

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.

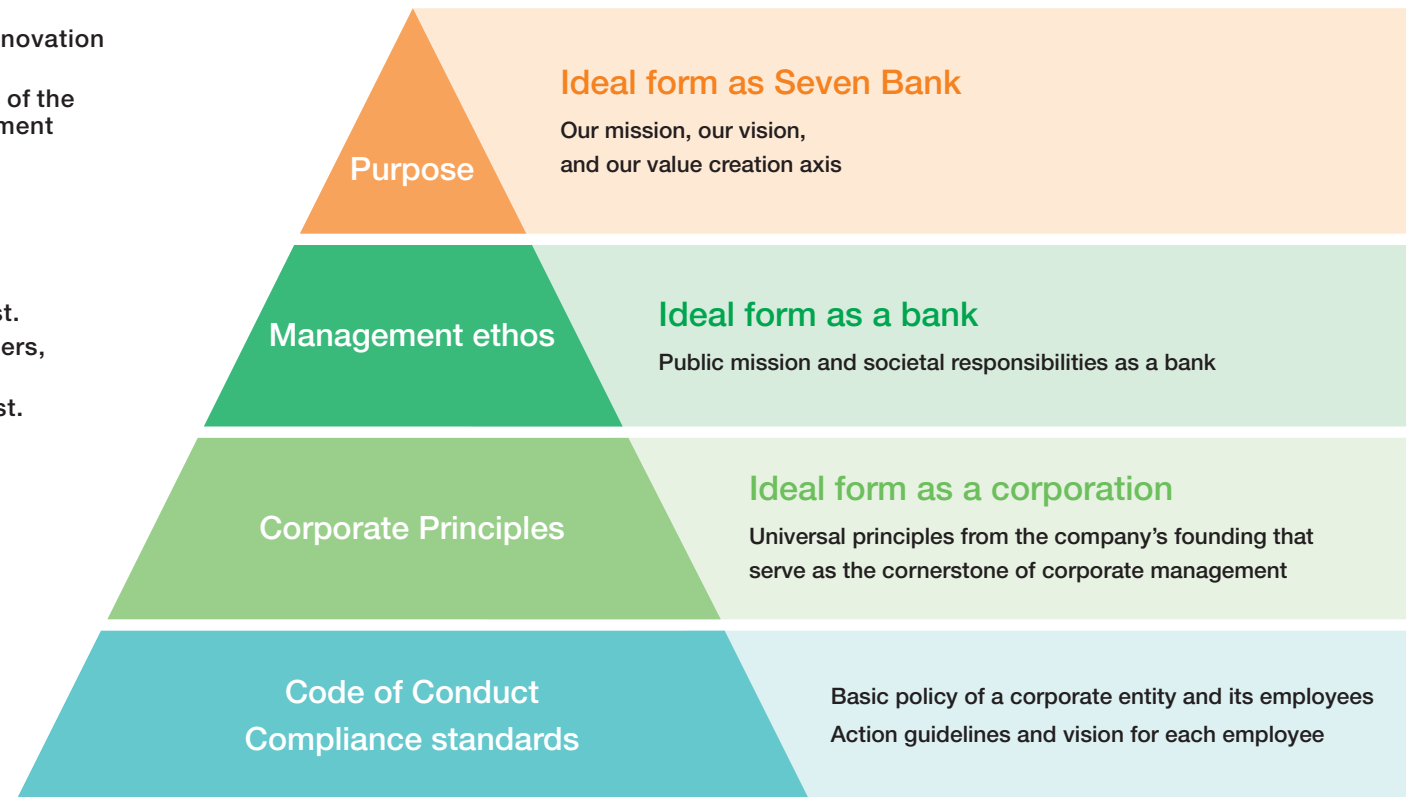
Corporate Principles

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



First-generation ATM



Second-generation ATM



Third-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





Fourth-generation ATM

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).

