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# Financial Results

Financial Results for Second Quarter of Fiscal Year 2023

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01

# **Financial Results for Second Quarter of Fiscal Year Ending March 31, 2024**

# Key points of the results for the second quarter of fiscal year ending March 31, 2024



## Financial results overview

Higher profit on higher income in both consolidated and non-consolidated results; profits greatly exceeded the plan



## Domestic ATM business

The number of ATM transactions was strong in the first half, although the year-on-year increase has narrowed recently



## Domestic retail business

Number of accounts and loan balance grew steadily



## Overseas business

The situation in the U.S. continues to be tough, while the business in the Philippines was strong in Asia

Financial Results for Second Quarter of Fiscal  
Year Ending March 31, 2024

**Profit/Loss Status**  
**[Consolidated]**

**Ordinary income**

Ordinary income increased primarily due to the impact of consolidation of Seven Card Service and strong performance of Seven Bank

**Ordinary profit**

Ordinary profit rose as income grew, more than offsetting the year on year increase in expenses

**Net income**

A significant increase in net income due to the impact of 21.5 billion yen in extraordinary gain from negative goodwill

- Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.  
2. Amounts less than one hundred million yen have been truncated.  
3. Previous-year comparisons are based on the units used in these materials.  
4. Exchange rates used in the consolidated income statement:  
FY2022 1H \$1 = ¥123.14  
FY2023 1H \$1 = ¥135.00  
FY2023 \$1 plan = ¥140.00  
5. All EBITDA in these materials are Ordinary profit + Depreciation and amortization.

**Ordinary income**

¥ **92.2** billion

1H of previous fiscal year ¥ **73.8** billion

Year on year change **+24.9%**

Vs. plan **+4.1%**

**Ordinary expenses**

¥ **75.8** billion

1H of previous fiscal year ¥ **59.3** billion

Year on year change **+27.8%**

Vs. plan **(0.9)%**

**Net income** attributable to owners of the parent

¥ **32.6** billion

1H of previous fiscal year ¥ **9.7** billion

Year on year change **+236.0%**

Vs. plan **+11.2%**

**Ordinary profit**

¥ **16.4** billion

1H of previous fiscal year ¥ **14.5** billion

Year on year change **+13.1%**

Vs. plan **+36.6%**

**EBITDA**

¥ **27.3** billion

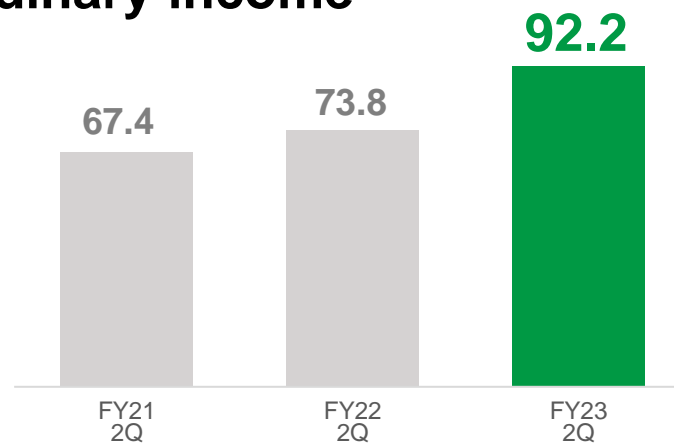
1H of previous fiscal year ¥ **23.8** billion

Year on year change **+14.7%**

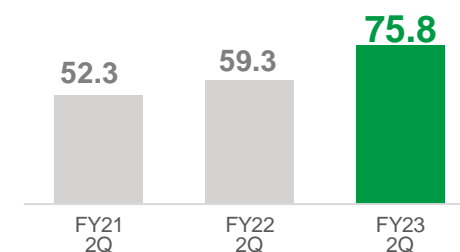
Financial Results for Second Quarter of  
Fiscal Year Ending March 31, 2024

**Trend in Fiscal Year  
Performance  
[Consolidated]**

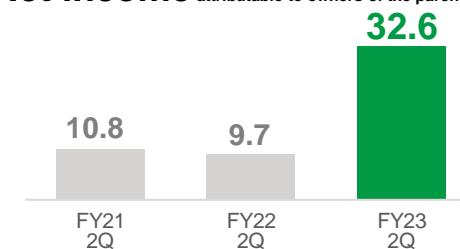
## Ordinary income



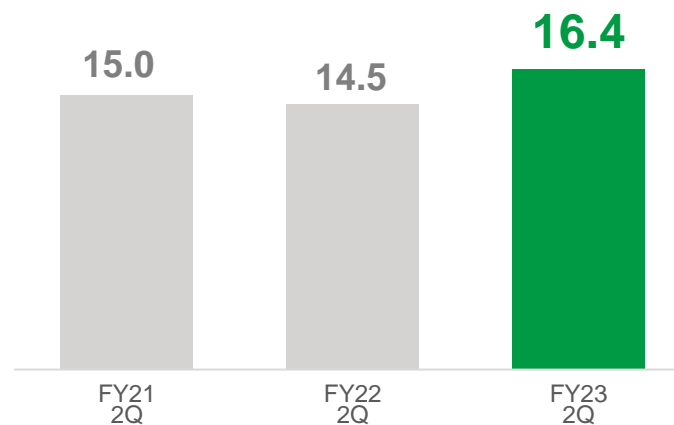
## Ordinary expenses



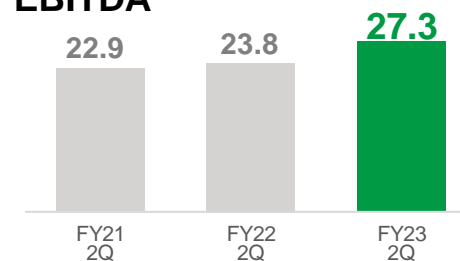
## Net income attributable to owners of the parent



## Ordinary profit



## EBITDA



Note: Amounts less than one hundred million yen have been truncated.

Financial Results for Second Quarter of  
Fiscal Year Ending March 31, 2024

**Profit/Loss Status**  
**[Seven Bank]**

**Ordinary income**

Ordinary income increased primarily due to  
**strong domestic ATM business**

**Ordinary profit**

**Ordinary profit increased**, as higher  
income more than offset the increase in  
expenses

Notes: 1. All comments and figures regarding changes are compared with  
the same period a year ago.  
2. Amounts less than one hundred million yen have been truncated.  
3. Previous-year comparisons are based on the units used in these  
materials.  
4. All EBITDA in this material are Ordinary profit + Depreciation and  
amortization.

**Ordinary income**

¥ **64.0** billion

1H of  
previous  
fiscal year ¥ **58.6** billion

Year on  
year  
change **+9.2%**

Vs. plan **+5.7%**

**Ordinary profit**

¥ **16.9** billion

1H of  
previous  
fiscal year ¥ **15.2** billion

Year on  
year  
change **+11.1%**

Vs. plan **+25.1%**

**Ordinary expenses**

¥ **47.1** billion

1H of  
previous  
fiscal year ¥ **43.3** billion

Year on  
year  
change **+8.7%**

Vs. plan **+0.2%**

**Net income**

¥ **11.4** billion

1H of  
previous  
fiscal year ¥ **10.0** billion

Year on  
year  
change **+14.0%**

Vs. plan **+20.0%**

**EBITDA**

¥ **25.8** billion

1H of  
previous  
fiscal year ¥ **23.4** billion

Year on  
year  
change **+10.2%**

Vs. plan **+11.2%**

AGENDA

02

## **Key Figures and Topics by Business**

# **Domestic Business (ATM)**

## Domestic Business (ATM)

Key Figures:  
ATM Usage

## Total number of transactions in 1H

**515 million** transactions  
**(+36 million** transactions)

Daily average  
transactions per ATM in 1H

**104.7** transactions  
**(+5.0** transactions)

Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.

2. The total number of ATM transactions and daily average transactions per ATM do not include balance inquiries, e-money charges, PIN changes, withdrawal limit changes, or other operations.

3. In this report, securities, life insurance, credit card, consumer credit, consumer financing companies, and code payment companies are all referred to as "non-banks, etc."

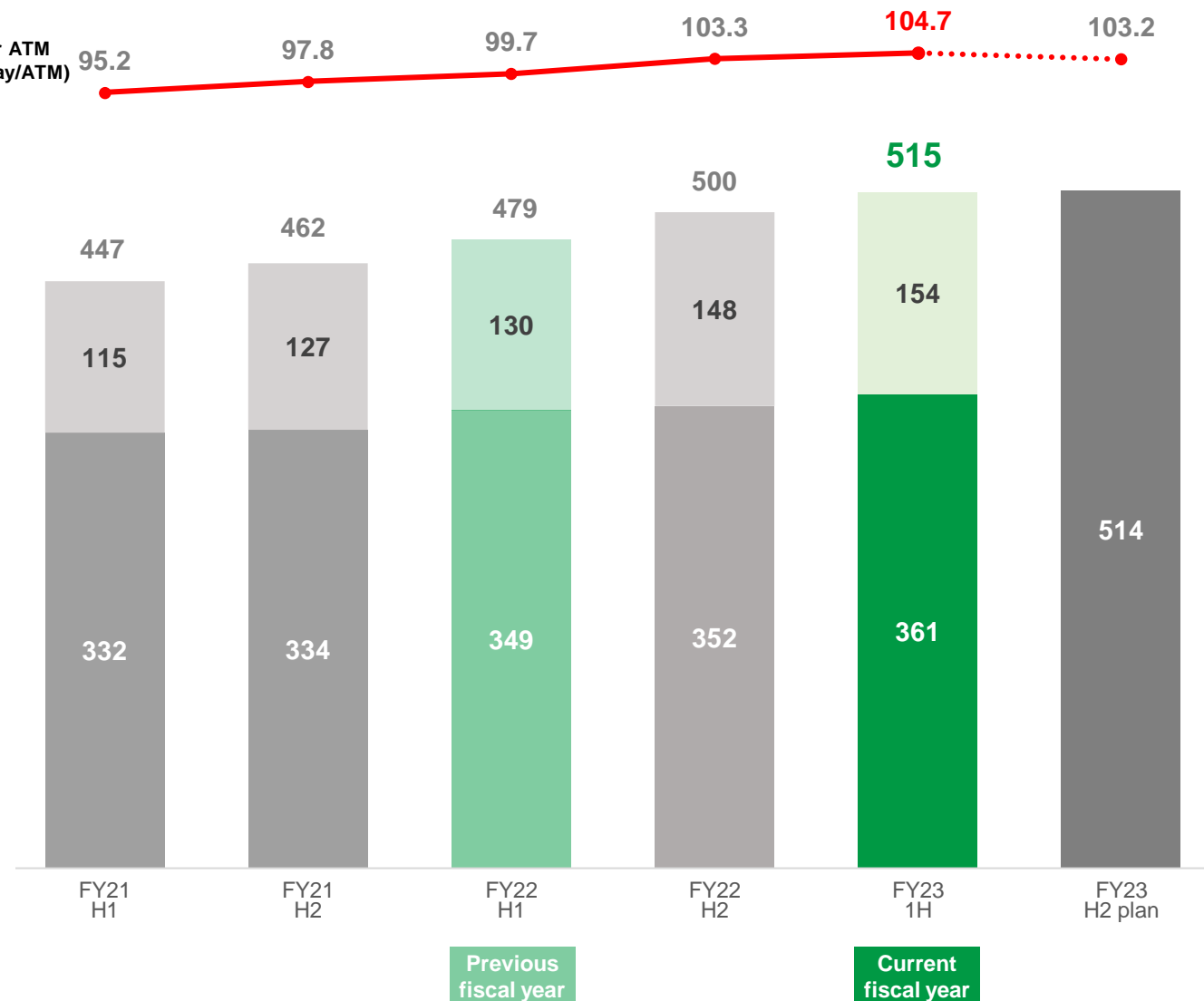
4. ATM-related fee income per transaction: ¥110.0 for FY2023 1H

\* 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])

Daily average  
transactions per ATM  
(Transactions/day/ATM)

Total number of  
transactions for  
non-banks, etc.  
(Million  
transactions)

Total number of  
transactions for  
deposit-taking  
financial  
institutions  
(Million  
transactions)



Domestic Business (ATM)  
**Key Figures:**  
**Number of ATMs**  
**at End of Quarter**

