

Learn about Seven & i Group

Learn about the Market Environment

Understand Seven & i Group's Strategy and Performance

- Medium-Term Management Plan
- Strategy aiming for growth - Overseas CVS business strategy
- - Domestic CVS business strategy
- Strategy aiming for depth - Group food strategy
- - Large-scale commercial base strategy
- Expansion of customer contact

See Stock Information

See Seven & i Group's History

See Numerical Data

Market environment

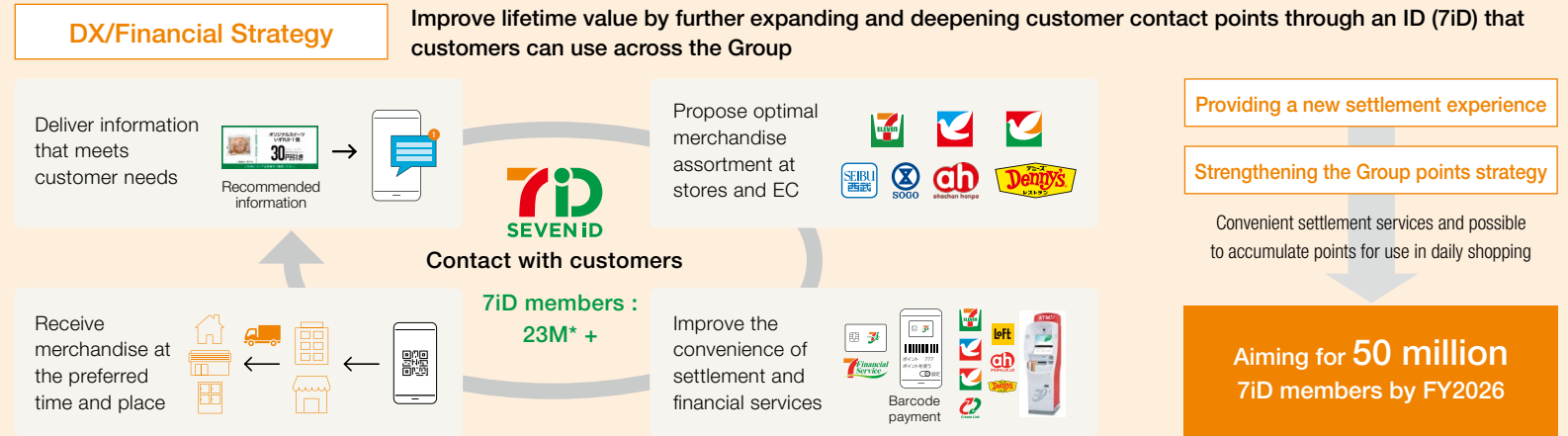
Seven & i Group's Performance

- Medium-Term Management Plan
- Consolidated Financial Summary
- Overview of Major Group Companies
- Segment Information
- Financial Position
- Overseas Convenience Store Operations
- Domestic Convenience Store Operations
- Superstore Operations
- Department and Specialty Store Operations
- Financial Services

