



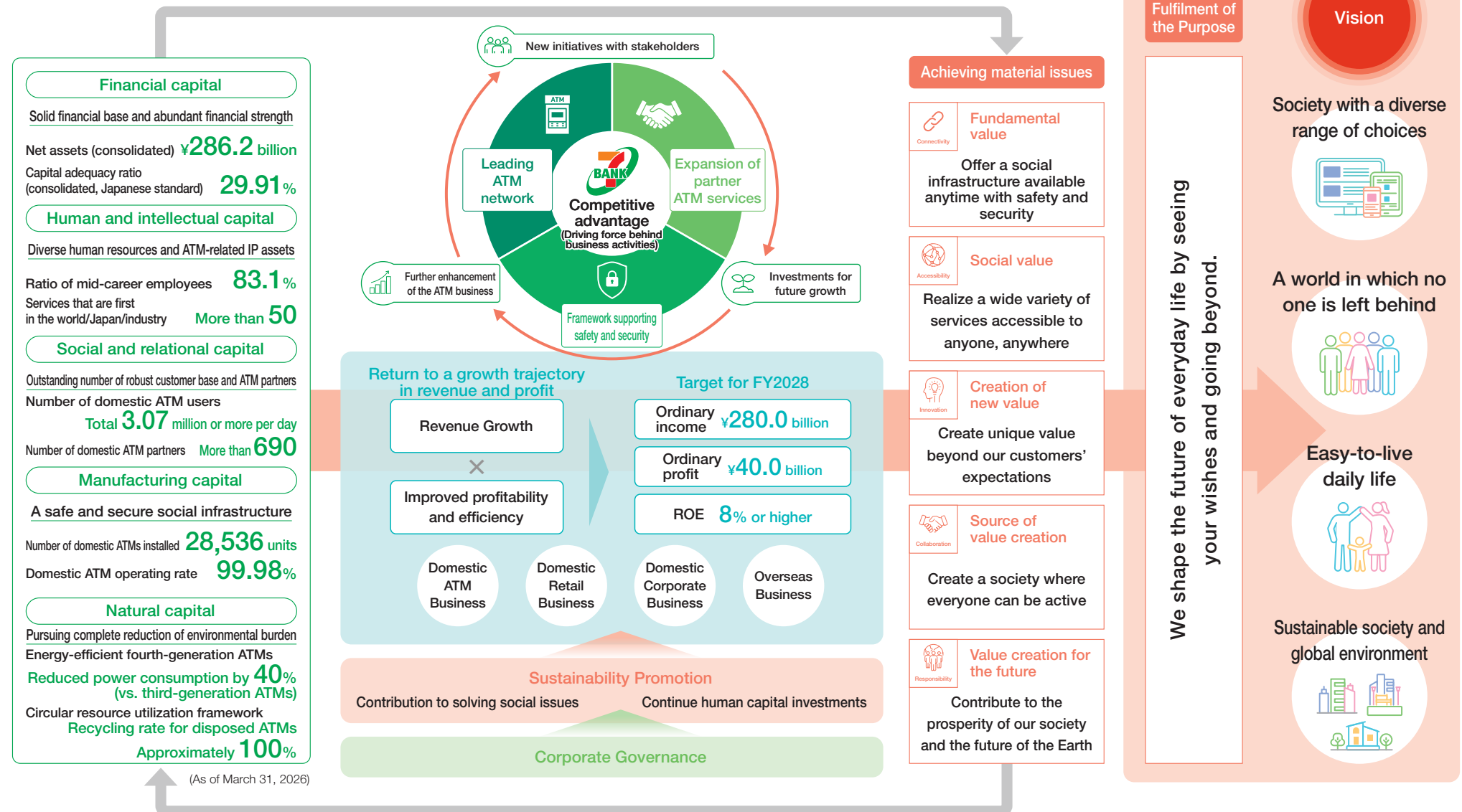
# Value Creation of Seven Bank Group

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.

|                                                  |           |
|--------------------------------------------------|-----------|
| <b>Value Creation Process</b>                    | <b>20</b> |
| <b>Competitive Advantage of Seven Bank Group</b> | <b>21</b> |
| <b>Sustainability Promotion System</b>           | <b>24</b> |
| <b>Material Issues of Seven Bank Group</b>       | <b>25</b> |
| <b>Responses to Environmental Issues</b>         | <b>29</b> |

