



Fiscal year ended March 31, 2019
[Reference Materials] Financial Results
(from FY2012 to FY2018)



May 2019

Corporate Profile

Basic information

Headquarters: 1-6-1, Marunouchi, Chiyoda-ku, Tokyo
 Main business: ATM services, other financial services

Key data (Japan) (as of Mar. 31, 2019)

Net assets: 212,890 million yen
 Common stock (Seven Bank, Ltd.): 30,679 million yen
 Number of ATMs (Japan): 25,152
 No. of employees (Seven Bank, Ltd.): 460
 No. of shares outstanding: 1,192,464,000

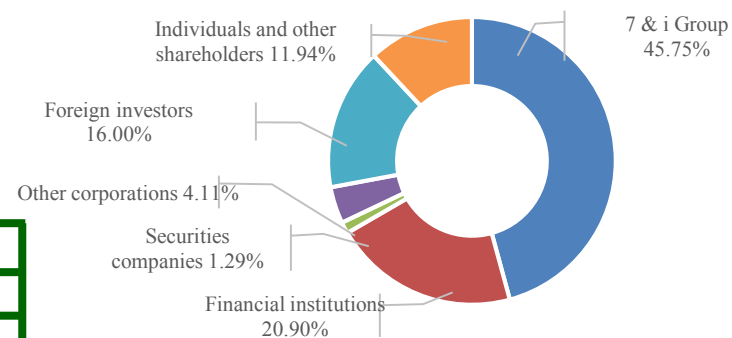
Main shareholders (as of Mar. 31, 2019)

Shareholders	No. of shares (shares)	Share-holding (%)
Seven-Eleven Japan Co., Ltd.	453,639,000	38.04%
Ito-Yokado Co., Ltd.	46,961,000	3.93%
York-Benimaru Co., Ltd.	45,000,000	3.77%
Japan Trustee Services Bank, Ltd. (trust account)	43,626,000	3.65%
The Master Trust Bank of Japan, Ltd. (trust account)	42,760,600	3.58%
Sumitomo Mitsui Banking Corporation	15,000,000	1.25%
Dai-ichi Life Insurance Co., Ltd.	15,000,000	1.25%
Japan Trustee Services Bank, Ltd. (trust account 9)	13,565,000	1.13%
Japan Trustee Services Bank, Ltd. (trust account 5)	13,115,100	1.09%
STATE STREET CLIENT OMNIBUS ACCOUNT OM44	11,464,931	0.96%

History

Apr. 2001: IY Bank is established
 Oct. 2005: Changes name to Seven Bank
 Dec. 2011: Lists shares on the first section of Tokyo Stock Exchange
 Oct. 2012: Makes U.S. ATM operator FCTI into consolidated subsidiary
 Jun. 2014: Establishes ATMi
 Jul. 2014: Establishes Bank Business Factory
 Jan. 2018: Establishes Seven Payment Service

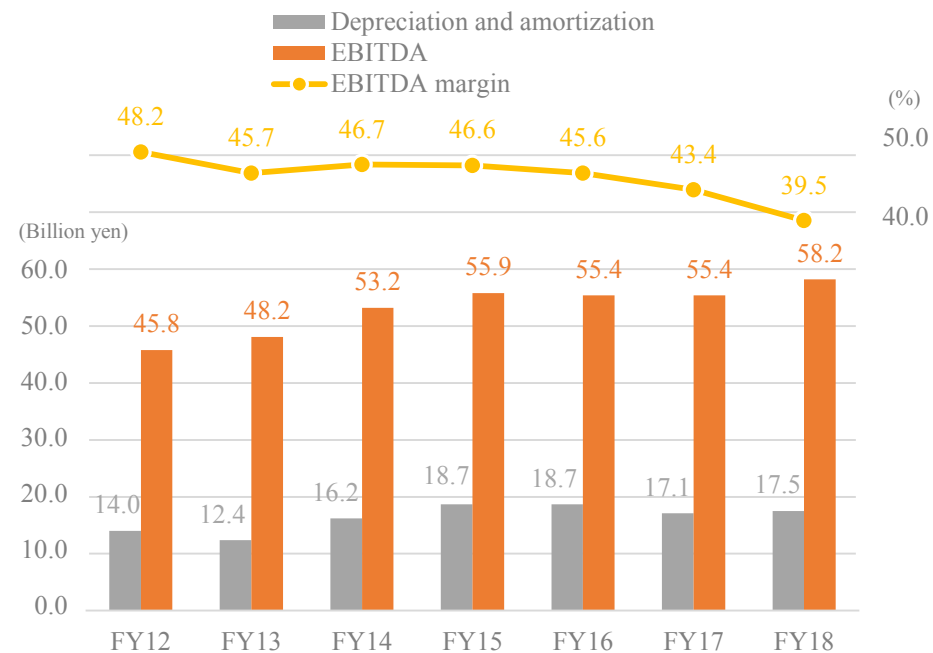
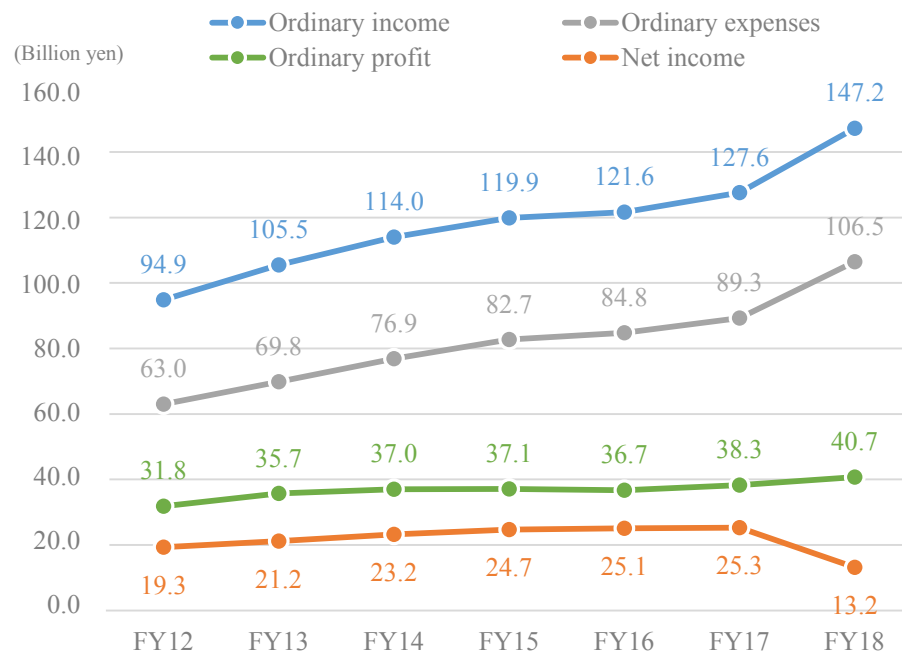
Main shareholders (as of Mar. 31, 2019)



