



# **Financial Results for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2026 [JGAAP] (Consolidated Data)**

November 7, 2025

Company name: Seven Bank, Ltd. Stock exchange listing: Tokyo Stock Exchange  
 Stock code: 8410 URL: <https://www.sevenbank.co.jp/>  
 Representative: (title) President and Representative Director  
 (name) Masaaki Matsuhashi  
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Scheduled date for filing of semiannual financial report: November 14, 2025

Scheduled date for cash dividends: December 1, 2025

Trading accounts: Not established

Earnings supplementary explanatory documents : Yes

Earnings presentation : Yes (Analysts, institutional investors)

(Amounts of less than one million yen are rounded down and percentages are rounded to the first decimal place, etc.)

## **1. Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2026 (April 1, 2025–September 30, 2025)**

(1) Consolidated Operating Results (% represents the year-on-year change from the same period of the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2025	107,552	1.1	14,814	(11.5)	9,966	(8.9)
Six months ended September 30, 2024	106,283	15.2	16,751	2.1	10,940	(66.4)

Note: Comprehensive income: Six months ended September 30, 2025 8,049 million yen (-36.7%)  
 Six months ended September 30, 2024 12,723 million yen (-64.6%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	9.35	—
Six months ended September 30, 2024	9.35	—

Note: “Diluted earnings per share” is not described as there was no dilutive effect although dilutive shares existed.

## **(2) Consolidated Financial Position**

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of September 30, 2025	1,430,049	233,274	15.9
As of March 31, 2025	1,495,977	282,489	18.5

(Reference) Capital: As of September 30, 2025 228,386 million yen  
 As of March 31, 2025 277,201 million yen

Note: “Net assets to total assets ratio” is calculated as: (Total net assets at the end of the period – Subscription rights to shares at the end of the period – Non-controlling interests at the end of the period) / Total assets at the end of the period. Please note that this “Net assets to total assets ratio” is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

## **2. Dividends**

	Dividend per share				
	First quarter	Semi-annual	Third quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	—	5.50	—	5.50	11.00
Fiscal year ending March 31, 2026	—	5.50			
Fiscal year ending March 31, 2026 (Forecasts)			—	5.50	11.00

Note: Revisions to most recently announced dividend forecasts (Yes/No) : No

### 3. Performance Forecasts for the Fiscal Year Ending March 31, 2026 (April 1, 2025–March 31, 2026)

(% represents the year-on-year change from the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent		Net income per share
Full-year	Million yen 216,000	% 0.7	Million yen 24,500	% (19.1)	Million yen 16,000	% (12.1)	Yen 14.42

Note: Revisions to most recently announced performance forecasts (Yes/No) : No

#### Notes

(1) Significant changes in the scope of consolidation during the period : None

Added — (Company name) — Excluded — (Company name) —

(2) Changes in accounting policy, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policy arising from revision of accounting standards, etc. : None

(b) Changes in accounting policy other than those noted in (a) above : None

(c) Changes in accounting estimates : None

(d) Retrospective restatements : None

(3) Number of shares (common stock)

(a) Number of shares in issue  
(including treasury stock)

As of September 30, 2025	1,179,308,000 shares	As of March 31, 2025	1,179,308,000 shares
As of September 30, 2025	203,326,560 shares	As of March 31, 2025	9,370,794 shares
Six months ended September 30, 2025	1,065,016,587 shares	Six months ended September 30, 2024	1,169,926,399 shares

(b) Number of treasury shares

(c) Average number of shares for the period under review (six-month period)

Note: Number of treasury shares and average number of shares for the period under review include shares of the Company held by “Directors’ Compensation BIP Trust” and “Stock Grant ESOP Trust.”

(Overview of Non-Consolidated Performance)

1. Non-Consolidated Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2026 (April 1, 2025 – September 30, 2025)

(1) Non-Consolidated Operating Results (% represents the year-on-year change from the same period of the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2025	70,935	2.8	13,979	(18.3)	9,609	(18.1)
Six months ended September 30, 2024	68,958	7.5	17,118	1.1	11,734	2.3
	Net income per share					
	Yen					
Six months ended September 30, 2025	9.02					
Six months ended September 30, 2024	10.03					

(2) Non-Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of September 30, 2025	1,276,146	205,179	16.0
As of March 31, 2025	1,327,309	252,482	19.0

(Reference)Capital:As of September 30, 2025 205,138 million yen As of March 31, 2025 252,450 million yen

