

Financial Results

for Fiscal Year Ended March 31, 2022

Today's Agenda

**01 Financial Results for Fiscal Year Ended
March 31, 2022**



02 Progress in Medium-Term Management Plan

**03 Financial Results Forecast for
Fiscal Year Ending March 31, 2023**

04 APPENDIX



01

**Financial Results for Fiscal Year
Ended March 31, 2022**

Financial Results Highlight for Fiscal Year Ended March 31, 2022 [Consolidated]

[Vs. FY2020] Lower profit on lower income.

[Vs. plan] Ordinary income and ordinary profit fell slightly short of the plan.

	FY2021 Results	FY2020 Results	Vs. FY2020	Vs. plan
Ordinary income	¥136.6 billion	¥137.2 billion	(0.4%)	(0.7%)
Ordinary expenses	¥108.4 billion	¥101.6 billion	+6.6%	(0.7%)
Ordinary profit	¥28.2 billion	¥35.6 billion	(20.7%)	(0.3%)
Net income attributable to owners of the parent	¥20.8 billion	¥25.9 billion	(19.6%)	+5.5%
EBITDA	¥44.6 billion	¥49.7 billion	(10.2%)	-

Notes:

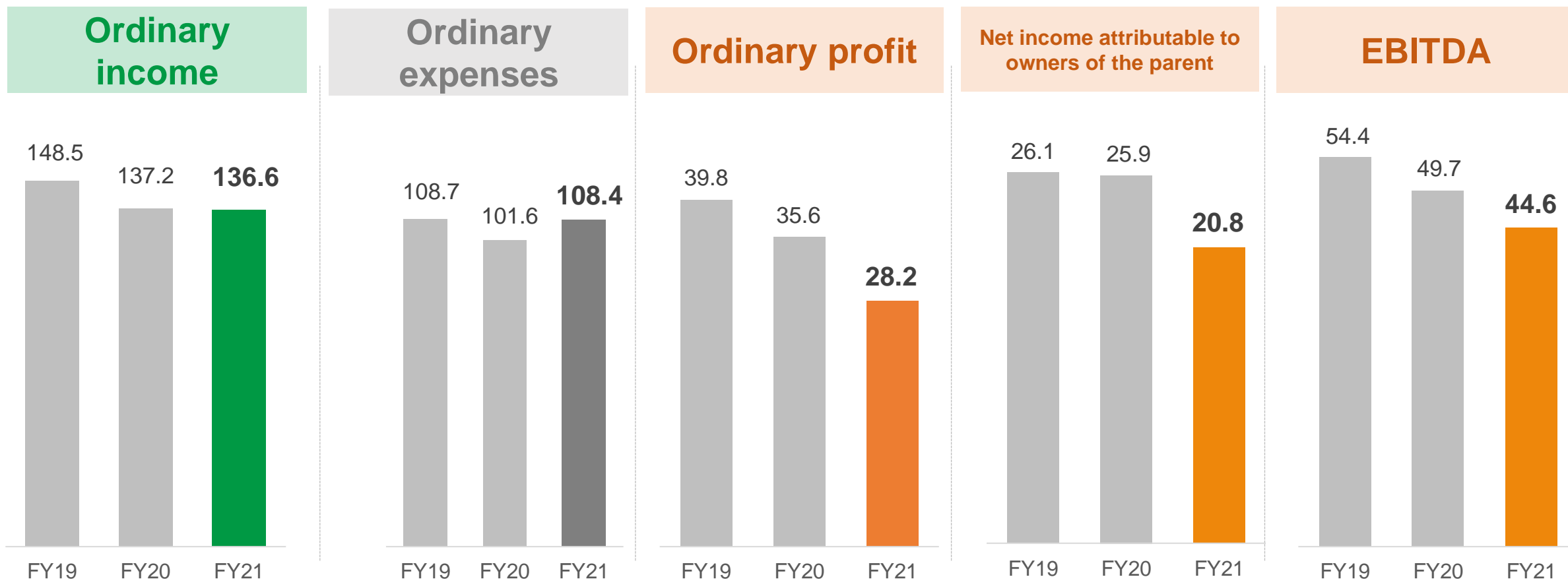
1. Amounts less than one hundred million yen have been truncated.
2. Comparisons with the previous year and plan are based on the units used in these materials.
3. Exchange rates used in the consolidated income statement: FY20 \$1 = ¥106.76, FY21 plan \$1 = ¥108.00, FY21 \$1 = ¥109.90
4. All EBITDA in this material are Ordinary profit + Depreciation and amortization.

Trend in Fiscal Year Performance [Consolidated]

[Ordinary income] While fee income per transaction declined due to the impact of the introduction of the new ATM-related fee income system, income came to a level similar to the previous fiscal year as the number of ATM transactions increased.

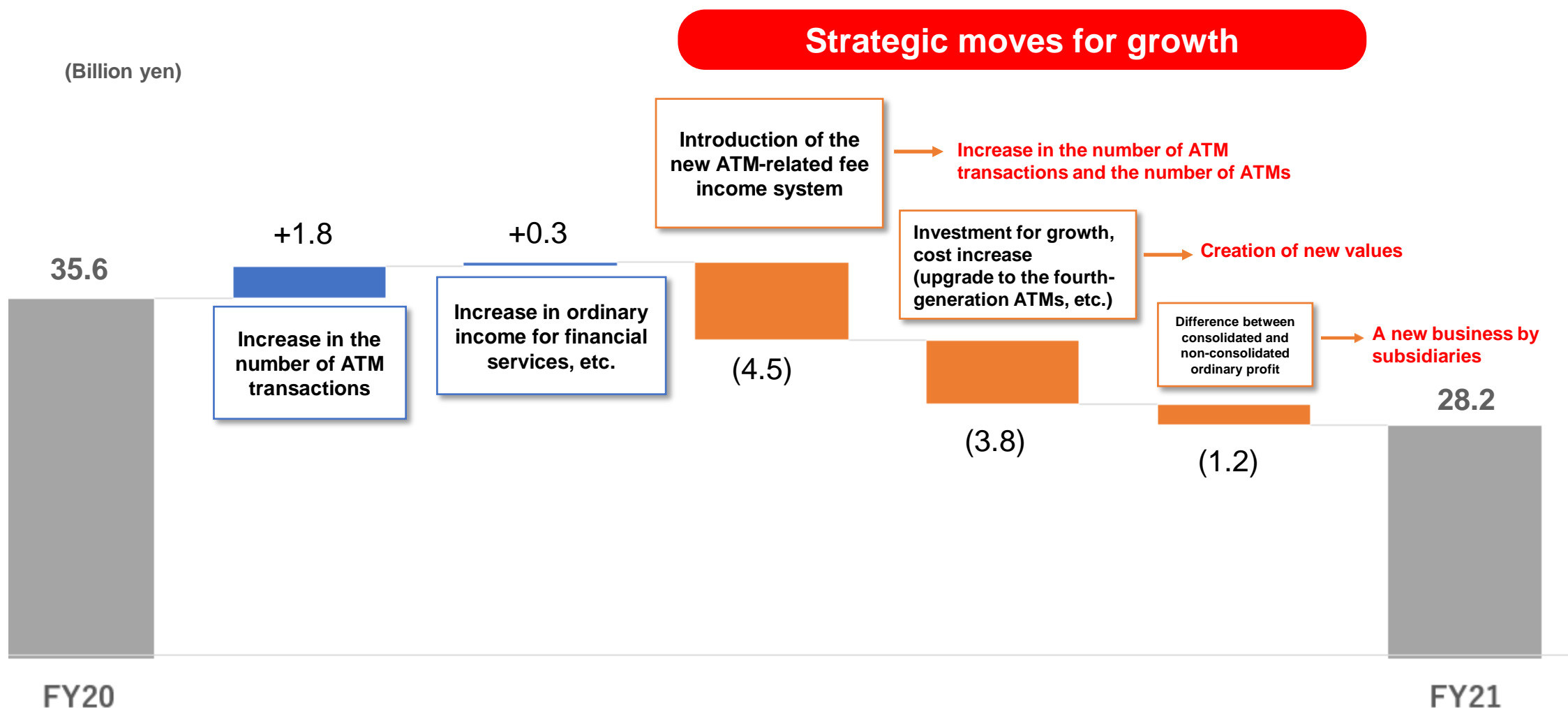
[Ordinary profit] (To be explained in the next slide.)

(Billion yen)



Year-on-Year Change in Ordinary Profit (Approximation) [Consolidated]

■ Ordinary profit declined approx. ¥7.4 billion due to an increase in costs resulting mainly from the impact of the introduction of the new ATM-related fee income system and investment for growth.



Financial Results Highlight for Fiscal Year Ended March 31, 2022 [Seven Bank]

- (Explanation regarding ordinary income and ordinary profit is the same as that for the consolidated result.)
- Net income increased in a reaction to reversals of deferred tax assets in March 2021.