# 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

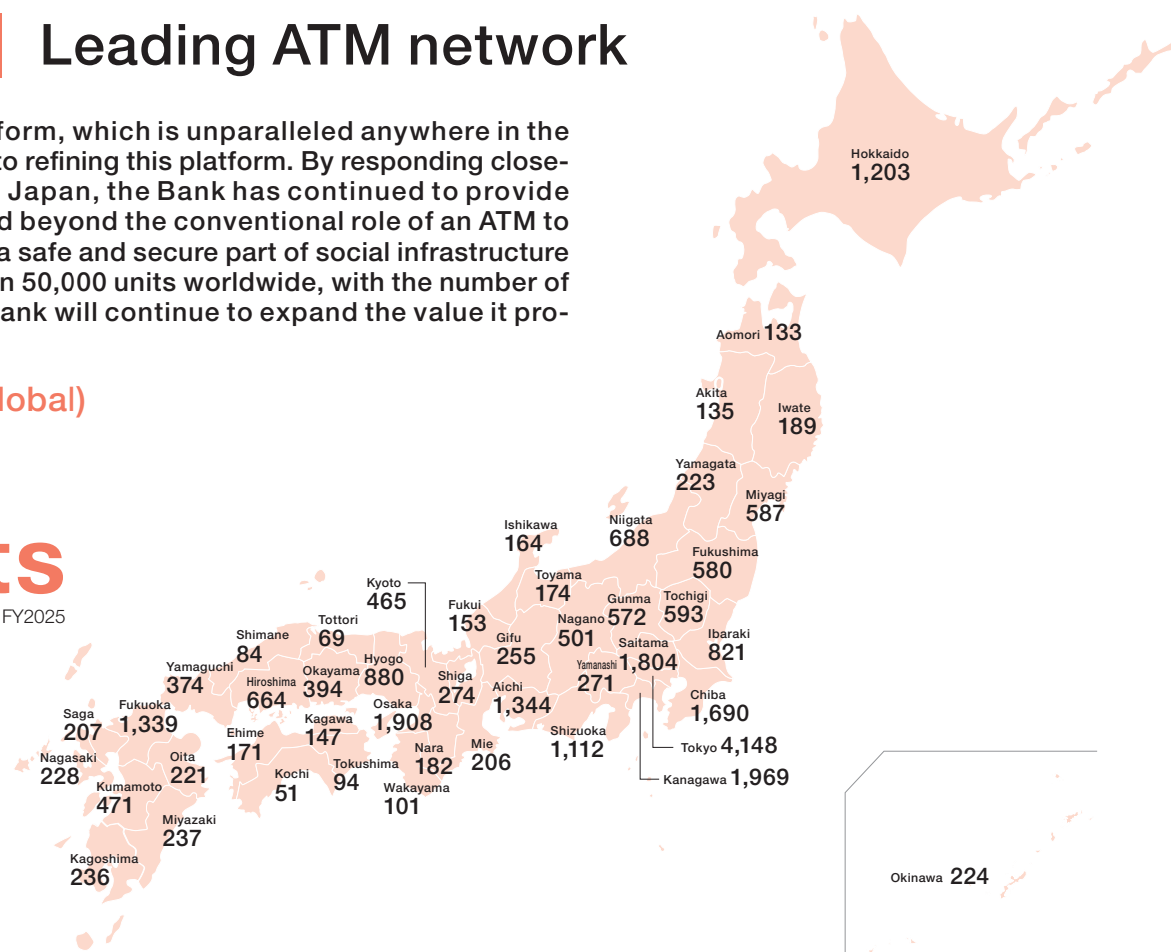
## Leading ATM network

The Bank's greatest strength lies in its multifunctional ATM platform, which is unparalleled anywhere in the world. Since its foundation, the Bank has devoted all its resources to refining this platform. By responding closely to the needs of each customer and more than 690 partners in Japan, the Bank has continued to provide unique services. As a result, the Bank's ATM platform has evolved beyond the conventional role of an ATM to meet a wide range of needs as a service platform and has become a safe and secure part of social infrastructure available anytime. The Bank operates an ATM network of more than 50,000 units worldwide, with the number of transactions exceeding 1.6 billion annually. Going forward, the Bank will continue to expand the value it provides to society by leveraging this ATM network as its foundation.

## Number of ATMs operated by Seven Bank Group (Global)

# 51,299 units

\*As of the end of FY2025



## Expansion of partner ATM services

## Other Partner Financial Institutions, etc. (as of May 31, 2026)

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

Kyushu/Okinawa region

[illegible]

## Electronic money

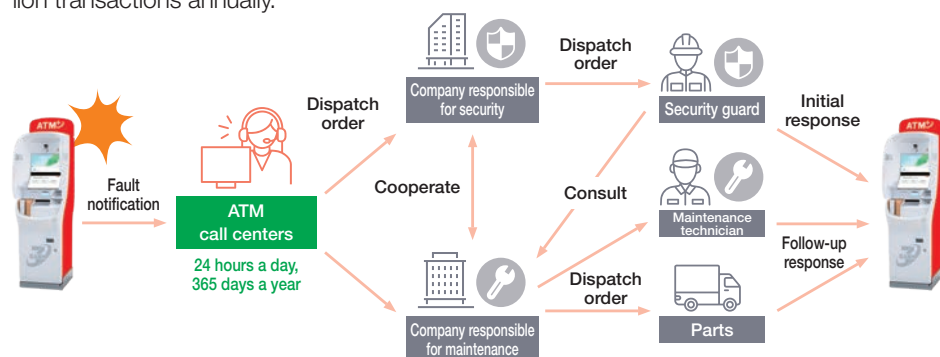
\*These are the logos of some of the services provided.

