



Sustainable Growth Strategy

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

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

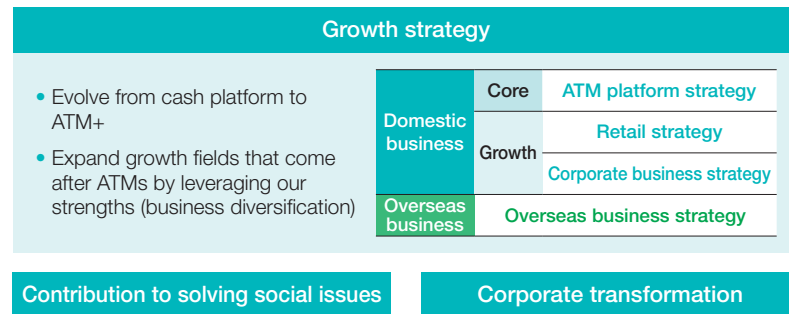
FY2021 – FY2025 Medium-Term Management Plan

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

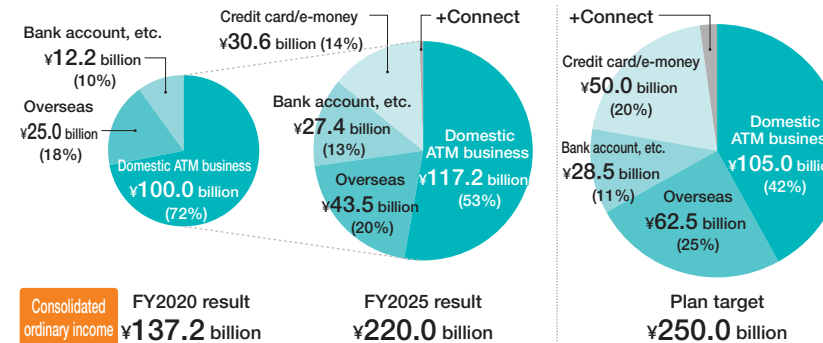
Achievement summary

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

Overview of the Plan



Transformation of business portfolio



Results achieved in corporate transformation and solving social issues

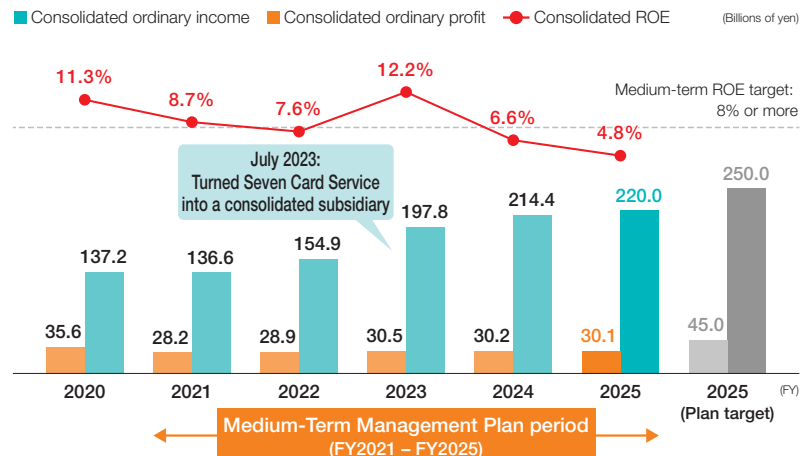
Services to help solve social issues:

Released **about 20 services** in 5 years

Utilizing 7Bank-Brain (internal generative AI):

MAU ratio among employees:
74%

Indicator trends



New three-year outlook (FY2026 – FY2028)

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

Recovery to a trend of increasing income and profits

Improve the top line

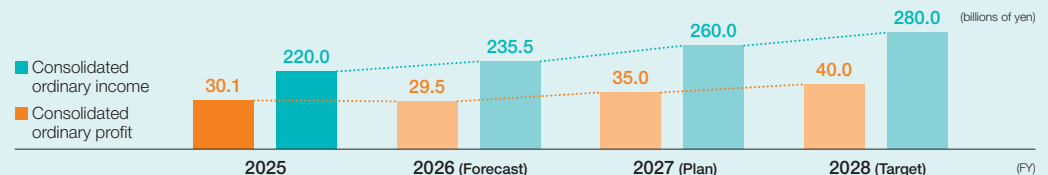
Improve profitability and efficiency

Target for FY2028

Ordinary income
¥280.0 billion

Ordinary profit
¥40.0 billion

ROE
8% or higher



Message from the Officer in charge of Financial Strategy

**Driving Top-Line Growth and
Margin Improvement to Enhance
Corporate Value**
**FY2026: A Fresh Start in Restoring
Profitability and Capital Efficiency**

Ken Shimizu

Managing Executive Officer
In charge of Planning Division and
General Manager, Planning Division

FINANCIAL STRATEGY



Financial Goals

(Billions of yen)

	Results for FY2023	Results for FY2024	Results for FY2025	Plan for FY2026	FY2028 Targets
Consolidated ordinary income	197.8	214.4	220.0	235.5	280.0
Domestic business	159.0	170.8	176.4	—	—
(of which, ATM platform business)	111.0	113.4	116.0	—	—
Overseas business	38.8	43.5	43.6	—	—
Consolidated ordinary profit	30.5	30.2	30.1	29.5	40.0
EBITDA (consolidated)	53.9	59.4	61.1	—	—
ROE (consolidated)	12.2%	6.6%	4.8%	—	8.0% or more

Review of FY2021-2025 Medium-Term Management Plan

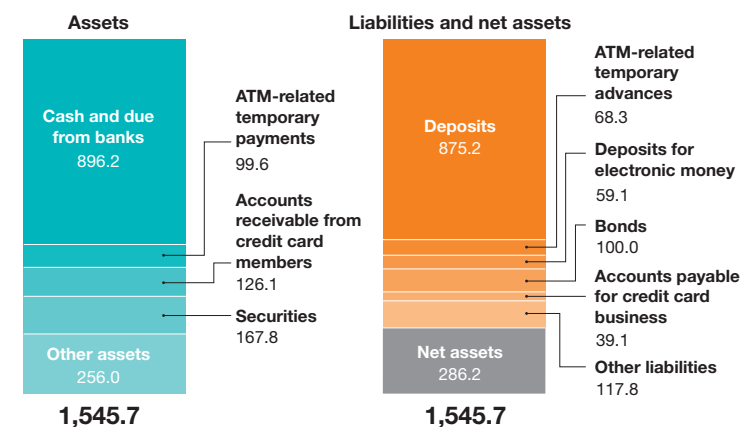
In FY2025, consolidated ordinary income reached a record high of 220.0 billion yen. However, consolidated ordinary profit declined to 30.1 billion yen, while net income fell sharply to 13.4 billion yen primarily due to factors such as the recording of impairment losses of 8.4 billion yen related to the credit card business. As a result, ROE (return on equity) fell to 4.8%, and all of the financial goals set in the previous Medium-Term Management Plan—consolidated ordinary income of 250.0 billion yen, consolidated ordinary profit of 45.0 billion yen, and ROE of 8% or more—were not met.

We have identified three principal factors behind the shortfall. The first is the credit card business. When we made Seven Card Service a consolidated subsidiary in

2023, we planned to expand the membership base, primarily centered on Seven-Eleven customers, but we were unable to achieve the expansion we had anticipated. The second reason is the overseas business. In the United States, plans to diversify services in areas such as the loan business did not progress as expected. In Indonesia and the Philippines, performance was constrained by material changes in market conditions, including intensified competition. The third factor was our insufficient allowance for changes in key macroeconomic assumptions. The plan was developed on the premise of a deflationary environment and did not adequately factor in higher funding costs resulting from rising interest rates or increases in operating expenses caused by inflation. We recognize the seriousness of having fallen short of our medium-term targets. Based on this analysis, we will address the underlying structural issues and restore a sustainable earnings growth trajectory.

