

Create a better version of daily life  
by going beyond the wishes of our customers.

# Financial Results

for Fiscal Year Ended March 31, 2023

## TODAY'S AGENDA

AGENDA

# 01

**Financial Results for  
Fiscal Year Ended  
March 31, 2023**

AGENDA

# 02

**Key Figures and Topics  
by Business**

AGENDA

# 03

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

AGENDA

# 04

**Update of  
Medium-Term  
Management Plan**

AGENDA

# 05

**APPENDIX**

AGENDA

01

# **Financial Results for Fiscal Year Ended March 31, 2023**

# Key points of the results for fiscal year ended March 31, 2023



## Financial Results Overview

Higher sales and profits

Record high recurring  
revenue



## Domestic ATM business

The number of ATMs was  
in line with the plan,  
while the number of  
transactions exceeded the  
plan



## Financial service business

Loan balance grew  
significantly by 25.1% from  
the previous year



## Overseas business

Business continues to be tough  
in the U.S. due to the impact of  
interest rate hike, etc., while the  
business in Asia continues to  
expand

## Financial Results for Fiscal Year Ended March 31, 2023 Profit/Loss Status [Consolidated]

### Ordinary income

Ordinary income increased owing to better-than-expected non-consolidated results and **growths in overseas subsidiaries** due primarily to the impact of foreign exchange fluctuation

### Ordinary profit

Ordinary profit **increased despite** continued investment for growth and the impact of foreign exchange fluctuation

- 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 \$1 = ¥109.90,  
 FY2022 \$1 = ¥131.62 (Initially estimated \$1 = ¥114.00 then changed to \$1 = ¥131.00 during the term)  
 5. All EBITDA in these materials are Ordinary profit + Depreciation and amortization.

## Ordinary income

¥154.9 billion

Previous fiscal year	¥136.6 billion	Comparison +13.3%	Vs. plan +3.9%
----------------------	----------------	----------------------	-------------------

## Ordinary profit

¥28.9 billion

Previous fiscal year	¥28.2 billion	Comparison +2.4%	Vs. plan +3.2%
----------------------	---------------	---------------------	-------------------

## Ordinary expenses

¥126.0 billion

Previous fiscal year	¥108.4 billion	Comparison +16.2%	Vs. plan +4.1%
----------------------	----------------	----------------------	-------------------

## Net income attributable to owners of the parent

¥18.8 billion

Previous fiscal year	¥20.8 billion	Comparison (9.6)%	Vs. plan (3.5)%
----------------------	---------------	----------------------	--------------------

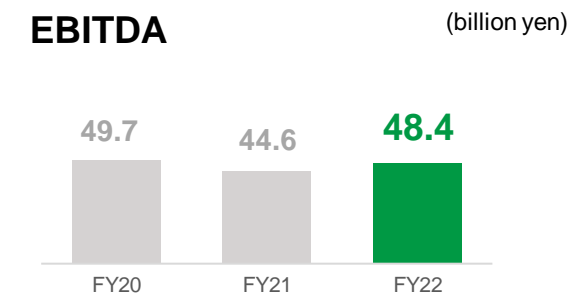
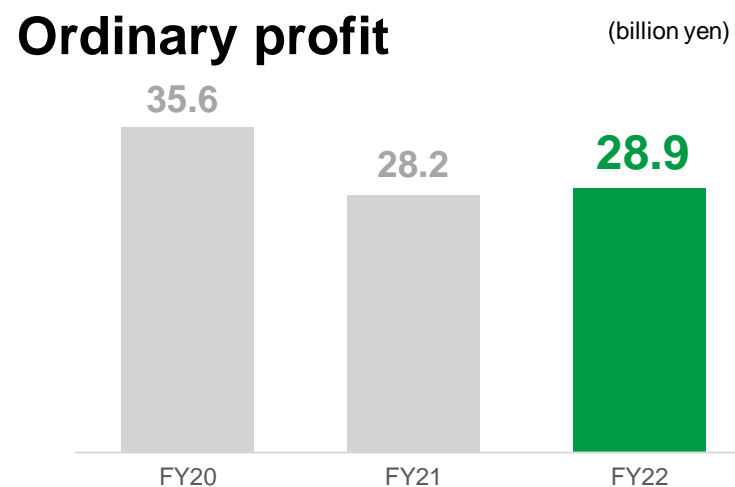
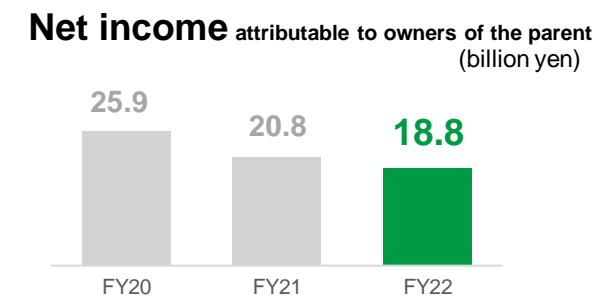
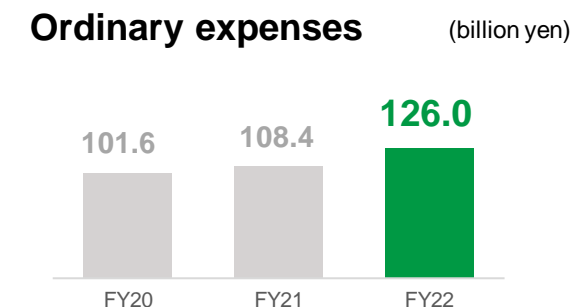
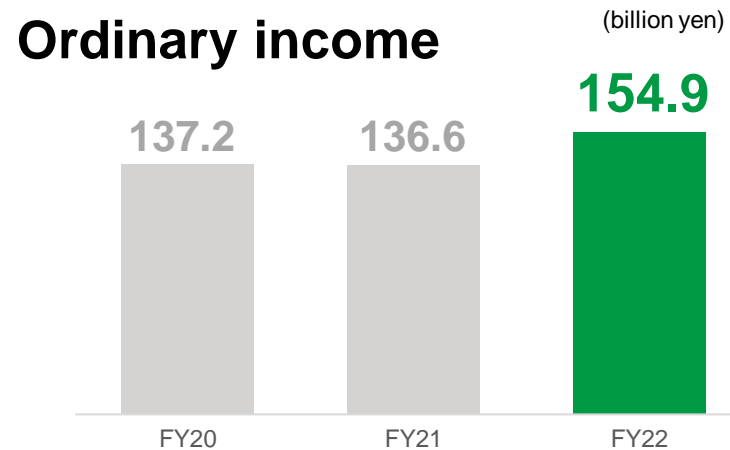
## EBITDA

¥48.4 billion

Previous fiscal year	¥44.6 billion	Comparison +8.5%
----------------------	---------------	---------------------

## Financial Results

### Trend in Fiscal Year Performance [Consolidated]



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

# FY2022 Financial Results Profit/Loss Status [Seven Bank]

## Ordinary income

Revenues rose due to growth in the number of ATM users in all business categories as a result of a rebound in personal flows.

**Record high incomes**

## Ordinary profit

Earnings increase for the first time in three years

- 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

# ¥120.5 billion

Previous fiscal year	¥110.2 billion	Comparison +9.3%	Vs. plan +3.4%
----------------------	----------------	---------------------	-------------------

## Ordinary profit

# ¥31.5 billion

Previous fiscal year	¥28.4 billion	Comparison +10.9%	Vs. plan +14.5%
----------------------	---------------	----------------------	--------------------

## Ordinary expenses

# ¥89.0 billion

Previous fiscal year	¥81.8 billion	Comparison +8.8%	Vs. plan +0.0%
----------------------	---------------	---------------------	-------------------

## Net income

# ¥19.5 billion

Previous fiscal year	¥18.1 billion	Comparison +7.7%	Vs. plan +2.6%
----------------------	---------------	---------------------	-------------------

## EBITDA

# ¥48.3 billion

Previous fiscal year	¥43.3 billion	Comparison +11.5%	Vs. plan +7.3%
----------------------	---------------	----------------------	-------------------

AGENDA

02

# Key Figures and Topics by Business



# Domestic Business (ATM)

## Domestic Business (ATM)

### Key Figures: ATM Usage

Total number of increase in transactions for FY2022

**+70 million transactions**

Increase in daily average transactions per ATM for FY2022

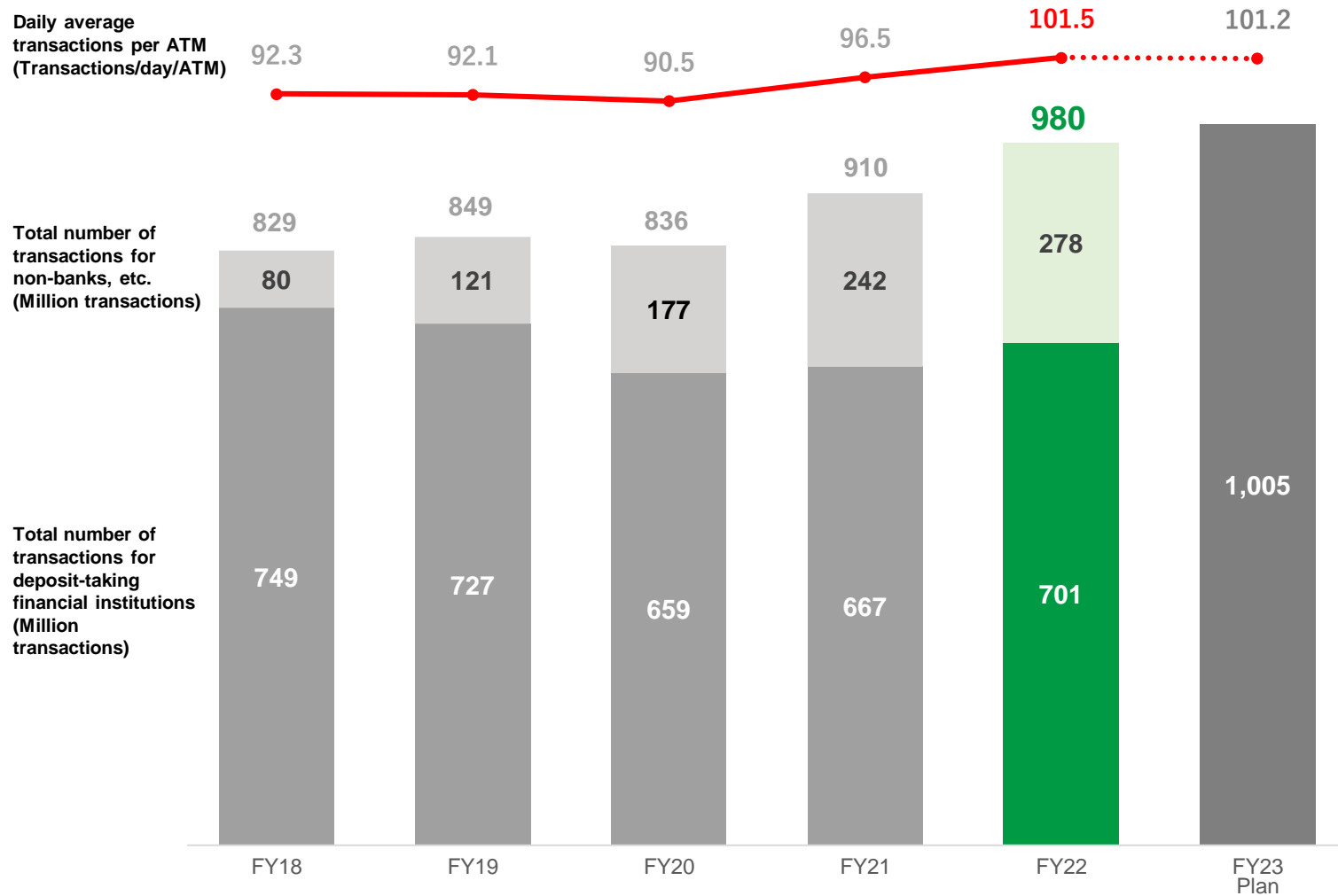
**+5.0 transactions**

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, etc.