**Number of ATMs**  
**at the end of 1H**

**27,099 units**  
**(+574 units)**

**The 7&i Group:**

**23,334 units (+69 units)**

**Outside the 7&i Group:**

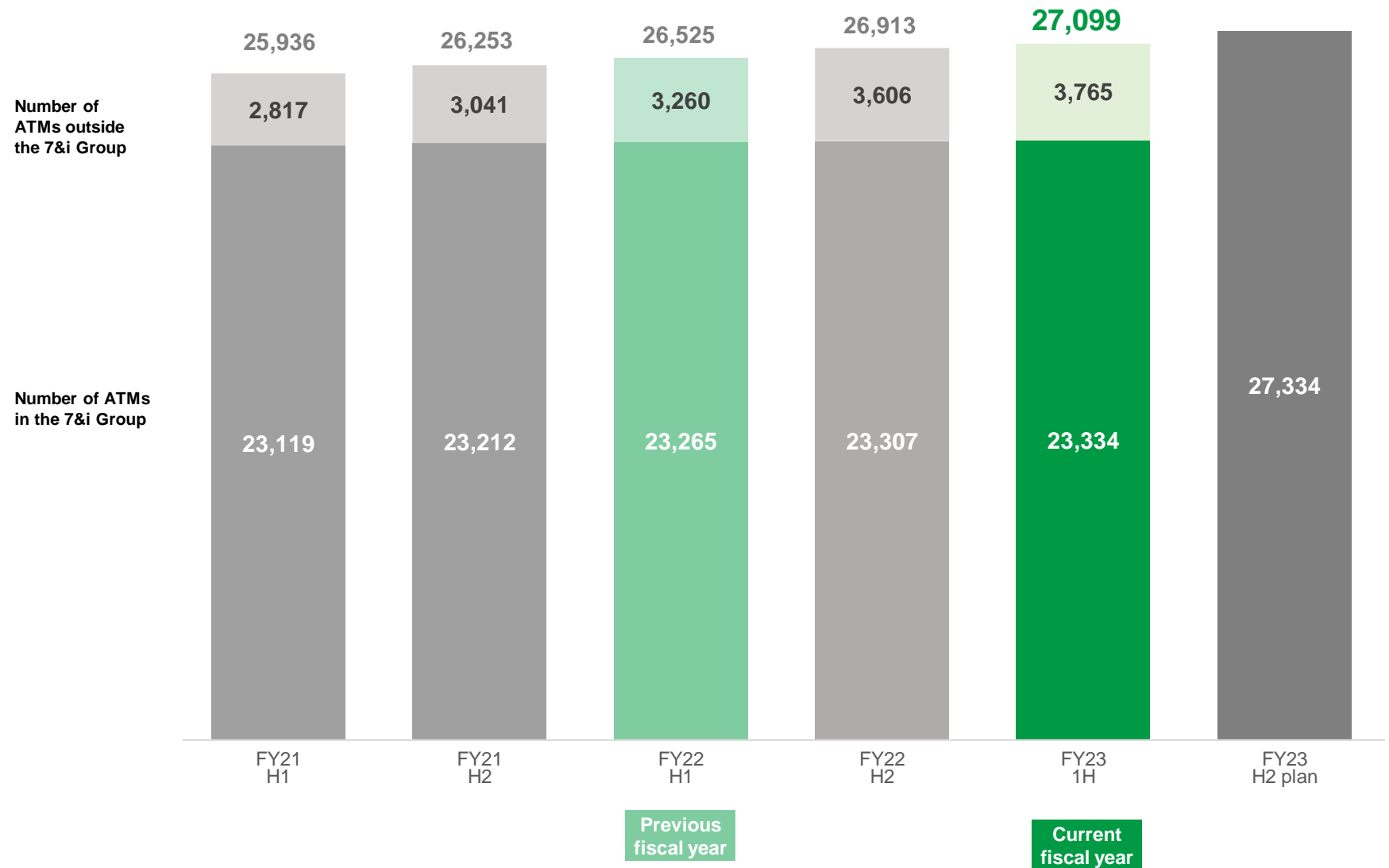
**3,765 units (+505 units)**

**Revised the plan**  
**for the second half**

**27,334 units**

**Compared to initial plan:**

**(-264 units)**

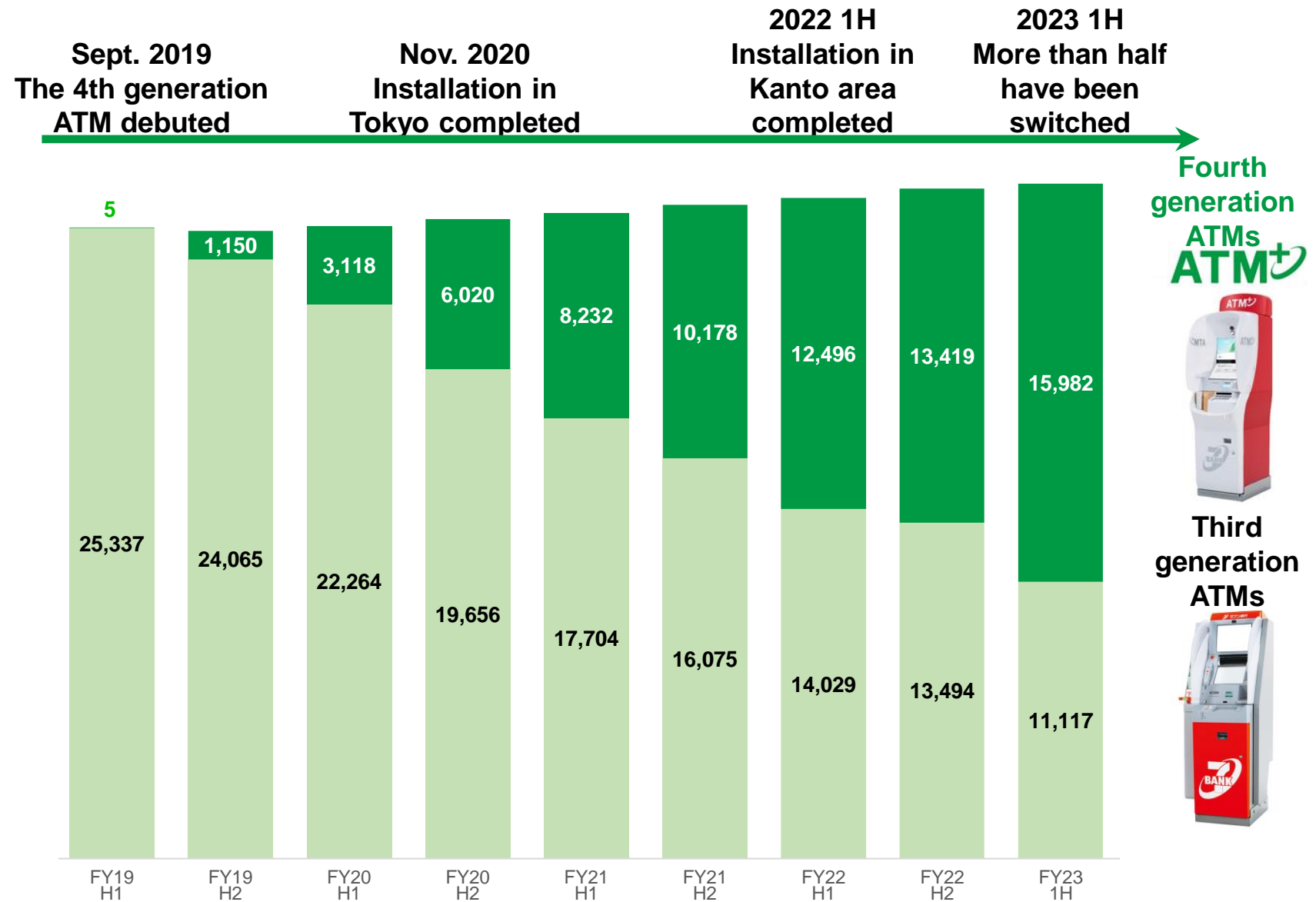


Note: All comments and figures regarding changes are compared with the same period a year ago.

Domestic Business (ATM)

## Key Figures: Upgrade to Fourth Generation ATMs

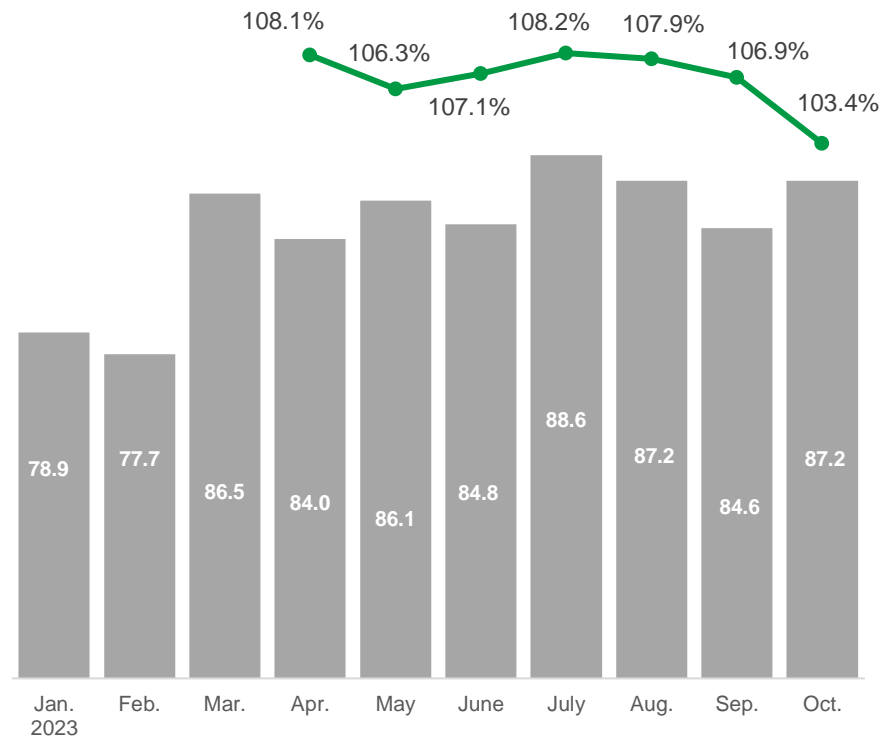
The switch to **fourth generation ATMs**  
has been progressing smoothly, with  
**more than half being replaced**



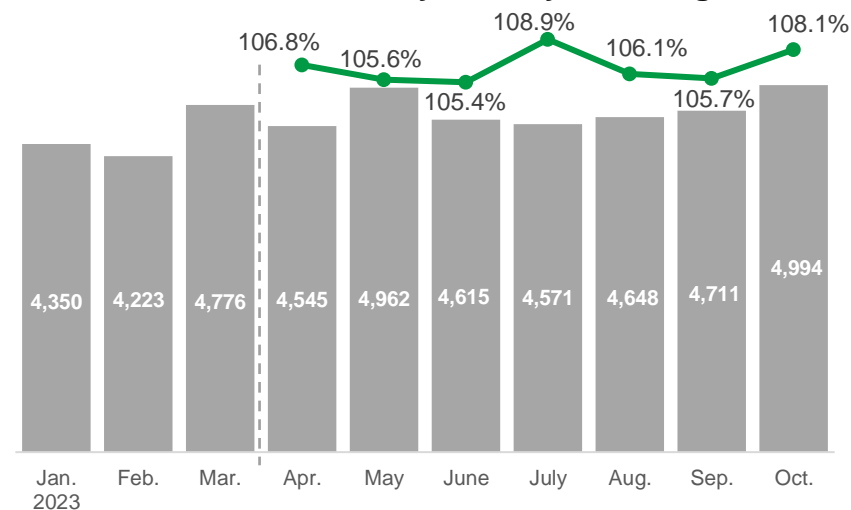
## Domestic Business (ATM) Topics

The number of ATM transactions was strong throughout the first half, although the year-on-year increase has narrowed recently

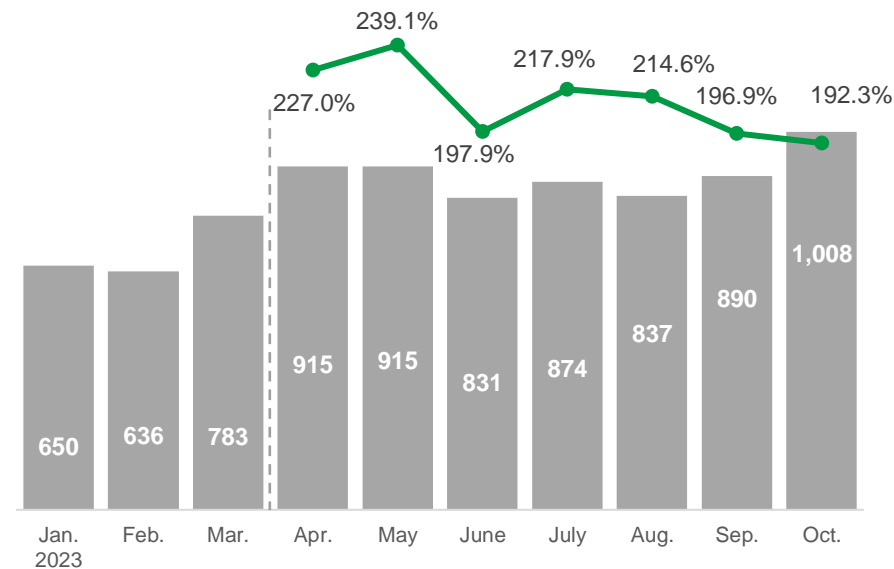
Total ATM transactions (Million transactions) and year on year change



Transactions using cards issued by non-banks  
(1,000 transactions) and year-on-year change



Transactions using cards issued outside Japan  
(1,000 transactions) and year-on-year change



Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.  
2. Non-banks refers to credit card companies affiliated with banks, consumer credit companies, and retailers as well as consumer financing companies.