## Competitive Advantage of Seven Bank Group

## 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.

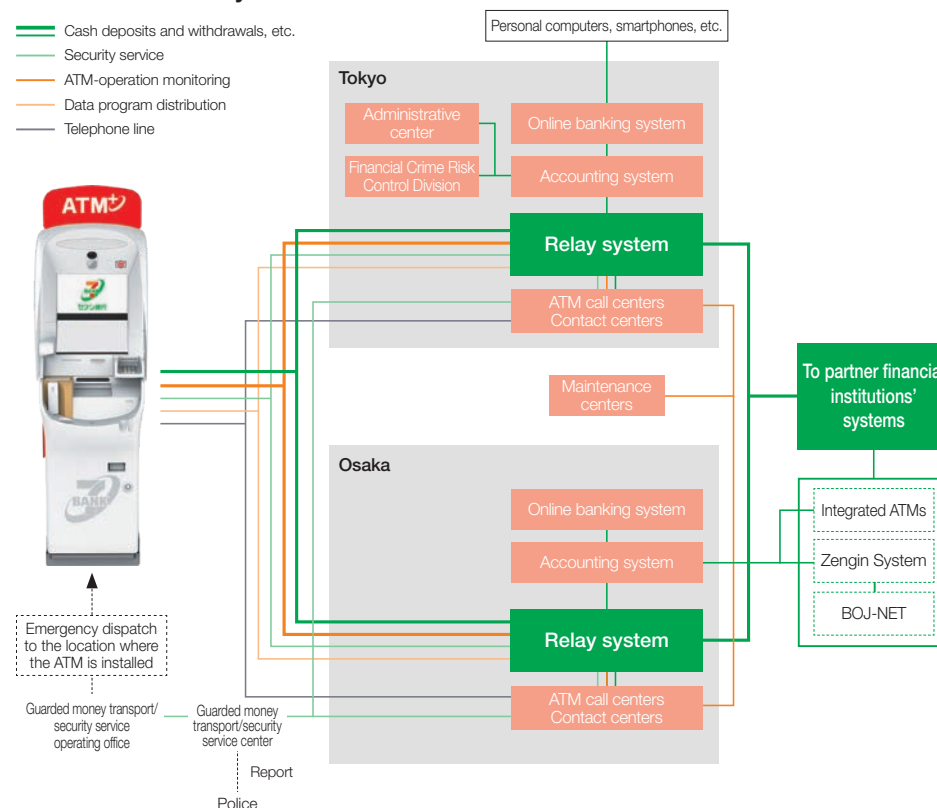


## Framework supporting financial services

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.

## Framework supporting safety and security

## Overview of the system network



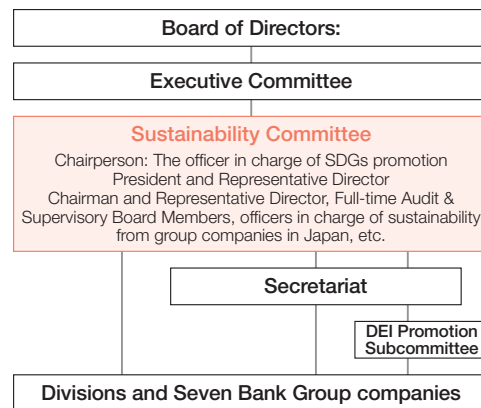
## Roles of each system

|                   |                                                                                                                                                                                                                                                                                                                   |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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

