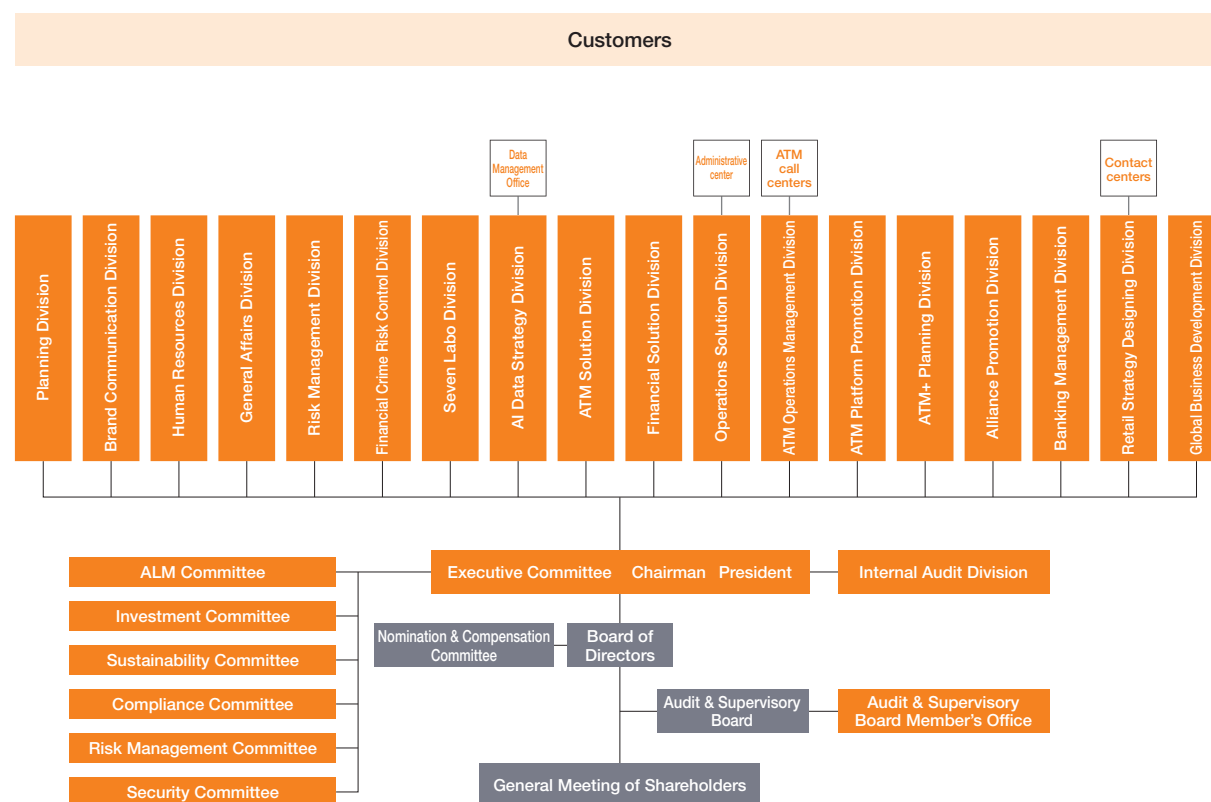


Company Information

Company Information (As of June 30, 2026)

Company Name	Seven Bank, Ltd.	Number of Employees	726 (Non-consolidated, excluding officers, executive officers, temporary staff and part-time employees)
Head Office	1-6-1, Marunouchi, Chiyoda-ku, Tokyo, 100-0005, Japan	Credit Ratings	[S&P Global Ratings (S&P)] Long-term counterparty issuer rating "A-" Outlook "stable"
Chairman and Representative Director	Yasuaki Funatake		
President and Representative Director	Masaaki Matsuhashi		
Established	April 10, 2001		
Initiated Operations	May 7, 2001		
Common Stock	30,724 million yen		
			Short-term counterparty issuer rating "A-2" [Rating & Investment Information, Inc. (R&I)] Issuer rating "AA—" Outlook "stable"

Organization Chart (As of July 1, 2026)



Shares Status (As of March 31, 2026)

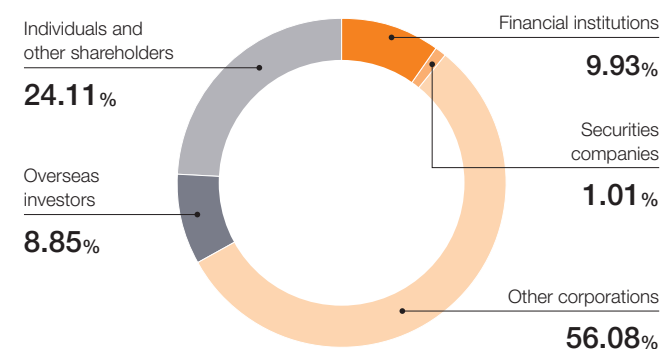
Number of Issuable Shares	4,763,632 thousand
Number of Shares Issued	1,179,308 thousand
Number of Shareholders	282,121

