



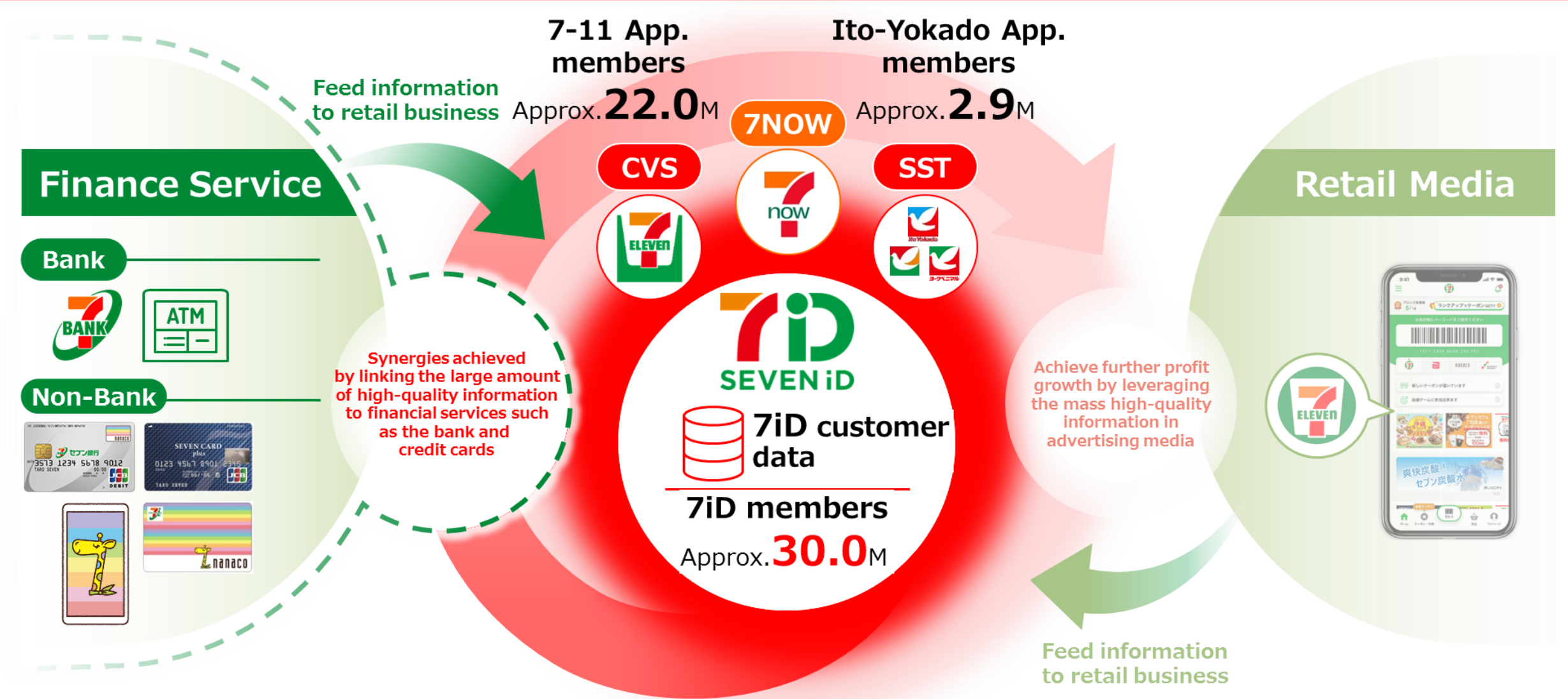
Seven & i Holdings Co., Ltd.

“IR Day 2023”

Financial Services

October 31, 2023

Integrated Retail and Finance Strategies Centered on 7iD (1)



As of the end of August 31, 2023

Enhance customer relations through an integration of retail and financial services through 7iD