Consolidated Balance Sheet (as of March 31, 2026)

(Billions of yen)



At the same time, over the past five years, we have built a solid foundation for future growth through a number of tangible achievements. Our core domestic ATM business reached a record high of 28,536 installed ATMs and 1.12 billion total transactions as of the end of FY2025. Furthermore, the “+Connect” service, which launched in 2023, has been adopted by over 50 companies, with particularly strong adoption by regional banks. Recently, our service that allows people to receive local government benefits at ATMs has been performing well, and the number of local governments introducing the service has expanded rapidly over the past year. Furthermore, steady progress was made in diversifying the business portfolio. Retail deposits reached ¥652.4 billion, with 3.5 million accounts and a personal loan balance of ¥79.2 billion. Although we did not meet our goals in the overseas business, consolidated ordinary income achieved a five-year compound

Message from the Officer in charge of Financial Strategy

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

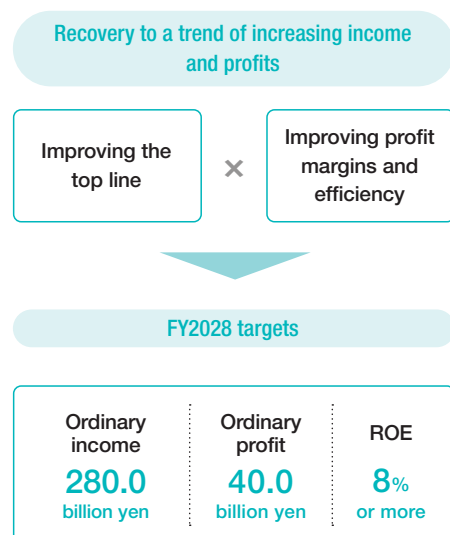
New three-year outlook (FY2026-FY2028)

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

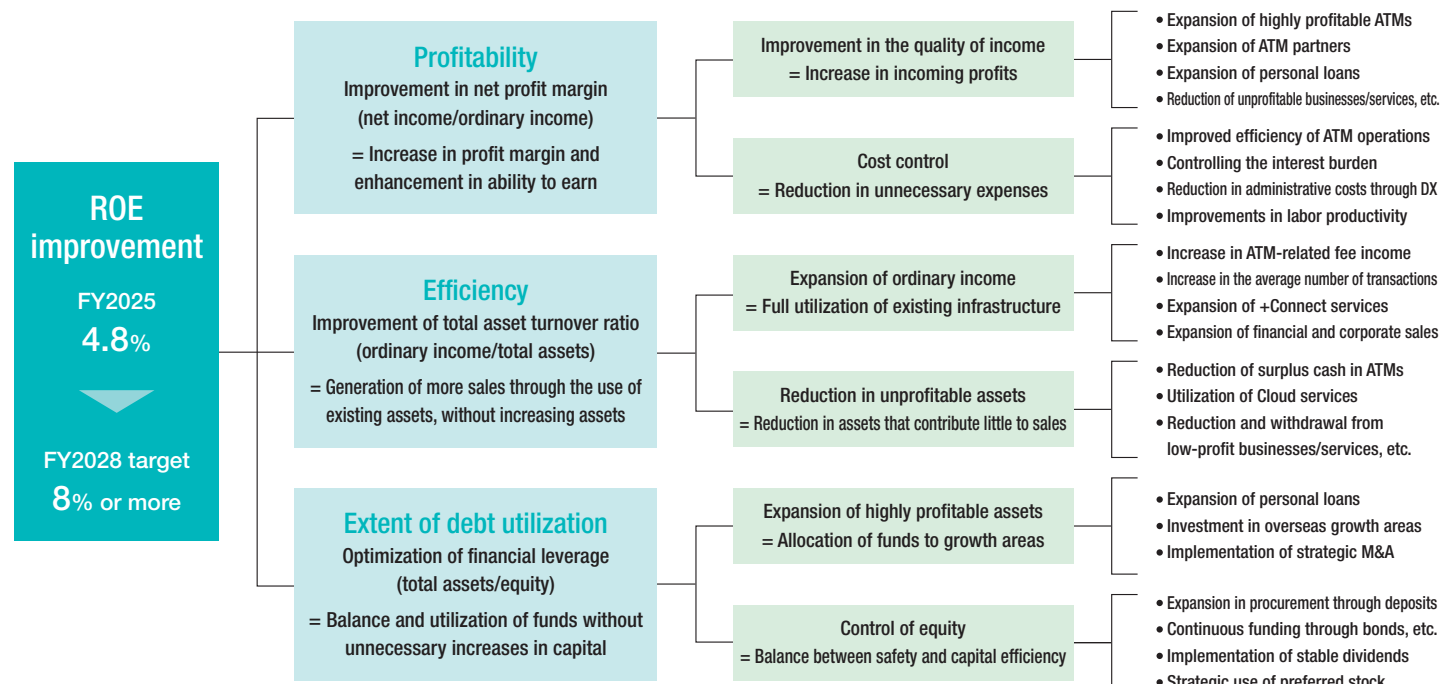
consolidated ordinary profit, and ROE of at least 8%. We deliberately chose a three-year outlook rather than a conventional Medium-Term Management Plan. Macro-economic conditions and technology are changing so rapidly that the assumptions underlying a detailed business plan may quickly become outdated.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

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

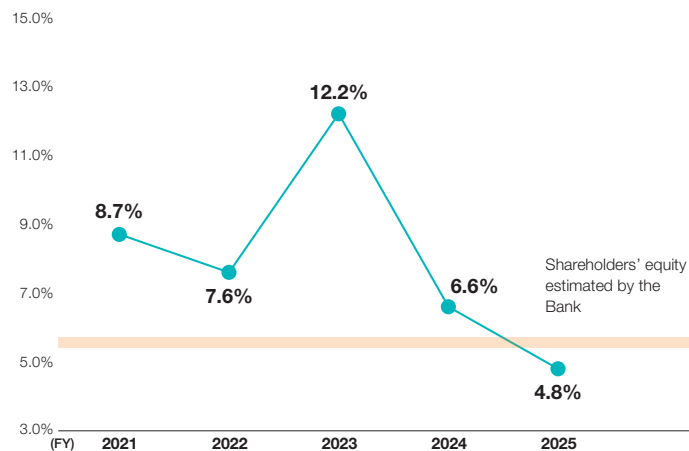
Three-Year Outlook



Seven Bank Group ROE Improvement Framework



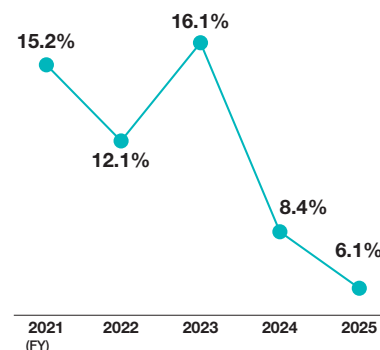
ROE trends



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

Net profit margin (profitability)

*Net profit margin = Net income ÷ Ordinary income



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

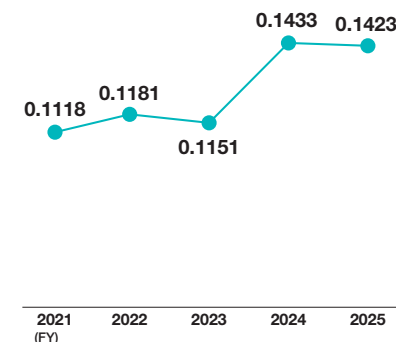
To identify the actions required to improve ROE, we have analyzed its three components: net profit margin, total asset turnover, and financial leverage.

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

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

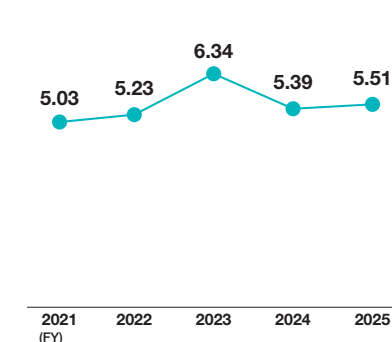
Total asset turnover ratio (efficiency)

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



Financial leverage (extent of debt utilization)

*Financial leverage = Total assets ÷ Equity
(Times)



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

Message from the Officer in charge of Financial Strategy

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

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

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

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

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

New capital-raising options to support sustainable growth

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

Capital Adequacy Ratio (consolidated, Japanese standard)

As of Mar. 31, 2026

29.91%

Credit Ratings (Long-Term)

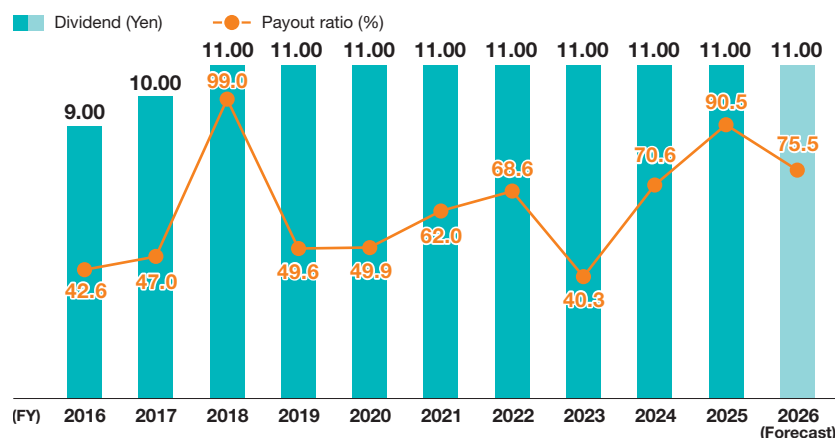
S&P Global Ratings (S&P)	A-
Rating and Investment Information, Inc. (R&I)	AA-

*(As of June 30, 2026)

Basic policy

Stable and continuous shareholder returns centered on dividends, backed by a firm financial foundation
Maintain a payout ratio of 40% or higher, while paying due consideration to the actual amount

Dividend/payout ratio



Total shareholder return*

(%)

FY2021	FY2022	FY2023	FY2024	FY2025
98.81	113.44	130.04	128.06	127.67

* TSR (Total Shareholder Return): An abbreviation of Total Shareholder Return. The ratio of total income (the sum of dividends and capital gains) from stock investments divided by the investment amount (stock price).