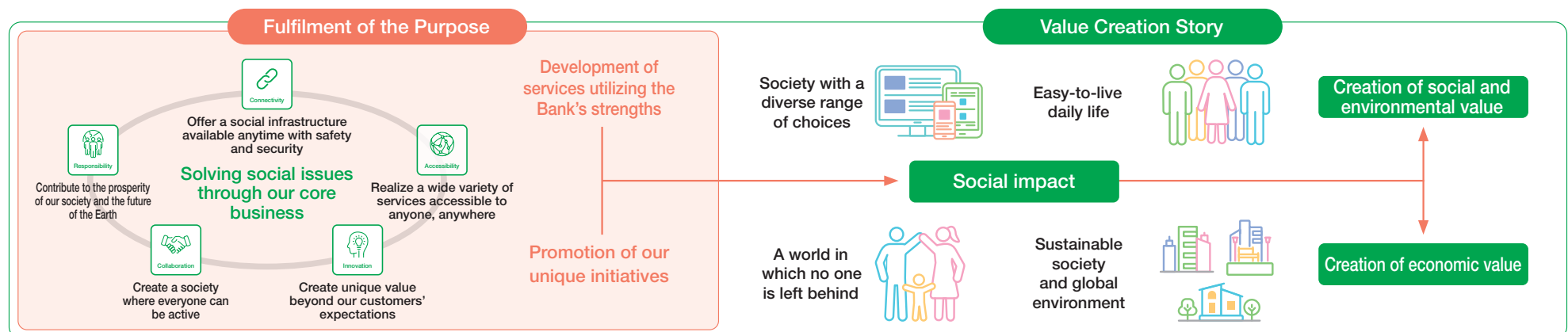


## Initiatives in FY2025

| Topics                                                          | Initiatives to drive actions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Enhancing group collaboration in sustainability initiatives     | <ul style="list-style-type: none"> <li>Regularly conducted joint sustainability and DEI initiatives across domestic group companies, fostering greater awareness and a stronger sense of unity throughout the Group</li> </ul>                                                                                                                                                                                                                                                                                                                                                                 |
| Strengthening of cooperation with diverse partners              | <ul style="list-style-type: none"> <li>Discussed new value creation for the ATM network together with three major supply chain partners through the ATM Partner Sustainability Conference</li> <li>Implemented charity campaigns and joined the Vision Consortium, supporting collaborative initiatives with partners to promote inclusion for people with visual impairments across society.</li> <li>Promoted next generation development initiatives, such as supporting “Mori no Senshi (Guardian of the Forest) Bonolon” initiative and making donations to children’s centers</li> </ul> |
| Formulation and dissemination of material issues                | <ul style="list-style-type: none"> <li>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</li> </ul>                                                                                                                                                                                                                                |
| Strengthening information disclosure and expanding transparency | <ul style="list-style-type: none"> <li>Advanced the timing of CO<sub>2</sub> emissions disclosure (Scope 1–3)</li> <li>Renewed the sustainability section of our corporate website and enhanced sustainability communications through Story of Purpose and other channels.</li> </ul>                                                                                                                                                                                                                                                                                                          |