# **Domestic Business (Retail)**

## Domestic Business (Retail)

### Key Figures: Trend in Number of Accounts and Balance of Deposits (Individual)

#### No. of accounts

**2,876,000** accounts  
(+255,000 accounts)

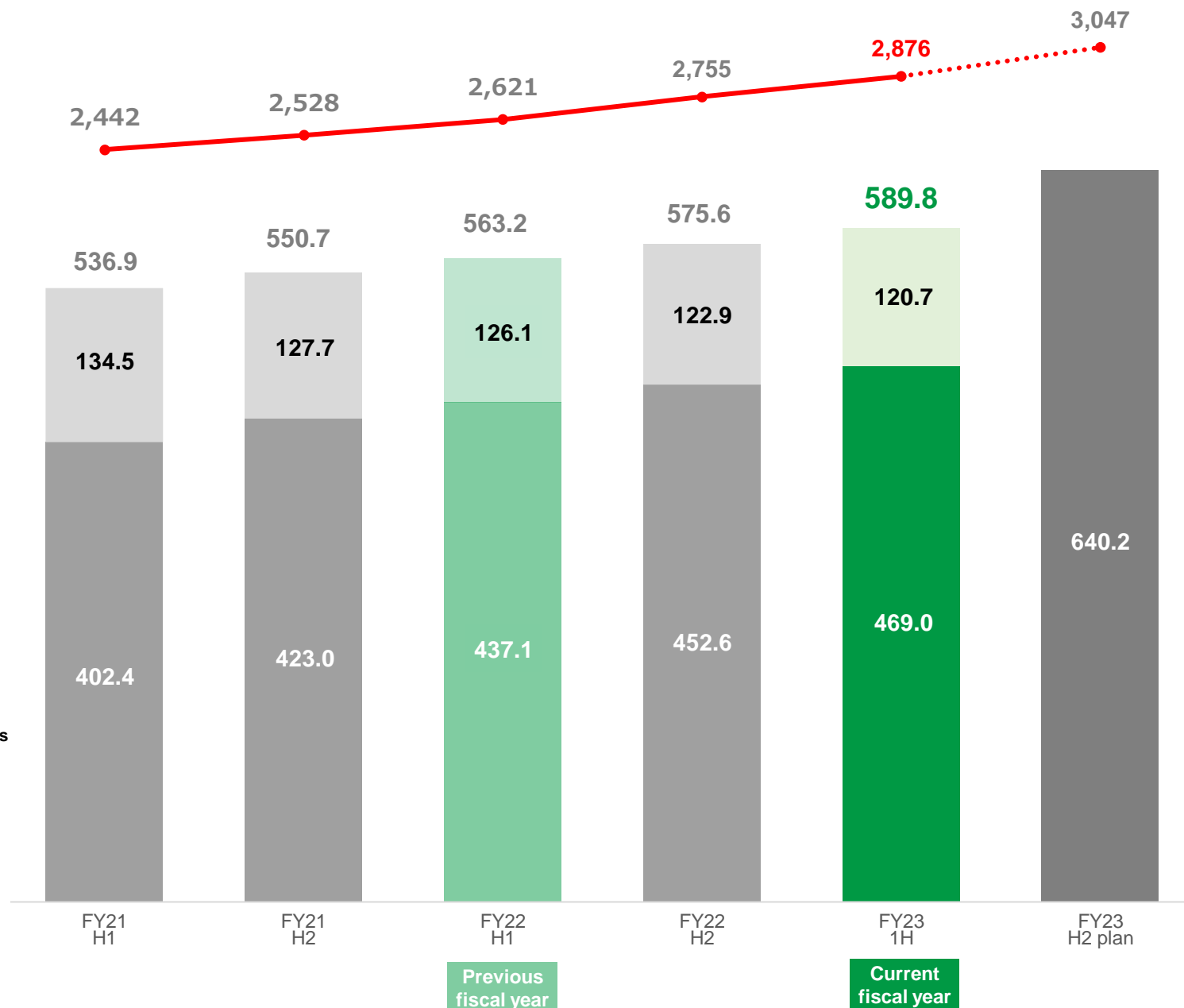
#### Balance of deposits

**¥589.8** billion  
(+¥26.6 billion)

No. of accounts  
(1,000 accounts)

Balance of time  
deposits  
(Billion yen)

Balance of  
ordinary deposits  
(Billion yen)



Note: All comments and figures regarding changes are compared with the same period a year ago.

Domestic Business (Retail)

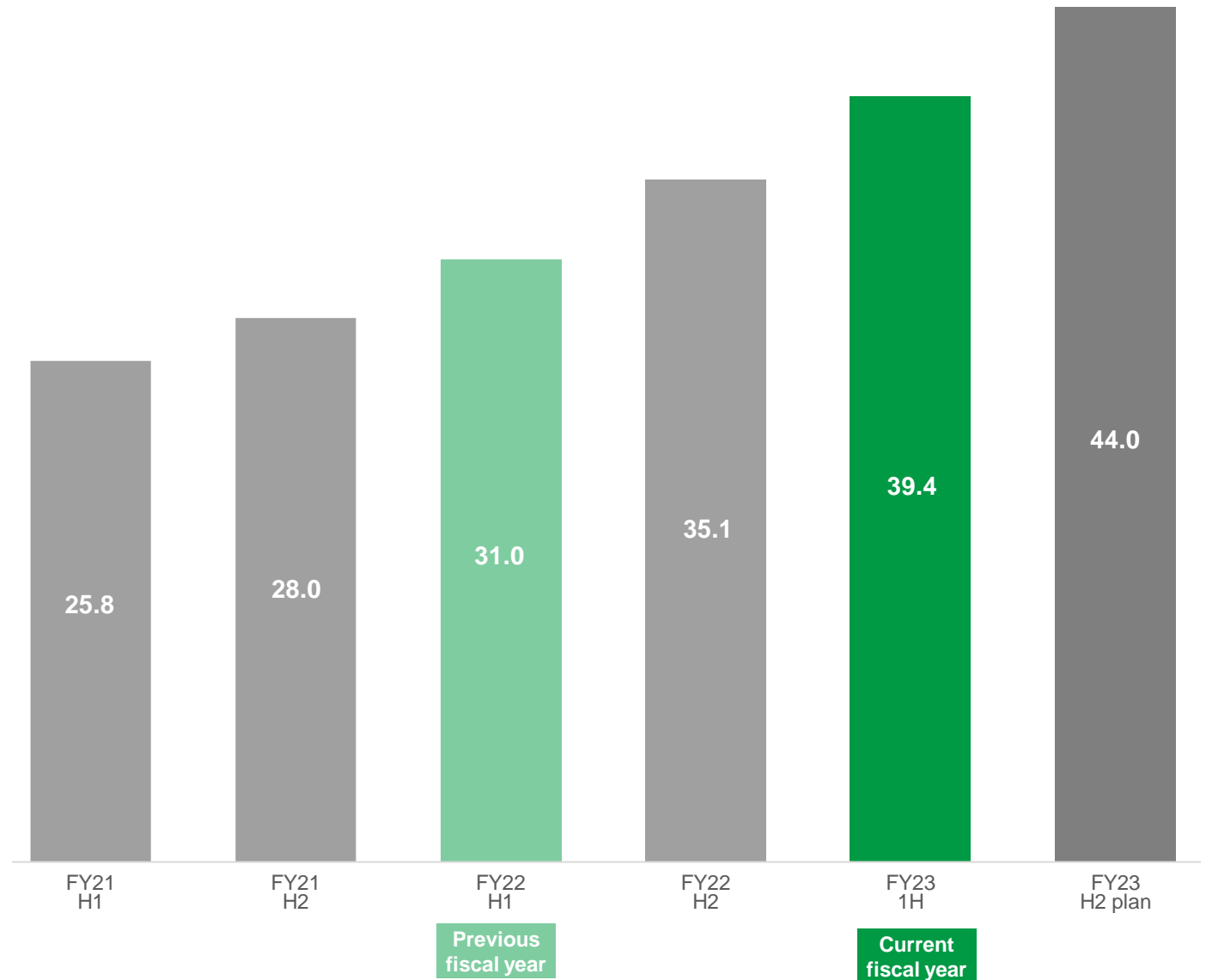
## Key Figures: Personal Loan Services

Balance at the end of  
quarter

**¥39.4 billion**

**(+¥8.4 billion)**

Balance at  
the end of quarter  
(Billion yen)



Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.  
2. The balance at the end of quarter includes services offered by Credd Finance.

Domestic Business (Retail)

## Key Figures: Seven Bank Post Payment Service

Transactions in value

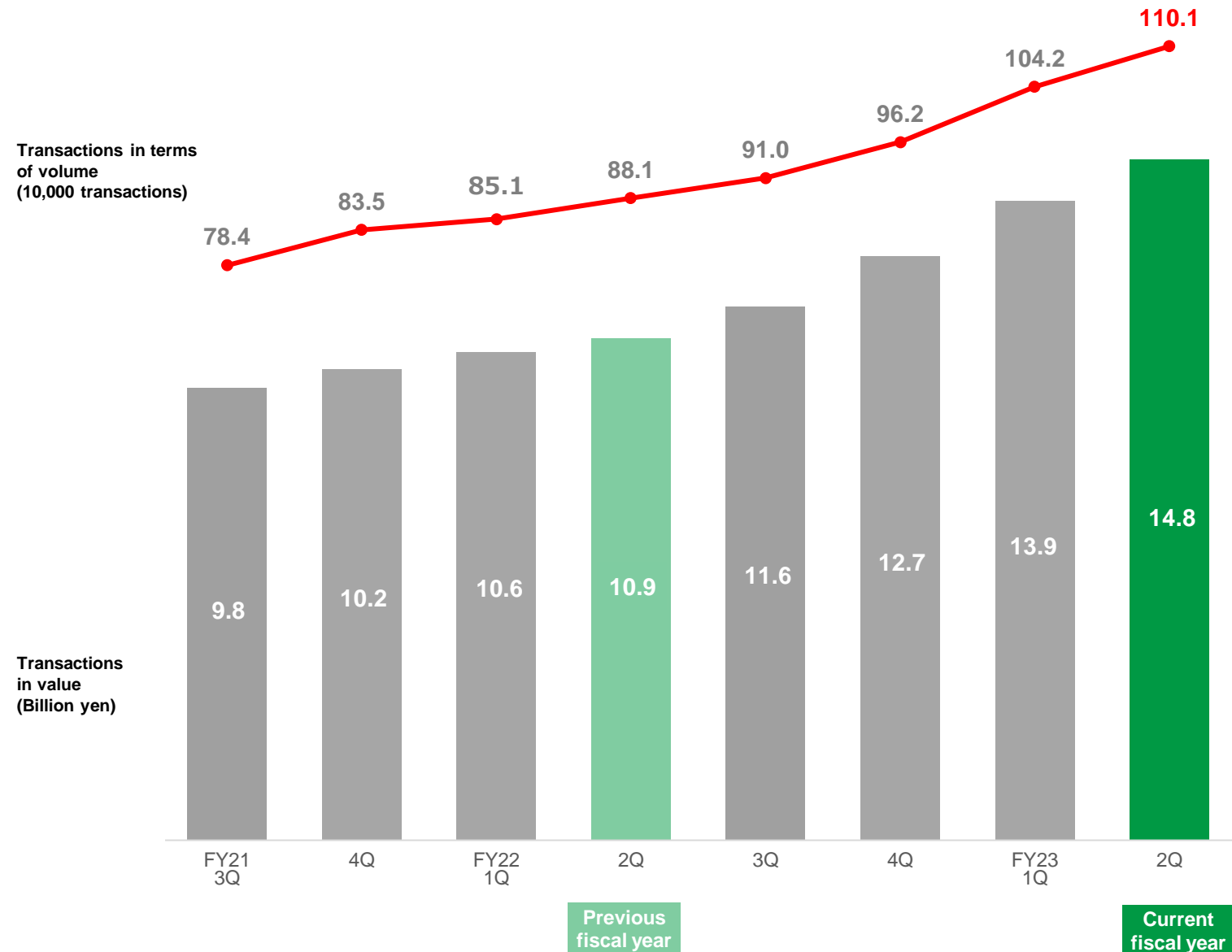
¥14.8 billion

(+¥3.9 billion)

Transactions in terms of  
volume

1,101,000 transactions

(+220,000 transactions)



Note: All comments and figures regarding changes are compared with the same period a year ago.