Note: “Net assets to total assets ratio” is calculated as: (Total net assets at the end of the period – Subscription rights to shares at the end of the period) / Total assets at the end of the period. Please note that this “Net assets to total assets ratio” is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

2. Non-Consolidated Performance Forecasts for the Fiscal Year Ending March 31, 2026 (April 1, 2025–March 31, 2026)

(% represents the year-on-year change from the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	140,000	3.1	24,500	(10.2)	16,500	(6.5)	14.87

- \* This interim earnings report is exempt from review procedures by a certified public accountant or audit corporation.
- \* Explanation of the appropriate use of earnings forecasts, and other special notes
  - This report contains earnings projections and other forward-looking statements which represent the judgement of Seven Bank based on currently available information. Actual results may be materially different from the projections due to various factors in these forward-looking statements.

# 1. Interim Consolidated Financial Statements

## (1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
<b>Assets</b>		
Cash and due from banks	892,852	827,582
Securities	120,702	121,592
Loans	72,257	82,121
Foreign exchanges	0	0
ATM-related temporary payments	102,749	102,667
Accounts receivable from credit card members	128,458	128,326
Other assets	77,733	73,791
Tangible fixed assets	50,247	44,547
Intangible fixed assets	50,046	49,392
Asset for retirement benefits	2,969	3,091
Deferred tax assets	2,639	2,285
Allowance for credit losses	(4,679)	(5,348)
Total assets	1,495,977	1,430,049
<b>Liabilities</b>		
Deposits	841,344	863,927
Negotiable certificates of deposits	800	300
Call money	35,000	-
Borrowed money	13,343	22,828
Bonds	50,000	50,000
ATM-related temporary advances	71,228	67,145
Accounts payable for credit card business	40,738	37,204
Deposits for electronic money	62,660	60,302
Other liabilities	96,103	92,862
Provision for bonuses	1,063	939
Liability for retirement benefits	35	33
Provision for retirement benefits of directors	9	-
Provision for stocks payment	983	1,067
Deferred tax liabilities	177	164
Total liabilities	1,213,488	1,196,775
<b>Net assets</b>		
Common stock	30,724	30,724
Capital surplus	31,071	31,071
Retained earnings	207,126	210,628
Treasury stock	(2,738)	(53,554)
Total shareholders' equity	266,184	218,869
Net unrealized gains (losses) on available-for-sale securities, net of taxes	85	445
Foreign currency translation adjustments	10,245	8,432
Accumulated adjustments for retirement benefits	685	638
Total accumulated other comprehensive income	11,016	9,517
Subscription rights to shares	32	48
Non-controlling interests	5,255	4,839
Total net assets	282,489	233,274
Total liabilities and net assets	1,495,977	1,430,049

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income  
Consolidated Statements of Income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	106,283	107,552
Interest income	5,251	7,507
(Interest on loans)	4,585	5,910
(Interest and dividends on securities)	222	767
Fees and commissions income	98,328	98,682
(ATM-related fee income)	78,024	78,720
(Credit card operating income)	6,143	5,828
(Electronic money operating income)	6,206	5,613
Other operating income	185	87
Other ordinary income	2,517	1,274
Ordinary expenses	89,531	92,737
Interest expenses	885	1,457
(Interest on deposits)	126	736
Fees and commissions expenses	28,303	26,955
(ATM placement fee expenses)	16,241	15,065
(ATM-related fee expenses)	4,990	4,331
(Credit card operating expenses)	2,778	2,884
(Electronic money operating expenses)	446	395
Other operating expenses	-	84
General and administrative expenses	58,473	61,361
Other ordinary expenses	1,869	2,880
Ordinary profit	16,751	14,814
Extraordinary income	76	0
Gain on sales of fixed assets	-	0
Gain on change in equity of affiliates	76	-
Extraordinary losses	567	307
Losses on disposal of fixed assets	315	140
Impairment losses	252	166
Income before income taxes	16,260	14,507
Income taxes-current	5,376	4,354
Income taxes-deferred	(60)	194
Total income taxes	5,315	4,549
Net income	10,944	9,958
Net income (loss) attributable to non-controlling interests	4	(8)
Net income attributable to owners of the parent	10,940	9,966

