



Financial Results for Second Quarter of Fiscal 2022

# Financial Results



## Today's Agenda

- 01** Financial Results for Second Quarter of Fiscal Year Ending March 31, 2023
-  **02** Topics and Key Figures by Business
- 03** Progress in Medium-Term Management Plan
- 04** APPENDIX



**01** **Financial Results for Second Quarter of  
Fiscal Year Ending March 31, 2023**

## Financial Results Digest for Second Quarter of Fiscal Year Ending March 31, 2023 [Consolidated]

### Key points of the second quarter results

#### Financial Results Overview

- ◆ Lower ordinary profit on higher ordinary income compared with the same period a year ago, but the results outperformed the plan.

#### Domestic ATM business

- ◆ The number of transactions were steady; ATMs were almost in line with plan.

#### Financial service business

- ◆ Accounts and loans led the growth.

#### Overseas business

- ◆ While the business expanded in Asia, it is facing a tough situation in the U.S.

Overview of Financial Results for Second Quarter of Fiscal Year Ending March 31, 2023 [Consolidated]

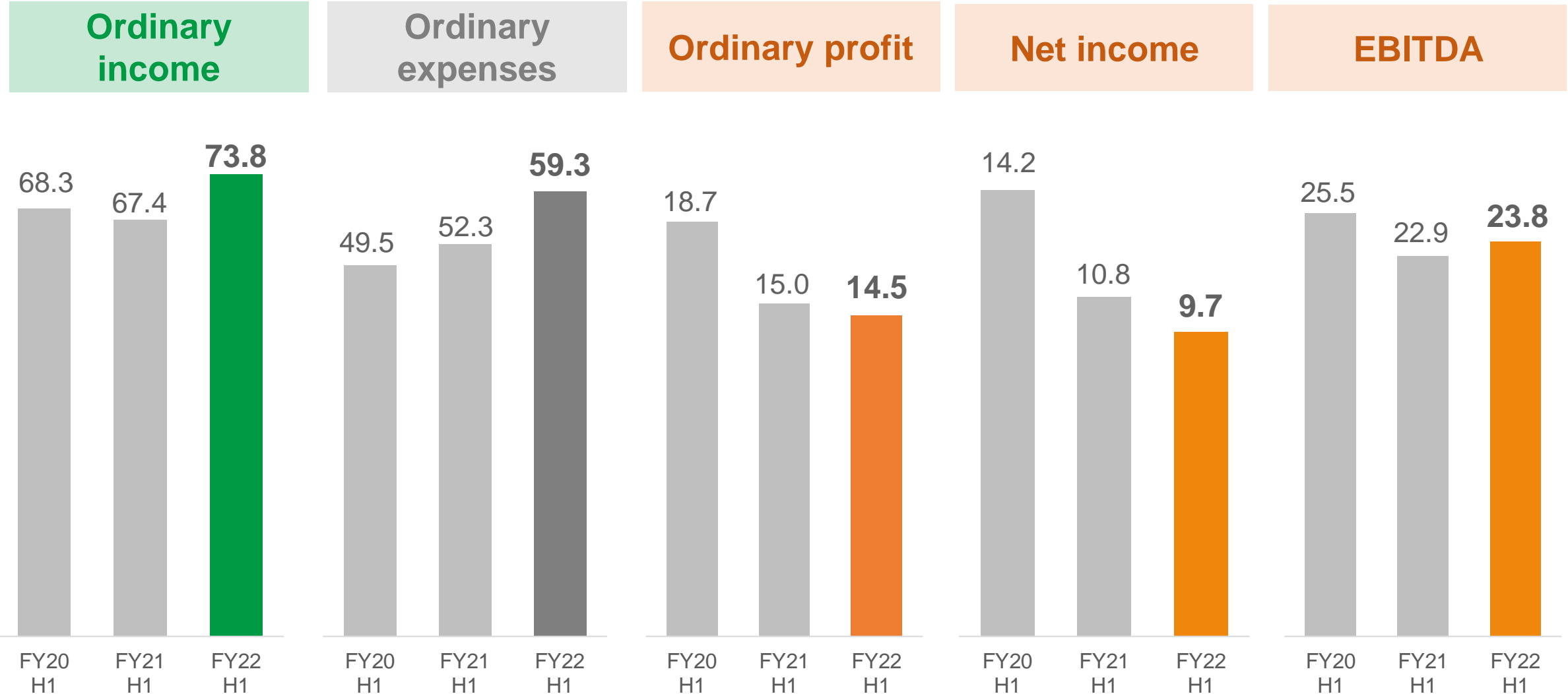
Ordinary income: Increased primarily owing to better-than-expected profit on a non-consolidated basis as well as the impact of foreign exchange fluctuation at overseas subsidiaries  
 Ordinary profit: Declined, as expenses related to investment for growth, etc. continued to increase

		Year-on-year change	Vs. plan
<b>Ordinary income</b>	<b>¥73.8 billion</b>	<b>+9.4%</b>	<b>+1.7%</b>
<b>Ordinary expenses</b>	<b>¥59.3 billion</b>	<b>+13.3%</b>	<b>+0.5%</b>
<b>Ordinary profit</b>	<b>¥14.5 billion</b>	<b>(3.3%)</b>	<b>+7.4%</b>
<b>Net income</b> <small>attributable to owners of the parent</small>	<b>¥9.7 billion</b>	<b>(10.1%)</b>	<b>+2.1%</b>
<b>EBITDA</b>	<b>¥23.8 billion</b>	<b>+3.9%</b>	<b>—</b>

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:  
 FY2021 1H \$1 = ¥107.82  
 FY2022 1H \$1 = ¥123.14  
 FY2022 plan \$1 = ¥131.00 (the plan at the beginning of FY2022 \$1 = 114.00)  
 5. All EBITDA in these materials are Ordinary profit + Depreciation and amortization.

**Trend of Second Quarter Performance [Consolidated]**

(Billion yen)



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

## Overview of Financial Results for Second Quarter of Fiscal Year Ending March 31, 2023 [Seven Bank]

Ordinary income: Fund demand continued to be strong as the flow of people recovered and the number of ATM transactions grew, resulting in higher ordinary income

Ordinary Profit: Expenses increased along with investment for growth, etc., but they were lower than the plan, leading to an increase in ordinary profit

		Year-on-year change	Vs. plan
<b>Ordinary income</b>	<b>¥58.6 billion</b>	<b>+7.3%</b>	<b>+1.9%</b>
<b>Ordinary expenses</b>	<b>¥43.3 billion</b>	<b>+8.5%</b>	<b>(1.5%)</b>
<b>Ordinary profit</b>	<b>¥15.2 billion</b>	<b>+3.4%</b>	<b>+12.5%</b>
<b>Net income</b>	<b>¥10.0 billion</b>	<b>0.0%</b>	<b>+5.2%</b>
<b>EBITDA</b>	<b>¥23.4 billion</b>	<b>+6.8%</b>	<b>+6.3%</b>

- 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.

## Financial Results Forecast

### Full-year forecast for fiscal year ending March 31, 2023 [Consolidated]

Ordinary income	<b>¥149.0 billion</b>
Ordinary profit	<b>¥28.0 billion</b>
Net income attributable to owners of the parent	<b>¥19.5 billion</b>

- **No change to the full-year plan**
  - In the first half, results were better than expected led by Seven Bank (non-consolidated), while income and profits were lower compared to the plan at some subsidiaries
  - The forecasts were kept unchanged, considering the uncertainties in the external environment, including the impact of foreign exchange fluctuation and price increases

### Dividend forecast for the fiscal year ending March 31, 2023

- **No change from the initial plan**
  - Interim dividend: ¥5.50 per share (Year-end dividend of ¥5.50 per share for annual dividend of ¥11.00 is planned.)





**02**

**Topics and Key Figures by  
Business**

## Domestic Business (ATM)

Growth strategy: Evolve from cash platform to ATM+

	Core	ATM Platform Business
Domestic business	Growth	Retail strategy
		Corporate strategy
Overseas business		Overseas strategy

### Key strategies

- Install ATMs outside the 7&i Group and capture joint operation needs
- Enhance services through differentiation of functions
- Expand partner network

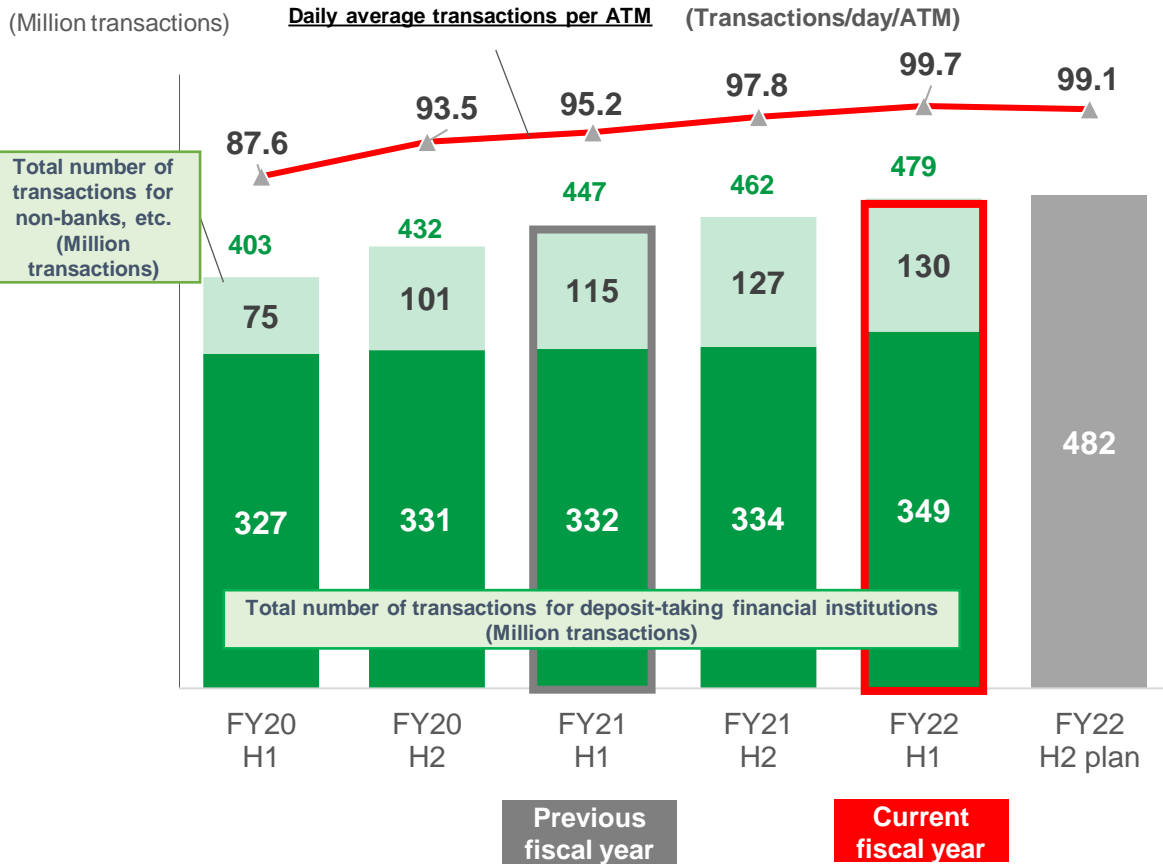
### Main initiatives in the current fiscal year