# **Domestic Business (Subsidiaries)**

## Domestic Business (Subsidiaries)

## Results of Main Subsidiaries

## [Non-consolidated, Before Consolidation Adjustment]

(Millions of yen)

	Seven Card Service	Bank Business Factory	Seven Payment Service	Other
	[Credit card and e-money businesses]	[Contract-based back-office support]	[Money transfer, settlement]	[Subsidiaries in Japan excluding the three companies on the left]
<b>Ordinary income</b>	<b>8,284</b>	<b>1,664</b>	<b>314</b>	<b>859</b>
(Year-on-year change)	(-9)	(+327)	(+71)	(+422)
<b>Ordinary profit</b>	<b>726</b>	<b>33</b>	<b>36</b>	<b>(197)</b>
(Year-on-year change)	(+27)	(+202)	(-2)	(+231)

Seven Card Service became **a consolidated subsidiary** in July

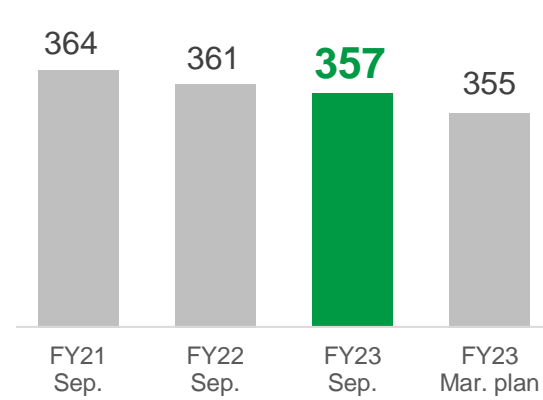
## Notes:

1. "Other" includes Seven Global Remit, ACSiON, Credd Finance, and VIVAVIDAMEDICAL LIFE.

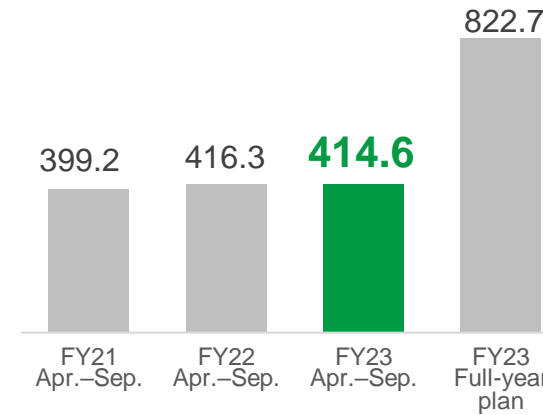
2. The results for Seven Card Service are for the period after it became a consolidated subsidiary of Seven Bank (from July to September 2023)

Seven Card Service  
**Key KPIs**

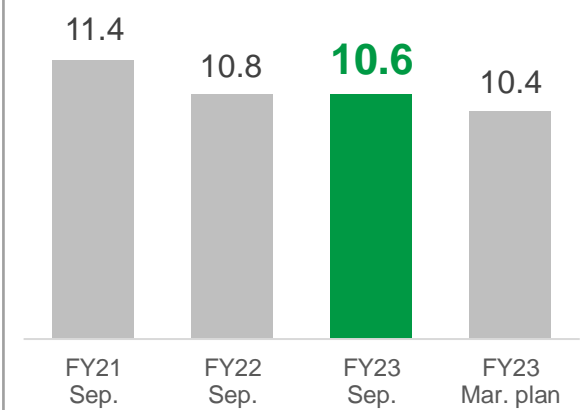
**Number of credit card members (10,000 people)**



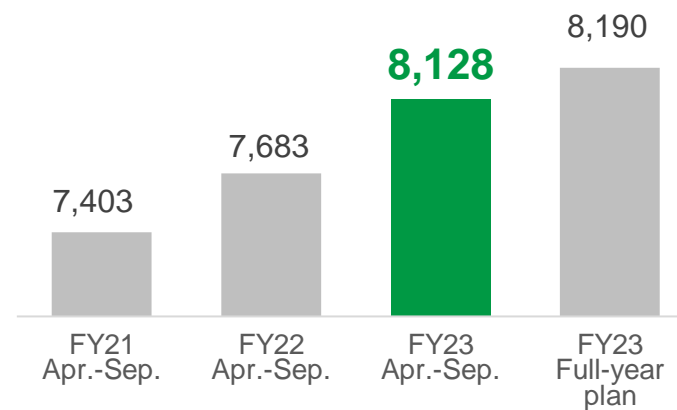
**Shopping transaction value using credit cards (billion yen)**



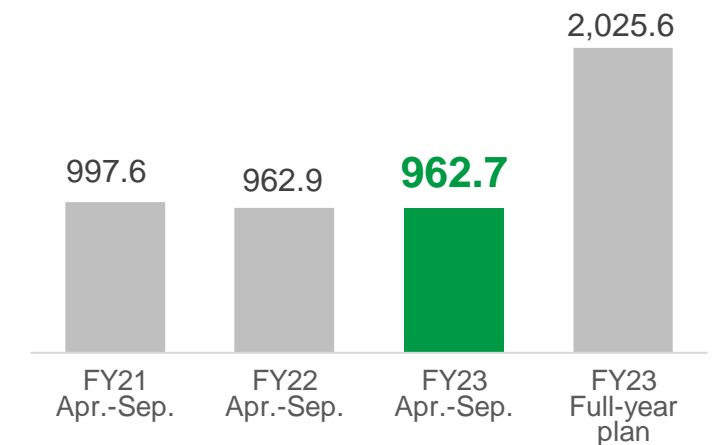
**Cashing balance (billion yen)**



**Number of e-money members (10,000 people)**



**e-money transactions in value (billion yen)**



Notes:

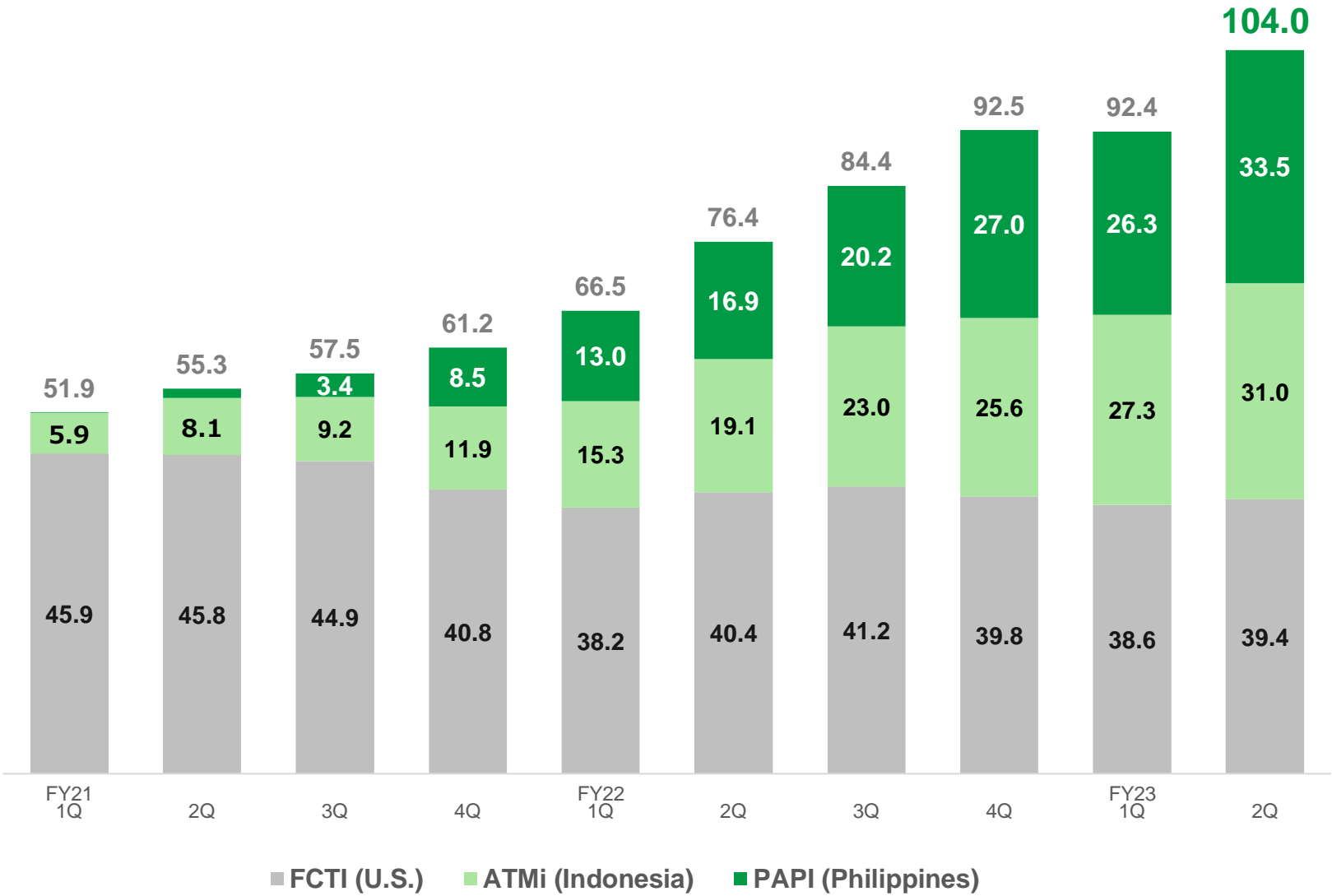
1. Amounts less than one hundred million yen have been truncated.
2. The full-year plan for FY2023 is for the period from April 2023 through March 2024.

