Financial Results for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2027 [JGAAP] (Consolidated Data)

November 6, 2026

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
For inquiries: (title) Managing Executive Officer
(name) Ken Shimizu
Telephone: +81-3-3211-3041

Scheduled date for filing of semiannual financial report: November 13, 2026
Scheduled date for cash dividends: December 1, 2026
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, 2027 (April 1, 2026–September 30, 2026)

(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, 2026	115,027	6.9	21,050	42.0	13,317	33.6
Six months ended September 30, 2025	107,552	1.1	14,814	(11.5)	9,966	(8.9)

Note: Comprehensive income: Six months ended September 30, 2026 12,748 million yen (58.3%)
Six months ended September 30, 2025 8,049 million yen (-36.7%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2026	11.40	–
Six months ended September 30, 2025	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, 2026	1,546,154	292,070	18.5
As of March 31, 2026	1,545,743	286,265	18.1

(Reference) Capital: As of September 30, 2026 286,381 million yen
As of March 31, 2026 280,491 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, 2026	–	5.50	–	5.50	11.00
Fiscal year ending March 31, 2027	–	5.50			
Fiscal year ending March 31, 2027 (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, 2027 (April 1, 2026–March 31, 2027)

(% 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
	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	238,500	8.3	38,000	25.9	23,000	70.6	19.70

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

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 : Yes

(d) Retrospective restatements : None

(3) Number of shares (common stock)

(a) Number of shares in issue (including treasury stock)	As of September 30, 2026	1,179,308,000 shares	As of March 31, 2026	1,179,308,000 shares
(b) Number of treasury shares	As of September 30, 2026	12,773,874 shares	As of March 31, 2026	11,323,221 shares
(c) Average number of shares for the period under review (six-month period)	Six months ended September 30, 2026	1,167,622,003 shares	Six months ended September 30, 2025	1,065,016,587 shares

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, 2027 (April 1, 2026–September 30, 2026)

(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, 2026	75,198	6.0	18,456	32.0	12,711	32.2
Six months ended September 30, 2025	70,935	2.8	13,979	(18.3)	9,609	(18.1)

	Net income per share
	Yen
Six months ended September 30, 2026	10.88
Six months ended September 30, 2025	9.02

(2) Non-Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of September 30, 2026	1,415,772	265,088	18.7
As of March 31, 2026	1,404,742	259,728	18.4

(Reference) Capital: As of September 30, 2026 265,088 million yen
As of March 31, 2026 259,728 million yen

Note: "Net assets to total assets ratio" is calculated as: Total net assets 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, 2027 (April 1, 2026–March 31, 2027)

(% 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	152,000	6.3	33,500	25.4	22,500	24.8	19.27

* 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 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, 2026	As of September 30, 2026
Assets		
Cash and due from banks	896,249	851,950
Securities	167,855	202,489
Loans	90,843	96,501
Foreign exchanges	0	0
ATM-related temporary payments	99,664	106,802
Accounts receivable from credit card members	126,146	122,525
Other assets	73,291	74,673
Tangible fixed assets	45,812	47,525
Intangible fixed assets	44,402	41,802
Asset for retirement benefits	4,709	4,834
Deferred tax assets	2,473	2,824
Allowance for credit losses	(5,705)	(5,776)
Total assets	1,545,743	1,546,154
Liabilities		
Deposits	875,261	883,368
Negotiable certificates of deposits	300	590
Borrowed money	13,598	4,249
Bonds	100,000	100,000
ATM-related temporary advances	68,319	72,773
Accounts payable for credit card business	39,155	35,137
Deposits for electronic money	59,186	57,080
Other liabilities	100,759	98,163
Provision for bonuses	1,418	1,153
Liability for retirement benefits	44	43
Provision for stocks payment	1,084	1,163
Deferred tax liabilities	350	360
Total liabilities	1,259,477	1,254,084
Net assets		
Common stock	30,724	30,724
Capital surplus	32,068	32,069
Retained earnings	208,740	215,605
Treasury stock	(3,089)	(3,580)
Total shareholders' equity	268,443	274,818
Net unrealized gains (losses) on available-for-sale securities	564	157
Foreign currency translation adjustments	9,852	9,894
Accumulated adjustments for retirement benefits	1,630	1,510
Total accumulated other comprehensive income	12,047	11,562
Subscription rights to shares	8	8
Non-controlling interests	5,766	5,680
Total net assets	286,265	292,070
Total liabilities and net assets	1,545,743	1,546,154