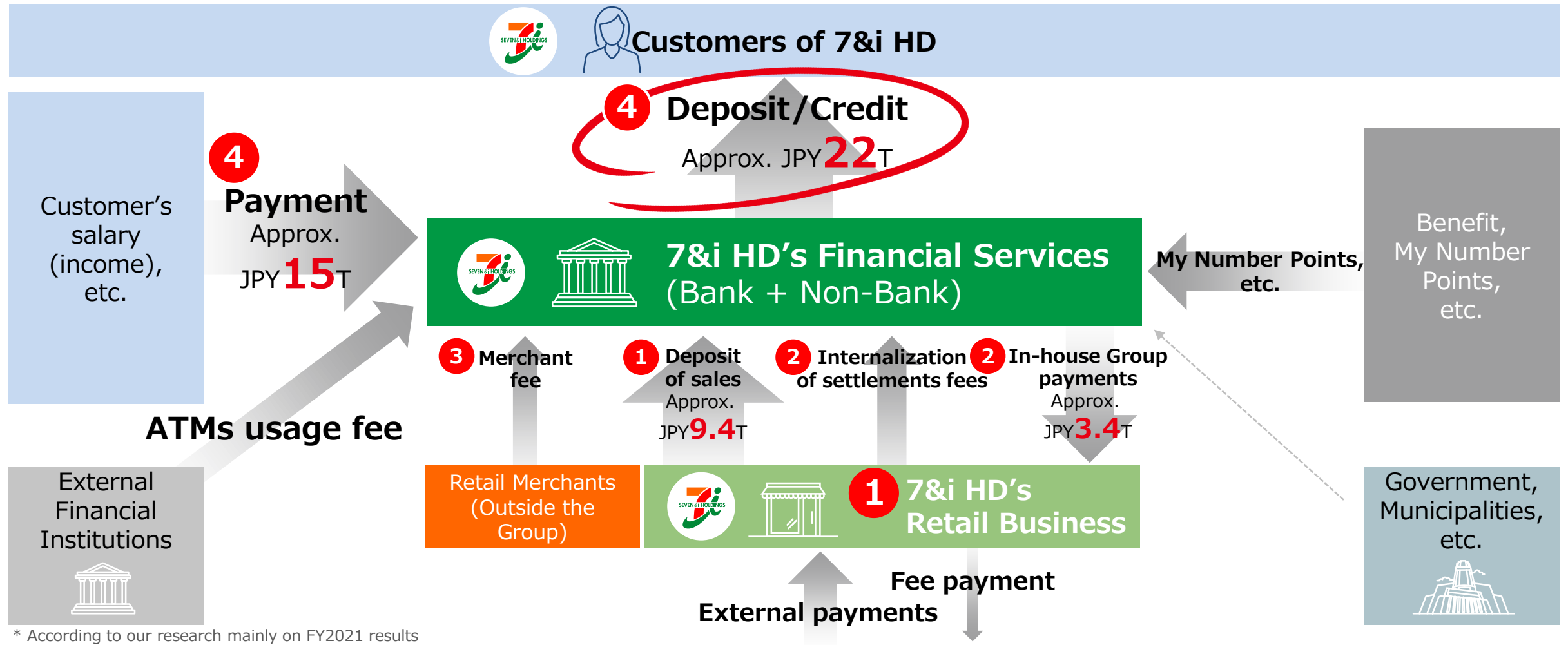
<p>Best customer base in Japan</p>	<p>Customers per day in domestic stores Approx. 22.2M*1 7iD members Approx. 30.0M*2</p>	<ul style="list-style-type: none"> • Room to further increase the attractiveness of the economic zone, and significantly expand the cross-use rate and spending per customer
<p>Attractive economic point of contact</p>	<p>CVS + Supermarket Approx. 22,000Stores*1</p>	<ul style="list-style-type: none"> • Customer contact points for physical and digital by unified iD • Possible to provide <u>a unique ecosystem strategy through product offerings</u>
<p>Overwhelming payment volume</p>	<p>Economic zone Approx. JPY22T</p>	<ul style="list-style-type: none"> • By expanding <u>the ratio of in-house payments</u> such as <i>nanaco</i>, it is also possible to use payment fees that would be paid to other companies <u>as resources for marketing</u>
<p>Ownership of core financial functions</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Bank <input checked="" type="checkbox"/> Credit Card <input checked="" type="checkbox"/> Electronic Money 	<ul style="list-style-type: none"> • In expanding financial services in the future, it is possible to <u>rapidly expand by leveraging existing assets</u>