	FY2021 Results	FY2020 Results	Vs. FY2020	Vs. plan
Ordinary income	¥110.2 billion	¥111.6 billion	(1.2%)	(0.6%)
Ordinary expenses	¥81.8 billion	¥77.0 billion	+6.2%	(2.1%)
Ordinary profit	¥28.4 billion	¥34.5 billion	(17.6%)	+4.0%
Net income	¥18.1 billion	¥15.8 billion	+14.5%	(4.2%)
EBITDA	¥43.3 billion	¥47.6 billion	(9.0%)	+0.4%

Results of Main Operating Companies [Non-consolidated, Before Consolidation Adjustment]

(Million yen)

	Subsidiaries in Japan		Overseas subsidiaries	
	Bank Business Factory Co., Ltd.	Seven Payment Service	FCTI	ATMi
	[Contract-based back-office support]	[Money transfer, settlement]	[ATM operation in the U.S.]	[ATM operation in Indonesia]
Ordinary income	2,423	447	22,675	1,524
(Changes from FY20)	(+398)	(+78)	(-1,559)	(+1,095)
Ordinary profit	39	108	1,805	333
(Changes from FY20)	(-182)	(+86)	(-638)	(+204)
Net income	27	89	3,946	301
(Changes from FY20)	(-117)	(+73)	(+1,319)	(+187)

Lower profit on higher income
 Income increased as orders expanded.
 Profit declined due to upfront investment for business expansion

Higher profit on higher income
 ATM cash receipt service, etc. expanded steadily

Lower profit on lower income*
 Improved profitability by removing low margin ATMs
 Net income increased thanks to recording of deferred tax assets.

Higher profit on higher income
 Installation of ATMs increased significantly

Note: Exchange rate: FY ended Dec. 2020 IDR 100 = ¥0.735, FY ended Dec. 2021 IDR 100 = ¥0.768

*The changes in profits denote those of ordinary profit.

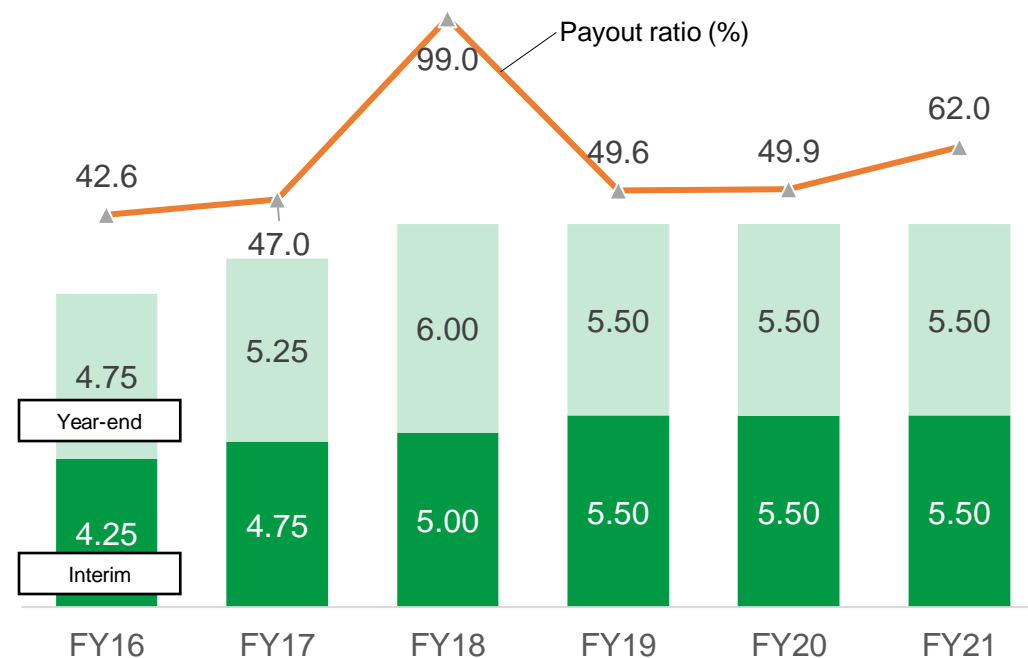
Financial Position [Consolidated]

Balance Sheet (as of March 31, 2022)		(Billion yen)
Cash and due from banks (for ATMs, etc.)	931.4	790.6
Deposits (Individual deposits: 550.7)		
Bonds		105.0
ATM-related temporary advances		49.2
Other		32.7
Securities	89.9	
ATM-related temporary payments	84.4	
Other	115.9	
Total net assets		244.1

Assets: 1,221.6

Liabilities + Net assets: 1,221.6

Dividends



Consolidated capital ratio (Domestic standard) 47.31% (preliminary figure)
 Credit rating (long-term) S&P **A**
 R&I **AA-**



02

**Progress in Medium-Term
Management Plan**

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.”

Growth Strategy

Evolve from cash platform to ATM+

Expand growth fields that come after ATMs by leveraging our strengths (business diversification)

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

Contribution to solving social issues

Review basic policy and structure of sustainability promotion

Further develop initiatives for the five materialities

Cooperation with the group and external contractors for solving environmental issues

Corporate transformation

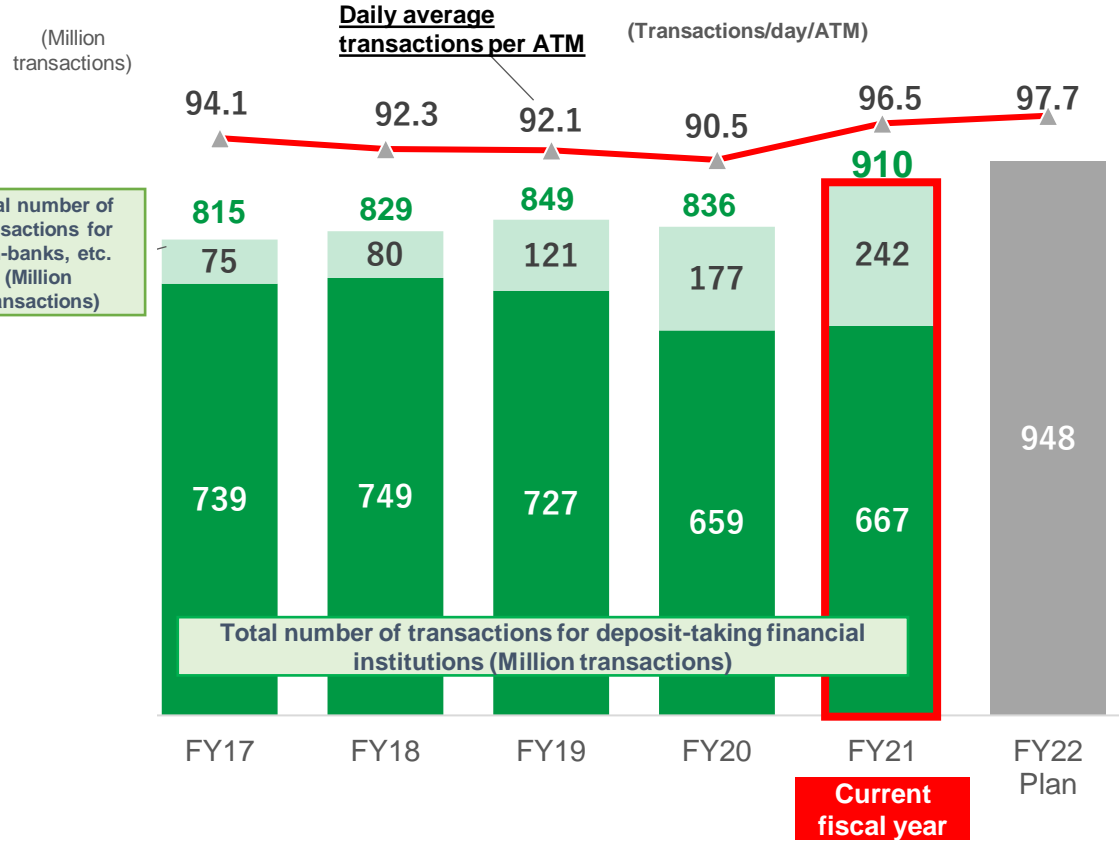
Reform into an organization where independent human resources can take an active part

Innovation of business model and process with focus on data utilization and efficiency improvement

Growth Strategy (ATM Platform Strategy 1)