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: ¥108.3 for FY22  
\* 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)

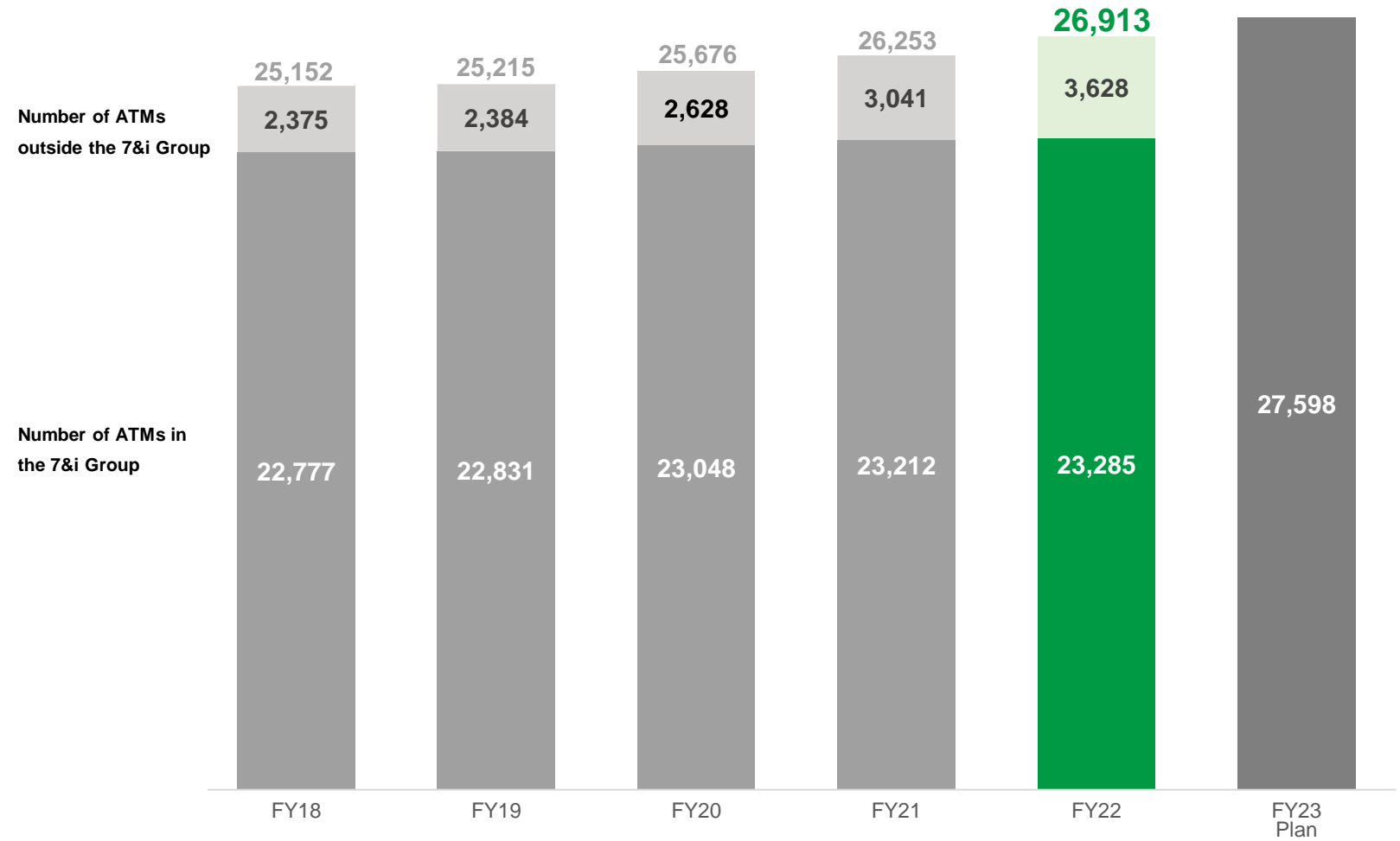
**Key Figures:**  
**Number of ATMs installed at end of fiscal**

**Total number of increase in ATMs installed for FY2022**

**+660 units**

**The 7&i Group: +73 units**

**Outside the 7&i Group: +587 units**

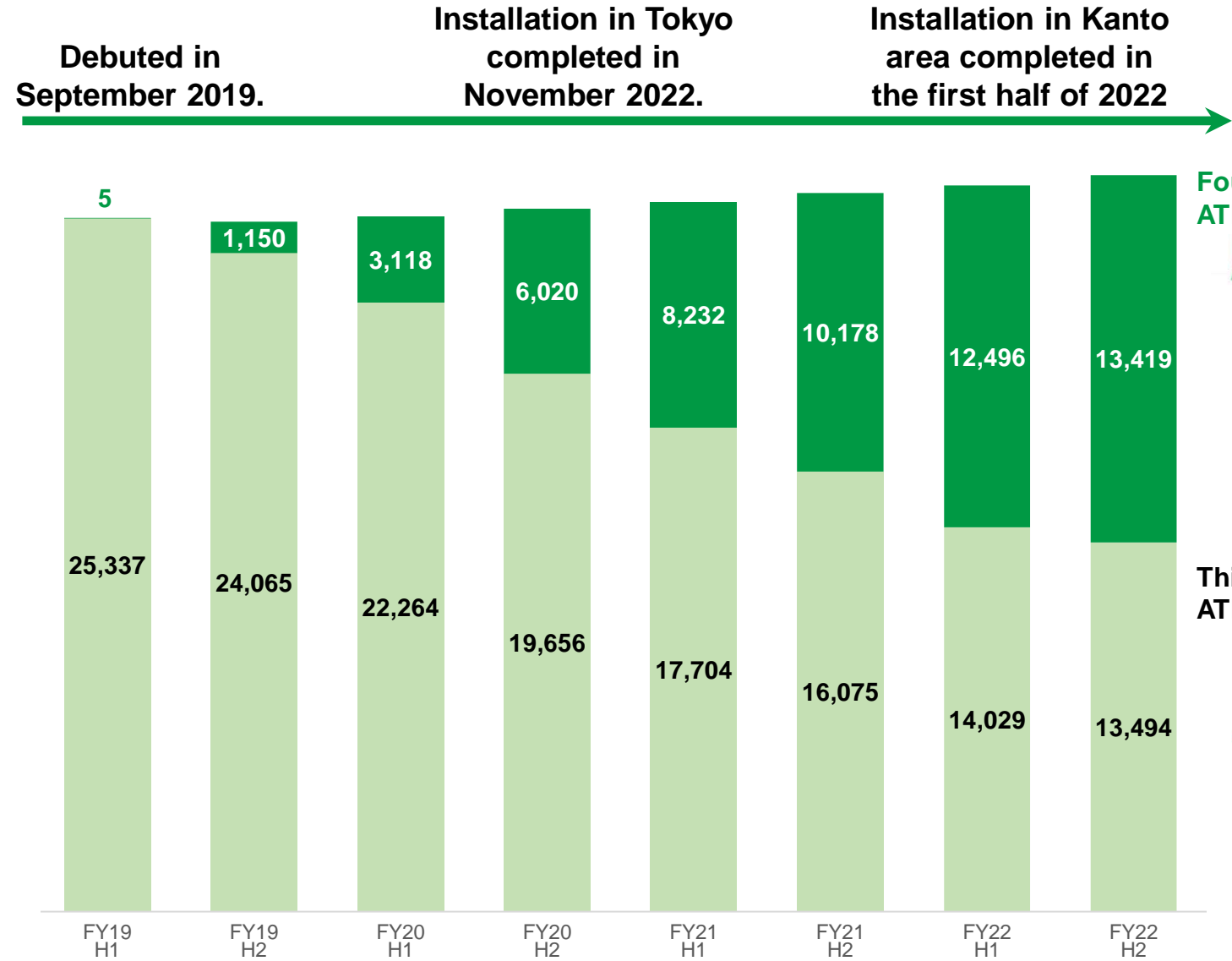


Note: All comments and figures regarding changes are compared with the same period a year ago.

Domestic Business (ATM)

## Key Figures: Upgrade to Fourth Generation ATMs

The pace of installation has been gradually improving and we plan to replace **about 6,000 units** in FY2023



Fourth generation ATMs

ATM+



Third generation ATMs



Domestic Business (ATM)

Topic 1

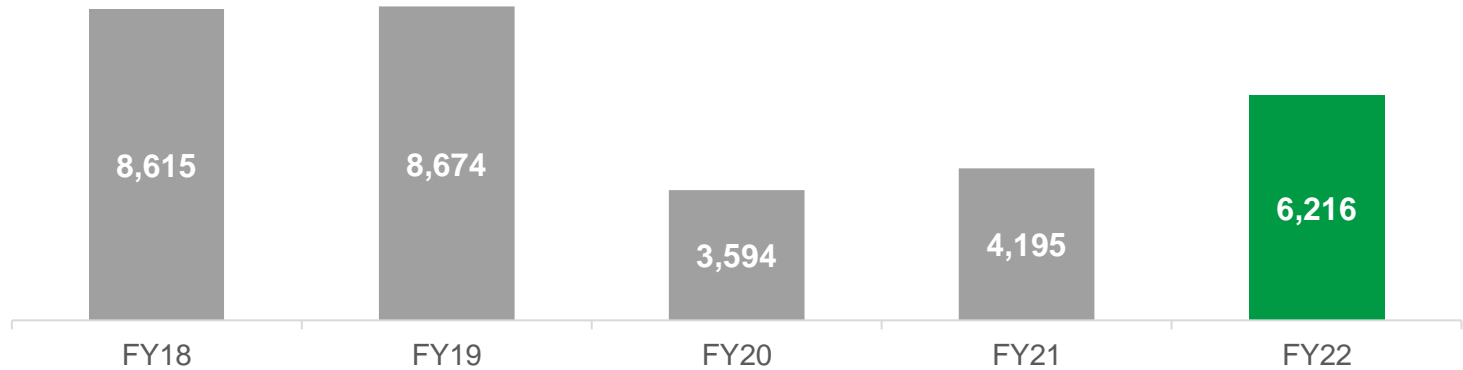
Transactions using cards issued outside Japan continued to be strong

Most recently it has recovered to a similar level of FY2019

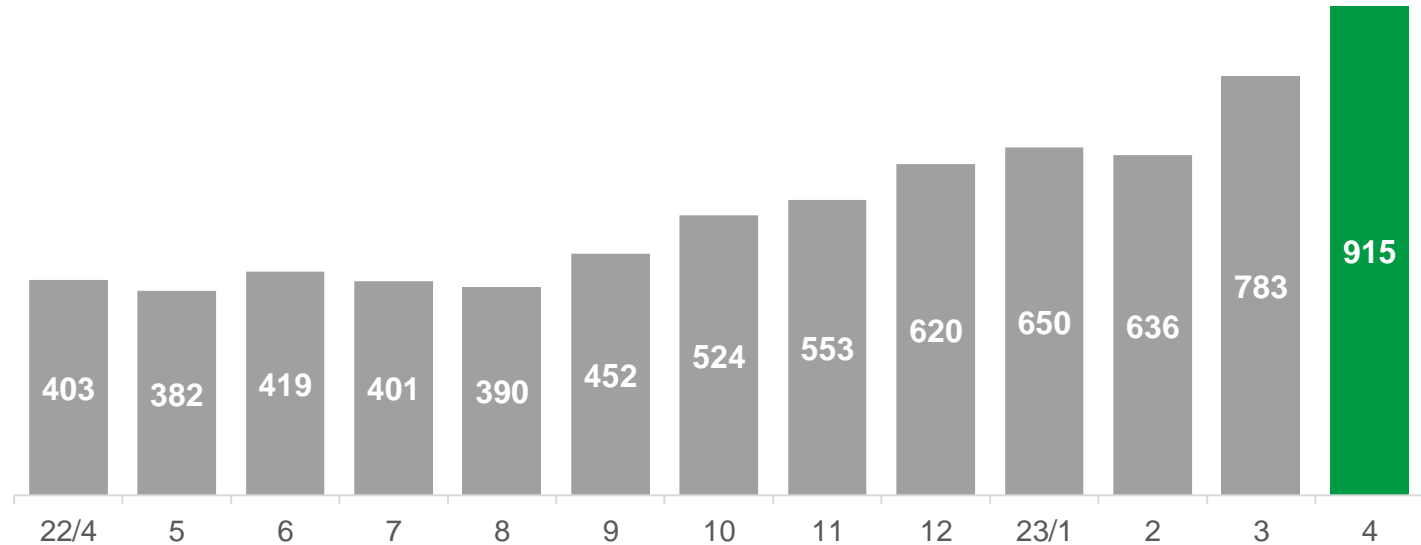
Ratio of selecting DCC service  
**25%**