*1 As of the end of February 28, 2023 *2 As of the end of August 31, 2023

(Ref.) Scale of the Group's Financial Services in Terms of Transaction*



1 2 3 4 : Expect to increase revenue through retail x financial initiatives



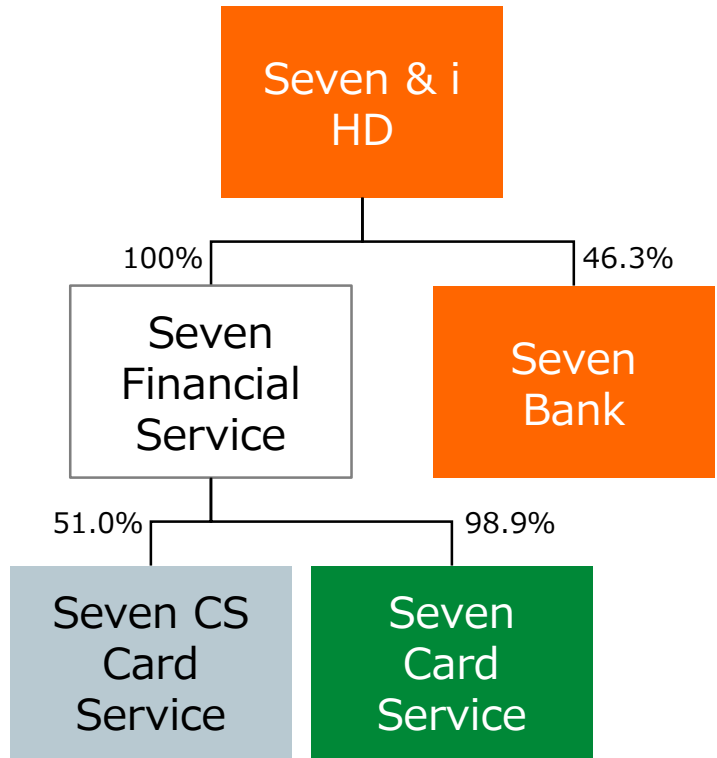
* According to our research mainly on FY2021 results

Dominant business scale through bank (ATMs) and non-bank services

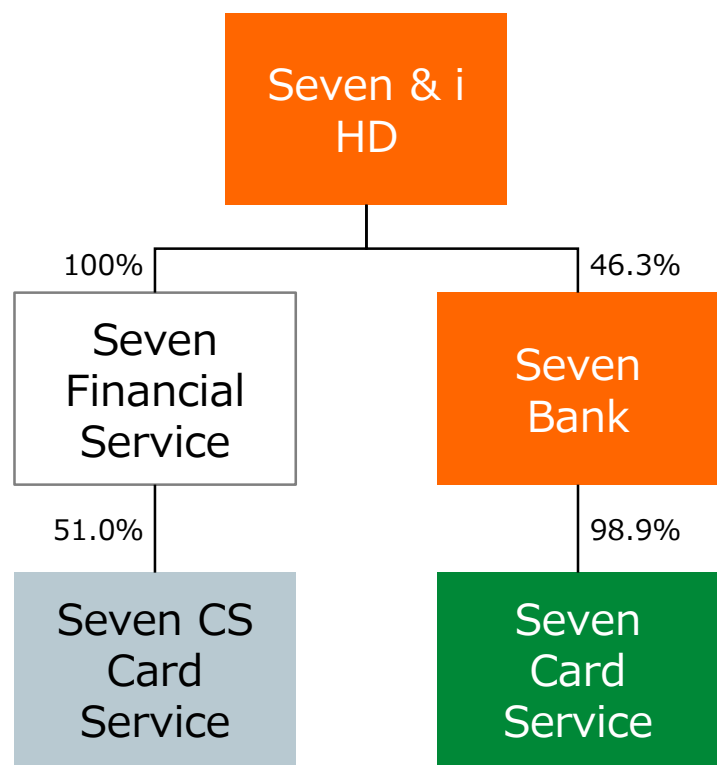
Summary of Realignment of the Financial Services Implemented on July 1, 2023

- Consolidate financial services into Seven Bank and to accelerate the Group financial strategy's driving force

Before the Transaction



After the Transaction



Higher agility to meet customer demand by integrating banking, credit card and e-money

Direction of Financial Business Strategy to Maximize the Effectiveness by Retail x Finance

Purpose of financial business expansion in the Group

Contribute to resolve the retail management tasks Expand at the same customer contact points (=7iD) as retail	Strengthen profitability as a financial business Utilize retail platform and ATMs platform	Expand lifestyle infrastructure functions as a Group Cooperate with government and others to leverage strengths as a Group
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Cultivated strengths by our Group finance: **ATMs, nanaco**

Realignment of financial business to increase driving force



Expand financial services centered on 7iD

Utilize *nanaco* and renovate credit card

- **Strengthening the linkage of payment services to operating company App. centered on 7iD**
 - ✓ More convenient stores and App. for customers' daily use
 - Enhance 7iD tie-in with *nanaco*
 - Renovate credit card centered on 7iD