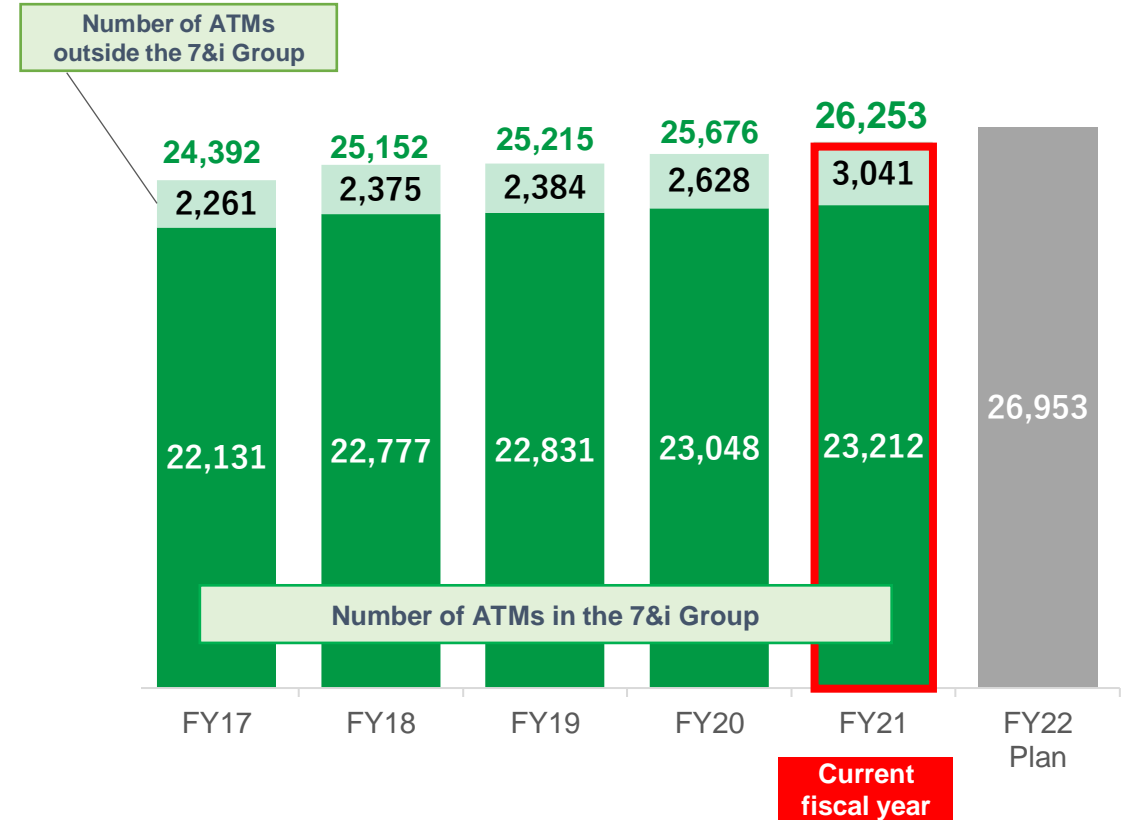
ATM Usage

■ The total number of transactions exceeded 900 million a year.



Number of ATMs at end of period

■ Exceeded 26,000 units. The number of units outside the 7&i Group also exceeded 3,000 units.



Notes: 1. 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.
 2. 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."
 3. ATM-related fee income per transaction: ¥108.8 for FY21 *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])

Growth Strategy (ATM Platform Strategy 2)

Expand joint ATM operation with financial institutions

- Expanded joint ATM operation with Fukui bank **New!**



We plan to gradually switch **about 70** ATMs of the bank installed outside branches to joint operation from FY2022.

- Began joint operation of ATMs with Toho Bank at York-Benimaru outlets in Fukushima Prefecture (from October 2021)



We have replaced **32 units** as of the end of March 2022 and are continuing to replace them. (Plan to expand to 77 units)

Go beyond customers' wishes and create a better version of daily life.

Seven Bank ATMs anytime anywhere to increase further

Growth Strategy (ATM Platform Strategy 3)

Strengthen promotion of ATM use

■ The second campaign promoting use for banks

The number of participating banks increased by 10 compared with the last time* (70 to 80)

*Carried out from July to September 2021

第2回 セブン銀行ATM
ご利用感謝キャンペーン

対象の銀行でのお取引
キャンペーンへの応募で
その場で当たる!

現金
1,000円

抽選で おひとりさま応募は2回まで
15,000名様にプレゼント!

キャンペーン期間：2022年4月1日(金) 0:00～2022年4月30日(土) 23:59

■ Introduction video for recharging in cash (SNS ad)

Since March 2022: The YouTube video has been played 7.27 million times*

*As of April 15, 2022

あたりまえ
ATM体操

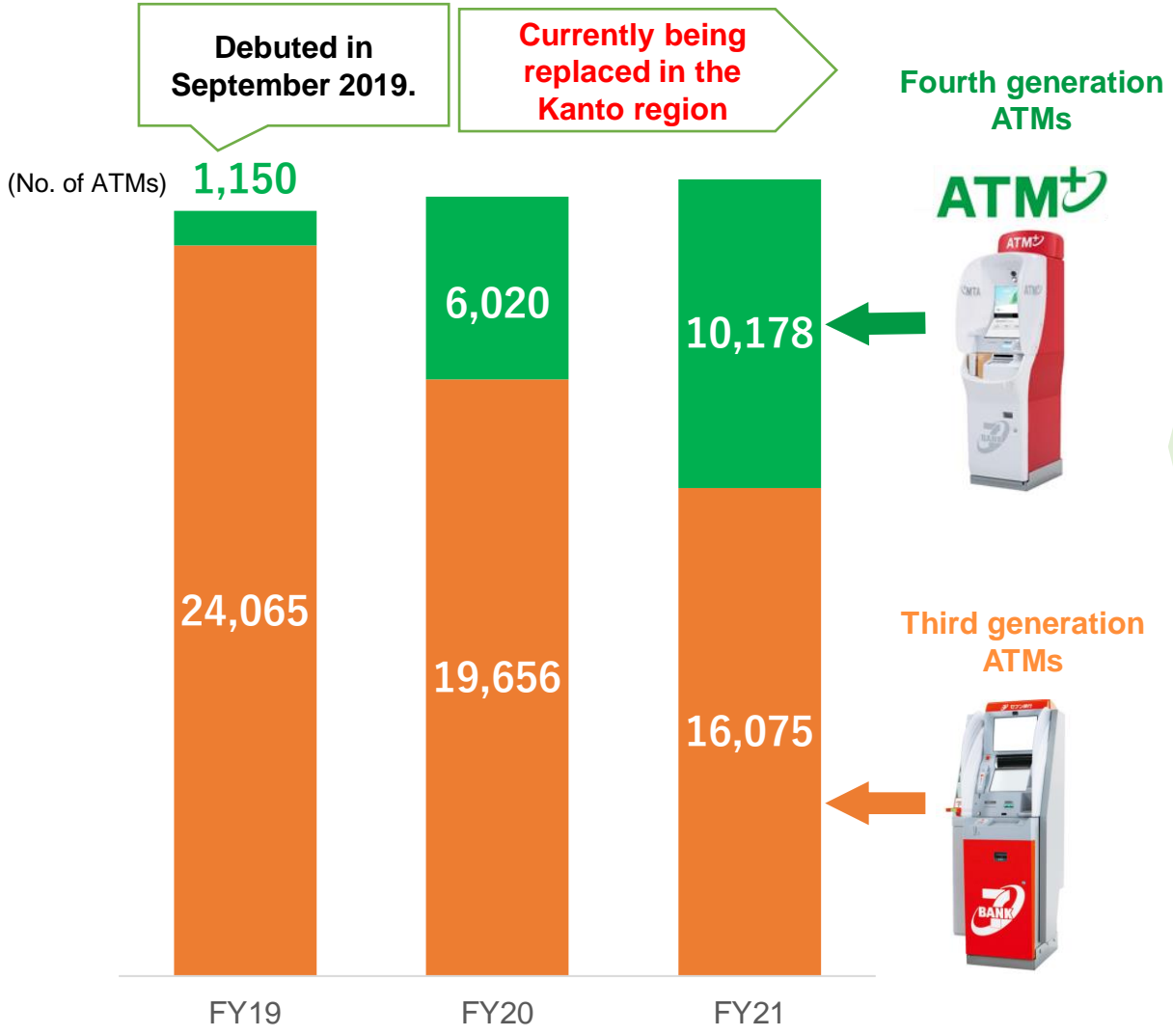
チャージOK! PayPay au PAY LINE Pay d払い Pay VANDLECARD Kyash

Go beyond customers' wishes and create a better version of daily life.

Expand use of Seven Bank ATMs that are near and convenient.

Growth Strategy (ATM Platform Strategy 4)

Expand installation of fourth generation ATMs. Completed replacement of about 40%, or 10,000 ATMs.



Various functions that realize digitization have been implemented.

1) Face recognition function



2) QR code* and IC card reader



* QR Code is a registered trademark of Denso Wave Incorporated.

3) Dissemination of information to smartphones



Growth Strategy (ATM Platform Strategy 5)

Expand the world of ATM+ (plus).