Shareholders	No. of shares held (shares)	Share-holding (%)
Seven & i Holdings group companies	545,600,000	45.75
Financial institutions	249,246,343	20.90
Securities companies	15,410,056	1.29
Other corporations	48,970,939	4.11
Foreign investors	190,825,795	16.00
Individuals and other shareholders	142,410,739	11.94

Notes: 1. Shareholding ratios have been truncated to the nearest second decimal lace.
 2. Green shading indicates Seven & i Holdings group companies
 3. Other corporations do not include Seven & i Holdings group companies

Trends in Income (Consolidated)

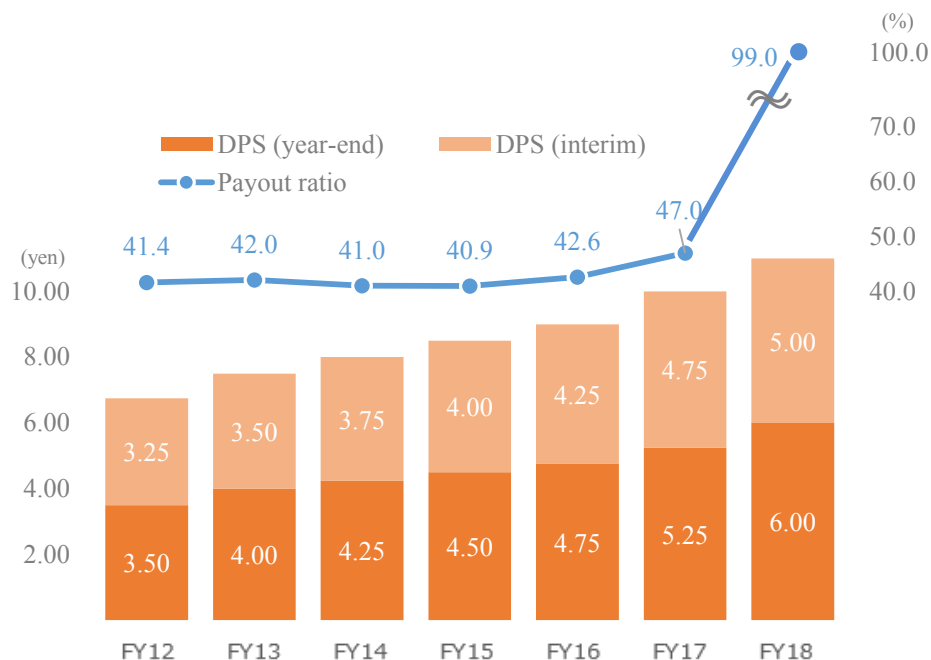


	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18
Ordinary income	billion yen	94.9	105.5	114.0	119.9	121.6	127.6	147.2
Ordinary expenses	billion yen	63.0	69.8	76.9	82.7	84.8	89.3	106.5
Ordinary profit	billion yen	31.8	35.7	37.0	37.1	36.7	38.3	40.7
Net income	billion yen	19.3	21.2	23.2	24.7	25.1	25.3	13.2
Depreciation and amortization	billion yen	14.0	12.4	16.2	18.7	18.7	17.1	17.5
EBITDA	billion yen	45.8	48.2	53.2	55.9	55.4	55.4	58.2
EBITDA margin	%	48.2	45.7	46.7	46.6	45.6	43.4	39.5

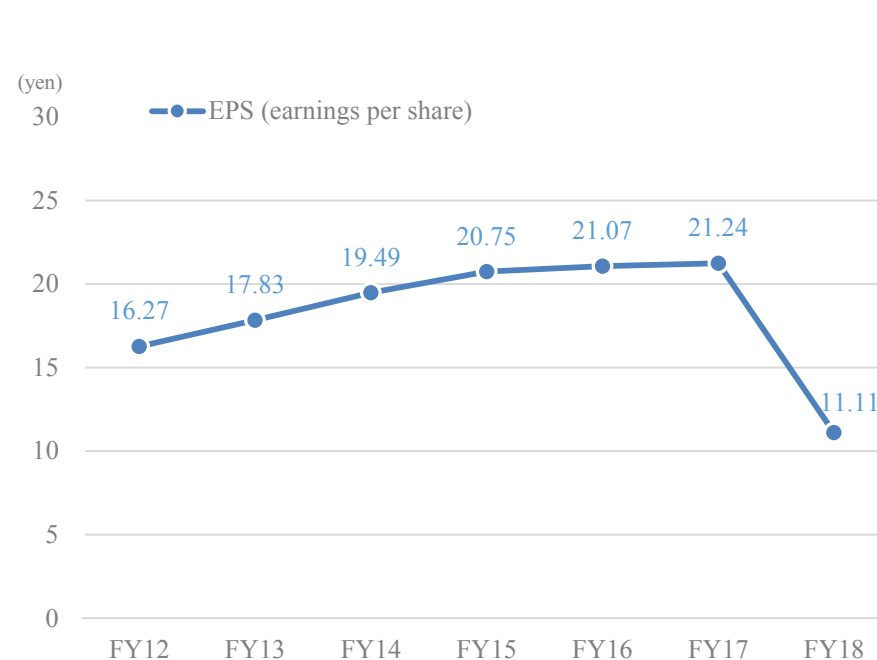
Note: 1. EBITDA = Ordinary profit + Depreciation and amortization
 2. EBITDA margin = EBITDA / Ordinary income