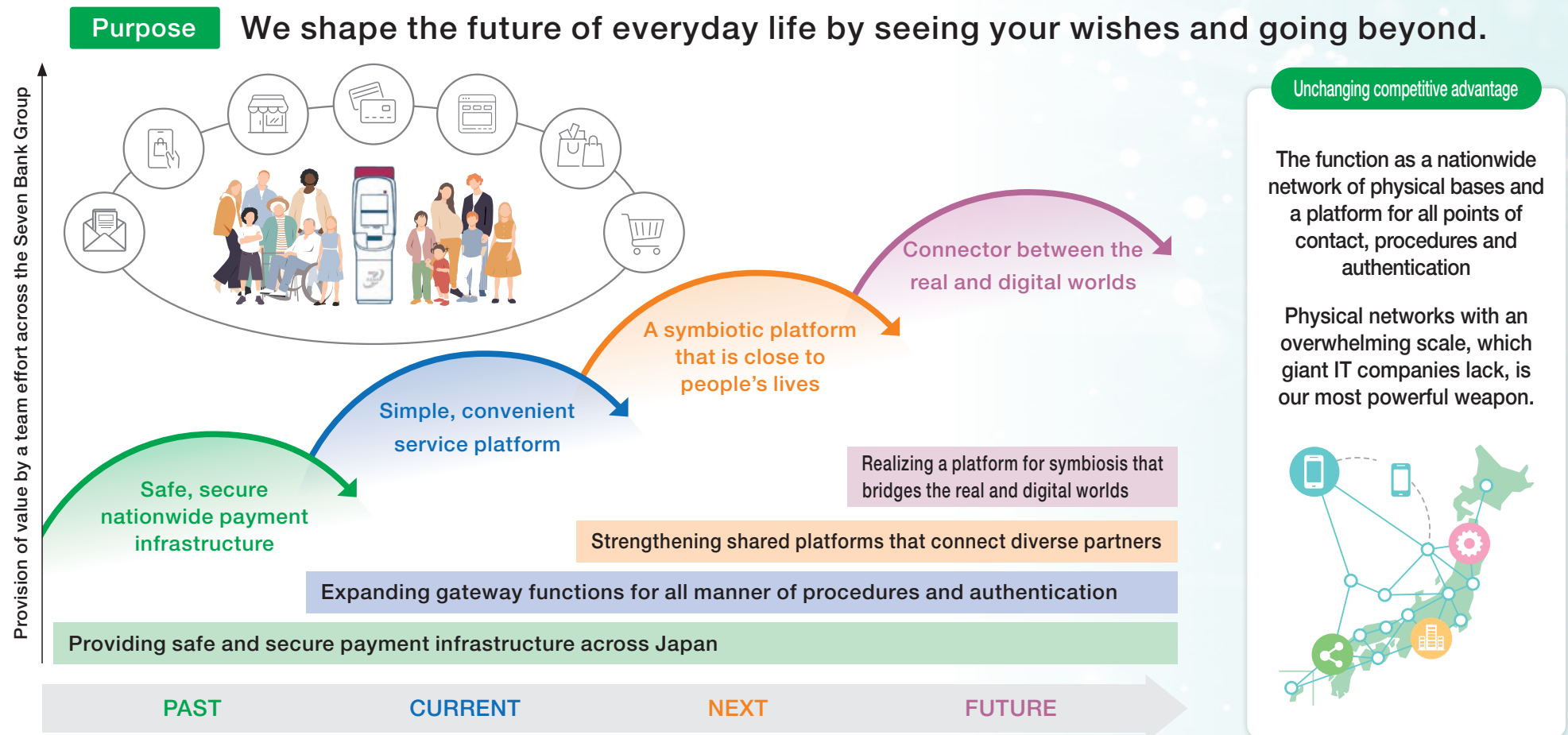


Long-Term Vision: World in 2050

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

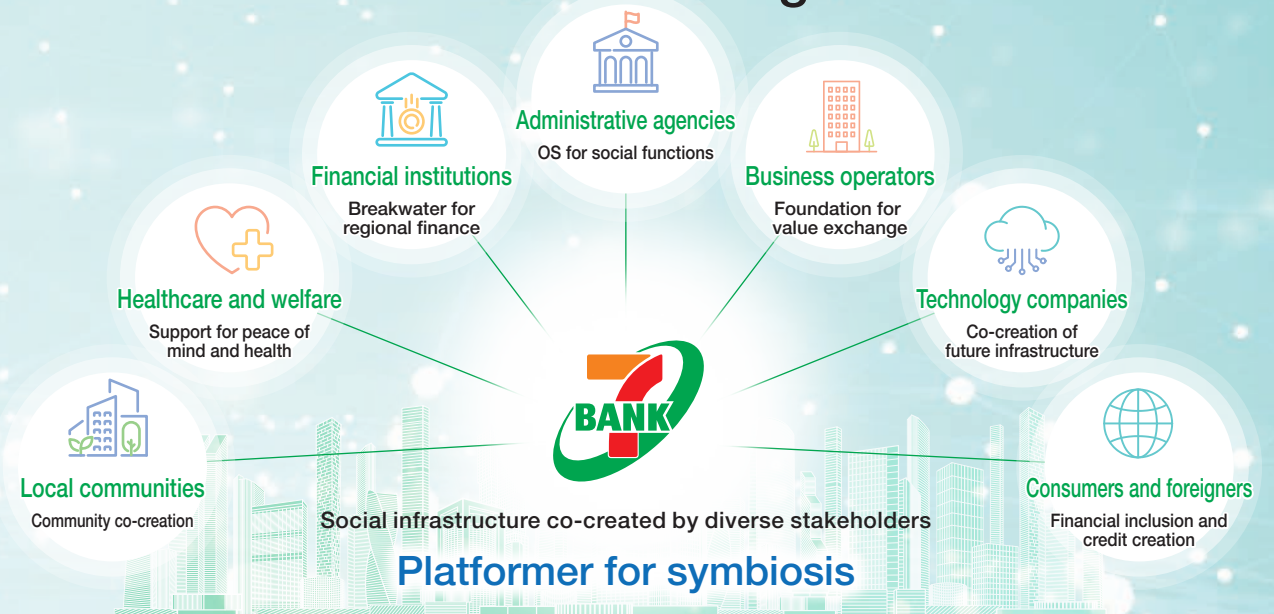
Function as a hub for exchanging value that connects digital currencies and environmental value circulating across borders with forms of value that can be used in people's lives.

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



Value offered to customers and society



The future we want to create

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.



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

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

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.)

ATM business in Japan

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

Overseas Business

SEVEN BANK Group

Financial Service Business (Retail)