Note: DCC: Dynamic Currency Conversion

Number of transactions using cards issued outside Japan  
(1,000 transactions)



Monthly transactions using cards issued outside Japan in the last 13 months  
(1,000 transactions)

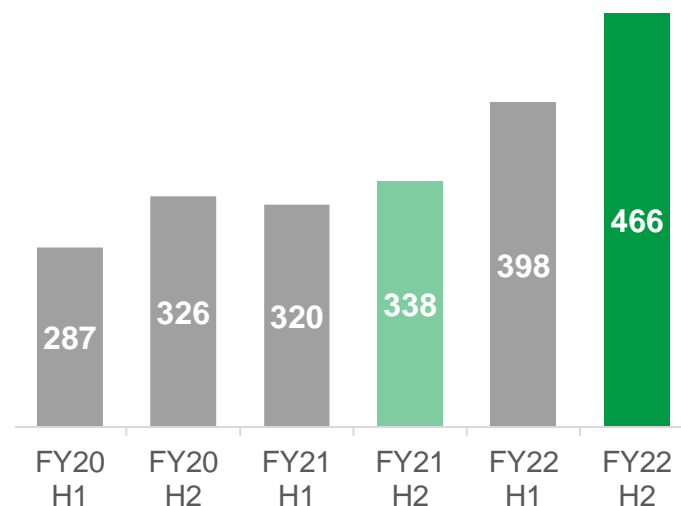


Domestic Business (ATM)

## Topic 2

**Expanding of Joint operation** initiatives through installation of ATMs at inside and outside of branches of partner financial institutions

Total number of increase in jointly operated ATMs: **+128** units



Started installing Seven Bank ATMs at the main and other branches of Bank of Okinawa from February



Source: The Ryukyu Shimpo Digital, February 2, 2023 issue  
<https://ryukyushimpo.jp/news/entry-1656585.html>

### [Recent major joint operation projects]

- **Fukui Bank** (56 units installed, plan to expand to about 70 units)
- **Hokuriku Bank** (Start installation from December 2022)

Notes: 1. All comments and figures regarding changes are compared with the same period a year ago.  
2. The number of ATMs jointly operated by Fukui Bank is as of March 31, 2023.

# Domestic Business (Retail)

Domestic Business (Retail)

**Key Figures:**

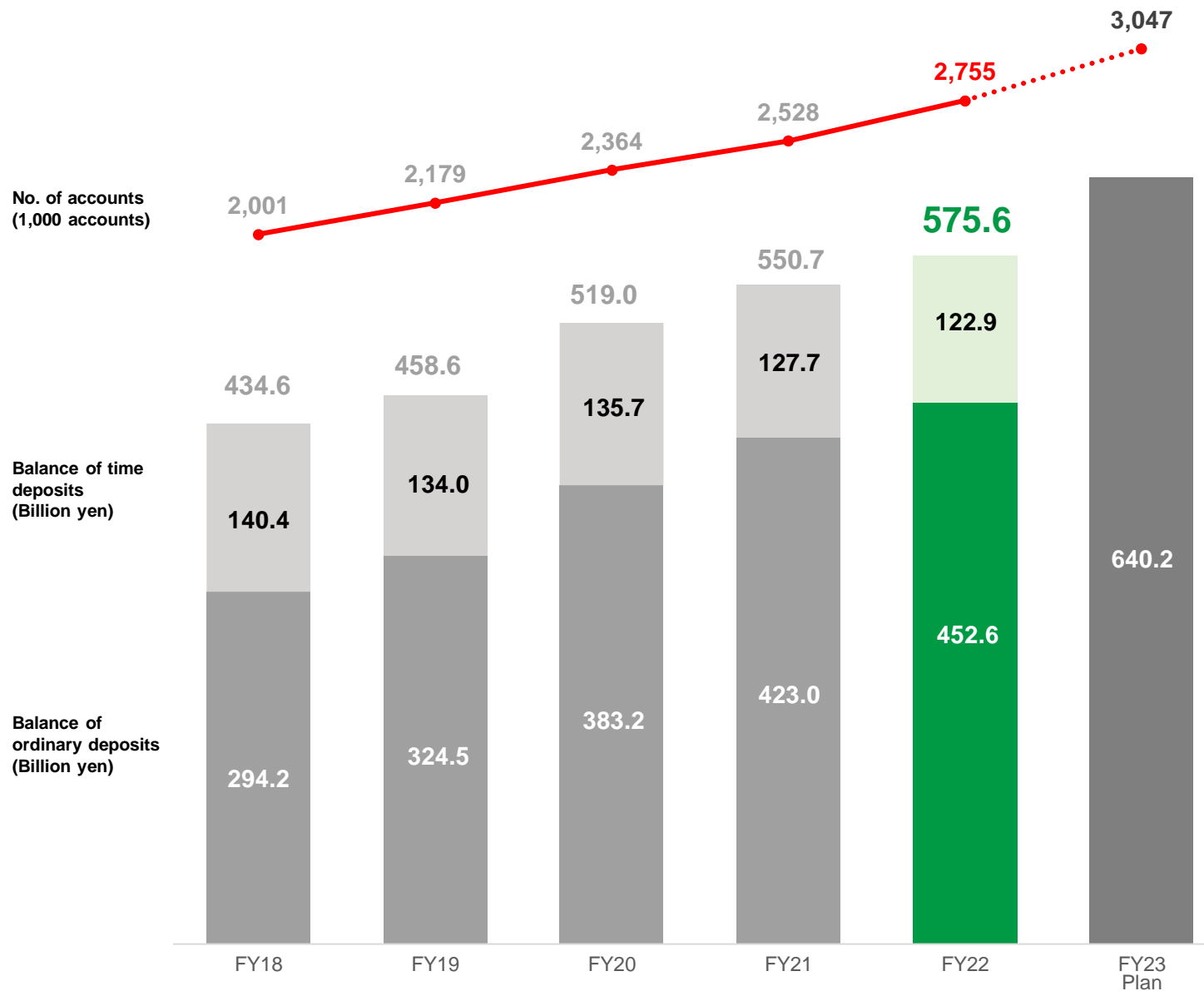
**Trend in Number of Accounts and Balance of Deposits (Individual)**

**Total number of increase in bank accounts for FY2022**

**+227,000 accounts**

**Increase in balance of ordinary deposits for FY2022**

**+¥24.9 billion**



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



Domestic Business (Retail)

# Key Figures: Seven Bank Post Payment Service

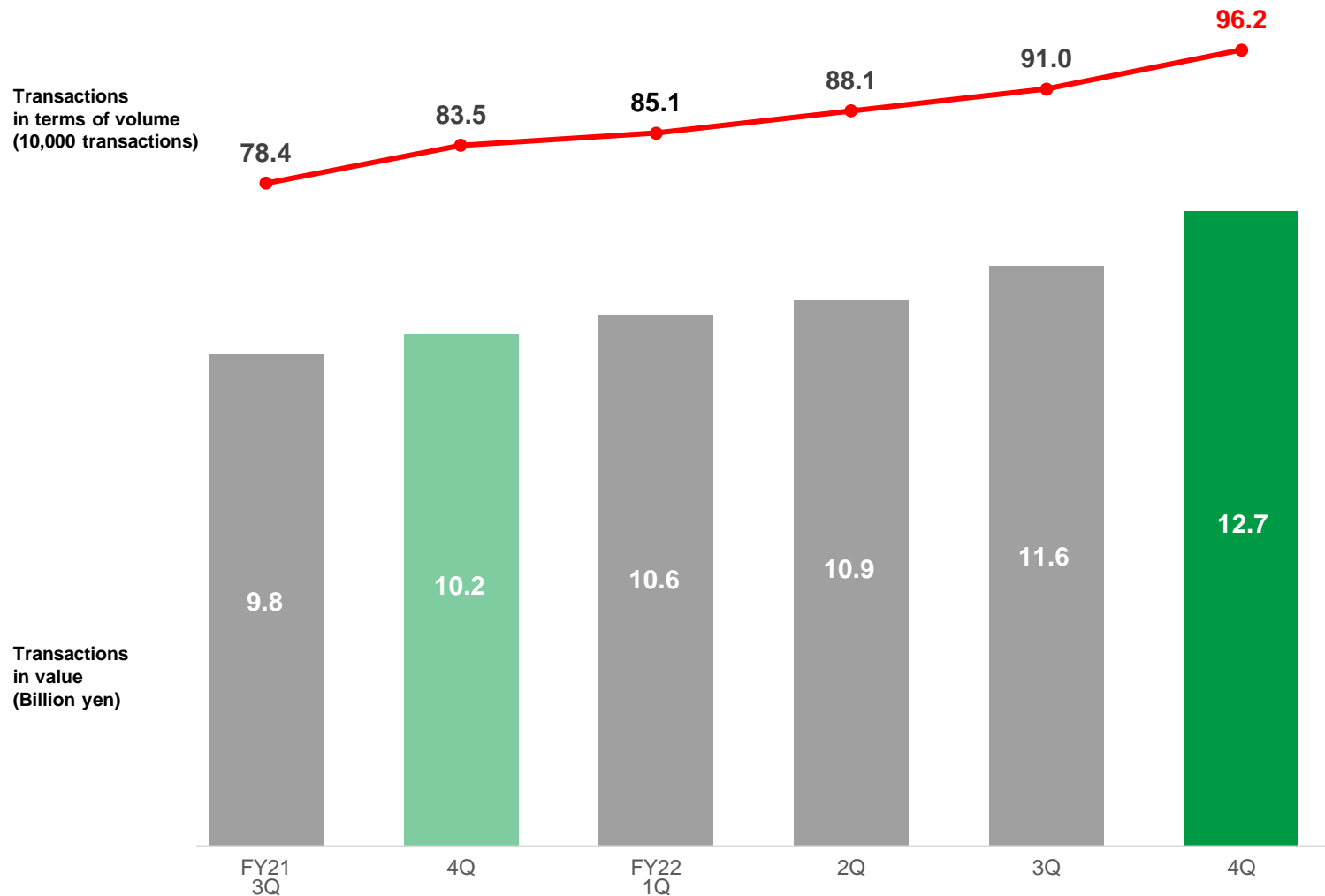
Increase in transactions in value:

**+¥2.5 billion**

Increase in transactions in terms of volume:

**+127,000 transactions**

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



Domestic Business (Retail)

Key Figures:

Financial Service

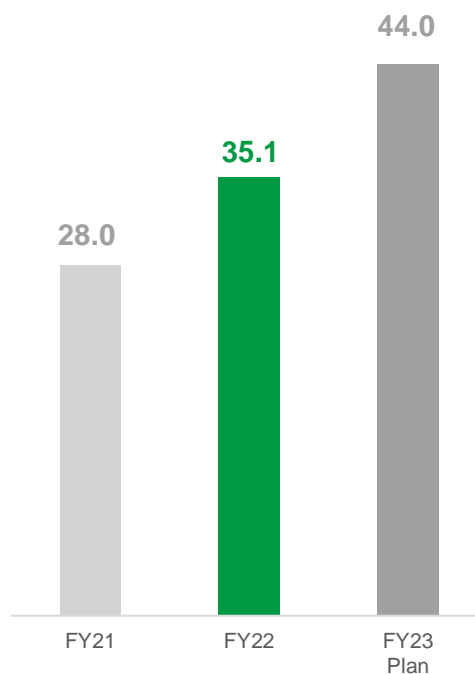
Personal loan services

Steady growth in transactions via smartphone, etc.