Per Share Information (Consolidated)

Dividends and payout ratio



Earnings per share



	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18
DPS (dividend per share)	yen	6.75	7.50	8.00	8.50	9.00	10.00	11.00
Interim DPS (dividend per share)	yen	3.25	3.50	3.75	4.00	4.25	4.75	5.00
Year-end DPS (dividend per share)	yen	3.50	4.00	4.25	4.50	4.75	5.25	6.00
Payout ratio	%	41.4	42.0	41.0	40.9	42.6	47.0	99.0
EPS (earnings per share)	yen	16.27	17.83	19.49	20.75	21.07	21.24	11.11
Diluted earnings per share	yen	16.24	17.80	19.46	20.71	21.04	21.20	11.09

Other Information (Consolidated)

Stock Price-Related Indicators

	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18
Trends in share price	Highest	318	428	617	661	504	452	383
Trends in share price	Lowest	170	274	363	404	288	328	300
PBR (highest)	%	2.75	3.33	4.34	4.27	3.03	2.54	2.15
PBR (lowest)	%	1.47	2.13	2.55	2.61	1.73	1.85	1.68
PER (price-earnings ratio)	times	18.74	22.71	30.41	23.12	17.26	15.95	6.21

Notes: Stock prices include Continuous session.

Cash Flow Capital Expenditures

	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18
Net cash provided by operating activities	Million yen	118,550	91,940	99,931	66,482	88,118	31,466	117,471
Net cash used in investing activities	Million yen	(6,927)	(50,668)	4,994	(11,634)	(28,818)	(3,649)	(34,882)
Net cash used in financing activities	Million yen	(8,157)	(8,333)	(9,204)	(9,826)	(10,446)	(11,729)	(12,246)
Capital expenditure	Million yen	21,918	24,054	19,037	17,216	14,213	11,900	10,826
ATM	Million yen	13,044	13,858	10,698	8,885	4,052	1,673	1,986
Software	Million yen	7,118	7,933	7,122	7,550	8,756	9,863	7,589

Equity and number of employees

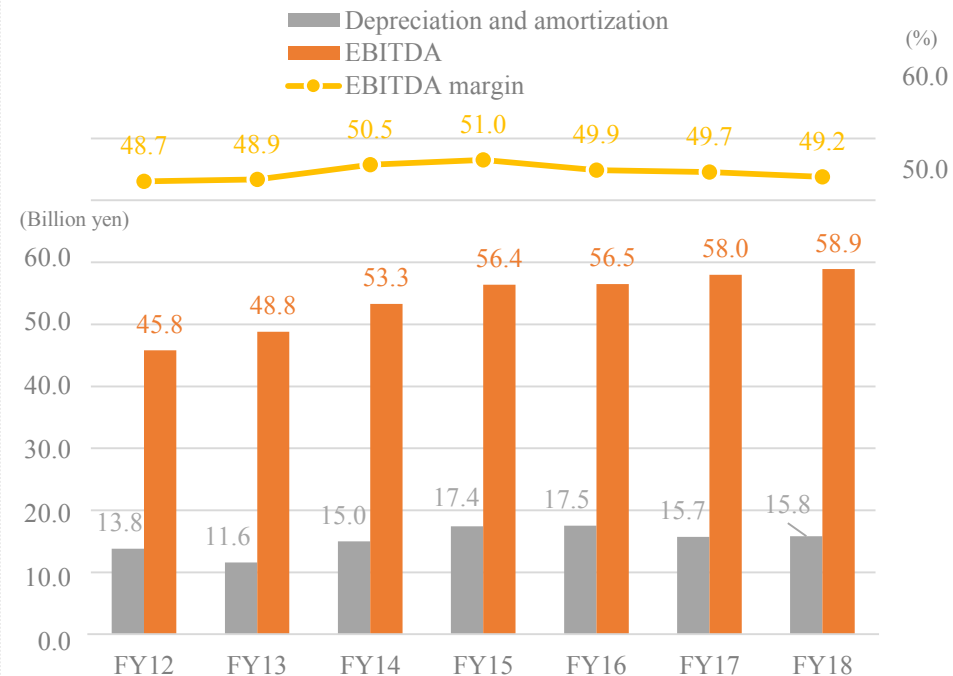
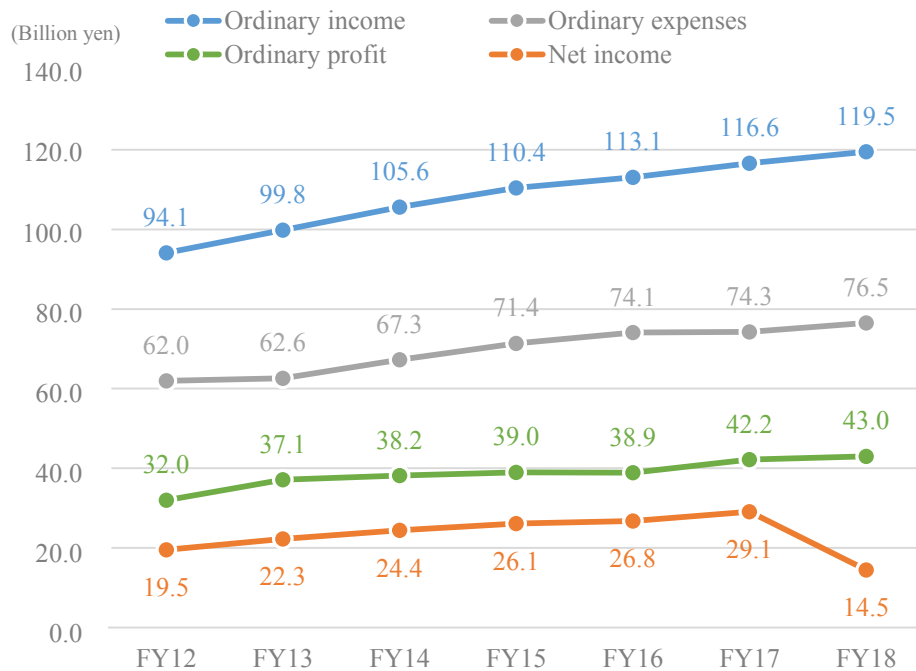
	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18
Net assets to total assets ratio	%	16.9	19.3	19.7	20.1	20.7	20.6	18.6
Return on Equity	%	14.7	14.6	14.4	13.9	13.1	12.3	6.2
No. of employees (Excluding extraordinary items)		490	543	576	619	634	654	657
Long-term expected rate of return on Per Person	Million yen	194	194	198	194	192	195	224