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

Financial Service Business (Corporate)

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

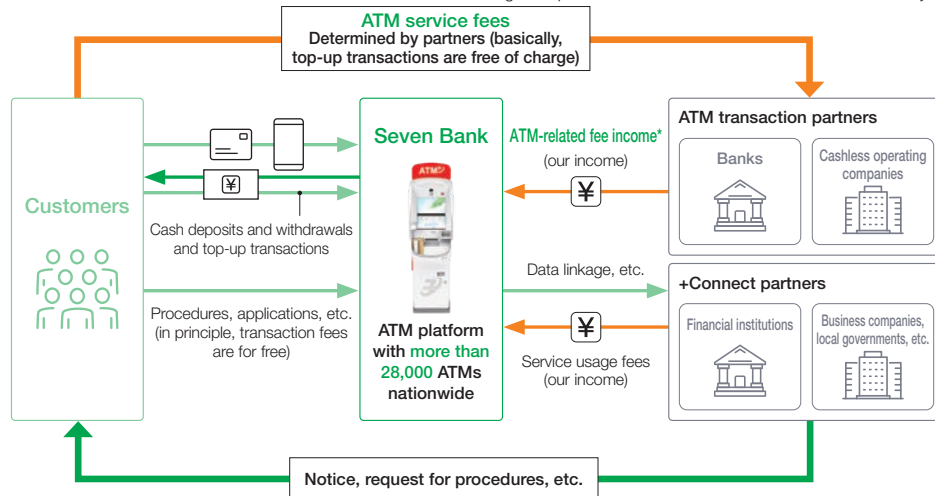
- Back-office support (BPO)
- AML consulting
- Anti-phishing solution service
- Public Personal Authentication Service
- Fraud detection service
- Real-time transfer service
- Sales proceeds deposit service

ATM business in Japan

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

Business model (examples of ATM transactions and +Connect)

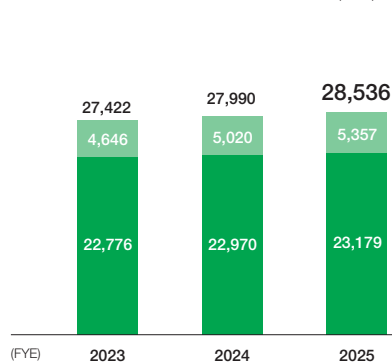
*Average unit price for ATM-related fee income in FY2025: 105.7 yen



Main KPIs

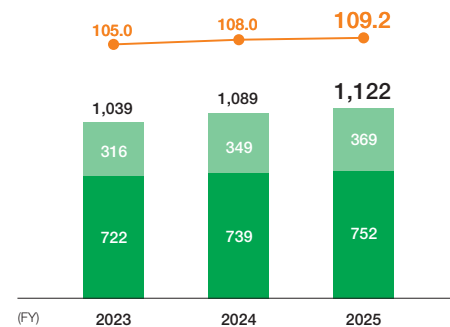
Number of ATMs Installed

- ATMs installed within the Seven-Eleven stores (units)
- ATMs installed outside the Seven-Eleven stores (units)