+ ¥7.1 billion

Note: Including services offered by Credd Finance

Balance at end of period (Billion yen)



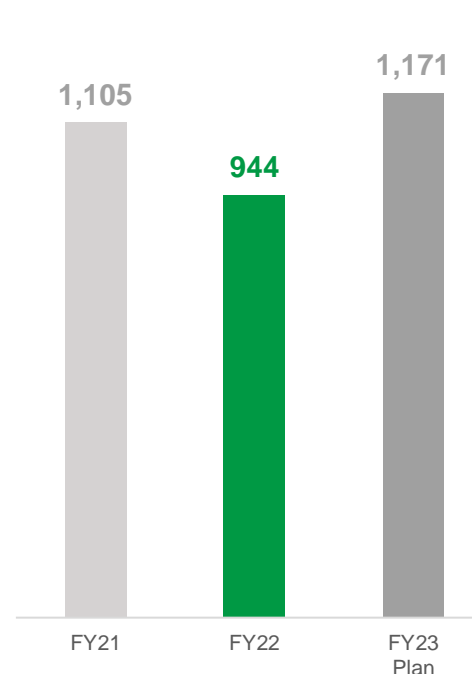
International money transfer services

Decrease in FY2022, but on the right track to recovery in the meantime

(161) thousand cases

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

Number of transactions (Thousands of transactions)

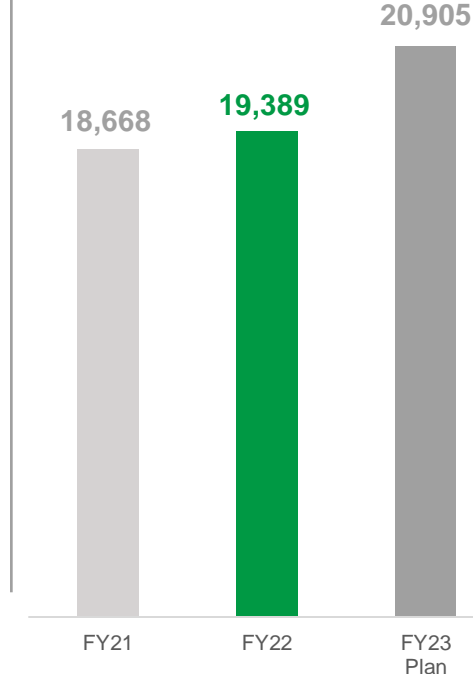


Debit services

Increase in transactions from the growth in the number of accounts

+ 721 thousand cases

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 (Subsidiaries)

## Domestic Business (Subsidiaries)

## Results of Main Subsidiaries

[Non-consolidated, Before Consolidation Adjustment]

(Millions of yen)

	Bank Business Factory (BBF)	Seven Payment Service (7PS)	Other
	[Contract-based back-office support]	[Money transfer, settlement]	[Subsidiaries in Japan excluding BBF and 7PS]
<b>Ordinary income</b>	<b>3,162</b>	<b>546</b>	<b>1,095</b>
<i>Changes from FY21</i>	<i>+739</i>	<i>+99</i>	<i>+367</i>
<b>Ordinary profit</b>	<b>(142)</b>	<b>103</b>	<b>(813)</b>
<i>Changes from FY21</i>	<i>(181)</i>	<i>(5)</i>	<i>(13)</i>

**Increase in sales** due to growth in each company, but **decrease in profit** due to upfront expenses, etc.

Note: "Other" includes Seven Global Remit, ACSION, Credd Finance, and VIVAVIDAMEDICAL LIFE.

# Overseas business

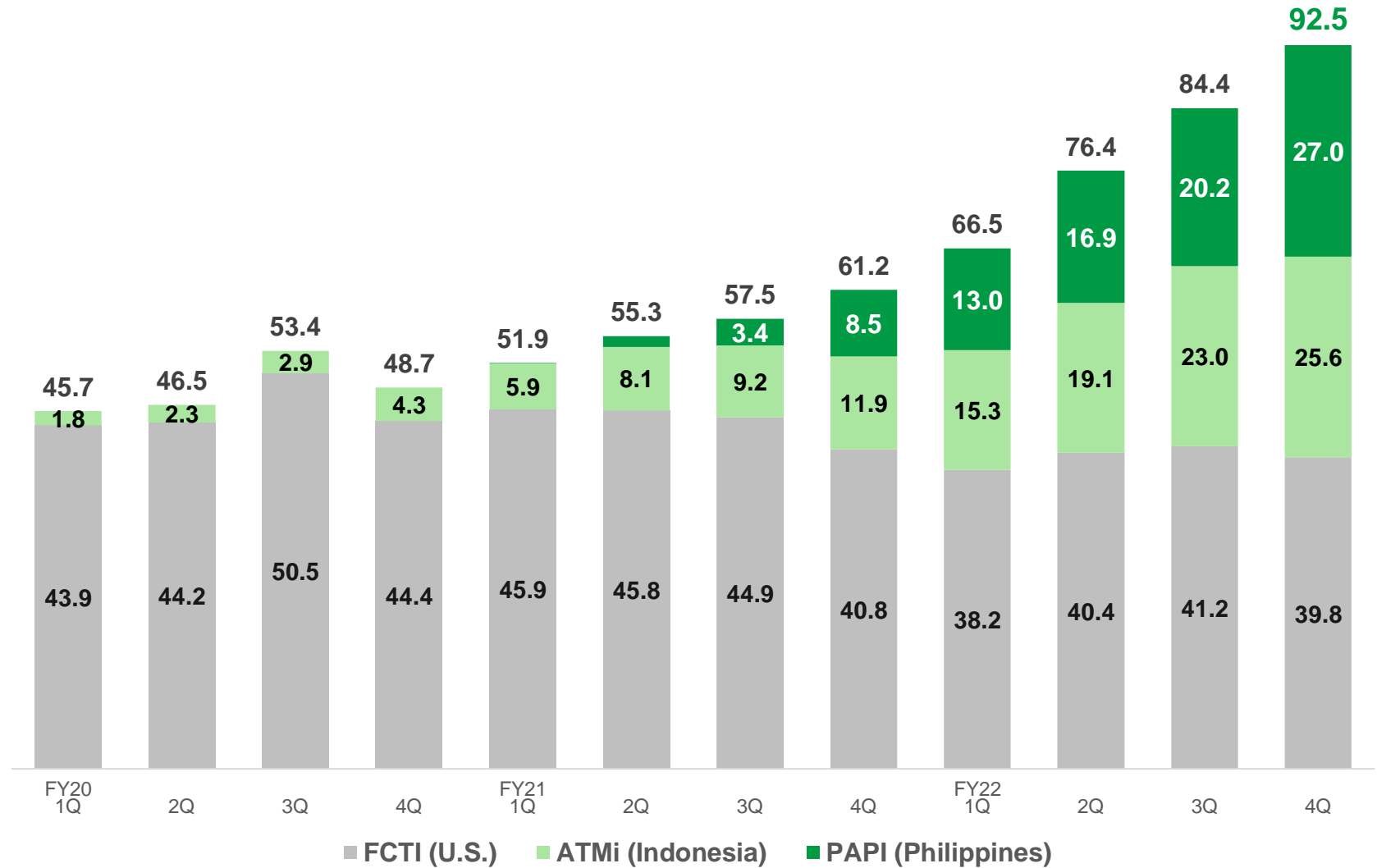
Overseas business

# Overseas business Trend in the Number of ATM Transactions

(Million transactions)

## Strong growth in the number of total ATM transactions

owing primarily to the continued increase in the installation of ATMs in Indonesia (ATMi) and Philippines (PAPI)



Notes:  
 1. Total number of ATM transactions in the U.S. and Indonesia includes balance inquiries.  
 2. Total number of ATM transactions 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

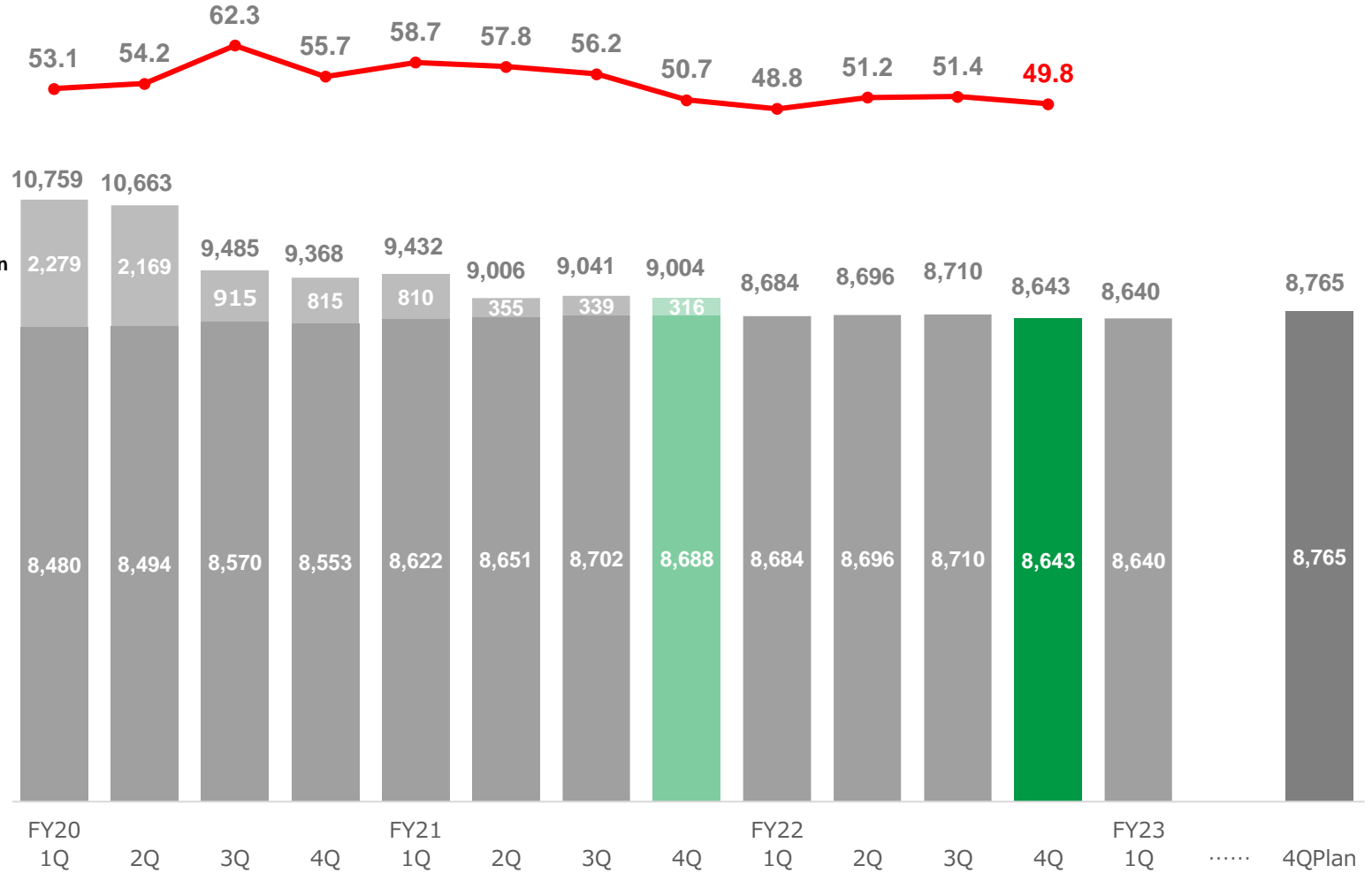
U.S.

