, based on information as of the end of March 2022 targeting our core ATM platform business. Based on the extracted factors affecting our core businesses, we evaluated the potential business impacts and identified the risks and opportunities to be addressed. For each item, the Group as a whole is considering countermeasures and promoting specific initiatives. The financial impact due to the physical risk of extreme weather, which is assumed to have a significant business impact, was estimated.

Analysis process



Define scenarios

Items	The 2 degree limit scenario	The 4 degree scenario
Reference scenarios	(2 degree scenario) IEA Sustainable Development Scenario, IPCC RCP2.6 (1.5 degree scenario) IEA Net Zero Emissions by 2050	(4 degree scenario) IEA Stated Policies Scenario, IPCC RCP8.5
Target year	As of 2030	
Worldview	The scenario assumes an average temperature increase of less than 1.5°C above the pre-industrial level by 2100. Policies, laws, and regulations will be more stringent than now to achieve carbon neutrality to control problems from climate change.	The scenario assumes an average temperature increase of 3.2°C to 5.4°C (about 4°C) above the pre-industrial level by 2100. No proactive policies, laws, or regulations are put in place to mitigate problems from climate change, while extreme weather events intensify remarkably.

Identified climate change risks and opportunities

The scenario analysis of climate change was conducted assuming the 2 degree limit scenario and the 4 degree scenario based on reports issued by International Energy Agency (IEA) and Intergovernmental Panel on Climate Change (IPCC). We identified a wide variety of potential factors impacting our ATM platform services under each of scenario, assessed the financial impact, and then identified risks and opportunities.

Type of risk/opportunity		Assessment item	Projected time-frame	Business impact	Financial impact	
					4°C	1.5°C
Transition risk	Policy and regulations	Regulations on resource recycling	Medium- to long-term	- Regulations on the distribution and use of fossil fuel-derived plastics used in ATM enclosures will require shift to alternative materials such as bioplastics - A shift to recyclable materials and structures will be required, increasing costs for adaptation	—	Medium
	Change in market	Change in raw material costs	Medium- to long-term	Increase in the prices of fossil fuel-derived plastics used in ATM enclosures due to higher crude oil prices can increase manufacturing costs	—	Medium
		Change in energy costs	Medium- to long-term	- Increased demand for renewable energy can bring up electricity prices and increase operating costs for offices and data centers - Higher gasoline prices will increase costs such as guarded transportation costs	—	Small
Physical risk	Acute	Frequent and intensified extreme weather events	Short- to long-term	- ATM failures due to flooding, transportation networks disruption due to natural disasters, decrease of transactions due to shutdowns of business operators with ATMs installed, decrease of profitability of our core business ATM platform services - The number of ATM transactions decreases as people go out less, resulting in lower income	Large	Medium
	Chronic	Rise in average temperature	Short- to long-term	Air-conditioning costs for offices and eastern and western data centers will increase	Medium	Small
Opportunity	Product and services	Growing environmental awareness	Medium- to long-term	- Demand for replacement to Seven Bank ATMs will increase due to replacement of ATMs to those with advanced energy-saving functionality and due to an increasing interest in recyclable ATMs - Demand for ATMs as sustainable social infrastructure will increase as the initiatives addressing climate change progress across the ATM network as a whole	Medium	Small
	Market	Need for cash in ordinary times/emergency situations	Short- to long-term	- Rising temperatures will increase the number of customers visiting convenience stores and increase opportunities to use ATMs - Demand for mobile ATM vehicle dispatch services as disaster response measures will increase - Increased need for cash in the event of a disaster will increase the number of transactions	Medium	Small

*Short-term: 1 year, Medium-term: 1 to 5 years, Long-term: 5 to 30 years

Calculation of financial impact

In addition, for the damage and impact of extreme weather events on our ATMs, which were evaluated as having a large business impact as a result of the scenario analysis, we estimated the frequency and probability of floods and storm surges occurring in the areas where our ATM locations nationwide using hazard maps and calculated damage to the actual ATM machines, including ATM recovery cost and financial loss due to ATM shutdowns, and estimated the financial impact.

Assumptions	Calculation	Calculation result (in millions of yen/year)
In both the 4 degree scenario and the 2 degree limit scenario, as of 2030, physical damage from floods and storm surges increases due to intensified severe extreme weather events. We have a large number of ATMs nationwide and expect to have a significant financial impact from the increasing frequency of floods and storm surges.	The following items are estimated based on the Manual for Economic Evaluation of Flood Control Investment (Ministry of Land, Infrastructure, Transport and Tourism) and other references. - Damage to ATM asset due to flooding - ATM recovery cost - Losses due to ATM shutdown *Damage prediction data, such as estimated flood depth, is identified for each ATM location from hazard maps. *Annual average damage is calculated by multiplying the estimated damage in the event of flooding or storm surge by the annual exceedance probability. *Influence on cash is beyond the scope of the analysis (assumed no cash is lost)	805–1,408

Responses to Environmental Issues

Measures to address climate change

Responding to the potential impact of climate change risks and opportunities, the Seven Bank Group has been taking various actions to enable a decarbonized society.

Risk			
Risk type		Assessment item	Major initiatives
Transition risk	Policy and regulations	Regulations on resource recycling	Response for existing ATMs For ATMs, we have proactively introduced recycled materials and adopted an easy-to-maintain structure, etc. from the design phase. In the event of defects, we perform parts replacement and maintenance and make other efforts to extend its life.
	Change in market	Change in raw material costs	- ATMs removed and collected due to renovation and closure of Seven-Eleven stores, if they are reusable machines, reused after maintenance, or reused as parts. - Old unrecyclable ATMs are recycled as resources through recycling business operators. Thus, we achieve a recycling rate of around 100% for ATMs.
		Change in energy costs	Response for next-generation ATMs We proactively engage in collaboration with academia in view of extending the lifespan of devices and improving the rate of reuse, as we pursue the research and development of new materials through industry-academia collaboration for the consideration of next-generation ATMs.
Physical risk	Acute	Frequent and intensified extreme weather events	- To fulfill our social responsibility as a bank even in the event of a large-scale disaster, Seven Bank has defined the following four operations as top priorities for continuity: the ATM services; the fund settlement operations serving banks and ATM partners; withdrawals from the Bank's accounts and money transfer operations; and other operations for which interruption would have a significant impact on our management. To ensure that these operations can continue during a crisis, each department prepares a Business Continuity Plan (BCP) and reviews it annually. In addition, in order to verify the effectiveness of the business continuity management system and the business continuity plan, company-wide initial response drills assuming a major disaster, and drills assuming damage to data centers and other facilities are regularly conducted by departments in charge. - To ensure a high level of resilience in the event of a disaster, we are advancing not only system duplication but also the geographic distribution of our sites across eastern and western Japan and the migration to cloud environments. In addition, we are enhancing system operation procedures and remote maintenance capabilities, and for our core systems, we maintain an operational structure at both eastern and western sites even under normal conditions. By promoting these initiatives in collaboration with our business partners, we aim to achieve faster system recovery and improve the effectiveness of business continuity. - We take measures against blackouts due to disaster by installing an uninterruptible power supply (UPS) on the ATM itself.
	Chronic	Rise in average temperature	Promoting casual office attire and reducing power consumption by heating and cooling equipment

Opportunity			
Type		Assessment item	Major initiatives
Opportunity	Product and services	Growing environmental awareness	Since the initial stage of development, the current fourth-generation ATM model has aimed to not only improve features and performance but also to contribute even better to society and the environment so as to meet broader customers' and social needs. We successfully reduced power consumption by 40% compared to the third-generation ATM model in cooperation with our business partners through reconsideration of ATM circuit design and thorough selection of low power consumption parts. The transition to the fourth-generation ATM model was completed nationwide in FY2024, contributing to a reduction in overall CO₂ emissions from our ATM operation.
	Market	Need for cash in ordinary times/ emergency situations	- Assuming an increase in joint ATM operations with financial institutions to minimize damages to bank branches and ATMs due to natural disasters, we strive for enhancing ATM services as social infrastructure. - In the event of a large-scale disaster that disables ATM operations over a wide area, we will dispatch mobile ATM vehicles to help the affected communities through the provision of settlement infrastructure.

Risk Management

In the “Basic Policy on Risk Control,” the Seven Bank Group stipulates agile and integrated risk management, including impacts arising from climate change, by responding promptly to changes in the external and internal environment based on risk assessment results and monitoring. It also incorporates climate-related risks into the process of identifying and managing risks within its company-wide risk management framework.

Meanwhile, with regard to opportunities, the Sustainability Committee holds regular hearings on the status of efforts in each business unit to “contribute to the prosperity of our society and the future of the Earth,” which is one of the priority issues, and is strengthening group-wide environmental initiatives. In February 2024, we launched the ATM Partner Sustainability Conference with three major ATM-related business partners. Aiming to build an ATM network that can contribute to solving social and environmental issues more than before, we will continue to drive forward our sustainability strategy as one team including the whole supply chain.

Indicators and Target

In order to measure the environmental impact quantitatively, the Group calculates CO₂ emissions for each fiscal year.

The calculations are based on the GHG Protocol. We basically use the market-based method (calculations based on contracted electricity menus) for Japan, and the location-based method (calculations based on the average emission intensity for the specific region) for other countries. For certain sites where actual electricity usage is difficult to obtain, calculations are made using estimated floor area values.

In addition, regarding CO₂ emissions from steam, cold water, and hot water in Scope 2, we identified the sites of subsidiaries that use heat supply systems. These sites were added to the scope of calculation for FY2023 through 2025.

CO₂ emissions calculation table

(t-CO₂)

		Scope of calculation	FY2023	FY2024	FY2025
Scope 1	Use of fuel (mobile combustion)	Non-consolidated figure for Seven Bank ^{*1}	11	9	9
Scope 2	Indirect emissions from the use of electricity, heat, etc. supplied by others	Consolidated figure for Seven Bank Group ^{*4}	869 ^{*2}	919 ^{*2}	938
Scope 3	Categories 1, 5, 6, 7, 12, 13 and other	Non-consolidated figure for Seven Bank	16,899 ^{*3}	13,257	13,905

^{*1} Mobile combustion associated with the use of company vehicles is calculated. The five domestic subsidiaries do not use company vehicles. Although our four overseas subsidiaries use company vehicles, the figure is not calculated because numerical records necessary for such calculation are currently hardly available and the impact is deemed to be insignificant due to the limited number of vehicles subject to calculation.

^{*2} Figures disclosed in the past have been adjusted retrospectively, as the use of a heat supply system by a subsidiary was added and recalculated.

^{*3} As the aggregation method was reviewed and recalculated, past disclosure figures have been restated.

^{*4} The scope of calculation for Scope 2 is as follows. Sites that were relocated or closed during the calculation period are included in the scope of calculation according to the operating period.

Table of sites included in the scope of calculation

Japan	Overseas
Seven Bank, Ltd. Five offices: two in Chiyoda-ku, Tokyo and one each in Sumida-ku, Tokyo, Yokohama City, Kanagawa Prefecture, Toyonaka City, Osaka Prefecture respectively Three directly-managed Seven Bank ATMs locations: Shinjuku-ku, Tokyo^{*1}, Minato-ku, Tokyo^{*2}, Osaka City, Osaka Prefecture Seven Payment Service, Ltd. One office: Chiyoda-ku, Tokyo^{*3} ACSiON, Ltd.^{*4} Two offices: Chuo-ku, Tokyo, Chiyoda-ku, Tokyo Bank Business Factory Co., Ltd. Three offices: one in Yokohama City, Kanagawa Prefecture and two in Nagasaki City, Nagasaki Prefecture^{*5} VIVA VIDA MEDICAL LIFE CO., LTD.^{*6} Two offices: one in Yokohama City, Kanagawa Prefecture and one in Yamato City, Kanagawa Prefecture Seven Card Service Co., Ltd.^{*7} Three offices: two in Chiyoda-ku, Tokyo^{*8} and one in Saitama City, Saitama Prefecture	FCTI, Inc. Two offices: Dallas (U.S.), Los Angeles (U.S.)^{*9} PT. ABADI TAMBAH MULIA INTERNASIONAL One office: Jakarta (Indonesia) Pito AxM Platform, Inc. Two offices: Two in Manila (the Philippines)^{*10} Reachful Malaysia Sdn. Bhd.^{*11} One office: Kuala Lumpur (Malaysia)

^{*1} Closed in January 2024. ^{*2} Closed in January 2026. ^{*3} Uses the same office in Chiyoda-ku, Tokyo as Seven Bank, Ltd.

^{*4} Relocated to Chuo-ku, Tokyo in January 2026. Until then, the company had used the same office as Seven Bank, Ltd. in Chiyoda-ku, Tokyo.

^{*5} One of the offices in Nagasaki City, Nagasaki Prefecture was closed in September 2025.

^{*6} Relocated to the same office as Seven Bank, Ltd. in Yokohama, Kanagawa Prefecture in May 2025. Until then, the company had used an office in Yamato City, Kanagawa Prefecture.

^{*7} Became a subsidiary in July 2023.

^{*8} Has used the same office as Seven Bank, Ltd. in Chiyoda-ku, Tokyo since January 2025. Until then, the company had used a different office in Chiyoda-ku, Tokyo.

^{*9} Moved to the location in April 2024. Until then, the company had used an office in Los Angeles.

^{*10} Moved to the location in November 2025. Until then, the company had used a different office in Manila. ^{*11} Founded in May 2024.

Responses to Environmental Issues

Initiatives for Environmental Consideration

Details of our initiatives for environmental consideration are available on the Bank’s sustainability website.

Web <https://www.sevenbank.co.jp/english/csr/esg/environment.html>



ATM recycling rate is about 100%

NEC Corporation cleans and inspects ATMs when they are removed and carries out reuse. To date, more than 13,000 units have been reused. When reuse is difficult, the materials are recycled, achieving a recycling rate of approximately 100%.



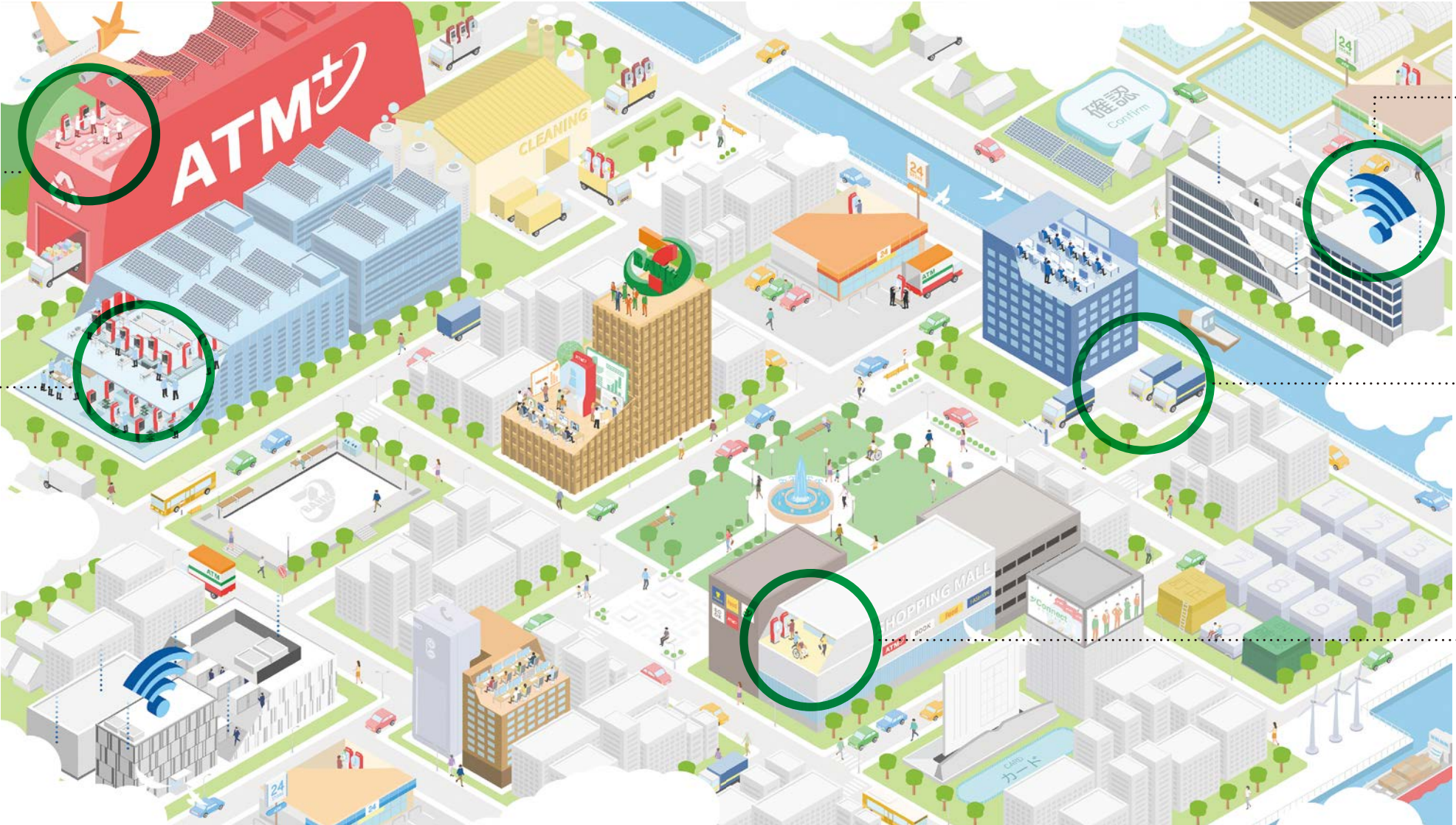
ATMs that continue to evolve from an environmental friendliness perspective

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. The latest fourth-generation ATMs reduce power consumption by 40% compared to the third-generation ATMs.

Second-generation ATM

Third-generation ATM

Fourth-generation ATM



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 data centers* provided by Nomura Research Institute, Ltd., which are characterized by environmentally conscious operations. We are also focusing on energy conservation, such as optimizing air conditioning through the use of AI.

*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.



Toward environmentally conscious cash transportation

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



Reducing the issuance of paper ATM slips

We have reduced paper usage by decreasing ATM slip issuance. In addition to providing buttons to allow customers to choose whether to print a slip upon each transaction, we have eliminated slips which were automatically printed in the event of a PIN error or an insufficient account balance starting in FY2021. Compared with FY2020, before the introduction of this default non-issuance, the number of ATM slips issued has been reduced by more than 20 million per year as of FY2025.



Sustainable Growth Strategy

Based on the foundation of our core ATM business, we will expand our focus areas to further pursue diversification. At the same time, we regard our human capital — the source of value creation — as an important management resource, and will seek to enhance corporate value and achieve sustainable growth through the growth of our people and organization.

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Review of the Previous Medium-Term Management Plan (FY2021 – FY2025) and a Three-Year Outlook

FY2021 – FY2025 Medium-Term Management Plan

Pursue business diversification and realize a second phase of growth around the three pillars — our growth strategy, contribution to solving social issues, and corporate transformation

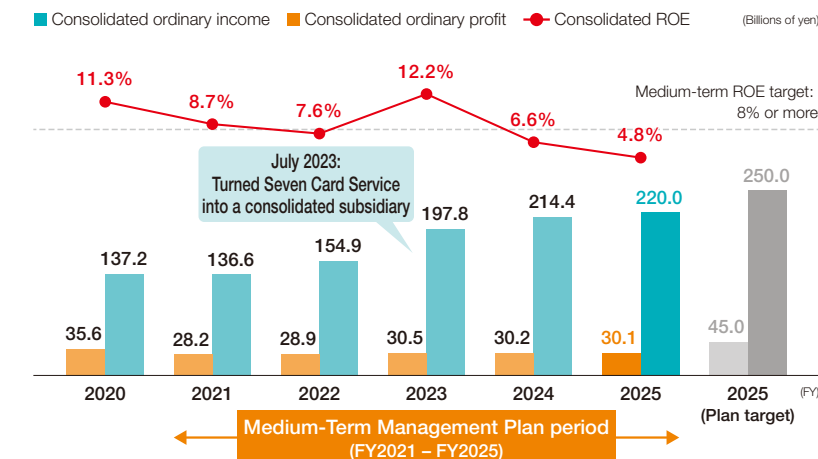
Achievement summary

Financial targets	✗	Ordinary income and ordinary profit fell short of the targets. ROE fell far short of the target.
Growth strategy	△	Certain progress was achieved in business portfolio diversification
Corporate transformation	○	Corporate transformation advanced steadily, including the utilization of AI and data and personnel system reforms
Solving social issues	○	Reformulated material issues and released a number of services that help resolve those issues

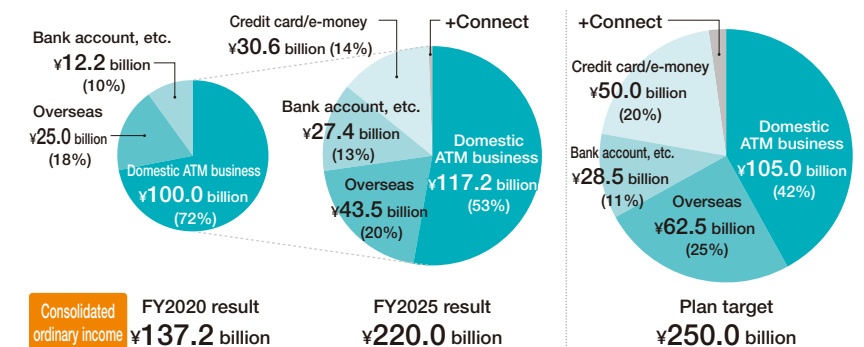
Overview of the Plan



Indicator trends



Transformation of business portfolio



Results achieved in corporate transformation and solving social issues

Services to help solve social issues:

Released **about 20 services** in 5 years

Utilizing 7Bank-Brain (internal generative AI):

MAU ratio among employees: **74%**

New three-year outlook (FY2026 – FY2028)

- We have formulated a “three-year outlook” as quantitative targets to be achieved even in a rapidly changing business environment instead of a “Medium-Term Management Plan”
- We will aim for early recovery to a trend of increasing income and profits by driving transformation in a short time through “improving our top line, profit margins, and efficiency”

Recovery to a trend of increasing income and profits

Improve the top line

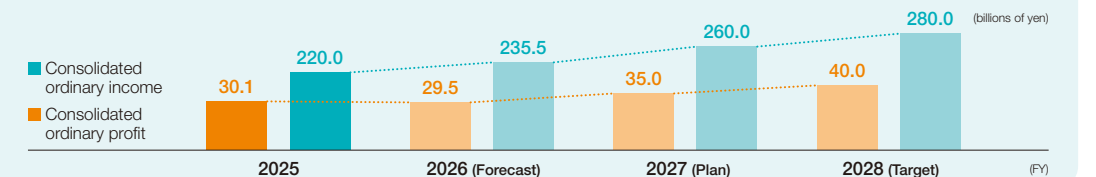
Improve profitability and efficiency

Target for FY2028

Ordinary income
¥280.0 billion

Ordinary profit
¥40.0 billion

ROE
8% or higher



Message from the Officer in charge of Financial Strategy

annual growth rate (CAGR) of 9.9%, and in FY2025, we achieved profitability in all four countries: the United States, Indonesia, the Philippines, and Malaysia.

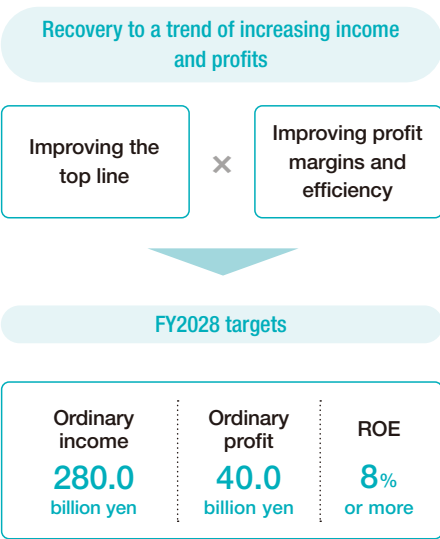
New three-year outlook (FY2026-FY2028)

When we announced our results for the fiscal year ended March 31, 2026, we also presented a three-year outlook through FY2028. It sets targets of ¥280.0 billion in consolidated ordinary income, ¥40.0 billion in

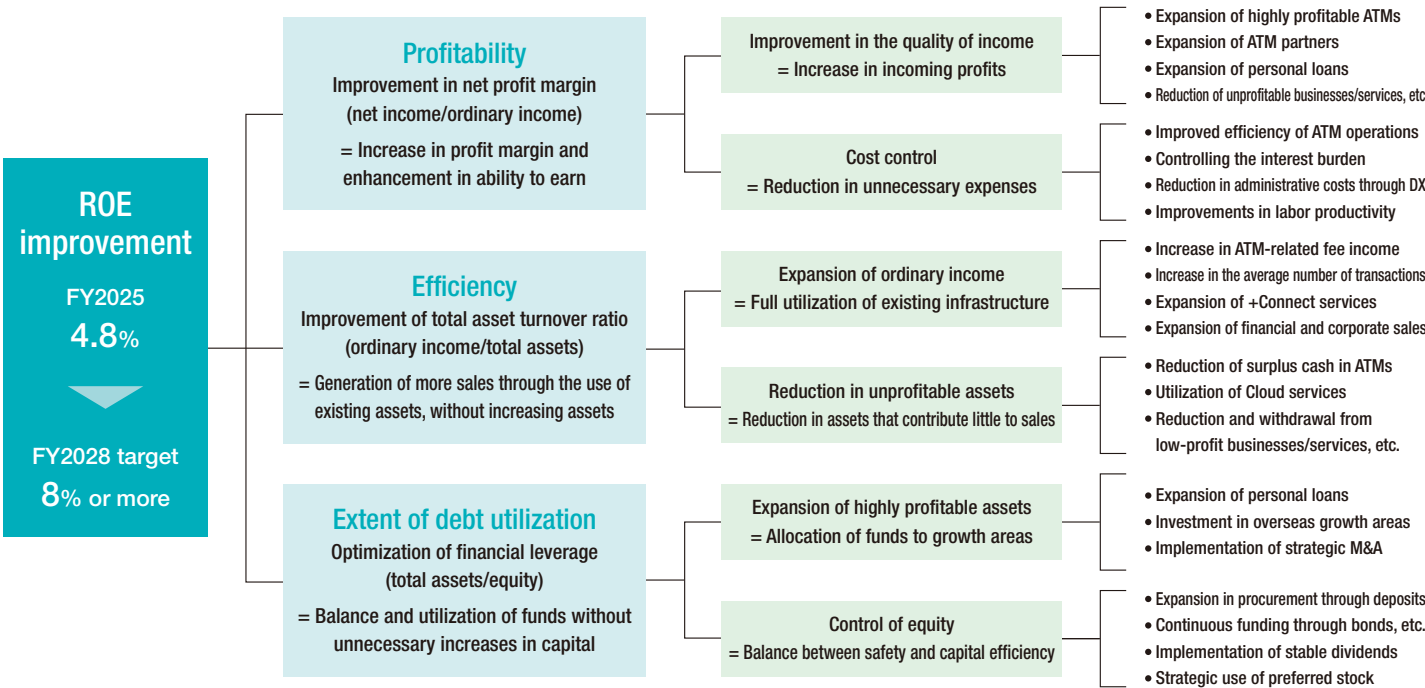
consolidated ordinary profit, and ROE of at least 8%. We deliberately chose a three-year outlook rather than a conventional Medium-Term Management Plan. Macro-economic conditions and technology are changing so rapidly that the assumptions underlying a detailed business plan may quickly become outdated. We therefore intend to retain the flexibility to adapt our actions swiftly as conditions evolve, while making a firm commitment to the quantitative targets that must be achieved to enhance corporate value. We believe that delivering on these commitments is essential to restoring investor

confidence. These targets are not based on optimistic assumptions. They start from a strengthened balance sheet following the recognition of impairment losses on underperforming businesses and incorporate clearly identifiable drivers of growth. In the first year, FY2026, we are still in the midst of structural reforms, and have projected increased income but decreased profits, with ordinary income of 235.5 billion yen and ordinary profit 29.5 billion yen. However, from FY2027 onward, we intend to return to a robust growth trajectory, delivering sustained growth in both revenue and earnings.