Total number of transactions per year

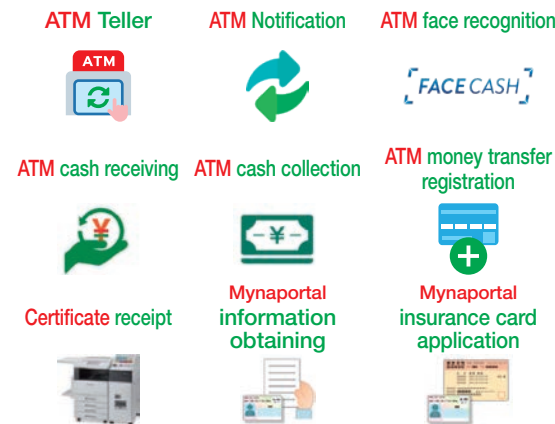
- Deposit-taking financial institutions (millions)
- Non-banks, QR code settlement companies, etc.* (millions)
- Daily average transactions per ATM (number)



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

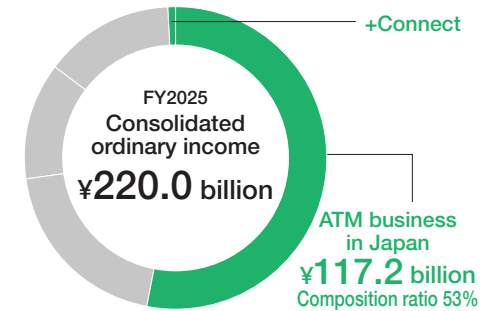
+Connect service lineup

+Connect
プラスコネクト



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

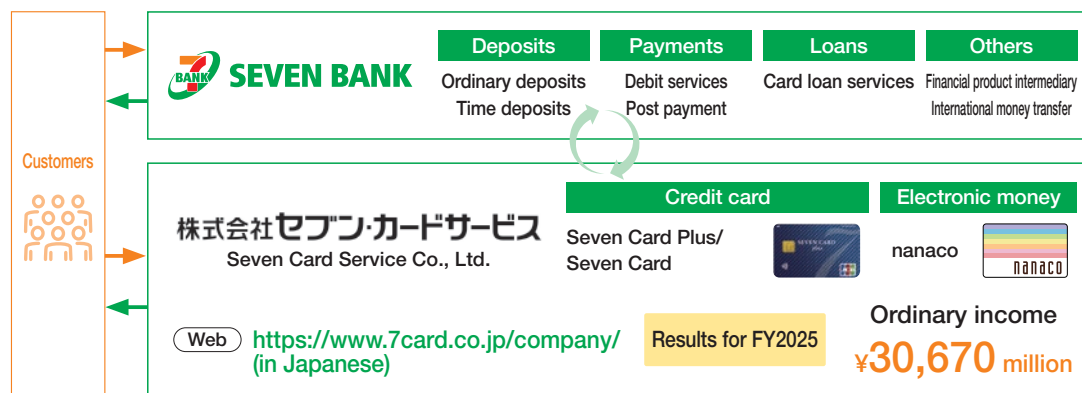
Web <https://www.7ps.jp/>
(in Japanese)