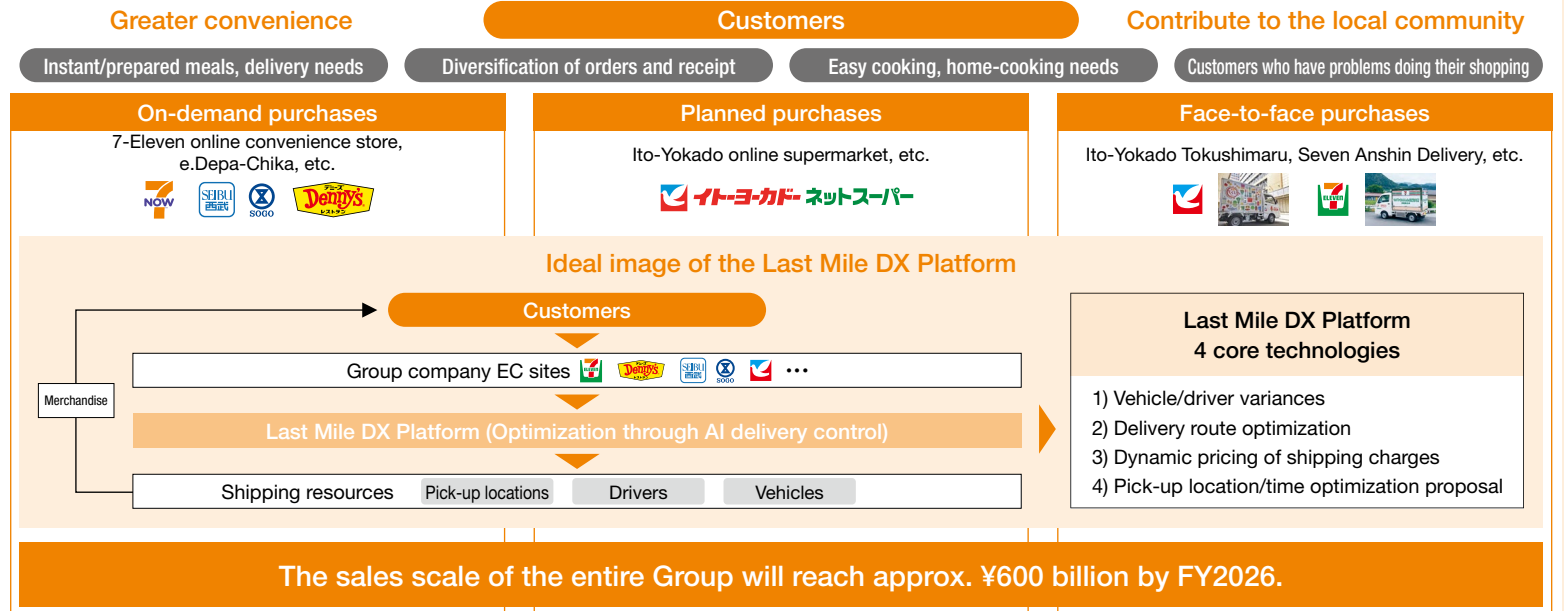
Table of contents

- P60 DX/Financial Strategy
- P62 Financial services performance

Expansion of customer contact



Last Mile measures (ideal image)



* As of Feb 28, 2022



Learn about Seven & i Group

Learn about the Market Environment

Understand Seven & i Group's Strategy and Performance

- Medium-Term Management Plan
- Strategy aiming for growth - Overseas CVS business strategy
- - Domestic CVS business strategy
- Strategy aiming for depth - Group food strategy
- - Large-scale commercial base strategy
- Expansion of customer contact

See Stock Information

See Seven & i Group's History

See Numerical Data

Market environment

Seven & i Group's Performance

- Medium-Term Management Plan
- Consolidated Financial Summary
- Overview of Major Group Companies
- Segment Information
- Financial Position
- Overseas Convenience Store Operations
- Domestic Convenience Store Operations
- Superstore Operations
- Department and Specialty Store Operations
- Financial Services



DX/Financial Strategy

Development of Last Mile Measures

7NOW and Ito-Yokado online supermarket have completed trials outlined below and shifted to roll-out phase

- Real-time stock management / 30-minutes-delivery of 7NOW
- No maximum order limit for Nishi-Nippori's Ito-Yokado online supermarket, 7-11 in-store locker pick-up, and pick-up locker in apartments

		FY2023	FY2024	FY2025	FY2026
Last-mile Measures	7NOW (On-demand)	Approx. 5,000 stores	Approx. 12,000 stores	Approx. 20,000 stores	Accelerate nationwide expansion to FY2025
	Online supermarket (Planned Purchase)		2023 Spring Start of operation of Shin-Yokohama Center	2024 Summer Start of operation of Nagareyama Center	Cover most of Tokyo metropolitan area Reduction of store costs Strengthen fresh food and improve profitability
7iD Utilization	Expansion of Customer Touchpoints	Conduct single sign-on (SSO) of EC website/apps respectively Collaboration of 7iD and respective services			Increase 7iD members to 50 million members
DX	Last-mile Platform	Response through multiple deliverer per region Optimization of routes / management of delivery resource, pick-up place proposal, delivery fee dynamic pricing, utilization of iOS and Androids 			Evolve delivery service and accelerate expansion
	Center-type Online supermarket		Warehouse automation / management / delivery management system Wide-coverage delivery utilizing relay point and expansion of service area		Achieve large volume orders and wide-coverage delivery

Strengthen efforts to accelerate expansion of Group's proprietary last-mile Measures

Learn about Seven & i Group

Learn about the Market Environment

Understand Seven & i Group's Strategy and Performance

- Medium-Term Management Plan
- Strategy aiming for growth - Overseas CVS business strategy
- - Domestic CVS business strategy
- Strategy aiming for depth - Group food strategy
- - Large-scale commercial base strategy
- Expansion of customer contact