■ “Easy and convenient” also for non-smartphone users. Full-scale start of expansion of both financial and non-financial services.

Anticipated use

Bank

First stage: Advance release within FY2022.

Deposit and withdrawal using face authentication without a card

Various procedures

Regular confirmation of transaction details, etc.

ATM accepts procedures done at counters

↓

To streamline bank branches = Expand replacement of installed ATMs

ATM with face authentication feature



Reader for QR code, IC card, etc.

Administration

Note: Some transactions are also available on the third-generation ATMs.

Individual Number Card-related transactions
[Being implemented. To be expanded further.]

マイナポイント
マイナポイント手続スポット
お好きな決済サービスへの申込ができます

Tax payment

Receipt of payments

and more

Non-financial businesses

Check-in at hotels

In demonstration experiment

Application for membership for used goods trading

and more

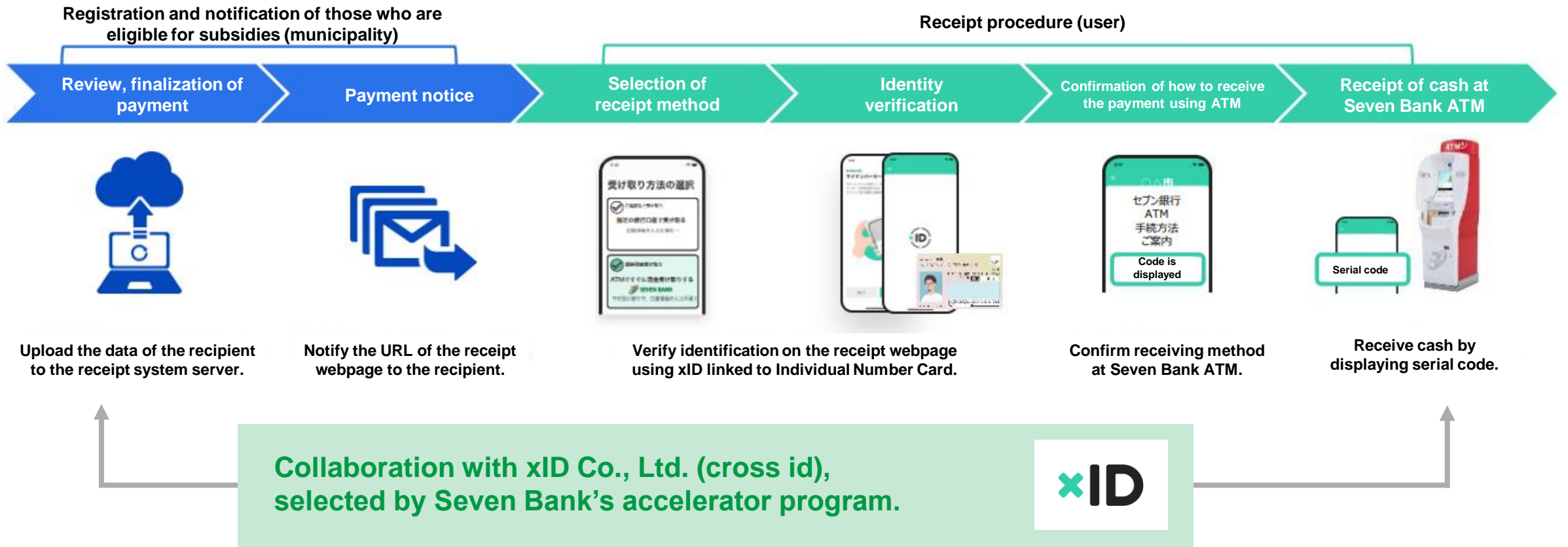
Go beyond customers' wishes and create a better version of daily life.
Expand safe and secure service scope of ATMs

Growth Strategy (ATM Platform Strategy 6)

Expand initiatives with local administrations (municipalities): The first project is Kakogawa, Hyogo Prefecture (1H of FY2022)

■ Develop instant receipt service for subsidies using ATM: Plan to implement demonstration with an eye on expansion to other municipalities

<Receipt flow>



Note: The operation flow may be different from the actual flow.

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

[Repost of the Medium-Term Management Plan materials]

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Growth Strategy

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Expand growth fields that come after ATMs by leveraging our strengths (business diversification)

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

Contribution to solving social issues

Review basic policy and structure of sustainability promotion

Further develop initiatives for the five materialities

Cooperation with the group and external contractors for solving environmental issues

Corporate transformation

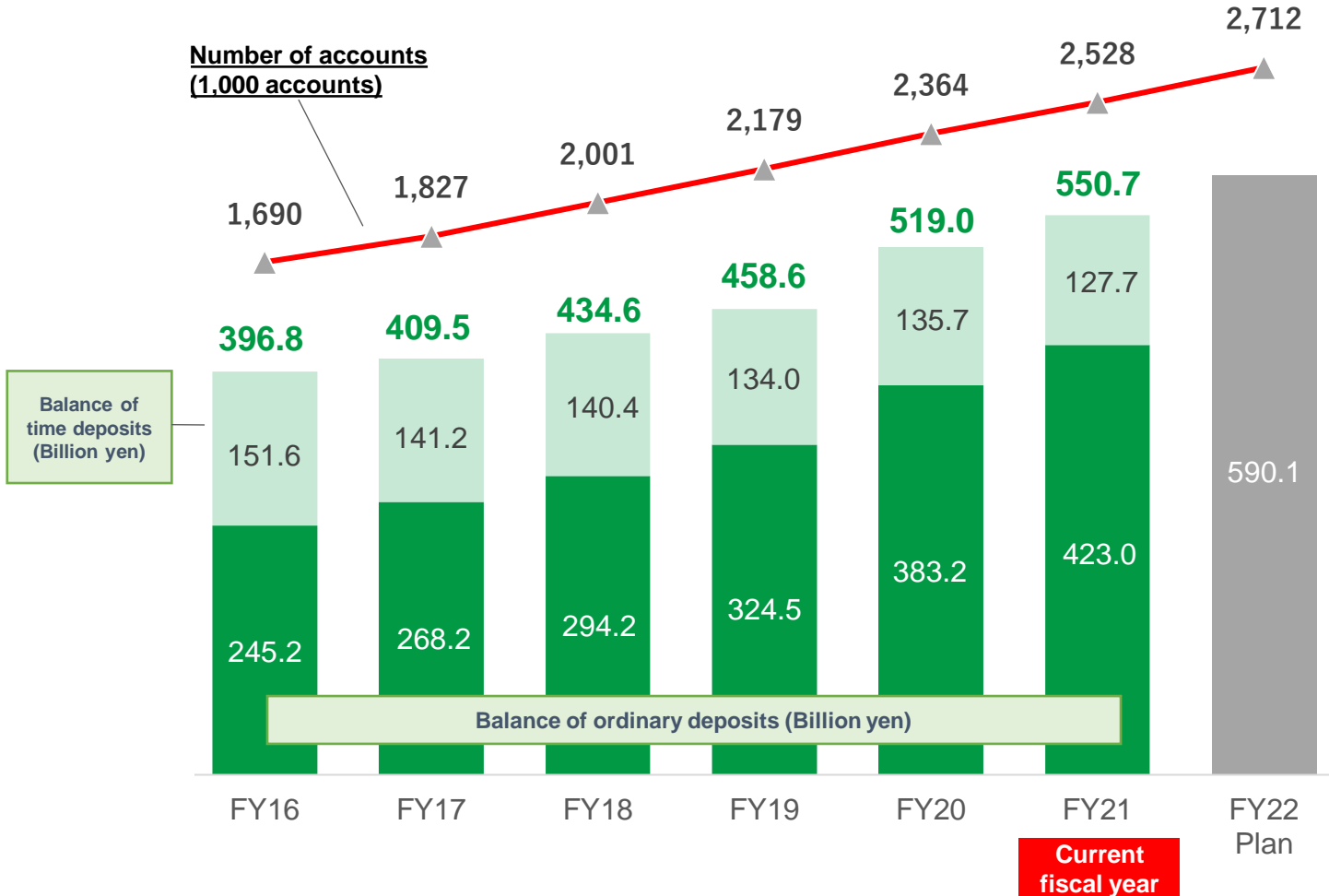
Reform into an organization where independent human resources can take an active part

Innovation of business model and process with focus on data utilization and efficiency improvement

Growth Strategy (Retail Strategy 1)