Seven Bank, Ltd.(Non-consolidated)

(from FY2012 to FY2018)

Trends in Income (Non-consolidated)

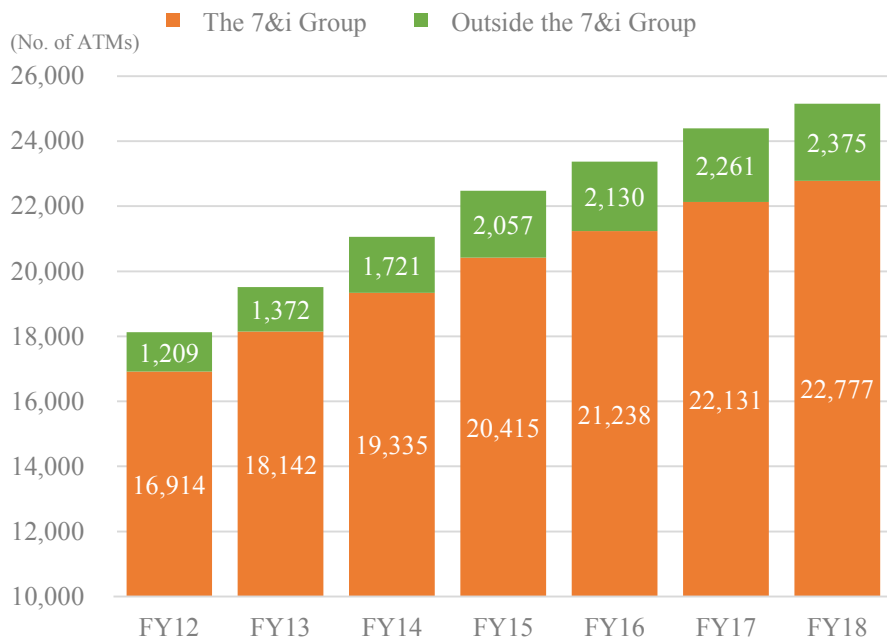


	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18
Ordinary income	billion yen	94.1	99.8	105.6	110.4	113.1	116.6	119.5
Ordinary expenses	billion yen	62.0	62.6	67.3	71.4	74.1	74.3	76.5
Ordinary profit	billion yen	32.0	37.1	38.2	39.0	38.9	42.2	43.0
Net income	billion yen	19.5	22.3	24.4	26.1	26.8	29.1	14.5
Depreciation and amortization	billion yen	13.8	11.6	15.0	17.4	17.5	15.7	15.8
EBITDA	billion yen	45.8	48.8	53.3	56.4	56.5	58.0	58.9
EBITDA margin	%	48.7	48.9	50.5	51.0	49.9	49.7	49.2

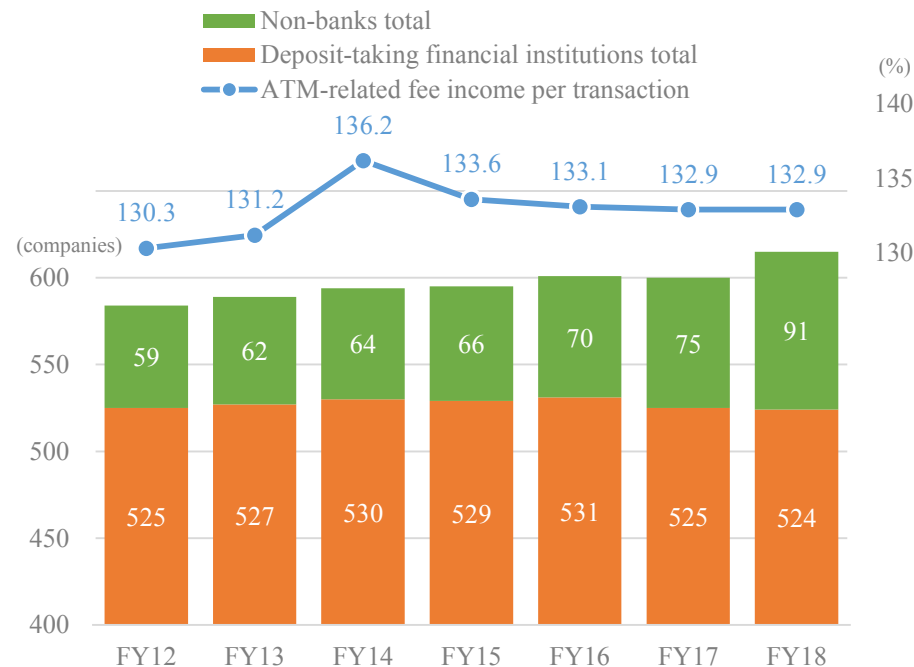
Note: 1. EBITDA = Ordinary profit + Depreciation and amortization
 2. EBITDA margin = EBITDA / Ordinary income

