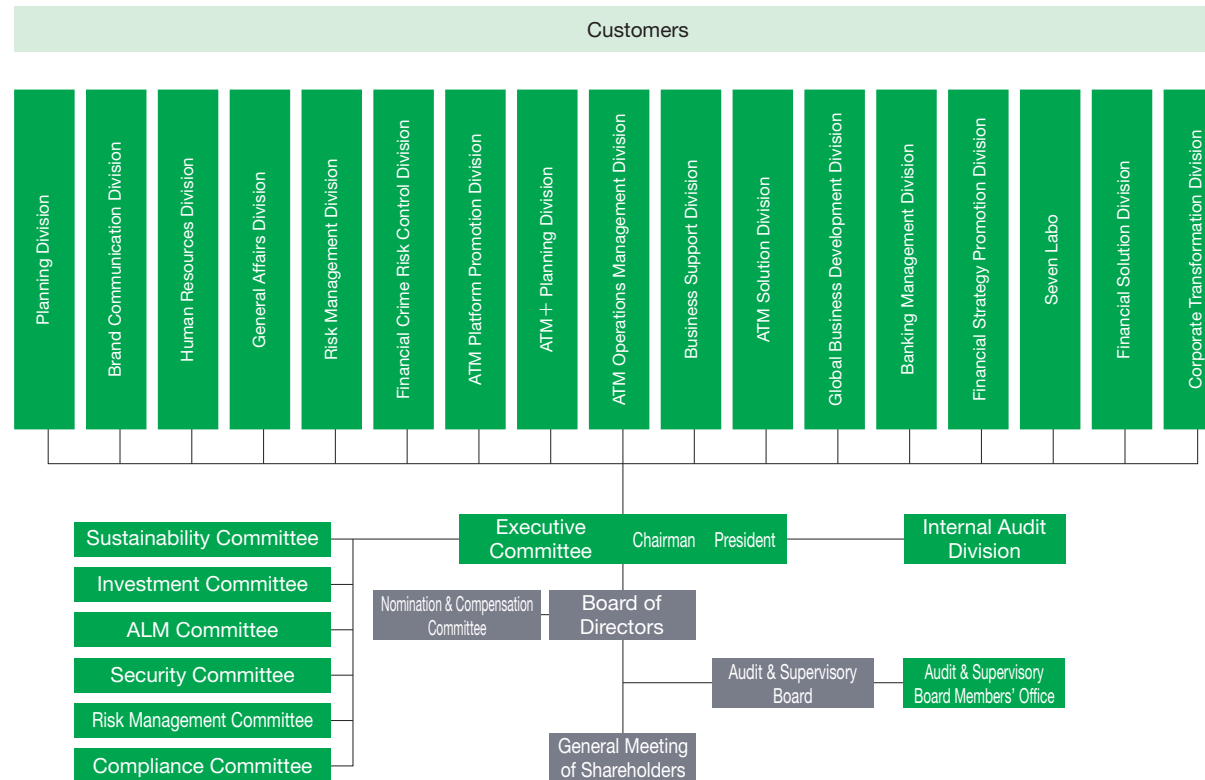


Corporate Information

Company Information (As of June 30, 2024)

Company Name	Seven Bank, Ltd.	Number of Employees	640 (Non-consolidated, excluding officers, executive officers, temporary staff and part-time employees)
Head Office	1-6-1, Marunouchi, Chiyoda-ku, Tokyo, 100-0005, Japan	Credit Ratings	[S&P Global Ratings (S&P)] Long-term counterparty issuer rating "A" Outlook "stable" Short-term counterparty issuer rating "A-1" [Rating & Investment Information, Inc. (R&I)] Issuer rating "AA-" Outlook "positive"
Chairman and Representative Director	Yasuaki Funatake		
President and Representative Director	Masaaki Matsuhashi		
Established	April 10, 2001		
Initiated Operations	May 7, 2001		
Common Stock	30,724 million yen		

Organization Chart (As of July 1, 2024)



Shares Status (As of March 31, 2024)

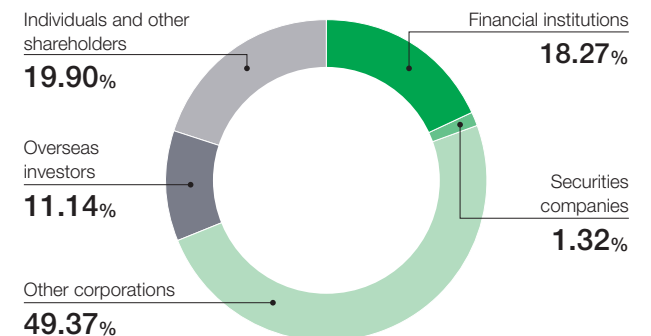
Number of Issuable Shares	4,763,632 thousand
Number of Shares Issued	1,179,308 thousand
Number of Shareholders	223,404