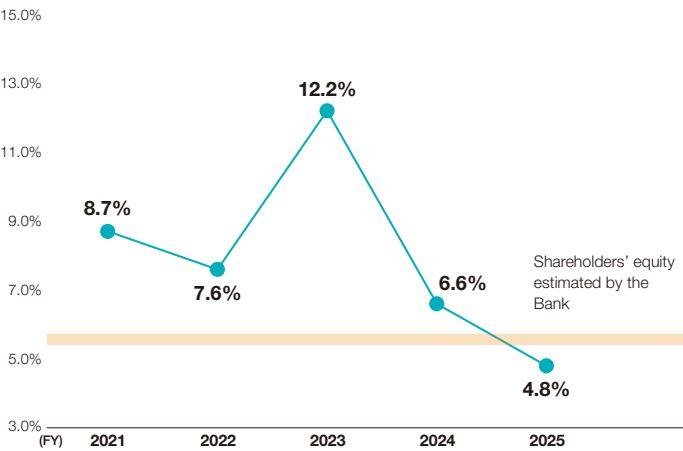
Three-Year Outlook



Seven Bank Group ROE Improvement Framework



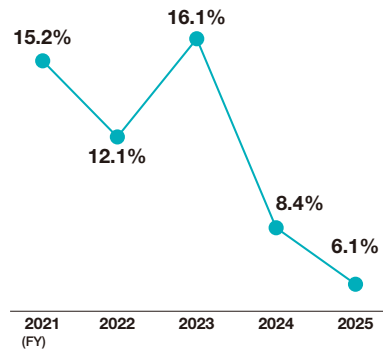
ROE trends



Market valuation tends to be closely linked to the equity spread, defined as the difference between ROE and the cost of equity. Expanding this positive spread is therefore critical to enhancing corporate value. Our cost of equity, estimated using the capital asset pricing model, has risen to the mid-6% range as interest rates have increased and could rise further depending on future rate movements. By contrast, ROE declined to 4.8% in FY2025, resulting in a negative equity spread. On the other hand, ROE in FY2025 was only 4.8%, and the equity spread fell into negative territory, leading to disappointing results. The Company's goal to achieve ROE of 8.0% or more by FY2028 has been set to sustainably widen the positive equity spread that consistently exceeds cost of equity, and thereby enhance our valuation in the capital markets. To this end, a

Net profit margin (profitability)

*Net profit margin = Net income ÷ Ordinary income



fundamental improvement in ROE, which is the source of increased corporate value over the medium to long term, is necessary.

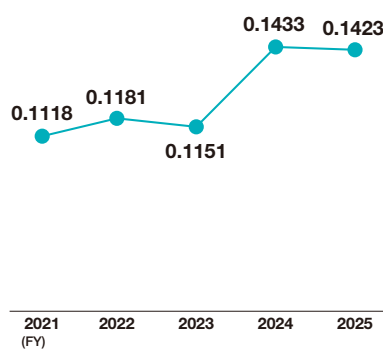
To identify the actions required to improve ROE, we have analyzed its three components: net profit margin, total asset turnover, and financial leverage.

Asset efficiency and our financial structure have remained broadly stable in recent years. By contrast, net profit margin declined sharply from 8.4% in FY2024 to 6.1% in FY2025. This analysis makes clear that improving margins across each business is the principal lever for raising ROE to at least 8%. Therefore, in order to fundamentally improve our profit margins, we will be implementing the following initiatives over the next three years.

In the core ATM platform business, we will restore per-ATM profitability to an appropriate level. We are

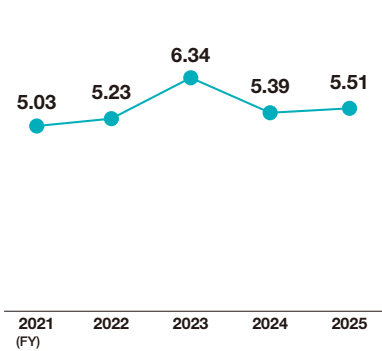
Total asset turnover ratio (efficiency)

*Total asset turnover ratio = Ordinary income ÷ Total assets (Times)



Financial leverage (extent of debt utilization)

*Financial leverage = Total assets ÷ Equity (Times)



negotiating fee revisions with partner financial institutions to halt the decline in transaction fee rates. At the same time, we will increase both adoption and usage of +Connect to raise marginal profit per ATM. In addition, we will promote low-cost core deposit funding through the use of AI to reduce cash in ATMs and the acquisition of retail accounts, while appropriately controlling the risk of rising interest rates by issuing bonds at long-term fixed interest rates and acquiring time deposits, thereby ensuring appropriate profits even as funding costs and prices rise. Moreover, we began installing ATMs in FamilyMart stores as of June this year. This large-scale investment, involving the installation of approximately 16,000 units over approximately four years, should be a powerful driving force in boosting the Company's top line and leading to solid profit growth.

Message from the Officer in charge of Financial Strategy

The credit card business recorded approximately ¥8.0 billion in impairment losses in FY2025, and returning the business to profitability within the three-year period is an imperative. The launch of the new nanaco credit card in August will be a key catalyst for restoring net membership growth. We will also address the business's high cost base by optimizing advertising expenditure and improve profitability while maintaining sound asset quality through disciplined growth in financial receivables.

In the overseas business, our U.S. subsidiary exceeded its targets in FY2025, entering a phase of strong profit contribution. On the other hand,

performance in Indonesia and the Philippines has been sluggish due to factors such as increased competition. Going forward, We will rigorously assess investment returns in each market and manage the business with a stronger focus on capital efficiency, including the timely removal or relocation of underperforming ATMs. In parallel, we will work more closely with local partners to develop services tailored to each market and explore Beyond ATM business models, thereby improving the segment's overall profitability.

Our domestic group companies will also contribute to consolidated profitability by expanding their fee-based businesses in response to growing demand from

financial institutions. These include ACSiON, which provides fraud detection and anti-phishing solutions, and Bank Business Factory, which supports anti-money laundering operations and back-office processes.

New capital-raising options to support sustainable growth

Our deconsolidation from Seven & i Holdings, our capital and business alliance with ITOCHU Corporation, the impairment losses recorded in the credit card business, and the rollout of ATMs in FamilyMart stores

beginning in June 2026 are all strategic foundations for the next phase of Seven Bank's growth.

Our top priority at the moment is to improve the profitability of existing businesses, but if there are opportunities for significant growth that leverage the Company's strengths going forward, we will pursue all possibilities. Our consolidated capital adequacy ratio is 29.91%, which is significantly higher than the Japanese standard. However, To preserve the flexibility to pursue growth opportunities, we must maintain a resilient financial foundation even amid rapid changes in the operating environment and retain the ability to raise growth capital when needed. Therefore, at the 2026 Annual General Meeting of Shareholders, we amended the Articles of Incorporation to authorize the issuance of preferred shares as an additional financing option. This framework gives us the flexibility to raise capital when required for major investments or in response to regulatory changes, while managing the risk of excessive dilution to existing shareholders and EPS that could result from issuing new common shares. It will support disciplined capital allocation by enabling us to pursue growth investment while protecting shareholder value.

optimal balance between growth investments and shareholder returns.

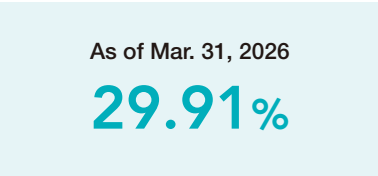
Our top priority for growth investments is to invest in our domestic ATM platform business, which centers on the installation of approximately 16,000 ATMs in FamilyMart stores to discontinuously raise the top line. Furthermore, we will continue to invest in software, including the expansion of the "+Connect" platform, which is the source of our competitive advantage. These advance investments will ultimately lead to the creation of a strong income base for the future.

On the other hand, we will maintain our basic policy of a consolidated payout ratio of at least 40%, while also considering the absolute annual dividend and

avoiding undue sensitivity to temporary fluctuations in earnings. Although impairment losses reduced EPS in FY2025, we maintained the annual dividend in absolute terms. For FY2026, we plan to maintain the dividend at ¥11.00 per share, representing a forecast payout ratio of 75.5%. Our strong operating cash flow and accumulated retained earnings provide a sound basis for maintaining shareholder returns.

We will continue to engage openly and transparently with our shareholders and investors. We sincerely appreciate your continued confidence and support as Seven Bank embarks on its next challenge: achieving a new leap in growth and corporate value.

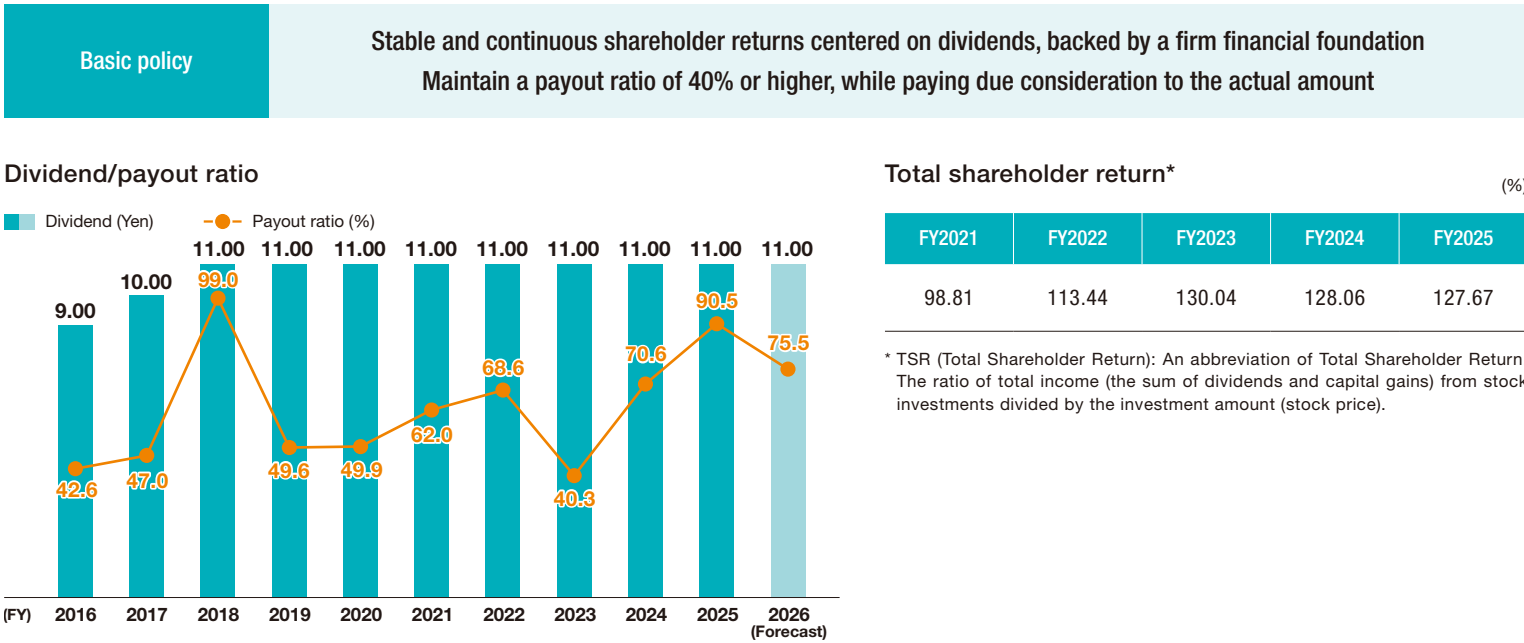
Capital Adequacy Ratio (consolidated, Japanese standard)



Credit Ratings (Long-Term)

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

*(As of June 30, 2026)



A message for shareholders and investors

FY2026 is a "fresh start on our path back to a growth trajectory." To enhance corporate value, it is important to generate returns that significantly exceed the cost of equity through thorough reforms of the revenue structure, and to sustainably widen the positive equity spread. To achieve this, it is essential to ensure an



Domestic Business

ATM Platform Strategy



Koji Fukasawa
Managing Executive Officer
In charge of ATM Platform
Promotion Division and
ATM+ Planning Division

In the ATM platform business, we will aim for sustainable growth. We will continue to refine our strengths and establish new standards in the digital society.

The ATM platform business, our core business, delivers various services to customers from cash deposits and withdrawals to authentication in line with our “seeing your wishes” ethos, through more than 28,000 Seven Bank ATMs nationwide.

During the previous Medium-Term Management Plan period, we continued to achieve solid growth, in both the number of ATM units and the number of transactions. The three-year outlook through FY2028 sets out that we will seek to improve profitability while strengthening cost competitiveness, and also develop new services. We will also install more ATMs at FamilyMart stores and strengthen partnerships with local governments and financial institutions, to further increase our share of the ATM market and enhance the roles of ATMs as a social infrastructure. In the +Connect service, which is now in the “adoption and expansion phase,” we will develop new use cases, such as administrative procedures and payment collection.

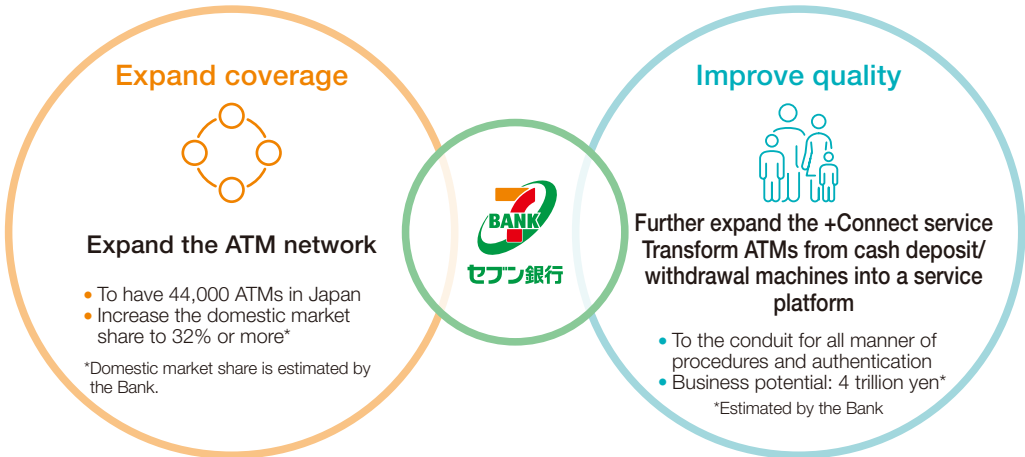
We will respond to rapid changes in the environment, including rising interest rates and the shift to cashless payments, by taking both offensive and defensive approaches, and strive to establish new industry standards to help create a digital society in which no one is left behind.

Going forward, we will continue to advance the value of “ATM+,” a service platform that supports customers’ lives by integrating technology and creativity.

Business environment and business strategies

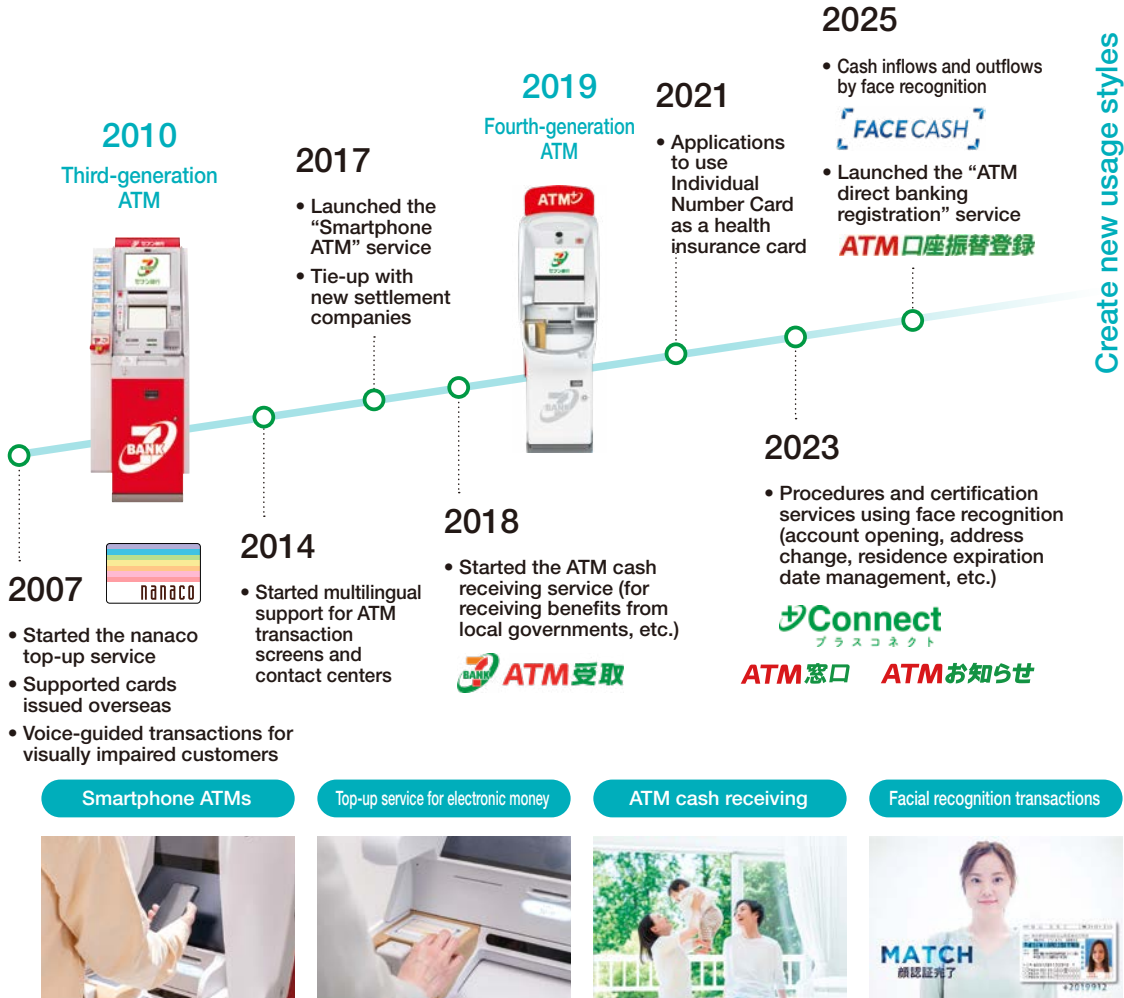
Business environment	Risk	Opportunity	Strategy
Rising interest rates and resulting changes in the strategies of partner financial institutions	• Increase in cash procurement costs	• Growing needs for operational efficiency at partner financial institutions	• Reduce cash in ATMs • Strategic alliances with regional financial institutions • Accelerate installation of joint ATMs
Shift to cashless payments and diversification of customer needs	• Decrease in the number of ATM transactions	• Growing needs for top-up transactions	• Increase ATM installations at FamilyMart stores • Increase new partners • Launch new services
Rising prices	• Increase in costs for raw materials, installation work, maintenance and management	• Improvement of operational efficiency	• Negotiate for higher ATM-related fees • Streamline and optimize operations in maintenance and guarded money transport/security service

Basic strategy in the ATM platform business



Seven Bank ATMs that respond to customers’ diverse needs

The Bank, 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	Thorough enforcement of the basics	
Becoming the ATM of choice	Provision of safe and secure payment infrastructure	Further enhancement of convenience
Uniqueness and differentiation	Security and financial crime prevention	Pursuit of ease of use

The operation area includes a sub-display that consolidates new functions (“plus area”). This will make it possible to realize a variety of new services that capture the changing needs of society and customers.

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.

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 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.

Features of Seven Bank ATMs

Web https://www.sevenbank.co.jp/oos/adv/tmp_192.html (in Japanese)



Domestic Business ATM Platform Strategy

The +Connect service enters the adoption and expansion phase

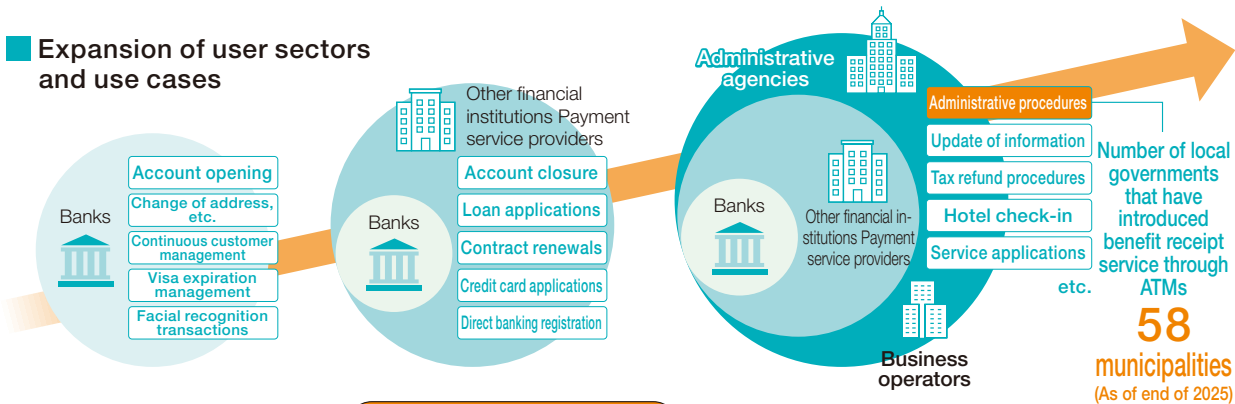
+Connect is the name of a new brand of service provided by the Seven Bank Group, aimed to bring about a world where “ATMs serve as gateways for all sorts of procedures and authentication.” As of the end of March 2026, it covers nine services (☺ see the list of +Connect services on page 16) and has been adopted by 51 companies (excluding the ATM cash receiving service). The range of adopters is expanding beyond financial institutions to include other sectors, such as the logistics industry, telecommunications SIM card sales, and eKYC providers. With a revision to the Act on Prevention of Transfer of Criminal Proceeds scheduled for April 2027 that enforces stricter control on identity verification and customer management, the need for +Connect, which allows various procedures and authentication to be completed simply by following instructions on the ATM screen, is expected to rise further.

In October 2025, our “ATM Teller” service received the Minister for Internal Affairs and Communications Award at the 5th Nihon Service Award. This award recognized its functions that turn ATMs into a new gateway, enabling users to complete various procedures beyond depositing and withdrawing cash, including opening new bank accounts.

Also over the past year, the number of local governments adopting the “ATM cash receiving” service provided by Seven Payment Service for inflation relief benefits has increased rapidly, reaching 58 municipalities.

As banks operate with fewer human tellers amid the progress of digitalization, our ATMs are evolving into a new service platform that, with an intuitive design readily operable for all, connects people, companies, and governments, helping to realize a “digital society in which no one is left behind.”

Expansion of user sectors and use cases



Story of Purpose

The “ATM Teller” service received the Minister for Internal Affairs and Communications Award at the 5th Nihon Service Award

Through the “ATM Teller” service, users can use Seven Bank ATMs to complete many procedures that were formerly possible only at bank counters, such as opening accounts and updating their address. As more and more banks are adopting the service, its convenience continues to expand.



The full text is available here

<https://www.sevenbank.co.jp/branding/purpose/article/20260115/> (in Japanese)



Story of Purpose

Receive benefits in a new manner. More and more local governments nationwide now adopting the “ATM cash receiving” service, needing no document or account

The “ATM cash receiving” service enables users to receive remittances from local governments and companies, such as benefits and campaign prize money, through Seven Bank ATMs nationwide in cash or as e-money, 24 hours a day, 365 days a year, in principle. Now the number of local governments adopting the service is increasing steadily across the country.



Kenjiro Watanabe
Business Division,
Seven Payment Service



Masahiro Miura
General Manager,
Business Division, Seven
Payment Service

The full text is available here

<https://www.sevenbank.co.jp/branding/purpose/article/20260515/> (in Japanese)

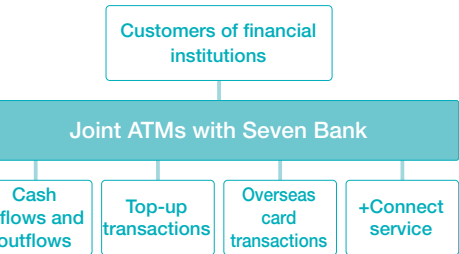


Supporting the streamlining of partner financial institutions

Against a backdrop of rising interest rates, there is a growing need to streamline teller operations among partner financial institutions in order to allocate more resources to acquiring new deposit accounts and other services with higher added value.

Under these circumstances, partner financial institutions can enhance their appeal to account holders through adopting and utilizing our services — the Smartphone ATM service that enables deposit and withdrawal of money using only a smartphone, and +Connect, through which users can easily complete various procedures, such as opening accounts and updating their addresses through Seven Bank ATMs. We have also been rolling out joint ATMs with partner financial institutions, leveraging the know-how we have developed (with 39 companies, 508 ATMs as of March 31, 2026). Combining these unique services and utilizing our nationwide network of more than 28,000 ATMs to expand customer touchpoints, we provide comprehensive support to partner financial institutions in improving operational efficiency while enhancing convenience for their customers.

Functions of joint ATMs



Story of Purpose

Banks can do away with their own ATMs. Saikyo Bank and Seven Bank pioneer a new standard

On April 20, 2026, the first joint ATM of Saikyo Bank and Seven Bank was installed on the campus of Shunan University in Shunan City, Yamaguchi Prefecture. Saikyo Bank, headquartered Yamaguchi Prefecture, has decided to replace all of its approximately 80 ATMs with Seven Bank ATMs by 2029.