Trends in no. of ATMs installed and no. of affiliated financial institutions (non-consolidated)

No. of ATMs installed



No. of affiliated financial institutions

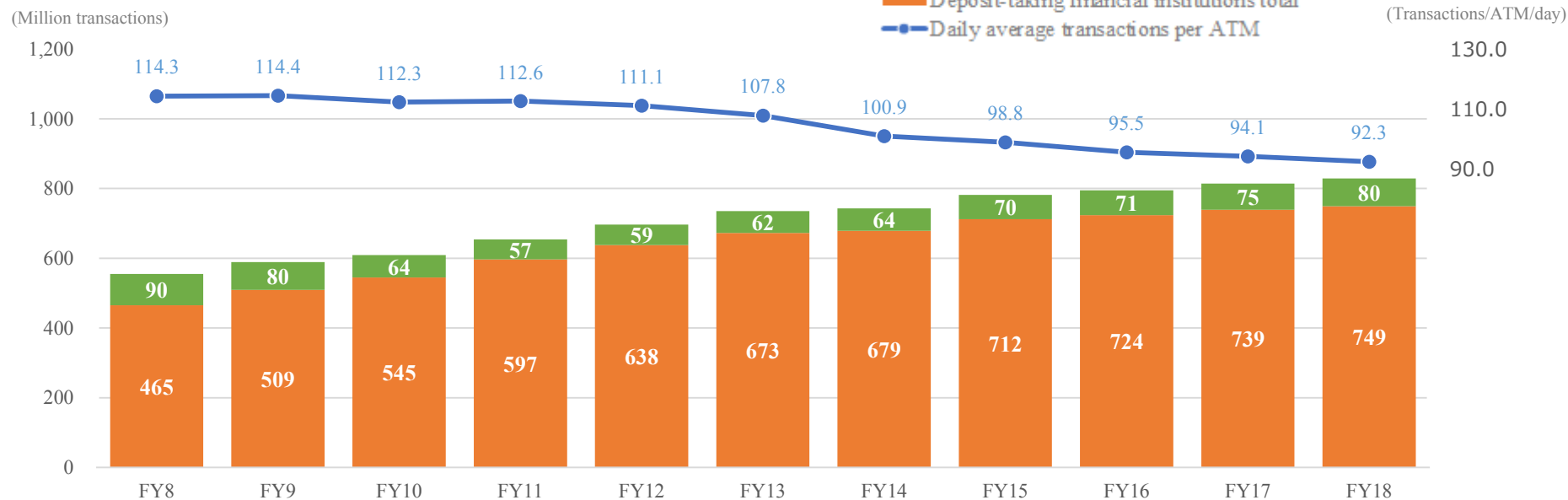


	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18
Number of ATMs	units	18,123	19,514	21,056	22,472	23,368	24,392	25,152
7&i Group	units	16,914	18,142	19,335	20,415	21,238	22,131	22,777
Outside 7&i Group	units	1,209	1,372	1,721	2,057	2,130	2,261	2,375
No. of affiliated financial institutions	companies	584	589	594	595	601	600	615
Deposit-taking financial institutions total	companies	525	527	530	529	531	525	524
Banks	banks	113	119	122	123	124	124	124
Non-banks total	companies	59	62	64	66	70	75	91

Notes: 1. Seven Bank does not include the ATMs of affiliated financial institutions.
 2. JA Bank and JF Marine Bank are counted as individual business lines.
 3. In this report, securities, life insurance, credit card, consumer credit and consumer financing companies are all referred to as “non-banks.”

ATM usage (non-consolidated)

No. of transactions

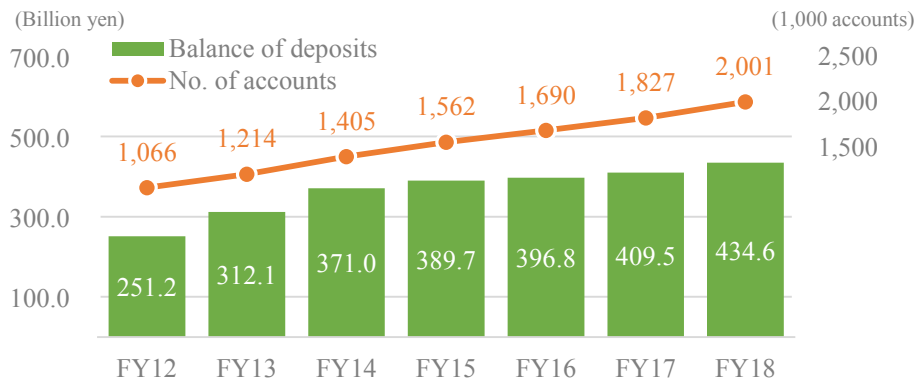


	Unit	FY8	FY9	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18
Total no. of transactions	Million transactions	555	590	609	655	698	736	743	782	796	815	829
Deposit-taking financial institutions total	Million transactions	465	509	545	597	638	673	679	712	724	739	749
Non-banks total	Million transactions	90	80	64	57	59	62	64	70	71	75	80
Daily average transactions per ATM	Transactions/ATM/day	114.3	114.4	112.3	112.6	111.1	107.8	100.9	98.8	95.5	94.1	92.3
ATM-related fee income per transaction	yen/transaction	158.0	147.9	135.3	131.3	130.3	131.2	136.2	133.6	133.1	132.9	132.9