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

■ Both number of accounts and balance of deposits increased strongly



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



FY2021 transactions in value

¥21.0 billion

FY2021 transactions in terms of volume

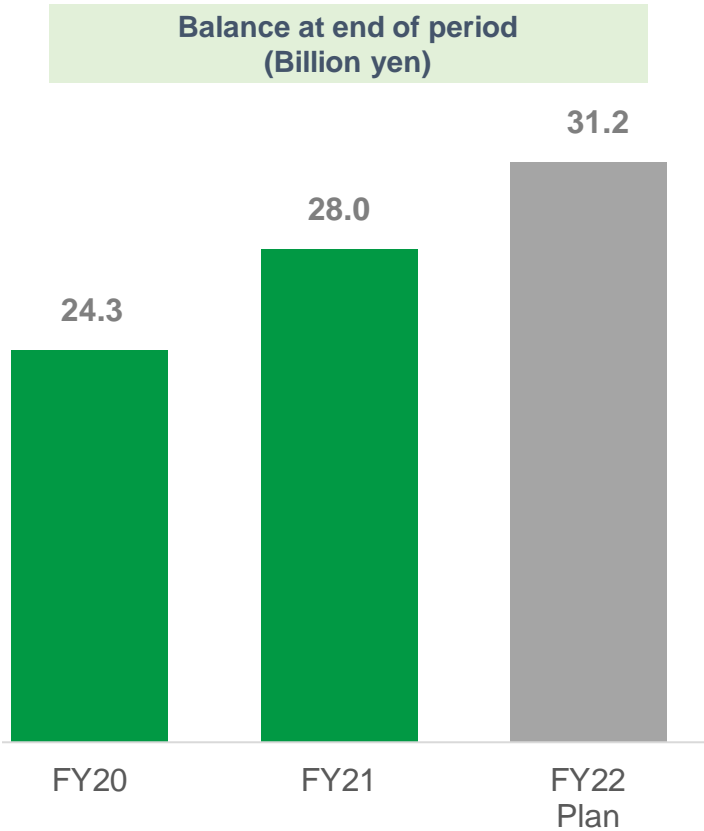
1.695 million transactions

Growth Strategy (Retail Strategy 2)

Personal loan services

■ Improved product attractiveness significantly: **+15%**

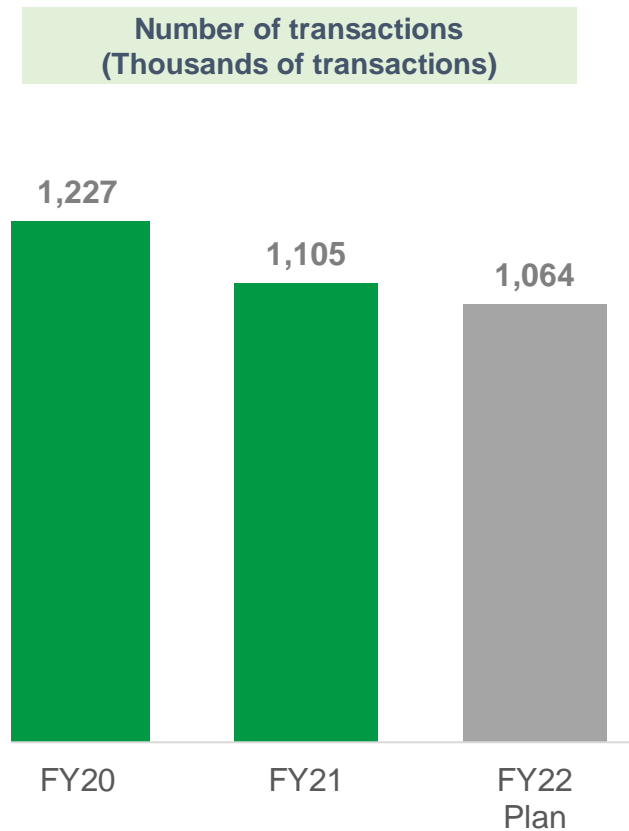
Note: Including services offered by Credd Finance



International money transfer services

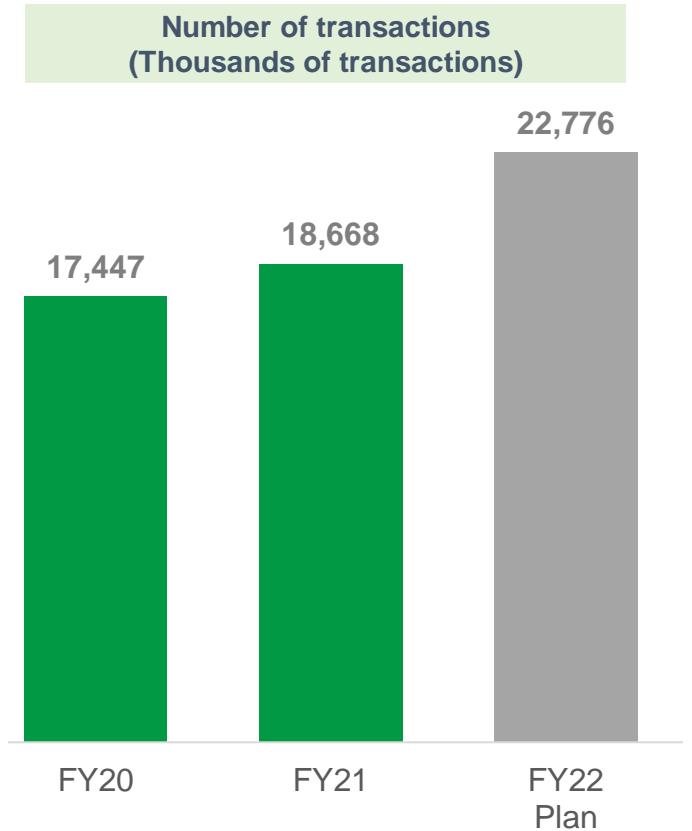
■ Number of users declined due to restrictions on entering the country: **- 9%**

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



Debit services

■ Transactions increased along with advance of cashless transactions: **+ 6%**



Growth Strategy (Retail Strategy 3)

To start financial instrument brokerage service through My Seven Bank app.

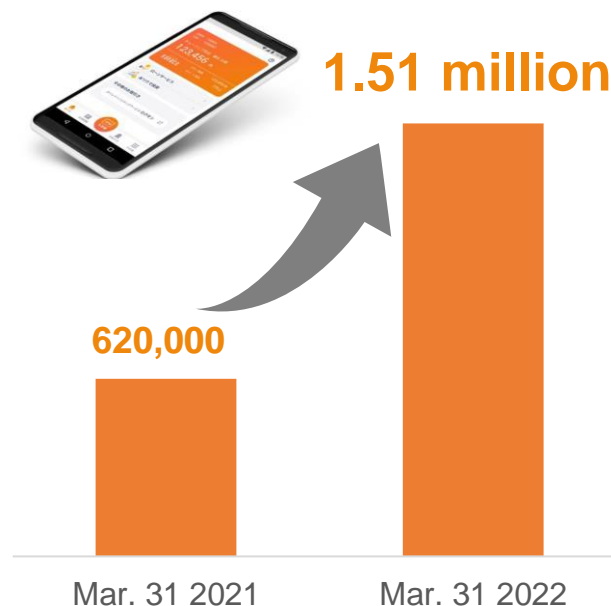
Name of service	Shopping Investment “Korekabu”
Target	My Seven Bank app users
Products offered	Trading and accumulation trading of Japanese and U.S. stocks, etc. (about 300 issues)
Main features	<ul style="list-style-type: none"> - Shopping-like investment linked to familiar products. - Trading can be as small as a share for several hundreds of yen. - It can be started conveniently and completed within the app.
Partner	Smartplus Ltd. (securities company)
Timing of offering	In 1H of FY2022

UI image



< Reference >
Trend of My Seven Bank app

<<Cumulative total download>>



Go beyond customers' wishes and create a better version of daily life.

Expand offering of financial services that are familiar and easy to use.