Koji Fukasawa
Managing Executive Officer
In charge of ATM Platform Promotion
Division and ATM+ Planning Division

The full text is available here

<https://www.sevenbank.co.jp/branding/purpose/article/20260615/> (in Japanese)



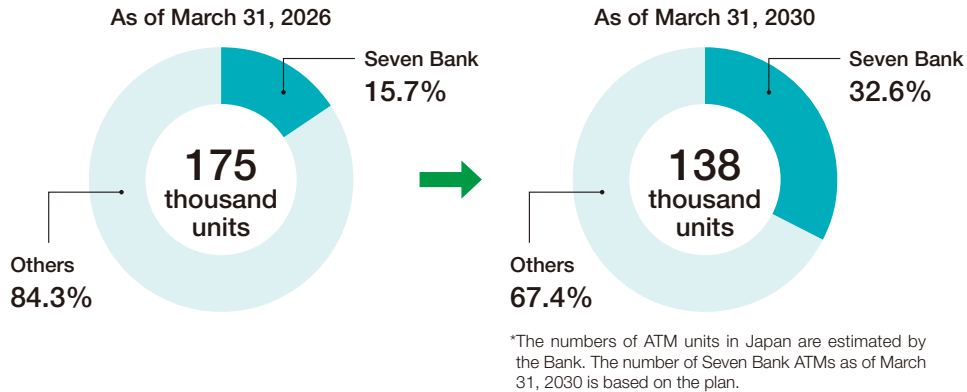
Seven Bank ATMs began to be installed at FamilyMart stores

As the first strategic action based on the capital and business alliance with ITOCHU Corporation signed in September 2025, we began installing Seven Bank ATMs in FamilyMart stores in June 2026.

Going forward, we plan to install about 16,000 units at FamilyMart stores nationwide (excluding area franchisees) by 2030. This will build an ATM platform comprising 44,000 units in Japan, further enhancing customer convenience and the value of ATMs as social infrastructure.



Share of ATM units in Japan



Efficiency improvement and sophistication of ATM management operations

To reduce the frequency of guarded money transport and security service as well as ATM downtime, we use a sophisticated operation method that optimizes the storage of cash in each ATM making use of deposits of sales proceeds at 7-Eleven stores. With the increase in deposits for cash top-up for cashless payment in recent years, we have worked on the reduction of cash in ATMs. Now a certain level of reduction has been achieved. This has also helped reduce interest costs for cash procurement.

Domestic Business Retail Strategy (Accounts)



Kenjiro Nishii

Managing Executive Officer
In charge of Banking
Management Division and
Retail Strategy Design Division

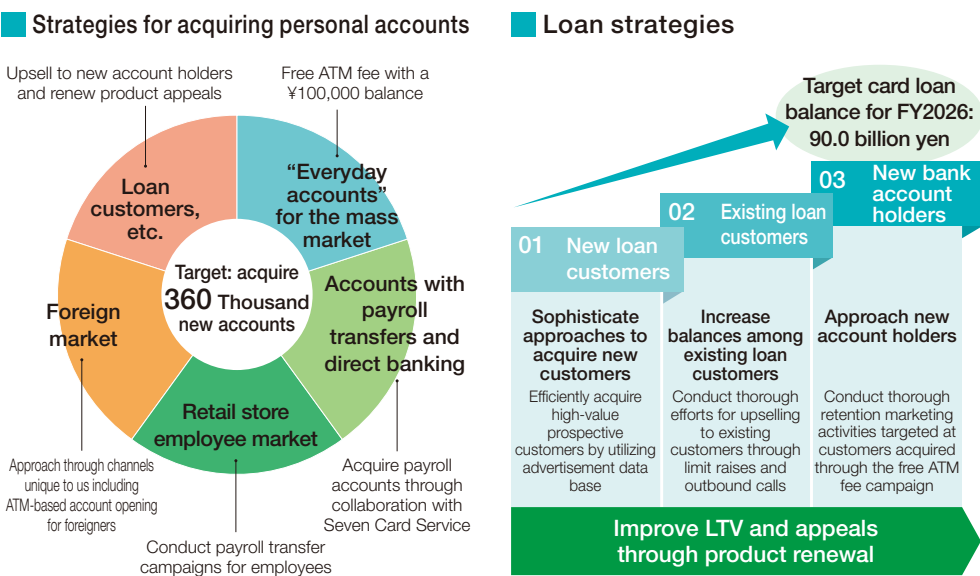
In the era of positive interest rates, we will focus on acquiring accounts and deposits as our most important mission

As we enter an era of positive interest rates, we expect that the account business is to bear a big role in two ways. One is that deposits contribute to procuring cash at lower interests and stably from within ATMs, and the other is that we can expect to earn interest income from surplus funds. For that, we recognize that acquiring accounts and deposits is our most important mission. In FY2025, the card loan balance grew to approximately 80.0 billion yen as a result of aggressive marketing measures, but we still faced challenges in acquiring new accounts.

In FY2026, as competition for acquiring deposits is expected to continue to intensify against the backdrop of a further increase in the policy interest rate, we will focus on acquiring accounts and deposits by implementing various strategies. Specifically, by waiving after-hours ATM fees under a simple condition — maintaining a deposit balance of 100,000 yen or more—we aim to increase the number of active accounts with a certain balance, thereby establishing our position as the bank of choice for “convenient everyday accounts.” Additionally, we aim to increase income by upselling to these acquired account holders, encouraging them to adopt our credit card, set up payroll transfers, and use our loan services. We will also focus on the acquisition of payroll transfer accounts in markets where we can leverage our strengths, such as working foreigners and international students.

Business environment and business strategies Business overview P17

Business environment	Risk	Opportunity	Strategy
Higher interest rates	- Intensifying competition for acquiring deposits - Slowdown in growth of liquid deposits	- Increase in interest income from surplus funds - Expanding income opportunities in the stock business	- Acquire accounts with regular deposit and withdrawal transactions, such as payroll transfers and direct banking - Implement agile time deposit campaigns
Intensifying competition for acquiring accounts	- Customers may be locked in huge financial ecosystems with an established customer base - Major banks may acquire accounts with abundant incentives	- Increase in the value of a real nationwide ATM network - Increase in the value of multilingual call centers and multilingual ATMs	- Establish a position as a bank of choice for “everyday accounts” by eliminating ATM fees - Acquire customers in markets where we have a competitive advantage, such as working foreigners, etc.
Soaring labor costs and prices	- Increase in operational costs - Increase in system development and maintenance costs	- Moves to use AI to improve operational efficiency - Advancement of new system development methods using AI	Proactively utilize AI in call center operations and system development methods



Domestic Business Retail Strategy (Credit Card and Electronic Money)



Hiroshi Takeuchi

Project Executive Officer
Special Assignment, President
and Representative Director,
Seven Card Service Co., Ltd.

We will strengthen our income base through driving structural reforms — our top priority — and developing new services

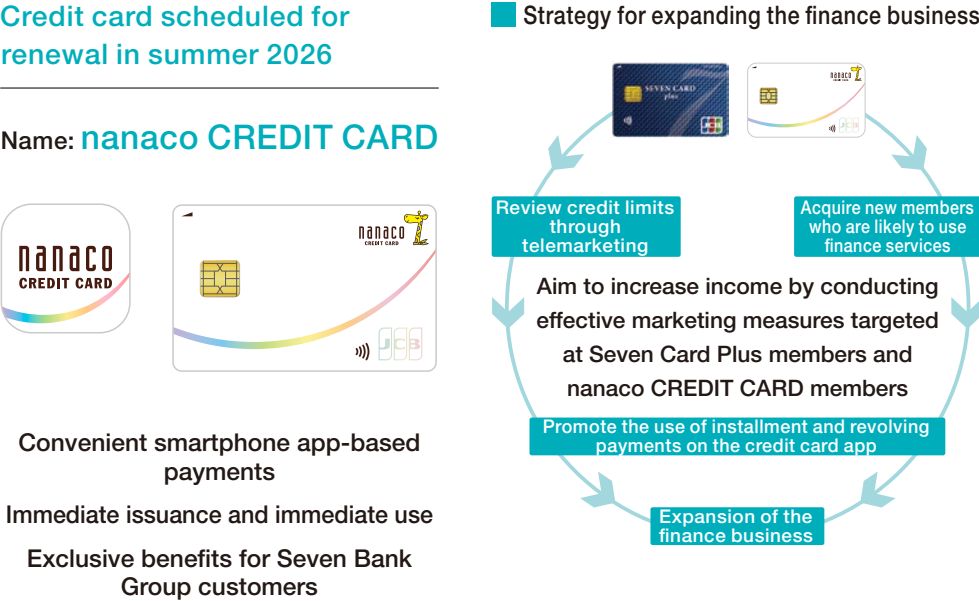
Seven Card Service has set its Purpose as “To discover new joys and broaden smiles in people’s lives.” We strive to achieve this by offering new retail financial services that integrate payment and financing, in collaboration with Seven Bank.

In FY2025, we worked on transforming our business structure in response to changes in the environment surrounding the Seven Bank Group, but we faced challenges in expanding our membership base in the credit card business and restoring profitability. After examining the revenue forecast closely, we reassessed the recoverability of fixed assets and recorded an impairment loss. In the electronic money business as well, growth in transaction volume remained sluggish, making structural reform a critical issue.

In light of these circumstances, Seven Card Service will work to increase revenue by focusing on strengthening the finance business as the core of its growth. In the credit card business, a renewal of the “nanaco CREDIT CARD” is scheduled for August 2026, and we will work to expand our business by leveraging the advantages of instant card issuance for immediate use, as well as our smartphone app-based services, to build up the outstanding balance. In the electronic money business, we will work to improve profitability through cost structure reforms and a mobile shift. Through these, we will transform our revenue structure and expand the finance business to strengthen our income base, aiming to make our credit card business profitable by FY2028, while also contributing, as a member of the Seven Bank Group, to its sustainable growth and enhancement of corporate value.

Business environment and business strategies Business overview P17

Business environment	Risk	Opportunity	Strategy
The arrival of a world with positive interest rates	- Smaller demand for borrowings - Higher credit risks	- Increase in interest income - Profitability of the finance business can improve	Aiming to increase income from finance services, adopt advanced credit screening methods and implement measures to promote credit use to achieve the target financial products balance of 48.0 billion yen
Diversification and advancement of cashless payment methods	- Erosion of advantages of our services - Shrinkage of our customer base	- Increase in digital touch points - Customer data can be utilized to provide new value	Shift to app-based service designs to increase uses and sophisticate customer touch points
Evolution of payment infrastructure and changes in customer behavior (mobile shift)	Decline in the competitiveness of business models centered on credit cards	Convenience and frequency of use can be increased through the mobile shift and app linkage	Promote the shift from credit cards to mobile services to achieve both customer convenience and revenue increase



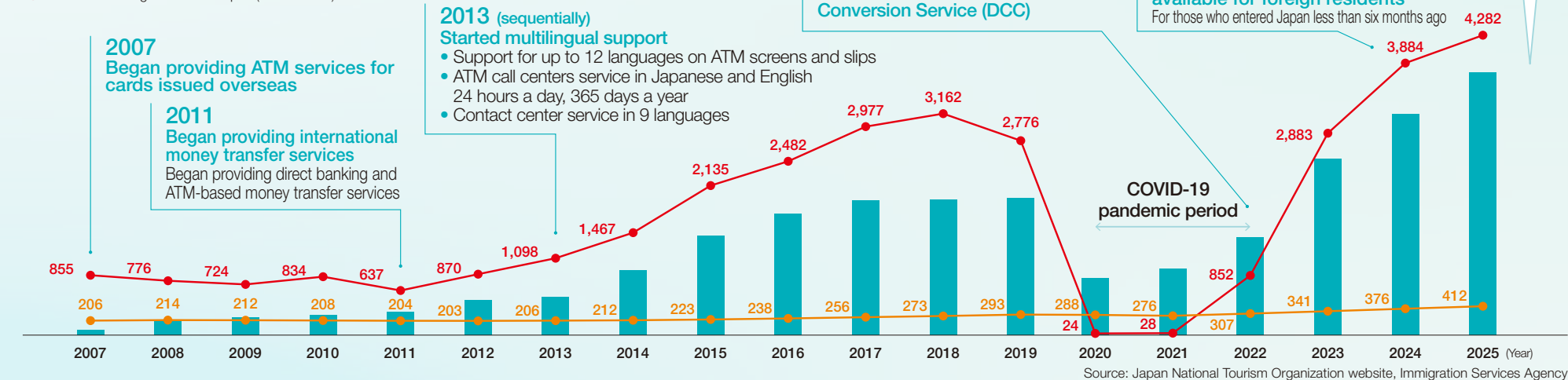
Domestic Business

ATM+ Retail Strategy

Expanding Services for Foreigners

Further expand services for foreign residents and visitors in Japan to realize a multicultural symbiotic society

■ Number of cases where cards issued overseas are used
 ● Number of foreign residents (10 thousand)
 ● Number of foreign visitors to Japan (10 thousand)



Services for international tourists (foreign visitors to Japan)

Supported by the government's Tourism Nation Promotion Plan and the depreciation of the yen, the number of visitors to Japan has been rising and is expected to reach 60 million annually by 2030. Despite the prevalence of cashless payments, cash payments are still required at some tourist destinations. As Seven Bank ATMs are located at 7-Eleven stores familiar to foreign visitors, we are working to raise awareness of them as places to obtain Japanese yen as well as to improve the UI/UX (ease of use) to increase the number of transactions.

In addition to transactions using cash cards issued overseas, we are also expanding our network of overseas partners for cash withdrawals via the Smartphone ATM service.

Measure 1

Improved the Dynamic Currency Conversion Service (DCC)

We revised the guidance on the Dynamic Currency Conversion Service (DCC)* transaction screen to make it easier to understand.

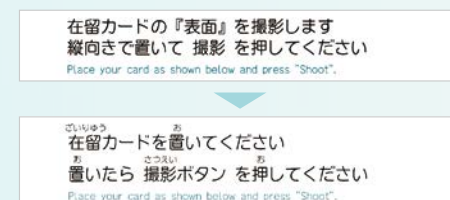
*When withdrawing Japanese yen, users can choose whether the transaction is to be settled in their "home country's currency" or "Japanese yen."



Measure 2

Added the "Easy Japanese" option to some ATM transaction screens

As the number of foreign residents grows, their nationalities and native languages are becoming increasingly diverse. To enhance safety and security in their daily lives in Japan, we have introduced the "Easy Japanese" option to help ease the anxiety caused by language barriers.



Measure 3

Expanded the network of overseas ATM service partners

We have expanded our network of ATM service partners in South Korea, a major source of visitors to Japan. From April 2026, users can withdraw Japanese yen from their accounts at 25 banks in South Korea using the Smartphone ATM service.



2026

- Adding the "Easy Japanese" option on the ATM screen
- Expanding ATM alliances with overseas remittance service providers
- Expanding the network of Smartphone ATM partners for international tourists

2022

Launched the Dynamic Currency Conversion Service (DCC)

2024

Account opening through ATMs became available for foreign residents

For those who entered Japan less than six months ago

Enhancing financial services for foreign residents

The number of foreign residents in Japan reached 4 million in FY2025, and according to a government estimate, the population is expected to increase to 1.5 times the current level over the next 20 years.

Foreign residents make up an important part of the workforce that supports Japanese society, which is aging with a declining birthrate. After the introduction of the Employment for Skill Development program scheduled for FY2027, the number of non-Japanese workers holding the Specified Skills status that has no limit on the period of stay is expected to increase. Given this trend, realizing a multicultural symbiotic society will undoubtedly become an even more important goal for Japan.

However, foreign residents and the organizations that support them (such as supervising organizations and registered support organizations) still face many inconveniences in Japanese society, even when it comes to financial services. To foster an inclusive, multicultural society where people can live safely and with peace of mind, we aim to position our ATMs not only as machines for financial services, but as the most familiar life platform for foreign residents in Japan.

Burdens and inconveniences related to support organizations and financial institutions



Burdens and inconveniences for foreign customers



Features of Seven Bank's services for foreign residents

- Users can submit account opening applications at more than 28,000 ATMs nationwide
- They only need to manually enter their name in kana, mobile phone number, and email address (other information including address, name in Roman letters, and nationality is automatically registered based on their residence card information)
- Foreign nationals who entered Japan less than six months ago can open an account (provided their work eligibility is confirmed through their residence card)
- We issue debit cards in the brands most popular among foreign customers
- System integration with "dekisugi," a human resources management tool for foreign workforce management that is used by many supervising organizations
- International money transfer services provided by Seven Bank are available
- Steadily expanding partnership with overseas remittance service providers in ATM services (top-up transactions) since FY2024

Foreign residents



FY2025
Over 4 million

2043
6.3 million (projection)

Users of the Specified Skilled Worker Program



390 thousand
(As of end of 2025)
By 2028, at the maximum
820 thousand



- 460,000 foreign students currently stay in Japan
- About 90% of language school students and about 70% of graduates from universities and vocational schools, etc. continue to stay in Japan



- In FY2027, the Technical Intern Training Program will be replaced by the Employment for Skill Development program
- The number of residents holding a Specified Skilled Worker (ii) visa — which has no limit on the period of stay and is granted after working under the Employment for Skill Development (3 years) and then under Specified Skilled Worker (i) status (5 years) — is expected to increase

Story of Purpose

"When you come to Japan, go to Seven Bank."

New method for opening accounts to support foreign workers

Hoping to help solve the "trouble of opening bank accounts" for foreign workers and supervising organizations supporting them, we formed a business alliance with GLedge Inc., which offers the "dekisugi" foreign human resources management tool. There have been issues with conventional procedures involving human tellers, such as limited multilingual support and cumbersome processes for confirming residency status. In light of these problems, we developed a fully web-based framework, repeatedly conducting interviews with front-line staff while also placing strong focus on information security and risk control. As a result, we have made it possible to open an account in a minimum of two business days, helping to ease their burden.



Saiga Urata
Foreigners Business
Promotion Group
Banking Management Division



Koji Uno
Foreigners Business
Promotion Group
Banking Management Division

The full text is available here

<https://www.sevenbank.co.jp/branding/purpose/article/20251117/> (in Japanese)



Domestic Business Corporate Business Strategy

Business overview P17

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.

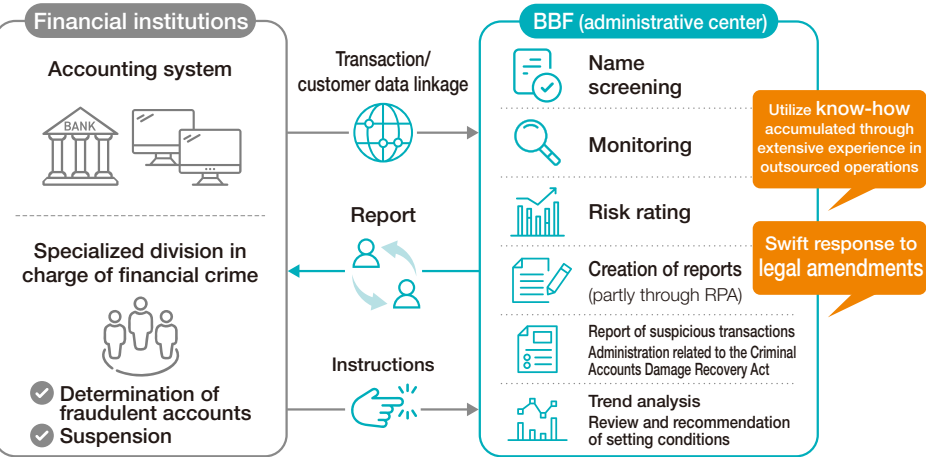
Back-office support (BPO) and AML consulting business

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. 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.

In January 2024, the company also obtained a license for “funds transfer transaction analysis business”* from the Financial Services Agency. In addition to providing back-office support for financial institutions, we will help them counter the growing threat of financial crime by leveraging our accumulated know-how to offer outsourcing and consulting services related to anti-financial crime measures, thereby contributing to the sustainable growth of financial institutions.

*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

Cybersecurity business and data intelligence business

ACSiON, Ltd. (ACSiON)

ACSiON is a homegrown Japanese cybersecurity company established in July 2019 by members who have been involved in measures against financial crime at banks. It provides anti-phishing measures and fraud detection services that address new risks in the digital society, leveraging its expertise in countering financial crime and its strong solution development capabilities.

Recent major moves

- November 2025 Signed a partnership agreement on cybercrime countermeasures with the Shizuoka Prefectural Police
- February 2026 Signed a partnership agreement on response to cyber incidents with the Kanagawa Prefectural Police
- March 2026 Began joint use of anti-phishing services with the Regional Banks Association of Japan
- March 2026 Expanded the activities to take down phishing websites in cooperation with 13 domestic credit card companies and industry organizations
- May 2026 Jointly with Rakuten Card Co., Ltd., introduced a warning feature to protect users against phishing schemes
- May 2026 Signed a partnership agreement on response to cyber incidents with the Hokkaido Police



Released a white paper jointly with Forbes JAPAN

Web https://www.acsion.co.jp/lib/img/news/detail/20260501/acsion_radicaltransparency_202603.pdf (in Japanese)



Overseas Business



The overseas business moves to the next stage: from expanding the ATM network to enhancing services for diverse needs

In the overseas business, guided by our mission to “make money more convenient for everyone in the world,” we strive every day to “provide services that enable anyone to use money anytime, anywhere,” while responding to local needs in each country.

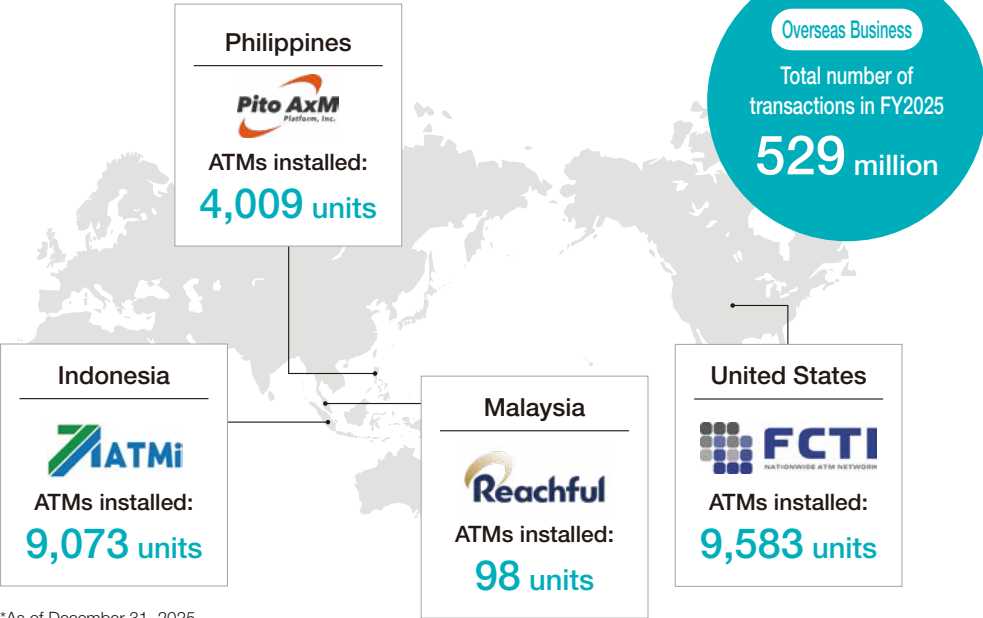
In FY2025, our business in the United States (FCTI) was profitable, exceeding projections. Income in Indonesia (ATMi) continued to decline, and the Philippines (PAPI) also saw a decline in profits due to sluggish growth in the number of transactions. In the end, all four overseas companies achieved profitability. However, ordinary income fell short of the target of 65.0 billion yen set in the previous Medium-Term Management Plan, leaving challenges for the overseas business.

In FY2026, we will aim to increase revenue and improve profit margins in the ATM business by providing new services desired by local customers early and by achieving efficient, low-cost operations. On the other hand, with the aim of moving beyond the ATM business alone, we will firmly pursue revenue diversification by leveraging our strong relationships with convenience stores to steadily advance new business initiatives, including “Beyond ATM,” and expand other services. By leveraging our strong relationships with convenience stores, we will steadily drive new businesses forward. To achieve the financial targets for FY2028, we will aim to swiftly increase profits and transform our business model, taking into account market conditions and government policies in each country.

Business environment and business strategies Business overview P18

Business environment	Risk	Opportunity	Strategy
Regulatory tightening and policy changes in each region	• Cost increase for response to regulations and policy changes	• New markets and customer needs emerging with changes in market conditions	• Diversify businesses and diversify sources of revenue by cultivating new markets and customer needs • Diversify businesses rather than relying on a single business and diversify sources of revenue
Digitization and the rapid evolution of technology	• Decline in competitiveness due to delay in adopting new technology • Difficulty in addressing digital divide	• Emergence of new markets and the presence of the digitally challenged • Opportunities for cost reduction through operational efficiency improvement can increase	• Strengthen our capabilities to respond to changes, develop markets, and respond to customers by renovating the organizational culture and structure

Overseas ATM network



*As of December 31, 2025

Overseas Business Strategies by Country

United States

FCTI, Inc.

To achieve further profit growth

Ordinary income (millions of dollars)

Ordinary profit (loss) (millions of dollars)

177.7

(3.0)

182.3

15.9

225.5

16.5

Fiscal year ended December 31, 2024

Fiscal year ended December 31, 2025

Fiscal year ending December 31, 2026 (plan)

Key initiatives

Increasing CRM (banknote recycling ATM) installations at 7-Eleven stores in the U.S.

Launching new services mainly in the area of deposit

Developing new services with Digital Wallet

Cost control by optimizing cash in ATMs and guarded money transport

Indonesia

PT. ABADI TAMBAH MULIA INTERNASIONAL

Differentiate ourselves and focus on revenue

Ordinary income (millions of yen)

Ordinary profit (millions of yen)

8,446

936

7,530

937

6,920

690

Fiscal year ended December 31, 2024

Fiscal year ended December 31, 2025

Fiscal year ending December 31, 2026 (plan)

Key initiatives

Branding alliance and trial operation of the ATM operation outsourcing scheme

Offering original programs to ATM users

Increasing the number of cardless cash withdrawal service partners

Philippines

Pito AxM Platform, Inc.

To establish diversified revenue sources at an early date

Ordinary income (millions of yen)

Ordinary profit (millions of yen)

8,151

306

8,552

439

10,280

550

Fiscal year ended December 31, 2024

Fiscal year ended December 31, 2025

Fiscal year ending December 31, 2026 (plan)

Key initiatives

Launched the Dynamic Currency Conversion Service (DCC) by changing connections with overseas card issuers

Enabled cardless deposit services to all member banks via Instapay

Cardless withdrawals from Gcash, the top eWallet brand

Malaysia

Reachful Malaysia Sdn. Bhd.