# **Overseas Business**

Overseas Business  
**Trend in the Number of  
ATM Transactions**

(Million transactions)

The number of transactions remained roughly unchanged in the U.S., while in Asia it was strong in the Philippines



Notes:  
1. Total number of transactions for ATMs in the U.S. and Indonesia includes balance inquiries.  
2. Total number of transactions for ATMs in the Philippines includes balance inquiries and excludes deposit of sales proceeds.  
3. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

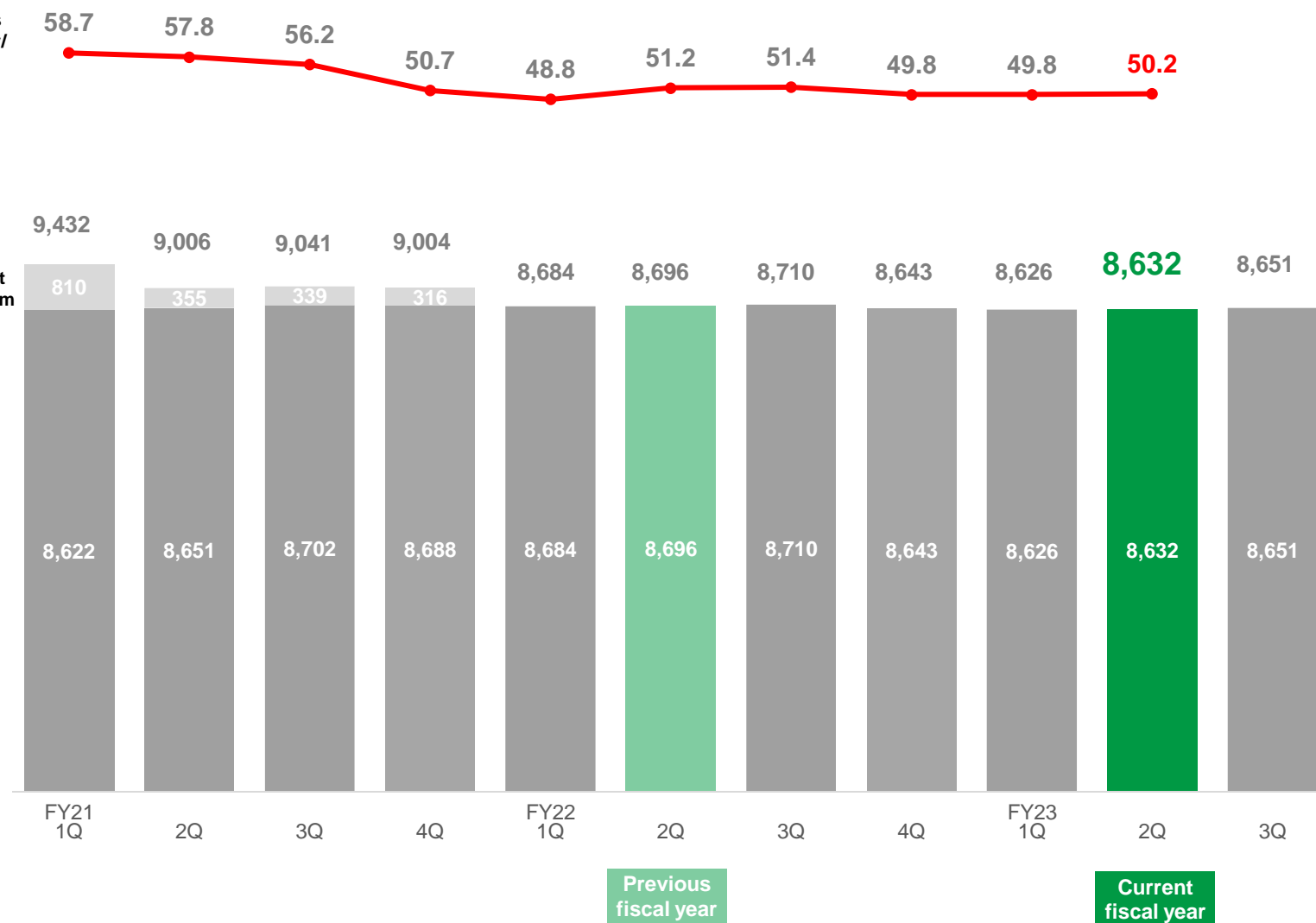
## Overseas Business U.S.

Interest rates remained high and the environment continues to be tough; **negotiations continue for renewing the contract with SEI**

Daily average transactions per ATM at SEI stores (Transactions/day/ATM)

Number of ATMs installed at locations other than SEI stores at the end of the term

Number of ATMs installed at SEI stores at the end of the term



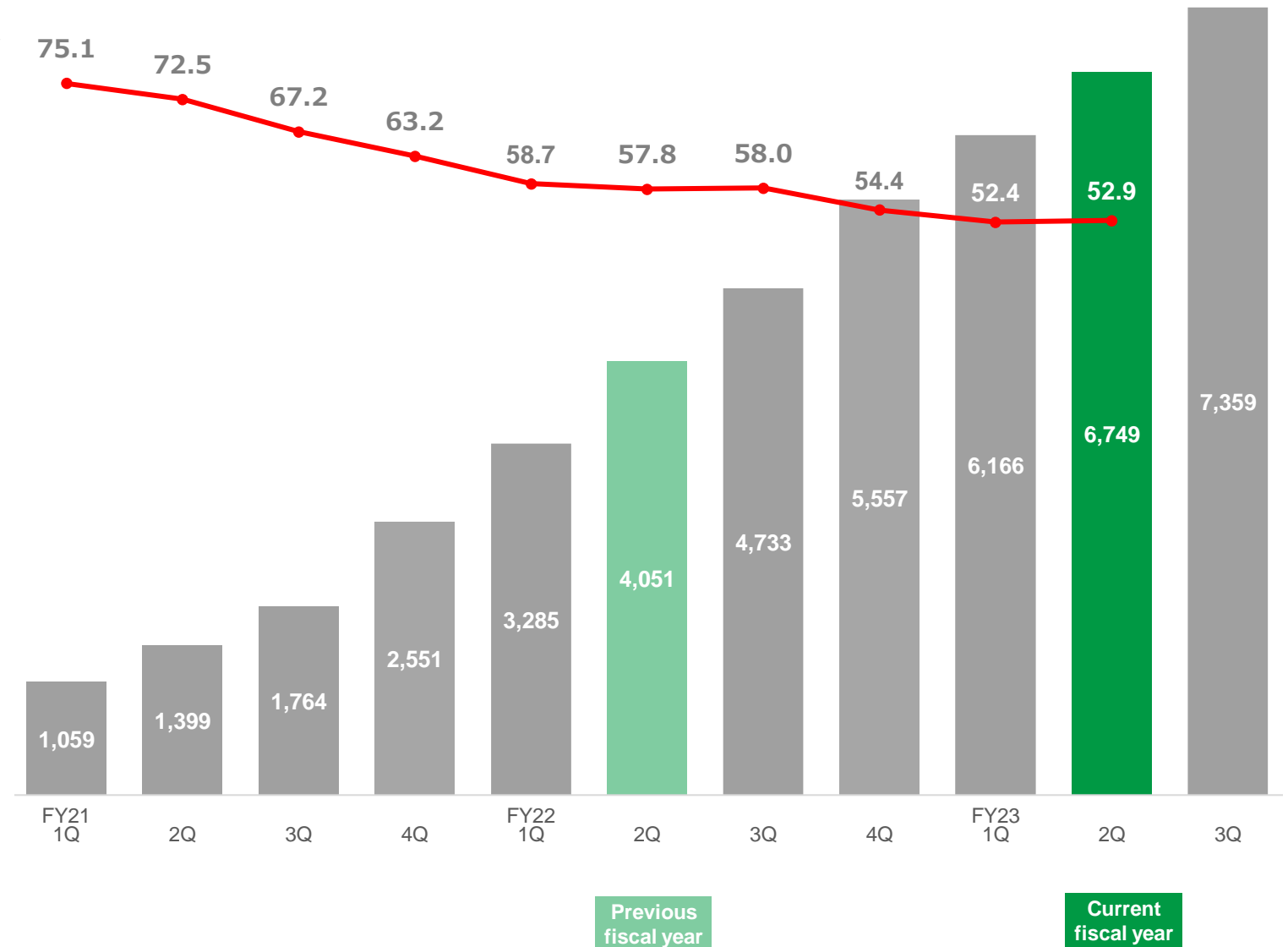
Notes:  
1. Total number of transactions for U.S. ATMs includes balance inquiry  
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)  
3. The figures for FY2023 3Q are preliminary data.

## Overseas Business Indonesia

Average transactions per ATM showing signs of bottoming out.  
**We aim to improve the figure by continuing to implement promotion measures**

Daily average transactions per ATM  
(Transactions/day/ATM)

Number of ATMs installed as of the end of the term

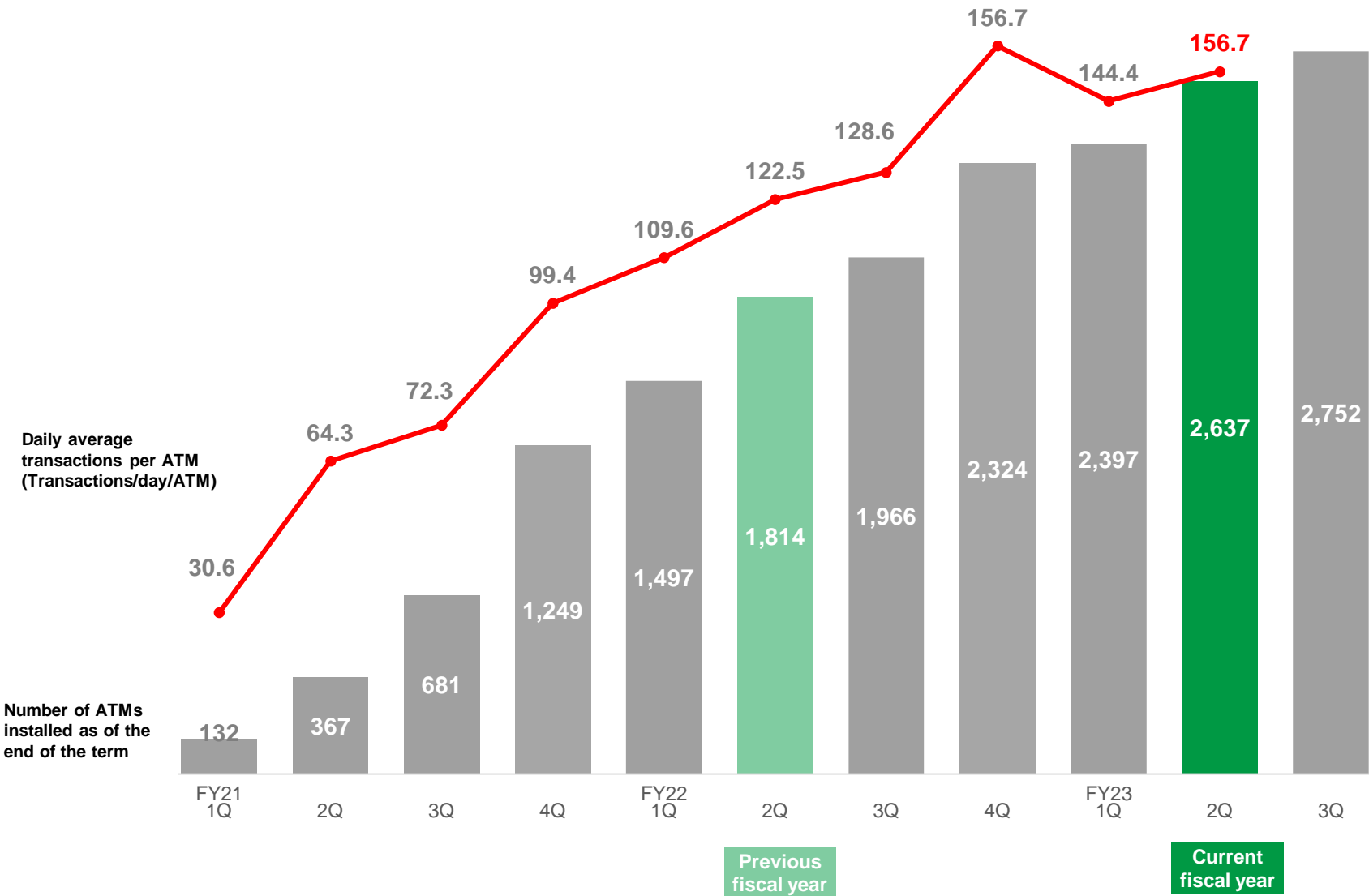


### Notes:

1. Total number of transactions for ATMs in Indonesia includes balance inquiries.
2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)
3. The figures for FY2023 3Q are preliminary data.
4. The preliminary figures do not include installation of contract-based ATMs.

# Overseas Business Philippines

Daily average transactions per ATM recovered and **the business achieved single-month profit**



Notes:  
 1. Total number of transactions for ATMs in the Philippines includes balance inquiries and excludes deposit of sales proceeds.  
 2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)  
 3. The figures for FY2023 3Q are preliminary data.