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

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

A message for shareholders and investors

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

optimal balance between growth investments and shareholder returns.

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

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

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

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



Domestic Business ATM Platform Strategy



Koji Fukasawa

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

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

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

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

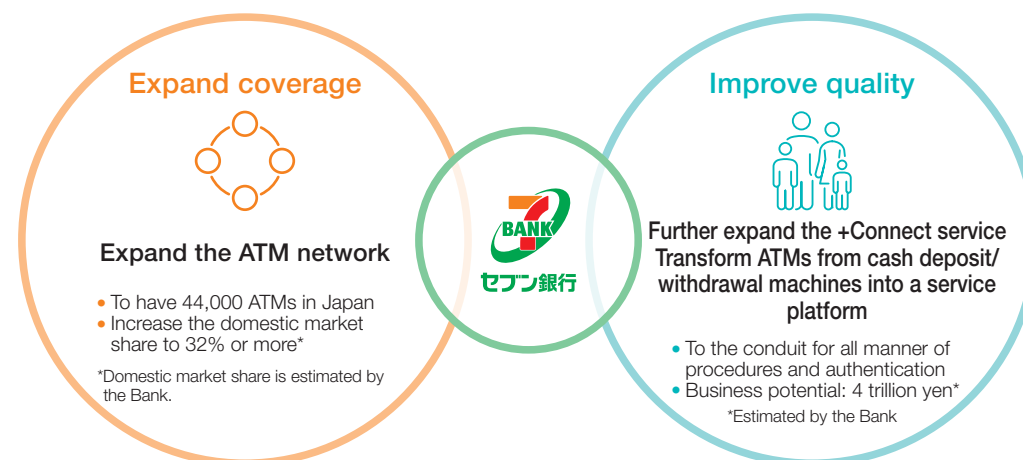
We will respond to rapid changes in the environment, including rising interest rates and the shift to cashless payments, by taking both offensive and defensive approaches, and strive to establish new industry standards to help create a digital society in which no one is left behind.

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

Business environment and business strategies → Business overview P16

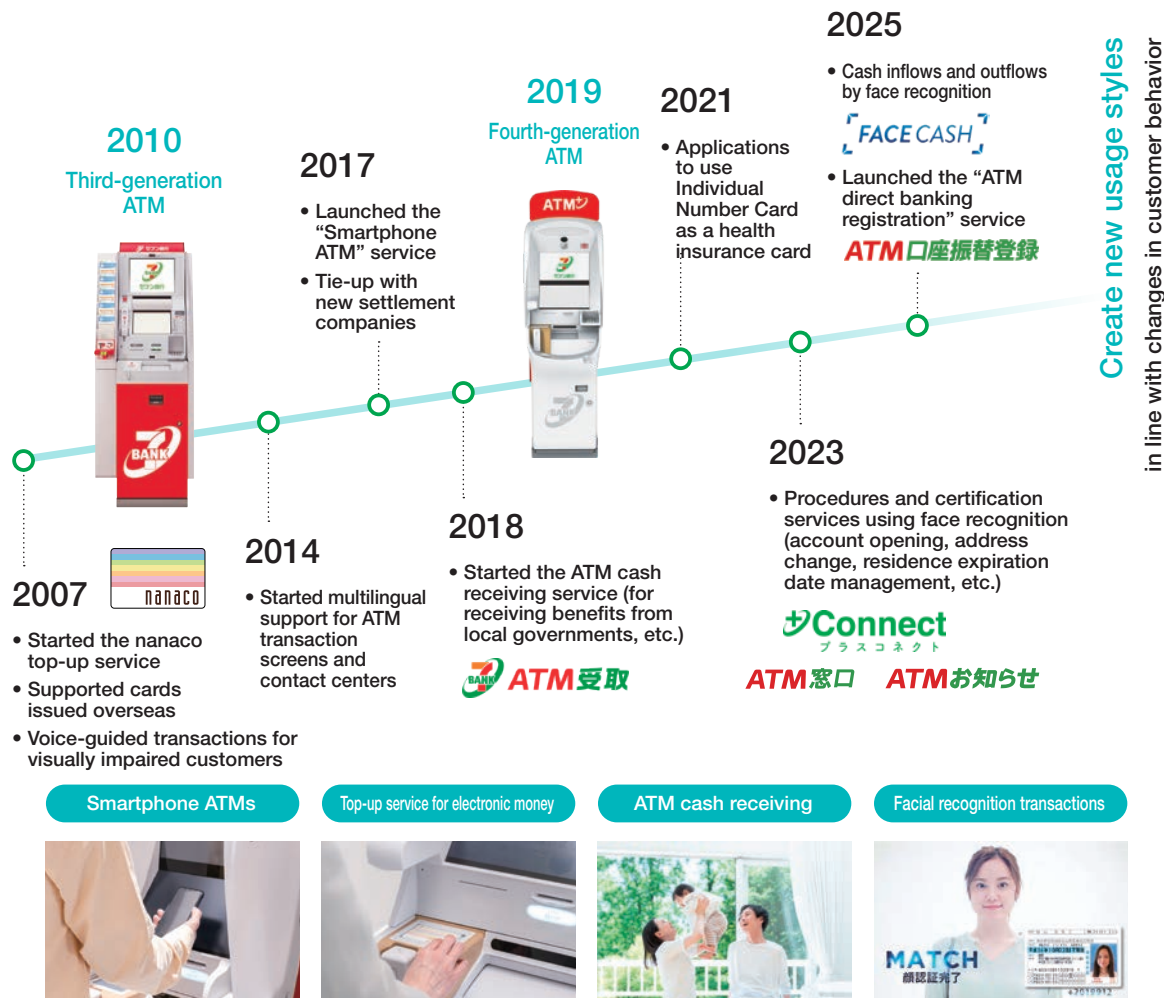
Business environment	Risk	Opportunity	Strategy
Rising interest rates and resulting changes in the strategies of partner financial institutions	Increase in cash procurement costs	Growing needs for operational efficiency at partner financial institutions	- Reduce cash in ATMs - Strategic alliances with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

Basic strategy in the ATM platform business



Seven Bank ATMs that respond to customers' diverse needs

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



Responding to changes

Becoming the ATM of choice

Uniqueness and differentiation

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

Thorough enforcement of the basics

Provision of safe and secure payment infrastructure

Security and financial crime prevention

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

Further enhancement of convenience

Pursuit of ease of use

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

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



The plus area



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

Features of Seven Bank ATMs

Web

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

Domestic Business ATM Platform Strategy

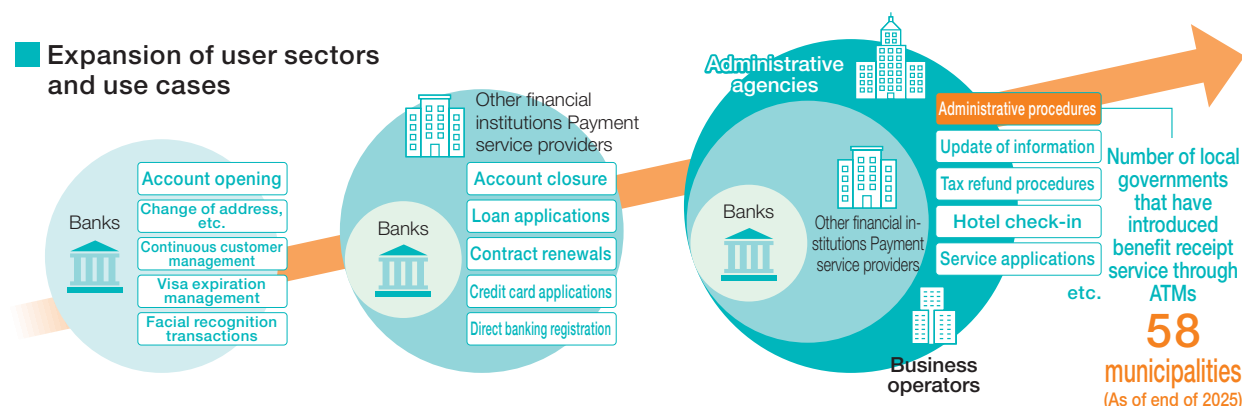
The +Connect service enters the adoption and expansion phase

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

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

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

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



Story of Purpose

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

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



The full text is available here

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



Story of Purpose

Receive benefits in a new manner.