Current market is challenging, but we aim to improve profitability through **business diversification and cost optimization**

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

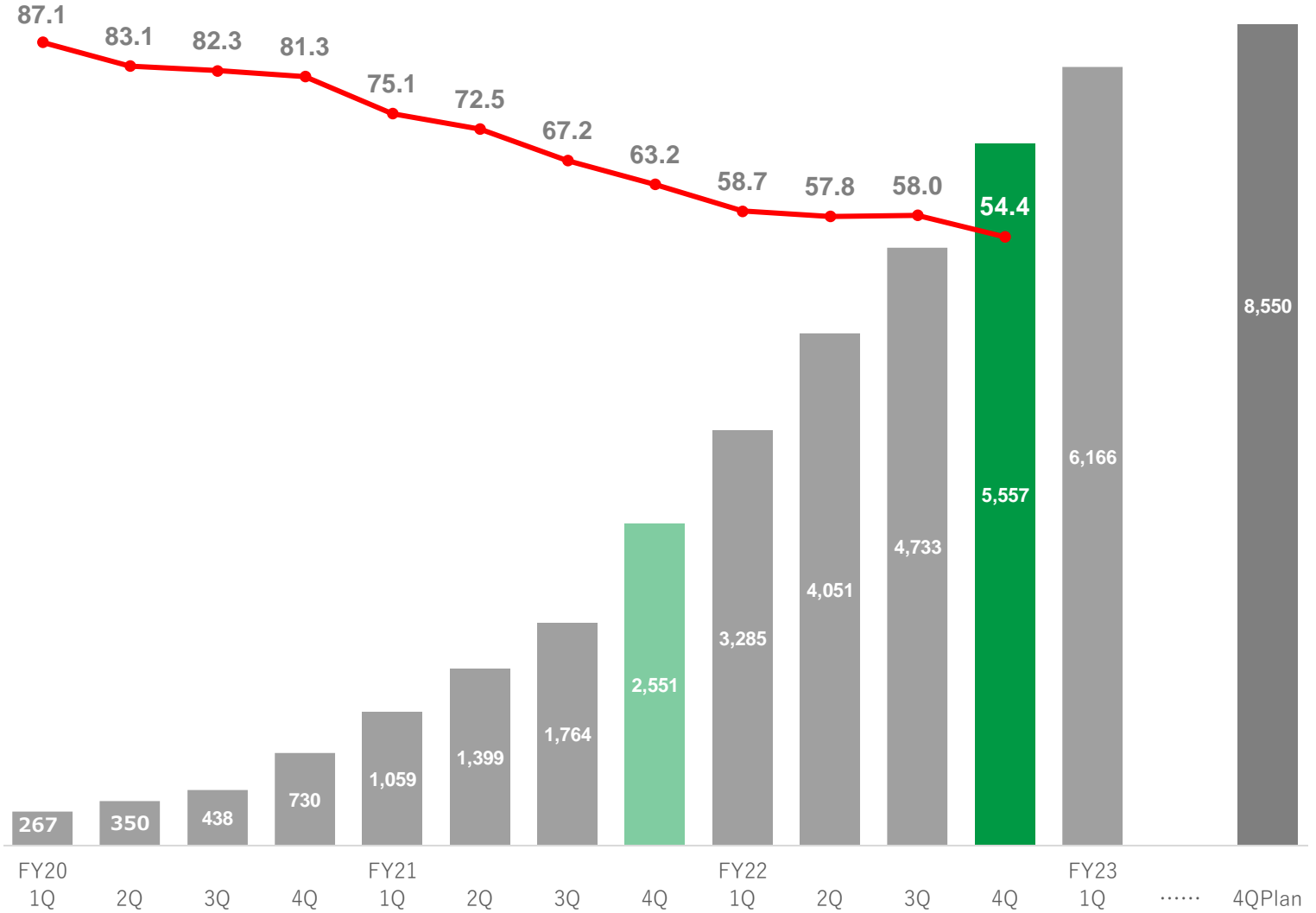
Number of ATMs installed at SEI stores at the end of the term



Notes:  
 1. Total number of transactions for U.S. ATMs includes balance inquiries.  
 2. 1Q (Jan.–Mar.), 2Q (Apr.–June), 3Q (July–Sept.), 4Q (Oct.–Dec.)  
 3. FY23 1Q figures are preliminary.

Overseas business  
Indonesia

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



Remaining surplus while the average number of transactions declined due to a rapid increase in the number of ATMs installed

**Aim to increase the number of transaction** by firmly rooting ATM usage and promoting sales in the market going forward

Number of ATMs installed as of the end of fiscal year  
(Number of ATMs)

- 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. FY23 1Q figures are preliminary.
  4. The preliminary figures do not include installation of contract-based ATMs



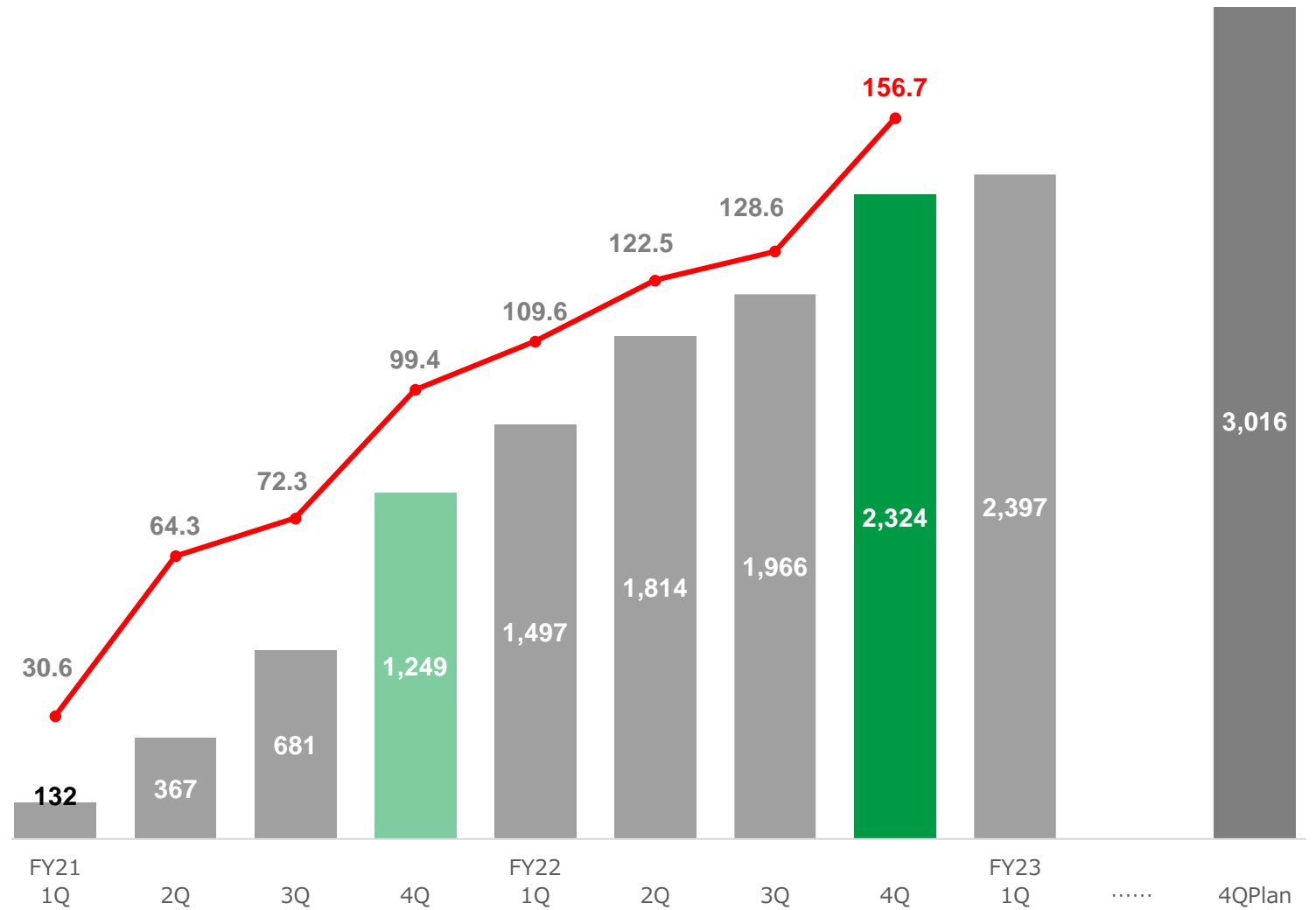
Overseas business  
**Philippines**

**Daily average transactions per ATM rose reflecting an increase in the number of ATMs installed and the continued impact of the partnership with Landbank**

Aiming to achieve surplus in FY 2024

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

Number of ATMs installed at end of term (Number of ATMs)



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. FY23 1Q figures are preliminary.

AGENDA

03

# **Financial Results Forecast for Fiscal Year Ended March 31, 2024**

# Financial Results Forecast

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

Ordinary income

**¥166.5 billion**

Previous fiscal year ¥154.9 billion

Comparison  
**+7.4%**

Ordinary profit

**¥24.5 billion**

Previous fiscal year ¥28.9 billion

Comparison  
**(15.2)%**

Net income attributable to owners of the parent

**¥16.5 billion**

Previous fiscal year ¥18.8 billion

Comparison  
**(12.2)%**

**Lower profit on higher income**

- Income is expected to increase at Seven Bank (non-consolidated) primarily owing to the growth in the number of ATM transactions
- Income is expected to grow at subsidiaries, specifically overseas subsidiaries
- Ordinary profit is expected to decline due to continued increase in cost for business infrastructure development and investment for growth

**Integrated figures after the consolidation of Seven Card Services are Scheduled to be announced at the announcement of Q1 results**

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

Annual plan

**11.00 yen**

**Maintain dividend payout ratio of 40%**

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

Note: The changes in profits denote those of ordinary profit.

AGENDA

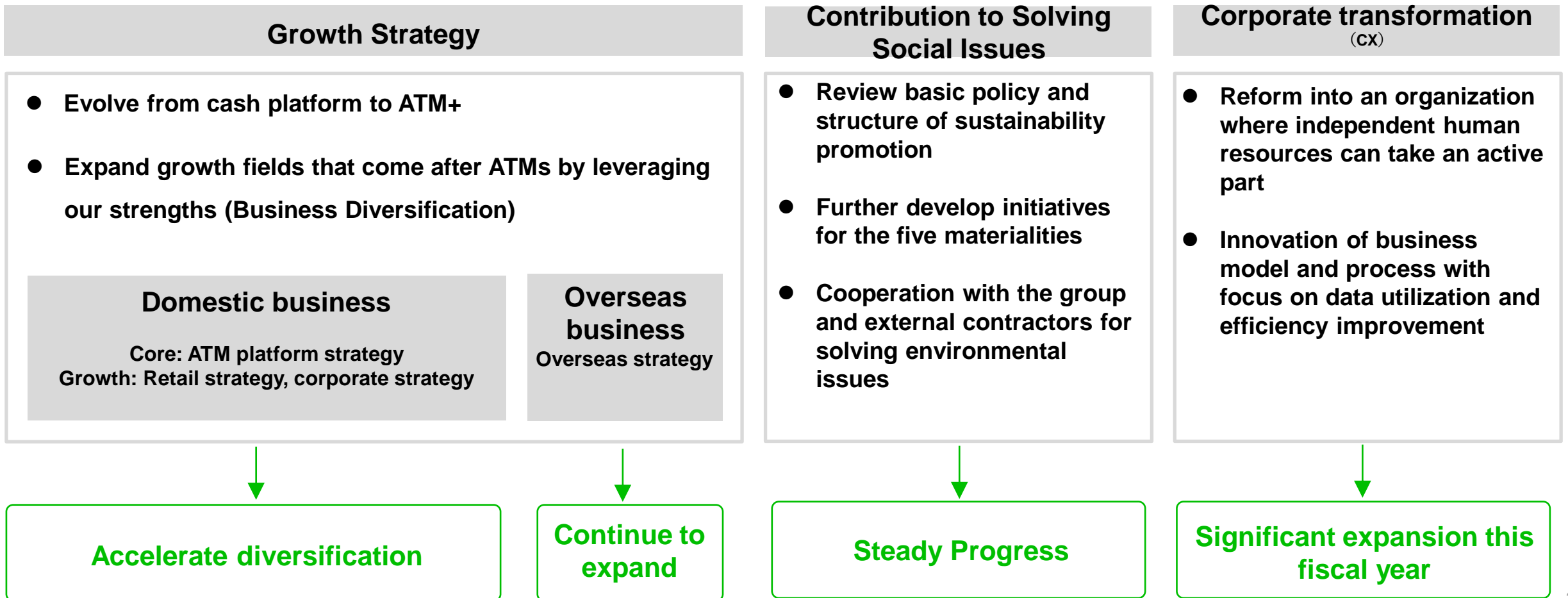
04

# Update of Medium-Term Management Plan

# Further Promote Business Diversification and Update Medium-Term Management Plan for Accelerating the Second Phase of Growth

Medium-Term Management Plan announced in 2021

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



Promote diversification to realize wishes of our customers and partners

Collaboration with 7iD



Offer new customer experiences that combine retail and financial



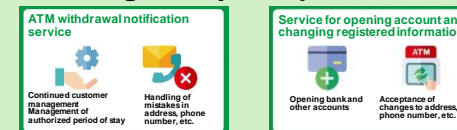
ATM+

Service platform

- Administrative service
- Medical service
- Authentication
- Recharge

and more

A service counter for various types of authentications and procedures  
Offer solutions to requirements of businesses for customer relations, DX responses, and regulatory compliance



Deepening of ATM and services

Retail

Group collaboration + Unique financial products

- Account
- Credit
- Investment
- Account
- Credit
- Insurance
- Money transfer

For foreign residents



Business diversification

Cash platform



7&i's customer base



Bank function

Business diversification

Corporate

Corporate service leveraging strengths such as ATM, administration, and security

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



Business diversification

Financial services (overseas)

Offer unique financial services also overseas



Overseas

Expand ATMs in Asia by leveraging the expertise in operating ATMs in Japan

U.S.