## Concept of sustainability

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

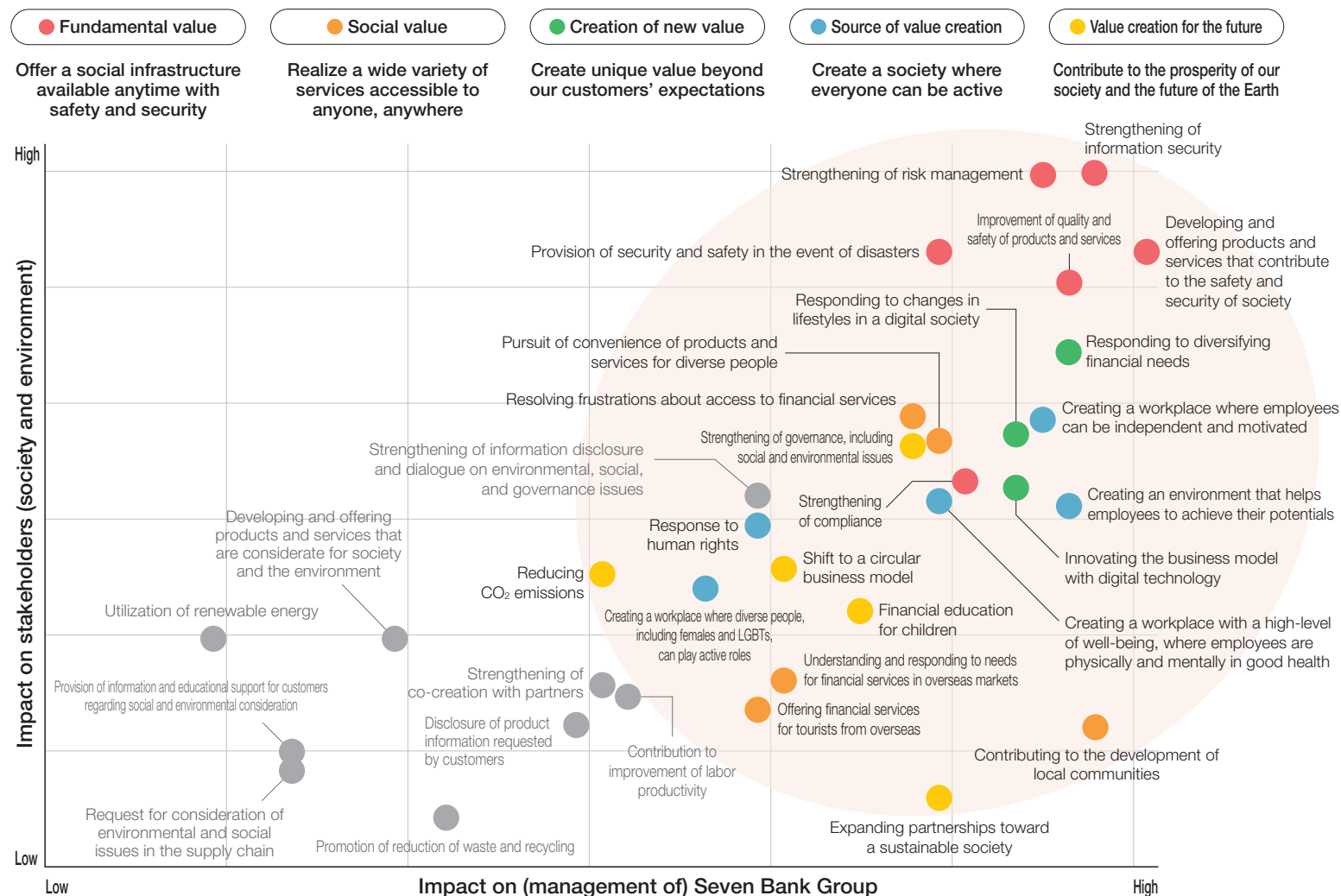


## Material Issues of Seven Bank Group

## 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                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1</b><br><b>Offer a social infrastructure available anytime with safety and security</b> | 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. |  <br>                                                                                     |
| <b>2</b><br><b>Realize a wide variety of services accessible to anyone, anywhere</b>        | 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.                                                                                       |  <br>  |
| <b>3</b><br><b>Create unique value beyond our customers' expectations</b>                   | 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.                                                                                     |  <br>                                                                                    |
| <b>4</b><br><b>Create a society where everyone can be active</b>                            | 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.                                                            |  <br>                                                                               |
| <b>5</b><br><b>Contribute to the prosperity of our society and the future of the Earth</b>  | 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.                                                                                                                     |  <br>                                                                               |

## 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.

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

| Material issues                                                                                                                                                                                            | Medium - to long-term targets                                                                                                                        | Performance Indicators<br>(Results for FY2025)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Progress (Results for FY2025)                                                | Target                                                                                                                                                                                                             |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <b>Fundamental value:</b><br><b>1</b><br><b>Offer a social infrastructure available anytime with safety and security</b> | <ul style="list-style-type: none"> <li>Realize non-stop social infrastructure</li> </ul>                                                             | ATM operating rate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 99.98%                                                                       | 99.98% or higher                                                                                                                                                                                                   |
|                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>Thoroughly implement robust security measures</li> <li>Building safe and secure financial services</li> </ul> | <ul style="list-style-type: none"> <li>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.</li> <li>Formulated the Cybersecurity Management Policy to address increasingly sophisticated cyberattacks.</li> <li>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"</li> <li>ACSiON (group company): contributed to enhancing security across society by providing phishing-countermeasure services and fraud-detection services</li> </ul> |                                                                              |                                                                                                                                                                                                                    |
|  <b>Social value:</b><br><b>2</b><br><b>Realize a wide variety of services accessible to anyone, anywhere</b>           | <ul style="list-style-type: none"> <li>Expand services to meet diverse needs</li> </ul>                                                              | 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                                                                           |                                                                                                                                                                                                                    |
|                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>Expanded the global ATM network</li> </ul>                                                                    | Number of ATM transactions:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1,122 million (in Japan)<br>529.7 million (total of four overseas countries) | 1,139 million (in Japan)<br>588.4 million (total of four overseas countries) (all in FY2026)                                                                                                                       |
|                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>Realize UI/UX that combines safety and convenience</li> </ul>                                                 | <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>                                                                                                                                                                                                                |                                                                              |                                                                                                                                                                                                                    |