See Stock Information

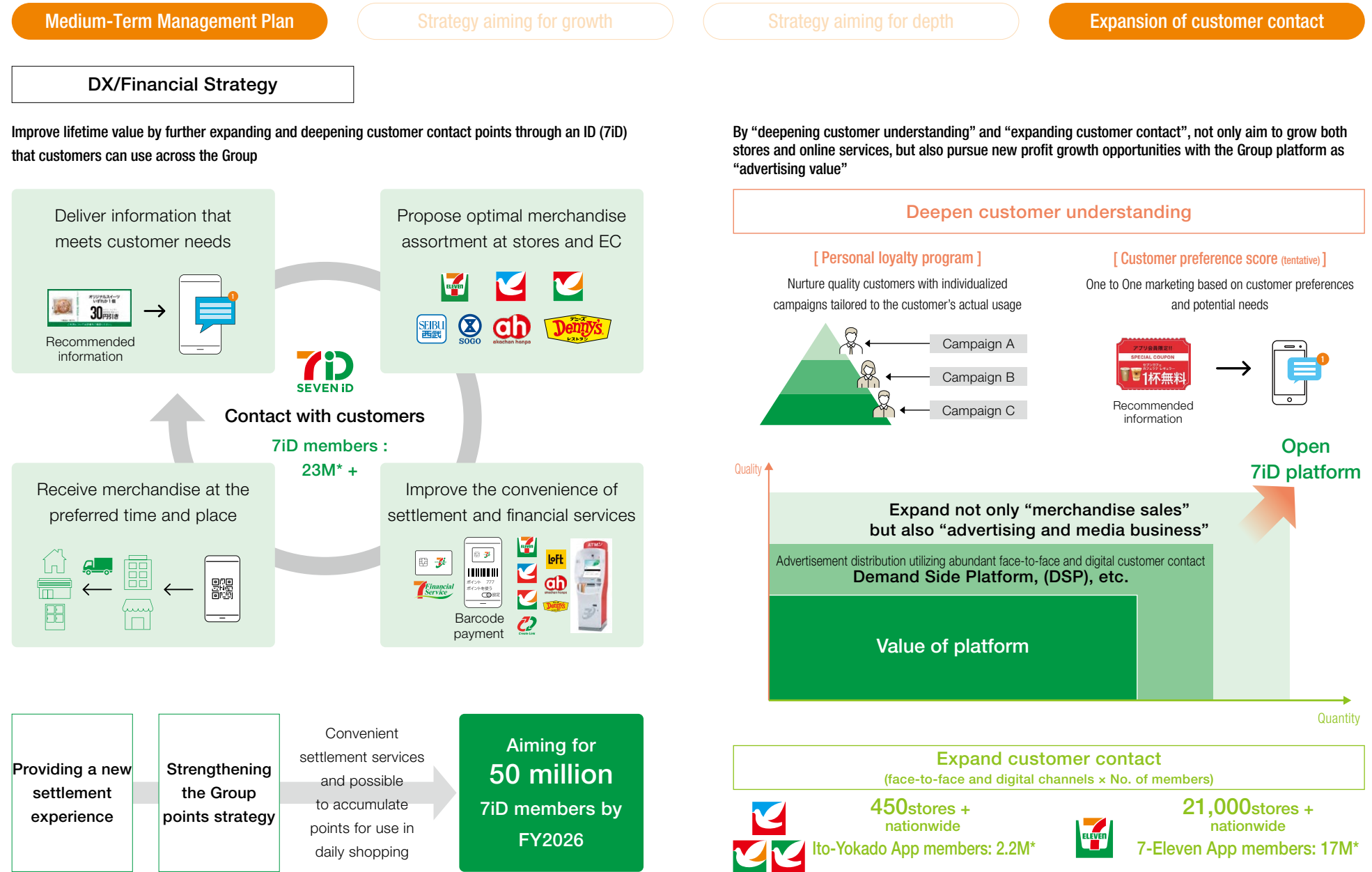
See Seven & i Group's History

See Numerical Data

Market environment

Seven & i Group's Performance

- Medium-Term Management Plan
- Consolidated Financial Summary
- Overview of Major Group Companies
- Segment Information
- Financial Position
- Overseas Convenience Store Operations
- Domestic Convenience Store Operations
- Superstore Operations
- Department and Specialty Store Operations
- Financial Services



By "deepening customer understanding" and "expanding customer contact", not only aim to grow both stores and online services, but also pursue new profit growth opportunities with the Group platform as "advertising value"

* As of Feb 28, 2022



Financial Services

[Click here to download the data](#)

Seven Bank

(Fiscal year-end: March, Million of yen)