- Installation of ATMs outside the 7&i Group: Expand installation at commercial facilities, stations, etc. (install ATMs at 116 stations of Tobu Railway lines within FY2022)
- Capture joint ATM operation needs of financial institutions: Started joint installation with Ogaki Kyoritsu Bank
- Enhance services offered in collaboration with administration and local governments: Started accepting applications for the second additional round of Individual Number Card Points through ATM
- Expand advance use of various authentications and procedures: Further expand the areas and services

## Key Figures Related to Domestic Business (ATM)

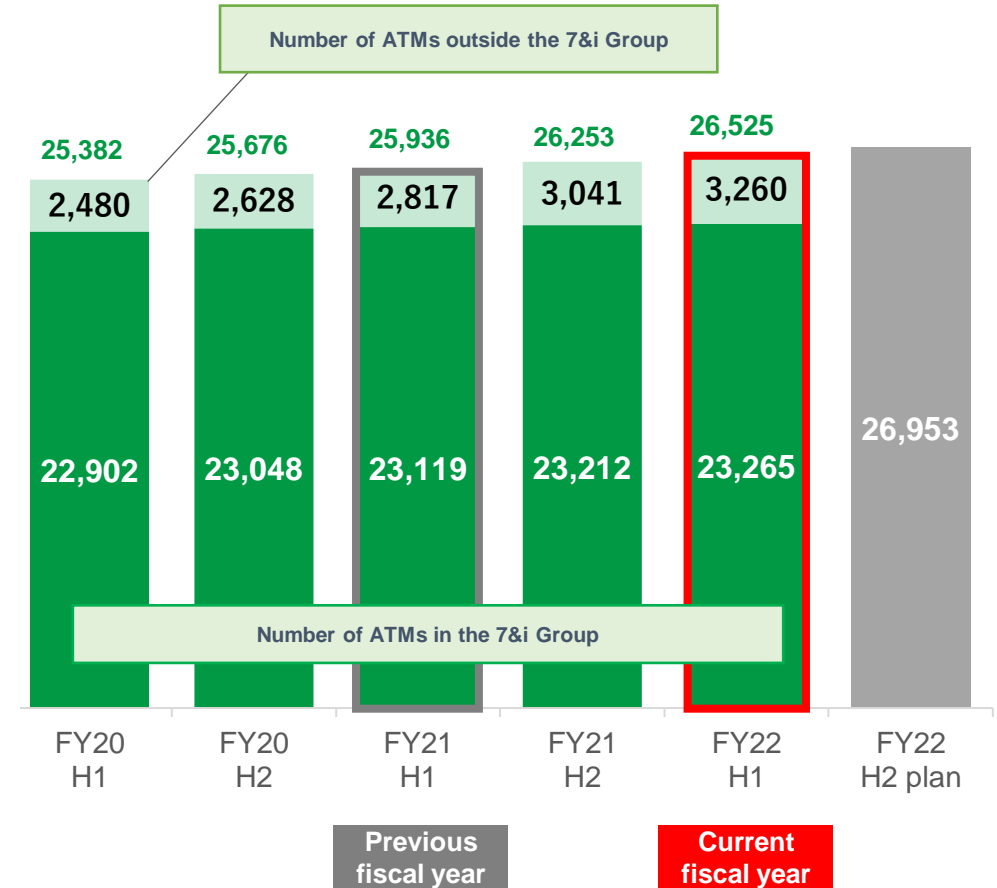
### ATM Usage

- Average number of transactions: **+4.5**;  
Total number of transactions: **+3.2 million**



### Number of ATMs

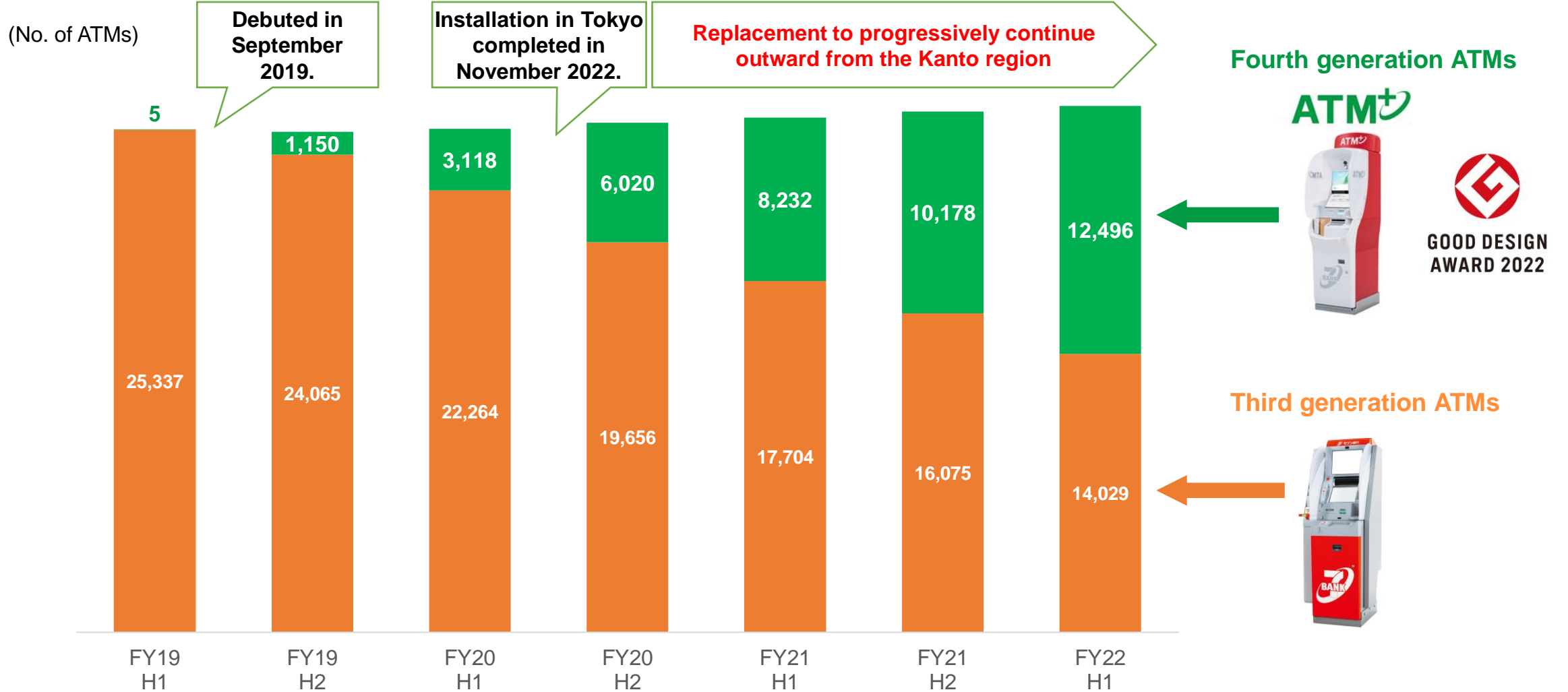
- **+589** (7&i Group: +146; outside the group: +443)



- 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 these materials, securities, life insurance, credit card, consumer credit and consumer financing companies are all referred to as "non-banks, etc."
  4. ATM-related fee income per transaction: ¥109.0 for FY22 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])