| Material issues                                                                                                                                                                                                 | Medium - to long-term targets                                                                                                  | Performance Indicators<br>(Results for FY2025)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Progress (Results for FY2025)                                                                        | Target                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
|  <b>Creation of new value</b><br><b>3</b><br>Create unique value beyond our customers' expectations                            | <ul style="list-style-type: none"> <li>Realize a multicultural symbiotic society</li> </ul>                                    | 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)                                                                                                              |
|                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Responding to the digital society</li> </ul>                                            | <ul style="list-style-type: none"> <li>Introduced "Easy Japanese" on selected Seven Bank ATM screens to make services easier to use for all customers, regardless of age or nationality.</li> <li>Supported rapid account opening for newly arrived foreign workers by integrating with "dekisugi," a foreign talent management tool.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                      |                                                                                                                                               |
|                                                                                                                                                                                                                 |                                                                                                                                | Number of companies introducing "+Connect" <sup>2</sup> 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 |
|                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Create value through AI and data utilization</li> </ul>                                 | <ul style="list-style-type: none"> <li>Provided new customer experiences by distributing digital art (NFTs) through Seven Bank ATMs, and conducted customer behavior analysis using blockchain technology.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                      |                                                                                                                                               |
|                                                                                                                                                                                                                 |                                                                                                                                | Employee AI utilization rate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Monthly average DAU 29.3% (as of March 2026)                                                         | Monthly average DAU40% (as of March 2027)                                                                                                     |
|  <b>Source of value creation</b><br><b>4</b><br>Create a society where everyone can be active <sup>*1</sup>                    | <ul style="list-style-type: none"> <li>Promote employees' autonomous growth and voluntary career development</li> </ul>        | Monetization amount from AI and data utilization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Total about ¥570 million (as of March 31, 2026)                                                      | Continue efforts to generate business impact                                                                                                  |
|                                                                                                                                                                                                                 |                                                                                                                                | Training cost per employee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | About ¥137,000                                                                                       | Achieve results that are on par with or exceed those of the previous fiscal year                                                              |
|                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Improve employees' well-being and engagement</li> </ul>                                 | Promoted the development of workplace environments and systems that support autonomous career development. <ul style="list-style-type: none"> <li>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.</li> </ul>                                                                                                                                                                                                                                                                 |                                                                                                      |                                                                                                                                               |
|                                                                                                                                                                                                                 |                                                                                                                                | 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%                                                                                                                                        |
|                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Build a corporate culture that embraces diversity and turns it into strength</li> </ul> | Ratio of male employees who took childcare leave                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 100.0%                                                                                               | 100.0%                                                                                                                                        |
|                                                                                                                                                                                                                 |                                                                                                                                | 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                                                              |
|                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Contribute to the creation of a society that respects diverse human rights</li> </ul>   | 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%                                                                                                                                        |
|  <b>Value creation for the future</b><br><b>5</b><br>Contribute to the prosperity of our society and the future of the Earth | <ul style="list-style-type: none"> <li>Promote financial education for the next generation</li> </ul>                          | Participation rate in compliance training                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 100.0%                                                                                               | 100.0%                                                                                                                                        |
|                                                                                                                                                                                                                 |                                                                                                                                | <ul style="list-style-type: none"> <li>Provided financial education materials for elementary school students, which were utilized by over 600 schools in total as of the end of FY2025.</li> <li>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.</li> </ul>                                                                                                                                                                                                                                                                                                  |                                                                                                      |                                                                                                                                               |
|                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Enhance and expand efforts to address environmental issues</li> </ul>                   | GHG emissions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 9t-CO <sub>2</sub> (Seven Bank alone, Scope 1)<br>938t-CO <sub>2</sub> (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                                                                                                                       |
|                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Fulfill social responsibilities for diverse stakeholders</li> </ul>                     | <ul style="list-style-type: none"> <li>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.)</li> <li>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</li> <li>Posted missing-person information on ATM screens across the United States through FCTI, a U.S. group company</li> <li>Conducted visits to children's care facilities in the Philippines through PAPI, providing food donations and financial literacy sessions for guardians</li> </ul> |                                                                                                      |                                                                                                                                               |

\*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.