Boost the number of ATM installations in a short period and diversify their functions

Regions covered as of the end of FY2025

Key initiatives

Increase the number of CRM units installed (strategically install an additional 400 units in non-urban areas during FY2026)

Conducting various marketing programs to increase recognition

Partnership with major local eWallet operators

Starting the sales proceeds deposit service and spreading it to all stores with ATMs

Overseas Business Medium-to-long-term strategy

Purpose and mission

"Making money more convenient worldwide"

Vision for our role

"Providing services (payments, loans, savings, remittances, etc.) that anyone can use anytime, anywhere"

In particular, we wish to contribute to the correction (elimination) of economic disparities and poverty, especially overseas

Specific initiatives

Accelerate the diversification of the ATM business

Pursue diversification in countries where we currently operate

Increase in profit per unit and profit margin

Promptly select measures to use

New possibilities

Firm relationship with convenience stores

Work to develop new financial services

Business transformation beyond an extension of the ATM business

Provide unique added value combining finance and retail

Mutual knowledge sharing between Japanese and global teams (" + Connect" and utilization of AI and data)

Clearly differentiate ourselves from others and create new business fields

Growth forecast

Ordinary income (billions of yen)

Ordinary profit (billions of yen)

42.9

0.7

44.0

3.2

52.6

3.1

58.7

5.1

62.3

5.3

2024

2025

2026 (Forecast)

2027 (Plan)

2028 (Target)

Evolution phase "Beyond ATM"

Unify financial services

Data linkage through integration API

Introduction of new services (payment, identity verification, advertising)

Acquisition of partners (banks/ payment service providers)

Increase in transaction opportunities

Increase in the number of users

Deepening phase for ATMs

Provision of new services other than cash deposit and withdrawal for ATM users

Provision of personalized financial service for ATM and convenience store users

Transformation phase for ATMs

Provision of ATM expansion services

Penetration phase for ATMs

ATM operators

Diversifying sources of revenue

Increasing revenue per ATM unit

Increasing the total number of transactions

Overall revenue increase

53

54

Purpose Award Winners in Conversation

Roundtable discussion

Challenging ourselves to go beyond our customers' wishes and shape the future.

To realize its Purpose, Seven Bank has a culture and system firmly in place to support all employees in taking on challenges. In this environment, what do employees find rewarding, and how do they approach their work? Managing Executive Officer Inagaki and employees who won top awards at the Purpose Award 2025 held a discussion based on the themes of an “organization that encourages employees to take on challenges” and the “growth of independent human resources.”

(From the left) Maki Kono, Kenjiro Watanabe, Kazutaka Inagaki, Saki Watanabe

A culture that encourages employees to take on challenges:

Inagaki: What are your impressions of the corporate culture at Seven Bank?

S. Watanabe: I truly feel that there is an environment here that encourages employees to take on challenges regardless of tenure or career stage. I am currently in my seventh year since joining the company as a new graduate, and I have been given many opportunities to take on challenges.

Kono: I previously worked at an IT company, and I was pleasantly surprised by how entrepreneurial the culture is. Even though I was still new to the company, people



Corporate Top Award in Purpose Award 2025 : “The future of work realized with 7Bank-Brain”

Maki Kono

We have developed our own generative AI application, 7Bank-Brain, for internal use. By continuously updating its functions while ensuring security, we have improved the work efficiency of each employee and opened up new possibilities for working styles.

around me encouraged me to give it a try, even in areas where I had no prior experience. The supportive environment enabled me to take on the challenge of developing 7Bank-Brain, a generative AI application for internal use, in my very first year.

K. Watanabe: I hold positions in both the Sales Division of Seven Payment Service, Ltd., a Group company, and the ATM+ Planning Division of Seven Bank. As Ms. Watanabe and Ms. Kono mentioned, both companies have a corporate culture that encourages listening to everyone’s opinions and incorporating good ideas, regardless of their tenure or past achievements. Rather than blaming individuals for failures, both companies focus on improving systems and processes. That creates an environment where even younger employees feel comfortable taking on new challenges.

Inagaki: At Seven Bank, we value a culture of mutual respect and support, as well as the ability to take on challenges. In terms of systems, we have encouraged a change in employee awareness through initiatives such as the establishment of “Seven Lab”, an internal innovation promotion organization, as well as business innovation contests. As we celebrate our 25th anniversary, it is a welcome change to see more employees taking initiative and embracing new challenges, thanks to the combined efforts of these two values.

Finding fulfillment in helping others

S. Watanabe: Speaking of taking initiative and embracing new challenges, the proposal for business improvement measures that I worked on was a major challenge. From the time I joined the Administration department, using paper and seals for administrative work was standard practice, and everyone assumed they could



Administration and Systems Top Award in Purpose Award 2025 : “[JIMU REVOLUTION 2025] The challenge of keeping ATMs running and continuous administrative Innovation”

Saki Watanabe

We overhauled our administrative workflow by eliminating paper and seals. We led administrative reforms that created an environment where work could be done from home, ensuring uninterrupted ATM service anytime, anywhere, while simultaneously creating a workplace where everyone can work comfortably.

never be done away with. So I started questioning whether seals were truly necessary for procedures that were completed entirely within the company. I find it rewarding that my proposal has become established as a new standard within the company.

Inagaki: It takes courage to question the status quo, doesn’t it? What were the reactions of those around you?

S. Watanabe: The other day, someone from the General Affairs Division told me that the amount of paper they order has decreased. We have successfully reduced paper usage by approximately 50,000 sheets per year, and I feel that this truly delivers measurable value.

Purpose Award Winners in Conversation



Business Top Award in Purpose Award 2025 :
“A new option for benefit payments: “ATM payments” ”

Kenjiro Watanabe

By utilizing the “ATM cash receiving” service, we led the way in developing the ATM payment field, eliminating the inconveniences of local government benefit payment processes. This reduces the burden on both residents and local government officials, and provides society with a new option for receiving benefits.

K. Watanabe: It’s great when, like in Ms. Watanabe’s case, contributions can be clearly measured in numbers. The “ATM cash receiving” service, of which I am in charge, involves very little direct contact with users. Nevertheless, there are moments when I hear firsthand accounts from users through local government officials or the media, and that is my greatest motivation.

Kono: In that respect, I receive direct feedback since the recipients of my work are internal, and this is a great source of encouragement for me. When employees say things like, “Tasks I used to struggle with have become much easier,” or “I can’t imagine a world without 7Bank-Brain,” I truly feel that what I’ve created is leading to value for our customers.

Inagaki: You all seem to have a clear understanding of how your work contributes to society and to the company. That shared enthusiasm is likely what led to each of you winning the Purpose Award. Each individual’s desire to “be of service to someone” leads to various challenges, which in turn directly contribute to the company’s sustainable growth and the resolution of social issues. We will continue to strengthen our systems to leverage employees’ aspirations and support them in taking on challenges.

Supporting autonomous growth through repeated learning and collaboration

K. Watanabe: With all the support we receive, I feel that we must continue to grow. A saying I value is, “Understanding should never be taken for granted; misunderstanding is always a possibility.” Since it’s largely a matter of chance whether what I want to convey is understood with 100% accuracy, I want to continue to be mindful of explaining things carefully so that my intentions and objectives are clearly understood.

S. Watanabe: What I value most is “not making decisions on my own.” When you’ve been in the same department for a long time, it’s easy to assume that the improvements you need will be beneficial to everyone, and I’ve made mistakes in which my ideas were not



implemented in practice. That’s why, in the regular meetings I host to discuss operational improvements, I explain issues and objectives by explaining the background behind each issues and actively ask for everyone’s opinions.

Kono: I try to focus on the value it brings to others. Since I have only been with the company for a short time, when I ask for cooperation from other departments, I present numerical values and success stories in order to show them that “if we achieve this, it will lead to this much improvement in work efficiency.” By doing this, I have found that even busy people are more willing to cooperate.

Inagaki: The way one communicates and the ability to see things from the other person’s perspective are both ways of fostering collaboration. Do you ever feel the effects of learning from one another?



Kazutaka Inagaki
Managing Executive Officer in charge of General Affairs Division and Human Resources Division

K. Watanabe: Thanks to 7Bank-Brain, developed by Ms. Kono, the time spent on research before business negotiations has been significantly reduced. The time saved has been allocated to EX10, a program that encourages employees to dedicate 10% of their time to innovation, and is being used to gather feedback on new services.

Inagaki: Learning extends beyond the individual, creating a culture where we support one another’s work. Going forward, we will not slow down our investment in human resources development. EX10 is also a system for gaining medium- to long-term experience, which will have a positive impact on both skill improvement and personal growth.

Future challenges:
Towards realizing our Purpose

Inagaki: Finally, please tell us about your future aspirations, career vision, and your thoughts on Seven Bank.



Kono: I want to further integrate the use of generative AI throughout the company. I personally feel that I have been able to significantly improve my skills in a short period of time using generative AI. While Seven Bank has a relatively small number of employees compared to other companies in the banking industry, I believe we have high productivity per person. I want to further enhance this strength through generative AI.

S. Watanabe: I also want to make greater use of generative AI and automate processes that do not require human judgment. However, even with increased automation, the quality of administrative work must never be compromised. I want to deepen my expertise to determine what can be automated and what should be handled manually and grow into a person who can lead projects effectively.

K. Watanabe: Seven Bank’s strength lies in its ability to create new businesses from scratch, turning “0 into 1.” As a sales professional, I would like to play a role in taking that “1” and expanding it into “10,” and ultimately

into “100.” In the long run, I hope to help create new pillars of business beyond ATMs, so that people will say, “When you think of Seven Bank, you think of XX.”

Inagaki: You all truly embody the self-directed professionals that the Company aims to cultivate. As the saying goes, “a company is its people,” and an organization’s strength ultimately comes from its people.

With our business and administrative departments working together as two parts of a whole—business and administrative functions—we have fostered a culture that encourages employees to take on challenges by repeatedly clarifying our Purpose and reviewing our evaluation system. In order to meet the needs of an increasingly diverse and digitized society, It is essential that every employee takes initiative, thinks for themselves, and embraces new challenges.

Going forward, we will accelerate collaboration across departments and continue empowering our people to take on new challenges and grow.

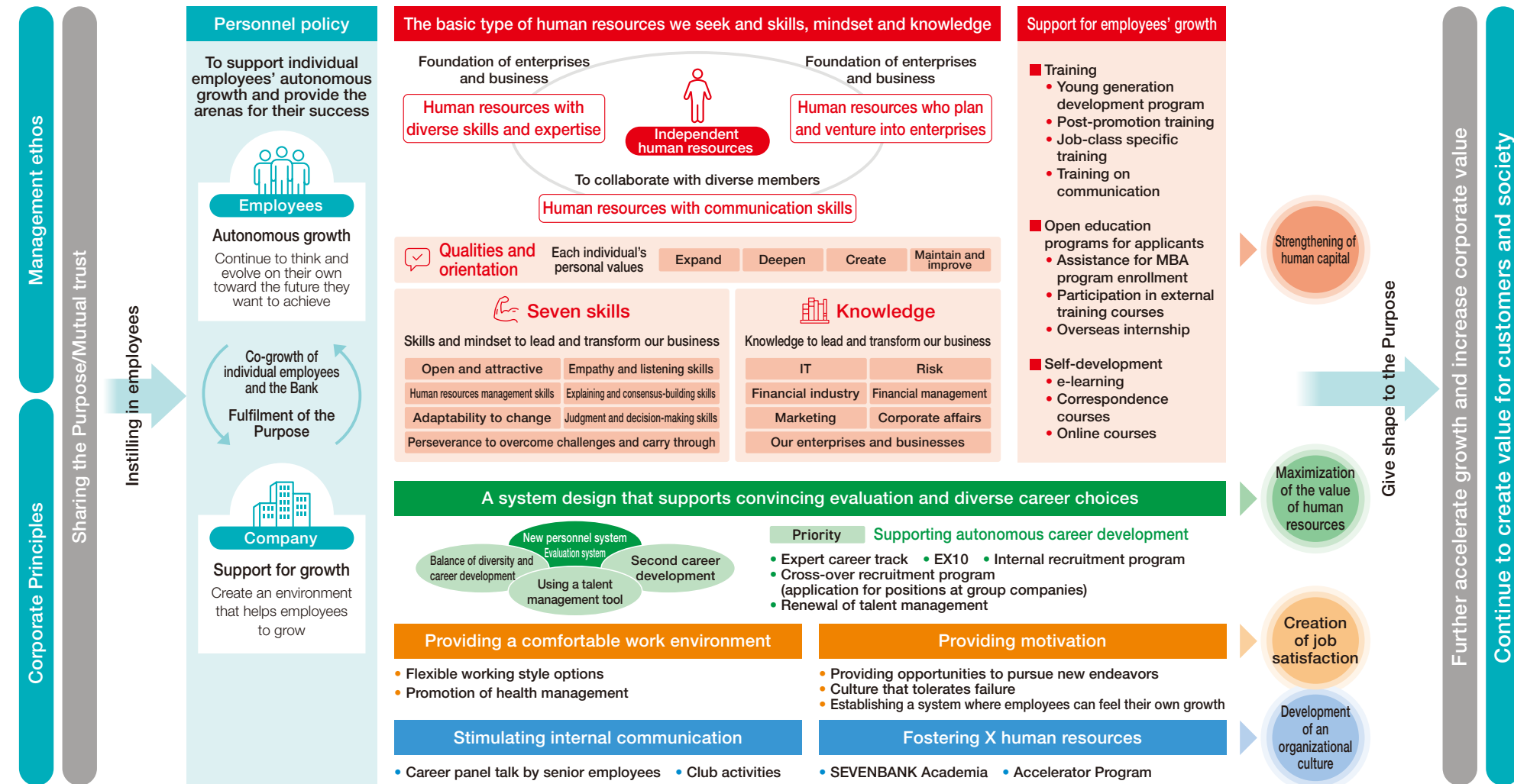
What is Seven Bank’s Purpose Award?

It is an annual internal event to recognize initiatives that reflect our Purpose in daily operations, share these initiatives with all employees, and learn from each other. The scope of eligibility is broad, ranging from new businesses to corporate culture reforms and the strengthening of business infrastructure such as administrative work and systems. Officer and employee voting and review by external directors determine which initiatives are considered to be the best.



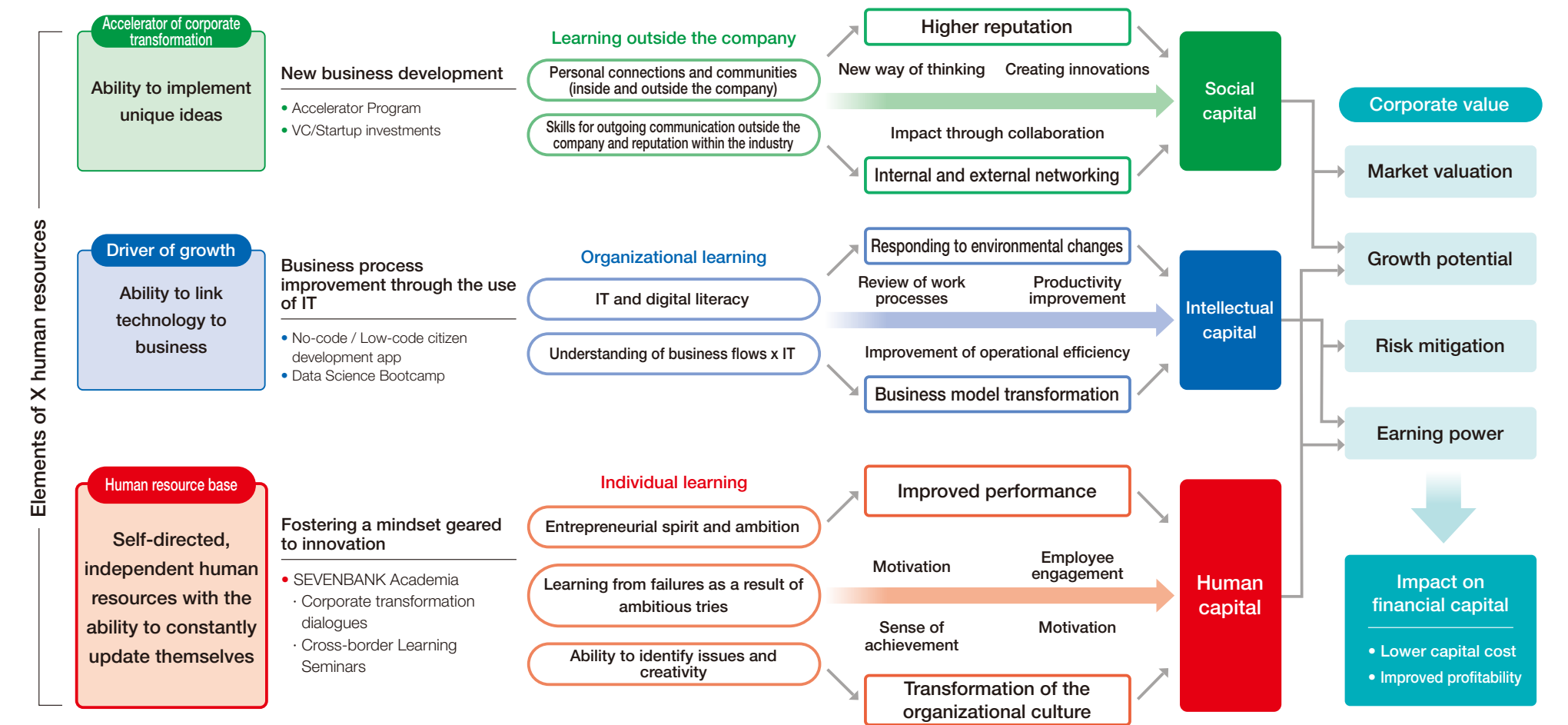
Human Resources Strategy Overview

Toward achieving its “Purpose,” the Seven Bank Group regards human resources — the source of value creation — as an important management resource. We have set forth a human resources policy of supporting the autonomous growth of employees, providing everyone with a place to thrive, and contributing to society through business. We also respect diversity and encourage flexible work styles. Through these efforts, along with providing opportunities for new endeavors, we seek to foster a sense of “job satisfaction” among employees both in terms of a comfortable work environment and motivation to work. Through these efforts, we are improving employee engagement, which leads to sustainable growth and enhancement of corporate value.



Human Resources Strategy Connection between Human Resources Development and Corporate Value Enhancement

The environment surrounding corporations is expected to change rapidly and dramatically in the future. The Seven Bank Group defines “X (Transformation) human resources” as people who can identify potential and future issues on their own, leverage their creativity and technology, and drive transformation in themselves, their company, and society. We will develop and increase the number of “X human resources,” who will be the Group’s growth leaders and the driving force for accelerating corporate transformation, thereby improving corporate value.

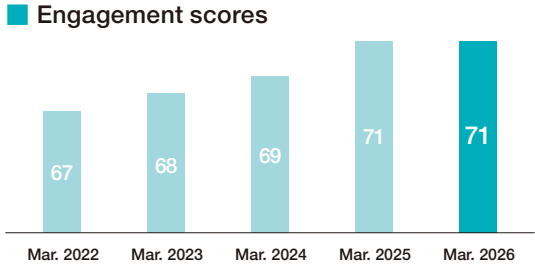


Human Resources Strategy

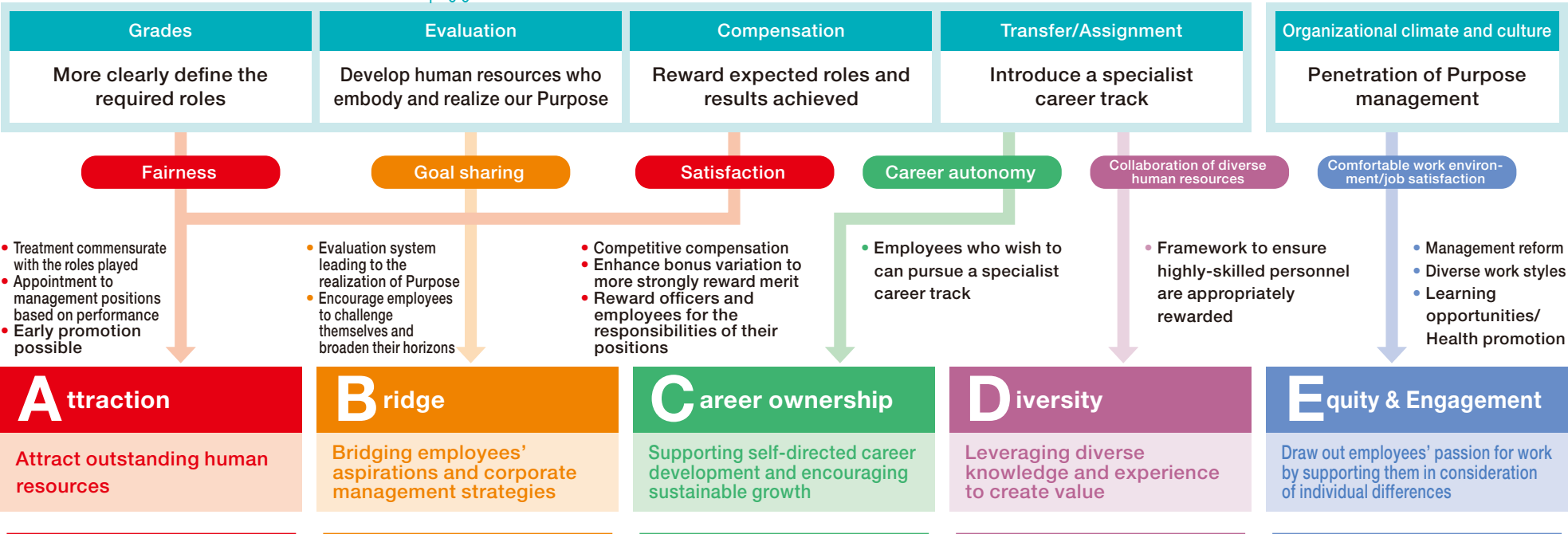
Systems Designed to Support Autonomous Career Development

We regularly conduct engagement surveys among all employees. As of March 2026, the engagement score remained at 71, the same as the previous year. However, the survey results also indicate some room for further improvement in scores related to the provision of career and growth opportunities, which we recognize as a challenge to be addressed.

To address this, we are taking various measures to help employees develop a vision for their own careers and pursue personal growth toward achieving it. These measures include reforming the personnel system, expanding human resources development programs, and creating career opportunities.



 To be a place where each and every person can make their dreams come true



We reformed the personnel system in FY2024, introducing a mission grade system that grades employees according to their assigned roles. This established a framework for accurately evaluating employees based on their expected roles and their contribution to the Bank's performance, and for translating these evaluations into compensation.

In FY2025, we revamped our talent management system. We are working to achieve the optimal placement of human resources based on data.

We have established a framework to support employees in developing diverse careers, introducing a job-posting system that enables willing employees to apply for new assignments on their own initiative, as well as an expert career track that limits transfers to within specific job fields.

We are working to make ourselves a company in which diverse human resources can thrive. Our efforts include providing career support to women through training programs for female managers and manager candidates, and welcoming persons with disabilities through internship programs designed for them.

By introducing work-from-home and staggered working hours, and by developing systems to support maternity, childcare, and nursing care, we have been building an environment that respects diverse work styles and enables individual employees to maximize their potential.

Human Resources Strategy

Building an Organization for Greater Job Satisfaction

We believe that the driving force for a company's transformation and sustainable growth lies in each and every employee working with a sense of job satisfaction. For this reason, we place importance on both a comfortable work environment in terms of systems and frameworks, and motivation that enables employees to feel their own growth.

In terms of a comfortable work environment, we have enabled employees to choose work styles that meet their diverse lifestyle needs: in addition to allowing flexible work styles through work-from-home and staggered working hour options, we offer leave and shorter-work-hour systems to support life events such as childbirth, childcare, and nursing care. Hoping that our employees will continue to stay healthy in mind and body, we have established the "Health Declaration" and are promoting efforts to maintain employees' health. On the other hand, in order to work with "motivation," it is essential to have a sense of satisfaction gained through work. To that end, it is necessary for management to set appropriate targets for each employee and follow up on their progress. We are also enhancing training for management personnel with the aim of strengthening their management capabilities.

Providing a comfortable work environment

- Flexible working style options
 - Work-from-home and staggered working hours
 - Various systems for childbirth, childcare and nursing care
- Promotion of health management
 - Health management declaration
 - Increasing health checkup and follow-up screening rates
 - Support for continuing work while receiving treatment
 - Health-related training

Key Indicators	Result for FY2025	Target value
Ratio of paid leave taken by employees	83.4%	Previous year's level or higher
Number of employees who took childcare leave	36 (13 men and 23 women) Returned to work: 100%	Previous year's level or higher



Fostering motivation

- Providing opportunities to pursue new endeavors
 - Job posting system
 - Expert career track
 - Program to encourage voluntary innovation activities (EX10)
- Culture that tolerates failure
 - Follow up in one one-on-one meetings
- Establishing a system where employees can feel their own growth
 - Support for stretch goal setting
 - Convincing evaluations that reflect results

Key Indicators	Result for FY2025	Target value
Training cost per employee	¥137,000	Previous year's level or higher
Employees choosing EX10	63.2%	Previous year's level or higher

Opportunities for employee interaction to foster a friendly climate

Opportunities to talk with the management team

Town hall meetings



The President and Officers take turns having discussions in small-groups with all employees.

Fostering a sense of togetherness across the Group

Coffee time events



As a place for interaction and friendly communication among Group employees, a social event is held monthly in the company lounge themed on specific topics

Instilling and implementation of the Purpose

Purpose Award



In FY2025, the fourth Purpose Award event was held to commend the activities that embody the Purpose.

Support for autonomous career development

Panel talk by senior employees



Employees can think about their own possibilities and future vision while learning from the careers of senior employees

Promoting community building

Club activities



Activities built around common interests help to stimulate internal communication, promote mental and physical health, and enhance employee engagement

Reference: Human capital Management and "Working You": Easy-to-Understand Commentary. Report of the Human Resources Committee (for Working Individuals), Japan Economic Research Institute

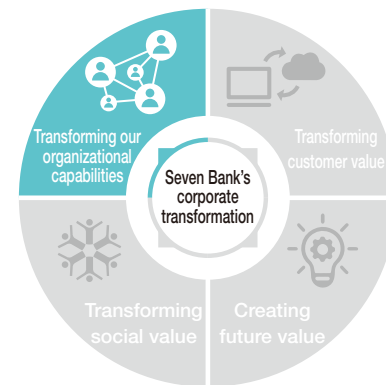
Corporate Transformation

Continuing to Create New Value Building on the Power of All Employees Challenging Themselves, Our Proprietary technologies, Co-Creation with Society, and Innovation to Explore the Future

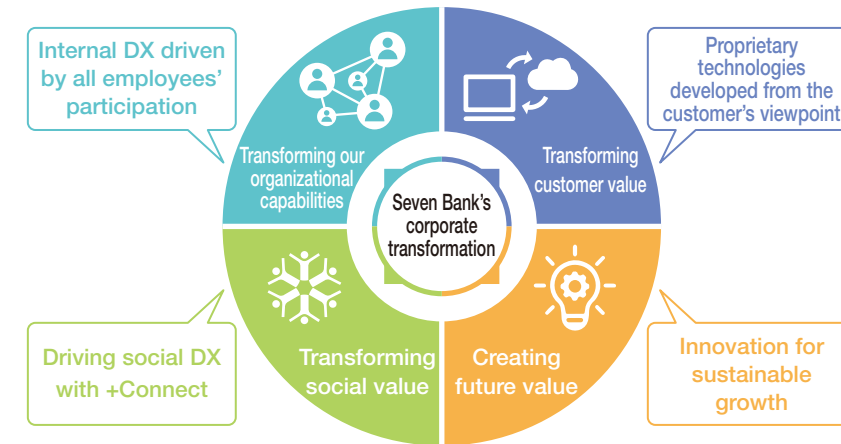
The advancement of digital technology has had a significant impact on all industries, including the entry of new fintech companies, changes in customer touch points and values, contraction of the labor market, and work-style reforms. Recognizing these changes, building on the power of digital technology and human resources, we are accelerating our efforts for corporate transformation that will bring about evolution of our businesses, organizations, and the value we provide to society.