## Domestic Business (ATM): Status of Switch to Fourth-Generation Machines

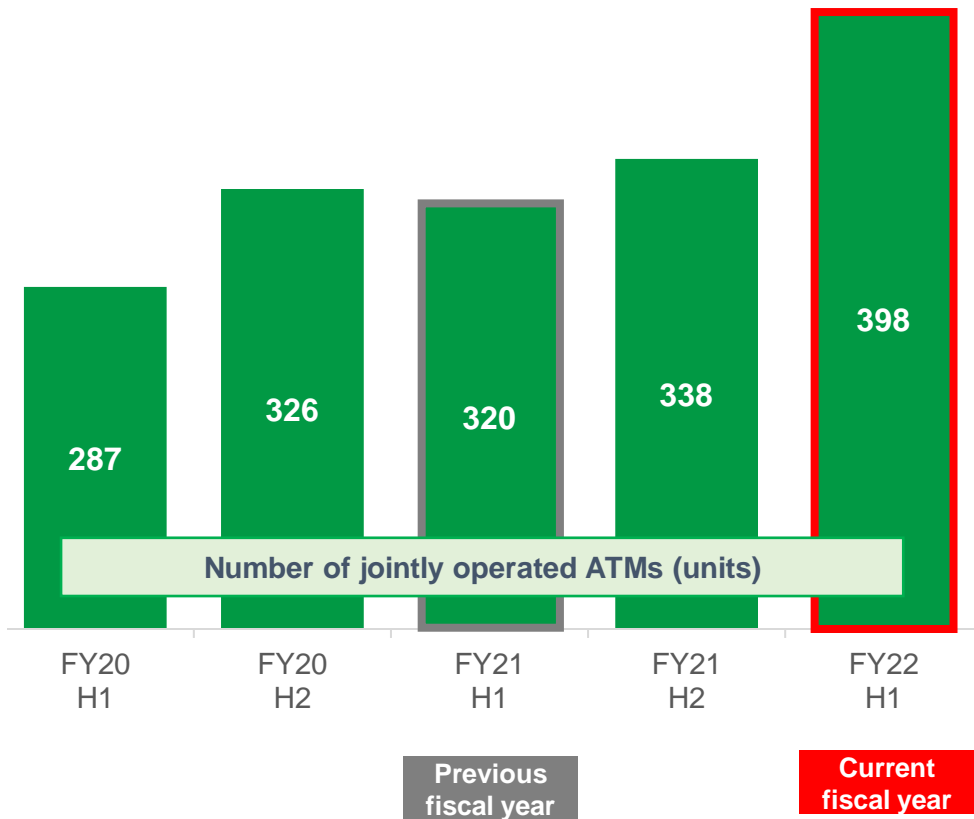
Though there has been some delays recently in the progress due to the difficulties in obtaining semiconductors, there is no change to the expected time of completion of installation (within FY 2024)



## Domestic Business (ATM): Status of Joint Operations

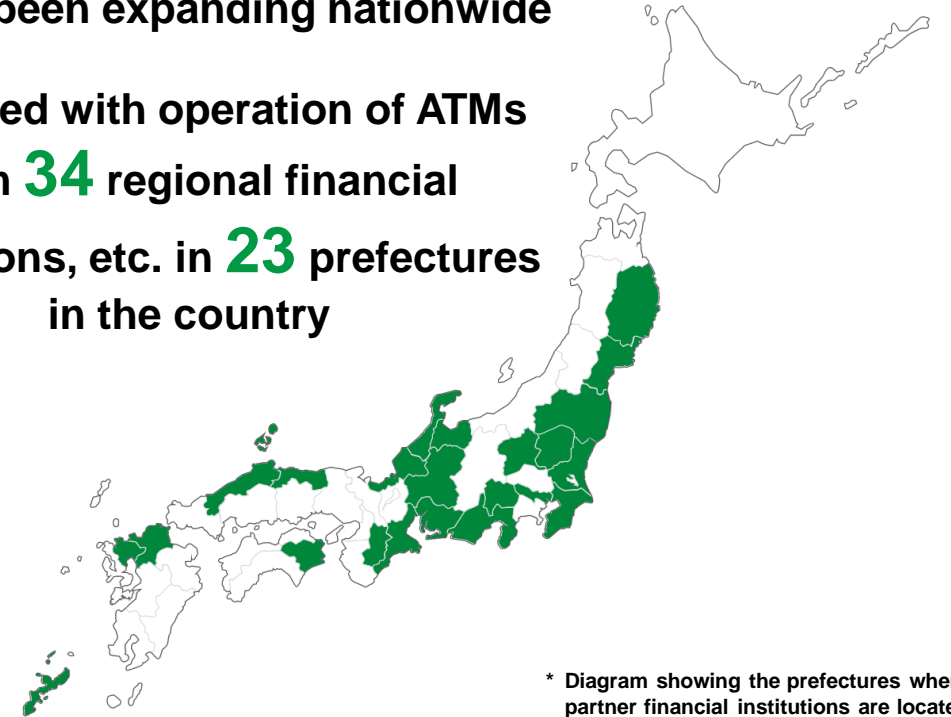
Expanding joint operation of ATMs nationwide primarily with regional financial institutions

Jointly operated ATMs: + 78 units



The areas where jointly operated ATMs are installed have been expanding nationwide

Entrusted with operation of ATMs from 34 regional financial institutions, etc. in 23 prefectures in the country



### [Recent major joint operation projects]

- **Fukui Bank** (23 units, plan to expand to about 70 units)
- **Ogaki Kyoritsu Bank** (July 2022: installation started)

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

Domestic Business (Retail)

Growth strategy: Aim for autonomous growth with an eye on collaboration within the group

	Core	ATM Platform Business
Domestic business	Growth	Retail strategy Corporate strategy
Overseas business		Overseas strategy

Key strategies

- Strengthen account acquisition, for the customer base
- Accelerate loan growth, expand product lineup
- Strengthen marketing

Main initiatives in the current fiscal year

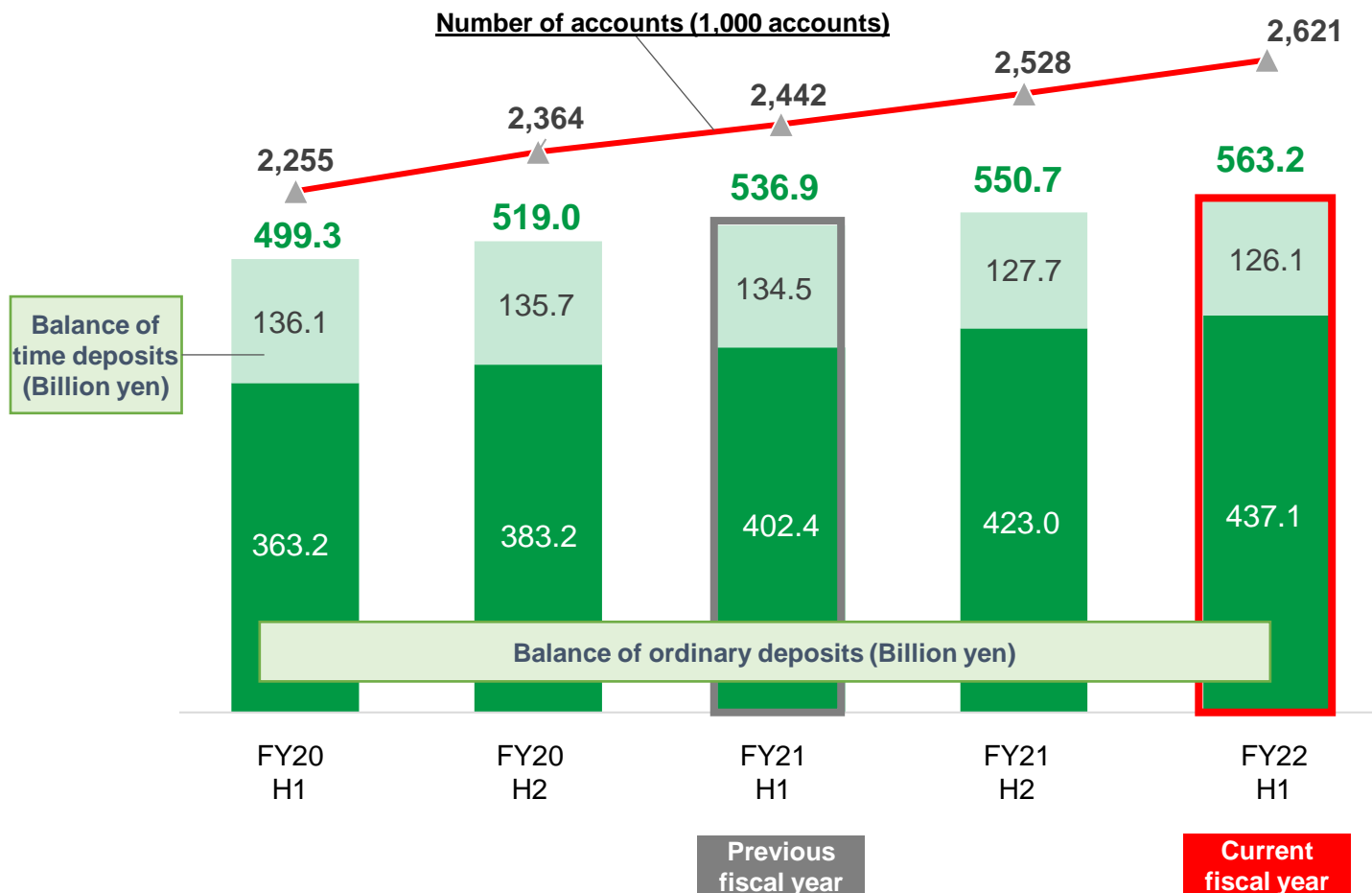
- Enhance the functions of “My Seven Bank” app
- Implement the “Seven-Eleven 5% nanaco Point” campaign
- Develop unique financial services (plan to start financial instrument brokerage service)
- Placement of ads on SNS such as Youtube and TikTok



## Key Figures Related to Domestic Business (Retail: Deposit)

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

■ Number of accounts: **+179,000** ; deposit balance: **+¥26.3 billion**



### Seven Bank Post Payment Service (Service began in September 2021)



**FY2022 2Q (July–Sept.) transactions**  
**¥10.9 billion**

Up ¥0.3 billion vs. FY2022 1Q (Apr.–June)

**FY2022 2Q (July–Sept.) number of transactions**  
**881,000**

Up 30,000 vs. FY2022 1Q (Apr.–June)

Note: All comments and figures regarding changes in the number of accounts and balance of deposits are compared with the same period a year ago.