More and more local governments nationwide now adopting the “ATM cash receiving” service, needing no document or account

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



Kenjiro Watanabe
Business Division,
Seven Payment Service



Masahiro Miura
General Manager,
Business Division, Seven
Payment Service

The full text is available here

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

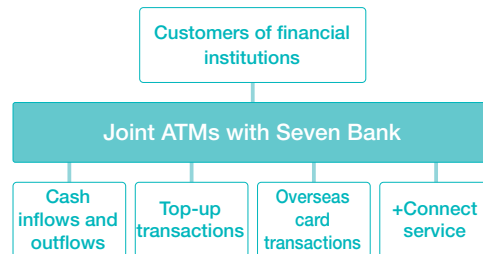


Supporting the streamlining of partner financial institutions

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

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

Functions of joint ATMs



Story of Purpose

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

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



Koji Fukasawa

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



The full text is available here

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

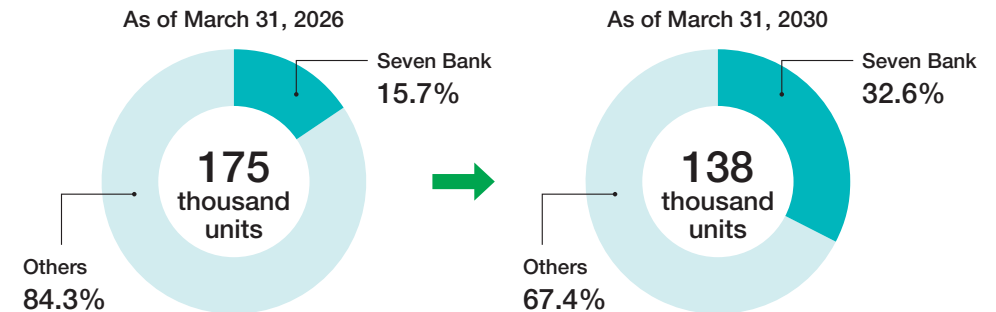
Seven Bank ATMs began to be installed at FamilyMart stores

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

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



Share of ATM units in Japan



*The numbers of ATM units in Japan are estimated by the Bank. The number of Seven Bank ATMs as of March 31, 2030 is based on the plan.

Efficiency improvement and sophistication of ATM management operations

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

Domestic Business Retail Strategy (Accounts)



Kenjiro Nishii

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

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

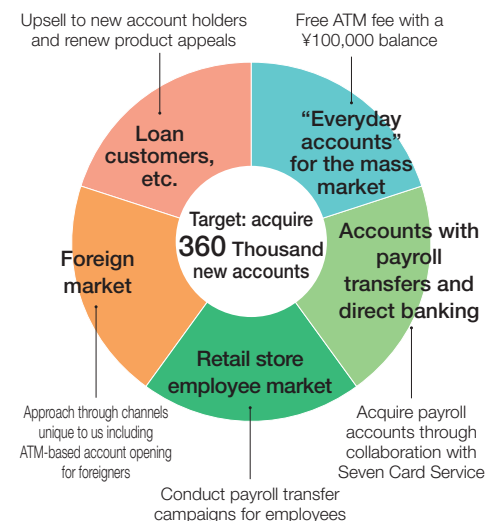
As we enter an era of positive interest rates, we expect that the account business is to bear a big role in two ways. One is that deposits contribute to procuring cash at lower interests and stably from within ATMs, and the other is that we can expect to earn interest income from surplus funds. For that,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

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

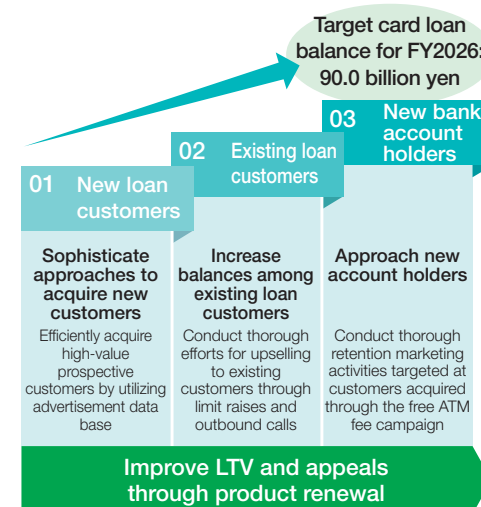
Business environment and business strategies → Business overview P17

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

Strategies for acquiring personal accounts



Loan strategies



Domestic Business Retail Strategy (Credit Card and Electronic Money)



Hiroshi Takeuchi

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

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

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

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

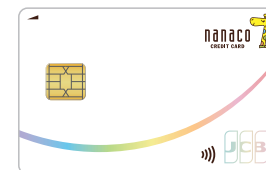
In light of these circumstances, Seven Card Service will work to increase revenue by focusing on strengthening the finance business as the core of its growth. In the credit card business, a renewal of the “nanaco CREDIT CARD” is scheduled for August 2026, and we will work to expand our business by leveraging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

Business environment and business strategies → Business overview P17

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

Credit card scheduled for renewal in summer 2026

Name: **nanaco CREDIT CARD**

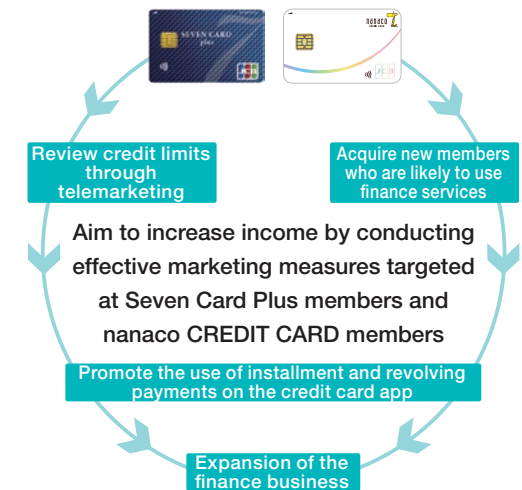


Convenient smartphone app-based payments

Immediate issuance and immediate use

Exclusive benefits for Seven Bank Group customers

Strategy for expanding the finance business

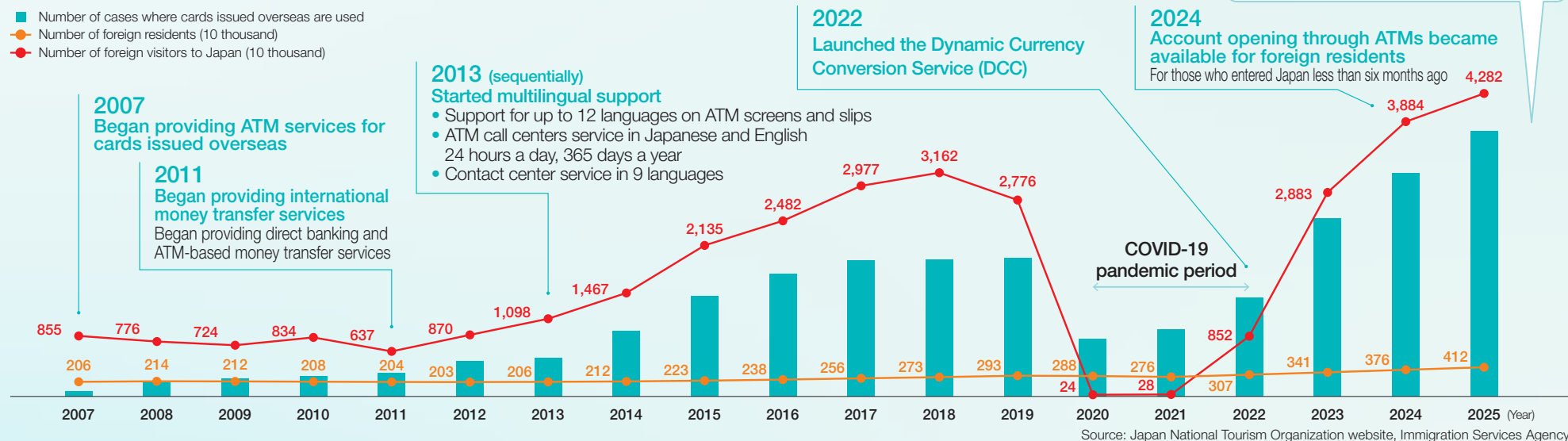


Domestic Business

ATM+ Retail Strategy

Expanding Services for Foreigners

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



Services for international tourists (foreign visitors to Japan)

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

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

Measure 1

Improved the Dynamic Currency Conversion Service (DCC)

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

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



Measure 2

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

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

在留カードの『表面』を撮影します
縦向きで置いて 撮影 を押してください
Place your card as shown below and press "Shoot".

ごさい
在留カードを置いてください
おさうえい
置いたら 撮影ボタン を押してください
Place your card as shown below and press "Shoot".