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

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

*The percentage of holdings was calculated by excluding 6,122 thousand shares of treasury stock, and with the third decimal place rounded down. The number of shares of treasury stock does not include the Bank's shares held by the Directors' Compensation Board Incentive Plan (BIP) Trust and the Stock Grant Employee Stock Ownership Plan (ESOP) Trust.

Composition of Shareholders (As of March 31, 2026)



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

Financial and Non-Financial Highlights

Consolidated Financial Highlights

		(Fiscal Year)	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Items on the Statement of Income:	Ordinary income	(Millions of yen)	121,608	127,656	147,288	148,553	137,267	136,667	154,984	197,877	214,408	220,025
	Ordinary expenses	(Millions of yen)	84,897	89,350	106,574	108,716	101,626	108,412	126,059	167,351	184,118	189,860
	Ordinary profit	(Millions of yen)	36,710	38,305	40,714	39,836	35,640	28,255	28,924	30,526	30,289	30,165
	Net income attributable to owners of the parent	(Millions of yen)	25,114	25,301	13,236	26,162	25,905	20,827	18,854	31,970	18,221	13,476
	Depreciation and amortization [†]	(Millions of yen)	18,766	17,102	17,529	14,634	14,070	16,388	19,526	23,302	29,106	30,980
	EBITDA [‡]	(Millions of yen)	55,477	55,408	58,244	54,471	49,710	44,644	48,450	53,828	59,395	61,146
Items on the Balance Sheet:	Total assets	(Millions of yen)	957,792	1,022,485	1,141,926	1,085,885	1,197,158	1,221,623	1,312,273	1,717,818	1,495,977	1,545,743
	Deposits [§]	(Millions of yen)	572,310	623,206	679,474	684,560	783,408	790,687	821,508	915,418	842,144	875,561
	Total liabilities	(Millions of yen)	758,710	810,458	929,036	863,051	962,482	977,509	1,058,031	1,441,962	1,213,488	1,259,477
	Total net assets	(Millions of yen)	199,081	212,027	212,890	222,833	234,676	244,113	254,242	275,856	282,489	286,265
Per share data:	EPS (Earnings per share)	(Yen)	21.07	21.24	11.11	22.14	22.01	17.71	16.03	27.25	15.57	12.14
	DPS (Dividend per share)	(Yen)	9.00	10.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00
	Payout ratio	(%)	42.6	47.0	99.0	49.6	49.9	62.0	68.6	40.3	70.6	90.5
Management indicators:	EBITDA margin [¶]	(%)	45.6	43.4	39.5	36.6	36.2	32.6	31.2	27.2	27.7	27.7
	ROE (Return on equity)	(%)	13.1	12.3	6.2	12.0	11.3	8.7	7.6	12.2	6.6	4.8
	Capital adequacy ratio (domestic standard) [⌘]	(%)	51.71	50.78	47.77	50.11	47.93	47.31	46.51	30.74	29.13	29.91
	PER (Price-to-earnings ratio)	(Times)	17.2	15.9	29.4	12.6	11.4	13.4	16.5	10.8	17.9	22.0
Cash flow:	Cash flow from operating activities	(Millions of yen)	88,118	31,466	117,471	89,619	136,039	41,311	66,577	100,751	(38,869)	83,930
	Cash flow from investing activities	(Millions of yen)	(28,818)	(3,649)	(34,882)	(5,801)	(32,770)	(36,114)	(36,191)	(51,937)	(46,714)	(71,453)
	Cash flow from financing activities	(Millions of yen)	(10,446)	(11,729)	(12,246)	(16,009)	(13,555)	(12,727)	(12,973)	(12,090)	(12,667)	(11,652)
Capital investments:	Capital investment amounts	(Millions of yen)	14,213	11,900	10,792	16,694	25,132	23,712	24,734	38,844	45,514	26,532
	For domestic business ATMs	(Millions of yen)	4,052	1,673	1,986	3,556	9,228	7,898	6,450	12,644	16,677	3,031
	For domestic business software	(Millions of yen)	8,756	9,863	7,589	11,567	14,023	9,918	12,115	17,369	18,055	13,302

^{*1} Depreciation and amortization (excluding goodwill) ^{*2} EBITDA = ordinary profit + depreciation and amortization ^{*3} Including negotiable certificates of deposits ^{*4} EBITDA margin = EBITDA/ordinary income ^{*5} ROE = net income/average equity balance

^{*6} Calculated based on the formula stipulated in the Financial Services Agency Announcement No. 19 of 2006 in accordance with the second provision of the Banking Act No. 14.