## Topics

### U.S.

Negotiations are continuing for renewing the contract with SEI

#### Status of contract negotiations

- The current contract ends in July 2024
- The contract renewal will enable us to install ATMs at Speedway stores in addition to SEI stores

**We will continue to discuss new services including mobile loans, which are undergoing demonstration experiments**

### Indonesia

Launched a campaign in August to promote ATM use

#### Prize campaign

Campaign details displayed on the top part of ATM screen with the aim of raising the number of transactions



**We will also consider scrapping of ATMs whose transaction counts are not favorable and aim towards improving the number of daily average transactions**

### Philippines

The number of transactions has been strong and the business achieved single-month profit in July

#### Status of ATMs in the Philippines

- There are about 3,500 Seven-Eleven stores in the Philippines (as of the end of June 2023). The number of stores is expected to increase in the future
- The number of average transactions per ATM is expected to increase in the future as ATMs under direct tie-up agreement will start operations

**We began installing ATMs at stores outside of the Seven-Eleven on a trial basis**

AGENDA

03

# **Revision of Financial Results Forecast for Fiscal Year Ending March 31, 2024**

## Revision of Financial Results Forecast

### Full-year forecast for fiscal year ending March 31, 2024 [consolidated]

#### Ordinary income

¥198.5 billion

Previous fiscal year ¥154.9 billion

Year on year change +28.1%

#### Ordinary profit

¥25.5 billion

Previous fiscal year ¥28.9 billion

Year on year change (11.7)%

#### Net income attributable to owners of the parent

¥38.3 billion

Previous fiscal year ¥18.8 billion

Year on year change +103.7%

No revision to Consolidated financial results forecasts (see next page for details).

### Full-year forecast for fiscal year ending March 31, 2024 [Non-consolidated]

#### Ordinary income

¥128.0 billion

Previous forecast ¥123.0 billion

Vs. previous forecast +4.0%

Previous fiscal year ¥120.5 billion

Year on year change +6.2%

#### Ordinary profit

¥30.0 billion

Previous forecast ¥26.0 billion

Vs. previous forecast +15.3%

Previous fiscal year ¥31.5 billion

Year on year change (4.7)%

#### Net income

¥20.5 billion

Previous forecast ¥18.0 billion

Vs. previous forecast +13.8%

Previous fiscal year ¥19.5 billion

Year on year change +5.1%

Revised non-consolidated financial results forecasts based on performance trends

### Dividend forecast for the fiscal year ending March 31, 2024

#### Annual plan

11.00 yen

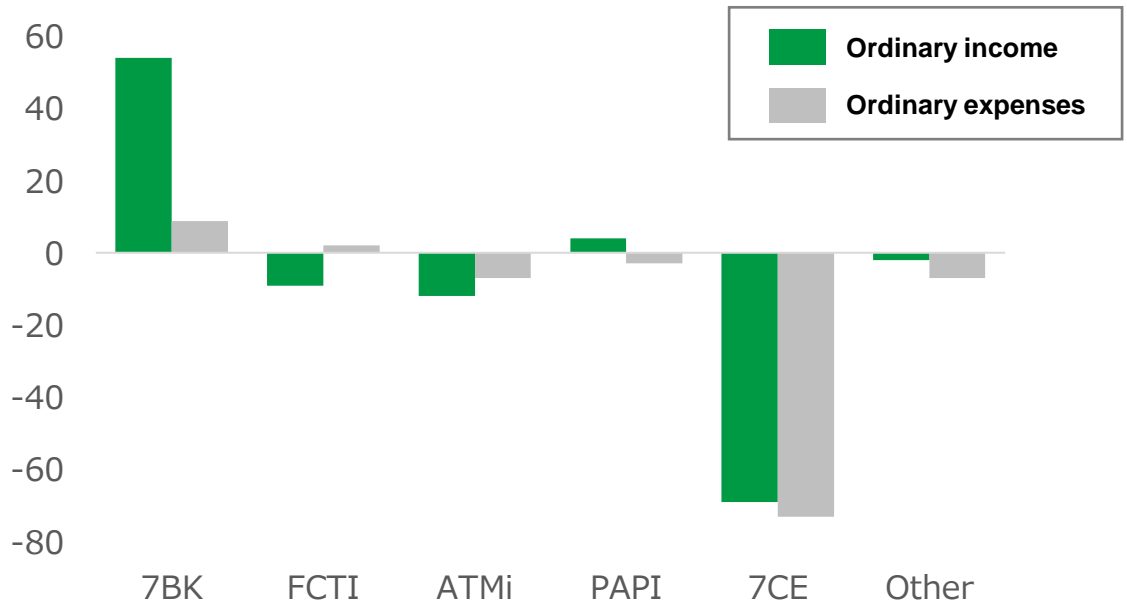
No change from the initial plan

Interim: 5.50 yen per share  
Year-end: 5.50 yen per share

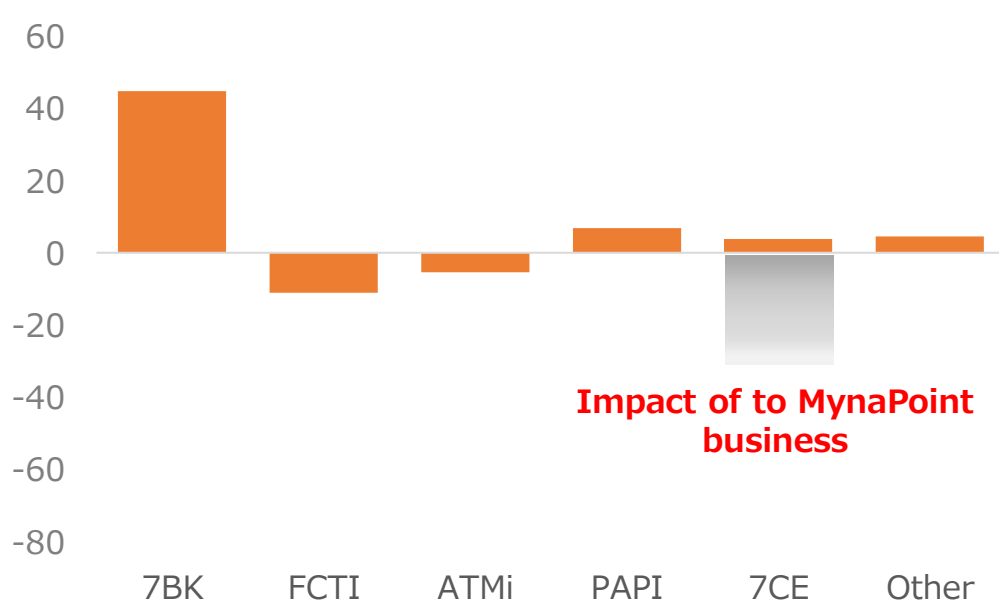
Consolidated forecasts are not revised due to factors that offset the upward revision of Seven Bank.

Comparison of each company's difference from the previous plan

Ordinary income and Ordinary expenses



Ordinary profit



The increase in Seven Bank's non-consolidated revenue was offset by the decrease in revenue from Seven Card Service.

Possibility of negative profit in Seven Card Service (Related to MynaPoint business)

Notes:  
1. "7CE" is Seven Card Service, and "Other" includes Bank Business Factory, Seven Payment Service, Seven Global Remit, ACSiON, Credd Finance, and VIVAVIDAMEDICAL LIFE.  
2. Figures for each company are approximate.

AGENDA

04

## **Review of First Half and Progress in Medium-Term Management Plan**

## Strong results for the first half of FY2023; we will aim for further growth in the future

### Initiatives in the first half

#### Domestic ATM business

- Strong performance of existing ATM business
- Launch of new service +Connect  
Usage was more than expected

**Strengthening of revenue base**

**Promotion of diversification**

#### Retail business

- Accounts and loans have been increasing in line with plan
- Seven Card Service was made into a consolidated subsidiary
- Started joint activities of banking and credit card businesses

**Strengthening of revenue base**

**Promotion of diversification**

#### Overseas business

- Proposed renewal of contract in the U.S.
- The business in Indonesia continues to be profitable despite slower pace of expansion
- Number of transactions has been strong in the Philippines, with the business achieving single-month profit

**Continuation of business expansion**

### Contribution to Solving Social Issues

- Create new services that go beyond the conventional framework of finance
- Start formulating human capital strategy
- Carry out climate change-related disclosure

### Corporate transformation (CX)

- Reorganization of IT departments
- Promulgation of the initiatives of Data Management Office (DMO)  
→ Continue with awareness reform regarding premises for data utilization
- Development of structure for disclosure of non-financial information  
→ Develop structure for disclosure of investment in human capital

# **Domestic Business (ATM)**

## Launched new service “+Connect” on September 26

# +Connect

We offer counter services for all sorts of procedures and authentications to connect people with companies and society

Started first round of service on September 26

### ATM Counter Service



Opening of bank and other accounts



Acceptance of changes to address, phone number, etc.

### ATM Notification



Continued customer management  
Management of authorized period of stay



Handling of mistakes in address, phone number, etc.

Held media briefing at the time of launch, and received lots of feedback from media



### Partners

As of September 26



静岡銀行



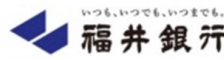
群馬銀行



北陸銀行



ちばぎん



福井銀行

PayPay 銀行

東日本銀行



セブン銀行



広島銀行

沖縄銀行

新生フィナンシャル

新生パーソナルローン

Rated highly for the convenience in carrying out procedures at ATMs in convenience stores

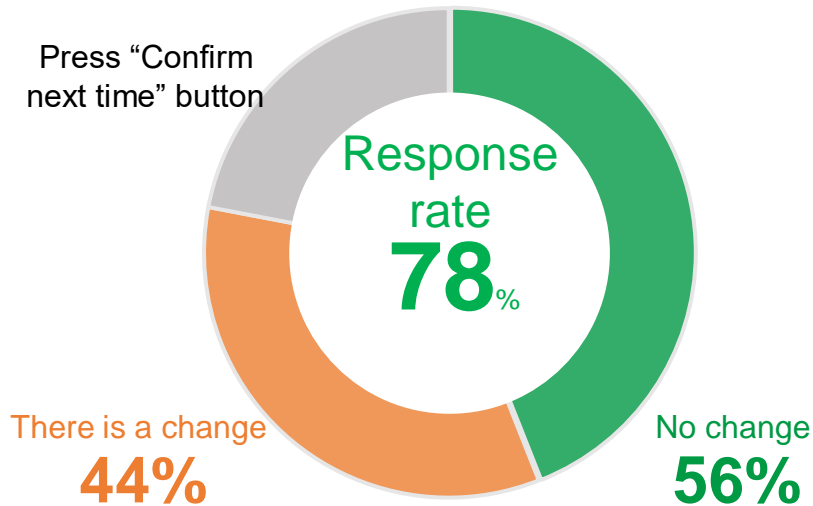
+Connect  
Status of Use

High response rate and use primarily outside business hours and by young customers

The use was better than the plan and we aim to continue increasing service recognition

ATM Notification

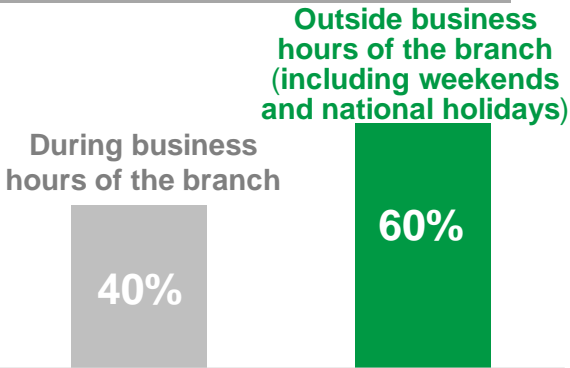
Rate of button selection



Higher response rate compared with mail, the internet, etc.

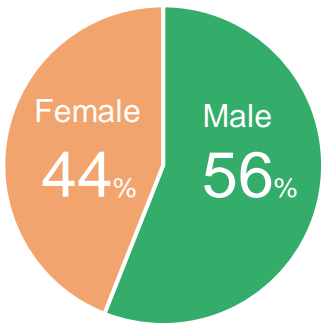
ATM Counter Service

Use by time period

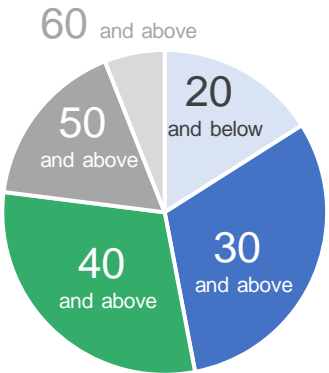


Status of use by attribution

By gender



By age



Note: The scope of the status of use by attribution is limited to Seven Bank account holders.