Transforming our organizational capabilities

The DX powered by all employees' participation drives corporate transformation:
— creating an environment where each and every employee can grow autonomously

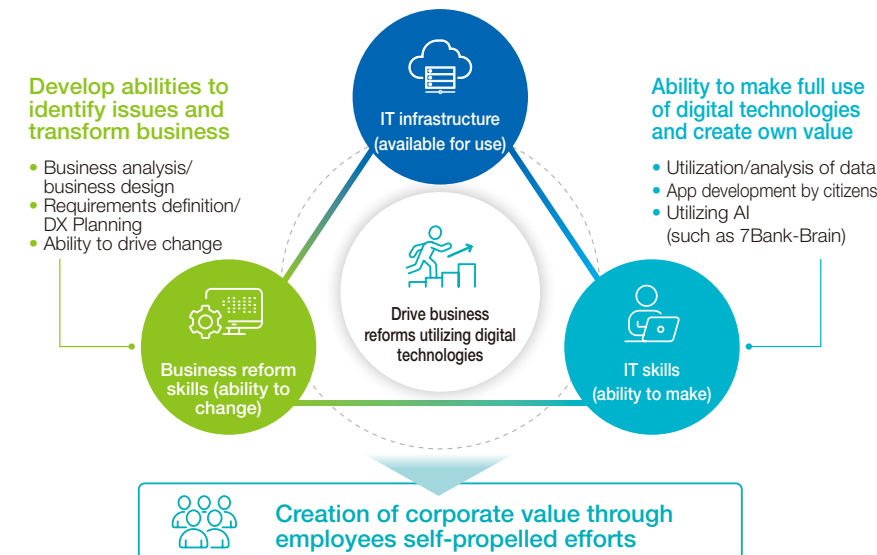


We position DX as the driving force for a corporate transformation that is to be led by all employees on their own initiative, rather than by a team of specialists. In addition to providing platforms that enable anyone to safely and comfortably utilize digital technologies—such as “7Bank-Brain,” our proprietary generative AI environment, and our data platforms—we are using various approaches, including contests, to encourage employees to acquire and improve their skills for business reform and IT.



Preparing platforms that enable anyone to safely and comfortably utilize digital technologies

- Financial security platform
- Use of cloud services
- Data platforms/AI platforms

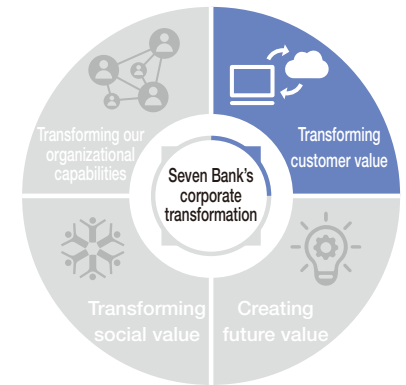


Transforming customer value

Creating new value inspired by customers

— Deliver services that exceed customer expectations by leveraging frontline feedback and proprietary development capabilities

Seven Bank pursues the development of proprietary technologies inspired by changes in customers' voices and behavior. By leveraging the insights gained on the frontline and our strength in in-house development, we will create new forms of convenience and experiential value to enrich our customers' daily lives. We have built a highly available, highly secure infrastructure utilizing cloud computing technology. In addition, as we have internal teams for systems development and design, we proactively pursue flexible and agile development, striving to improve the UI/UX of ATMs and My Seven Bank app.



IT Strategy

To be an IT-driven group that continues updating everyday life worldwide with creativity

A culture of thinking and creating on our own will grow

We will continue to create new conveniences one after another by leveraging our strengths in retail, finance and ATMs that are unique to us as a partner relied upon by customers

“Next generation platform” concept study group

We have launched a forward-looking strategy group that brings together members from across divisions for ongoing discussions.



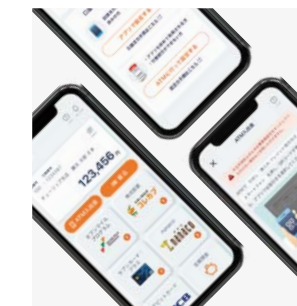
Renewal of the ATM screen design

Our internal ATM design team redesigned the background of the ATM screen. Seasonal backgrounds are displayed to bring warmth and color to customers' daily lives. The new background design has attracted great attention from customers and has become a valuable communication tool via social media.



My Seven Bank (smartphone app)

The app was developed around the concept of a “convenient everyday wallet account,” designed for immediate, intuitive use.



Story of Purpose

Selected as a “DX Stock 2026” on our first survey submission:
the story behind Seven Bank's DX and our vision for the future of ATMs

In April 2026, we were selected for the first time as one of the “DX Stocks 2026,” a program jointly announced by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange, based on a comprehensive evaluation of our efforts that bring together “management, front-line operations, and social contribution.”



Tatsuya Takeda

General Manager,
Seven Labo



Koki Mineo

Seven Labo
Business Development Group



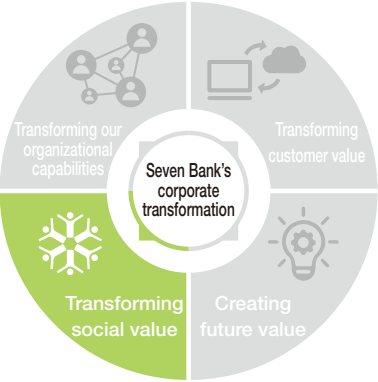
The full text is available here

<https://www.sevenbank.co.jp/branding/purpose/article/20260601/> (in Japanese)

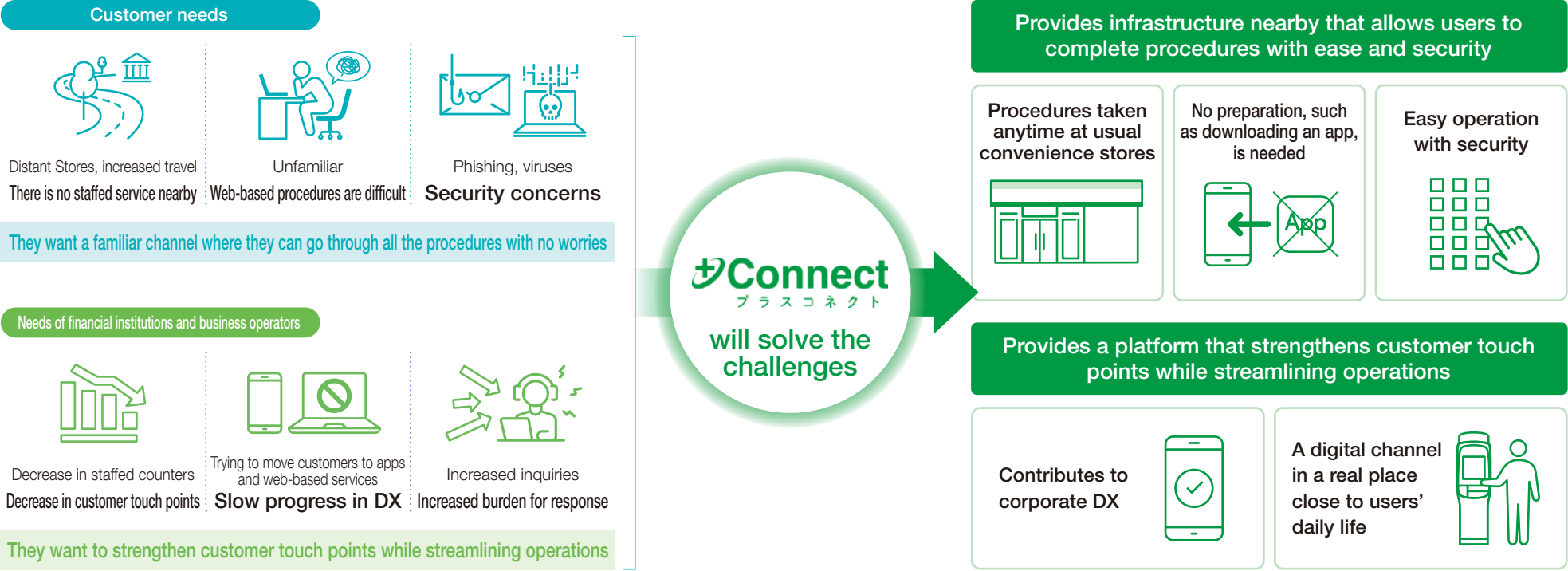
Transforming social value

To be a platform for solving social issues:
— ATMs as a starting point for shaping the future of daily life, both “real” and “digital”

As the digital society advances, the significance of ATMs is also changing dramatically. In the digital strategies of financial institutions, business companies, and government bodies that are our customers, our nationwide network of more than 28,000 ATMs, operating 24 hours a day, 365 days a year in principle, is utilized as an important interface connecting the “digital” and “real” spheres. The evolution of our ATMs into a platform for solving issues increases convenience for our customers and accelerates improvements in operational efficiency at the companies that have adopted our services, thereby promoting DX throughout society.



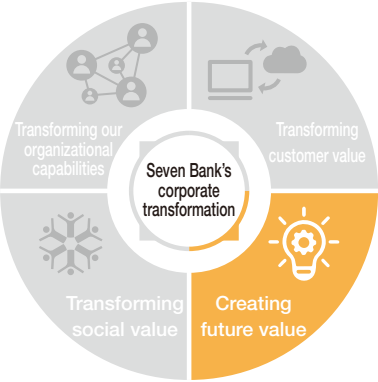
Promoting DX throughout society through the “+Connect” services



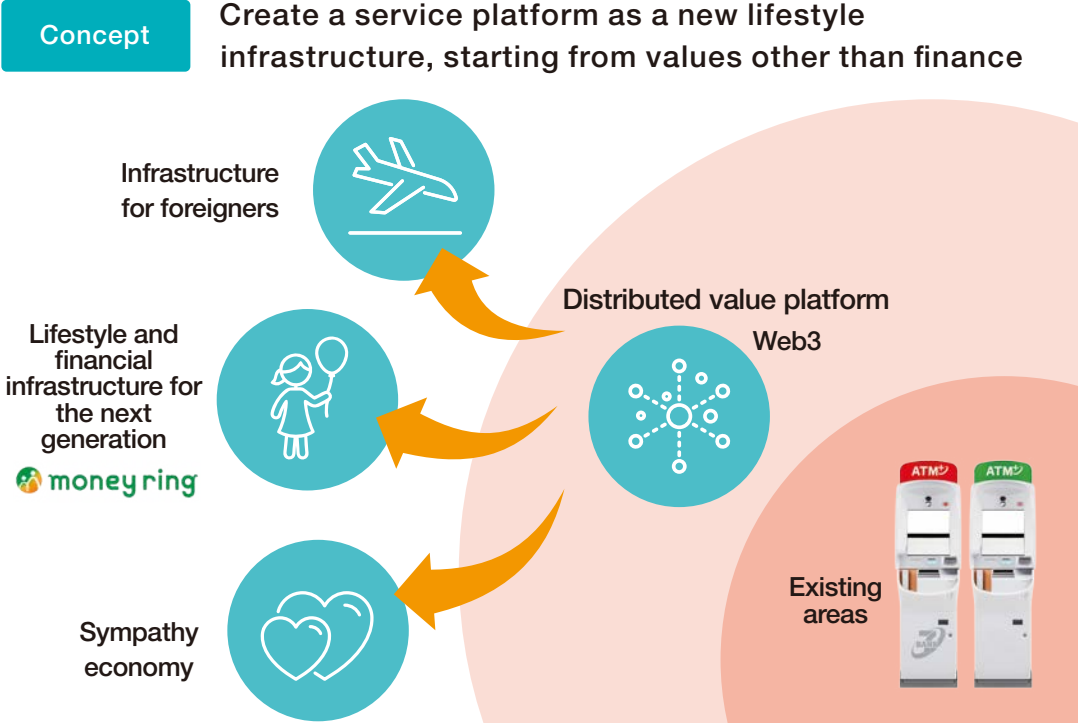
Creating future value

Sowing seeds for sustainable growth with a view to the future

For the sustainable growth of the Group, it is necessary to venture into new businesses and plant seeds for the future. We will develop new businesses by identifying strategic focus areas based on the irreversible future trends that we can foresee today. Seven Labo, which is in charge of the Bank's new businesses, is given the mission of developing strategies with “dreams” from a broad perspective and implementing realistic measures. The team utilizes all the resources inside and outside the Bank to conduct exploratory activities. They have also launched a number of new services, including a limited-time NFT distribution campaign through Seven Bank ATMs, in collaboration with a start-up company, and “money ring,” an educational service for parents and children on how to manage pocket money.



Focus areas in new businesses



Story of Purpose

Creating “memories” through a unique collaboration:
A new project linking ATMs and stations with NFTs

In 2025, we ran a limited-time campaign that awarded limited-edition NFTs to users who topped up their transportation e-money at a Seven Bank ATM within the campaign area and scanned the QR code* displayed on the ATM screen or printed on the transaction slip. This was an attempt to add new value to ATMs.

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



Hiroshi Ichimoto
Seven Labo
Business Development Group



The full text is available here

<https://www.sevenbank.co.jp/branding/purpose/article/20251001/> (in Japanese)

Corporate Governance



Management Members



- 1

Director

Yasuaki Funatake

Chairman and Representative Director
- 2

Director

Masaaki Matsuhashi

President and Representative Director
- 3

Director

Etsuhiro Takato

Outside Director (Independent Director)
- 4

Director

Tami Kihara

Outside Director (Independent Director)
- 5

Director

Yuji Hirako

Outside Director (Independent Director)
- 6

Director

Tamaki Wakita

Director
- 7

Director

Terutaka Kuretani

Director
- 8

Director

Ken Shibusawa

Outside Director (Independent Director)
- 9

Director

Toru Oka

Director
- 10

Director

Mika Matsuo

Outside Director (Independent Director)
- 11

Audit & Supervisory Board Member

Kazuhiko Ishiguro

Full-time Audit & Supervisory Board Member
- 12

Audit & Supervisory Board Member

Chieko Ogawa

Outside Audit & Supervisory Board Member (Independent Officer)
- 13

Audit & Supervisory Board Member

Ichiro Ashihara

Outside Audit & Supervisory Board Member (Independent Officer)
- 14

Audit & Supervisory Board Member

Keisuke Aoyama

Full-time Audit & Supervisory Board Member

Basic Views

As a bank that owns and operates an ATM network that manages deposits from a large number of customers and has a nature similar to that of public infrastructure, the Bank recognizes that ensuring disciplined corporate management is vital in responding to social trust and seeks to ensure effective corporate governance. This is achieved by maintaining and improving corporate governance and compliance systems to ensure transparent, fair and swift managerial decision making; clarifying the roles and responsibilities of executives and employees; strengthening management oversight functions; and ensuring equitable operations.

The Bank also adopts the organizational form of a Company with Audit & Supervisory Board to increase the soundness and transparency of corporate management. At the Board of Directors, the Bank ensures effective corporate governance through

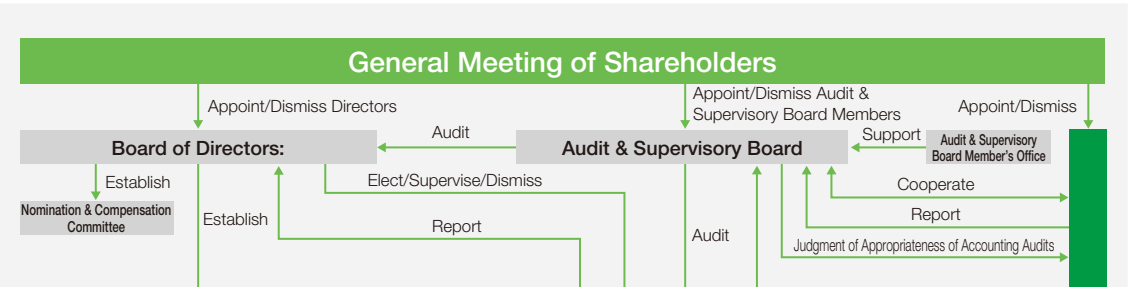
decision making by Directors with executive authority over operations who are well versed in the Bank's operations and Outside Directors who have considerable experience and insight in their areas of expertise as well as through audits by the Audit & Supervisory Board Members.

Please note that the Bank set the basic views, the framework, and the operation policy that need to be addressed to enable the effective corporate governance in its Corporate Governance Guidelines, and released it on our website.

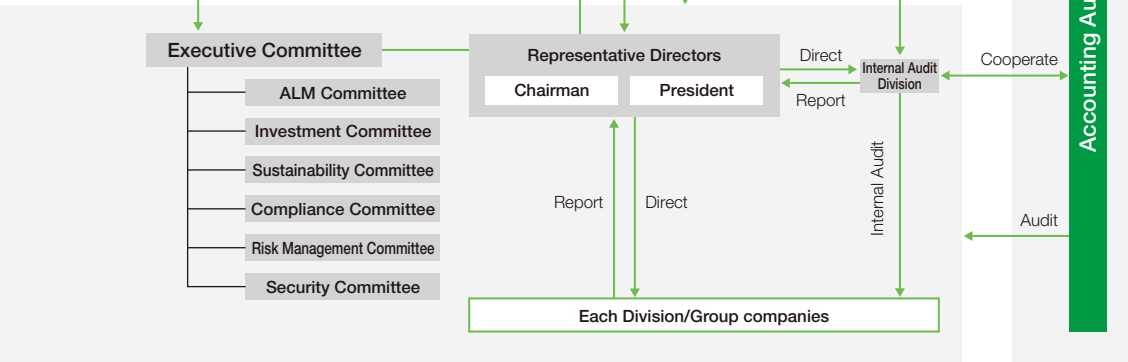
Web <https://www.sevenbank.co.jp/english/csr/esg/governance/>



Management Oversight Functions



Operational Implementation Functions



Members of major organizations (As of July 1, 2026)

Position	Name	Board of Directors	Nomination & Compensation Committee	Executive Committee
Chairman and Representative Director	Yasuaki Funatake	○	○	○
President and Representative Director	Masaaki Matsuhashi	◎	○	◎
Director	Tamaki Wakita	○		
Director	Terutaka Kuretani	○		
Director	Toru Oka	○		
Outside Directors	Etsuhiro Takato	○	◎	
Outside Directors	Yuji Hirako	○	○	
Outside Directors	Tami Kihara	○	○	
Outside Directors	Ken Shibusawa	○	○	
Outside Directors	Mika Matsuo	○	○	
(Executive Officer)	15 other persons			○*

*Members of the Executive Committee exclude the Project Executive Officers.

Position	Name	Audit & Supervisory Board	Board of Directors	Nomination & Compensation Committee	Executive Committee
Full-time Audit & Supervisory Board Member	Kazuhiko Ishiguro	◎	△	△	△
Full-time Audit & Supervisory Board Member	Keisuke Aoyama	○	△		△
Outside Audit & Supervisory Board Members	Chieko Ogawa	○	△		
Outside Audit & Supervisory Board Members	Ichiro Ashihara	○	△		

◎ Chairperson
○ Member
△ Observer

Corporate Governance

Directors and Officers

*The Bank registers all persons who fulfill the qualifications of Independent Officers as such.

Directors

(As of July 1, 2026)



Outside Director
(Independent Officer)
Etsuhiro Takato

After serving in a number of important positions, including Representative Director & Corporate Senior Vice President, Ajinomoto Co., Inc., Mr. Takato was appointed as Director of the Bank in June 2022, to the present. He concurrently serves as Director, Milbon Co., Ltd. and Director, TOKYO VERDY, Inc.

Mr. Etsuhiro Takato's experience and insight in corporate management, sales, marketing, and global duties at Ajinomoto Co., Inc. have genuinely contributed to the Bank's management.

Attendance
Board of Directors: 15 out of 16 meetings
Nomination & Compensation Committee: 9 out of 9 meetings



Outside Director
(Independent Officer)
Yuji Hirako

After serving in a number of important positions, including President and CEO, ALL NIPPON AIRWAYS CO., LTD., Mr. Hirako was appointed as Director of the Bank in June 2023, to the present. He concurrently serves as Senior Advisor, ANA HOLDINGS INC., Director, JVCKENWOOD Corporation, Member of the Board of Directors, Kyushu Electric Power Company, Incorporated, and Director, SMBC Nikko Securities Inc.

Mr. Yuji Hirako's experience and insight in corporate management at ANA HOLDINGS INC., etc. have genuinely contributed to the Bank's management.

Attendance
Board of Directors: 16 out of 16 meetings
Nomination & Compensation Committee: 7 out of 7 meetings



Outside Director
(Independent Officer)
Tami Kihara

After serving in a number of important positions, including General Manager of Digital Professionals Strategy Center of Digital Strategy Department, Ricoh Company, Ltd. and Director, Ricoh IT Solutions Co., Ltd., Ms. Kihara was appointed as Director of the Bank in June 2023, to the present. She concurrently serves as Advisor, ILY, Inc., Member of the Board, Mitsui Chemicals, Inc., and Director, YAMATO HOLDINGS CO., LTD.

Ms. Tami Kihara's experience and insight in corporate management at Ricoh IT Solutions Co., Ltd. and human resource strategy at Ricoh Company, Ltd. have genuinely contributed to the Bank's management.

Attendance
Board of Directors: 16 out of 16 meetings
Nomination & Compensation Committee: 7 out of 7 meetings



Outside Director
(Independent Officer)
Ken Shibusawa

Mr. Shibusawa founded Shibusawa and Company, Inc. and assumed the post of Representative Director in 2001. He was appointed as Director of the Bank in June 2025, to the present. He concurrently serves as Chairman of the Board, Commons Asset Management Inc., Representative Director and CEO, &Capital Inc., and Director, Kyushu Financial Group, Inc.

Mr. Ken Shibusawa's experience and insight in corporate management from a global perspective, including establishment of Shibusawa and Company, Inc., after obtaining an MBA in the United States have genuinely contributed to the Bank's management.

Attendance
Board of Directors: 12 out of 12 meetings
Nomination & Compensation Committee: 7 out of 7 meetings



Outside Director
(Independent Officer)
Mika Matsuo

After serving in a number of important positions, including Director, Executive Officer & Chief Human Resources Officer, AIG Japan Holdings KK, Ms. Matsuo was appointed as Director of the Bank in June 2025, to the present. She concurrently serves as Executive Advisor, Asahi Group Holdings, Ltd., Director, CAC Holdings Corporation, Director, Supervisory Committee Member, SEMBA CORPORATION, Director, Manulife Life Insurance Company, and Director, Tokyo English Life Line.

Ms. Mika Matsuo has been involved in corporate management at AIG Japan Holdings KK, etc. Her experience and insight in the area of human resources from a global perspective after obtaining an MBA in the United States have genuinely contributed to the Bank's management.

Attendance
Board of Directors: 12 out of 12 meetings
Nomination & Compensation Committee: 7 out of 7 meetings



Director

Tamaki Wakita

After serving in a number of important positions, including Director, Ito-Yokado Co., Ltd., Mr. Wakita was appointed as Director of the Bank in June 2026, to the present. He concurrently serves as Director, Managing Executive Officer and Chief Strategy Officer (CSO), Seven & i Holdings Co., Ltd., Director, 7-Eleven, Inc., and Director, 7-Eleven International LLC.

Mr. Tamaki Wakita, as Director, Managing Executive Officer and Chief Strategy Officer (CSO) of Seven & i Holdings Co., Ltd., possesses abundant experience and demonstrated insight in corporate management, sales and marketing, and global duties.

Newly appointed



Director

Terutaka Kuretani

After serving in a number of important positions, including Executive Officer and General Manager, General Affairs and Legal Division, Seven-Eleven Japan Co., Ltd., Mr. Kuretani was appointed as Director of the Bank in June 2026, to the present. He concurrently serves as Director, SEVEN · ELEVEN OKINAWA Co., Ltd., Director, Managing Executive Officer and General Manager, Administration Division, and General Manager, Retail Alliance Office, Corporate Planning & Administration Division, ITOCHU Corporation.

Mr. Terutaka Kuretani, as Director and Managing Executive Officer of Seven-Eleven Japan Co., Ltd., possesses abundant experience and demonstrated insight in corporate management as well as sales and marketing.

Newly appointed



Director

Toru Oka

After serving in a number of important positions, including General Manager, The 8th Company, ITOCHU Corporation, Mr. Oka was appointed as Director of the Bank in June 2026, to the present. He concurrently serves as Director, AND PHARMA, Co., Ltd. and General Manager, Retail Alliance Office, Corporate Planning & Administration Division, ITOCHU Corporation.

Mr. Toru Oka possesses abundant experience and demonstrated insight in sales and marketing, global duties, and financial affairs and finance at ITOCHU Corporation.

Newly appointed



Chairman and Representative Director
Yasuaki Funatake

After serving in a number of important positions, including Manager of Retail Business Development Division, Shinsei Bank Limited (now SBI Shinsei Bank, Limited), as well as Director, Executive Officer, General Manager of Business Promotion Division, and Director, Senior Managing Executive Officer, General Manager of Planning Division of the Bank, Mr. Funatake was appointed as President and Representative Director of the Bank in June 2018. He was appointed as Chairman and Representative Director of the Bank in June 2022, to the present.

Attendance
Board of Directors: 16 out of 16 meetings
Nomination & Compensation Committee: 9 out of 9 meetings



President and Representative Director
Masaaki Matsuhashi

In addition to work experience in the IT and digital-related areas in NEC Corporation and other companies, Mr. Matsuhashi served in a number of important positions of the Bank, including Managing Executive Officer, General Manager of ATM Solution Division, and Senior Managing Executive Officer in charge of Corporate Transformation Division and Seven Labo. He was appointed as President and Representative Director of the Bank in June 2022.

Attendance
Board of Directors: 16 out of 16 meetings
Nomination & Compensation Committee: 9 out of 9 meetings

Audit & Supervisory Board Members

(As of July 1, 2026)



Outside Audit & Supervisory Board Member
(Independent Officer)
Chieko Ogawa

Certified Public Accountant and Certified Tax Accountant. Ms. Ogawa was registered as a Certified Public Accountant in 2005, as a Certified Public Accountant in Washington State, United States in 2010, and as a Certified Tax Accountant in 2014. She was appointed as Audit & Supervisory Board Member of the Bank in June 2023, to the present. She concurrently serves as Head of Ogawa CPA Office, Member of the Board (Member of the Audit & Supervisory Committee), Yozozu Corporation, and Audit & Supervisory Board Member, KANADEN CORPORATION.

Ms. Chieko Ogawa's international insight nurtured in her career as a Certified Public Accountant has genuinely contributed to audits of the Bank's management.