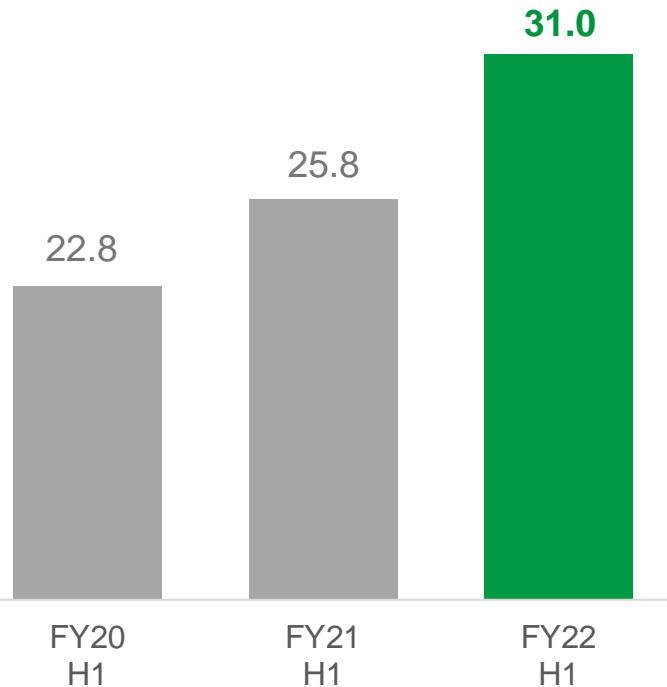
## Key Figures Related to Domestic Business (Retail: Financial Service)

### Personal loan services

- Capturing fund needs: **+5.2 billion yen**

Note: Including services offered by Credd Finance

Balance at end of period (Billion yen)

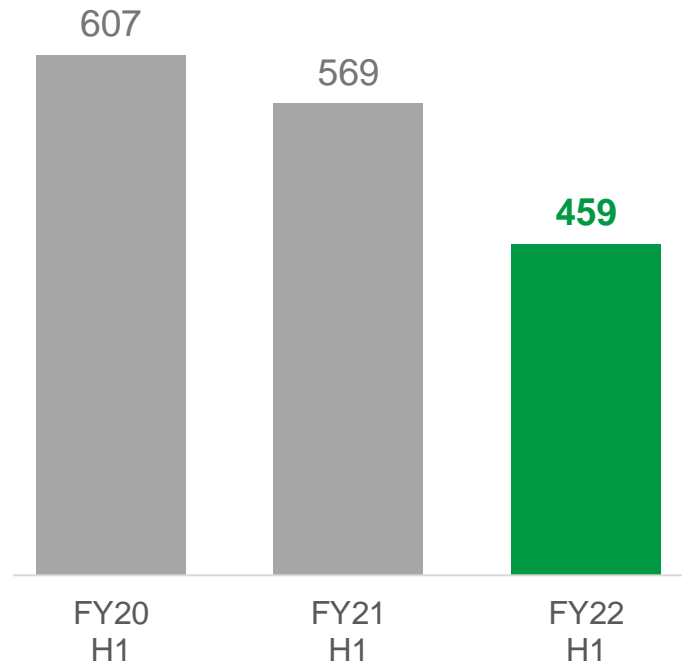


### International money transfer services

- Impact of immigration restrictions, foreign exchange fluctuation, etc. **Down 110,000**

Note: Including services offered by Seven Global Remit, Ltd.

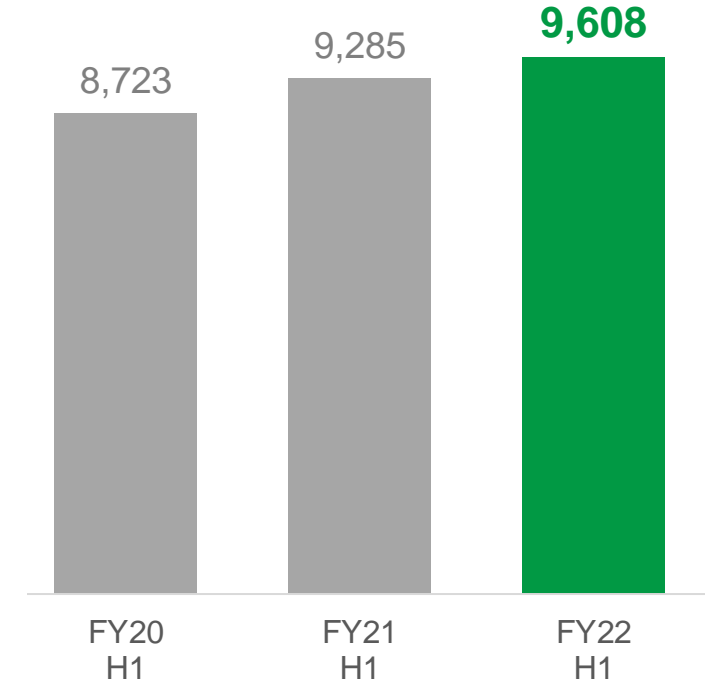
Number of transactions (Thousands of transactions)



### Debit services

- Increase in transactions from the growth in the number of accounts **Up 324,000**

Number of transactions (Thousands of transactions)



Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.  
2. Previous-year comparisons are based on the units used in these materials.



Domestic Business (Corporate)

Growth strategy: Expand growth fields by strengthening collaboration with other businesses (business diversification)

	Core	ATM Platform Business
Domestic business	Growth	Retail strategy
		Corporate strategy
Overseas business		Overseas strategy

**Key strategies**

- Creation of lifestyle through new financial services
- Contract-based service business: Realize safe and secure bank-quality BPO
- Authentication, security: Offer platform

**Main initiatives in the current fiscal year**

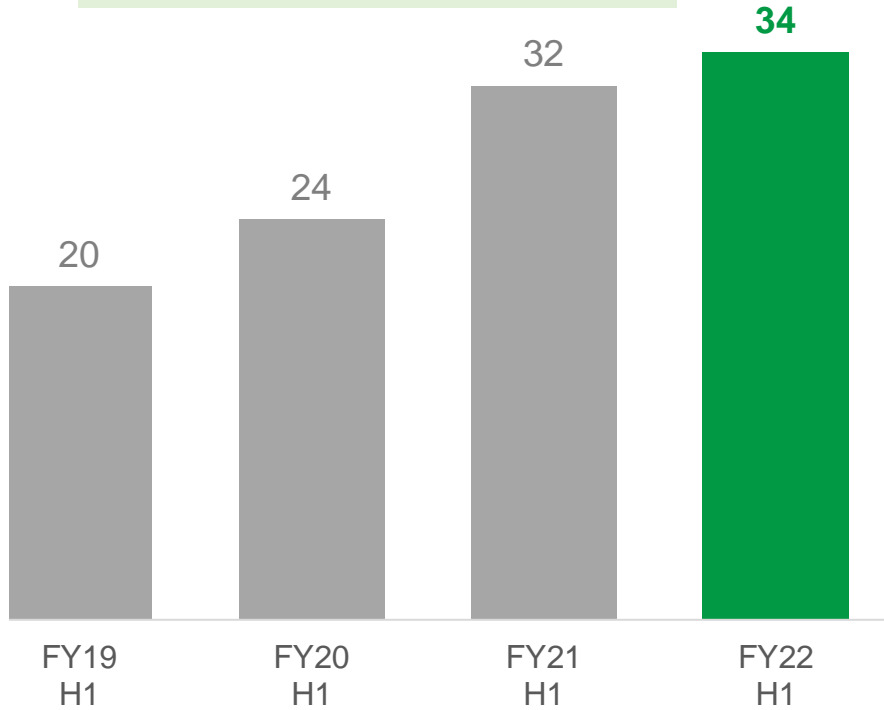
- Expand the number of companies using ATM cash receipt service; start bill collection service (Seven Payment Service)
- Expand customers for contract-based service business as well as the service we are entrusted with (Bank Business Factory)
- Initiatives with local governments: Started payment of Shibuya Ward’s childbirth subsidy. Carrying out demonstration experiment with other local governments and exploring further opportunities (Seven Payment Service)

Key Figures Related to Domestic Business (Corporate)



- Contract-based service for financial institution back-office operations, AML/CFT-related back-office operations, etc.: **Up 2 companies**

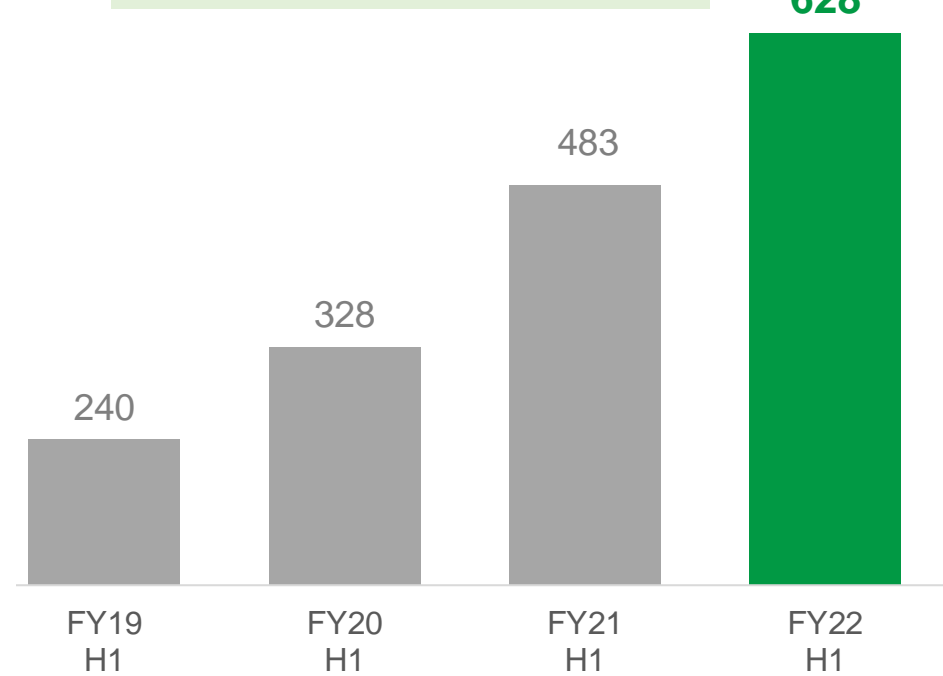
Number of client companies



セブン・ペイメントサービス

- Increase in use for cash refunds, etc.: **Up 145 companies**

Number of client companies



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

## Domestic Business (Corporate): New Initiatives

### Started payments of benefits from local governments through ATM

- Started payment of Shibuya Ward's childbirth subsidy in July



Apply from the official LINE account of Shibuya Ward



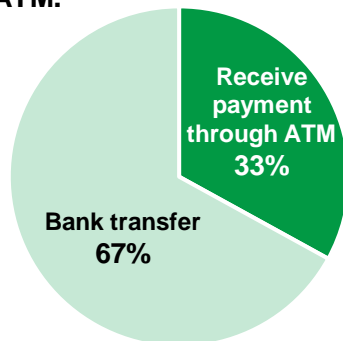
Carry out payment review within Shibuya Ward



Input required information at a Seven Bank ATM and receive subsidy in cash

- Happy Mother Birth Subsidy of Shibuya Ward

A subsidy given to reduce the economic burden of residents who gave birth in Shibuya Ward. If the application is made via LINE, the person can receive the subsidy through ATM.