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Net income	10,944	9,958
Other comprehensive income	1,778	(1,908)
Net unrealized gains (losses) on available-for-sale securities, net of taxes	(446)	360
Foreign currency translation adjustments	2,271	(2,221)
Adjustments for retirement benefit	(47)	(47)
Comprehensive income	12,723	8,049
Comprehensive income attributable to:		
Owners of the parent	12,417	8,466
Non-controlling interests	305	(416)

### (3) Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	30,724	30,850	201,836	(2,744)	260,666
Changes in items during the period					
Cash dividends			(6,465)		(6,465)
Net income attributable to owners of the parent			10,940		10,940
Purchase of treasury stock				(0)	(0)
Disposal of treasury stock				3	3
Change in capital surplus due to change in equity of consolidated subsidiaries		221			221
Net changes in items other than shareholders' equity					
Total changes in items during the period	-	221	4,475	3	4,700
Balance at end of the period	30,724	31,071	206,311	(2,740)	265,367

	Accumulated other comprehensive income				Subscription rights to shares	Non-controlling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Foreign currency translation adjustments	Accumulated adjustments for retirement benefits	Total accumulated other comprehensive income			
Balance at the beginning of the year	607	8,574	688	9,870	12	5,306	275,856
Changes in items during the period							
Cash dividends							(6,465)
Net income attributable to owners of the parent							10,940
Purchase of treasury stock							(0)
Disposal of treasury stock							3
Change in capital surplus due to change in equity of consolidated subsidiaries							221
Net changes in items other than shareholders' equity	(446)	1,970	(47)	1,476	10	(62)	1,424
Total changes in items during the period	(446)	1,970	(47)	1,476	10	(62)	6,125
Balance at end of the period	161	10,545	640	11,347	22	5,244	281,981

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	30,724	31,071	207,126	(2,738)	266,184
Changes in items during the period					
Cash dividends			(6,465)		(6,465)
Net income attributable to owners of the parent			9,966		9,966
Purchase of treasury stock				(50,824)	(50,824)
Disposal of treasury stock				8	8
Change in capital surplus due to change in equity of consolidated subsidiaries					-
Net changes in items other than shareholders' equity					
Total changes in items during the period	-	-	3,501	(50,816)	(47,315)
Balance at end of the period	30,724	31,071	210,628	(53,554)	218,869

	Accumulated other comprehensive income				Subscription rights to shares	Non-controlling interests	Total net assets
	Net unrealized gains on available-for-sale securities	Foreign currency translation adjustments	Accumulated adjustments for retirement benefits	Total accumulated other comprehensive income			
Balance at the beginning of the year	85	10,245	685	11,016	32	5,255	282,489
Changes in items during the period							
Cash dividends							(6,465)
Net income attributable to owners of the parent							9,966
Purchase of treasury stock							(50,824)
Disposal of treasury stock							8
Change in capital surplus due to change in equity of consolidated subsidiaries							-
Net changes in items other than shareholders' equity	360	(1,812)	(47)	(1,499)	16	(416)	(1,900)
Total changes in items during the period	360	(1,812)	(47)	(1,499)	16	(416)	(49,215)
Balance at end of the period	445	8,432	638	9,517	48	4,839	233,274



## 2. Interim Non-Consolidated Financial Statements

### (1) Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
<b>Assets</b>		
Cash and due from banks	859,760	797,583
Securities	175,457	176,348
Loans	60,700	70,549
Foreign exchanges	0	0
Accrued revenue	10,450	10,074
ATM-related temporary payments	99,590	100,202
Other assets	25,952	22,435
Other assets	25,952	22,435
Tangible fixed assets	37,340	33,279
Intangible fixed assets	42,294	42,593
Prepaid pension costs	1,155	1,273
Deferred tax assets	1,783	1,500
Customers' liabilities for acceptances and guarantees	14,832	22,932
Allowance for credit losses	(2,008)	(2,627)
<b>Total assets</b>	<b>1,327,309</b>	<b>1,276,146</b>
<b>Liabilities</b>		
Deposits	871,043	888,340
Negotiable certificates of deposits	800	300
Call money	35,000	-
Borrowed money	-	10,000
Bonds	50,000	50,000
ATM-related temporary advances	71,228	67,145
Other liabilities	30,228	30,600
Income taxes payable	4,147	4,441
Asset retirement obligations	513	515
Other liabilities	25,567	25,643
Provision for bonuses	712	580
Provision for stocks payment	983	1,067
Acceptances and guarantees	14,832	22,932
<b>Total liabilities</b>	<b>1,074,826</b>	<b>1,070,967</b>
<b>Net assets</b>		
Common stock	30,724	30,724
Capital surplus	30,724	30,724
Capital reserve	30,724	30,724
Retained earnings	193,653	196,798
Legal reserve in retained earnings	0	0
Other retained earnings	193,653	196,798
Retained earnings brought forward	193,653	196,798
Treasury stock	(2,738)	(53,554)
<b>Total shareholders' equity</b>	<b>252,364</b>	<b>204,692</b>
Net unrealized gains (losses) on available-for-sale securities, net of taxes	85	445
<b>Total valuation and translation adjustments</b>	<b>85</b>	<b>445</b>
Subscription rights to shares	32	40
<b>Total net assets</b>	<b>252,482</b>	<b>205,179</b>
<b>Total liabilities and net assets</b>	<b>1,327,309</b>	<b>1,276,146</b>