Business of new Seven Bank Group

Diversification with ATMs as the core of cash platform

- **The world of "Seven Bank ATMs the conduit for all manner of authentication and procedures"**
 - ✓ Diversification to help customers and business partners realize their wishes
 - ✓ Launched "+Connect" service to connect people, companies and government, etc.
- **Overseas deployment**
 - ✓ Expand ATMs network centered on the areas where 7&i Group stores are operating

Expansion of the Financial Services Centered on 7iD

Overall Initiatives of the Retail Finance

nanaco

Credit card

Bank account



Present

Number of <i>nanaco</i> members:	81.28 million ^{*1}	Number of credit card members:	3.61 million ^{*3}	Number of Accounts:	2.82 million accounts ^{*4}
<i>nanaco</i> transaction volume:	JPY 1.9 Trillion ^{*2}	Shopping transaction volume:	JPY 0.8 Trillion ^{*2}	Retail deposit balance:	JPY 0.5 Trillion ^{*4}
Number of <i>nanaco</i> member stores: (latest)	1 million stores	Number of member stores: Approx.	43 million stores ^{*5}	Consumer loan balance:	JPY 37.3 Billion ^{*4}

Direction

7iD linkage/Mobilization enhancement

Further improvement of convenience
Expansion of usage locations

Re-enhancing merchandise
as the mainstay of cashless payment

Enhancing basic functions
Differentiate by advanced features

Future initiatives

Strengthen mobile service infrastructure
7iD Tie-in Enhancement

**7iD and mobile-based
New credit card development**

Start 7iD linkage
New initiatives including face recognition

*1 As of the end of September 30, 2023 *2 FY2022 *3 As of the end of February 28, 2023 *4 As of the end of June 30, 2023
*5 Number of JCB member stores as an example from JCB global website, as of the end of March 31, 2023

"Leading to Own Brand Credit Card Registration" Centered on 7iD will be the Common Customer Strategy for Retail and Financial Services



Differentiate by bundling **Operating company App./Points/Payment**

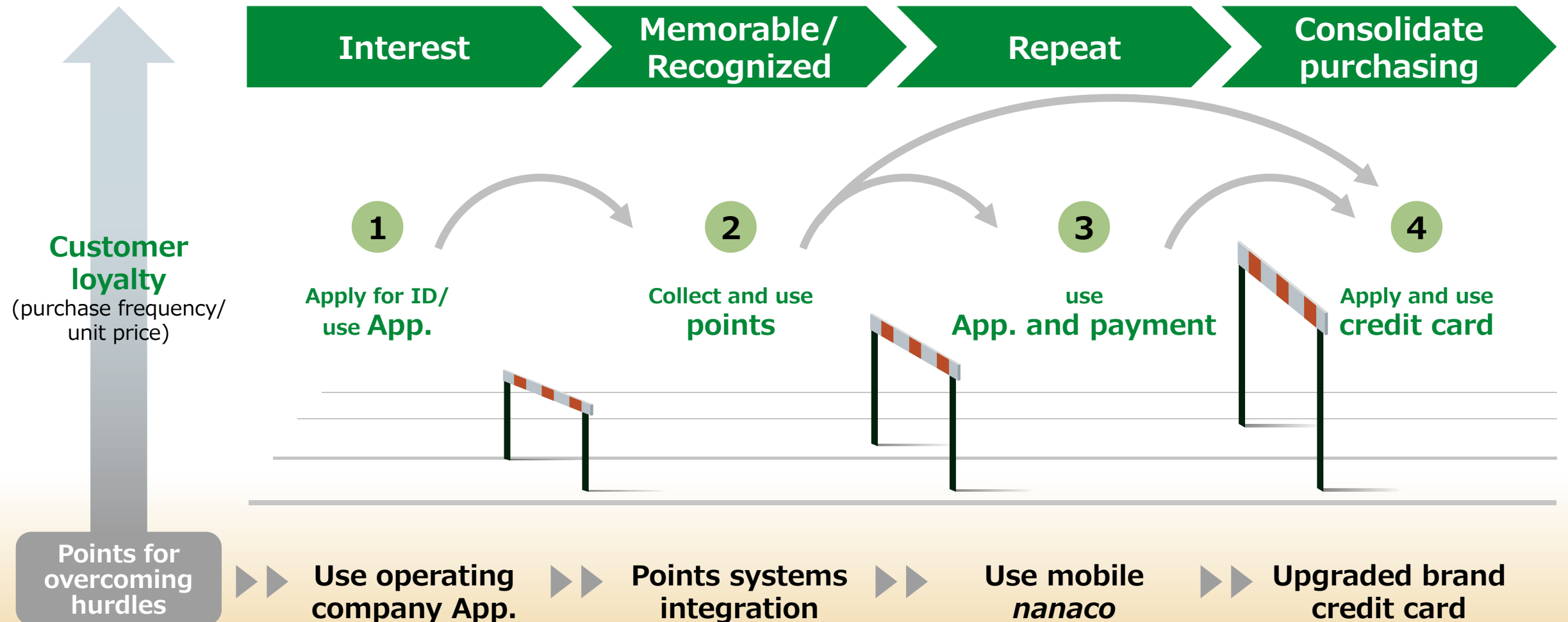
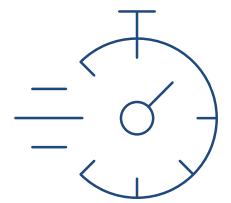
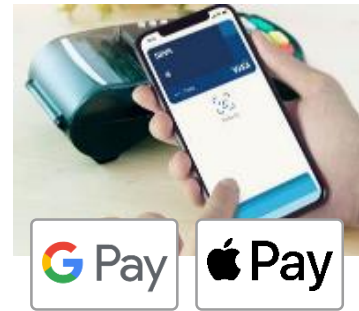