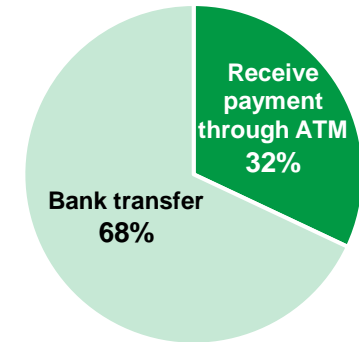
Thirty-three percent of those who applied from LINE opted for receiving cash through ATMs

- Plan to expand the handling of similar payments for other local governments

[Kakogawa City, Hyogo Prefecture: Implementing demonstration experiment of receiving benefits through ATMs]



加古川市  
KAKOGAWA CITY



Thirty-two percent of the participants opted for receiving cash through ATMs

[Shonai Town, Yamagata Prefecture: To start payment of benefits through ATM]



Plans to start ATM payment of benefits for birthday gift moneys in spring of 2023

Overseas business

**Growth strategy: Focus on income diversification and new businesses and accelerate discussions regarding strategies for growth**

	<b>Core</b>	<b>ATM Platform Business</b>
<b>Domestic business</b>	<b>Growth</b>	<b>Retail strategy</b>
		<b>Corporate strategy</b>
<b>Overseas business</b>		<b>Overseas strategy</b>

<b>Key strategies</b>
<ul style="list-style-type: none"> <li>■ <b>U.S.: Focus on income diversification and new businesses</b></li> <li>■ <b>Indonesia, Philippines: Accelerate growth</b></li> </ul>

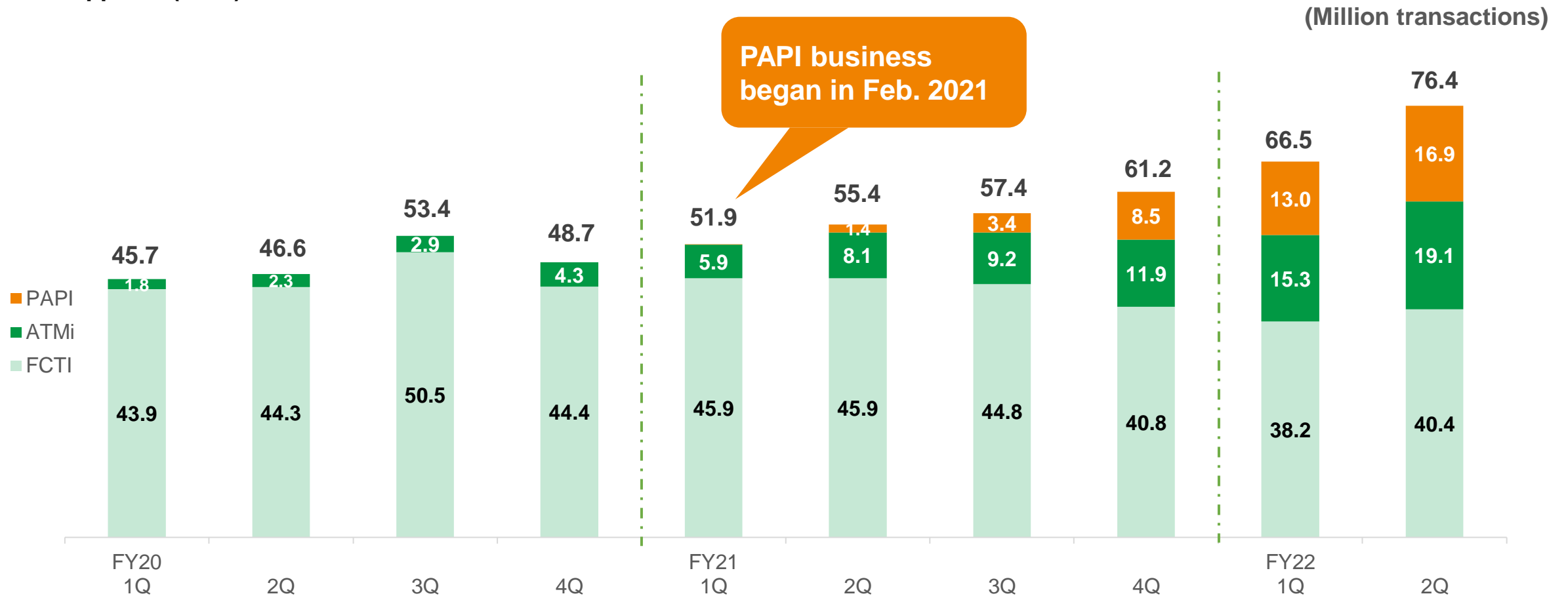
**Main initiatives in the current fiscal year**

- **Implement various measures for diversifying income (U.S.: FCTI)**
- **Expand the number of ATMs (Indonesia: ATMi; Philippines: PAPI)**
- **Stabilize operations along with increased installation of ATMs (Indonesia: ATMi)**
- **Promote direct tie-up with local banks (Philippines: PAPI)**

## Overseas Business: Overview

### Trend in the total number of ATM transactions in the overseas business

- The number of total ATM transactions grew, owing primarily to the increased installation of ATMs in Indonesia (ATMi) and Philippines (PAPI)



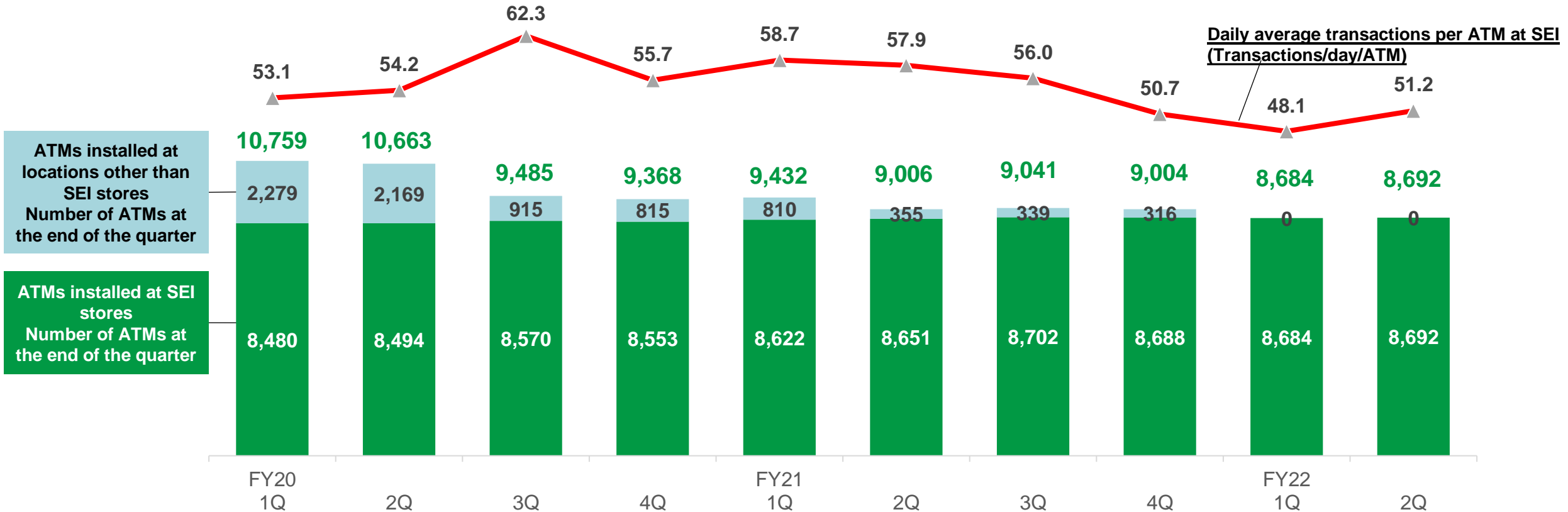
Note: 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

Overseas business

U.S.