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

Consolidated Statements of Income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	107,552	115,027
Interest income	7,507	9,994
(Interest on loans)	5,910	7,163
(Interest and dividends on securities)	767	907
Fees and commissions income	98,682	104,747
(ATM-related fee income)	78,720	84,674
(Credit card operating income)	5,828	5,683
(Electronic money operating income)	5,613	4,885
Other operating income	87	100
Other ordinary income	1,274	184
Ordinary expenses	92,737	93,976
Interest expenses	1,457	2,290
(Interest on deposits)	736	1,441
Fees and commissions expenses	26,955	30,288
(ATM placement fee expenses)	15,065	16,638
(ATM-related fee expenses)	4,331	5,361
(Credit card operating expenses)	2,884	2,729
(Electronic money operating expenses)	395	268
Other operating expenses	84	-
General and administrative expenses	61,361	58,988
Other ordinary expenses	2,880	2,409
Ordinary profit	14,814	21,050
Extraordinary income	0	-
Gain on sales of fixed assets	0	-
Extraordinary losses	307	1,823
Losses on disposal of fixed assets	140	151
Impairment losses	166	1,672
Income before income taxes	14,507	19,227
Income taxes-current	4,354	5,981
Income taxes-deferred	194	(113)
Total income taxes	4,549	5,867
Net income	9,958	13,359
Net income (loss) attributable to non-controlling interests	(8)	42
Net income attributable to owners of the parent	9,966	13,317

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Net income	9,958	13,359
Other comprehensive income	(1,908)	(611)
Net unrealized gains (losses) on available-for-sale securities	360	(407)
Foreign currency translation adjustments	(2,221)	(84)
Adjustments for retirement benefits	(47)	(119)
Comprehensive income	8,049	12,748
Comprehensive income attributable to:		
Owners of the parent	8,466	12,832
Non-controlling interests	(416)	(83)

(3) Consolidated Statements of Changes in Net Assets

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 (losses) 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

For the six months ended September 30, 2026

(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	32,068	208,740	(3,089)	268,443
Changes in items during the period					
Cash dividends			(6,452)		(6,452)
Net income attributable to owners of the parent			13,317		13,317
Purchase of treasury stock				(499)	(499)
Disposal of treasury stock				7	7
Change in capital surplus due to change in equity of consolidated subsidiaries		1			1
Net changes in items other than shareholders' equity					
Total changes in items during the period	-	1	6,864	(491)	6,374
Balance at end of the period	30,724	32,069	215,605	(3,580)	274,818

	Accumulated other comprehensive income				Subscription rights to shares	Non-controlling interests	Total net assets
	Net unrealized gains (losses) 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	564	9,852	1,630	12,047	8	5,766	286,265
Changes in items during the period							
Cash dividends							(6,452)
Net income attributable to owners of the parent							13,317
Purchase of treasury stock							(499)
Disposal of treasury stock							7
Change in capital surplus due to change in equity of consolidated subsidiaries							1
Net changes in items other than shareholders' equity	(407)	41	(119)	(484)	(0)	(85)	(570)
Total changes in items during the period	(407)	41	(119)	(484)	(0)	(85)	5,804
Balance at end of the period	157	9,894	1,510	11,562	8	5,680	292,070