Measure 3

Expanded the network of overseas ATM service partners

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



Enhancing financial services for foreign residents

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

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

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

Burdens and inconveniences related to support organizations and financial institutions

Manpower shortage

Language issues

Quick registration of account numbers

Burdens and inconveniences for foreign customers

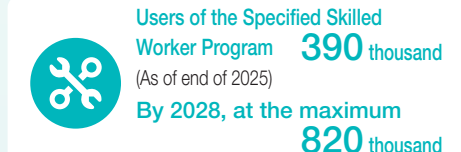
Burden of visits for procedures with tellers

Language issues

Complicated procedures

Features of Seven Bank's services for foreign residents

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



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

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

Story of Purpose

“When you come to Japan, go to Seven Bank.”

New method for opening accounts to support foreign workers

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



Saiga Urata

Foreigners Business
Promotion Group
Banking Management Division



Koji Uno

Foreigners Business
Promotion Group
Banking Management Division

The full text is available here

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



Domestic Business Corporate Business Strategy

→ Business overview P17

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

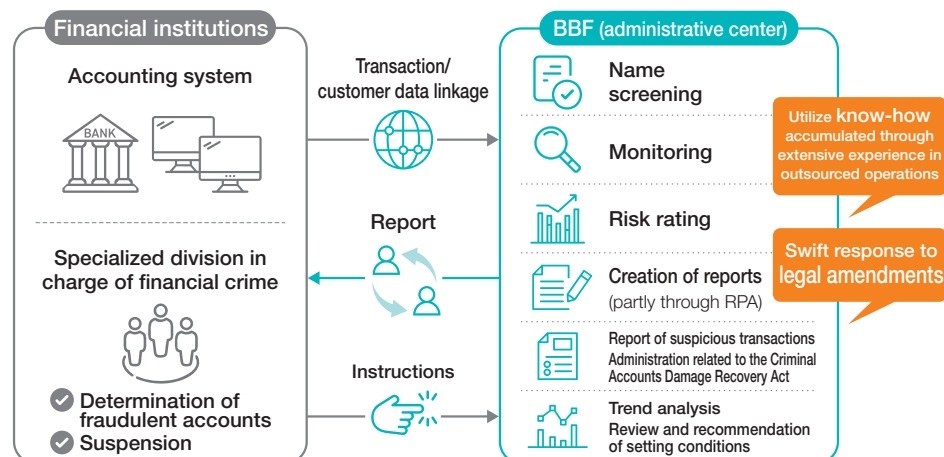
Back-office support (BPO) and AML consulting business

Bank Business Factory Co., Ltd. (BBF)

As a professional in financial operations, BBF provides bank-quality back-office services and an effective platform for combating money laundering and terrorist financing. As the back-office support service (BPO) industry market continues to expand, BBF aims to create new value through business innovation as a partner that realizes “wishes” of financial institutions.

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

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



Examples of support for measures against financial crime

Cybersecurity business and data intelligence business

ACSiON, Ltd. (ACSiON)

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

Recent major moves

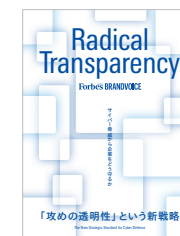
- November 2025 Signed a partnership agreement on cybercrime countermeasures with the Shizuoka Prefectural Police
- February 2026 Signed a partnership agreement on response to cyber incidents with the Kanagawa Prefectural Police
- March 2026 Began joint use of anti-phishing services with the Regional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



Released a white paper jointly with Forbes JAPAN

Web

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



Overseas Business



Tomoaki Nakayama

Managing Executive Officer
in charge of Seven Labo Division,
AI Data Strategy Division and
Global Business Development Division

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

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

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

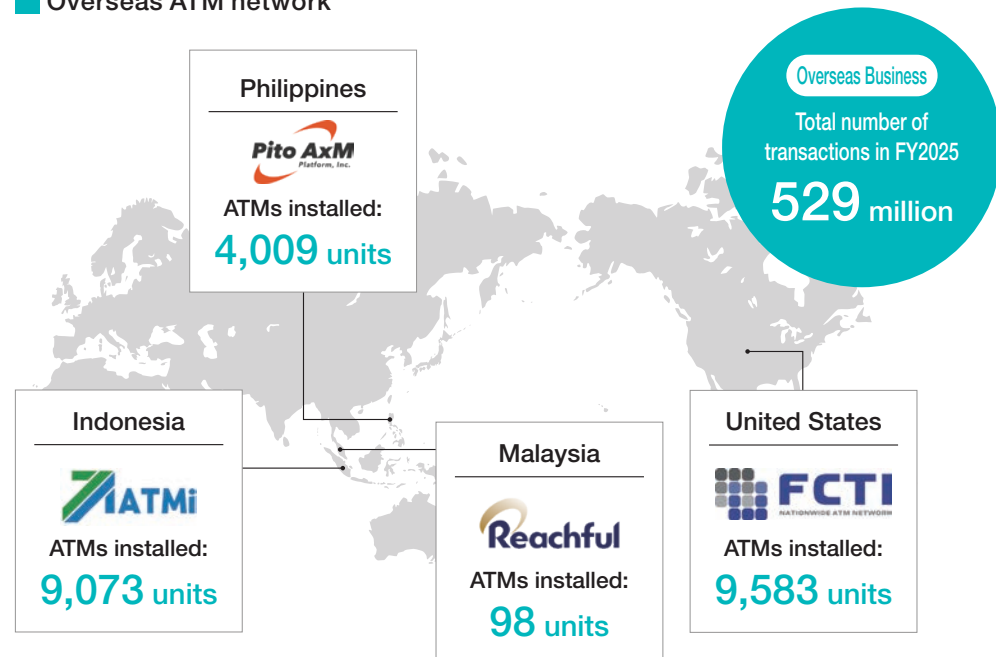
In FY2026, we will aim to increase revenue and improve profit margins in the ATM business by providing new services desired by local customers early and by achieving efficient, low-cost operations. On the other hand, with the aim of moving beyond the ATM business alone, we will firmly pursue revenue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

Business environment and business strategies

→ Business overview P18

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

Overseas ATM network



*As of December 31, 2025

Overseas Business Strategies by Country

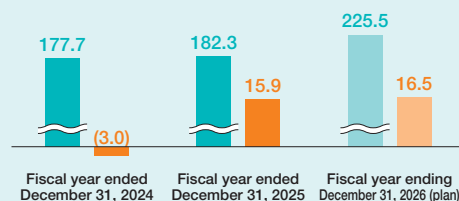
United States



FCTI, Inc.

To achieve further profit growth

■ Ordinary income (millions of dollars) ■ Ordinary profit (loss) (millions of dollars)



Key initiatives

- Increasing CRM (banknote recycling ATM) installations at 7-Eleven stores in the U.S.
- Launching new services mainly in the area of deposit
- Developing new services with Digital Wallet
- Cost control by optimizing cash in ATMs and guarded money transport

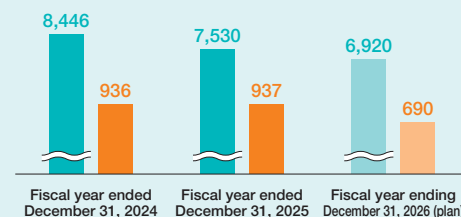
Indonesia



PT. ABADI TAMBAH MULIA INTERNASIONAL

Differentiate ourselves and focus on revenue

■ Ordinary income (millions of yen) ■ Ordinary profit (millions of yen)



Key initiatives

- Branding alliance and trial operation of the ATM operation outsourcing scheme
- Offering original programs to ATM users
- Increasing the number of cardless cash withdrawal service partners

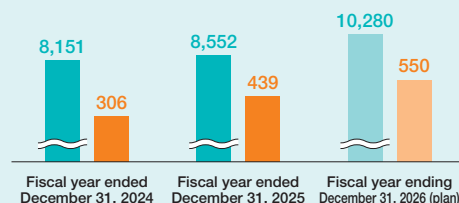
Philippines



Pito AxM Platform, Inc.

To establish diversified revenue sources at an early date

■ Ordinary income (millions of yen) ■ Ordinary profit (millions of yen)



Key initiatives

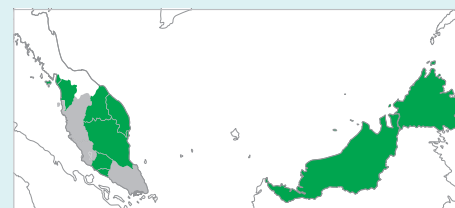
- Launched the Dynamic Currency Conversion Service (DCC) by changing connections with overseas card issuers
- Enabled cardless deposit services to all member banks via Instapay
- Cardless withdrawals from Gcash, the top eWallet brand

Malaysia



Reachful Malaysia Sdn. Bhd.