Status of Major Shareholders (As of March 31, 2024)

Shareholder name/title	Number of shares (Thousands of shares)	Holding (%)
Seven-Eleven Japan Co., Ltd.	453,639	38.59%
The Master Trust Bank of Japan, Ltd. (trust account)	91,055	7.74%
Ito-Yokado Co., Ltd.	46,961	3.99%
York-Benimaru Co., Ltd.	45,000	3.82%
Custody Bank of Japan, Ltd. (trust account)	37,146	3.16%
BBH FOR UMB BK, NATL ASSOCIATION-GLOBAL ALPHA INTL SMALL CAP FUND LP	19,143	1.62%
Sumitomo Mitsui Banking Corporation	15,000	1.27%
The Dai-ichi Life Insurance Company, Limited	15,000	1.27%
MUFG Bank, Ltd.	10,000	0.85%
Nomura Research Institute, Ltd.	10,000	0.85%
NEC Corporation	10,000	0.85%

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

Composition of Shareholders (As of March 31, 2024)



Key Financial Metrics Summary

Consolidated Financial Highlights

Amounts less than one unit have been truncated.

		(Fiscal Year)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Items on the Statement of Income:	Ordinary Income	(Millions of yen)	114,036	119,939	121,608	127,656	147,288	148,553	137,267	136,667	154,984	197,877
	Ordinary expenses	(Millions of yen)	76,997	82,772	84,897	89,350	106,574	108,716	101,626	108,412	126,059	167,351
	Ordinary profit	(Millions of yen)	37,038	37,167	36,710	38,305	40,714	39,836	35,640	28,255	28,924	30,526
	Net income attributable to owners of the parent	(Millions of yen)	23,220	24,716	25,114	25,301	13,236	26,162	25,905	20,827	18,854	31,970
	Depreciation and amortization*1	(Millions of yen)	16,251	18,779	18,766	17,102	17,529	14,634	14,070	16,388	19,526	23,302
	EBITDA*2	(Millions of yen)	53,289	55,946	55,477	55,408	58,244	54,471	49,710	44,644	48,450	53,828
Items on the Balance Sheet:	Total assets	(Millions of yen)	856,415	915,385	957,792	1,022,485	1,141,926	1,085,885	1,197,158	1,221,623	1,312,273	1,717,818
	Deposits*3	(Millions of yen)	502,285	547,865	572,353	623,581	679,474	684,560	783,408	790,687	821,508	915,418
	Total liabilities	(Millions of yen)	686,525	730,590	758,710	810,458	929,036	863,051	962,482	977,509	1,058,031	1,441,962
	Total net assets	(Millions of yen)	169,890	184,794	199,081	212,027	212,890	222,833	234,676	244,113	254,242	275,856
Per share data:	EPS (Earnings per share)	(Yen)	19.49	20.75	21.07	21.24	11.11	22.14	22.01	17.71	16.03	27.25
	DPS (Dividend per share)	(Yen)	8.00	8.50	9.00	10.00	11.00	11.00	11.00	11.00	11.00	11.00
	Payout ratio	(%)	41.0	40.9	42.6	47.0	99.0	49.6	49.9	62.0	68.6	40.3
Management indicators:	EBITDA margin*4	(%)	46.7	46.6	45.6	43.4	39.5	36.6	36.2	32.6	31.2	27.2
	ROE (Return on equity)*5	(%)	14.4	13.9	13.1	12.3	6.2	12.0	11.3	8.7	7.6	12.2
	Capital adequacy ratio (domestic standard)*6	(%)	50.53	49.77	51.71	50.78	47.77	50.11	47.93	47.31	46.51	30.74
	PER (Price-to-earnings ratio)	(Times)	30.4	23.1	17.2	15.9	29.4	12.6	11.4	13.4	16.5	10.8
Cash flow:	Cash flow from operating activities	(Millions of yen)	99,931	66,482	88,118	31,466	117,471	89,619	136,039	41,311	66,577	100,751
	Cash flow from investing activities	(Millions of yen)	4,994	(11,634)	(28,818)	(3,649)	(34,882)	(5,801)	(32,770)	(36,114)	(36,191)	(51,937)
	Cash flow from financing activities	(Millions of yen)	(9,204)	(9,826)	(10,446)	(11,729)	(12,246)	(16,009)	(13,555)	(12,727)	(12,973)	(12,090)
Capital investments:	Capital investment amounts	(Millions of yen)	19,037	17,216	14,213	11,900	10,792	16,694	25,132	23,712	24,734	38,844
	For domestic business ATMs	(Millions of yen)	10,698	8,885	4,052	1,673	1,986	3,556	9,228	7,898	6,450	12,644
	For domestic business software	(Millions of yen)	7,122	7,550	8,756	9,863	7,589	11,567	14,023	9,918	12,115	17,369