- Though income situation is tough given the rising interest rates and prices, the number of daily average transactions per ATM is on a recovering trend



Notes:  
 1. Total number of transactions for U.S. ATMs includes balance inquiries.  
 2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)

● **The number of ATMs as of the end of September 2022 was 8,717 (preliminary figure)**  
 \*Completed removing ATMs outside SEI outlets  
 ⇒ **8,818 units in the plan for fiscal year ending December 2022**  
 (the number of units as of the end of the period)

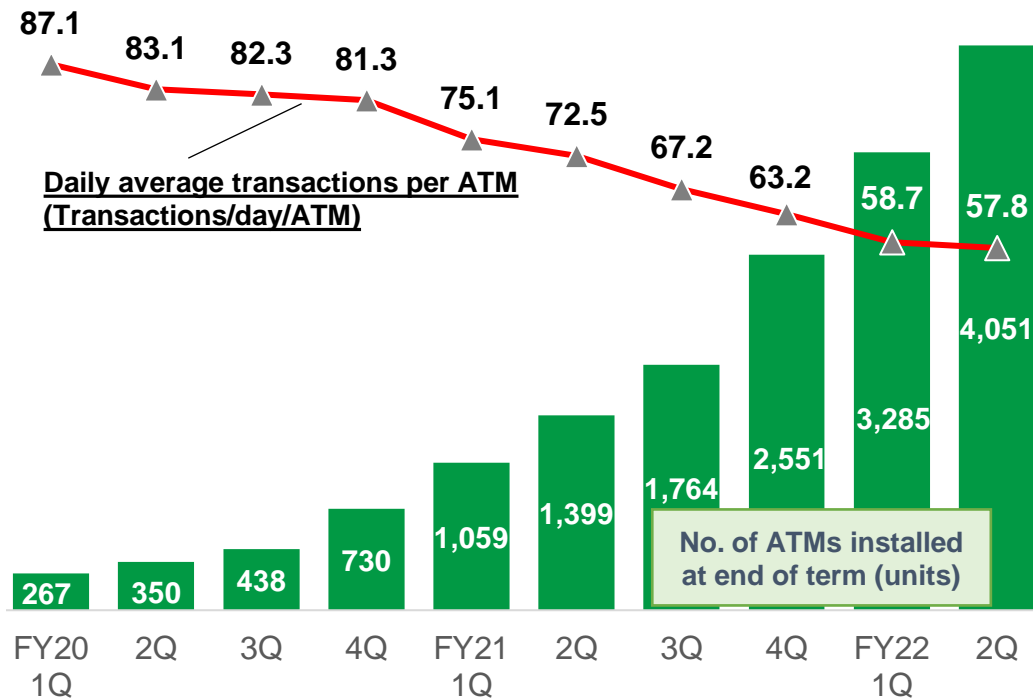
Overseas business

Indonesia and Philippines



PT. Abadi Tambah Mulia Internasional

Indonesia



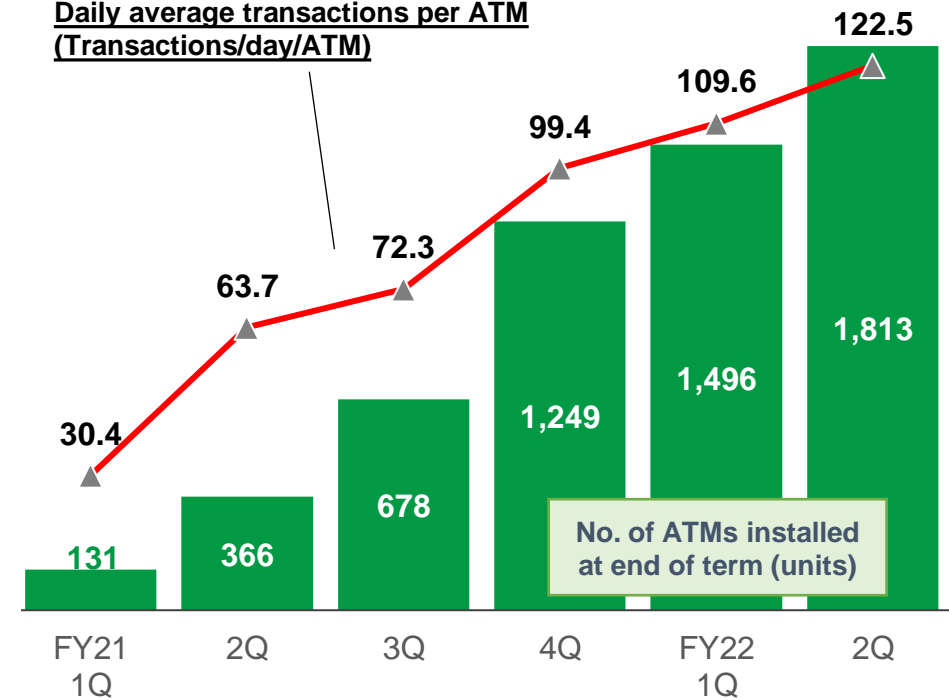
- **The number of ATMs as of the end of September 2022 was 4,733 (preliminary)**  
 ⇒ **5,500 units in the plan for fiscal year ending December 2022 (the number of units as of the end of the period)**

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.)



Philippines

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



- **The number of ATMs as of the end of September 2022 was 1,956 (preliminary)**  
 ⇒ **3,050 units in the plan for fiscal year ending December 2022 (the number of units as of the end of the period)**

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.)



**03**

**Progress in Medium-Term Management Plan**



## Financial Goals (Excerpt from the Medium-Term Management Plan [FY2021-FY2025] Announced in May 2021)

We place the utmost importance to profit expansion in the Medium-Term Management Plan period aiming for business diversification

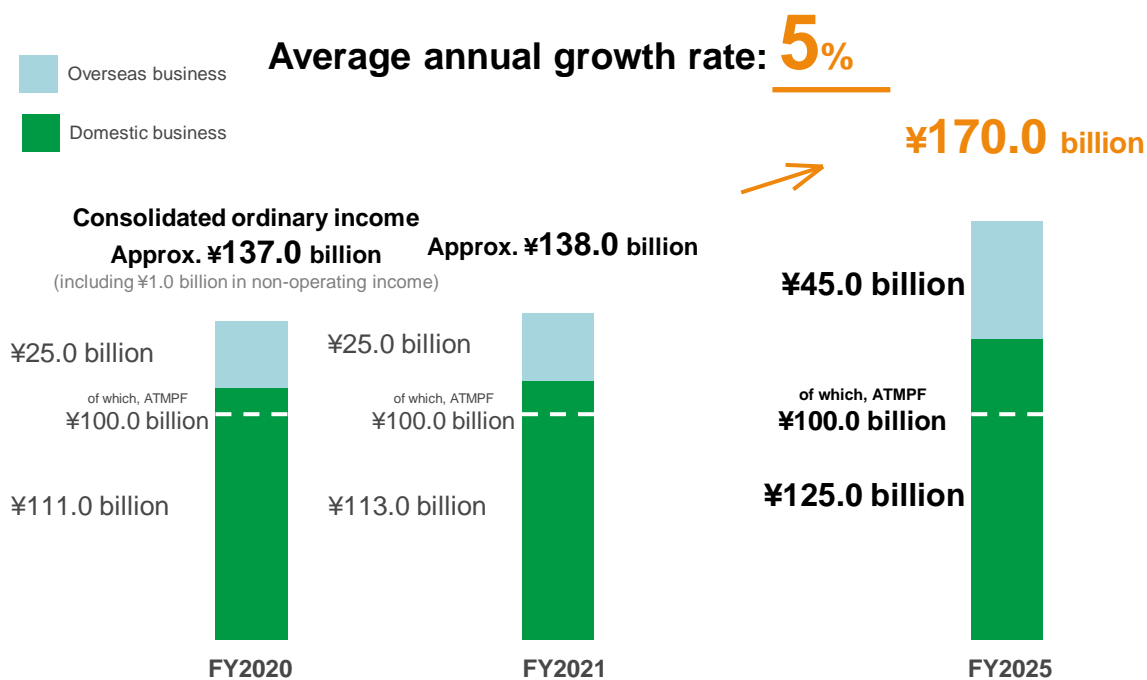
### Financial goals for FY2025

**Consolidated ordinary income: ¥170.0 billion**

**Consolidated ordinary profit: ¥35.0 billion**

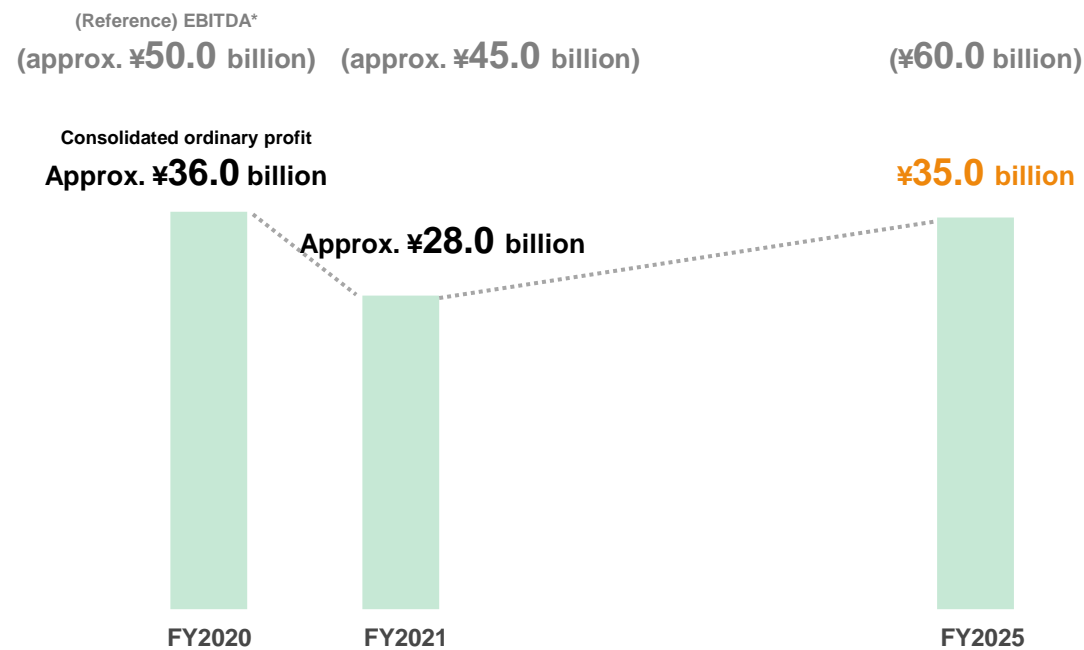
**ROE: 8% or more**

### Consolidated ordinary income



### Consolidated ordinary profit

\* EBITDA = Ordinary profit + Depreciation and amortization



**Overview of Medium-Term Management Plan (FY2021-FY2025) (Reprint of Medium-Term Management Plan Material)**

We give concrete shape to the second phase of growth with focus on “growth strategy,” “contributions to solving social issues,” and “corporate transformation.”