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



Regions covered as of the end of FY2025



Key initiatives

- Increase the number of CRM units installed (strategically install an additional 400 units in non-urban areas during FY2026)
- Conducting various marketing programs to increase recognition
- Partnership with major local eWallet operators
- Starting the sales proceeds deposit service and spreading it to all stores with ATMs

Overseas Business Medium-to-long-term strategy

Purpose and mission

“Making money more convenient worldwide”

Vision for our role

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

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

Specific initiatives

Accelerate the diversification of the ATM business

- Pursue diversification in countries where we currently operate
- Increase in profit per unit and profit margin
- Promptly select measures to use

+

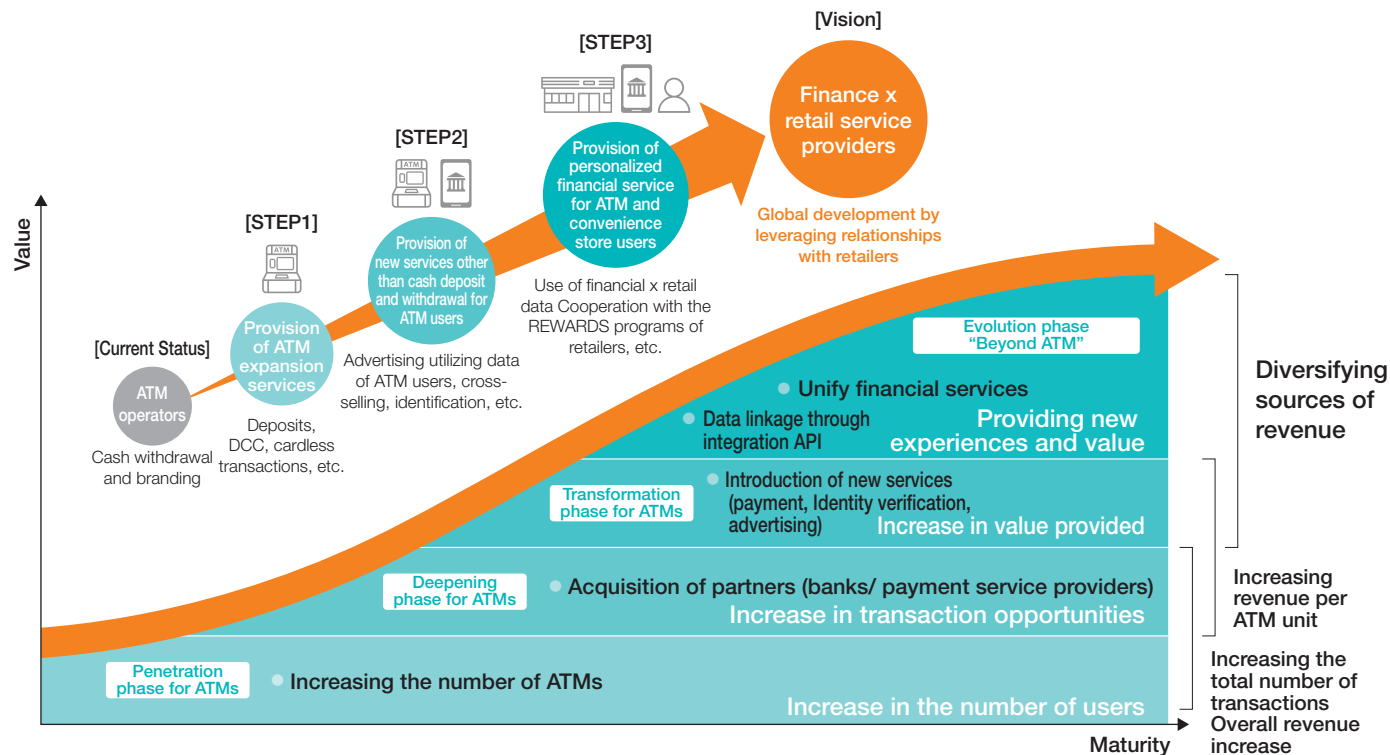
New possibilities

- Firm relationship with convenience stores
- Work to develop new financial services
- Business transformation beyond an extension of the ATM business

Provide unique added value combining finance and retail

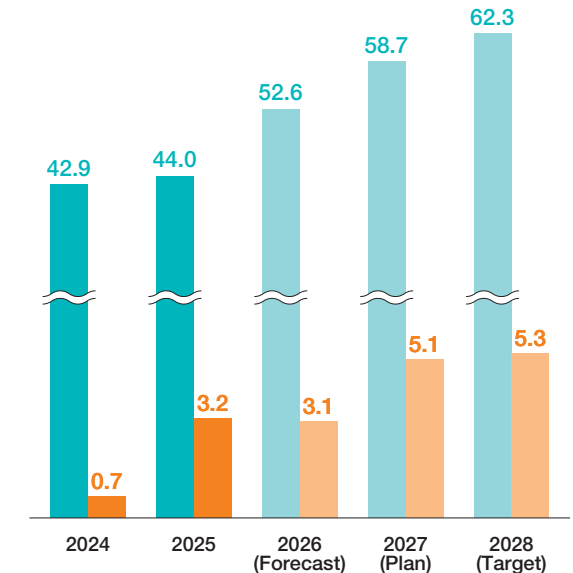
Mutual knowledge sharing between Japanese and global teams
 (“+ Connect” and utilization of AI and data)

Clearly differentiate ourselves from others and create new business fields



Growth forecast

■ Ordinary income (billions of yen) ■ Ordinary profit (billions of yen)



Purpose Award Winners in Conversation

Roundtable discussion

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

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

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

A culture that encourages employees to take on challenges:

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

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

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



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

Maki Kono

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

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

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

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

Finding fulfillment in helping others

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



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

Saki Watanabe

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

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

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

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

Purpose Award Winners in Conversation



Business Top Award in **Purpose Award 2025** :

“A new option for benefit payments: “ATM payments” ”

Kenjiro Watanabe

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

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

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

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

Supporting autonomous growth through repeated learning and collaboration

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

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



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

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

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



Kazutaka Inagaki

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

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

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

Future challenges: Towards realizing our Purpose

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

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

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

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

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

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

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

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

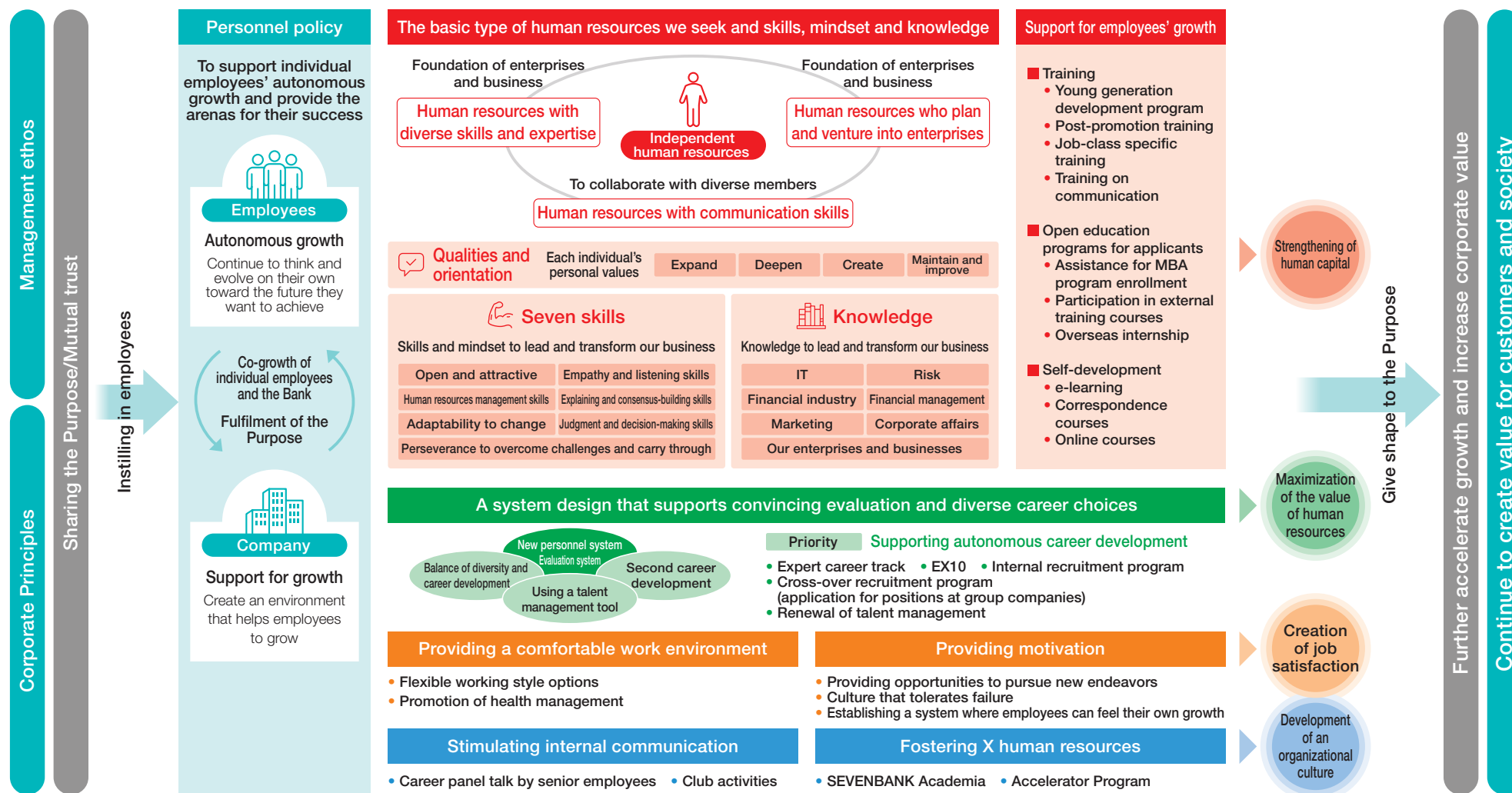
What is Seven Bank's Purpose Award?