Image of the Renovation of Credit Card Merchantability

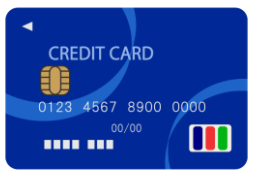
Mobile credit card in **as little as 30 minutes**
Card-less for convenience



Easy payment with **"Beeps"** as well as *nanaco*
Make shopping experience smooth



Members exclusive reward coupon
Love 7&i products even more!



One financial contact point and you won't get lost
Operating companies App. integration becomes seamless



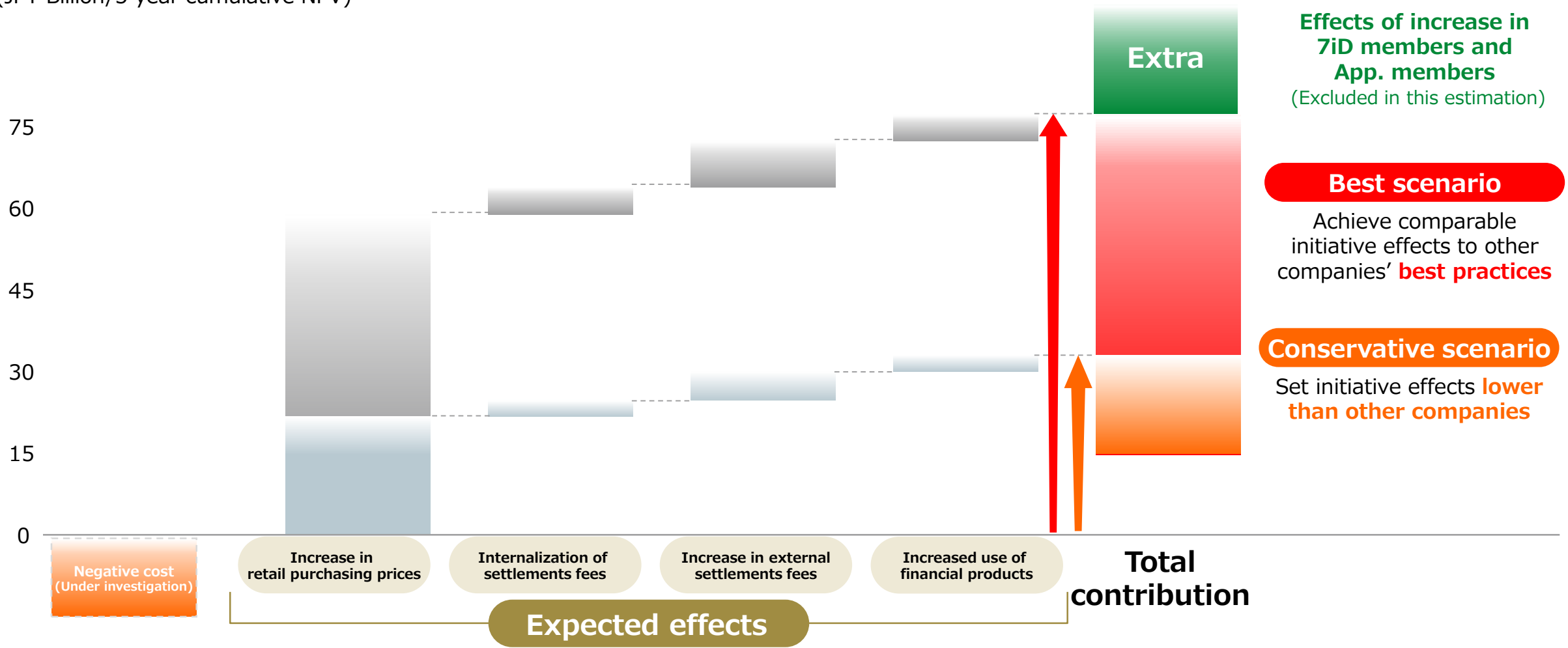
Retail

Finance

Image of 7&i Group's overall revenues contribution

Estimated increase in loyalty of existing customers due to deeper experience (unit price increase) *New customer is assumed to be plus something extra

(JPY Billion/5 year cumulative NPV)



Revenues contribution by guiding customers from operating company App. to nanaco/in-house credit card

Business of New Seven Bank Group



Current Platform of New Seven Bank Group

Seven Bank

Secure a unique position in the industry

Diverse services through cultivated ATMs network

Number of ATMs installed (Japan) 27,099 units ^{*1}	The total number of ATMs transactions ^{*2} 980 millions	Number of partner financial institutions ^{*2} 640
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Core banking functions

Number of bank accounts (individuals) ^{*3} 2.82 million accounts	Balance of ordinary deposits ^{*3} JPY 585.1 Billion
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*1 As of the end of September 30, 2023
 *2 As of the end of March 31, 2023
 *3 As of the end of June 30, 2023

Seven Card Service

Aim for top 10 in the industry in 3~5 years

Brand strength of *nanaco*

Number of <i>nanaco</i> members ^{*1} 81.28 million	<i>nanaco</i> transaction volume ^{*2} JPY 1.9 Trillion	Number of <i>nanaco</i> member stores (latest) 1 million stores
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Credit card business operating platform

Number of credit card members ^{*3} 3.61 million	Shopping transaction volume ^{*2} JPY 833.3 Billion
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*1 As of the end of September 30, 2023
 *2 FY2022
 *3 As of the end of February 28, 2023