Non-Financial Highlights

	(Fiscal Year)	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Number of employees (Consolidated) ^{*1}	(Persons)	634	654	657	713	809	911	1,016	1,301	1,398	1,393
Number of employees (Non-consolidated) ^{*1}	(Persons)	472	468	460	487	470	505	549	614	703	715
Ratio of female employees (Non-consolidated)	(%)	36	37	39	41	39	40	39	41	41	42
Ratio of female managers ^{*2}	(%)	12.0	14.7	14.5	17.4	18.2	16.0	18.4	17.7	18.7	23.2
Ratio of paid leave taken by employees	(%)	83.4	86.9	78.1	80.0	70.5	80.2	83.8	83.4	81.9	83.4
Number of employees who took childcare leave ^{*3}	(Persons)	13	16	12	11	11	15	24	26	30	36

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

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

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

Consolidated Financial Statements

Consolidated Balance Sheet

(Millions of yen)

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

Liabilities

Deposits	841,344	875,261
Negotiable certificates of deposits	800	300
Call money	35,000	—
Borrowed money	13,343	13,598
Bonds	50,000	100,000
ATM-related temporary advances	71,228	68,319
Accounts payable for credit card business	40,738	39,155
Deposits for electronic money	62,660	59,186
Other liabilities	96,103	100,759
Provision for bonuses	1,063	1,418
Liability for retirement benefits	35	44
Provision for retirement benefits of directors	9	—
Provision for stocks payment	983	1,084
Deferred tax liabilities	177	350
Total liabilities	1,213,488	1,259,477

Net assets

Common stock	30,724	30,724
Capital surplus	31,071	32,068
Retained earnings	207,126	208,740
Treasury stock	(2,738)	(3,089)
Total shareholders' equity	266,184	268,443
Net unrealized gains (losses) on available-for-sale securities	85	564
Foreign currency translation adjustments	10,245	9,852
Accumulated adjustments for retirement benefits	685	1,630
Total accumulated other comprehensive income	11,016	12,047
Subscription rights to shares	32	8
Non-controlling interests	5,255	5,766
Total net assets	282,489	286,265
Total liabilities and net assets	1,495,977	1,545,743

Consolidated Statement of Income

(Millions of yen)

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

Extraordinary income	1,314	2
Gain on sales of fixed assets	—	2
Gain on change in equity of affiliates	76	—
Gain on sale of shares of subsidiaries and affiliates	179	—
Other extraordinary income	1,057	—
Extraordinary losses	2,767	8,701
Losses on disposal of fixed assets	742	245
Impairment losses	2,025	8,456
Income before income taxes	28,836	21,466
Income taxes-current	8,141	8,223
Income taxes-deferred	2,425	(297)
Total income taxes	10,567	7,926
Net income	18,268	13,539
Net income attributable to non-controlling interests	47	62
Net income attributable to owners of the parent	18,221	13,476

Non-consolidated Financial Statements

Non-consolidated Balance Sheets

(Millions of yen)

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

Liabilities

Deposits	871,043	904,780
Ordinary deposits	660,639	649,395
Time deposits	209,967	254,959
Other deposits	436	425
Negotiable certificates of deposit	800	300
Call money	35,000	—
Bonds	50,000	100,000
Other liabilities	101,456	106,215
Income taxes payable	4,147	4,340
Accrued expenses	7,621	8,684
ATM-related temporary advances	71,228	68,319
Lease liabilities	—	4,381
Asset retirement obligations	513	516
Other	17,945	19,972
Provision for bonuses	712	758
Provision for stocks payment	983	1,084
Acceptances and guarantees	14,832	31,875
Total liabilities	1,074,826	1,145,013

Net assets

Common stock	30,724	30,724
Capital surplus	30,724	31,721
Legal capital surplus	30,724	30,724
Other capital surplus	—	996
Retained earnings	193,653	199,807
Legal retained earnings	0	0
Other retained earnings	193,653	199,807
Retained earnings brought forward	193,653	199,807
Treasury stock	(2,738)	(3,089)
Total shareholders' equity	252,364	259,163
Net unrealized gains (losses) on available-for-sale securities	85	564
Total valuation and translation adjustments	85	564
Share acquisition rights	32	—
Total net assets	252,482	259,728
Total liabilities and net assets	1,327,309	1,404,742

Non-consolidated Statements of Income

(Millions of yen)

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

Extraordinary income

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