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

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Corporate transformation

Reform into an organization where independent human resources can take an active part

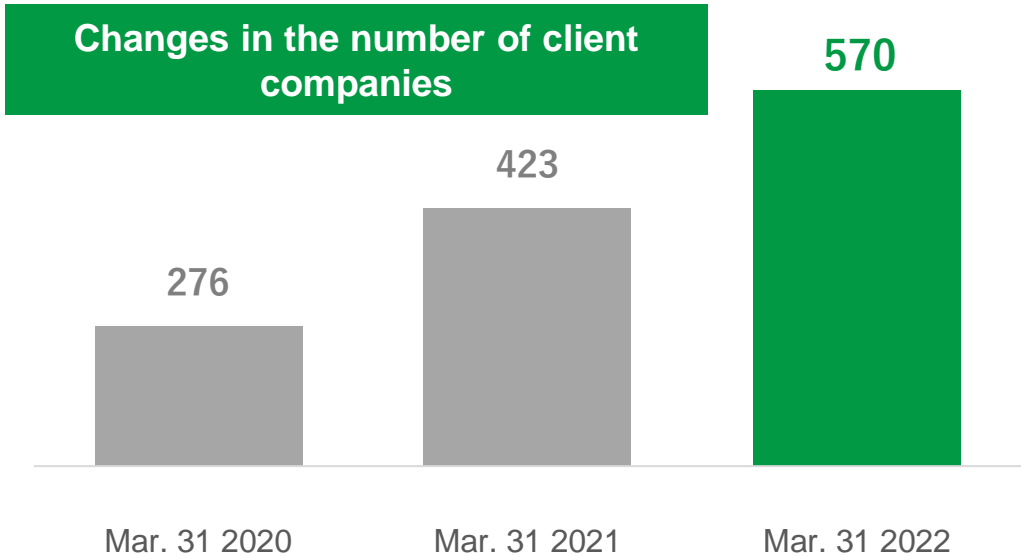
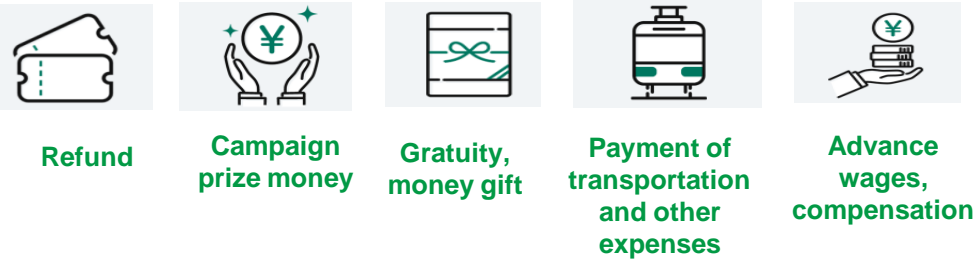
Innovation of business model and process with focus on data utilization and efficiency improvement

Growth Strategy (Corporate Strategy 1)

B to B: ATM cash receipt service

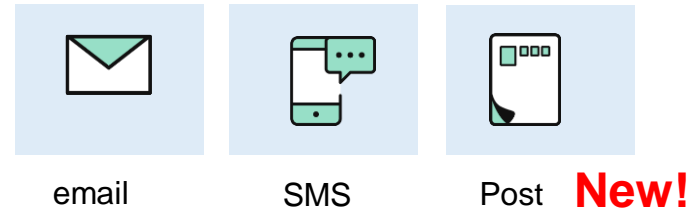
セブン・ペイメントサービス

■ The number of client companies exceeded 500. Applications also expanded.



■ Procedure is easy. Notification via post has been added.

Step 1. Receipt information arrives.



Step 2. Receipt at ATM.



- ✓ No need of an account. Enter the number and receive cash.
- ✓ Electronic money can be also reloaded.

<Image of post card>



Go beyond customers' wishes and create a better version of daily life.

“Easy money transfer and anytime receipt” in various scenes.

Growth Strategy (Corporate Strategy 2)

B to B to X: Progress in platform business (contract-based service business)

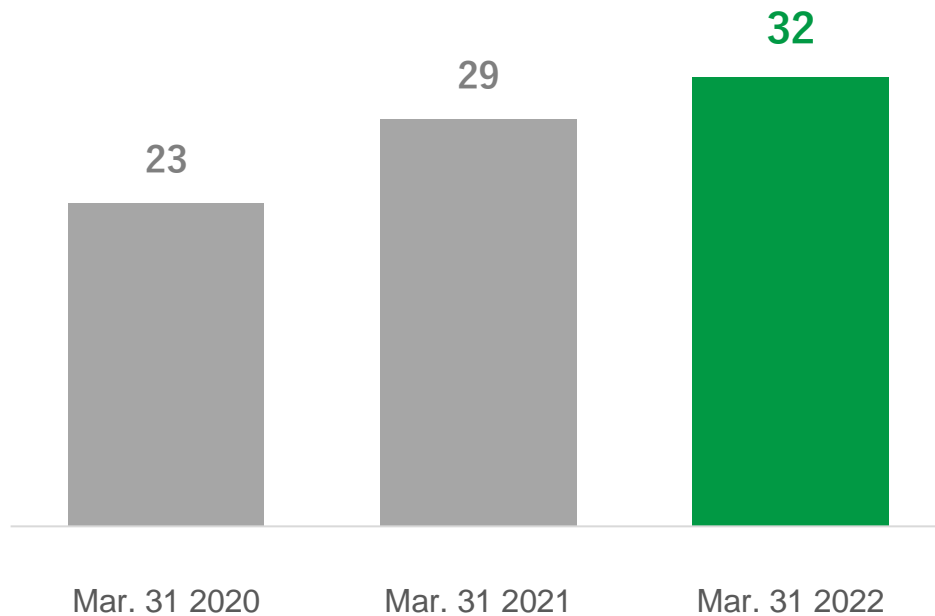


- The number of client companies exceeded 30.
Expand the scope of contract-based back-office operations related to money laundering, mortgage, etc.

- Strengthen support of counter measures for money laundering by banks, etc. in response to the FATF report* published in August 2021.

The new service INFO-nity has been adopted by 12 companies including regional banks, credit unions, etc.

Changes in the number of client companies



*The Fourth Round Mutual Evaluation Report on Japan by the Financial Action Task Force (FATF).

Go beyond customers' wishes and create a better version of daily life.

We support streamlining and improving customer convenience at financial institutions

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

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Contribution to solving social issues

- Review basic policy and structure of sustainability promotion
- Further develop initiatives for the five materialities
- Cooperation with the group and external contractors for solving environmental issues

Corporate transformation

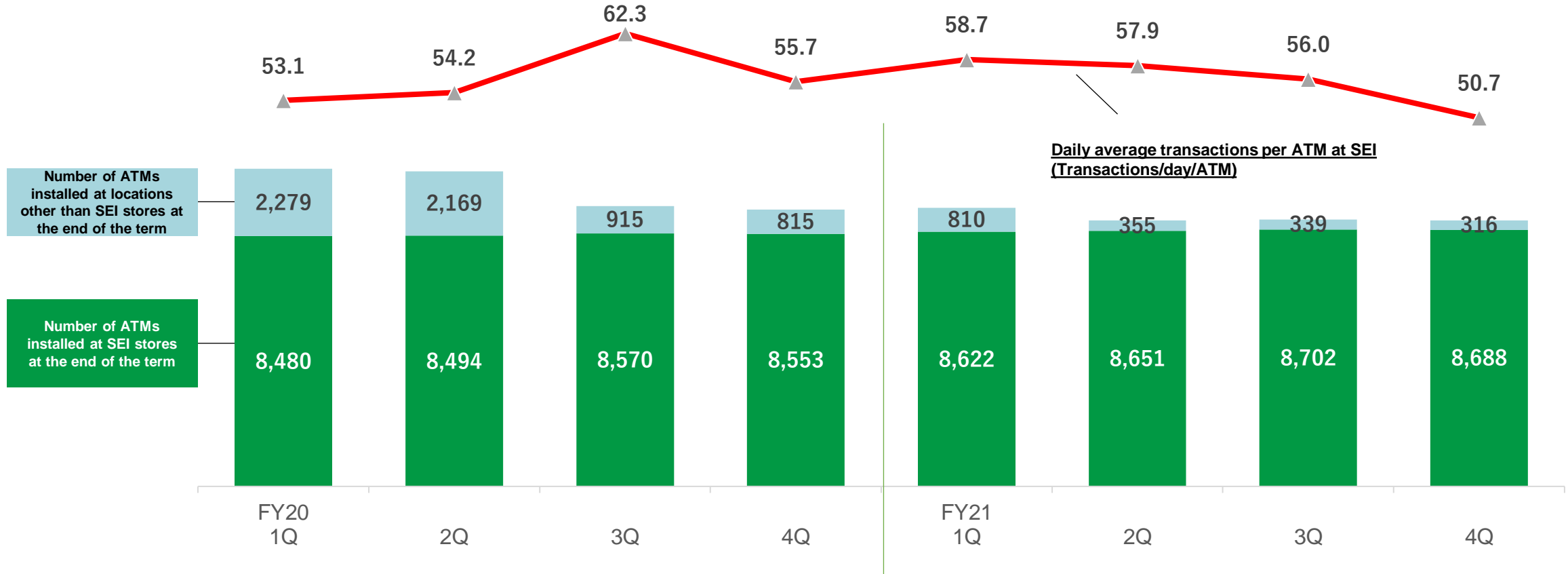
- Reform into an organization where independent human resources can take an active part
- Innovation of business model and process with focus on data utilization and efficiency improvement

Growth Strategy (Overseas Strategy 1)

U.S.



■ Daily average transactions per ATM is on a declining trend affected by the prolonged coronavirus infection.