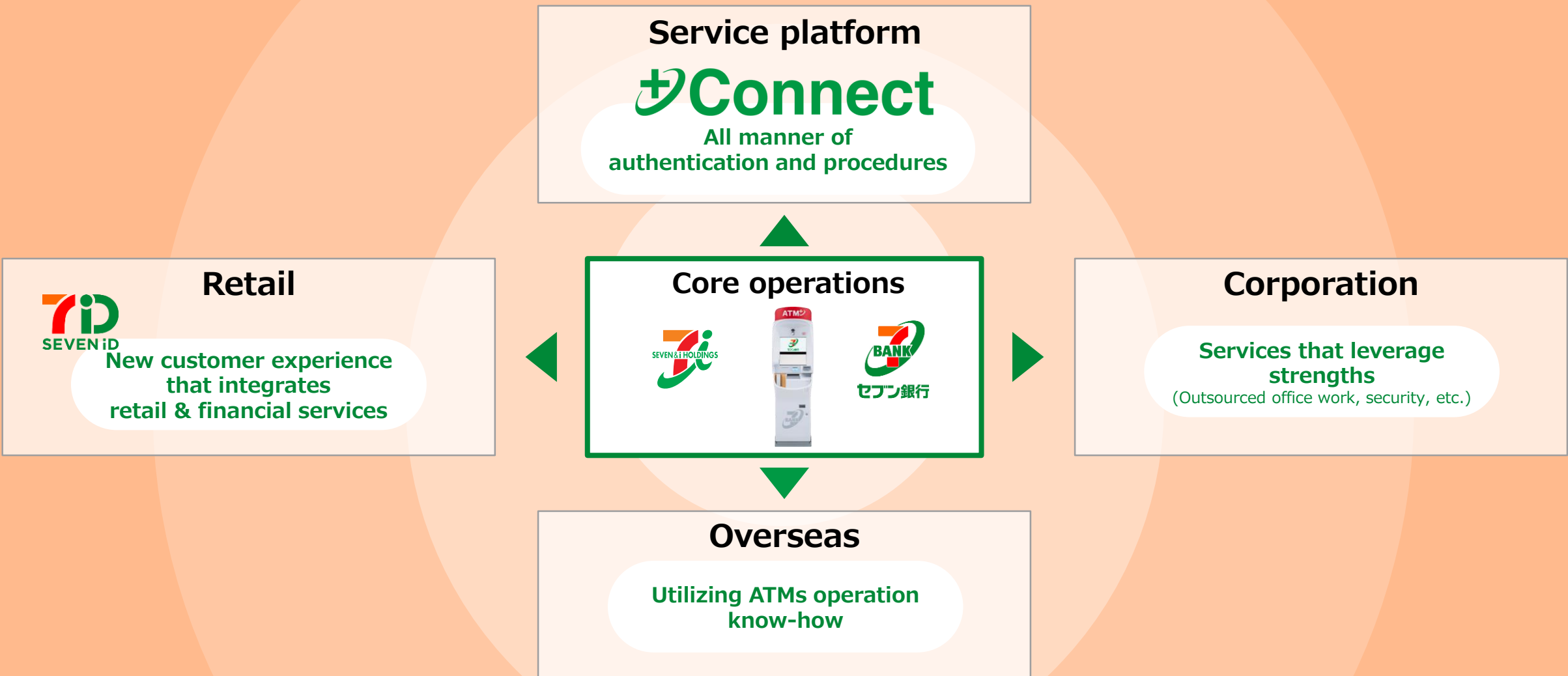
Strengths of the Seven & i Group

Best customer base in Japan	Overwhelming payment volume	Unique economic zone
Number of 7iD members ^{*1} 30.0 million people	Economic zone ^{*2} Approx. JPY 22 Trillion	Number of Group stores ^{*3} Approx. 22,800 stores