Growth Strategy		Core	ATM Platform Business
<p><b>Evolve from cash platform to ATM+</b></p> <p><b>Expand growth fields that come after ATMs by leveraging our strengths (business diversification)</b></p>	Domestic business	Growth	Retail strategy
			Corporate strategy
	Overseas business		Overseas strategy

Contribution to solving social issues
<p>Review basic policy and structure of sustainability promotion</p> <p>Further develop initiatives for the five materialities</p> <p>Cooperation with the group and external contractors for solving environmental issues</p>

Corporate transformation
<p>Reform into an organization where independent human resources can take an active part</p> <p>Innovation of business model and process with focus on data utilization and efficiency improvement</p>


Seven Bank's Vision: Aim for diversification by going beyond the wishes of our customers and partners

External environment

- Popularization of cashless settlement methods
- Needs for Individual Number utilization and receiving benefits
- Stricter identity verification and information management

**Growth**

**Create new values for ATMs through the use of Individual Number Card**  
Start Mynportal information linkage service



**Growth**


**ATM+**

**Service platform**

- Administrative service
- Medical service
- Authentication
- Recharge
- and more

**Growth**

**Expand the world of ATM+**  
Expand advance use for various types of authentications and procedures



Growth fields

**Counter services for all sorts of procedures and authentications**  
Back-office cost worth ¥4 trillion

**Administration-related**  
1,741 municipalities in Japan

**Financial service for foreign residents**  
Market size of ¥250.0 billion

**Growth**

**Retail**

**Group collaboration + Unique financial products**

Account Credit Investment Account Credit Insurance Money transfer

For foreign residents




**Core**

**Cash platform**

ATM, deepening of service

Business diversification



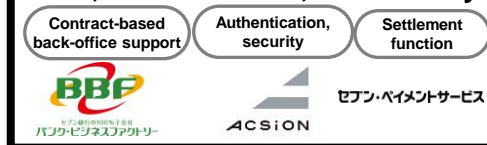
7&i's customer base Bank function

**Growth**

**Corporate**

**Corporate service through the leveraging of strengths such as ATM, administration, and security**

Contract-based back-office support Authentication, security Settlement function



**Growth**

**Strengthen services for foreign residents**  
Start offering insurance products to foreign residents




**VIVA VIDA!**  
Health and Life Insurance for foreigners in Japan

**Overseas**

**Overseas**

**Expand multi-layered financial services into various countries by leveraging our expertise in ATM operation in Japan**

U.S. Indonesia Philippines



Notes: 1. Procedure, authentication counter administration cost as estimated by Seven Bank  
2. The number of municipalities is as of July 1, 2022.  
3. The market size of financial services targeting foreign residents as calculated by Seven Bank

Realize a world where ATMs serve as the service counter for all sorts of procedures and authentications:  
Expanding advance usage

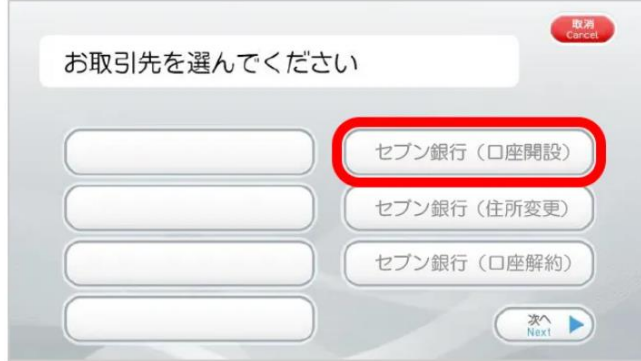
2022						2023 onwards		
July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.

Bank



**First time for convenience store-based ATMs in Japan!**  
**Began accepting account opening and cancellation through ATMs**

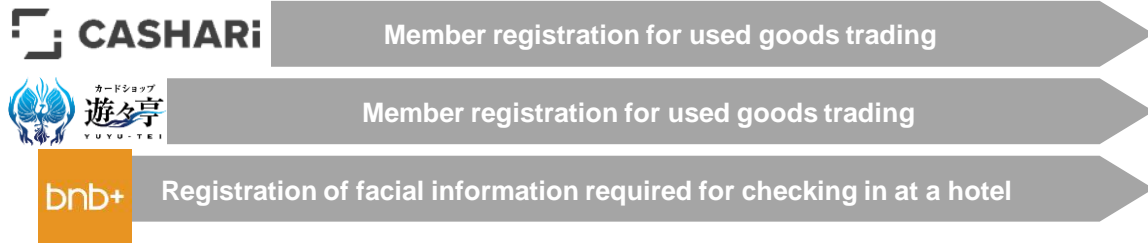
- Advance service started from October with Seven Bank accounts



Finance



Non-financial businesses



Towards a platform that solves issues of customers and partner companies



\* Tokyo Star Bank to start in December

## Create new values for ATMs through the use of Individual Number Card

- We will develop and deploy various services as the only ATM that can read Individual Number Cards

### Individual Number Card issue rate

Source: Ministry of Internal Affairs and Communications



23.1%  
(2020)



39.9%  
(2021)



49.9%  
(September 2022)

100%

(Government goal)

Step 4

Start considering new projects full-scale

New!!  
Step 3

Mynaportal information linkage service (around November 2022)



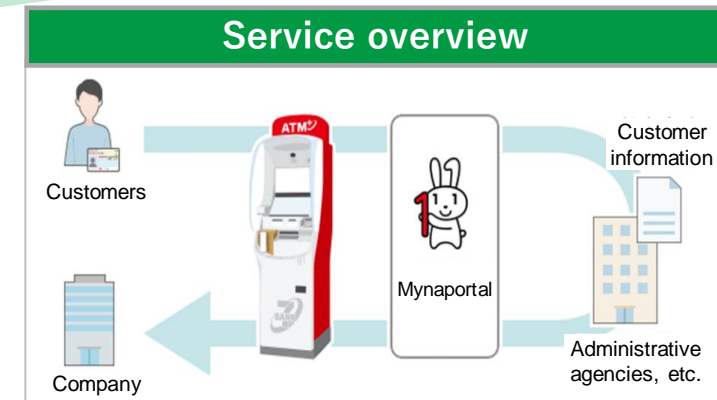
Step 2

Procedure for linking health insurance card (March 2021)

Step 1

Participation in the Individual Number Card

Points project (August 2020)



### <Advantages at partner companies>

- Reduction in volume of back-office work
- Improvement in rate of submitting documents thanks to simplification of procedure
- Improvement in customer satisfaction due to better convenience

Procedure can be done at all Seven Bank ATMs

Our initiatives

## Comprehensive support for the financial and daily life of foreign residents and become their preferred service of choice

- Acquisition of a small amount and short-term insurance company in November 2022 to add insurance to the lineup of financial services for foreign residents

- ◆ Offer multiple financial services to foreign residents
- ◆ Multi-language contact centers and ATM screen



- ◆ 20-year track record and knowhow of offering insurance products to foreign residents
- ◆ Product development ability

### Company profile

**Name:** Viva Vida Medical Life Co., Ltd.  
 【Kanto Local Finance Bureau (registration no. 51)】

**Business:** Insurance for foreign residents

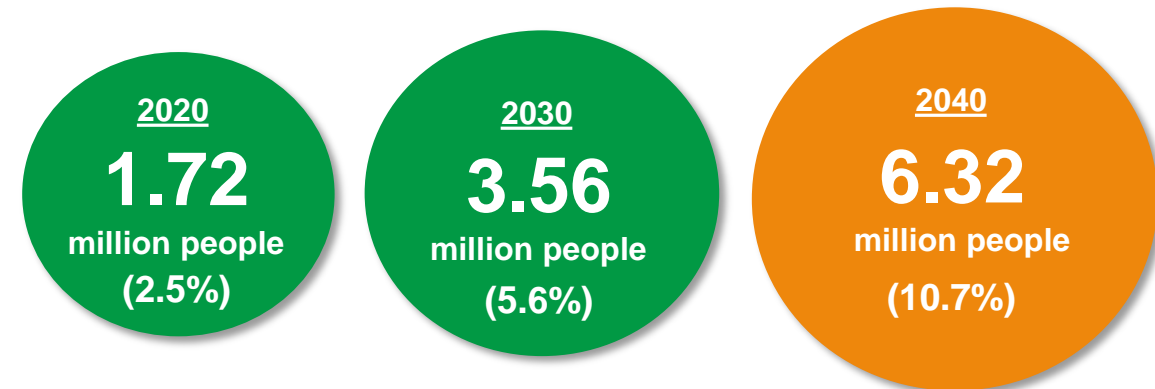
### Offer comprehensive support of financial services to foreign residents in Japan

Sizes of various markets estimated by Seven Bank



### The number of foreign residents is expected to continue increasing

Estimated number of foreign workers in Japan  
 (The figures in parentheses are the share in Japan's workforce population)



Source: JICA

**Overview of Medium-Term Management Plan (FY2021-FY2025)**

[Repost of the Medium-Term Management Plan materials]

**We give concrete shape to the second phase of growth with focus on “growth strategy,” “contributions to solving social issues,” and “corporate transformation.”**



<p><b>Contribution to solving social issues</b></p> <ul style="list-style-type: none"> <li>Review basic policy and structure of sustainability promotion</li> <li>Further develop initiatives for the five materialities</li> <li>Cooperation with the group and external contractors for solving environmental issues</li> </ul>	<p><b>Corporate transformation</b></p> <ul style="list-style-type: none"> <li>Reform into an organization where independent human resources can take an active part</li> <li>Innovation of business model and process with focus on data utilization and efficiency improvement</li> </ul>
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Contribution to solving social issues

Promote company-wide ESG initiatives for realizing sustainable growth

**E** Environment

Promote initiatives for reducing the burden to the environment

- Endorsement of TCFD recommendations
- Initiatives to reduce CO2 emissions and waste volume by introducing new ATM models and operation of new data center



CO2 emission target of the new data center  
**Zero**  
(by 2025)

Energy consumption of the new ATM model  
**Down 40%**  
(compared with former ATM model)

ATM recycling rate  
**100%**

**S** Social

Develop an organization where independent human resources can take an active part  
Human resource development, realization of system, promotion of D&I, etc.