## (2) Non-Consolidated Statements of Income

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	68,958	70,935
Interest income	3,985	6,312
(Interest on loans)	3,581	4,906
(Interest and dividends on securities)	222	767
Fees and commissions income	62,221	63,331
(ATM-related fee income)	56,954	57,606
Other operating income	186	77
Other ordinary income	2,564	1,213
Ordinary expenses	51,839	56,955
Interest expenses	325	1,056
(Interest on deposits)	126	774
Fees and commissions expenses	13,301	14,199
(ATM placement fee expenses)	8,909	9,056
(ATM-related fee expenses)	1,403	1,512
Other operating expenses	-	84
General and administrative expenses	37,521	40,184
Other ordinary expenses	691	1,430
Ordinary profit	17,118	13,979
Extraordinary losses	262	102
Losses on disposal of fixed assets	262	102
Other	-	0
Income before income taxes	16,855	13,877
Income taxes-current	5,116	4,149
Income taxes-deferred	5	117
Total income taxes	5,121	4,267
Net income	11,734	9,609

### (3) Non-Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity							
	Common stock	Capital surplus		Retained earnings			Treasury stock	Total shareholders' equity
		Capital reserve	Total capital surplus	Legal reserve in retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at the beginning of the year	30,724	30,724	30,724	0	188,926	188,926	(2,744)	247,631
Changes in items during the period								
Cash dividends					(6,465)	(6,465)		(6,465)
Net income					11,734	11,734		11,734
Purchase of treasury stock							(0)	(0)
Disposal of treasury stock							3	3
Net changes in items other than shareholders' equity								
Total changes in items during the period	-	-	-	-	5,269	5,269	3	5,273
Balance at end of the period	30,724	30,724	30,724	0	194,196	194,196	(2,740)	252,905

	Valuation and translation adjustments		Subscription rights to shares	Total net assets
	Net unrealized gains on available-for-sale securities	Total valuation and translation adjustments		
Balance at the beginning of the year	607	607	12	248,252
Changes in items during the period				
Cash dividends				(6,465)
Net income				11,734
Purchase of treasury stock				(0)
Disposal of treasury stock				3
Net changes in items other than shareholders' equity	(446)	(446)	10	(436)
Total changes in items during the period	(446)	(446)	10	4,837
Balance at end of the period	161	161	22	253,089

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity							
	Common stock	Capital surplus		Retained earnings			Treasury stock	Total shareholders' equity
		Capital reserve	Total capital surplus	Legal reserve in retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at the beginning of the year	30,724	30,724	30,724	0	193,653	193,653	(2,738)	252,364
Changes in items during the period								
Cash dividends					(6,465)	(6,465)		(6,465)
Net income					9,609	9,609		9,609
Purchase of treasury stock							(50,824)	(50,824)
Disposal of treasury stock							8	8
Net changes in items other than shareholders' equity								
Total changes in items during the period	-	-	-	-	3,144	3,144	(50,816)	(47,671)
Balance at end of the period	30,724	30,724	30,724	0	196,798	196,798	(53,554)	204,692

	Valuation and translation adjustments		Subscription rights to shares	Total net assets
	Net unrealized gains on available-for-sale securities	Total valuation and translation adjustments		
Balance at the beginning of the year	85	85	32	252,482
Changes in items during the period				
Cash dividends				(6,465)
Net income				9,609
Purchase of treasury stock				(50,824)
Disposal of treasury stock				8
Net changes in items other than shareholders' equity	360	360	8	368
Total changes in items during the period	360	360	8	(47,303)
Balance at end of the period	445	445	40	205,179