*1 As of the end of August 31, 2023 *2 According to our research mainly on FY2021 results *3 As of the end of February 28, 2023

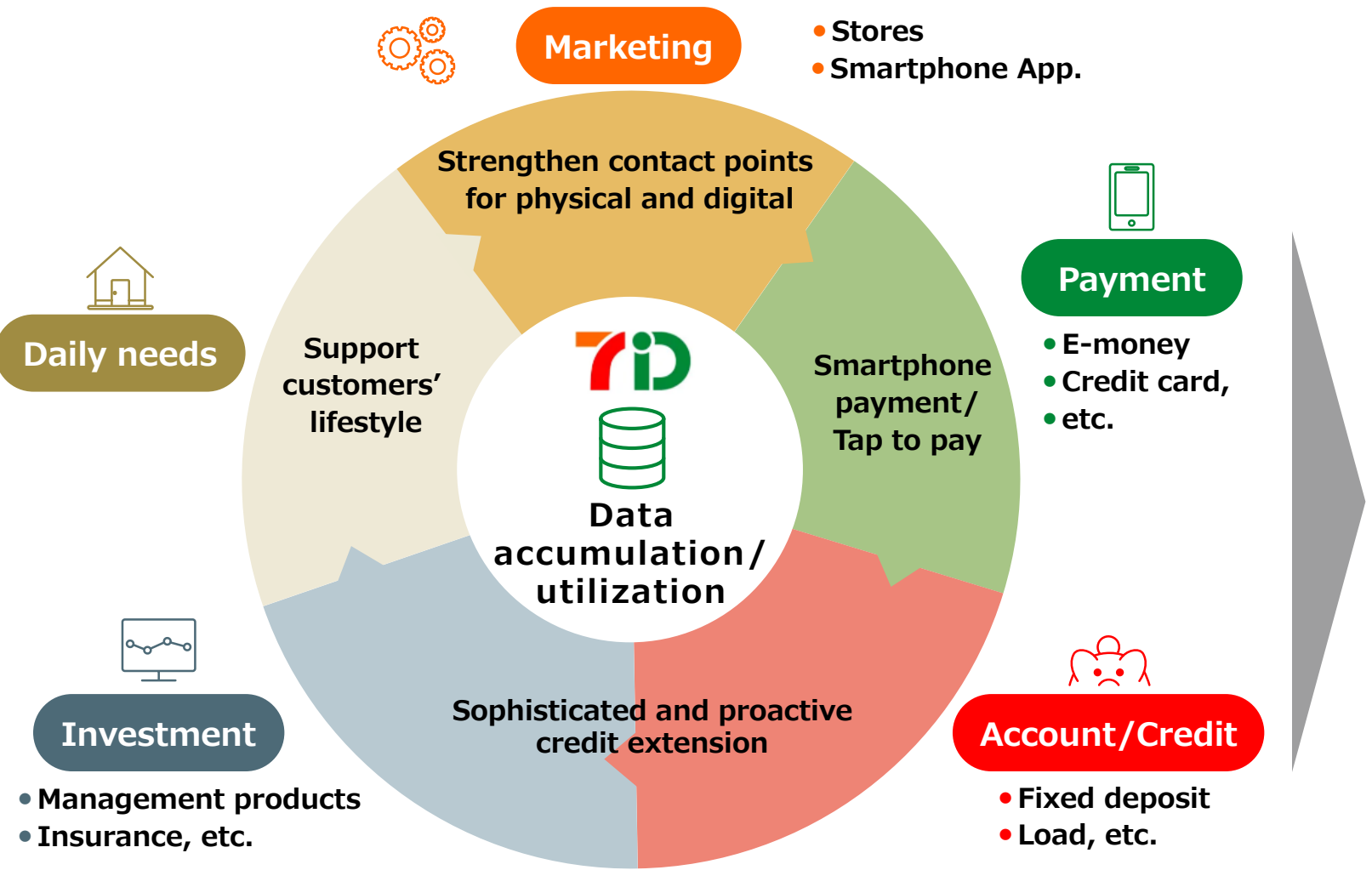
Pursue growth by leveraging the strengths of both companies and the Group to provide new customer experience that integrates retail x financial services