- Support diverse workstyle (as of the end of September 2022)

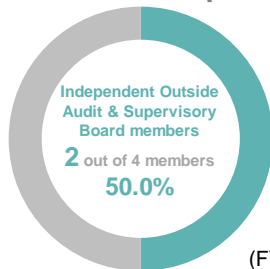
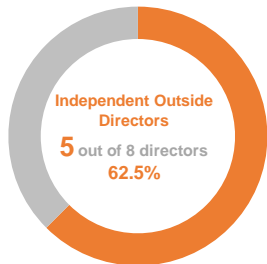
Ratio of female managers	19.0%
Rate of disabled employees	2.3%
Number of employees who took childcare leave	14* (Of which 3 male, 11 female)

\*This is the actual acquisition for April-September 2022

**G** Governance

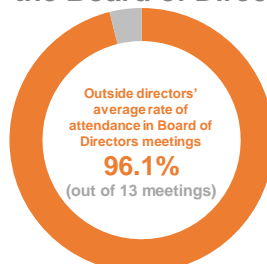
Strengthen corporate governance by ensuring diversity of the Board of Directors and improving its effectiveness

Ratio of Outside Directors and Outside Corporate Auditors



(FY2021 result)

Average attendance rate of outside directors at meetings of the Board of Directors and Board of Corporate Auditors



(FY2021 result)

To promote further information disclosure and dialogue with stakeholders







**04**

**APPENDIX**

## Statement of Income &lt;Consolidated&gt;

(Billion yen)

	FY2021		FY2022			
	Results		H1 results			Plan
	H1	Full year		Changes from FY2021	Difference with plan	Full year
Ordinary income	67.4	136.6	73.8	6.4	1.3	149.0
Ordinary expenses	52.3	108.4	59.3	7.0	0.3	121.0
Ordinary profit	15.0	28.2	14.5	(0.5)	1.0	28.0
Net income attributable to owners of the parent	10.8	20.8	9.7	(1.1)	0.2	19.5

## 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:  
FY2021 1H \$1 = ¥107.82, FY2021 full year \$1 = ¥109.90, FY2022 1H \$1 = ¥123.14, FY2022 full year plan \$1 = ¥131.00 (initial plan: \$1 = ¥114.00)

## Statement of Income &lt;Seven Bank&gt;

(Billion yen)

	FY2021		FY2022			
	Results		H1 results	Changes from FY2021	Difference with plan	Plan
	H1	Full year				Full year
<b>Ordinary income</b>	<b>54.6</b>	<b>110.2</b>	<b>58.6</b>	<b>4.0</b>	<b>1.1</b>	<b>116.5</b>
ATM-related fee income	48.2	97.1	51.2	3.0	0.8	101.8
<b>Ordinary expenses</b>	<b>39.9</b>	<b>81.8</b>	<b>43.3</b>	<b>3.4</b>	<b>(0.7)</b>	<b>89.0</b>
Interest expenses	0.2	0.5	0.2	0	0	0.5
ATM placement fee expenses	8.2	16.5	8.5	0.3	0	17.2
Outsourcing expenses	10.6	21.7	11.1	0.5	(0.3)	23.1
Maintenance fees	1.9	3.9	1.8	(0.1)	(0.2)	4.1
Depreciation and amortization	7.2	14.9	8.2	1.0	(0.3)	17.4
<b>Ordinary profit</b>	<b>14.7</b>	<b>28.4</b>	<b>15.2</b>	<b>0.5</b>	<b>1.7</b>	<b>27.5</b>
Extraordinary income and losses	(0.1)	(1.7)	(0.4)	(0.3)	(0.4)	0
Total income taxes	4.4	8.5	4.7	0.3	0.7	8.5
<b>Net income</b>	<b>10.0</b>	<b>18.1</b>	<b>10.0</b>	<b>(0)</b>	<b>0.5</b>	<b>19.0</b>
<b>EBITDA</b>	<b>21.9</b>	<b>43.3</b>	<b>23.4</b>	<b>1.5</b>	<b>1.4</b>	<b>45.0</b>
<b>No. of ATMs installed at end of term (units)</b>	25,936	26,253	26,525	589	(87)	26,953
<b>ATM-related fee income per transaction (yen)</b>	109.8	108.8	109.0	(0.8)	(1.5)	109.5
<b>Daily average transactions per ATM (transactions/ATM/day)</b>	95.2	96.5	99.7	4.5	3.4	97.7
<b>Total number of transactions (million)</b>	447	910	479	32	14	948

## 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.

## Statement of Income &lt;FCTI&gt;

(Million USD)

	FY2021 (Jan.–Dec.)		FY2022 (Jan.–Dec.)			
	Results		H1 results (Jan.-June)	Changes from FY2021		Plan
	H1	Full year		Difference with plan		Full year
<b>Ordinary income</b>	<b>106.8</b>	<b>206.3</b>	<b>92.1</b>	<b>(14.7)</b>	<b>(5.4)</b>	<b>204.6</b>
<b>Ordinary expenses</b>	<b>92.9</b>	<b>189.9</b>	<b>90.9</b>	<b>(2.0)</b>	<b>(0.1)</b>	<b>191.1</b>
Interest expenses	7.6	14.7	8.8	1.2	0.9	21.9
ATM placement fee expenses	55.0	107.4	50.9	(4.1)	(1.7)	106.2
Outsourcing expenses	7.0	13.7	6.4	(0.6)	0.4	12.3
Maintenance fees	6.1	13.3	7.7	1.6	0.4	14.6
Depreciation and amortization	3.1	6.3	3.2	0.1	(0.1)	6.8
<b>Ordinary profit</b>	<b>13.9</b>	<b>16.4</b>	<b>1.1</b>	<b>(12.8)</b>	<b>(5.3)</b>	<b>13.4</b>
Extraordinary income and losses	(0.1)	0	(0.0)	0.1	(0.0)	0
<b>Net income</b>	<b>13.5</b>	<b>35.9</b>	<b>0.9</b>	<b>(12.6)</b>	<b>(4.9)</b>	<b>12.2</b>
<b>EBITDA</b>	<b>17.0</b>	<b>22.7</b>	<b>4.4</b>	<b>(12.6)</b>	<b>(2.9)</b>	<b>18.8</b>
<b>No. of ATMs installed at end of term (units)</b>	9,006	9,004	8,692	(314)	(78)	8,818
<b>At SEI (units)</b>	8,651	8,688	8,692	41	(78)	8,818
<b>Daily average transactions per ATM (transactions/ATM/day)</b>	54.1	52.9	51.2	(2.9)	(4.8)	54.8
<b>At SEI (transactions/ATM/day)</b>	58.3	55.8	51.2	(7.1)	(4.8)	54.8
<b>Total number of transactions (million)</b>	91.8	177.8	78.6	(13.2)	(10.1)	175.4

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.

## Statement of Income &lt;Other Subsidiaries&gt;

(Million yen)



	FY2021		FY2022			
	Results		H1 results	Changes from FY2021	Difference with plan	Plan
	H1	Full year				Full year
Ordinary income	938	2,423	1,337	399	173	2,700
Ordinary expenses	1,016	2,384	1,506	490	279	2,500
Ordinary profit	(78)	39	(169)	(91)	(107)	200
Net income	(53)	27	(113)	(60)	(51)	138



	FY2021		FY2022			
	Results		H1 results	Changes from FY2021	Difference with plan	Plan
	H1	Full year				Full year
Ordinary income	207	447	243	36	(13)	599
Ordinary expenses	157	338	204	47	(69)	597
Ordinary profit	49	108	38	(11)	55	2
Net income	41	8.9	32	(9)	49	1

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.

## Statement of Income &lt;Other Subsidiaries&gt;

(Million yen)



	FY2021 (Jan.–Dec.)		FY2022 (Jan.–Dec.)			
	Results		H1 results (Jan.-June)	Changes from FY2021	Difference with plan	Plan
	H1	Full year				Full year
Ordinary income	585	1,524	1,706	1,121	144	3,894
Ordinary expenses	417	1,190	1,363	946	(79)	3,433
Ordinary profit	167	333	343	176	223	461
Net income	167	301	343	176	223	394



	FY2021 (Jan.–Dec.)		FY2022 (Jan.–Dec.)			
	Results		H1 results (Jan.-June)	Changes from FY2021	Difference with plan	Plan
	H1	Full year				Full year
Ordinary income	70	493	879	809	(163)	2,981
Ordinary expenses	209	787	899	690	(369)	3,232
Ordinary profit	(138)	(294)	(20)	118	206	(251)
Net income	(138)	(241)	(21)	117	205	(251)

Note: 1. Exchange rate:

FY2021 1H IDR 100 = ¥0.755, FY2022 1H IDR 100 = ¥0.852

FY2021 1H PHP 1 = ¥2.233, FY2022 1H PHP 1 = ¥2.358

2. The first half of ATMi and PAPI is from Jan. to June.

3. The figures for the first half of the fiscal year ending December 2021 for PAPI are results for the period from February to June 2021.

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



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