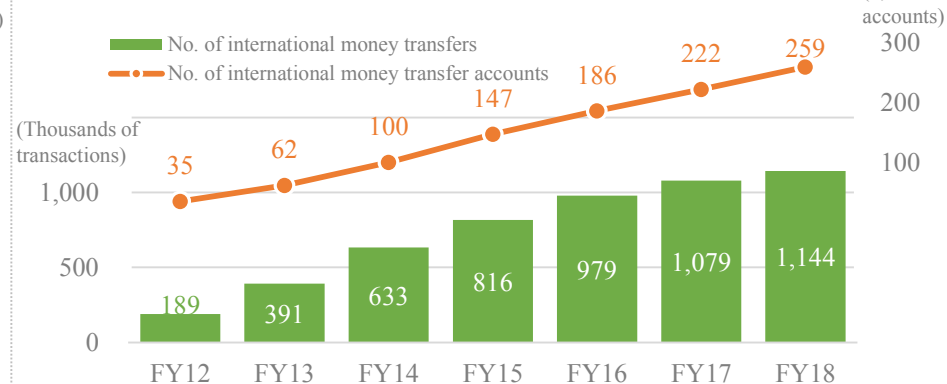
Note: 1. Total number of transactions and daily average transactions per ATM do not include balance inquiries, e-money charges, PIN changes and withdrawal limit changes.
 2. ATM-related fee income per transaction = ATM-related fee income / (Total of transactions – Total of transactions without ATM-related fee income [i.e. sales proceeds deposits])
 3. In this report, securities, life insurance, credit card, consumer credit and consumer financing companies are all referred to as “non-banks.”

Settlement and Account: Main Figures

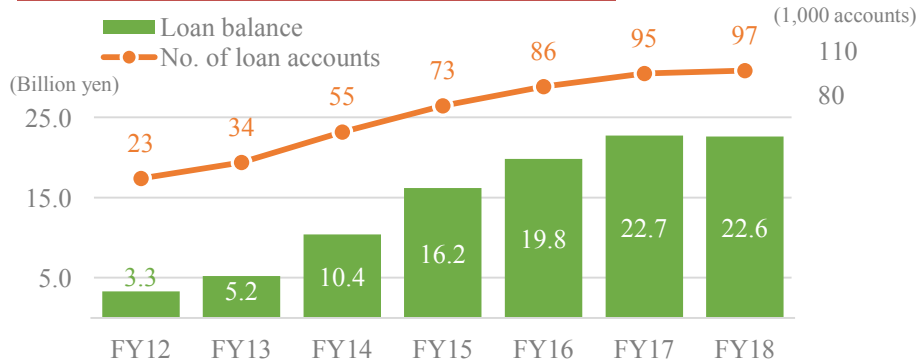
Number of accounts and balance of deposits



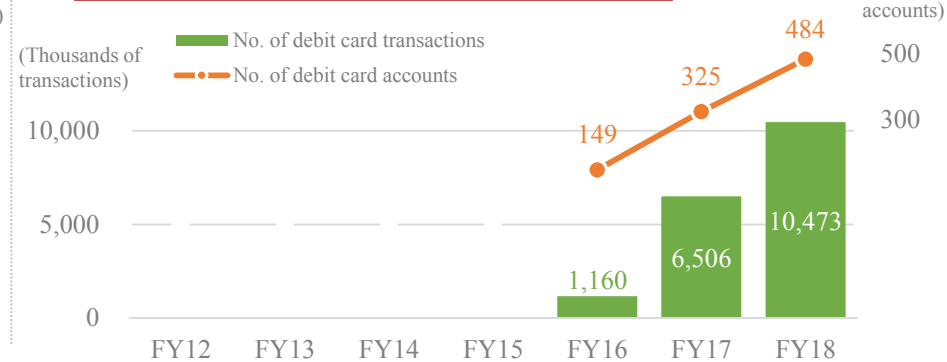
International money transfer services



Personal loan services



Debit services



	Unit	FY12	FY13	FY14	FY15	FY16	FY17	FY18
No. of accounts	1,000 accounts	1,066	1,214	1,405	1,562	1,690	1,827	2,001
Balance of deposits	billion yen	251.2	312.1	371.0	389.7	396.8	409.5	434.6
No. of loan accounts	1,000 accounts	23	34	55	73	86	95	97
Loan balance	billion yen	3.3	5.2	10.4	16.2	19.8	22.7	22.6
No. of international money transfer accounts	1,000 accounts	35	62	100	147	186	222	259
No. of international money transfers	thousands of transactions	189	391	633	816	979	1,079	1,144
No. of debit card accounts	1,000 accounts	-	-	-	-	149	325	484
No. of debit card transactions	thousands of transactions	-	-	-	-	1,160	6,506	10,473