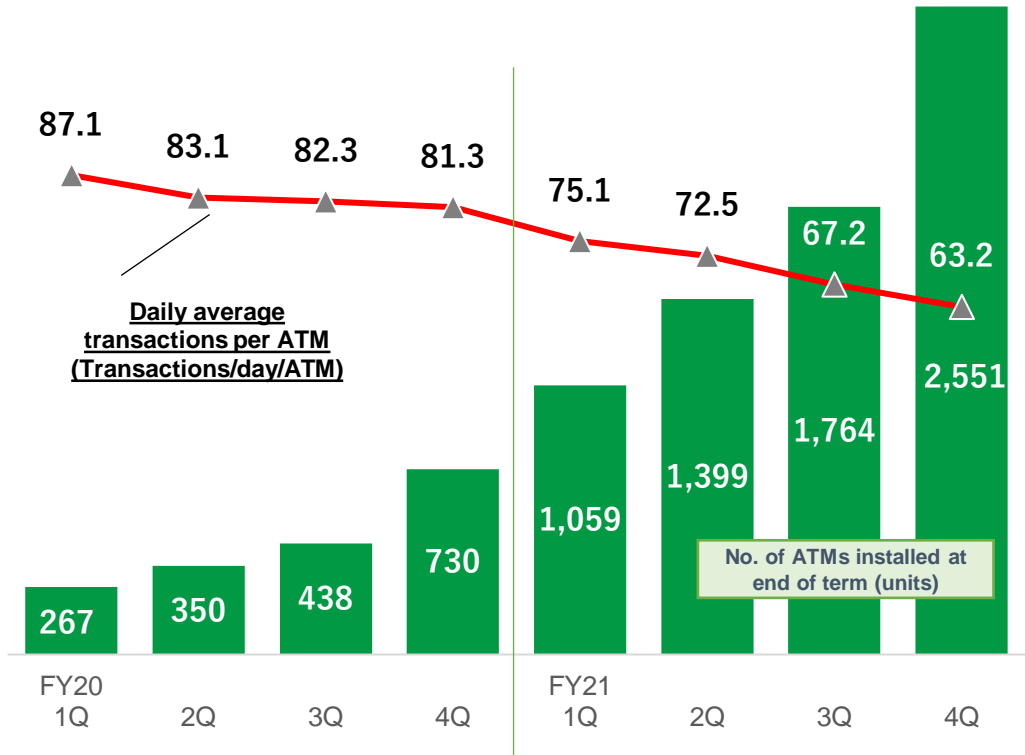
Notes:

- Total number of transactions for U.S. ATMs includes balance inquiries.
- 1Q (January-March), 2Q (April-June), 3Q (July-September), 4Q (October-December)

● **8,684 units as of end of March 2022** *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)**

Growth Strategy (Overseas Strategy 2)

Indonesia



Notes:

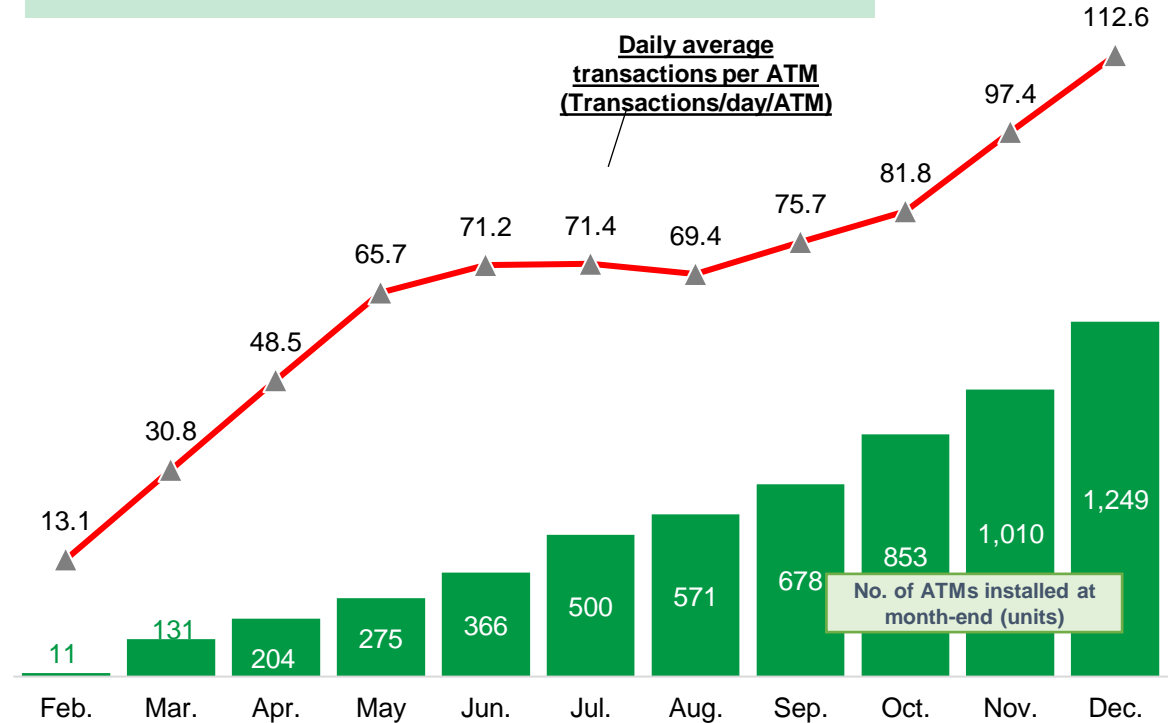
- Total number of transactions for ATMs in Indonesia includes balance inquiries.
- 1Q (January-March), 2Q (April-June), 3Q (July-September), 4Q (October-December)

● **3,285 units as of the end of March 2022**
 => **5,500 units in the plan for fiscal year ending December 2022**
 (the number of units as of the end of the period)

Philippines



Trend in FY2021



Note: Total number of transactions for ATMs in the Philippines includes balance inquiries and excludes deposit of sales proceeds.

● **1,497 units as of the end of March 2022**
 => **3,050 units in the plan for fiscal year ending December 2022**
 (the number of units as of the end of the period)

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

[Repost of the Medium-Term Management Plan materials]

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Contribution to solving social issues

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Corporate transformation

Reform into an organization where independent human resources can take an active part

Innovation of business model and process with focus on data utilization and efficiency improvement

Contribution to Solving Social Issues

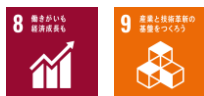
Promote the five materiality issues as company-wide initiatives

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)

☑ The number of Seven Bank Group ATMs has expanded to **about 40,000 units worldwide**

Photo of ATMs of FCTI (U.S.)



☑ Began accepting donations via ATMs (see the next slide for details)

☑ Support TCFD recommendations. **TCFD** TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES

☑ The new data center utilizes renewable energy. Towards zero CO2 emissions (a 2050 goal)

☑ Expand Sendy, the international money transfer service using smartphone app, to three countries (Vietnam, Indonesia, and Philippines)



Contribution to Solving Social Issues

Start accepting donations using ATMs (July 2021)

Available only at ATMs installed in 7-Eleven stores



Third generation ATMs

The initial screen of the ATM

スマートフォンでの取引 | 電子マネー | カードを使わない番号入力での取引 | マイナンバーカードでの手続き

ATM受取 | 募金ははこちら

カードを入れたら取引がはじまります

Insert your card
International Card Available

サービス手数料 など | International Card info.



Fourth generation ATMs

スマートフォンでの取引 | 電子マネー | カードを使わない番号入力での取引 | マイナンバーカードでの手続き | サービス手数料 など

International Card Info.

募金 Donation

カードを入れたら取引がはじまります

Insert your card
We accept International cards

Screen for selecting donations (as of the end of April 2022)

セブン銀行

ご希望の募金を選んでください

取消 Cancel

セブン-イレブン記念財団への募金 (donation)

令和4年ウクライナ難民緊急支援募金 (donation)

[Donations collected using ATMs in the past]

- Donation to emergency support for heavy rain damage
 - Donation for Radio Charity Musicthon
- Installation of audible traffic signals that would enable the visually impaired to live with a sense of security



03

**Financial Results Forecast for
Fiscal Year Ending March 31, 2023**

Summary

Key points of fiscal year ending March 31, 2023 (FY2022)

In the second year of Medium-Term Management Plan, we aim to reverse the recent trend and expand income. Ordinary profit is expected to be roughly unchanged while ordinary expenses are likely to increase reflecting increased expenses on business expansion.

Environmental recognition

- ✓ Spread of a new normal amid COVID-19 pandemic
- ✓ Further advancement of shift to cashless transactions.
- ✓ Acceleration of rationalization and digitization of financial institutions, administration, etc.
- ✓ Rising interest rates led by the U.S.

Measures

- Further expand the number of ATMs installed and strengthen measures to promote the use.
- Expand services utilizing fourth-generation ATMs such as authentication. However, there will be upfront expenditure this year.
- Accelerate the implementation of the retail and corporate strategies.
- In the overseas business, improve capital efficiency while expanding the number of ATMs installed, primarily in Asia.