Attendance
Board of Directors: 16 out of 16 meetings
Audit & Supervisory Board: 15 out of 15 meetings



Outside Audit & Supervisory Board Member
(Independent Officer)
Ichiro Ashihara

Mr. Ashihara was registered as an Attorney-at-law in 1995 and as an Attorney-at-law in New York State, United States in 2006. After serving in a number of important positions, including bar examiner, he was appointed as Audit & Supervisory Board Member of the Bank in June 2025, to the present. He concurrently serves as Partner, Legal Profession Corporation CastGlobal, Corporate Auditor, CRAFT Co., Ltd., and Director, Nisshin Fire & Marine Insurance Co., Ltd.

Mr. Ichiro Ashihara's international insight nurtured in his career as an Attorney-at-law has genuinely contributed to audits of the Bank's management.

Attendance
Board of Directors: 12 out of 12 meetings
Audit & Supervisory Board: 10 out of 10 meetings



Full-time Audit & Supervisory Board Member
Kazuhiko Ishiguro

After serving in a number of important positions, including Executive Managing Director, UFJIS Co., Ltd. (now Mitsubishi UFJ Information Technology, Ltd.), and Director, Senior Managing Executive Officer of the Bank, Mr. Ishiguro was appointed as Full-time Audit & Supervisory Board Member of the Bank in June 2020, to the present. He concurrently serves as an Audit & Supervisory Board Member, Signpost Corporation.

Attendance
Board of Directors: 16 out of 16 meetings
Audit & Supervisory Board: 15 out of 15 meetings



Full-time Audit & Supervisory Board Member
Keisuke Aoyama

After serving in a number of important positions, including Deputy General Manager, Distribution Business Unit, MITSUI & CO., LTD., Executive Officer, General Manager, Global Strategic Planning Department, Seven-Eleven Japan Co., Ltd., and Senior Officer, Overseas CVS Management Department, Seven & i Holdings Co., Ltd., Mr. Aoyama was appointed as Full-time Audit & Supervisory Board Member of the Bank in June 2025, to the present.

Attendance
Board of Directors: 12 out of 12 meetings
Audit & Supervisory Board: 10 out of 10 meetings

Skill Matrix (Roles and expertise of Directors and Audit & Supervisory Board Members)

We believe that the role of Directors and Audit & Supervisory Board Members is to realize appropriate business management by supervising and auditing business execution while fully understanding the social responsibilities and mission of the banking business. In order to properly fulfill this role, we utilize the skill matrix when appointing Directors and Audit & Supervisory Board Members, and aim for a well-balanced composition of members with diverse skills and expertise.

Skill Type	Definition (Judged by the Nomination & Compensation Committee in a comprehensive manner based on the following principles.)	Etsuhiro Takato	Yuji Hirako	Tami Kihara	Ken Shibusawa	Mika Matsuo	Tamaki Wakita	Terutaka Kuretani	Toru Oka	Yasuaki Funatake	Masaaki Matsuhashi	Chieko Ogawa	Ichiro Ashihara	Kazuhiko Ishiguro	Keisuke Aoyama
Corporate Management	Skills to perform supervisory functions for the management of the Bank by leveraging experience in managing operating companies, etc., particularly as a top executive.	●	●		●		●	●		●	●				
Sales and Marketing	Skills to provide advice to help the Bank continue to grow through business strategies, by leveraging experience in formulating strategies in the areas of sales and marketing at operating companies, etc.	●					●	●	●	●	●				
Product Development & IT	Skills to provide advice to help the Bank continue to create new services, by leveraging experience in formulating strategies in the areas of product development and IT at operating companies, etc.			●							●			●	
Global	Skills to provide advice to help the Bank grow its overseas business, leveraging international experience and knowledge	●	●		●	●	●		●			●	●		●
Human Resources & Labor	Skills to provide advice to help the Bank promote human resource strategies that are linked with management strategies, leveraging experience and knowledge in human resources			●		●				●			●		
Financial Affairs and Finance	Skills to provide advice to help the Bank promote financial strategies, leveraging experience and knowledge in financial affairs and finances at operating companies mainly in the banking industry		●		●				●	●		●			●
Legal Affairs & Risk Management	Skills to provide advice to help the Bank manage risk, leveraging experience and knowledge in legal affairs at operating companies mainly in the banking industry												●	●	

Corporate Governance

Board of Directors

Composition

Ten Directors including five Independent Outside Directors

*As of July 1, 2026

The Bank's Board of Directors consists of 10 Directors, including five Independent Outside Directors. The Board of Directors meets, in principle, once a month to decide the Bank's basic management policies and important operational issues and to supervise the execution of duties by Directors with executive authority over operations and Executive Officers.

Major agendas

- Management policies and plans to achieve the Medium-Term Management Plan
- Capital policy including capital and business alliance with ITOCHU Corporation
- Renewal of core systems including the ATM relay system
- Growth strategy for the credit card business
- Subsidiary investment/impairment loss
- Human resources strategy

Number of meetings held during FY2025

16 times

Average attendance rate in FY2025

99.4%

Independence and diversity of officers



Independence Standards for Outside Officers

- The Bank's Independence Standards for Outside Officers are as follows.
1. Is not a person with executive authority over operations of the Bank's parent company or fellow subsidiary (or has been in such position in the past; hereinafter, the same applies to each item);
 2. Is not a person for which the Bank is a major business partner or a person with executive authority over such entity's operations, or a major business partner of the Bank or a person with executive authority over such entity's operations;
 3. Is not a consultant, an accounting professional, a legal professional or a person belonging to an organization that receives a significant amount of monetary compensation from the Bank, other than officers' compensation;
 4. Is not a major shareholder of the Bank or a person with executive authority over operations of such shareholder; or
 5. Is not a close relative of a person that falls under any of the above or a relative by blood or marriage within the second degree to a person with executive authority over operations of the Bank.

Other matters concerning Independent Officers
The Bank registers all persons who fulfill the qualifications of Independent Officers, as well as the Independence Standards for Outside Officers, as Independent Officers.

Support Systems/Training Policies for Outside Officers

1. Provide necessary and sufficient internal systems for enabling Directors and Audit & Supervisory Board Members to fulfill their roles and responsibilities in an effective manner.
2. Provide Directors and Audit & Supervisory Board Members with necessary opportunities to enable them to fulfill their roles, such as by providing the information and knowledge relating to the business activities that would be necessary to supervise corporate management when they take office and continually thereafter.
3. Build systems for sharing a sufficient amount of the Bank's internal information with Outside Directors and Outside Audit & Supervisory Board Members (hereinafter referred to as "Outside Officers").
4. Encourage Outside Officers to deepen their understanding of the Bank's management ethos and corporate culture, while providing information on the Bank's business environment and other issues on a continuous basis.
5. Maintain and improve the environment for Outside Officers to mutually share information and exchange ideas, such as by holding periodic meetings with Executive Officers and/or other Non-Executive Officers.
6. Bear the expenses for Outside Officers to fulfill their roles.

Evaluation of Effectiveness of the Board of Directors

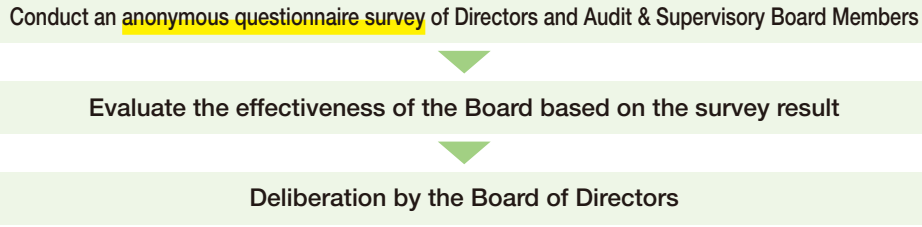
The Bank has conducted "evaluation of effectiveness of the Board of Directors" since FY2015 to improve the effectiveness of the Board of Directors as a forum for strategic and constructive discussions within the Seven Bank Group. In FY2025 as well, a questionnaire survey was anonymously conducted for Directors and Audit & Supervisory Board Members about the effectiveness of the Board of Directors. The results were deliberated at the Board of Directors.

The evaluation results indicate that the Bank's Board of Directors has been fulfilling both its decision-making and supervisory functions as all Directors and Audit & Supervisory Board Members share its roles, responsibilities and issues for improvement, and conduct deliberations from diverse perspectives through free and open discussions based on the members' respective knowledge and expertise. Based on the above, the Board of Directors is assessed to be functioning properly, with its effectiveness duly ensured.

Issues for improvement were also identified, which included the need to enhance discussions on the understanding of issues, growth strategies, and allocation of resources from medium - to long-term perspectives. We will continue to work for further improvement. For FY2026, we will focus on the following major initiatives.

Major initiatives in FY2025	Initiatives in FY2025	Results of the evaluation for FY2025	Major initiatives in FY2026
Advance governance in the Seven Bank Group	• Appointed members of the Board of Directors with diverse backgrounds. • Appointed all Outside Directors as members of the Nomination & Compensation Committee to ensure transparency in the processes of appointment and dismissal of the senior management. • The Board of Directors' meetings had discussions on important topics (including assessment of compliance with the Global Internal Audit Standards and cybersecurity measures) in addition to periodic status reports on internal control and risk management systems. • Provided ongoing opportunities for dialogue and interaction with executive personnel. (Newly appointed General Managers and subsidiary presidents briefed the Board on their operations, deepening the members' understanding of front-line operations while exchanging views.)	Evaluation It was confirmed that the Bank's Board of Directors was fulfilling both its decision-making and supervisory functions as all Directors and Audit & Supervisory Board Members shared its roles, responsibilities and issues for improvement, and conducted deliberations from diverse perspectives through free and open discussions based on the members' respective knowledge and expertise. Based on the above, the Board of Directors is assessed to be functioning properly, with its effectiveness duly ensured.	Advance governance in the Seven Bank Group • Improve monitoring functions and enhance discussions from a risk point of view • Increase diversity of the board member composition and the management team, and ensure transparency of appointment and dismissal processes
Enhance broad and strategic discussions			
Ensure continuity of opportunities for exchange of views and interaction with executive personnel		Issues • The need to enhance discussions on the understanding of issues, growth strategies, and allocation of resources from medium - to long-term perspectives	Enhance broad and strategic discussion • Share awareness of issues from a medium- to long-term perspective among Board members and have discussions on growth strategies and resource allocation with attention to the cost of capital • Share the status of dialogues with shareholders and investors among Board members and have strategic discussions in light of the voices of the capital market Ensure continuity of opportunities for exchange of views and interaction with executive personnel • Provide opportunities for briefing on operations and information sharing by executive personnel, and organize opportunities for exchange of views and interaction with executive personnel

Process of evaluation of effectiveness of the Board of Directors



Main questionnaire items

- | | |
|--|--|
| ☒ Operation | Appropriateness of frequency of meetings and deliberation time |
| ☒ Composition | Appropriateness of the number of Directors and ensuring diversity |
| ☒ Agendas | Appropriateness and adequacy of discussions on each proposal, growth strategies, and risk management systems |
| ☒ Others | Feedback on the status of dialogue with shareholders and investors |

Roundtable Discussion with Outside Directors



Ken Shibusawa
Outside Director
(Independent Officer)

Tami Kihara
Outside Director
(Independent Officer)

Etsuhiro Takato
Outside Director
(Independent Officer)

Mika Matsuo
Outside Director
(Independent Officer)

Yuji Hirako
Outside Director
(Independent Officer)

Seven Bank has launched a new “three-year outlook” starting this fiscal year. As Seven Bank stands at a major turning point in its transformation, we asked five Outside Directors to share their frank assessments and expectations from their respective areas of expertise on how to leverage the changes in our capital structure resulting from ITOCHU Corporation’s investment and the lessons learned from the previous Medium-Term Management Plan.

Leveraging Our Core Strengths to Drive the Next Stage of Growth Perspectives, Challenges and Expectations from Our Five Outside Directors



Q1 Effectiveness of the Board of Directors

Please tell us about your assessment of the effectiveness of the Company’s Board of Directors, and how you plan to utilize your expertise in governance and management going forward.

Shibusawa: I was newly appointed as an Outside Director in FY2025. I commend the Company’s atmosphere in which Outside Directors can speak freely and honestly. In addition to the Board meetings, time is set aside for officer discussions, creating a system in which free exchanges of opinions can be held before matters reach the resolution stage. During the company tour conducted this fiscal year, I was able to directly observe the initiatives of our business partners and the security measures being implemented, which reaffirmed my belief that meticulous efforts are being made even behind the scenes. My role is to look 10 or even 20 years into the future from a long-term investment and global perspective. I provide candid views from an independent perspective.

Matsuo: I highly commend the transparency demonstrated when Outside Directors ask insightful questions

and officers responsible for the matters , not limited to the President and Chairman, provide thorough answers. Many different executive officers take turns giving explanations at each meeting, and I genuinely feel that there is a strong sense of commitment throughout the organization. I leverage my expertise as the only person with practical experience in retail banking, and I also actively speak out about the challenges of international business from a global perspective.

Hirako: I see value in not overloading directors with information in advance, as it allows discussions to unfold without predetermined conclusions. At the same time, the depth and quality of those discussions depend heavily on the quality of the information provided beforehand. In order to enhance the effectiveness of the Board of Directors, I ask that “what was discussed, how it was discussed, and what results it led to” be clarified prior to a meeting. I feel that there is a growing need for a process that starts with an overview of the overall strategy rather than one that focuses on the details of individual issues. In addition, since each employee is young and diverse, I believe it is necessary to fully utilize their strengths. Drawing on my management experience, I would like the Board of Directors to have more in-depth discussions on Group-wide human capital management.

Kihara: I agree. We need to shift the discussions at Board meetings from detailed policy-level issues to broader themes such as company strategy. I think it would be effective to share the topics we want to discuss in the current fiscal year before the start of the fiscal year and to allow for preparation time. I would like to oversee the digital and AI/IT fields in particular. The Company was one of the earliest to announce its policy on utilizing generative AI, and it was selected as one of the DX Stocks. However, in response to proactive investments in AI and core systems, a key challenge is to establish clear target figures at the planning stage and ensure that the expected benefits are fully realized. At the same time, I want to fully support efforts that leverage the power of technology to enhance corporate value, without holding them back.

Takato: I commend the fact that, compared to when I joined the Board four years ago, more time is now being put towards strategic discussions rather than minute operational details, and that discussions have gained more depth. When engaging in strategic discussions, it is crucial to strike a balance between practical issues and the overall picture. I have been involved in organizational management since I was in my 30s, and I have been through numerous business crises and high-stakes management situations. I speak from personal experience about the common decision-making pitfalls that organizations tend to fall into, and the danger of

Roundtable Discussion with Outside Directors

individuals falling into said traps even when they understand them intellectually. I want to contribute to fostering an organizational culture where business unit leaders take personal responsibility for achieving profit targets.

Q2 Capital and business alliance with ITOCHU Corporation

Following a change in capital structure, ITOCHU Corporation has become a major shareholder in addition to Seven & i. How do you view this change?

Takato: Regarding ITOCHU Corporation, I believe that a capital and business alliance based on an equal relationship, which the Company had been aiming for from the beginning, has been realized in a tangible way through the installation of ATMs in FamilyMart stores. It is only with this major pillar of collaboration in the ATM business that we can move forward with other businesses, and I believe that things have started off very well.



Hirako: With the dissolution of the parent-subsidary listing structure, and there are now two major shareholders. Our role as Outside Directors is, above all, to protect the interests of minority shareholders. We need to pay even closer attention to conflicts of interest among shareholders. At the General Meeting of Shareholders in June 2026, directors from both companies were appointed. I have high hopes that this will further stimulate discussions on management as they inspire one another.

Matsuo: I am very much looking forward to seeing to what extent the executive team will be inspired and motivated to take on new challenges now that ITOCHU Corporation, a shareholder with a very strong business culture, has joined us. At the same time, I feel a strong sense of responsibility to make sound decisions that benefit minority shareholders.

Kihara: This partnership must contribute to the Company's future growth by increasing its corporate value. Looking once more at the core concept of "ATM+," it is described as "a platform that, alongside various business partners, makes future innovation accessible to everyone."* This time, we have been able to partner with a truly powerful business partner, and I would say that "ATM+" has expanded even further as an infrastructure. Going forward, we need to have in-depth discussions about the synergies that will allow us to convert these opportunities into sustainable earnings and connect to real growth. It is crucial for the Board of Directors to maintain the discipline to translate synergies from qualitative expectations into tangible results.

Shibusawa: I see this as an introduction of "different genes" into a company that has built a 25-year track record in the retail industry. It is crucial to consider how we



can revitalize Seven Bank's value by adding broad global business expertise to front-line retail operations, which are close to consumers. I strongly hope that substantive discussions will take place before resolutions are reached, and that this will ultimately benefit minority shareholders.

*An Introduction to Seven Bank's ATMs
https://www.sevenbank.co.jp/oos/adv/tmp_192.html (in Japanese only)

Q3 Previous Medium-Term Management Plan

Looking back on the previous Medium-Term Management Plan, which fell short of its targets, what lessons have you drawn and what recommendations would you make from your perspective as an Outside Director?

Takato: With respect to Seven Card Service, which recorded an extraordinary loss in FY2025, my own reflection is whether the Board provided sufficient challenge and scrutiny at earlier stages. Going forward,

we need to monitor progress against clearly defined milestones and ensure accountability for results. If progress continues to fall short of expectations, the Board must be prepared to take more decisive action.

Matsuo: The credit card business is inherently challenging for a late entrant. To succeed, we need to move beyond conventional industry practices and develop products and services that reflect the unique strengths of the Seven Bank Group and clearly differentiate us from traditional card issuers. If we cannot make a breakthrough, I believe we are at a stage where we may need to reassess the strategic rationale for continuing the business.

Kihara: In hindsight, we may have moved too quickly into system development before fully defining the business rationale and strategic objectives of the credit card business. A more thorough discussion of those fundamentals at an earlier stage would have strengthened our decision-making. Seven Bank is a unique company that places technology at its core. Now is the time to pause and deepen discussions on IT investment plans that are linked to our business portfolio and management strategy. It is important for all employees to become more aware of which investments are linked to which profits.

Hirako: The Medium-Term Management Plan through FY2025 was heavily target-driven, yet insufficient attention was given to testing the feasibility of those targets. In hindsight, the mechanisms for monitoring progress and challenging performance were not as effective as they needed to be, limiting our ability to make timely course corrections. Looking back, I believe there was more I could have done as an Outside Director. Going forward, I

want to increase discussions on what constitutes an optimal business portfolio, based on a shared understanding of whether a strategically important to the Group taking into account the relationship between investment and profit, and the future potential of the business. I suggest we try incorporating the concept of a risk appetite framework (a framework in which the types and levels of risks acceptable to an organization are defined in advance, and decisions are made within that scope).

Shibusawa: The primary purpose of a Medium-Term Management Plan is to provide direction, enhance transparency, and align the organization around a shared course of action. However, once targets are disclosed externally, there is a risk that they begin to drive decision-making rather than support it, potentially discouraging bold strategic choices. The banking industry has undergone a dramatic transformation in recent years, entering a world with interest rates. What will be required in the coming era is flexibility in the face of change. Going forward, we should rethink the role of medium-term plans and build an organization that can



adapt quickly, respond flexibly to change, and make bold strategic adjustments when circumstances require.

Q4 Future growth potential and the new three-year outlook

We have set a goal of recovering to a trend of increasing income and profits, but what do you think of our current starting point on this journey? Looking ahead, what do you believe are the key challenges we should address and the areas where we should prioritize investment?

Takato: All four companies in the overseas business achieved profitability in FY2025. In order to eliminate accumulated losses in the future, I hope they will expand their business beyond just deposit and withdrawal transactions. The Company's largest fixed assets are its ATMs themselves, while its largest intangible assets are human resources, as well as the systems that support ATMs, the network of business partners, and the services that are generated from them. What new things can we do with these assets? I believe that by having all employees should relentlessly focus on creating new value through our ATM platform, and by changing our methods from what has been done before, we will be able to reach a new stage of growth. We need to urgently change our thinking about cost hedging, which we have had little opportunity to consider because we have been living in a world without interest rates for 25 years.

Hirako: The Company's top priority should be to sharpen its differentiation. To do that, we must rethink who we compete with and fully recognize the unique value of our

Roundtable Discussion with Outside Directors



ATM network as the interface between the digital and physical worlds. Our greatest asset is not simply our ATMs, but the unparalleled network of locations they provide. The challenge now is to convert that strategic advantage into new sources of growth and profitability. Expansion into FamilyMart stores further increases the number of locations, which carries the risk of cannibalizing Seven-Eleven stores due to overlapping locations. However, if we can add value beyond just cash deposits and withdrawals, having this many locations will become an advantage. Ultimately, one of the most important questions we must answer is how to increase utilization of each ATM. The seriousness with which we tackle that challenge will be a key determinant of our future success. In that sense, I believe a global brand strategy will also be important.

Kihara: No matter how rapidly society moves toward cashless payments, there will always be a need for physical touchpoints that connect people to essential services. As demographic challenges intensify and local governments face growing constraints in delivering services, the social value of our nationwide network will

become increasingly important. The expansion of that network through FamilyMart further strengthens our role as a critical piece of social infrastructure. We need to re-evaluate our intangible strengths, such as security technology and operational know-how, and consider how to monetize them. For the next three years, we should dedicate all our energy into making “+Connect” the second pillar of revenue, alongside existing businesses. By leveraging +Connect to strengthen the role of ATMs as social infrastructure and deepen collaboration with diverse stakeholders, we can further establish ourselves as a platform that supports everyday life and unlock entirely new sources of value.

Matsuo: I do not believe we need to be confined by the traditional boundaries of banking. What we need is a mechanism for continuously creating and delivering innovative services that build on the unique strengths of the Seven Bank Group. As President Matsushashi said, “we want to become a company that people will one day describe as “once a bank,” and I look forward to seeing innovations that challenge conventional thinking.

Shibusawa: There is a saying in Japan that the average lifespan of a company is about 30 years. Yet companies that continue creating value beyond that point do so by constantly evolving their businesses to meet the demands of changing times. In that sense, it is not companies that have a 30-year lifespan, but business models.” Seven Bank accounts are incredibly convenient once you start using them. However, in the next 30 years, cash might not exist in its current form anymore. While ROE (Return on equity) and sales growth are certainly important, I believe t we need to more clearly articulate and demonstrate our non-financial value, including the social role of our security



technologies and ATM network., in doing so, foster a shared sense of its importance throughout the organization will be our starting point for future growth.

Q5 Message to stakeholders

Finally, we would like to ask our Outside Directors to give a message to our shareholders, investors, and other stakeholders.

Takato: The discussions we have had today will only matter if they are translated into action. By building on its highly secure business model and the expertise accumulated over the years, Seven Bank has the opportunity to create both social and economic value. I hope management will pursue that mission with determination and accountability, ensuring that the efforts of employees on the front lines are recognized and rewarded.

Kihara: At this year’s Purpose Award, held annually to reinforce our Purpose throughout the organization, I was encouraged to see that half of the presenters were women. Equally inspiring were the many employees working in areas such as financial crime prevention and security who are deeply committed to their responsibilities and driven by a strong sense of purpose. Across the Group, we have a diverse range of talented people who take pride in their work and put our Purpose into practice every day. Our role as management is to harness that diversity as a source of strength and translate it into sustainable organizational performance. I hope stakeholders will continue to follow our progress with high expectations.

Shibusawa: The true strength of Seven Bank lies in the fact that both its ATMs and accounts are deeply embedded in the everyday lives of consumers, making them increasingly indispensable over time. That is why I hope more individual investors will choose to become shareholders and join us in thinking about what the next chapter of Seven Bank should look like. I also hope we can create a governance framework in which the voices of minority shareholders, who represent approximately 40% of our shareholder base, are genuinely heard. Investors are diverse, and so are their expectations. Continuing to engage with them thoughtfully and proactively will be essential in earning their confidence and helping them see the long-term growth potential of Seven Bank.

Matsuo: Whenever I attend our General Meeting of Shareholders, I can feel how much people care about Seven Bank. I hope we can continue to grow into a company that lives up to those expectations and earns that support. With our ATMs becoming more accessible

to FamilyMart customers, the number of people who use and engage with Seven Bank will increase even further. I believe that expansion is highly meaningful, not only because it broadens our customer base, but because it allows us to become a more familiar and indispensable part of people’s everyday lives.

Hirako: Seven Bank has built its success on the strength of its ATM network, and I believe the time is now right to take the next step forward. The dissolution of the parent-subsidiary listing structure and the arrival of a new major shareholder mark a pivotal moment in the Company’s history, presenting an opportunity that we cannot afford to miss. Our ATM network occupies a

unique position as an interface between the digital and physical worlds. By leveraging that strength, we have the potential to create entirely new forms of value and unlock new avenues for growth. I hope our shareholders and stakeholders will continue this journey with us as we shape the future of Seven Bank together. I look forward to your continued confidence and support.



Corporate Governance

Nomination & Compensation Committee

As an advisory body to the Board of Directors, the Bank has established the Nomination & Compensation Committee, chaired by an Independent Outside Director in order to supplement the functions of the Board of Directors. The committee is delegated by the Board of Directors to recommend candidates for Director to be put on the agenda at a General Meeting of Shareholders, to recommend candidates for Executive Officer to be put on the agenda at a Board of Directors meeting, and to supervise a plan on successors to the position of Director, etc.

Composition

Five Independent Outside Directors and two Representative Directors

*As of July 1, 2026

Number of meetings held during FY2025

9 times

Average attendance rate in FY2025

100%

Major agendas

- Recommendation of candidates for Director and candidates for Executive Officer to the Board of Directors
- Performance-based indicators for compensation of officers
- Composition of the Nomination & Compensation Committee
- Succession plan for successors to the positions of President and Executive Officer

New organization of the Board of Directors for FY2026

To build a structure that enables us to respond flexibly to rapid changes in the business environment and continue to enhance diversity and expertise in the Board of Directors, we have increased the number of Directors from eight to ten, starting from FY2026.

Policy on Compensation of Officers and Compensation System for Officers

Seven Bank’s “Policy on Compensation of Officers and Compensation System for Officers” were, excluding compensation for Audit & Supervisory Board Members, proposed to the Board of Directors by the Nomination & Compensation Committee, and determined with a resolution of the Board of Directors as follows.

① Basic Policy on Compensation of Officers

The Bank decides compensation of officers based on the following points.

- Ensuring a compensation system to promote sustainable improvement of corporate value with emphasis placed on the link to business performance
- Ensuring compensation systems and compensation levels with their responsibilities to secure highly capable human resources who lead and take responsibility for, in an appropriate manner, the supervision and execution of operations
- Ensuring a compensation system based on an objective and transparent process, and that is fair and equitable

② Method for Determining Compensation, etc. Compensation, etc. for Individual Officers in the Fiscal Year under Review

The Bank has established a Nomination & Compensation Committee, comprising a total of seven members made up of five independent Outside Directors and two Representative Directors, chaired by an Independent Outside Director, as an advisory body to the Board of Directors. The Nomination & Compensation Committee proposes specific amounts of compensation, etc. to be granted to Directors within the range of the total amount approved at the General Meeting of Shareholders, for determination by resolution of the Board of Directors. From the perspective of understanding the process of discussion, Audit & Supervisory Board Members may participate as observers who do not possess voting rights, when a Nomination & Compensation Committee meeting is held. The procedure is stipulated in the Regulations for Officers, which is modified, amended, or abolished by a resolution of the Board of Directors upon discussion with the Audit & Supervisory Board Members. Compensation, etc. for Audit & Supervisory Board Members is determined upon discussion by the Audit & Supervisory Board Members within the range of the total amount approved at the General Meeting of Shareholders.