*1 Depreciation and amortization (excluding goodwill). *2 EBITDA = ordinary profit + depreciation and amortization *3 Including negotiable certificates of deposits *4 EBITDA margin = EBITDA/ordinary income

*5 ROE = net income/average equity balance *6 Calculated based on the formula stipulated in the Financial Services Agency Announcement No. 19 of 2006 in accordance with the second provision of the Banking Law No. 14.

Non-Financial Highlights

		(Fiscal Year)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Number of employees (Consolidated)*1	(Persons)		576	619	634	654	657	713	809	911	1,016	1,301
Number of employees (Non-consolidated)*1	(Persons)		445	456	472	468	460	487	470	505	549	614
Ratio of female employees (Non-consolidated)	(%)		35	35	36	37	39	41	39	40	39	41
Ratio of female managers*2	(%)		9.9	10.7	12.0	14.7	14.5	17.4	18.2	16.0	18.4	17.7
Ratio of paid leave taken by employees	(%)		—	—	83.4	86.9	78.1	80.0	70.5	80.2	83.8	83.4
Number of employees who took childcare leave*3	(Persons)		12	10	13	16	12	11	11	15	24	26

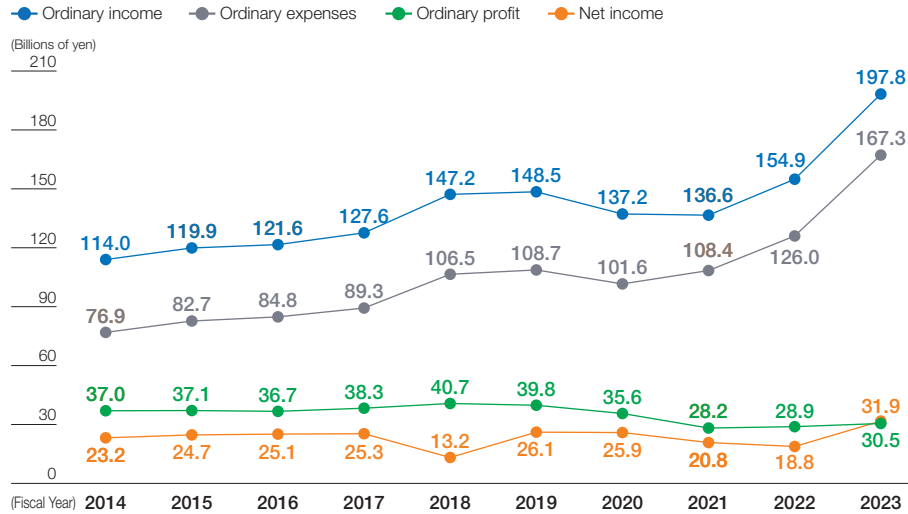
*1 Excluding officers, executive officers, employees seconded from the Bank to external companies, part-time employees and temporary staff; and including employees seconded from external companies to the Bank.

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

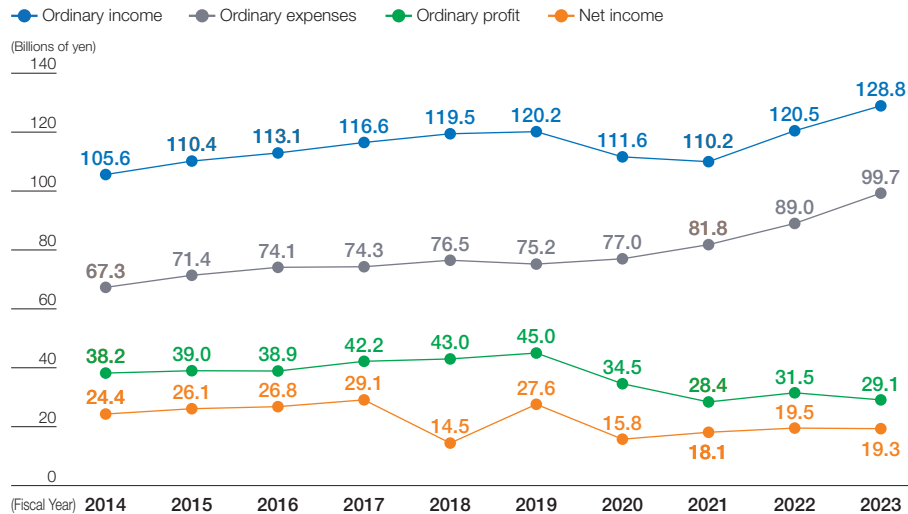
*3 Number of employees who took childcare leave in each fiscal year, including contractors