Continue with launch and improvement of new services and promote diversification to solidify the revenue base of the existing businesses

Service addition and improvement in the future

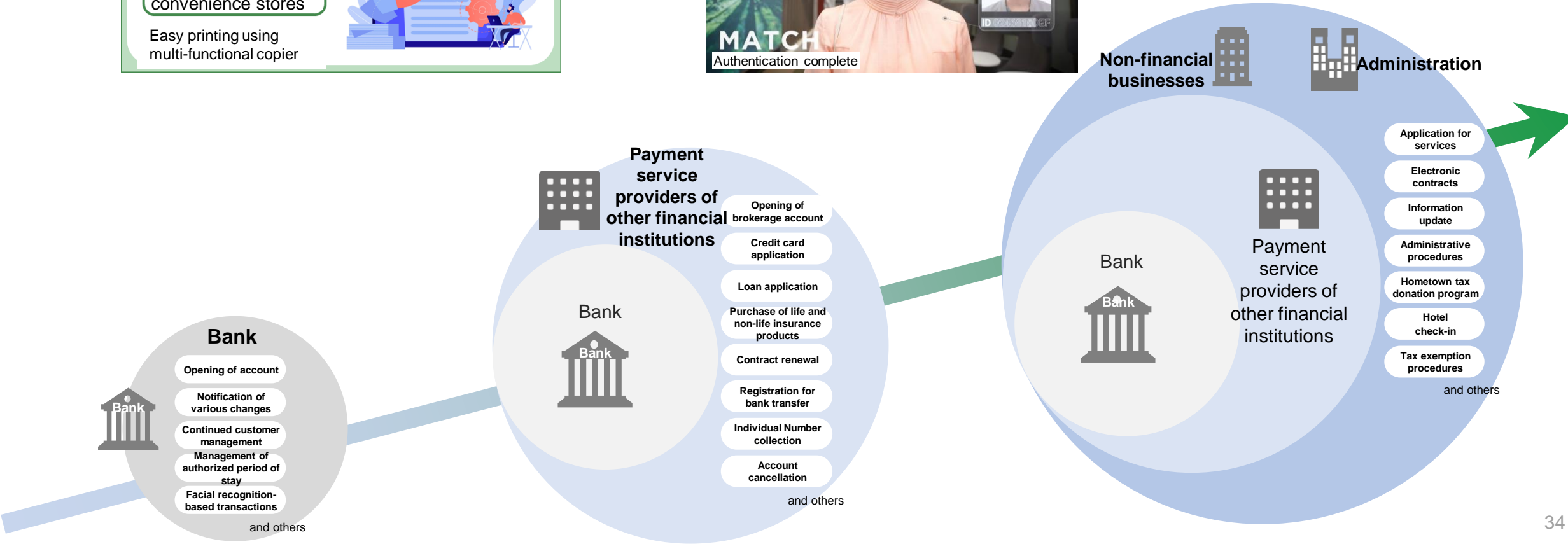
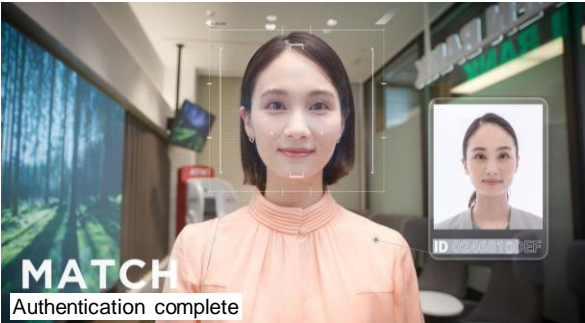
- Service that enables customers to receive certificates issued by financial institutions using a multi-functional copier (within FY2023)

Service for receiving certificates at convenience stores

Easy printing using multi-functional copier



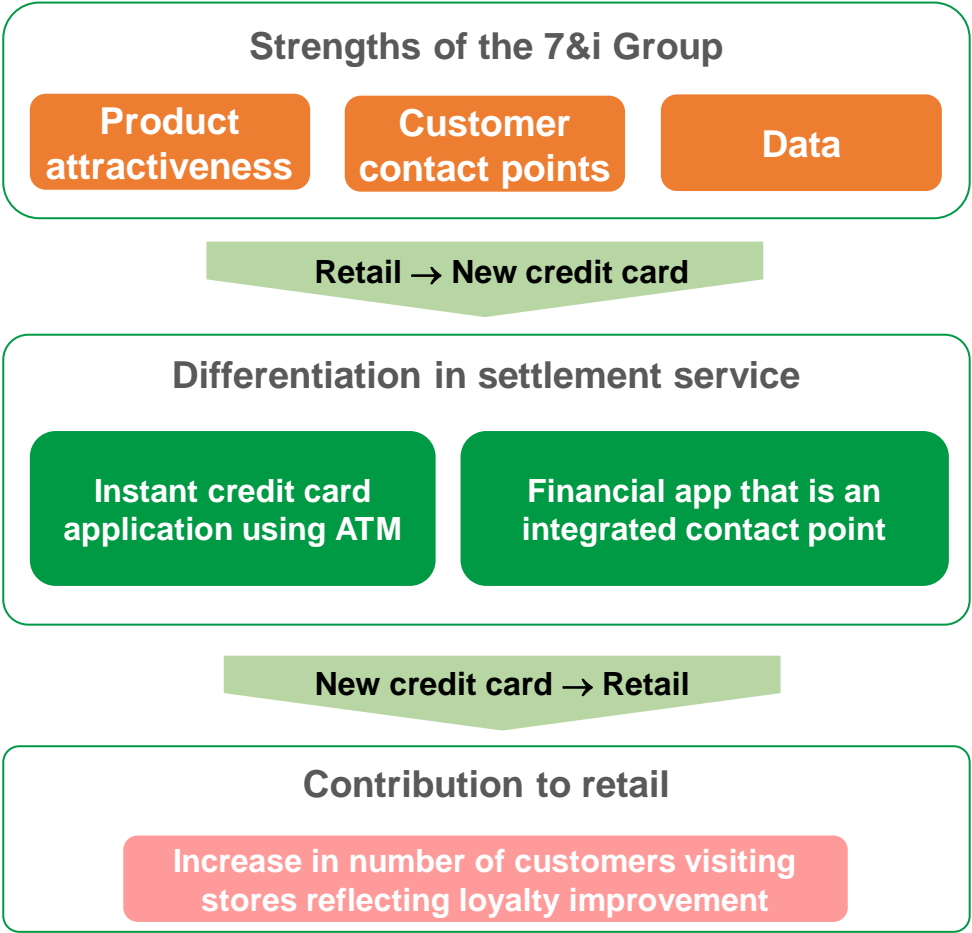
- Authentication service by facial recognition at ATMs (temporary name) (FY2024 or later)



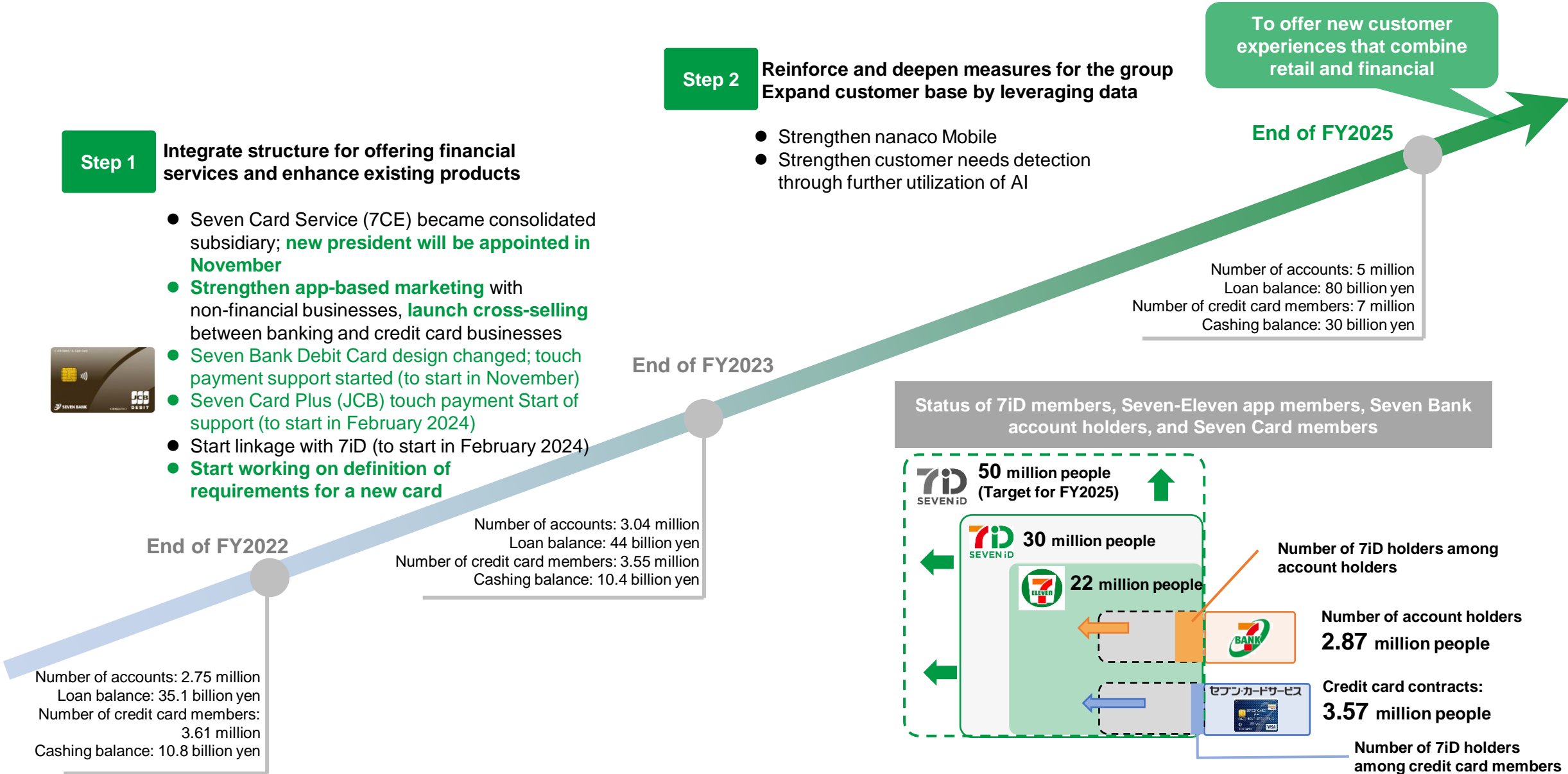
# **Domestic Business (Retail)**

Utilize the power of 7&i Group to the maximum extent and aim to offer new financial services that include accounts and e-money centered on credit cards

Consideration of points for differentiation



The banking and credit card businesses will promote joint activities to offer financial services for the group's customers by leveraging the group assets



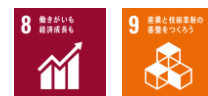
# **Contribution to Solving Social Issues and Corporate Transformation**

## Five materiality issues

### 1. Offering of safe and secure settlement infrastructure



### 2. Creation of lifestyle through new financial services



### 3. Creation of a society where everyone can be active



### 4. Reduction of environmental burden



### 5. Realization of multicultural symbiosis



## Offer new services that go beyond the conventional framework of finance and improve convenience

- ◆ Increased the number of donation destinations (started with one → newly added four organizations including UNICEF)
- ◆ NFT donation campaign (gift NFT art to those who made donation using ATM)



Representational image of ATM screen

## Responses to human capital

- ◆ Promotion of self-development activities
- ◆ Establishment of training programs for management layer



In-house library 'Sebunko'