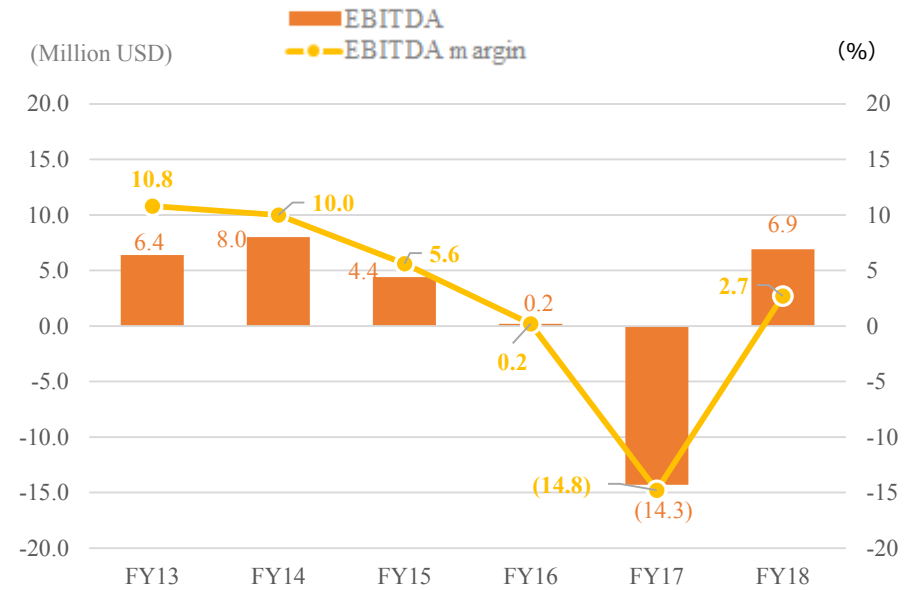
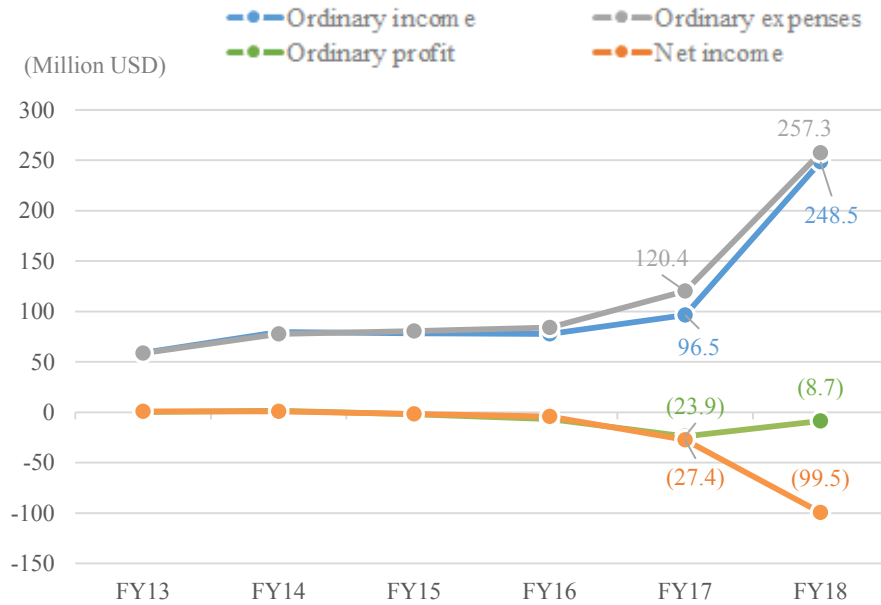


Consolidated Subsidiaries

(FY2012~FY2018)

Trends in Income (FCTI)

Trends in Income

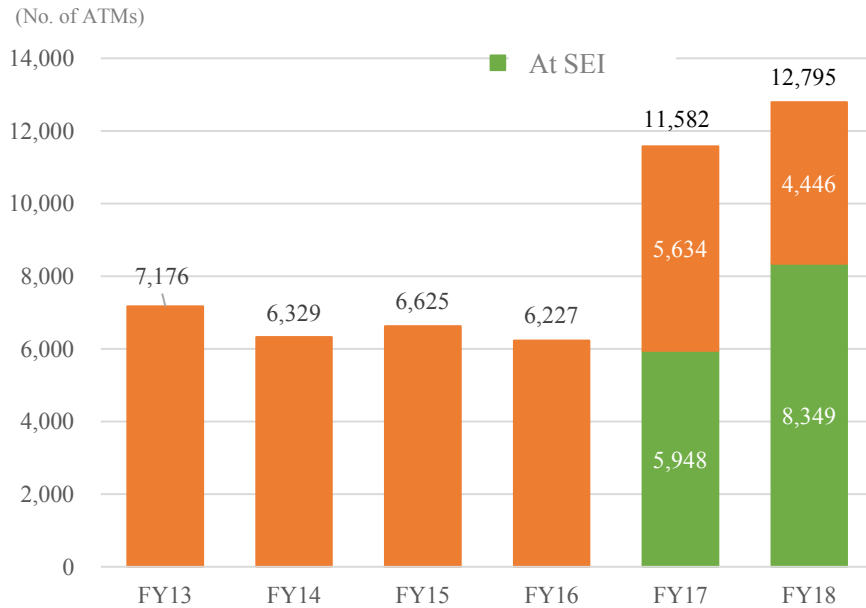


	Unit	FY13	FY14	FY15	FY16	FY17	FY18
Ordinary income	Million USD	58.9	79.6	78.5	77.6	96.5	248.5
Ordinary expenses	Million USD	58.6	77.8	80.6	84.2	120.4	257.3
Ordinary profit	Million USD	0.3	1.7	(2.0)	(6.6)	(23.9)	(8.7)
Net income	Million USD	1.0	1.0	(1.5)	(4.3)	(27.4)	(99.5)
EBITDA	Million USD	6.4	8.0	4.4	0.2	(14.3)	6.9
EBITDA margin	%	10.8	10.0	5.6	0.2	(14.8)	2.7

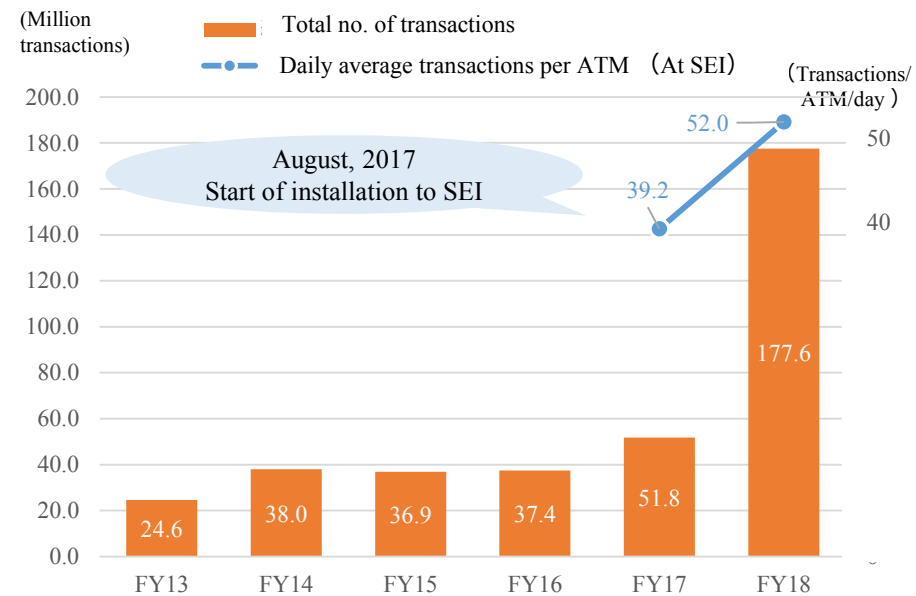
Note: 1. EBITDA = Ordinary profit + Depreciation and amortization
 2. EBITDA margin = EBITDA / Ordinary income