Principle Data

Consolidated Financial Highlights

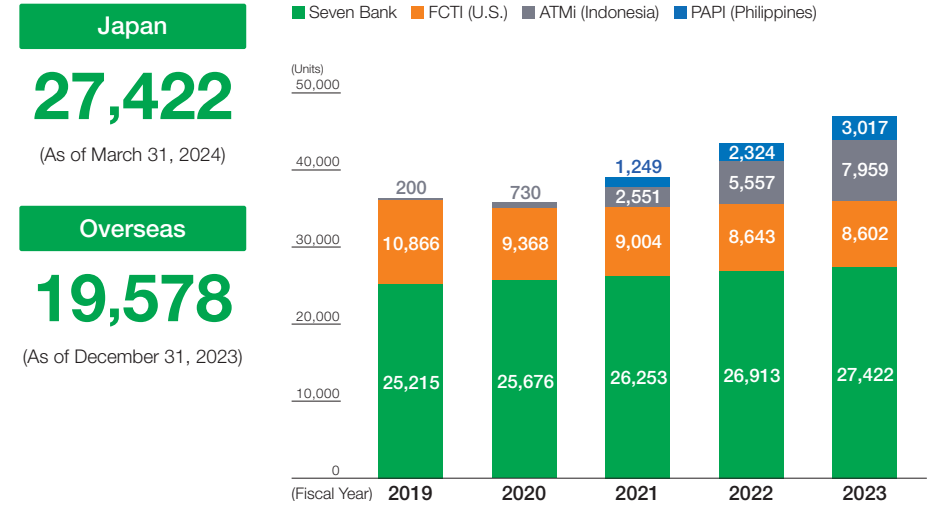


Non-consolidated Financial Highlights (Seven Bank alone)



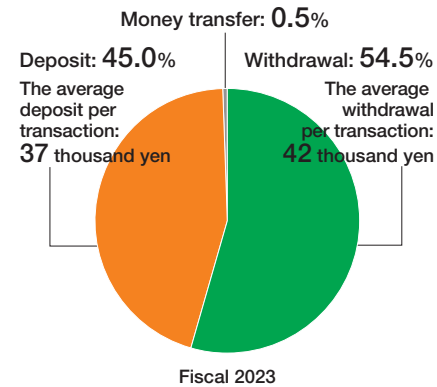
Amounts less than one unit have been truncated.

Number of ATMs Installed

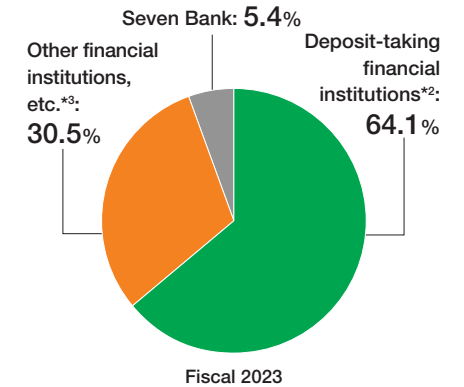


Use of Seven Bank ATMs

Number of ATM Transactions by Service*1 (excluding Seven Bank)



Number of ATM Transactions by Business Category*1 Breakdown



Amounts less than one unit have been truncated.

*1 Number of transactions: Total number of deposits, withdrawals and money transfers. Balance inquiry, electronic money charge/balance confirmation, PIN number change, usage limit change, Individual Number Card Points preregistration/application, and "+Connect" procedures are not included.