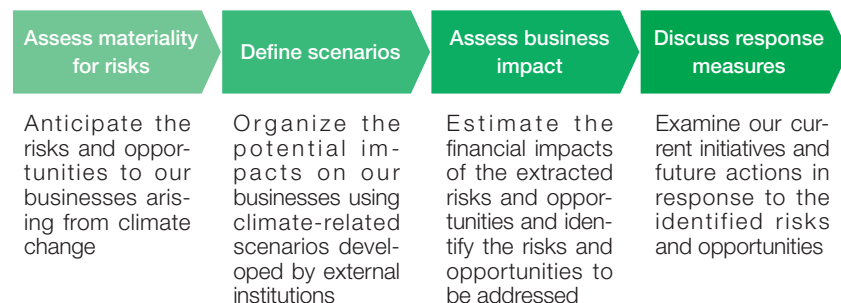
### Governance

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)<br>IEA Sustainable Development Scenario, IPCC RCP2.6<br><br>(1.5 degree scenario)<br>IEA Net Zero Emissions by 2050                                                                                                               | (4 degree scenario)<br>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 | <ul style="list-style-type: none"> <li>Regulations on the distribution and use of fossil fuel-derived plastics used in ATM enclosures will require shift to alternative materials such as bioplastics</li> <li>A shift to recyclable materials and structures will be required, increasing costs for adaptation</li> </ul>                                                                                       | —                | Medium |
|                          | Change in market       | Change in raw material costs                         | Medium- to long-term | <ul style="list-style-type: none"> <li>Increase in the prices of fossil fuel-derived plastics used in ATM enclosures due to higher crude oil prices can increase manufacturing costs</li> </ul>                                                                                                                                                                                                                  | —                | Medium |
|                          |                        | Change in energy costs                               | Medium- to long-term | <ul style="list-style-type: none"> <li>Increased demand for renewable energy can bring up electricity prices and increase operating costs for offices and data centers</li> <li>Higher gasoline prices will increase costs such as guarded transportation costs</li> </ul>                                                                                                                                       | —                | Small  |
| Physical risk            | Acute                  | Frequent and intensified extreme weather events      | Short- to long-term  | <ul style="list-style-type: none"> <li>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</li> <li>The number of ATM transactions decreases as people go out less, resulting in lower income</li> </ul>        | Large            | Medium |
|                          | Chronic                | Rise in average temperature                          | Short- to long-term  | <ul style="list-style-type: none"> <li>Air-conditioning costs for offices and eastern and western data centers will increase</li> </ul>                                                                                                                                                                                                                                                                          | Medium           | Small  |
| Opportunity              | Product and services   | Growing environmental awareness                      | Medium- to long-term | <ul style="list-style-type: none"> <li>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</li> <li>Demand for ATMs as sustainable social infrastructure will increase as the initiatives addressing climate change progress across the ATM network as a whole</li> </ul> | Medium           | Small  |
|                          | Market                 | Need for cash in ordinary times/emergency situations | Short- to long-term  | <ul style="list-style-type: none"> <li>Rising temperatures will increase the number of customers visiting convenience stores and increase opportunities to use ATMs</li> <li>Demand for mobile ATM vehicle dispatch services as disaster response measures will increase</li> <li>Increased need for cash in the event of a disaster will increase the number of transactions</li> </ul>                         | 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<br>(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. | <p>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.</p> <ul style="list-style-type: none"> <li>Damage to ATM asset due to flooding</li> <li>ATM recovery cost</li> <li>Losses due to ATM shutdown</li> </ul> <p>*Damage prediction data, such as estimated flood depth, is identified for each ATM location from hazard maps.<br/>           *Annual average damage is calculated by multiplying the estimated damage in the event of flooding or storm surge by the annual exceedance probability.<br/>           *Influence on cash is beyond the scope of the analysis (assumed no cash is lost)</p> | 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               | <b>Response for existing ATMs</b> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>Old unrecyclable ATMs are recycled as resources through recycling business operators. Thus, we achieve a recycling rate of around 100% for ATMs.</li> </ul> <b>Response for next-generation ATMs</b> <ul style="list-style-type: none"> <li>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.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                 | Change in market       | Change in raw material costs                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                 |                        | Change in energy costs                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Physical risk   | Acute                  | Frequent and intensified extreme weather events | <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>We take measures against blackouts due to disaster by installing an uninterruptible power supply (UPS) on the ATM itself.</li> </ul> |
|                 | Chronic                | Rise in average temperature                     | <ul style="list-style-type: none"> <li>Promoting casual office attire and reducing power consumption by heating and cooling equipment</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

#### Opportunity

| Type        |                      | Assessment item                                      | Major initiatives                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------|----------------------|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Opportunity | Product and services | Growing environmental awareness                      | <ul style="list-style-type: none"> <li>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 CO<sub>2</sub> emissions from our ATM operation.</li> </ul> |
|             | Market               | Need for cash in ordinary times/emergency situations | <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>                                                                                                                                                                                                                                             |

## 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 CO<sub>2</sub> 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 CO<sub>2</sub> 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.

### CO<sub>2</sub> emissions calculation table

(t-CO<sub>2</sub>)

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

<sup>\*1</sup> 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 the number of vehicles subject to calculation.

<sup>\*2</sup> Figures disclosed in the past have been adjusted retrospectively, as the use of a heat supply system by a subsidiary was added and recalculated.

<sup>\*3</sup> As the aggregation method was reviewed and recalculated, past disclosure figures have been restated.

<sup>\*4</sup> 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                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• <b>Seven Bank, Ltd.</b><br/>Five offices: two in Chiyoda-ku, Tokyo and one each in Sumida-ku, Tokyo, Yokohama City, Kanagawa Prefecture, Toyonaka City, Osaka Prefecture respectively<br/>Three directly-managed Seven Bank ATMs locations: Shinjuku-ku, Tokyo<sup>*1</sup>, Minato-ku, Tokyo<sup>*2</sup>, Osaka City, Osaka Prefecture</li> <li>• <b>Seven Payment Service, Ltd.</b> One office: Chiyoda-ku, Tokyo<sup>*3</sup></li> <li>• <b>ACSION, Ltd.</b><sup>*4</sup> Two offices: Chuo-ku, Tokyo, Chiyoda-ku, Tokyo</li> <li>• <b>Bank Business Factory Co., Ltd.</b> Three offices: one in Yokohama City, Kanagawa Prefecture and two in Nagasaki City, Nagasaki Prefecture<sup>*5</sup></li> <li>• <b>VIVA VIDA MEDICAL LIFE CO., LTD.</b><sup>*6</sup> Two offices: one in Yokohama City, Kanagawa Prefecture and one in Yamato City, Kanagawa Prefecture</li> <li>• <b>Seven Card Service Co., Ltd.</b><sup>*7</sup> Three offices: two in Chiyoda-ku, Tokyo<sup>*8</sup> and one in Saitama City, Saitama Prefecture</li> </ul> | <ul style="list-style-type: none"> <li>• <b>FCTI, Inc.</b><br/>Two offices: Dallas (U.S.), Los Angeles (U.S.)<sup>*9</sup></li> <li>• <b>PT. ABADI TAMBAH MULIA INTERNASIONAL</b><br/>One office: Jakarta (Indonesia)</li> <li>• <b>Pito AxM Platform, Inc.</b><br/>Two offices: Two in Manila (the Philippines)<sup>*10</sup></li> <li>• <b>Reachful Malaysia Sdn. Bhd.</b><sup>*11</sup><br/>One office: Kuala Lumpur (Malaysia)</li> </ul> |

<sup>\*1</sup> Closed in January 2024. <sup>\*2</sup> Closed in January 2026. <sup>\*3</sup> Uses the same office in Chiyoda-ku, Tokyo as Seven Bank, Ltd.