③ Compensation Structure

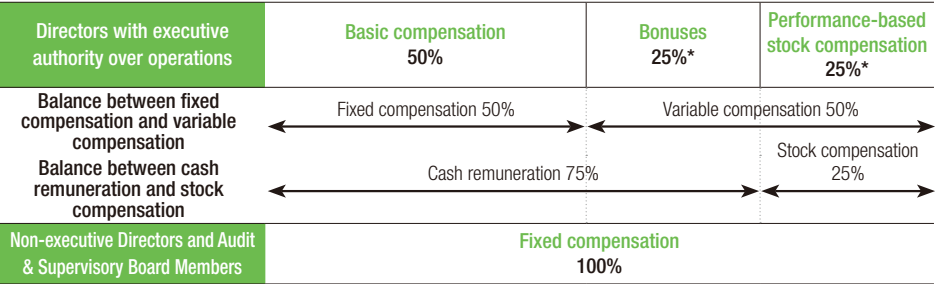
The Bank’s compensation structure for officers comprises “basic compensation” as fixed compensation and “bonuses” and “performance-based stock compensation” as variable compensation, which are applied as below.

	Fixed compensation			Variable compensation	
	(a) Basic compensation	(b) Bonuses	(c) Performance-based stock compensation		
Directors with executive authority over operations	○	○	○		
Non-executive Directors	○	—	—		
Audit & Supervisory Board Member	○	—	—		

Each plan is positioned as follows.

(a) Basic compensation	Compensation aiming to encourage steady execution of duties commensurate with job rank
(b) Bonuses	Compensation aiming to encourage steady execution of duties commensurate with job rank short-term incentives aiming to steadily achieve performance targets (milestones) for each fiscal year for the medium- to long-term improvement of corporate value
(c) Performance-based stock compensation	Medium- to long-term incentives for the medium- to long-term improvement of corporate value, aligning interests with shareholders

The ratio of each plan has been decided as described below by a resolution of the Board of Directors upon a proposal by the Nomination & Compensation Committee. Factors taken into account included a balance between fixed compensation and variable compensation, a balance between cash remuneration and stock compensation, and a balance between bonuses and stock compensation, which are incentives to execute management with a well-balanced perspective in both the short-term and the medium- to long-term (excluding compensation for Audit & Supervisory Board Members). In addition, non-executive Directors and Audit & Supervisory Board Members receive only fixed compensation, as their role is to supervise the Bank’s management from an objective and independent standpoint.



*Calculated on the assumption that bonuses and performance-based stock compensation are based on a standard compensation amount.

④ Compensation Level

To provide a competitive compensation level and thereby secure highly capable human resources, the Bank’s compensation level for officers has been determined by a resolution of the Board of Directors based on the proposal made by the Nomination & Compensation Committee. The deliberation was based on the analysis and comparison of data on the compensation levels of a group of companies of the same size and operating in the same industry as the Bank, which has been drawn from a larger body of objective data on compensation levels provided by an outside professional organization (excluding compensation for Audit & Supervisory Board Members).

⑤ Details and Method of Calculation of Variable Compensation

Bonuses

Bonuses, which are provided as short-term incentives, will be determined by multiplying the standard amount of compensation for each job rank by performance-linked factors corresponding to the achievement of consolidated performance targets for the previous fiscal year.

Performance-based Stock Compensation

Performance-based stock compensation, which is provided as a medium- to long-term incentive, is composed of a “fixed portion,” which grants fixed points for each job rank, and a “performance-based portion,” which grants a varying number of points determined by job rank and performance. For each portion, points are granted and accumulate every year of the term of office of the relevant officer, and a number of the Bank’s shares corresponding to the amount of accumulated points will be delivered to the officer upon retirement.

The number of points (i.e., the number of shares to be delivered) to be provided in the performance-based portion will be determined by multiplying the number of points for each rank by performance-linked factors according to the achievement level of consolidated performance targets.

The Bank has introduced a clawback clause that allows the Bank to require Directors to repay performance-based stock compensation in the event of falling under certain circumstances such as gross negligence or fraud in relation to financial results, material revision of financial results, or violation of law or regulation as well as the malus clause. Compensation that may be subject to repayment is performance-based stock compensation received as compensation for the fiscal year in which the relevant circumstances arose and the three preceding fiscal years. This provision applies to performance-based stock compensation granted as compensation for the fiscal year ended March 31, 2024 and all periods thereafter.

Evaluation Indicators for Variable Compensation (Performance Indicators) and Evaluation Method

Consolidated ordinary income and consolidated ordinary profit are used as the evaluation indicators to take account of both sales size and profitability aspects with a good balance. Additionally, employee engagement was added as an evaluation indicator to be reflected by the performance-based stock compensation points granted for the fiscal year ended March 31, 2024 and thereafter.

Plan	Indicators and evaluation method
Bonuses	- Evaluation based on the achievement status and process for performance targets (milestones) for the medium- to long-term improvement of corporate value, taking into account the management strategy of achieving “Growth in Our Main Business as We Diversify Our Operations” - Quantitative evaluation based on the achievement status of targets for consolidated ordinary income and consolidated ordinary profit in the previous fiscal year - Determination of a compensation amount in the range of 0% to 200% of the baseline amount
Performance-based Stock Compensation	Fixed portion —
	Performance-based portion - Evaluation based on the results of the medium- to long-term improvement of corporate value, taking into account the management strategy of achieving “Growth in Our Main Business as We Diversify Our Operations” - Quantitative evaluation based on the achievement status of consolidated ordinary income, consolidated ordinary profit, and other targets in the previous fiscal year (employee engagement was added as an evaluation indicator to be reflected by the performance-based stock compensation points granted for the fiscal year ended March 31, 2024 and thereafter) - Determination of a number of points (i.e., the number of shares to be delivered) in the range of 0% to 200% of the baseline number of points

For the performance-based portion of bonuses and performance-based stock compensation, the degree of target achievement is used as an evaluation indicator. For this purpose, the performance forecasts for the fiscal year ended March 31, 2026, including consolidated ordinary income and consolidated ordinary profit, disclosed with the announcement of the financial results for the previous fiscal year (on May 9, 2025) are used as target figures.

Targets and Results of Evaluation Indicators for Variable Compensation Fiscal year under review (from April 1, 2025 to March 31, 2026)

Evaluation indicators	Target (millions of yen)	Result (millions of yen)	Degree of target achievement (%)
Consolidated ordinary income	216,000	220,025	101.9%
Consolidated ordinary profit	24,500	30,165	123.1%

Evaluation indicators	Score in March 2025	Score in March 2026	Year on Year
Employee engagement	71	71	±0

(Note) Of the evaluation indicators, those for employee engagement are expressed as an index representing the results comparing the total scores for the employee engagement survey conducted in March 2025 and March 2026.

Corporate Governance

Audit & Supervisory Board:

The Bank's Audit & Supervisory Board consists of four Audit & Supervisory Board Members, including two Independent Outside Audit & Supervisory Board Members. The Audit & Supervisory Board meets, in principle, at least once a month to receive reports regarding important auditing-related issues and deliberate and make decisions thereof. The Audit & Supervisory Board convenes with Representative Directors, the Internal Audit Division and the Accounting Auditor on a regular basis to exchange opinions and make requests as necessary on issues to be addressed by the Bank, the status of improvements to the Audit & Supervisory Board Members' auditing environment and important auditing-related issues.

Composition

Four Audit & Supervisory Board Members including two Independent Outside Audit & Supervisory Board Members
*As of July 1, 2026

Number of meetings held during FY2025

15 times

Average attendance rate in FY2025

100%

Major agendas

- Evaluation of internal controls over financial reporting
- Results of audit under the Financial Instruments and Exchange Act
- System for managing cybersecurity risks

Ensuring the effectiveness of audits by Audit & Supervisory Board Members

We have established the Audit & Supervisory Board Members' Office and assigned employees to assist the Audit & Supervisory Board Members to ensure the smooth operation of the Audit & Supervisory Board.

Status of Audits

■ Activities of Audit & Supervisory Board Members and meetings of Audit & Supervisory Board

Attendance records of individual Audit & Supervisory Board Members at meetings of Audit & Supervisory Board in FY2025 are shown below.

Position	Name	Number of meetings held	Attendance
Full-time Audit & Supervisory Board Member	Kazuhiko Ishiguro	15 times	15 times
Full-time Audit & Supervisory Board Member	Keisuke Aoyama	10 times	10 times
Outside Audit & Supervisory Board Member	Chieko Ogawa	15 times	15 times
Outside Audit & Supervisory Board Member	Ichiro Ashihara	10 times	10 times

(Note) In FY2025, the Audit & Supervisory Board held 15 meetings, including 10 meetings held after the assumption of office of Full-time Audit & Supervisory Board Member Mr. Keisuke Aoyama and Outside Audit & Supervisory Board Member Mr. Ichiro Ashihara.

① Cooperation between Audit & Supervisory Board Members and the Accounting Auditor

Audit & Supervisory Board Members and the Accounting Auditor hold regular meetings to exchange opinions and promote mutual cooperation, based on the audit contract with KPMG AZSA LLC. Audit & Supervisory Board Members perform audits on the execution of duties by Directors by attending the Board of Directors meetings or other means. In addition to conducting their own operational and accounting audits, Audit & Supervisory Board Members receive reports on results of external audits by the Accounting Auditor, and check the appropriateness thereof. Members from the Internal Audit Division are also present when receiving accounting audit reports from the Accounting Auditor, in an effort to facilitate close cooperation.

② Cooperation between the Audit & Supervisory Board Members and Internal Audit Division

The Bank has in place the Internal Audit Division, which is independent of the Bank's other departments engaging in business operations and directly reports to the President and Representative Director.

The Internal Audit Division annually sets a basic policy for internal auditing plans and priority issues to be addressed, which are to be approved by the Board of Directors. Individual internal auditing plans are formulated by the General Manager of the Internal Audit Division, and approval of these plans is obtained from the President and Representative Director, who is the officer in charge of the Internal Audit Division. Individual internal audits are conducted by investigating and evaluating the appropriateness and effectiveness of internal management systems as a whole based on the following items to discover problems, if any, and suggest how to address them. The results of these audits are reported to the President and Representative Director, the Executive Committee, the Board of Directors, and the Audit & Supervisory Board.

- A

Status of business plans
- B

Compliance system and compliance status
- C

Appropriateness and effectiveness of internal controls over financial reporting
- D

Systems for and the current status of customer management, including customer protection
- E

Systems for and the current status of risk management
- F

Internal management systems at each operational department and appropriateness and effectiveness thereof

Internal audits are conducted on all the Bank's departments and systems, including those of its subsidiaries. Audits are also conducted on the operations of the Bank's major outsourcing contractors regarding the status of management by its relevant internal departments, as well as on the outsourcing contractors themselves, within the scope agreed with them. Audit & Supervisory Board Members receive periodic reports from the Internal Audit Division on its audit plans and results, and request investigations as necessary to ensure that the audit results of the Internal Audit Division are effectively utilized for internal control system audits by Audit & Supervisory Board Members. In addition, Audit & Supervisory Board Members receive reports on the status of internal control systems regularly or as necessary from the departments in charge of internal control functions, and ask for detailed explanations as necessary.

Protection of Rights of Minority Shareholders

Seven-Eleven Japan Co., Ltd., which is a major shareholder of the Bank, directly holds 33.40% of the voting rights of the Bank as of March 31, 2026. At the same time, Seven & I Holdings Co., Ltd., the parent company of Seven-Eleven Japan Co., Ltd., indirectly holds 33.40% of the voting rights of the Bank as of March 31, 2026. Therefore, the two companies fall under the definition of other affiliates of the Bank.

ITOCHU Corporation also is one of other affiliates of the Bank, which is a major shareholder of the Bank directly holding 20.43% of the voting rights of the Bank as of March 31, 2026.

As an independently listed company, the Bank independently and autonomously deliberates and determines its own business strategies, personnel policies, capital policies, etc., as it engages in its own operating activities.

The Bank has appointed Independent Outside Directors and Independent Outside Audit & Supervisory Board Members, who, from the viewpoint of protection of rights of minority shareholders, provide supervision to ensure that no conflict of interest arises between minority shareholders and its other affiliates, etc. When conducting transactions, etc., with any of its other affiliates, the Bank will comply with the arm's-length rule under the Banking Act, and fully confirm the necessity for such transactions and that the conditions of such transactions do not differ significantly from conditions of usual transactions with third parties. In the event of a transaction of particular significance, the Bank will set up a special committee in order to ensure the benefit of minority shareholders, and the committee will thoroughly discuss from an independent standpoint and makes a final decision.

The Bank does not have any agreements concluded regarding group management with its other affiliates, etc.

Corporate Governance

Executive Committee

Composition

Two Representative Directors and 12 Executive Officers excluding Project Executive Officers

Number of meetings held during FY2025

63 times

In principle, the Executive Committee meets on a weekly basis to deliberate the execution of important operations, including business plans; acquisition and disposal of assets; credit provision-related issues; borrowing of money and payment of expenses; credit management issues; rewards and sanctions for employees; issues related to employees’ working conditions and benefits; the establishment, change and abolition of the organization; and the formation, revision and elimination of rules and regulations, in addition to conferring on issues to be deliberated at the Board of Directors meetings in advance. The Bank has adopted an executive officer system, and the Executive Committee comprises Executive Officers and others nominated by the Board of Directors.

Executive Officers (As of July 1, 2026)

Managing Executive Officer In charge of General Affairs Division and Human Resources Division	Kazutaka Inagaki	Managing Executive Officer In charge of ATM Platform Promotion Division and ATM+ Planning Division	Koji Fukasawa	Managing Executive Officer In charge of Operations Solution Division	Tsuneo Nagashima	Managing Executive Officer In charge of Banking Management Division and Retail Strategy Designing Division	Kenjiro Nishii
Managing Executive Officer In charge of Planning Division and General Manager, Planning Division	Ken Shimizu	Managing Executive Officer In charge of Seven Labo Division, AI Data Strategy Division, and Global Business Development Division	Tomoaki Nakayama	Managing Executive Officer In charge of Alliance Promotion Division	Hiroshi Nakamoto	Executive Officer In charge of Financial Solution Division	Taku Takizawa
Executive Officer In charge of Risk Management Division and Financial Crime Risk Control Division	Shinji Yamashita	Executive Officer General Manager, Internal Audit Division	Tomomi Hashizume	Executive Officer In charge of ATM Solution Division and ATM Operations Management Division	Yoichi Mizumura	Executive Officer In charge of SDGs Promotion and Brand Communication Division, and General Manager, Brand Communication Division	Emi Nose
Project Executive Officer Special Assignment, President and Representative Director, Bank Business Factory Co., Ltd.	Kenichi Yamamoto	Project Executive Officer Special Assignment, President and Representative Director, Seven Card Service Co., Ltd.	Hiroshi Takeuchi	Project Executive Officer Special Assignment, Senior Officer, Financial Business Management Division, Seven & i Holdings Co., Ltd., and Executive Officer, Seven Card Service Co., Ltd.	Takashi Tsuzuura		

Advisory Committees to the Executive Committee

To enhance the effectiveness of its corporate governance, the Bank has established multiple committees as advisory bodies to the Executive Committee, as shown in the table on the right.

These committees conduct specialized deliberations and discussions on important issues such as risk control, sustainability, and compliance with laws and regulations, and report to the Executive Committee. This ensures transparency, fairness, and speed in decision-making, thereby contributing to the strengthening of the governance system.

The committees are organized and operated in accordance with the Corporate Governance Guidelines and internal regulations, and each plays a supervisory role in the company’s respective frameworks for internal management, risk management, and sustainability promotion.

Committee	Overview
Investment Committee	Deliberates on business strategies, risks, etc. concerning all investment projects to be carried out by the Bank or the Seven Bank Group.
ALM Committee	Discuss matters concerning ALM, the status of market and liquidity risk management, and the setting of various limits.
Sustainability Committee	→ See page 24.
Security Committee	→ See page 85.
Risk Management Committee	→ See page 84.
Compliance Committee	→ See page 87.

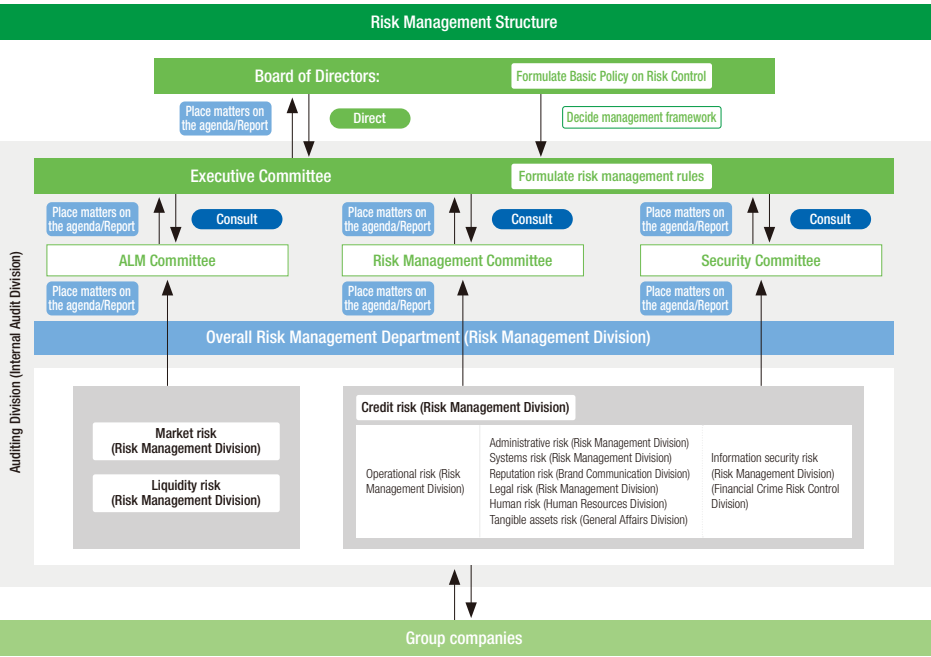
Risk Management

Basic policy

In the Seven Bank Group, every fiscal year, the Board of Directors establishes the “Basic Policy on Risk Control,” which specifies the overall risk management policy, specific risk management policies and the organization and system for risk management.

Management structure

The Seven Bank Group has established a risk management structure based on the Basic Policy on Risk Control. The Bank’s Executive Committee establishes detailed rules and regulations related to risk management and confirms the companywide risk status every quarter. The Bank’s risk management structure includes the Risk Management Division, which is responsible for supervising overall risk management activities, specific risk management divisions and the Internal Audit Division to perform internal audits. We have also established the Risk Management Committee and the Security Committee, chaired by the officer in charge of the Risk Management Division, and the Asset-Liability Management (ALM) Committee, chaired by the officer in charge of the Planning Division, as advisory bodies to the Executive Committee concerning risk management. We also check the risk status of group companies, including risks specific to each company.



Major Initiatives (Priority Items)

We have been building our risk management structure based on a risk-based approach, a principles-based approach, the strengthening of risk ownership, and a group-based approach. Priority risk management items — cybersecurity risk, system risk, financial crime countermeasures, and third-party risk — are set by the Board of Directors. We are striving to further enhance our risk management structure in line with this policy for building the risk management structure.

Risk type	Risk management
Credit Risk	Currently, our risk management activities relating to credit risk are limited to the ATM settlement business, the ALM of interbank deposits placed with top-rated partner financial institutions, bonds, the lending of funds in the call-money market, temporary ATM payment amounts due, and small personal loans, to minimize credit risk. In addition, the Bank performs self-assessment of asset quality as appropriate and establishes an allowance for credit losses in accordance with its self-assessment and reserve rules.
Market Risk	It is stipulated that the limits on the maximum level of funds at risk, the market position limits and the loss allowance limits, shall be set. The Risk Management Division measures and monitors market risk in light of these limits and reports the results to management, including the Executive Committee. At the ALM Committee meeting held every quarter, the Bank’s market risk position, expected trends in interest rates and other matters are reported and the policy for the ALM operation is determined.
Liquidity Risk	It is stipulated that the limits regarding the cash gaps arising from differences between the period of the management of invested funds and the timing of the liquidation shall be set. The Risk Management Division measures and monitors liquidity risk in light of these limits and reports the results to management, including the Executive Committee. To prepare for emergency events requiring immediate funding, the Bank has devised preemptive comprehensive countermeasures to be able to take quick and flexible Companywide action by risk scenario, and therefore does not expect to experience a major liquidity problem.
Operational Risk	Recognizing that operational risks may come to the surface in all business divisions, the Bank has established the structure to identify, evaluate, monitor, control, and reduce risks. Risk categories are as follows. Administrative RiskSystems RiskInformation Security RiskReputation RiskLegal RiskHuman RiskTangible Assets Risk

Corporate Governance

Cybersecurity

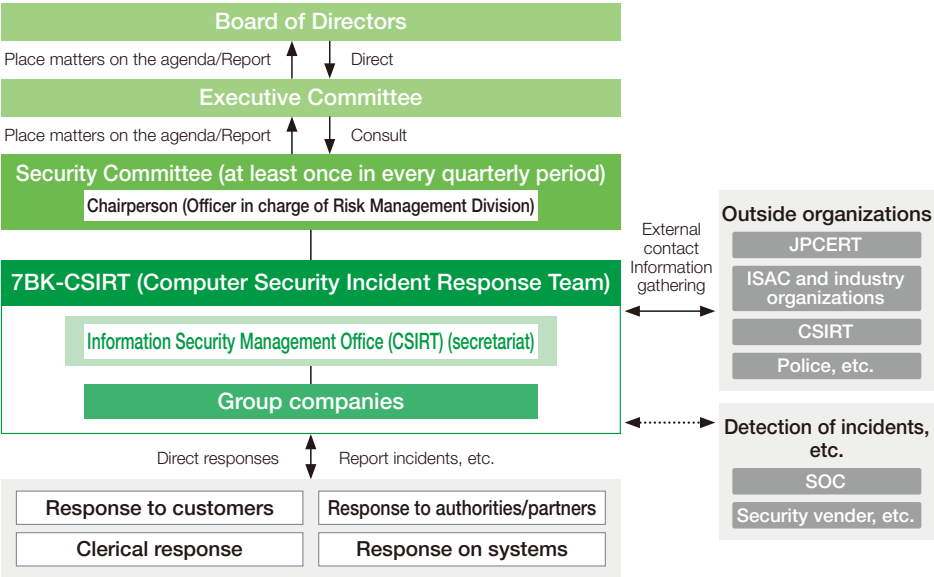
Basic policy

The Seven Bank Group is deeply aware of the importance of cybersecurity and driving initiatives to ensure the security of information assets and systems. Recognizing information security risks, including cybersecurity risks, as one of the most important issues, we have formulated our cybersecurity strategy and are working to strengthen our systems under the leadership of senior management.

Management structure

The Seven Bank Group has established a Security Committee as an advisory body to the Executive Committee, which discusses important matters concerning security. 7BK-CSIRT (Computer Security Incident Response Team), a dedicated team for cybersecurity management of the Seven Bank Group, is in charge of the Bank-wide management of cybersecurity risks, which responds to a wide range of attacks on the Bank's services and systems. 7BK-CSIRT conducts training and drills to be able to immediately respond in case of cyber incidents, by taking actions such as information coordination and external response. The initiatives of the team include cooperation with industry organizations and promotion of activities in the security community.

Cybersecurity Structure



Major initiatives

Believing the balanced combination of human resources, framework, and technology is necessary to maintain security, the Bank is working on each of them.

■ “People”

Aiming to create a security-conscious corporate culture, we work to strengthen our incident response capabilities through developing personnel with security expertise and conducting training and drills.

■ “Framework”

In addition to developing rules/procedures on which governance is based, we offer services with safety and security by practicing the Security by Design* approach.

■ “Technology”

In light of the recent sophistication of cyber-attack techniques, we have been adopting the zero trust approach and taking measures based on regular security audit results.

*A practice of incorporating security as a fundamental component from the planning stage of a new service

Specific initiatives

■ “Human Resources”: Strengthening response capabilities through cyber drills

As cyber attacks become increasingly sophisticated and evasive, we regard the development of personnel with security expertise as one of our top priorities. In addition to conducting training for officers and employees, we continuously participate in cyber drills conducted by external bodies and industry organizations to test our initial response to incidents, information sharing, and decision-making processes in practice. By incorporating the knowledge gained through training into our work processes and educational programs, we aim to strengthen our organizational response capabilities and resilience.

Cybersecurity workshops

We held a workshop for beginners in cybersecurity. Participants experienced how to respond to ransomware through a card game and simulated cyber attack activities in a secure environment.



■ “Framework”: Promoting preventive security through Security by Design

In developing and modifying new services and systems, we promote “Security by Design,” an initiative that incorporates security as a fundamental element at the planning stage. We have established a system to proactively identify and mitigate risks by conducting vulnerability assessments, third-party evaluations, and reviews by a specialized division. Positioning cybersecurity as an integral component of our management and development processes, rather than as a reactive measure, has enabled us to provide highly secure and reliable services.

Corporate Governance

Compliance

Basic policy

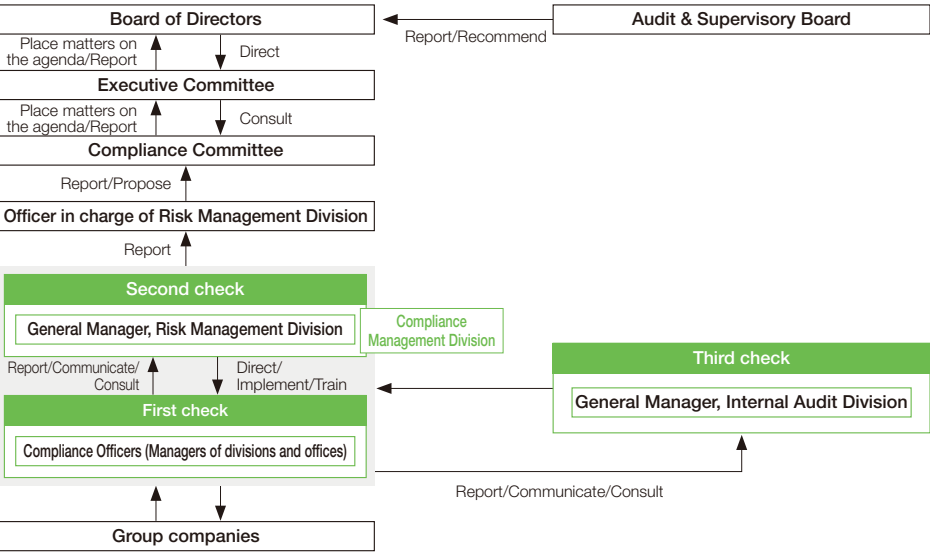
The Bank regards compliance with applicable laws and regulations, and societal norms as a fundamental prerequisite to earning the trust of society. Aware of the importance of its public mission and the significance of its societal responsibilities, the Bank has developed the following initiatives to ensure compliance.