Indonesia

Philippines



Store Deposit (overseas)

Contribution to reducing cash management costs at stores

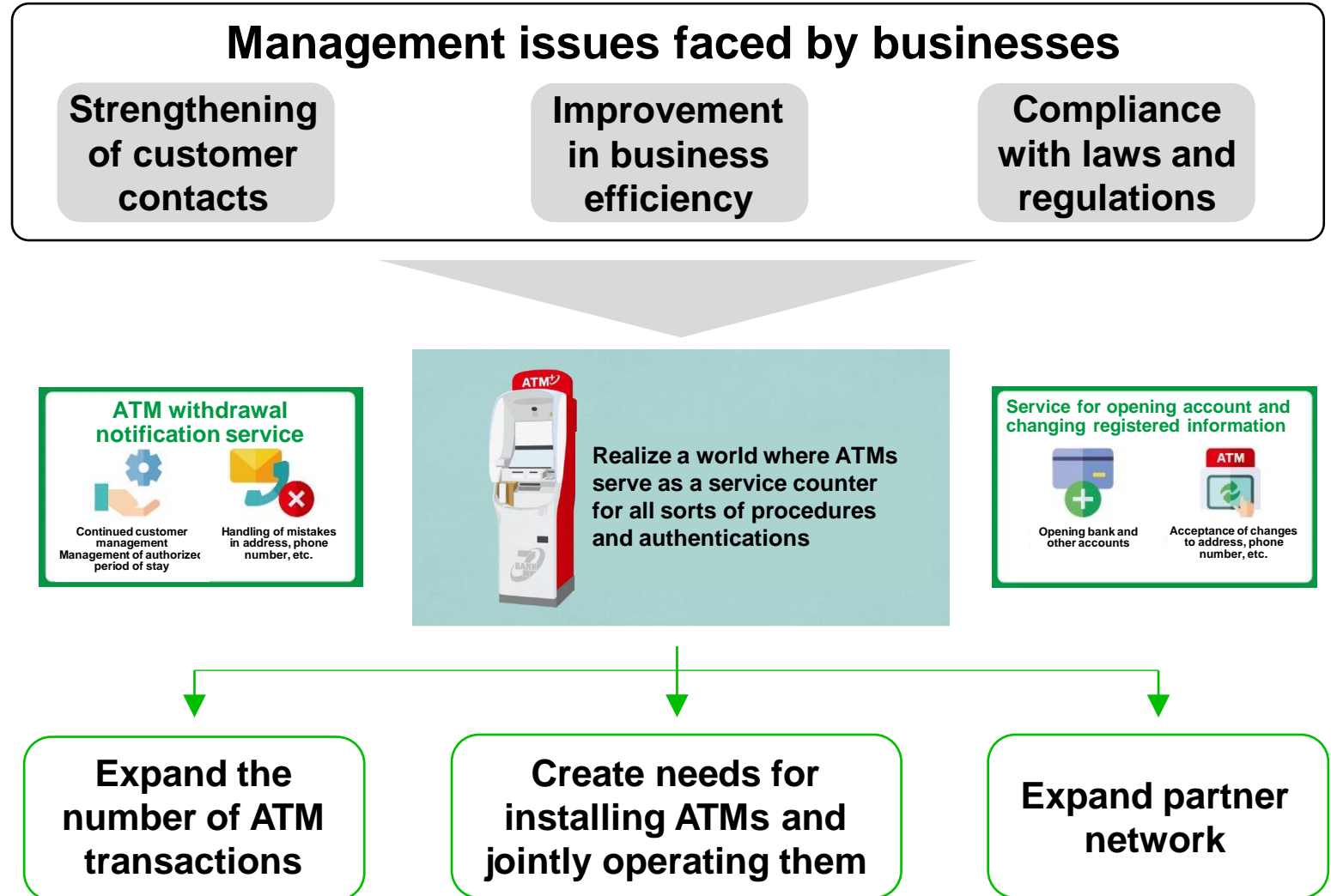


Growth Strategy

**A service counter for various types of authentications and procedures**

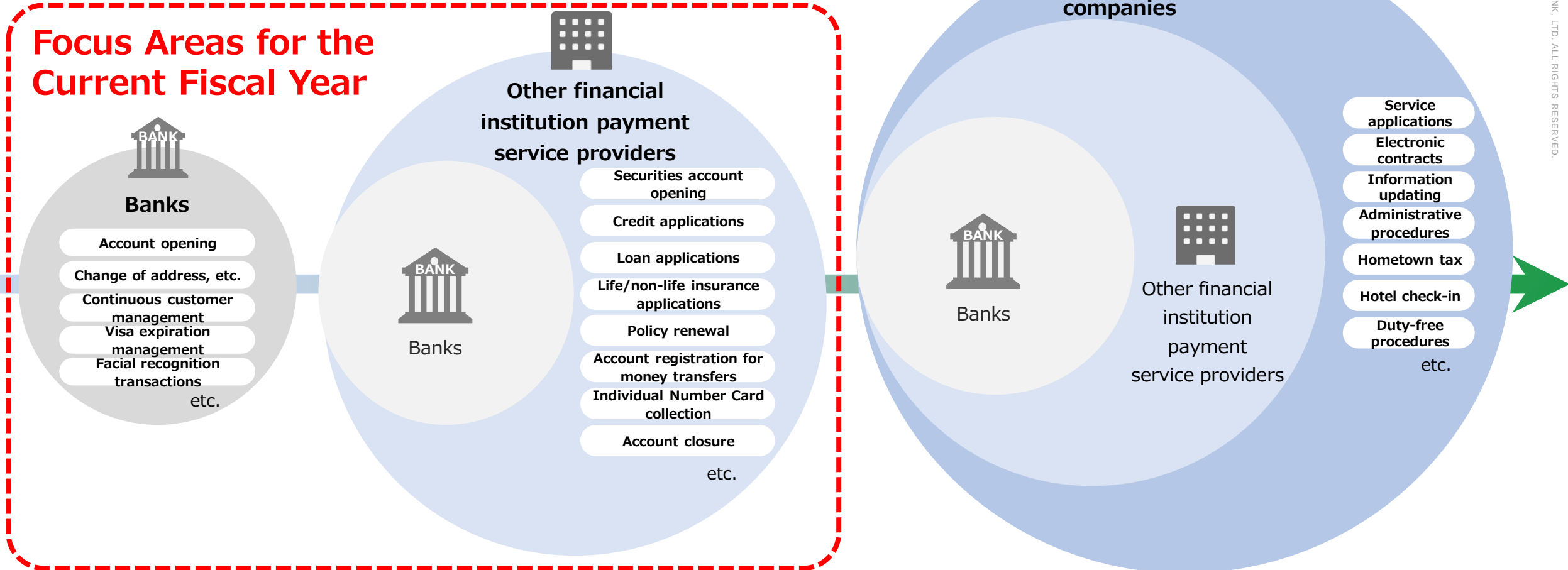
In September 2023, in collaboration with other banks, a service which enables various types of authentications and procedures at ATM instead of a counter will be released through taking an advantage of a wide range of ATM network.

Offer a “service counter channel that is close, simple, convenient, secure, and safe and enables various procedures” to customers, and a “platform for supporting strengthening of customer relations and DX strategy (rationalization)” to businesses



Expand to financial institutions other than banks and payment service providers in the future

Focus Areas for the Current Fiscal Year



< Company considering service introduction (※) > (※) Including companies that introduced the service in advance



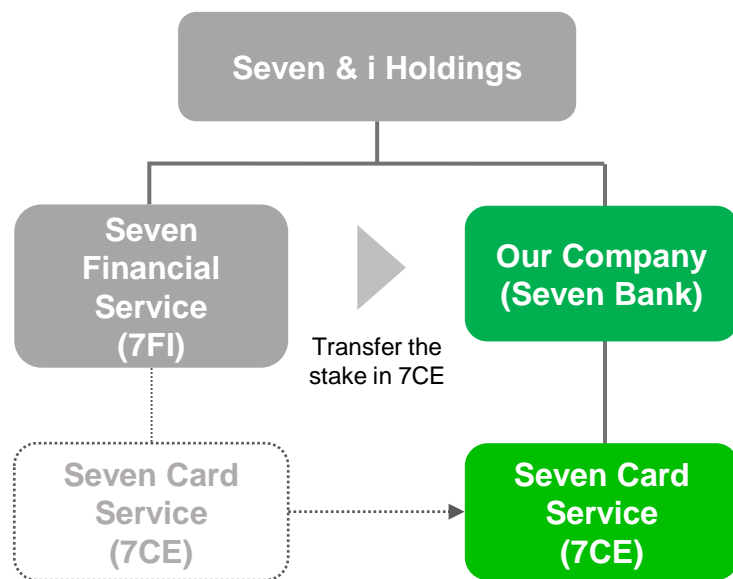


Growth Strategy

## Acquisition of Shares Seven Card Service and Making It into a Consolidated Subsidiary

We will acquire the shares in Seven Card Service and make it a consolidated subsidiary to unify the structure for making decisions regarding financial strategy

Seven Bank will purchase the 7CE shares held by 7FI and make it a consolidated subsidiary



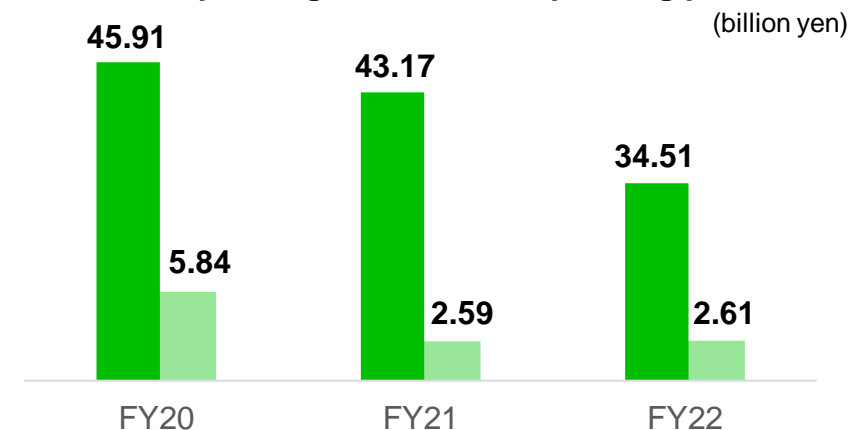
Acquisition cost	Approx. ¥32.0 billion
Agreement signed on	April 6, 2023
Implemented on	July 1, 2023 (planned)

## Profile of Seven Card Service

Seven Card Service Co.,Ltd.