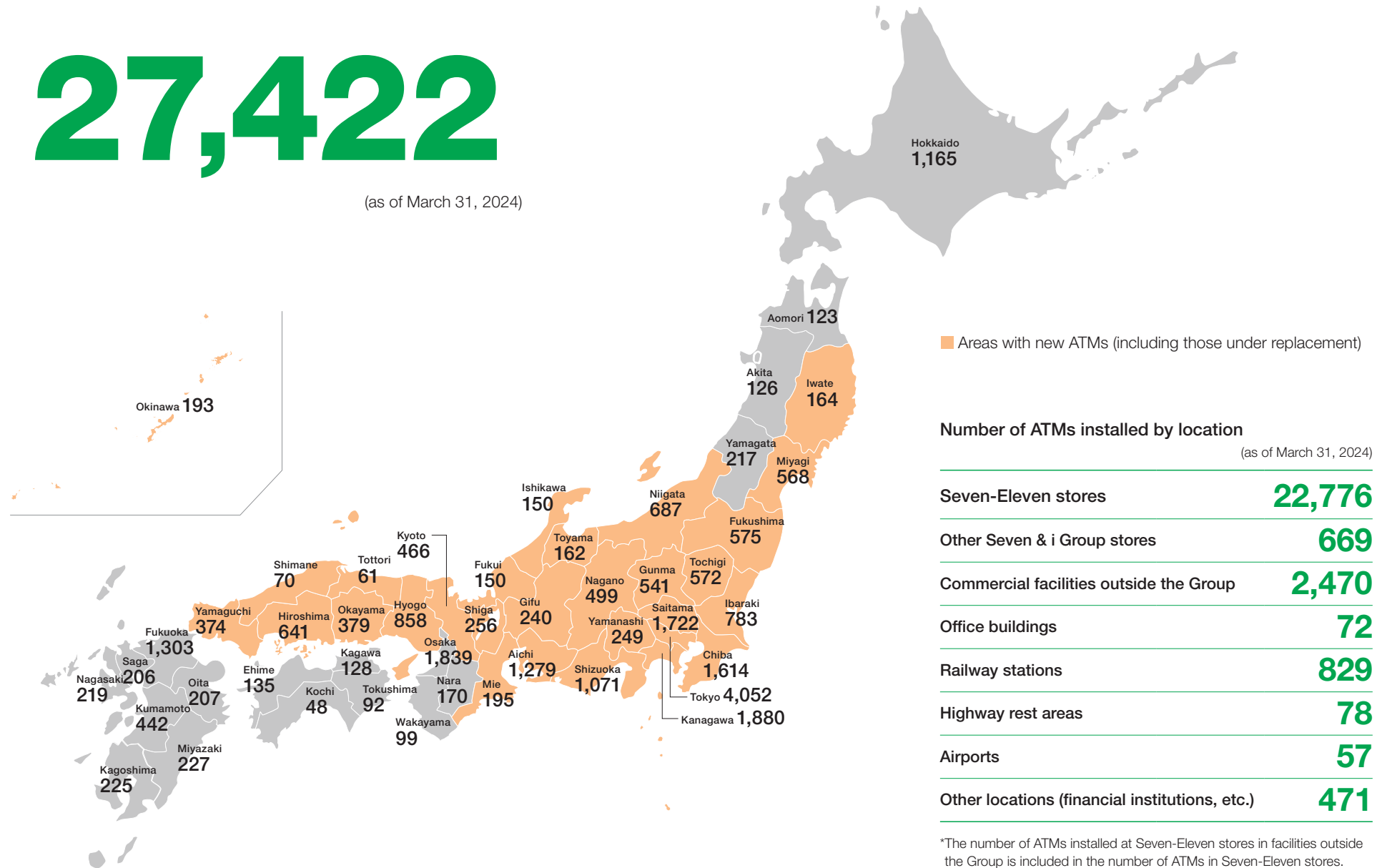
*2 Deposit-taking financial institutions: Banks (excluding Seven Bank), Shinkin banks, credit cooperatives, labor banks, the JA Bank, the JF Marine Bank, the Shoko Chukin Bank.

*3 Other financial institutions, etc.: securities companies, life insurance companies, credit card companies, credit companies, consumer finance companies, business loan providers, operating companies, cards issued overseas.

ATMs nationwide

27,422

(as of March 31, 2024)



ATM partners

Partner Deposit-taking Financial Institutions (as of May 31, 2024)

Banks by location of head office

Hokkaido/Tohoku region



Kanto region



Chubu region



Kinki region



Chugoku/Shikoku region



Kyushu/Okinawa region



Overseas banks



*There are some cards that have the same marks but cannot be accepted at our ATMs.

Financial Institutions, Etc. (as of May 31, 2024)

Securities companies



Life insurance companies



Credit card companies, credit companies, consumer finance companies, business loan providers, operating companies



Alliance Network (as of May 31, 2024)

Cards issued overseas (international brands)



Electronic money



*These are the logos of some of the services provided.