Management structure

In order to develop strong awareness and knowledge of compliance in each employee in charge of actual operations, Seven Bank has in place a system that enables compliance checks to function appropriately at each division to ensure thorough compliance across the Bank.

The Seven Bank Group has established the Compliance Committee as an advisory organization to the Executive Committee which confirms and verifies the status of compliance related to operations in general, and considers measures concerning compliance, so as to further enhance and improve the compliance system.

The Compliance Committee has functions to consider responses to compliance-related problems and issues, material compliance violations, etc., and counter-measures therefor. The Committee reports, considers, and evaluates important compliance-related matters which should be treated as management issues.



Major initiatives

■ Compliance Program

The Seven Bank Group establishes a compliance program each fiscal year that sets out the compliance implementation plan for that year.

The Board of Directors reviews and evaluates the progress and implementation status of the compliance program for the relevant year and, using such reviews and evaluations, formulates a compliance program for the following fiscal year.

■ Compliance Training

The Seven Bank Group formulates a compliance training plan to promote and stabilize the awareness of the importance of compliance within the company, and conducts practical trainings.

■ Compliance Consultation Desk

The Seven Bank Group has established a Compliance Consultation System in compliance with the amended Whistleblower Protection Act established in 2022, to identify and address compliance issues early, and prevent reoccurrences. The system provides contact points for both internal and external consultation and reporting.

As contact points for employees seeking consultations or reporting issues, employees can consult the compliance officer in their divisions. In addition, the Compliance Consultation Desk within the Bank and the Groupwide Help Line outside the Bank have been established. Posters with contact information have been put up to ensure their awareness of these contact points. The International Hotline has also been established for employees of foreign group companies as a point of contact for consultations in local languages.

In addition, to promote fair transactions and provide safe and secure services for customers, a Business Partner Helpline has been established for suppliers.

Prevention of Financial Crimes

Basic policy

The Seven Bank Group regards measures against money laundering, etc. as one of the most important issues for its business, and strictly observes laws and regulations as well as the authorities’ guidelines. Our basic policy is to provide a sound, secure, and safe payment infrastructure based on a risk-based approach.

Management structure

Under the leadership of senior management, we maintain close coordination across functions such as customer management and transaction monitoring to ensure effective controls. To promptly respond to the changing risk environment, we are working to continuously sophisticate our processes.

Major initiatives

■ Warning reply regarding social media posts for buying bank accounts

In recent years, social media posts such as “buying bank accounts” or “bank account rental” have become a serious issue, as accounts obtained through them are then exploited for fraudulent purposes. Seven Bank has been posting alerts on its official website and official social media accounts. In addition, we have been sending warning replies directly from our official account to such improper posts that entice users to sell their Seven Bank accounts.

Through active deterrence activities that directly warn and inform the audience about the illegality and serious risks involved, we are pursuing an advanced approach to the early elimination of social-media gateways to financial crimes.



Cases of financial crimes and countermeasures

Web <https://www.sevenbank.co.jp/corp/guide/detail03.html> (in Japanese)



■ Implementing financial crime prevention education for junior high- and high-school students

As financial crime techniques become increasingly sophisticated, cases of young people being unknowingly drawn into financial crimes have become a social issue. They are lured through social media postings or smooth talk into taking on “shady part-time jobs,” but there are concerns that they often do not realize the legal and social consequences, as well as the impact on their future.

Seven Bank holds outreach lecture sessions for junior high and high school students conducted by the staff of its Financial Crime Risk Control Division, and cooperates with the police and other authorities to raise awareness of the illegal trading of bank accounts and other financial crime risks. As of March 2026, the program has been conducted at about 50 schools in total. With the public and private sectors working together, we will continue to strive to prevent financial crime through providing accurate knowledge to the younger generation.



Lecture session at Saitama Prefectural Toyooka High School

■ Information sharing with the National Police Agency

As special fraud becomes increasingly sophisticated, the Bank, together with other banks, began operating under a public-private partnership framework with the National Police Agency in June 2026. Under this framework, in response to inquiries from the police, participating banks provide information on the destinations of dubious fund transfers via the National Police Agency, thereby enabling stolen money to be promptly traced, accounts to be frozen, and damage to be recovered. In addition to the strict identity verification and transaction monitoring that we have developed thus far, we will further strengthen public-private cooperation to help build a safer society and maintain public trust in the banking infrastructure.

Communication with Stakeholders

Communication with Shareholders and Investors

We strive to proactively disclose the Bank’s management information, not limited to the scope of legal disclosure, aiming to aid our shareholders and investors in gaining a more comprehensive understanding of our business activities and future growth. We will continue to boost our reputation on the stock market and enhance our corporate value by leveraging shareholder and investor feedback in our management and fostering even closer IR communication.

IR Calendar (Major events in FY2025)

	April	May	June	July	August	September	October	November	December	January	February	March
Financial results related events		● Release of financial results for the full fiscal year ● Presentation about financial results for the fiscal year			● Release of financial results for the first quarter ● Presentation about financial results for the fiscal year			● Release of financial results for the second quarter ● Presentation about financial results for the fiscal year				● Release of financial results for the third quarter ● Presentation about financial results for the fiscal year (web)
		● Annual General Meeting of Shareholders					● IR presentations for individual investors					
Communication tools		● Issuance of FACT BOOK		● Issuance of Integrated Report/Disclosure Report in Japanese				● Issuance of Interim Disclosure Report in Japanese				
					● Issuance of Annual Report in English		● Issuance of Shareholders’ Newsletter in Japanese					

Tools for Dialogue

- Distribution of audio recordings, and transcripts of the presentations of financial results for analysts and institutional investors (Japanese and English)
- Issuance of Integrated Report/Disclosure Report in Japanese and Annual Report in English
- Issuance of FACT BOOK
- Issuance of Shareholders’ Newsletter in Japanese
- Posting of information on the Bank’s website for individual investors in Japanese
- Holding IR presentations for individual investors

Our disclosure policy is posted on the following website.

<https://www.sevenbank.co.jp/english/ir/policy/>



Activities in FY2025

General Meeting of Shareholders	Presentation about quarterly financial results (for institutional investors)	Number of individual interviews with institutional investors	Number of times participated in conferences hosted by securities companies	Holding IR presentations for individual investors
Attendance: Approx. 140 persons Q&A session: 11 persons, 18 questions	Number of events held: Four times (quarterly basis)	120 interviews (cumulative and including interviews held at conferences hosted by securities companies listed on the right)	3 times	Online IR presentation (October) Survey responses: 130 persons

Major interests and opinions of shareholders and investors (FY2025)

- Changes in ATM needs in the era of cashless
 - Prospects for overseas businesses to post profitability
 - Appropriate level of capital
- Possibility of business and capital partnerships with other companies
 - Long-term vision to be adopted after the Medium-Term Management Plan
 - Synergies from the alliance with ITOCHU Corporation
- Schedule for the installation of ATMs at FamilyMart stores
 - Strategies for acquiring deposits
- Outlook and growth strategy for the credit card business
 - Shareholder return policy

Social Contribution Activities

Support for visually impaired customers

Aiming to offer diverse services accessible to anyone from anywhere, the Bank offers voice guidance services at all ATMs to help visually impaired customers use ATMs.

Customers can withdraw cash, deposit cash, check the balance of their accounts, and top up electronic money by operating the buttons following the voice guidance provided via the intercom. To ensure customers unaccustomed to using ATMs can operate them with ease, the voice guidance gives step-by-step instructions on how to operate the machine. For security and privacy protection, the balance is not displayed on the ATM screen during use.



Collecting donations through ATMs for organizations addressing social issues

Seven Bank has started a service that allows anyone using its ATMs to donate to organizations addressing social issues. In addition to five permanent partner organizations, the service is also used to collect donations in the event of large-scale disasters. In FY2025, donations received through the ATMs amounted to 91 million yen in total. Through this service, we will contribute to the prosperity of our society and the future of the Earth hand in hand with our customers.

[Organizations to which you can donate (as of July 31, 2026)]
Seven-Eleven Memorial Foundation, Japan Committee for UNICEF, Médecins Sans Frontières Japan, Japanese Red Cross Society, World Wide Fund for Nature Japan

*Organizations to which you can donate through the ATMs are subject to change. Please check the ATM display when you donate.



Contributing to the development of next generations

Since 2005, we have supported and cooperated in the distribution of a free picture book series, “Mori no Senshi (Guardian of the Forest) Bonolon,” currently serialized in “Polamel,” a communication magazine linking parents and children, at 7-Eleven stores and other locations, as we share the series’ creators’ belief in the value of picture stories read aloud to children.

In addition, through the Foundation for Promoting Sound Growth of Children, we donate hard-cover picture books of “Mori no Senshi (Guardian of the Forest) Bonolon” to more than 2,500 children’s centers nationwide. We also support the Foundation’s “World Toy Project,” which provides children’s centers with toys, giving children the opportunity to learn about the world through play.



Social contribution activities by overseas group companies

In 2025, FCTI, a US-based Group company, launched a service to display missing-persons information on ATM screens, utilizing its network of more than 9,500 ATMs throughout the United States to support the search for missing individuals. This service is provided free of charge.

In addition, at PAPI, a Group company in the Philippines, the staff visit children’s homes to donate food and hold financial literacy classes for parents in an effort to contribute to local communities.



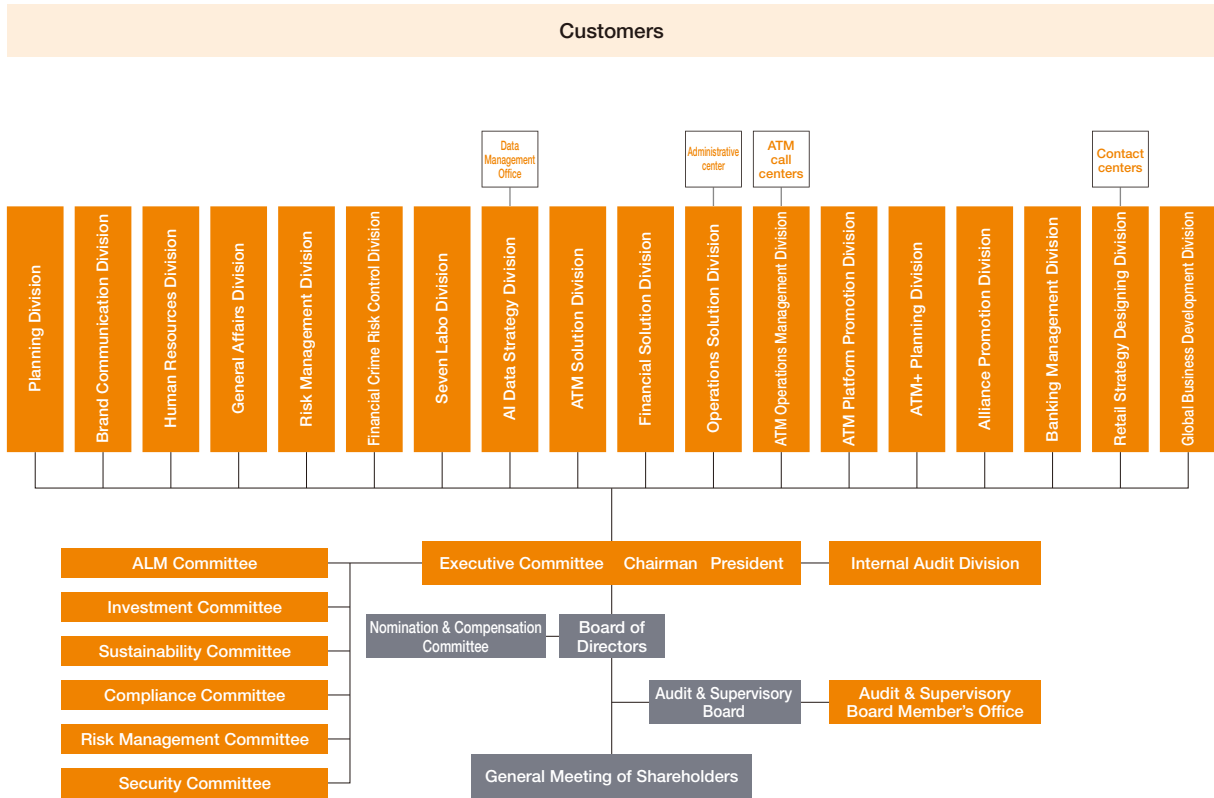
Left: A children’s home visited by the PAPI staff
Right: FCTI’s ATM displaying missing-person information

Company Information

Company Information (As of June 30, 2026)

Company Name	Seven Bank, Ltd.	Number of Employees	726 (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		
Established	April 10, 2001		
Initiated Operations	May 7, 2001		
Common Stock	30,724 million yen		

Organization Chart (As of July 1, 2026)



Shares Status (As of March 31, 2026)

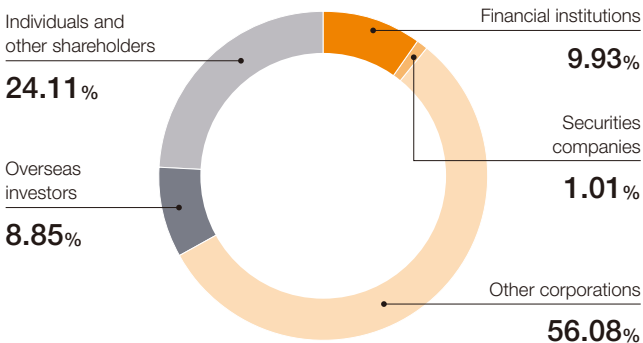
Number of Issuable Shares	4,763,632 thousand
Number of Shares Issued	1,179,308 thousand
Number of Shareholders	282,121

Status of Major Shareholders (As of March 31, 2026)

Shareholder name/title	Number of shares (Thousands of shares)	Holding (%)
Seven-Eleven Japan Co., Ltd.	391,612	33.38%
ITOCHU Corporation	239,491	20.41%
The Master Trust Bank of Japan, Ltd. (trust account)	74,594	6.35%
Custody Bank of Japan, Ltd. (trust account)	20,019	1.70%
DEUTSCHE BANK AG, SINGAPORE A/C CLIENTS (TREATY) 4600601	13,135	1.11%
Nomura Research Institute, Ltd.	10,000	0.85%
JP MORGAN CHASE BANK 385781	8,695	0.74%
STATE STREET BANK AND TRUST COMPANY 505223	8,033	0.68%
STATE STREET BANK AND TRUST COMPANY 505001	6,548	0.55%
ALSOK CO., LTD.	5,000	0.42%

*The percentage of holdings was calculated by excluding 6,122 thousand 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, 2026)



**Individuals and other shareholders" include 6,122 thousand shares of treasury stock.

Financial and Non-Financial Highlights

Consolidated Financial Highlights

		(Fiscal Year)	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Items on the Statement of Income:	Ordinary income	(Millions of yen)	121,608	127,656	147,288	148,553	137,267	136,667	154,984	197,877	214,408	220,025
	Ordinary expenses	(Millions of yen)	84,897	89,350	106,574	108,716	101,626	108,412	126,059	167,351	184,118	189,860
	Ordinary profit	(Millions of yen)	36,710	38,305	40,714	39,836	35,640	28,255	28,924	30,526	30,289	30,165
	Net income attributable to owners of the parent	(Millions of yen)	25,114	25,301	13,236	26,162	25,905	20,827	18,854	31,970	18,221	13,476
	Depreciation and amortization ^{*1}	(Millions of yen)	18,766	17,102	17,529	14,634	14,070	16,388	19,526	23,302	29,106	30,980
	EBITDA ^{*2}	(Millions of yen)	55,477	55,408	58,244	54,471	49,710	44,644	48,450	53,828	59,395	61,146
Items on the Balance Sheet:	Total assets	(Millions of yen)	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	1,545,743
	Deposits ^{*3}	(Millions of yen)	572,310	623,206	679,474	684,560	783,408	790,687	821,508	915,418	842,144	875,561
	Total liabilities	(Millions of yen)	758,710	810,458	929,036	863,051	962,482	977,509	1,058,031	1,441,962	1,213,488	1,259,477
	Total net assets	(Millions of yen)	199,081	212,027	212,890	222,833	234,676	244,113	254,242	275,856	282,489	286,265
Per share data:	EPS (Earnings per share)	(Yen)	21.07	21.24	11.11	22.14	22.01	17.71	16.03	27.25	15.57	12.14
	DPS (Dividend per share)	(Yen)	9.00	10.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00
	Payout ratio	(%)	42.6	47.0	99.0	49.6	49.9	62.0	68.6	40.3	70.6	90.5
Management indicators:	EBITDA margin ^{*4}	(%)	45.6	43.4	39.5	36.6	36.2	32.6	31.2	27.2	27.7	27.7
	ROE (Return on equity) ^{*5}	(%)	13.1	12.3	6.2	12.0	11.3	8.7	7.6	12.2	6.6	4.8
	Capital adequacy ratio (domestic standard) ^{*6}	(%)	51.71	50.78	47.77	50.11	47.93	47.31	46.51	30.74	29.13	29.91
	PER (Price-to-earnings ratio)	(Times)	17.2	15.9	29.4	12.6	11.4	13.4	16.5	10.8	17.9	22.0
Cash flow:	Cash flow from operating activities	(Millions of yen)	88,118	31,466	117,471	89,619	136,039	41,311	66,577	100,751	(38,869)	83,930
	Cash flow from investing activities	(Millions of yen)	(28,818)	(3,649)	(34,882)	(5,801)	(32,770)	(36,114)	(36,191)	(51,937)	(46,714)	(71,453)
	Cash flow from financing activities	(Millions of yen)	(10,446)	(11,729)	(12,246)	(16,009)	(13,555)	(12,727)	(12,973)	(12,090)	(12,667)	(11,652)
Capital investments:	Capital investment amounts	(Millions of yen)	14,213	11,900	10,792	16,694	25,132	23,712	24,734	38,844	45,514	26,532
	For domestic business ATMs	(Millions of yen)	4,052	1,673	1,986	3,556	9,228	7,898	6,450	12,644	16,677	3,031
	For domestic business software	(Millions of yen)	8,756	9,863	7,589	11,567	14,023	9,918	12,115	17,369	18,055	13,302

^{*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 Act No. 14.

Non-Financial Highlights

		(Fiscal Year)	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Number of employees (Consolidated) ^{*1}	(Persons)		634	654	657	713	809	911	1,016	1,301	1,398	1,393
Number of employees (Non-consolidated) ^{*1}	(Persons)		472	468	460	487	470	505	549	614	703	715
Ratio of female employees (Non-consolidated)	(%)		36	37	39	41	39	40	39	41	41	42
Ratio of female managers ^{*2}	(%)		12.0	14.7	14.5	17.4	18.2	16.0	18.4	17.7	18.7	23.2
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	83.4
Number of employees who took childcare leave ^{*3}	(Persons)		13	16	12	11	11	15	24	26	30	36

^{*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 mangers 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, 2025	As of March 31, 2026
Assets		
Cash and due from banks	892,852	896,249
Securities	120,702	167,855
Loans	72,257	90,843
Foreign exchanges	0	0
ATM-related temporary payments	102,749	99,664
Accounts receivable from credit card members	128,458	126,146
Other assets	77,733	73,291
Tangible fixed assets	50,247	45,812
Buildings	2,328	2,237
ATMs	41,584	33,795
Other tangible fixed assets	6,334	9,778
Intangible fixed assets	50,046	44,402
Software	41,521	38,999
Other intangible fixed assets	8,524	5,403
Asset for retirement benefits	2,969	4,709
Deferred tax assets	2,639	2,473
Allowance for credit losses	(4,679)	(5,705)
Total assets	1,495,977	1,545,743

Liabilities		
Deposits	841,344	875,261
Negotiable certificates of deposits	800	300
Call money	35,000	—
Borrowed money	13,343	13,598
Bonds	50,000	100,000
ATM-related temporary advances	71,228	68,319
Accounts payable for credit card business	40,738	39,155
Deposits for electronic money	62,660	59,186
Other liabilities	96,103	100,759
Provision for bonuses	1,063	1,418
Liability for retirement benefits	35	44
Provision for retirement benefits of directors	9	—
Provision for stocks payment	983	1,084
Deferred tax liabilities	177	350
Total liabilities	1,213,488	1,259,477
Net assets		
Common stock	30,724	30,724
Capital surplus	31,071	32,068
Retained earnings	207,126	208,740
Treasury stock	(2,738)	(3,089)
Total shareholders' equity	266,184	268,443
Net unrealized gains (losses) on available-for-sale securities	85	564
Foreign currency translation adjustments	10,245	9,852
Accumulated adjustments for retirement benefits	685	1,630
Total accumulated other comprehensive income	11,016	12,047
Subscription rights to shares	32	8
Non-controlling interests	5,255	5,766
Total net assets	282,489	286,265
Total liabilities and net assets	1,495,977	1,545,743

Consolidated Statement of Income

(Millions of yen)

	FY2024	FY2025
Ordinary income	214,408	220,025
Interest income	11,089	15,866
Interest on loans	9,672	12,473
Interest and dividends on securities	359	1,231
Interest on call loans	77	166
Interest on cash and due from banks	980	1,995
Fees and commissions income	197,895	200,981
Remittance-related fee income	3,913	3,922
ATM-related fee income	156,400	159,240
Credit card operating income	12,165	11,774
Electronic money operating income	12,010	10,886
Other fees and commissions income	13,406	15,157
Other operating income	264	146
Other ordinary income	5,158	3,031
Other	5,158	3,031
Ordinary expenses	184,118	189,860
Interest expenses	2,098	3,344
Interest on deposits	517	1,833
Interest on negotiable certificates of deposits	1	1
Interest on call money	348	253
Interest on borrowed money	979	711
Interest on bonds	251	503
Other interest expenses	—	42
Fees and commissions expenses	55,654	55,156
Remittance-related fee expenses	1,845	1,802
ATM-placement fee expenses	31,647	30,603
ATM-related fee expenses	9,805	9,129
Credit card operating expenses	5,653	5,722
Electronic money operating expenses	886	721
Other fees and commissions expenses	5,815	7,176
Other operating expenses	7	229
General and administrative expenses	122,166	125,644
Other ordinary expenses	4,191	5,485
Provision of allowance for credit losses	2,887	4,316
Other	1,304	1,168
Ordinary profit	30,289	30,165

Non-consolidated Financial Statements

Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	859,760	863,755
Cash	732,089	562,877
Due from banks	127,671	300,878
Securities	175,457	222,585
Government bonds	—	29,845
Municipal bonds	59,596	58,750
Bonds	38,879	71,733
Stocks	37,962	37,251
Other securities	39,019	25,005
Loans	60,700	79,394
Loans on deeds	150	150
Overdrafts	60,550	79,244
Foreign exchanges	0	0
Due from foreign banks	0	0
Other assets	135,992	131,680
Prepaid expenses	1,856	2,180
Accrued income	10,450	11,265
ATM-related temporary payments	99,590	97,039
Other assets	24,095	21,194
Tangible fixed assets	37,340	33,582
Buildings	2,059	1,925
ATMs	30,430	23,355
Other tangible fixed assets	4,849	8,301
Intangible fixed assets	42,294	41,861
Software	34,680	34,336
Software in progress	7,607	7,519
Other intangible fixed assets	6	5
Prepaid pension costs	1,155	1,397
Deferred tax assets	1,783	1,658
Customers' liabilities for acceptances and guarantees	14,832	31,875
Allowance for loan losses	(2,008)	(3,048)
Total assets	1,327,309	1,404,742

Liabilities		
Deposits	871,043	904,780
Ordinary deposits	660,639	649,395
Time deposits	209,967	254,959
Other deposits	436	425
Negotiable certificates of deposit	800	300
Call money	35,000	—
Bonds	50,000	100,000
Other liabilities	101,456	106,215
Income taxes payable	4,147	4,340
Accrued expenses	7,621	8,684
ATM-related temporary advances	71,228	68,319
Lease liabilities	—	4,381
Asset retirement obligations	513	516
Other	17,945	19,972
Provision for bonuses	712	758
Provision for stocks payment	983	1,084
Acceptances and guarantees	14,832	31,875
Total liabilities	1,074,826	1,145,013
Net assets		
Common stock	30,724	30,724
Capital surplus	30,724	31,721
Legal capital surplus	30,724	30,724
Other capital surplus	—	996
Retained earnings	193,653	199,807
Legal retained earnings	0	0
Other retained earnings	193,653	199,807
Retained earnings brought forward	193,653	199,807
Treasury stock	(2,738)	(3,089)
Total shareholders' equity	252,364	259,163
Net unrealized gains (losses) on available-for-sale securities	85	564
Total valuation and translation adjustments	85	564
Share acquisition rights	32	—
Total net assets	252,482	259,728
Total liabilities and net assets	1,327,309	1,404,742

Non-consolidated Statements of Income

(Millions of yen)

	FY2024	FY2025
Ordinary income	135,747	142,951
Interest income	8,599	13,468
Interest on loans	7,687	10,470
Interest and dividends on securities	359	1,231
Interest on call loans	77	166
Interest on deposits with banks	475	1,598
Fees and commissions income	124,081	127,905
Remittance-related fee income	3,913	3,922
ATM-related fee income	113,401	116,000
Other fees and commissions income	6,766	7,983
Other ordinary income	263	144
Gain on foreign exchange transactions	263	144
Other income	2,803	1,433
Gain on sale of equity securities	2,305	950
Other	498	483
Ordinary expenses	108,439	116,253
Interest expenses	1,156	2,750
Interest on deposits	550	1,904
Interest on negotiable certificates of deposit	1	1
Interest on call money	348	253
Interest on borrowings and rediscounts	3	50
Interest expenses on bonds	251	503
Other interest expenses	—	38
Fees and commissions expenses	26,798	29,158
Remittance-related fee expenses	1,845	1,802
ATM placement fee expenses	17,757	18,064
ATM-related fee expenses	2,862	3,548
Other fees and commissions expenses	4,332	5,743
Other ordinary expenses	7	229
Loss on sale of bonds	7	84
Amortization of bond issuance costs	—	145
General and administrative expenses	78,719	81,477
Other expenses	1,757	2,636
Provision of allowance for loan losses	1,207	2,194
Write-off of loans	1	0
Loss on devaluation of equity securities	33	56
Other	516	384
Ordinary profit	27,307	26,697

	FY2024	FY2025
Extraordinary income	179	—
Gain on sale of shares of subsidiaries and affiliates	179	—
Extraordinary losses	2,364	785
Losses on disposal of fixed assets	673	156
Impairment losses	1,146	—
Losses on valuation of shares of subsidiaries and affiliates	545	628
Other	—	0
Income before income taxes	25,122	25,911
Income taxes-current	7,889	7,989
Income taxes-deferred	(423)	(94)
Total income taxes	7,465	7,894
Net income	17,657	18,016