Head office address:	Nibancho, Chiyoda-ku, Tokyo
Representative:	Tatsuya Mizuochi, President and Representative Director
Business:	Credit card business, e-money business
Established:	October 2001 (started operations in February 2002)
Common stock	¥7.5 billion
Number of employees	350 (as of the end of February 2023)

### Trend in operating revenue and operating profit



\*The new revenue recognition standards have been applied to the operating revenue for FY2022

Leverage strengths of Seven Bank and Seven Card Service as well as Seven & i Group to offer new customer experiences through integrating of retail and financial services for further growth

### Strengths of Seven Bank

#### Diverse services through ATM

Number of ATMs installed (Japan)

**26,913** units

The total number of ATM transactions\*

**980** million

Number of partner financial institutions

**640**

#### Credibility of banking license

Number of bank accounts (individuals)

**2.75** million accounts

Balance of ordinary deposits

**¥575.6** billion

As of the end of March 2023

### Strengths of Seven Card Service

#### Credibility of the credit card business

Number of credit card members

**3.61** million

Shopping transaction value \*

**¥833.3** billion

#### Brand strength of nanaco

Number of nanaco members

**79.07** million

Value of nanaco transactions \*

Approx. **¥1.9** trillion

Number of nanaco member stores

**1** million stores

As of the end of February 2023



### Strengths of Seven & i Group

#### The largest customer base in Japan

Number of 7iD members

**28.0** million people

#### Overwhelming settlement volume

Flow of funds \*

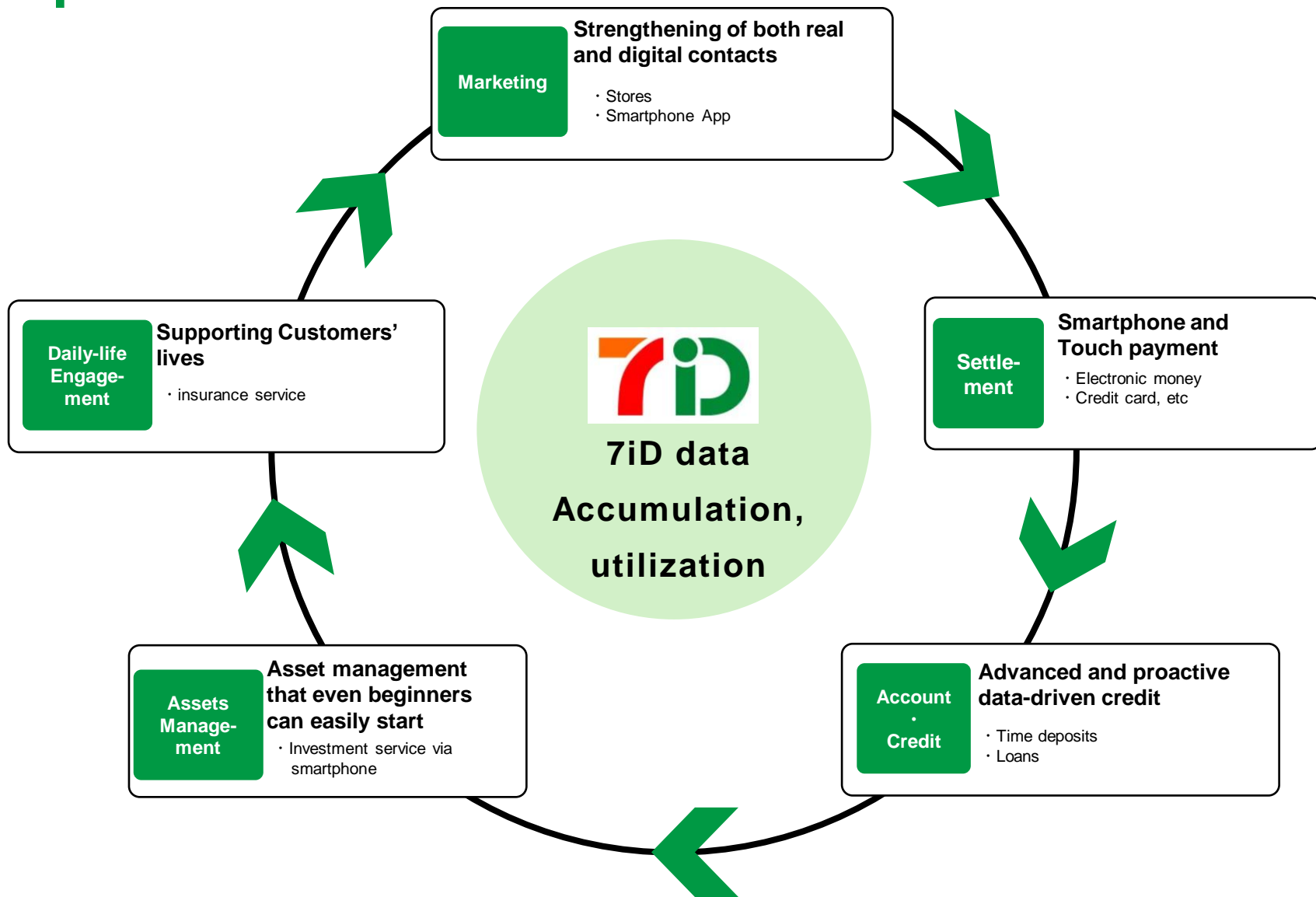
Approx. **¥22** trillion

#### Unique economic zone

Number of group stores

Approx. **22,000** stores

Aiming to maximize synergies by utilizing 7iD



**Target for FY2025**  
[Compared to the end of fiscal 2022]

**Number of bank accounts**  
**5.0 million accounts**  
[+2.3 million accounts]

**Loan balance**  
**¥80.0 billion**  
[+45 billion yen]

**Active card members**  
**7.0 million people**  
[+3.4 million persons]

**Cashing balance**  
**¥30.0 billion**  
[+20 billion yen]

Note: Changes are approximate figures.

## Topics

Company-wide promotion of the five materiality issues as Seven Bank's business activities

### 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



### Major progresses (topics)

#### Promotion of security measures

- The number of companies that have introduced the anti-phishing service by ACSiON increased (40 companies), introduction of the identity verification business (proost) expanded

#### Creation of new values for ATM

- Total donations made through ATMs in FY2022: approx. ¥25.0 million (donations for disaster relief, charities, etc.)
- Individual Number Card Points and Mynaportal information linkage

#### Responses to human capital

- Clarification of policy on human rights
- Strengthening of promotion of female participation (ratio of female managers: 19.1%)
- Implementation of mental health training for managerial staff (line care training)
- Implementation of communication training and training based on job rank

#### Responses to climate changes

- Response to disclosure of TCFD scenario analysis
- Introduction of renewable energy at the head office and data center
- Replacement with Type 4 ATM: a total of 13,419 units have been replaced
- On-site visit to ATM recycling factory for any employees
- Environmental preservation activities by employees

#### Strengthen services for foreign residents

- Made VIVA VIDA MEDICAL LIFE CO.,LTD., which offers insurance to foreign residents, a subsidiary

## Corporate transformation

### Topics

Corporate transformation combining digital transformation (DX) and employee experience (EX)

## Corporate transformation

### Human resource, organizational, and corporate cultures



### Business model, business process



## Major progresses (topics)

### Awareness reform and human resource development

- Continuation and expansion of activities of 7 Bank Academia to nurture innovation mindset throughout the company
- Implementation of Data Science Program to expand the layer of employees with data skills
- Business implementation projects utilizing new technologies such as Web3.0
- Started EX10 which encourages employees 10% of working time for any innovate activities

### Improvement of engagement

- Various programs provided for better personal relationships to enhance motivation and loyalty to the company. As a result, Average engagement score has improved.
- Rolled out Purpose Award initiative

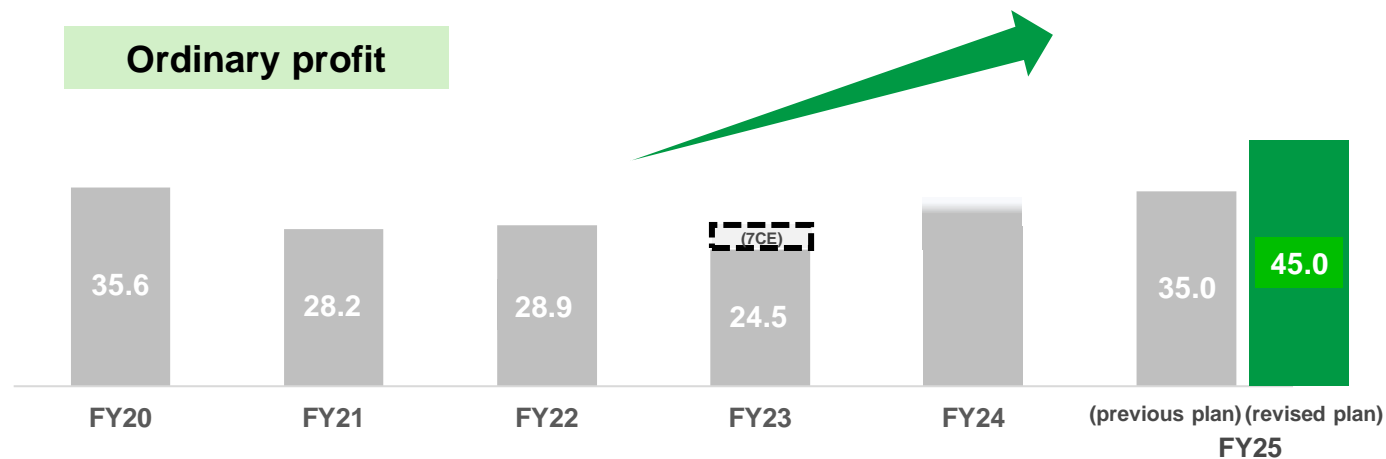
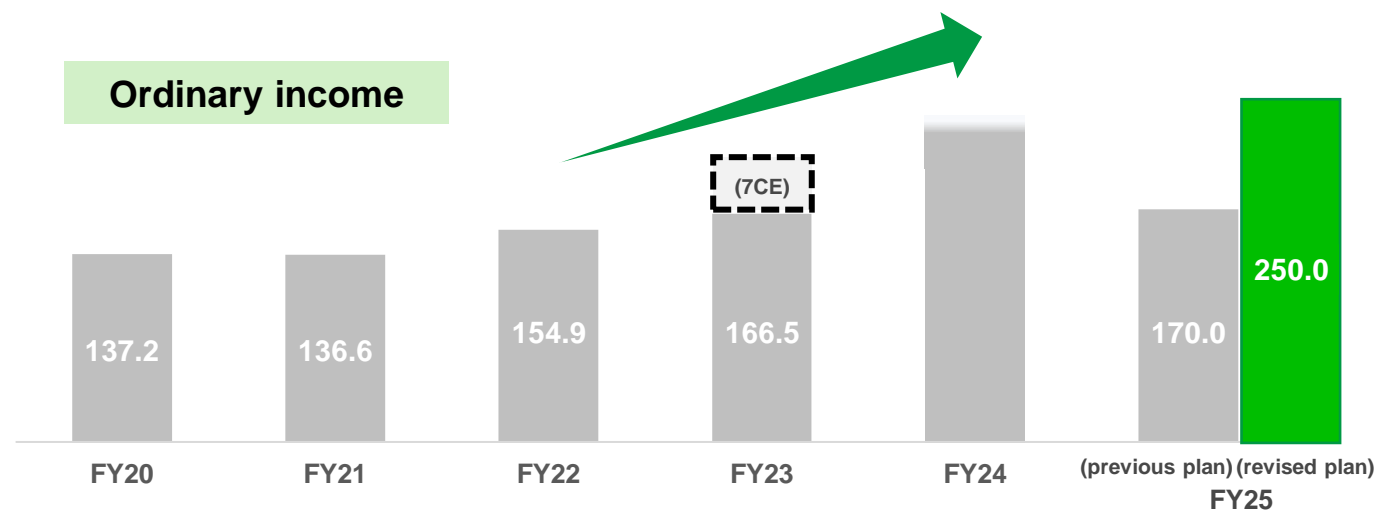
### Improvement in productivity

- Internal promotion of utilization of AI and data led by Data Management Office (DMO)
- Expansion of scope of RPA's application and implementation of measures for start of full-scale operations

### Business creation

- The 6th Accelerator Program to promote new business development through open-innovation.i
- Seven Lab leading activities and support for 7-Eleven's first accelerator program

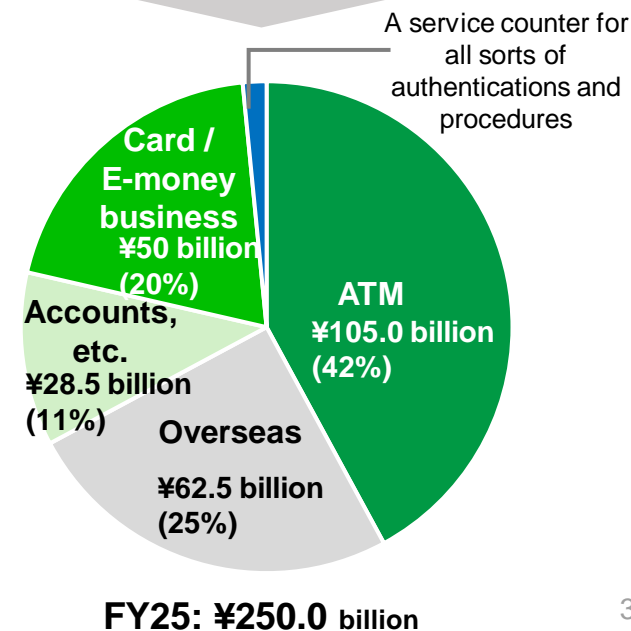
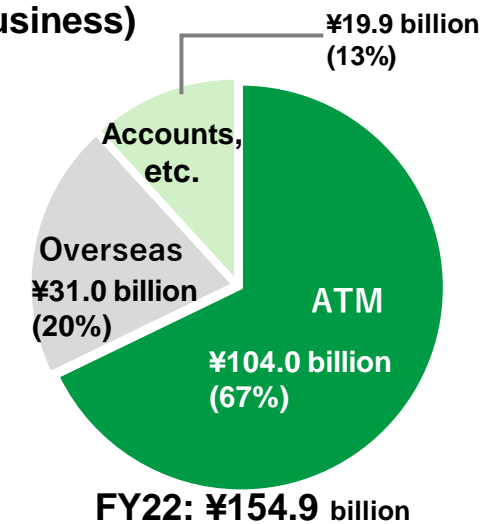
Update of financial targets (billion yen)