Dividend forecast for the fiscal year ending March 31, 2023

- **¥11.00 for full year**, unchanged from the previous fiscal year, by leveraging the solid business model and firm financial foundation

Consolidated Financial Results Forecast for Fiscal Year Ending March 31, 2023

	FY2022 Plan	FY2021 Results	Comparison
Ordinary income	¥149.0 billion	¥136.6 billion	+9.0%
Ordinary expenses	¥121.0 billion	¥108.4 billion	+11.6%
Ordinary profit	¥28.0 billion	¥28.2 billion	(0.7%)
Net income attributable to owners of the parent	¥19.5 billion	¥20.8 billion	(6.2%)
EBITDA	¥48.0 billion	¥44.6 billion	+7.6%

Note: Exchange rates used in the consolidated income statement: FY2021 \$1 = ¥109.90, FY2022 plan \$1 = ¥114.00



04 APPENDIX

Statement of Income <Consolidated>

(Billion yen)

	FY2020				FY2022_plan			
		Plan	FY2021	Changes from FY2020	Full year	Changes from FY2020	1H	Changes from FY2020 1H
Ordinary income	137.2	137.6	136.6	(0.6)	149.0	12.4	72.5	5.1
Ordinary expenses	101.6	109.2	108.4	6.8	121.0	12.6	59.0	6.7
Ordinary profit	35.6	28.3	28.2	(7.4)	28.0	(0.2)	13.5	(1.5)
Extraordinary income and losses	0	0	(1.1)	(1.1)	0	1.1	0	(0.2)
Net income attributable to owners of the parent	25.9	19.7	20.8	(5.1)	19.5	(1.3)	9.5	(1.3)

(Reference) Equity in net earnings of affiliated companies: ¥(0.7) billion

¥(0.6) billion

Full-year plan

¥(0.3) billion

Notes:

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Statement of Income <Seven Bank>

(Billion yen)

	FY2020	Plan	FY2021	Changes from FY2020	FY2022_plan			
					Full year	Changes from FY2021	1H	Changes from FY2021 1H
Ordinary income	111.6	110.9	110.2	(1.4)	116.5	6.3	57.5	2.9
ATM-related fee income	99.3	98.1	97.1	(2.2)	101.8	4.7	50.4	2.2
Ordinary expenses	77.0	83.6	81.8	4.8	89.0	7.2	44.0	4.1
Interest expenses	0.5	0.5	0.5	0	0.5	0	0.2	0
ATM placement fee expenses	15.9	16.1	16.5	0.6	17.2	0.7	8.5	0.3
Outsourcing expenses	20.9	22.3	21.7	0.8	23.1	1.4	11.4	0.8
Maintenance fees	3.8	3.9	3.9	0.1	4.1	0.2	2.0	0.1
Depreciation and amortization	13.0	15.7	14.9	1.9	17.4	2.5	8.5	1.3
Ordinary profit	34.5	27.3	28.4	(6.1)	27.5	(0.9)	13.5	(1.2)
Extraordinary income and losses	(0.7)	0	(1.7)	(1.0)	0	1.7	0	0.1
Total income taxes	18.0	8.3	8.5	(9.5)	8.5	0	4.0	(0.4)
Net income	15.8	18.9	18.1	2.3	19.0	0.9	9.5	(0.5)
EBITDA	47.6	43.1	43.3	(4.3)	45.0	1.7	22.0	0.1
No. of ATMs installed at end of term (units)	25,676	26,226	26,253	577	26,953	700	26,612	676
ATM-related fee income per transaction (yen)	121.4	110.9	108.8	(12.6)	109.5	0.7	110.5	0.7
Daily average transactions per ATM (transactions/ATM/day)	90.5	95.5	96.5	6.0	97.7	1.2	96.3	1.1
Total number of transactions (million)	836	902	910	74	948	38	465	18

Statement of Income <FCTI>

(Million USD)

	FY ended Dec. 2020	Plan	FY ended Dec. 2021	Changes from FY2020	FY ending Dec. 2022_plan			
					Full year	Changes from FY2021	1H	Changes from FY2021 1H
Ordinary income	227.0	210.3	206.3	(20.7)	204.6	(1.7)	97.5	(9.3)
Ordinary expenses	204.1	188.4	189.9	(14.2)	191.1	1.2	91.0	(1.9)
Interest expenses	17.1	12.3	14.7	(2.4)	21.9	7.2	7.9	0.3
ATM placement fee expenses	115.8	109.6	107.4	(8.4)	106.2	(1.2)	52.6	(2.4)
Outsourcing expenses	15.5	12.8	13.7	(1.8)	12.3	(1.4)	6.0	(1.0)
Maintenance fees	16.0	11.7	13.3	(2.7)	14.6	1.3	7.3	1.2
Depreciation and amortization	6.7	6.9	6.3	(0.4)	6.8	0.5	3.3	0.2
Ordinary profit	22.8	21.8	16.4	(6.4)	13.4	(3.0)	6.4	(7.5)
Extraordinary income and losses	2.1	0	0	(2.1)	0	0	0	0.1
Net income	24.6	21.7	35.9	11.3	12.2	(23.7)	5.8	(7.7)
EBITDA	29.6	28.9	22.7	(6.9)	18.8	(3.9)	7.3	(9.7)
No. of ATMs installed at end of term (units)	9,368	8,664	9,004	(364)	8,818	(186)	8,770	(236)
At SEI (units)	8,553	8,664	8,688	135	8,818	130	8,770	119
Daily average transactions per ATM (transactions/ATM/day)	48.8	56.1	52.9	4.1	54.8	1.9	56.0	1.9
At SEI (transactions/ATM/day)	56.3	56.9	55.8	(0.5)	54.8	(1.0)	56.0	(2.3)
Total number of transactions (million)	183.1	179.0	177.8	(5.3)	175.4	(2.4)	88.7	(3.1)

Note: FCTI interest expenses: equivalent to interest charges paid to financial institutions supplying cash to ATMs, outsourcing expenses, etc.

Statement of Income <Other Subsidiaries>

(Million yen)


 セブン銀行の100%子会社
バンク・ビジネスファクトリー

	FY2020				FY2022_plan			
		Plan	FY2021	Changes from FY2020	Full year	Changes from FY2021	1H	Changes from FY2021 1H
Ordinary income	2,025	2,130	2,423	398	2,700	277	1,164	226
Ordinary expenses	1,804	1,920	2,384	580	2,500	116	1,227	211
Ordinary profit	221	210	39	(182)	200	161	(62)	16
Net income	144	147	27	(117)	138	111	(62)	(9)
Number of non-group companies from which BBF received contracts	29	41	32	3	40	8	-	-

(Million yen)

 株式会社
セブン・ペイメントサービス
 セブン銀行100%子会社

	FY2020				FY2022_plan			
		Plan	FY2021	Changes from FY2020	Full year	Changes from FY2021	1H	Changes from FY2021 1H
Ordinary income	369	521	447	78	599	152	256	49
Ordinary expenses	347	518	338	(9)	597	259	273	116
Ordinary profit	22	3	108	86	2	(106)	(17)	(66)
Net income	16	2	89	73	1	(88)	(17)	(58)
Number of companies with which 7PS had contracts	423	-	570	147	-	-	-	-

Statement of Income <Other Subsidiaries>

(Million yen)

	FY ended Dec. 2020	Plan	FY ended Dec. 2021	Changes from FY2020	FY ending Dec. 2022_plan			
					Full year	Changes from FY2021	1H	Changes from FY2021 1H
Ordinary income	429	1,501	1,524	1,095	3,894	2,370	1,562	977
Ordinary expenses	300	1,287	1,190	890	3,433	2,243	1,442	1,025
Ordinary profit	129	214	333	204	461	128	120	(47)
Net income	114	214	301	187	394	93	120	(47)

Number of ATMs	730	2,000	2,551	1,821	5,500	2,949	-	-
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Note: Exchange rate: FY ended Dec. 2020 IDR 100 = ¥0.735, FY ended Dec. 2021 plan IDR 100 = ¥0.751, FY ended Dec. 2021 IDR 100 = ¥0.768, FY ending Dec. 2022 plan IDR 100 = ¥0.751

(Million yen)

	Began service in Feb. 2021	FY ended Dec. 2021	FY ending Dec. 2022_plan		
			Full year	Changes from FY2021	1H
Ordinary income		493	2,981	2,488	1,042
Ordinary expenses		787	3,232	2,445	1,268
Ordinary profit		(294)	(251)	43	(226)
Net income		(241)	(251)	(10)	(226)
Number of ATMs		1,249	3,050	1,801	-

Note: Exchange rate: FY ended Dec. 2021 PHP 1 = ¥2.229, FY ending Dec. 2022 plan PHP 1 = ¥2.3



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