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



Human Resources Strategy Overview

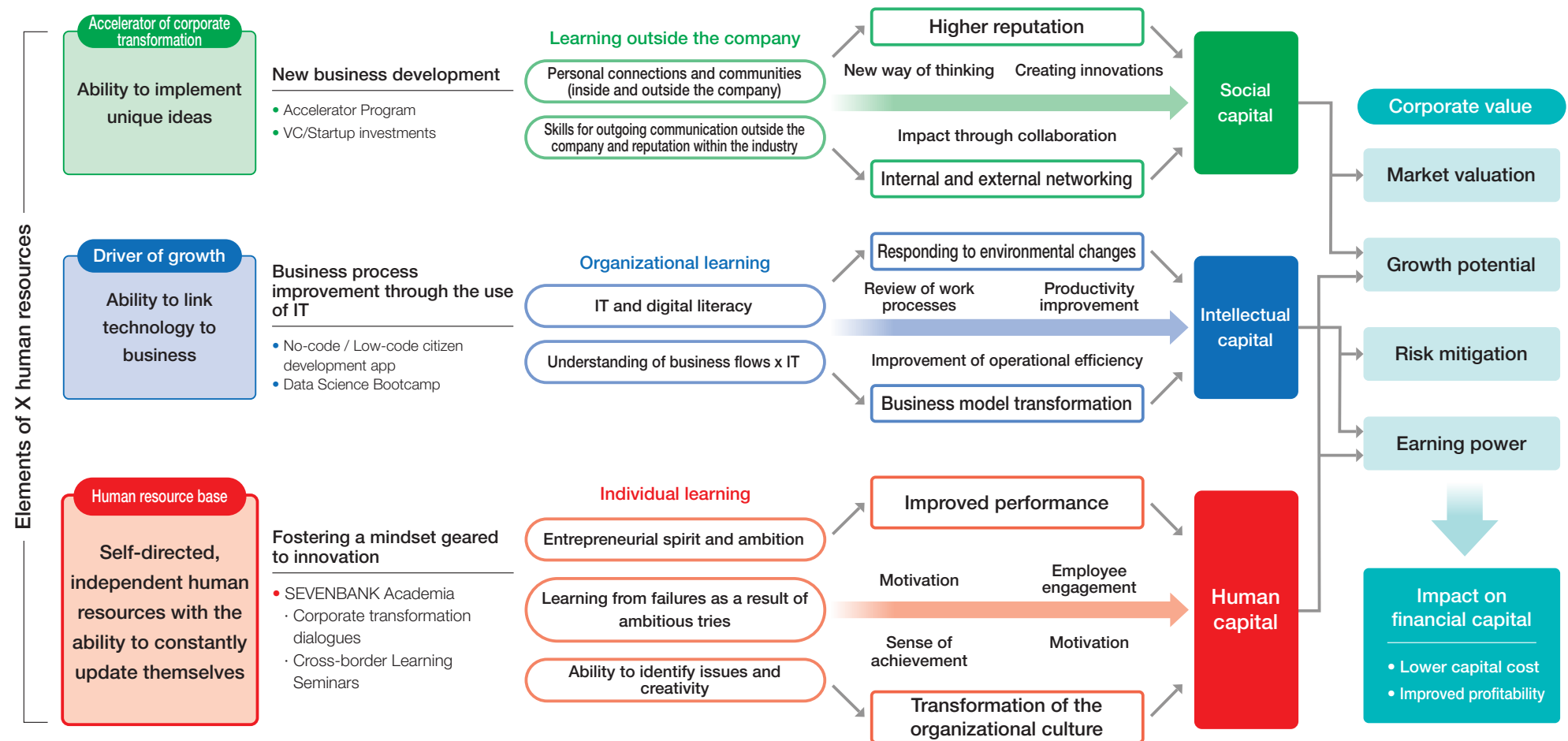
Toward achieving its “Purpose,” the Seven Bank Group regards human resources — the source of value creation — as an important management resource. We have set forth a human resources policy of supporting the autonomous growth of employees, providing everyone with a place to thrive, and contributing to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



Human Resources Strategy

Connection between Human Resources Development and Corporate Value Enhancement

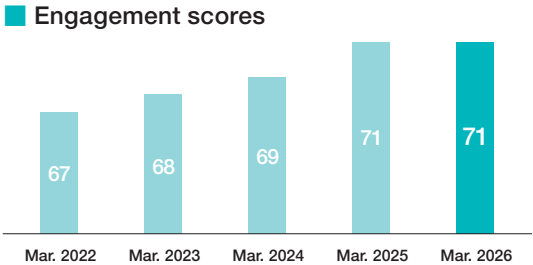
The environment surrounding corporations is expected to change rapidly and dramatically in the future. The Seven Bank Group defines “X (Transformation) human resources” as people who can identify potential and future issues on their own, leverage their creativity and technology, and drive transformation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



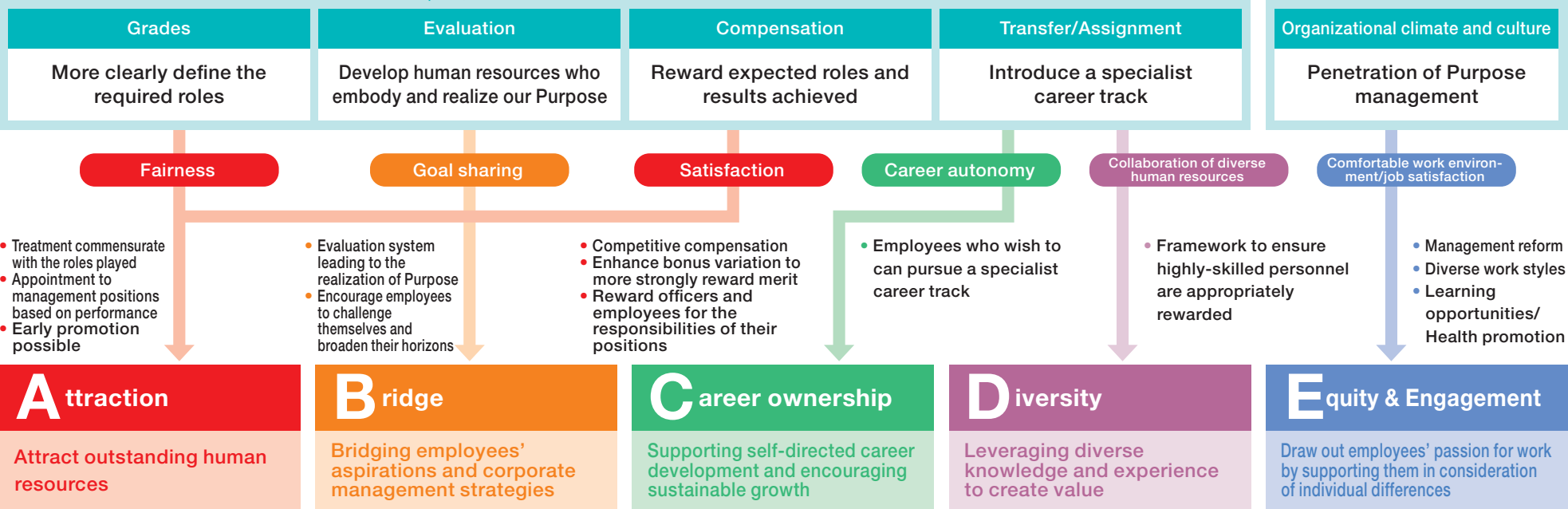
Human Resources Strategy Systems Designed to Support Autonomous Career Development

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

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



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



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

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

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

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

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

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

Human Resources Strategy Building an Organization for Greater Job Satisfaction

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

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

Providing a comfortable work environment

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

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

Satisfaction gained through work (= motivation)

Contribution Responsibility Achievement Growth



Interests
Values

A comfortable work environment supports job satisfaction

Approval and praise Workplace relationships
Working environment Salary Working hours