Trends in no. of ATMs installed and ATM usage (FCTI)

No. of ATMs installed at end of term



No. of transactions



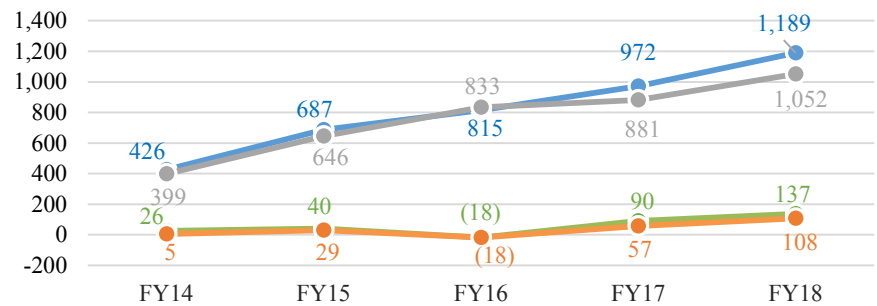
	Unit	FY13	FY14	FY15	FY16	FY17	FY18
No. of ATMs installed at end of term	No. of ATMs	7,176	6,329	6,625	6,227	11,582	12,795
At SEI	No. of ATMs	-	-	-	-	5,948	8,349
Total no. of transactions	Million transactions	24.6	38.0	36.9	37.4	51.8	177.6
Daily average transactions per ATM (At SEI)	Transactions/ATM/day	-	-	-	-	39.2	52.0

Trends in Income (BBF・ATMi)

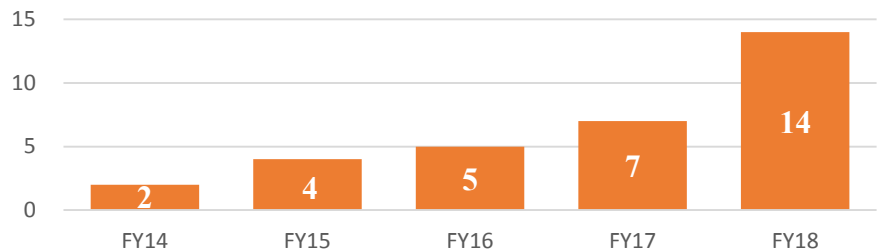
BBF

Trends in Income

(Million yen)



Number of contractors

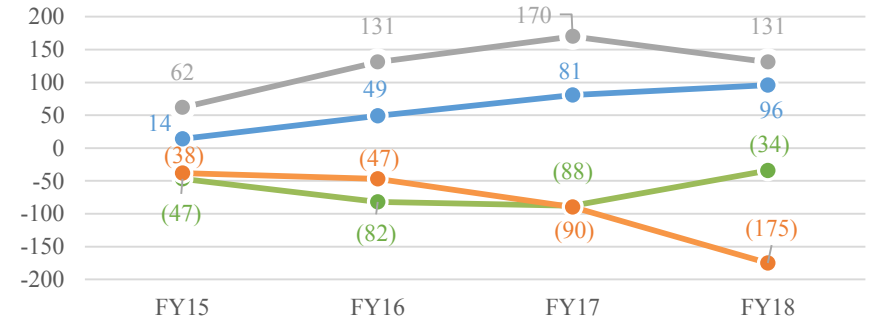


	Unit	FY14	FY15	FY16	FY17	FY18
Ordinary income	Million yen	426	687	815	972	1,189
Ordinary expenses	Million yen	399	646	833	881	1,052
Ordinary profit	Million yen	26	40	(18)	90	137
Net income	Million yen	5	29	(18)	57	108
Number of contractors	Company	2	4	5	7	14

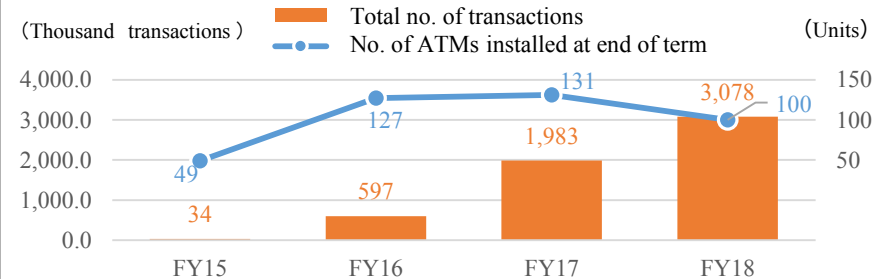
ATMi

Trends in Income

(Million yen)



Total no. of transactions ・ No. of ATMs installed at end of term



	Unit	FY15	FY16	FY17	FY18
Ordinary income	Million yen	14	49	81	96
Ordinary expenses	Million yen	62	131	170	131
Ordinary profit	Million yen	(47)	(82)	(88)	(34)
Net income	Million yen	(38)	(47)	(90)	(175)
No. of ATMs installed at end of term	Units	49	127	131	100
Total no. of transactions	Thousand transactions	34	597	1,983	3,078