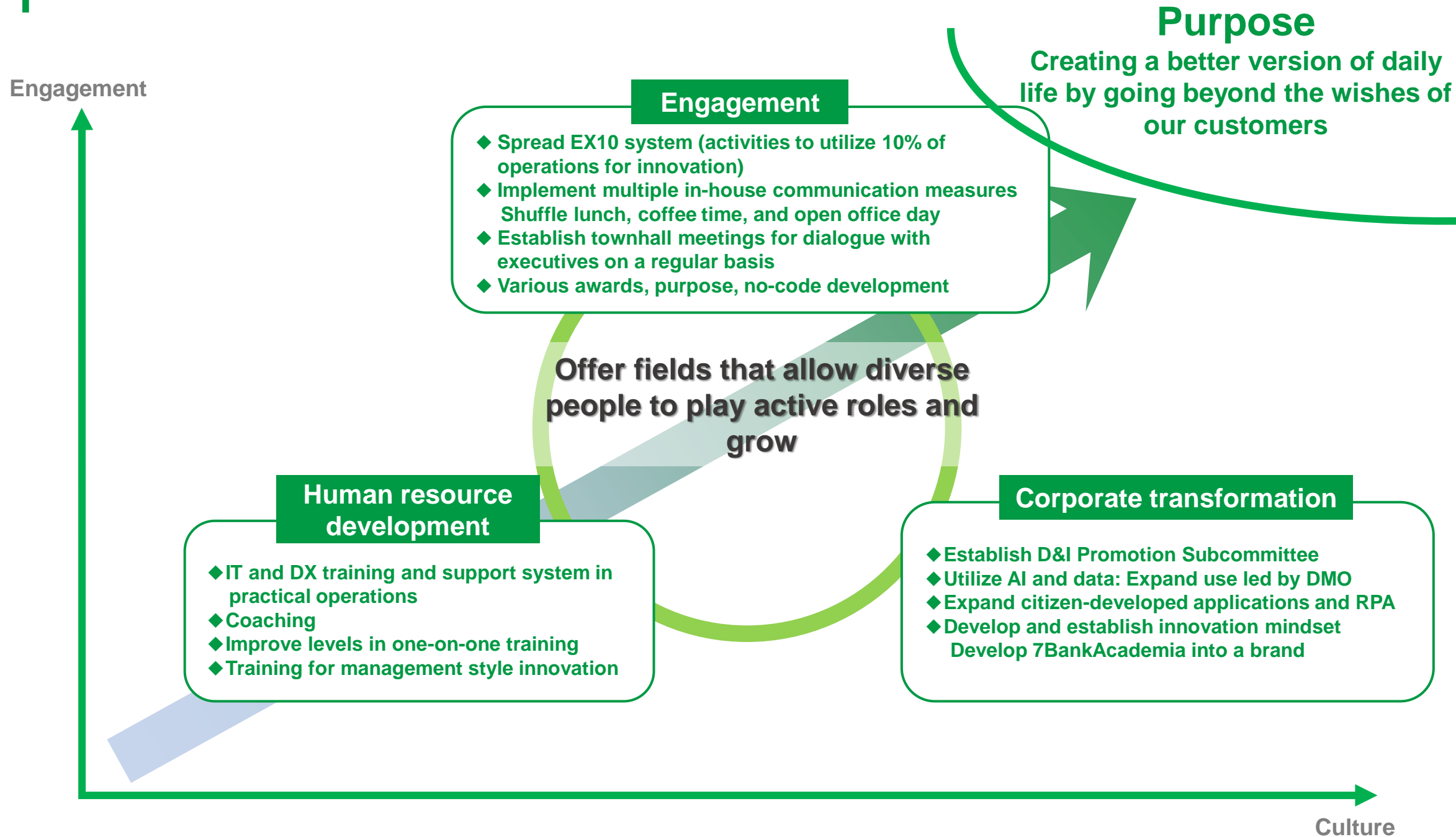
(See next slide for details.)

## Responses to climate changes

- ◆ Disclosure of TCFD scenario analysis (Included in the securities report and integrated report)
- ◆ Environmental preservation activities by employees (cleaning of Shiga no Mori forest and Lake Biwa, etc.)



Employees cleaning Lake Biwa



AGENDA

05

# Appendix

Appendix  
Statement of Income  
[Consolidated]

(Billion yen)

	FY2022		FY2023			
	Results		H1 results			Plan
	H1	Full-year		Changes from FY2022 H1	Difference with plan	Full-year
Ordinary income	73.8	154.9	92.2	18.4	3.7	198.5
Ordinary expenses	59.3	126.0	75.8	16.5	(0.7)	173.0
Ordinary profit	14.5	28.9	16.4	1.9	4.4	25.5
Net income attributable to owners of the parent	9.7	18.8	32.6	22.9	3.3	38.3
EBITDA	23.8	48.4	27.3	3.5	—	—

## Notes:

1. Amounts less than one hundred million yen have been truncated.
2. Previous-year comparisons are based on the units used in these materials.
3. Exchange rates used in the consolidated income statement:  
FY2022 1H \$1 = ¥123.14, FY2023 1H \$1 = ¥135.0, FY2023 plan \$1 = ¥140.00

## Appendix

## Statement of Income [Seven Bank]

	FY2022		FY2023			
	Results		H1 results			Plan
	H1	Full-year		Changes from FY2022 H1	Difference with plan	Full-year
<b>Ordinary income</b>	<b>58.6</b>	<b>120.5</b>	<b>64.0</b>	<b>5.4</b>	<b>3.5</b>	<b>128.0</b>
ATM-related fee income	51.2	104.0	55.4	4.2	2.9	110.5
<b>Ordinary expenses</b>	<b>43.3</b>	<b>89.0</b>	<b>47.1</b>	<b>3.8</b>	<b>0.1</b>	<b>98.0</b>
Interest expenses	0.2	0.4	0.1	(0.1)	0.0	0.3
ATM placement fee expenses	8.5	17.2	8.7	0.2	(0.3)	18.0
Outsourcing expenses	11.1	22.4	12.3	1.2	0.3	26.0
Maintenance fees	1.8	3.6	1.8	0.0	(0.2)	4.0
Depreciation and amortization	8.2	16.8	8.9	0.7	(0.9)	19.5
<b>Ordinary profit</b>	<b>15.2</b>	<b>31.5</b>	<b>16.9</b>	<b>1.7</b>	<b>3.4</b>	<b>30.0</b>
Extraordinary income and losses	(0.4)	(2.2)	(0.2)	(0.2)	(0.2)	(0.5)
Total income taxes	4.7	9.7	5.2	0.5	1.2	9.0
<b>Net income</b>	<b>10.0</b>	<b>19.5</b>	<b>11.4</b>	<b>1.4</b>	<b>1.9</b>	<b>20.5</b>
<b>EBITDA</b>	<b>23.4</b>	<b>48.3</b>	<b>25.8</b>	<b>2.4</b>	<b>2.6</b>	<b>49.5</b>
<b>No. of ATMs installed at end of term (units)</b>	26,525	26,913	27,099	574	(49)	27,334
<b>ATM-related fee income per transaction (yen)</b>	109.0	108.3	110.0	1.0	0.8	109.9
<b>Daily average transactions per ATM (transactions/ATM/day)</b>	99.7	101.5	104.7	5.0	5.6	103.8
<b>Total number of transactions (million)</b>	479	980	515	36	26	1,030
<b>International money transfer services (1,000)</b>	459	944	445	(14)	-	1,171
<b>Debit services (1,000)</b>	9,608	19,389	10,178	570	-	20,905

## Notes:

1. Amounts less than one hundred million yen have been truncated. 2. Previous-year comparisons are based on the units used in these materials. 3. All EBITDA in this material are Ordinary profit + Depreciation and amortization. 4. International money transfer services include services provided by Seven Global Remit.

(Million USD)

**APPENDIX**  
**Statement of Income [FCTI]**

	FY2022 (Jan–Dec)		FY2023 (Jan–Dec)			
	Results		H1 results (Jan–June)			Plan
	H1	Full-year		Changes from FY2022 H1	Difference with plan	Full-year
<b>Ordinary income</b>	<b>92.1</b>	<b>186.3</b>	<b>94.8</b>	<b>2.7</b>	<b>(3.5)</b>	<b>190.6</b>
<b>Ordinary expenses</b>	<b>90.9</b>	<b>189.6</b>	<b>99.8</b>	<b>8.9</b>	<b>(2.4)</b>	<b>201.2</b>
Interest expenses	8.8	29.4	21.9	13.1	1.5	44.6
ATM placement fee expenses	50.9	100.1	42.8	(8.1)	(3.4)	84.9
Outsourcing expenses	6.4	12.2	7.8	1.4	(0.4)	15.7
Maintenance fees	7.7	15.9	8.2	0.5	0.8	16.9
Depreciation and amortization	3.2	6.6	2.9	(0.3)	0	5.9
<b>Ordinary profit</b>	<b>1.1</b>	<b>(3.3)</b>	<b>(5.0)</b>	<b>(6.1)</b>	<b>(1.1)</b>	<b>(10.6)</b>
Extraordinary income and losses	(0.0)	0	0	0	0	0
<b>Net income</b>	<b>0.9</b>	<b>0.0</b>	<b>(4.5)</b>	<b>(5.4)</b>	<b>(0.5)</b>	<b>(10.0)</b>
<b>EBITDA</b>	<b>4.4</b>	<b>3.2</b>	<b>(2.0)</b>	<b>(6.4)</b>	<b>(1.0)</b>	<b>(4.7)</b>
<b>No. of ATMs installed at end of term (units)</b>	8,692	8,643	8,632	(60)	(112)	8,640
<b>Daily average transactions per ATM (transactions/ATM/day)</b>	51.2	50.3	50.0	(1.2)	0.5	49.7
<b>Total number of transactions (million)</b>	78.6	159.7	78.0	(0.6)	(0.2)	156.8

Notes:

1. Amounts less than one hundred million yen have been truncated.

2. Previous-year comparisons are based on the units used in these materials.

3. All EBITDA in this material are Ordinary profit + Depreciation and amortization.

Appendix  
Statement of Income  
[Key Subsidiaries]

(Millions of yen)



	FY2022		FY2023			
	Results		H1 results			Plan
	H1	Full-year		Changes from FY2022 H1	Difference with plan	Full-year
Ordinary income	1,337	3,162	1,664	327	106	3,590
Ordinary expenses	1,506	3,304	1,631	125	(66)	3,510
Ordinary profit	(169)	(142)	33	202	172	80
Net income	(113)	(445)	31.0	423	-	-

(Millions of yen)

株式会社  
セブン・ペイメントサービス  
セブン銀行100%子会社

	FY2022		FY2023			
	Results		H1 results			Plan
	H1	Full-year		Changes from FY2022 H1	Difference with plan	Full-year
Ordinary income	243	546	314	71	(8)	655
Ordinary expenses	204	443	277	73	(12)	574
Ordinary profit	38	103	36	(2)	3	81
Net income	32	86	30	(2)	-	-

Notes:

1. Amounts less than one hundred million yen have been truncated.
2. Previous-year comparisons are based on the units used in these materials.

Appendix  
Statement of Income  
[Key Subsidiaries]



(Millions of yen)

	FY2022 (Jan–Dec)		FY2023 (Jan–Dec)			
	Results		First half results (Jan–June)			Plan
	H1	Full-year		Changes from FY2022 H1	Difference with plan	Full-year
Ordinary income	1,706	4,255	3,053	1,347	(436)	6,836
Ordinary expenses	1,363	3,538	2,714	1,351	(293)	6,011
Ordinary profit	343	716	339	(4)	(143)	825
Net income	343	554	338	(5)	-	-

(Millions of yen)



	FY2022 (Jan–Dec)		FY2023 (Jan–Dec)			
	Results		First half results (Jan–June)			Plan
	H1	Full-year		Changes from FY2022 H1	Difference with plan	Full-year
Ordinary income	1,127	2,549	2,132	1,005	251	4,897
Ordinary expenses	1,147	3,097	2,570	1,423	169	5,100
Ordinary profit	(20)	(548)	(438)	(418)	82	(203)
Net income	(21)	(466)	(455)	(434)	-	-

Note: 1. Exchange rate:  
FY2022 1H IDR 100 = ¥0.852, FY2023 1H IDR 100 = ¥0.897  
FY2022 1H PHP 1 = ¥2.358, FY2023 1H PHP 1 = ¥2.442

2. Previous-year comparisons are based on the units used in these materials.

## Statement of Income [Seven Card Service]

(Millions of yen)

	FY2022	FY2023	
	Results	2Q	
	July–Sept	(July–Sept)	Changes from FY2022 2Q
<b>Ordinary income</b>	<b>8,293</b>	<b>8,284</b>	(9)
Credit card business	4,053	4,075	22
e-money business	4,240	4,208	(32)
<b>Ordinary expenses</b>	<b>7,594</b>	<b>7,557</b>	(37)
Credit card business	3,951	3,590	(361)
e-money business	3,643	3,967	324
<b>Ordinary profit</b>	<b>699</b>	<b>726</b>	27
<b>Net income</b>	<b>484</b>	<b>511</b>	27

## Notes:

1. Amounts less than one hundred million yen have been truncated.
2. Previous-year comparisons are based on the units used in these materials.
3. The results for Seven Card Service are for the period from July to September 2023 after it became a consolidated subsidiary of Seven Bank
4. The plan figures for Seven Card Service are for the period from July 2023 to March 2024, the period after it became a consolidated subsidiary



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