Financial service business

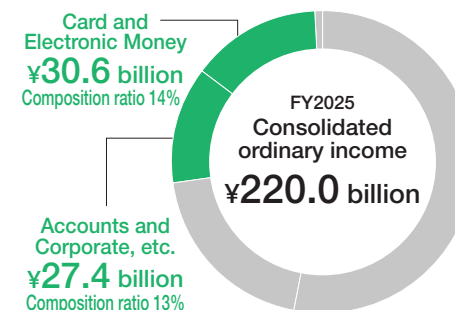
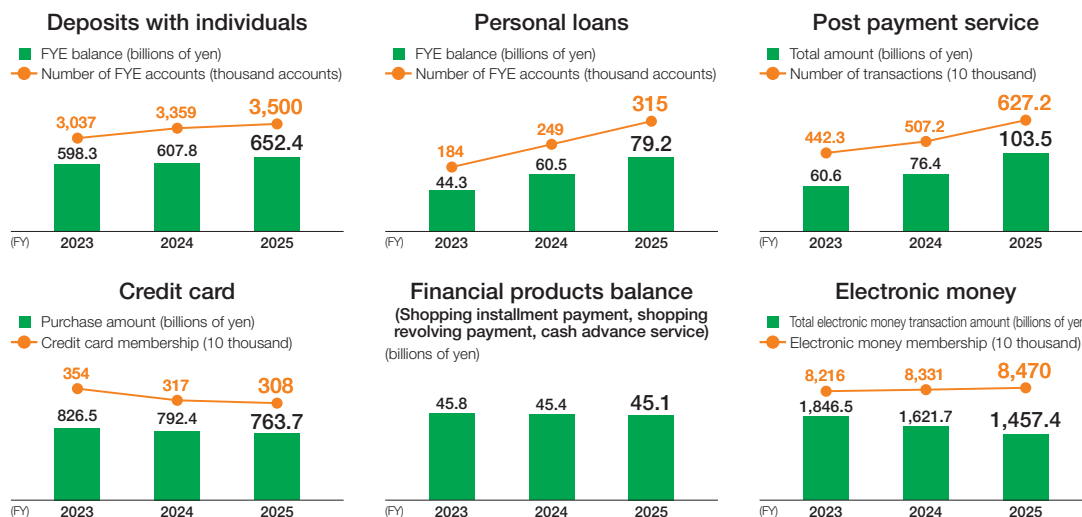
Both deposits and loans continued to grow, while our corporate business, though still small in scale, is progressing steadily.

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

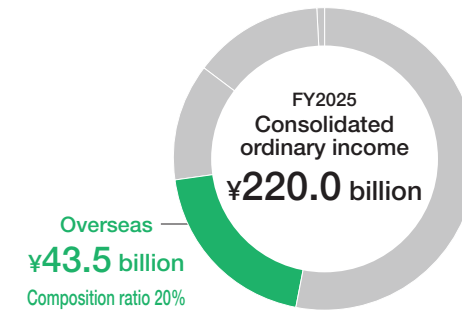
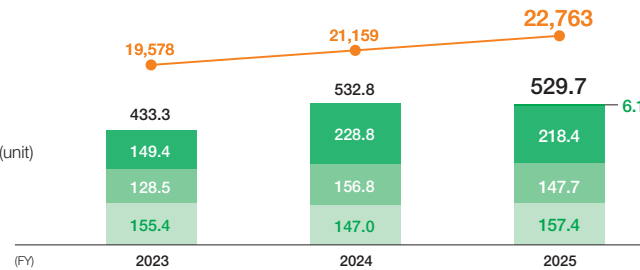
Overseas Business

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

Total number of transactions (million)

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

— Number of ATMs installed overseas (unit)



United States



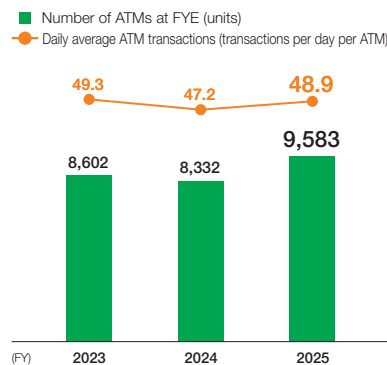
FCTI, Inc.

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/>



Philippines



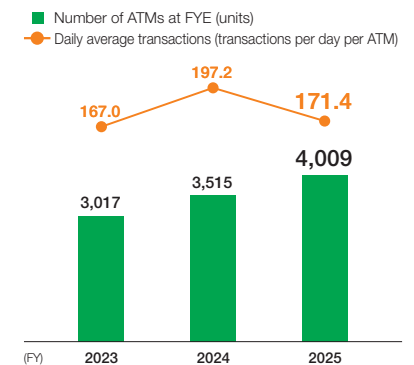
Pito AxM Platform, Inc.

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/>



Indonesia



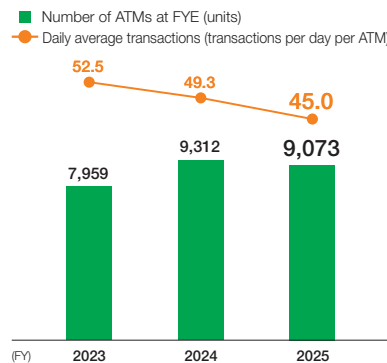
PT. ABADI TAMBAH MULIA INTERNASIONAL

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/>

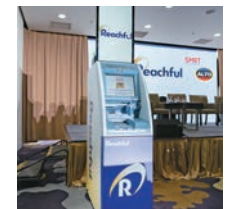


Malaysia



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