<sup>\*4</sup> 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.

<sup>\*5</sup> One of the offices in Nagasaki City, Nagasaki Prefecture was closed in September 2025.

<sup>\*6</sup> 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.

<sup>\*7</sup> Became a subsidiary in July 2023.

<sup>\*8</sup> 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.

<sup>\*9</sup> Moved to the location in April 2024. Until then, the company had used an office in Los Angeles.

<sup>\*10</sup> Moved to the location in November 2025. Until then, the company had used a different office in Manila. <sup>\*11</sup> 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



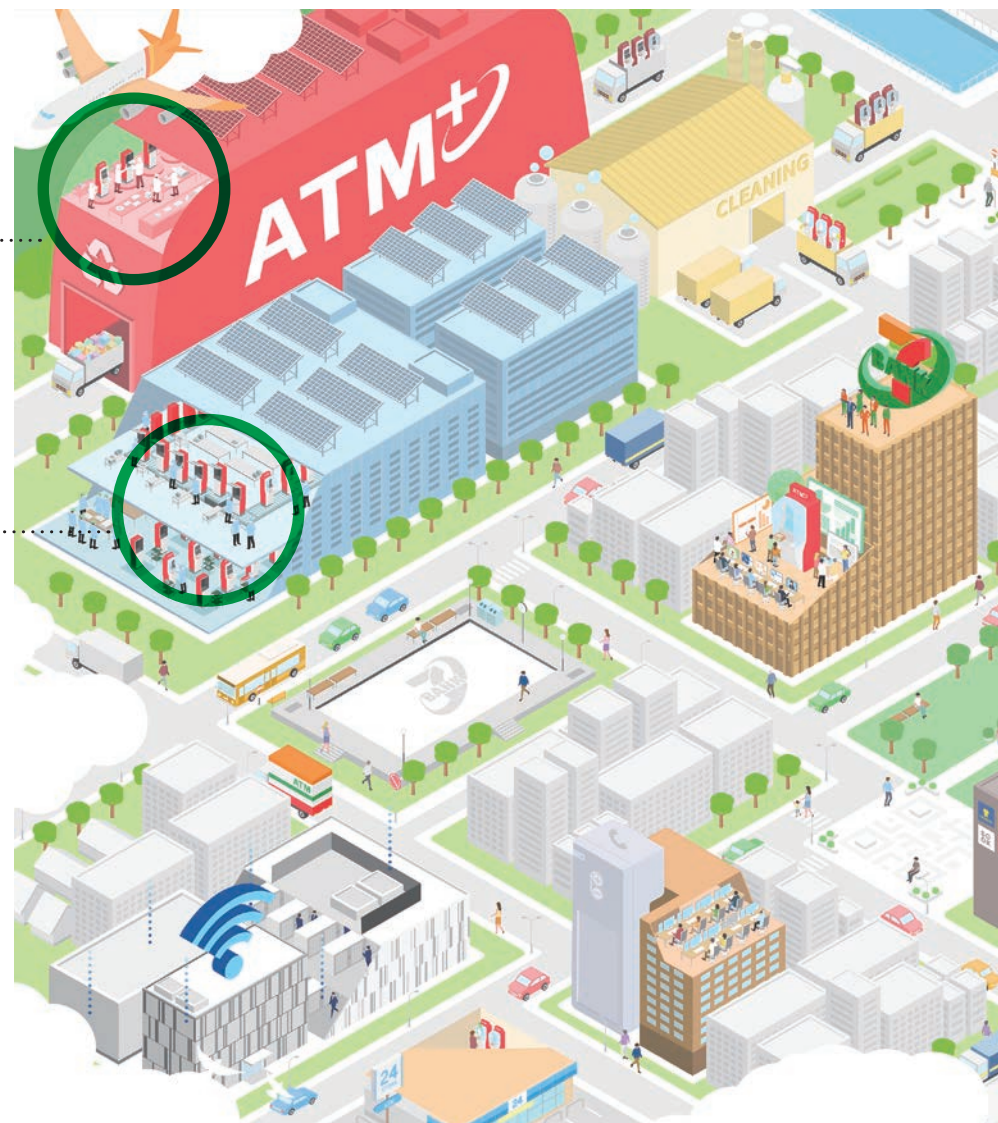
48%  
reduction  
in energy  
consumption

Third-generation ATM



Additional  
40%  
reduction  
in energy  
consumption

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 CO<sub>2</sub> 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.