2. Interim Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	863,755	829,418
Securities	222,585	257,219
Loans	79,394	85,454
Foreign exchanges	0	0
Accrued income	11,265	10,942
ATM-related temporary payments	97,039	104,587
Other assets	23,375	26,665
Other assets	23,375	26,665
Tangible fixed assets	33,582	31,957
Intangible fixed assets	41,861	40,052
Prepaid pension costs	1,397	1,563
Deferred tax assets	1,658	2,233
Customers' liabilities for acceptances and guarantees	31,875	29,375
Allowance for credit losses	(3,048)	(3,697)
Total assets	1,404,742	1,415,772
Liabilities		
Deposits	904,780	909,193
Negotiable certificates of deposits	300	590
Bonds	100,000	100,000
ATM-related temporary advances	68,319	72,773
Deposits received	-	0
Other liabilities	37,896	37,051
Income taxes payable	4,340	6,345
Lease liabilities	4,381	4,012
Asset retirement obligations	516	490
Other liabilities	28,657	26,202
Provision for bonuses	758	536
Provision for stocks payment	1,084	1,163
Acceptances and guarantees	31,875	29,375
Total liabilities	1,145,013	1,150,684
Net assets		
Common stock	30,724	30,724
Capital surplus	31,721	31,721
Legal capital surplus	30,724	30,724
Other capital surplus	996	996
Retained earnings	199,807	206,065
Legal retained earnings	0	0
Other retained earnings	199,807	206,065
Retained earnings brought forward	199,807	206,065
Treasury stock	(3,089)	(3,580)
Total shareholders' equity	259,163	264,931
Net unrealized gains (losses) on available-for-sale securities	564	157
Total valuation and translation adjustments	564	157
Total net assets	259,728	265,088
Total liabilities and net assets	1,404,742	1,415,772

(2) Non-Consolidated Statements of Income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	70,935	75,198
Interest income	6,312	8,828
(Interest on loans)	4,906	6,167
(Interest and dividends on securities)	767	907
Fees and commissions income	63,331	65,684
(ATM-related fee income)	57,606	59,441
Other operating income	77	110
Other ordinary income	1,213	575
Ordinary expenses	56,955	56,742
Interest expenses	1,056	2,117
(Interest on deposits)	774	1,469
Fees and commissions expenses	14,199	15,422
(ATM placement fee expenses)	9,056	9,237
(ATM-related fee expenses)	1,512	1,941
Other operating expenses	84	-
General and administrative expenses	40,184	37,464
Other ordinary expenses	1,430	1,737
Ordinary profit	13,979	18,456
Extraordinary losses	102	303
Losses on disposal of fixed assets	102	138
Impairment losses	-	165
Other extraordinary losses	0	-
Income before income taxes	13,877	18,153
Income taxes-current	4,149	5,829
Income taxes-deferred	117	(387)
Total income taxes	4,267	5,441
Net income	9,609	12,711

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

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								
	Common stock	Capital surplus			Retained earnings			Treasury stock	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal 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 (losses) 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

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity								
		Capital surplus			Retained earnings				
	Common stock	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	30,724	30,724	996	31,721	0	199,807	199,807	(3,089)	259,163
Changes in items during the period									
Cash dividends						(6,452)	(6,452)		(6,452)
Net income						12,711	12,711		12,711
Purchase of treasury stock								(499)	(499)
Disposal of treasury stock								7	7
Net changes in items other than shareholders' equity									
Total changes in items during the period	-	-	-	-	-	6,258	6,258	(491)	5,767
Balance at end of the period	30,724	30,724	996	31,721	0	206,065	206,065	(3,580)	264,931

	Valuation and translation adjustments		Subscription rights to shares	Total net assets
	Net unrealized gains (losses) on available-for-sale securities	Total valuation and translation adjustments		
Balance at the beginning of the year	564	564	-	259,728
Changes in items during the period				
Cash dividends				(6,452)
Net income				12,711
Purchase of treasury stock				(499)
Disposal of treasury stock				7
Net changes in items other than shareholders' equity	(407)	(407)	-	(407)
Total changes in items during the period	(407)	(407)	-	5,360
Balance at end of the period	157	157	-	265,088