Note: 7CE is an abbreviation of Seven Card Service

ROE of 8% or more and payout ratio of 40% or more

Graphic representation of the changes in business portfolio (Breakdown of ordinary income by business)



AGENDA

05

**APPENDIX**

APPENDIX

Statement of Income  
[Consolidated]

(Billion yen)

	FY2021	Plan	FY2022	Changes from FY2021	FY2023 plan			
					Full year	Changes from FY2022	1H	Changes from FY2022 1H
<b>Ordinary income</b>	<b>136.6</b>	149.0	<b>154.9</b>	18.3	<b>166.5</b>	11.6	<b>80.5</b>	6.7
<b>Ordinary expenses</b>	<b>108.4</b>	121.0	<b>126.0</b>	17.6	<b>142.0</b>	16.0	<b>68.5</b>	9.2
<b>Ordinary profit</b>	<b>28.2</b>	28.0	<b>28.9</b>	0.7	<b>24.5</b>	(4.4)	<b>12.0</b>	(2.5)
<b>Extraordinary income and losses</b>	<b>(1.1)</b>	0.0	<b>(1.5)</b>	(0.4)	<b>0.0</b>	1.1	<b>0.0</b>	0.1
<b>Net income attributable to owners of the parent</b>	<b>20.8</b>	19.5	<b>18.8</b>	(2.0)	<b>16.5</b>	(2.3)	<b>8.0</b>	(1.7)

(Reference) Equity in net earnings of affiliated companies:

¥(0.6) billion

-

Full-year plan

¥(0.6) billion

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 \$1 = ¥109.90, FY2022 \$1 = ¥131.62 (Initially estimated \$1 = ¥114.00 then changed to \$1 = ¥131.00 during the term), FY2023 estimation \$1 = ¥131.00



(Billion yen)

## APPENDIX

Statement of Income  
[Seven Bank]

	FY2021	Plan	FY2022	Changes from FY2021	FY2023 plan			
					Full year	Changes from FY2022	1H	Changes from FY2022 1H
<b>Ordinary income</b>	<b>110.2</b>	<b>116.5</b>	<b>120.5</b>	10.3	<b>123.0</b>	2.5	<b>60.5</b>	1.9
ATM-related fee income	97.1	101.8	104.0	6.9	106.0	2.0	52.5	1.3
<b>Ordinary expenses</b>	<b>81.8</b>	<b>89.0</b>	<b>89.0</b>	7.2	<b>97.0</b>	8.0	<b>47.0</b>	3.7
Interest expenses	0.5	0.5	0.4	(0.1)	0.3	(0.1)	0.1	0.1
ATM placement fee expenses	16.5	17.2	17.2	0.7	18.0	0.8	9.0	0.5
Outsourcing expenses	21.7	23.1	22.4	0.7	25.5	3.1	12.0	0.9
Maintenance fees	3.9	4.1	3.6	(0.3)	4.2	0.6	2.0	0.2
Depreciation and amortization	14.9	17.4	16.8	1.9	20.0	3.2	9.8	1.6
<b>Ordinary profit</b>	<b>28.4</b>	<b>27.5</b>	<b>31.5</b>	3.1	<b>26.0</b>	(5.5)	<b>13.5</b>	(1.7)
Extraordinary income and losses	(1.7)	0.0	(2.2)	(0.5)	0.0	(2.2)	0.0	0.4
Total income taxes	8.5	8.5	9.7	1.2	8.0	(1.9)	4.0	(0.7)
<b>Net income</b>	<b>18.1</b>	<b>19.0</b>	<b>19.5</b>	1.4	<b>18.0</b>	(1.5)	<b>9.5</b>	(0.5)
<b>EBITDA</b>	<b>43.3</b>	<b>45.0</b>	<b>48.3</b>	5.0	<b>46.0</b>	(2.3)	<b>23.2</b>	(0.2)
<b>Number of ATMs installed at end of term (units)</b>	<b>26,253</b>	<b>26,953</b>	<b>26,913</b>	660	<b>27,598</b>	685	<b>27,148</b>	623
<b>ATM-related fee income per transaction (yen)</b>	<b>108.8</b>	<b>109.5</b>	<b>108.3</b>	(0.5)	<b>107.7</b>	(0.6)	<b>109.2</b>	0.2
<b>Daily average transactions per ATM (transactions/ATM/day)</b>	<b>96.5</b>	<b>97.7</b>	<b>101.5</b>	5.0	<b>101.2</b>	(0.3)	<b>99.1</b>	(0.6)
<b>Total number of transactions (million)</b>	<b>910</b>	<b>948</b>	<b>980</b>	70	<b>1,005</b>	25	<b>489</b>	10

## 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.

(Million USD)

## APPENDIX

## Statement of Income [FCTI]

	FY2021 (Jan–Dec)	Plan	FY2022 (Jan–Dec)	Changes from FY2021	FY2023 (Jan–Dec) plan			
					Full year	Changes from FY2022	1H	Changes from FY2022 1H
<b>Ordinary income</b>	<b>206.3</b>	<b>204.6</b>	<b>186.3</b>	(20.0)	<b>204.3</b>	18.0	<b>98.3</b>	6.2
<b>Ordinary expenses</b>	<b>189.9</b>	<b>191.1</b>	<b>189.6</b>	(0.3)	<b>207.3</b>	17.7	<b>102.2</b>	11.3
Interest expenses	14.7	21.9	29.4	14.7	40.6	11.2	20.4	11.6
ATM placement fee expenses	107.4	106.2	100.1	(7.3)	93.8	(6.3)	46.2	(4.7)
Outsourcing expenses	13.7	12.3	12.2	(1.5)	16.4	4.2	8.2	1.8
Maintenance fees	13.3	14.6	15.9	2.6	14.9	(1.0)	7.4	(0.3)
Depreciation and amortization	6.3	6.8	6.6	0.3	5.8	(0.8)	2.9	(0.3)
<b>Ordinary profit</b>	<b>16.4</b>	<b>13.4</b>	<b>(3.3)</b>	(19.7)	<b>(2.9)</b>	0.4	<b>(3.9)</b>	(5.0)
Extraordinary income and losses	0	0	0	0	0	0	0	0
<b>Total income taxes</b>	<b>35.9</b>	<b>12.2</b>	<b>0.0</b>	(35.9)	<b>(3.0)</b>	(3.0)	<b>(4.0)</b>	(4.9)
<b>Net income</b>	<b>22.7</b>	<b>18.8</b>	<b>3.2</b>	(19.5)	<b>2.8</b>	(0.4)	<b>(1.0)</b>	(5.4)
<b>Number of ATMs installed at end of term (units)</b>	9,004	8,818	8,643	(361)	8,765	122	8,744	48
At SEI (units)	8,688	8,818	8,643	(45)	8,765	122	8,744	48
<b>Daily average transactions per ATM (transactions/ATM/day)</b>	52.9	54.8	50.3	(2.6)	50.2	(0.1)	49.5	(1.7)
At SEI (transactions/ATM/day)	55.8	54.8	50.3	(5.5)	50.2	(0.1)	49.5	(1.7)
<b>Total number of transactions (million)</b>	177.8	175.4	159.7	(18.1)	160.3	0.6	78.2	(0.4)


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

## APPENDIX

## Statement of Income [Main Subsidiaries]

(Millions of yen)

 セブン銀行の100%子会社 バンク・ビジネスファクトリー	FY2021				FY2023 plan			
		Plan	FY2022	Changes from FY2021	Full year	Changes from FY2022	1H	Changes from FY2022 1H
<b>Ordinary income</b>	<b>2,423</b>	2,700	<b>3,162</b>	739	<b>3,590</b>	428	<b>1,558</b>	221
<b>Ordinary expenses</b>	<b>2,384</b>	2,500	<b>3,366</b>	982	<b>3,510</b>	144	<b>1,697</b>	191
<b>Ordinary profit</b>	<b>39</b>	200	<b>(142)</b>	(181)	<b>80</b>	284	<b>(139)</b>	30
Number of non-group companies from which BBF received contracts	<b>32</b>	40	<b>35</b>	3	<b>38</b>	3	-	-

株式会社 <b>セブン・ペイメントサービス</b> セブン銀行100%子会社	FY2021				FY2023 plan			
		Plan	FY2022	Changes from FY2021	Full year	Changes from FY2022	1H	Changes from FY2022 1H
<b>Ordinary income</b>	<b>447</b>	599	<b>546</b>	99	<b>717</b>	171	<b>322</b>	79
<b>Ordinary expenses</b>	<b>338</b>	597	<b>443</b>	105	<b>608</b>	165	<b>289</b>	85
<b>Ordinary profit</b>	<b>108</b>	2	<b>103</b>	(5)	<b>109</b>	6	<b>33</b>	(5)
Number of companies with which 7PS had contracts	<b>570</b>	-	<b>700</b>	130	-	-	-	-


## 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 [Main Subsidiaries]

(Millions of yen)

 PT. Abadi Tambah Mulia Internasional	FY2021 (Jan–Dec)				FY2023 (Jan-Dec) plan			
		Plan	FY2022 (Jan–Dec)	Changes from FY2021	Full year	Changes from FY2022	1H	
							Changes from FY2022 1H	
Ordinary income	1,524	3,894	4,255	2,731	8,069	3,814	3,489	1,783
Ordinary expenses	1,190	3,433	3,538	2,348	6,711	3,173	3,007	1,644
Ordinary profit	333	461	716	383	1,358	642	482	139
Number of ATMs	2,551	5,500	5,557	3,006	8,550	2,993	-	-

 Platform, Inc.	FY2021 (Jan–Dec)				FY2023 (Jan-Dec) plan			
		Plan	FY2022 (Jan–Dec)	Changes from FY2021	Full year	Changes from FY2022	1H	
							Changes from FY2022 1H	
Ordinary income	493	2,981	2,549	2,056	4,501	1,952	1,881	1,002
Ordinary expenses	787	3,232	3,097	2,310	5,390	2,293	2,401	1,502
Ordinary profit	(294)	(251)	(548)	(254)	(889)	(341)	(520)	(500)
Number of ATMs	1,249	3,050	2,324	1,075	3,016	692	-	-

Note: 1. Exchange rate:

FY2021 ended Dec IDR 100 = ¥0.768, FY2022 ended Dec IDR 100 = ¥0.885 though initially estimated IDR 100 = ¥0.751, FY 2023 ended Dec estimates IDR 100 = ¥0.950  
 FY2021 ended Dec PHP 1 = ¥2.229, FY2022 ended Dec PHP 1 = ¥2.409 though initially estimated PHP 1 = ¥2.300, FY 2023 ended Dec. Estimates PHP 1 = ¥2.300

2. The figures for the fiscal year ended December 2021 for PAPI are results for the period from February to December 2021.

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



These presentation materials contain forward looking statements concerning forecasts, expectations, goals and plans related to the financial results of Seven Bank, Ltd. (“Seven Bank”) and its consolidated subsidiaries, etc. Except for concrete historical facts, these forward looking statements are based on the information available when they were written. As such, these forward-looking statements may contain some premises (assumptions). These statements and premises (assumptions) are subjective and subject to various risks and uncertainties. As a result of such risks and uncertainties, the actual financial results of Seven Bank may differ substantially from these forecasts and expectations. Such risks and uncertainties, while not limited to these alone, include system malfunctions, disasters, crimes and other various risks surrounding the businesses in Japan and abroad. Any information in these materials, which is other than that of Seven Bank and its consolidated subsidiaries, etc., is based on publicly available information, and we have not validated the accuracy or appropriateness of such information and do not guarantee its accuracy. All rights reserved.