	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Ordinary income	88,318	94,105	99,832	105,648	110,465	113,109	116,650	119,567	120,275	111,672	110,298
Ordinary profits	29,557	32,013	37,142	38,258	39,002	38,911	42,262	43,059	45,013	34,593	28,412
Net income	17,267	19,515	22,325	24,457	26,107	26,871	29,106	14,572	27,675	15,825	18,135
Total assets	652,956	809,465	785,380	850,369	910,801	955,644	1,023,201	1,145,511	1,091,287	1,192,358	1,209,040
Net assets	125,629	137,091	151,142	166,814	183,174	199,602	217,036	219,667	229,866	231,687	236,925
Ordinary deposits (fiscal year-end)	196,290	238,770	227,728	253,040	292,142	336,023	393,753	294,235	324,531	383,290	423,038
Time deposits (fiscal year-end)	134,949	154,910	209,703	248,327	254,760	151,632	141,287	140,416	134,093	135,722	127,720
Individual deposit accounts (Thousand)	971	1,066	1,214	1,405	1,562	1,690	1,827	2,001	2,179	2,364	2,528
Number of installed ATMs (fiscal year-end)	16,632	18,123	19,514	21,056	22,472	23,368	24,392	25,152	25,215	25,676	26,253
7-Eleven	15,129	16,414	17,616	18,782	19,816	20,615	21,510	22,148	22,165	22,394	22,550
Ito-Yokado	300	305	312	315	320	305	294	288	284	254	254
York-Benimaru	60	69	71	86	118	154	167	188	231	236	238
York Mart	42	48	59	67	70	74	76	76	75	95	96
Other ATMs in the Group companies	74	78	84	85	91	90	84	77	76	69	74
Outside the Group companies	1,027	1,209	1,372	1,721	2,057	2,130	2,261	2,375	2,384	2,628	3,041
Correspondent financial institutions	577	584	589	594	595	601	600	615	612	613	620
ATM-related fee income per transaction (¥)	131.3	130.3	131.2	136.2	133.6	133.1	132.9	132.9	130.9	121.4	108.8
Daily average transactions per ATM	112.6	111.1	107.8	100.9	98.8	95.5	94.1	92.3	92.1	90.5	96.5
Total number of transactions (Million)	655	698	736	743	782	796	815	829	849	836	910
With banking financial institutions (Million)	597	638	673	679	712	724	739	749	727	659	667
With non-banking institutions (Million)	57	59	62	64	70	71	75	76	121	177	242
International money transfer service											
Number of contract accounts (Thousand)	10	35	62	100	147	186	222	259	296	311	317
Cumulative number of transfers (Thousand)	32	189	391	633	816	979	1,079	1,144	1,214	1,227	1,104
Consumer loan service											
Number of contract accounts (Thousand)	17	23	34	55	73	86	95	97	101	110	122
Balance of loans	1,916	3,387	5,257	10,406	16,208	19,829	22,715	22,688	23,283	24,300	27,953
Gross profit margin (%)	42.7	52.0	52.2	62.6	80.6	64.9	72.7	73.5	63.7	53.7	47.0
Full-time employees (fiscal year-end)	409	453	458	445	456	472	468	460	487	470	505

Seven Card Service

(Fiscal year-end: February)

	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Transaction volume (¥ Billion)*1	1,000.4	1,280.9	1,596.6	2,099.4	2,501.8	2,790.6	2,925.1	3,156.1	3,153.9	3,019.8	2,771.5
Number of cards issued (10 Thousand)											
SEVEN CARD plus / SEVEN CARD (credit card and point card) ²	322	337	350	359	351	347	348	355	362	366	366
nanaco (electronic money) ³	1,636	2,145	2,839	3,717	4,543	5,350	5,983	6,518	6,905	7,250	7,520
Full-time employees (fiscal year-end)	114	125	163	186	225	214	221	334	345	365	386

*1 Shopping transaction volume using electronic money and credit cards. *2 The number indicates active members. *3 The nanaco figure includes the number of mobile nanaco members.

Seven CS Card Service

(Fiscal year-end: February)

	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
Transaction volume (¥ Billion)*1	619.8	678.4	694.6	717.3	719.3	713.5	708.6	707.2	713.4	594.9	612.1
Number of cards issued (10 Thousand)											
CLUB ON/Millennium CARD SAISON ²	312	321	328	320	322	323	317	316	310	294	283
Full-time employees (fiscal year-end)	455	468	477	478	506	459	367	366	338	284	261

Note: Seven CS Card Service was converted into a consolidated subsidiary of Seven & i Holdings through the acquisition of its shares on April 1, 2011. *1 Shopping transaction volume using electronic money and credit cards. *2 The number indicates active members.

[Learn about Seven & i Group](#)

[Learn about the Market Environment](#)

Understand Seven & i Group's Strategy and Performance

- Medium-Term Management Plan
- Strategy aiming for growth - Overseas CVS business strategy
- - Domestic CVS business strategy
- Strategy aiming for depth - Group food strategy
- - Large-scale commercial base strategy
- Expansion of customer contact

[See Stock Information](#)

[See Seven & i Group's History](#)

[See Numerical Data](#)

[Market environment](#)

[Seven & i Group's Performance](#)

- Medium-Term Management Plan
- Consolidated Financial Summary
- Overview of Major Group Companies
- Segment Information
- Financial Position
- Overseas Convenience Store Operations
- Domestic Convenience Store Operations
- Superstore Operations
- Department and Specialty Store Operations
- Financial Services