Fostering motivation

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

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

Opportunities for employee interaction to foster a friendly climate

Opportunities to talk with the management team

Town hall meetings



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

Fostering a sense of togetherness across the Group

Coffee time events



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

Instilling and implementation of the Purpose

Purpose Award



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

Support for autonomous career development

Panel talk by senior employees



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

Promoting community building

Club activities



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

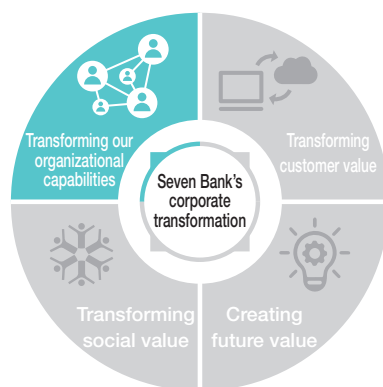
Corporate Transformation

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

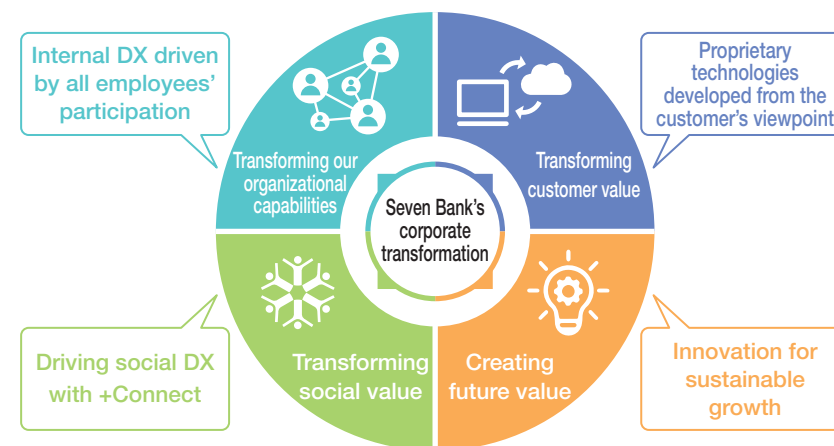
The advancement of digital technology has had a significant impact on all industries, including the entry of new fintech companies, changes in customer touch points and values, contraction of the labor market, and work-style reforms. Recognizing these changes, building on the power of digital technology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

Transforming our organizational capabilities

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



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

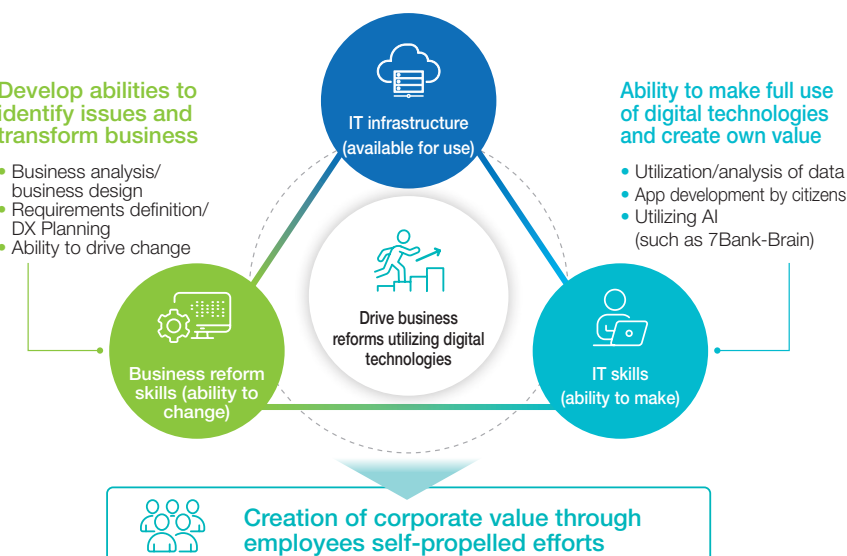


Preparing platforms that enable anyone to safely and comfortably utilize digital technologies

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

Develop abilities to identify issues and transform business

- Business analysis/business design
- Requirements definition/DX Planning
- Ability to drive change

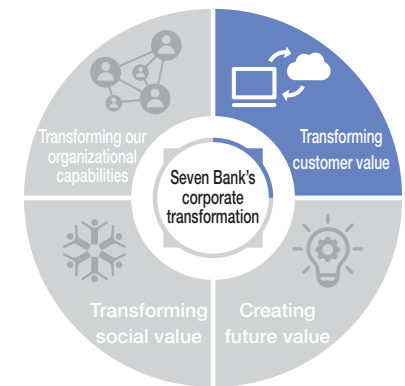


Transforming customer value

Creating new value inspired by customers

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

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



IT Strategy

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

A culture of thinking and creating on our own will grow

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

“Next generation platform” concept study group

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



Story of Purpose

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

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



Tatsuya Takeda

General Manager,
Seven Labo



Koki Mineo

Seven Labo
Business Development Group



The full text is available here

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

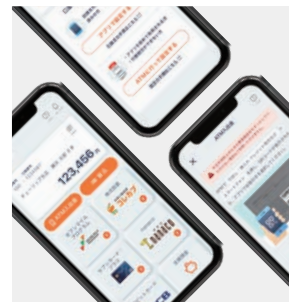
Renewal of the ATM screen design

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



My Seven Bank (smartphone app)

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



Transforming social value

To be a platform for solving social issues:

– ATMs as a starting point for shaping the future of daily life, both “real” and “digital”

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



Promoting DX throughout society through the “+Connect” services

Customer needs



Distant Stores, increased travel
There is no staffed service nearby



Unfamiliar
Web-based procedures are difficult



Phishing, viruses
Security concerns

They want a familiar channel where they can go through all the procedures with no worries

Needs of financial institutions and business operators



Decrease in staffed counters
Decrease in customer touch points



Trying to move customers to apps and web-based services
Slow progress in DX



Increased inquiries
Increased burden for response

They want to strengthen customer touch points while streamlining operations

+Connect
プラスコネクト
will solve the challenges

Provides infrastructure nearby that allows users to complete procedures with ease and security

Procedures taken anytime at usual convenience stores



No preparation, such as downloading an app, is needed



Easy operation with security



Provides a platform that strengthens customer touch points while streamlining operations

Contributes to corporate DX



A digital channel in a real place close to users' daily life



Creating future value

| Sowing seeds for sustainable growth with a view to the future

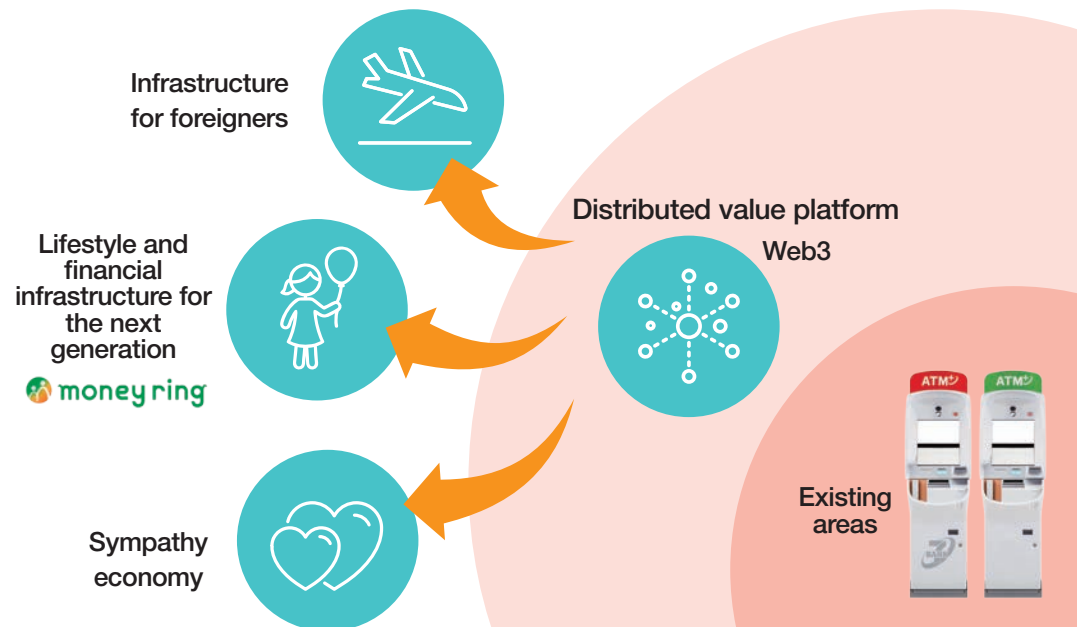
For the sustainable growth of the Group, it is necessary to venture into new businesses and plant seeds for the future. We will develop new businesses by identifying strategic focus areas based on the irreversible future trends that we can foresee today. Seven Labo, which is in charge of the Bank's new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



Focus areas in new businesses

Concept

Create a service platform as a new lifestyle infrastructure, starting from values other than finance



Story of Purpose

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

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

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



Hiroshi Ichimoto

Seven Labo
Business Development Group



The full text is available here

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