Diversification Strategy of New Seven Bank Group



Provide a variety of services to help customers and business partners realize their wishes

Aim to Achieve in the Retail Sector



Target for FY2025* [compared to the end of FY2022]	
Number of bank accounts	5.0 million accounts [+2.3 million accounts]
Loan balance	JPY 80.0 Billion [+JPY45.0 Billion]
Active card members	7.0 million people [+3.4 million people]
Cashing balance	JPY 30.0 Billion [+JPY20.0 Billion]

* Figures on change are estimates

Aim to maximize synergies by utilizing 7iD

" +Connect" Launched on September 26!

+Connect

Services part.1 launched on September 26

" +Connect" is a generic name for a variety of services offered to a wide range of industries, including banks, non-banks, operating companies and government, with the aim of the world of "Seven Bank ATMs the conduit for all manner of authentication and procedures". It is our wish to create a new daily life by connecting people and services, connecting people, companies and society (Connect), and expanding their possibilities in a diverse range of ways without restrictions (+).

ATMs counter

Various procedures at your usual ATM, anytime

- 1 Account opening
- 2 Notification of changes (Address, phone number, etc.)
- 3 Continuous customer management
- 4 Residence card submission
- 5 Loan applications



ATMs notice

Display "One to One" notice at ATMs

ATM withdrawal transaction



Confirmation & answer for submitted information

現在のご登録情報に変更はありますか?
Are there be any changes in your Info.?

郵便番号 Postal code	100-0005	取引目的 Transaction purpose	生活費決済
住所 Address	東京都***-10	職業 Managerial position	会社員
建物名・部屋番号 Bldg./name/Room No.	丸の内ビル1	会社・団体・学校名 Company/School name	セブン銀行
電話番号 (自宅) Home Phone No.	03-1234-****	会社名フリガナ Company name Kana	セブン銀行
電話番号 (携帯) Cell Phone No.	090-1234-****	会社等電話番号 Office Phone No.	03-1234-****
メールアドレス E-mail Address	s***@gmail.com		

次回確認
Check later

変更あり
Yes

変更なし
No

Guidance & answer for products/services

以下案内のお手続きに進みますか?
Would you like to proceed with the procedure indicated below?

全館のセブン銀行ATM・スマートフォンから

24時間 365日 0円
お借入れ・ご返済手数料

カードがなくてもOK!
ATMで完結!

契約後すぐにお借入れ・ご返済
※スマホからでもお手続きいただけます

はい
Yes

いいえ
No

Realizing the world of "Seven Bank ATMs the conduit for all manner of authentication and procedures" by "+Connect"

Expansion in companies implementation

2023
Sep. 26

Nov. (Planned)

2024
Mar. (Planned)

May (Planned)

ATM Notice



静岡銀行



セブン銀行



PayPay 銀行

ATM Counter



群馬銀行

(Notification of changes in address, phone number)



北陸銀行

(Account opening, notification of changes in address, phone number, renewal of residence card)



沖縄銀行

SFG おきなわフィナンシャルグループ

(Notification of changes in address, phone number, renewal of residence card, transaction confirmation)




静岡銀行

(Renewal of customer information, renewal of residence card)



東日本銀行

(Notification of changes in address, phone number)



広島銀行

(Transaction confirmation "continuous customer management", renewal of residence card)

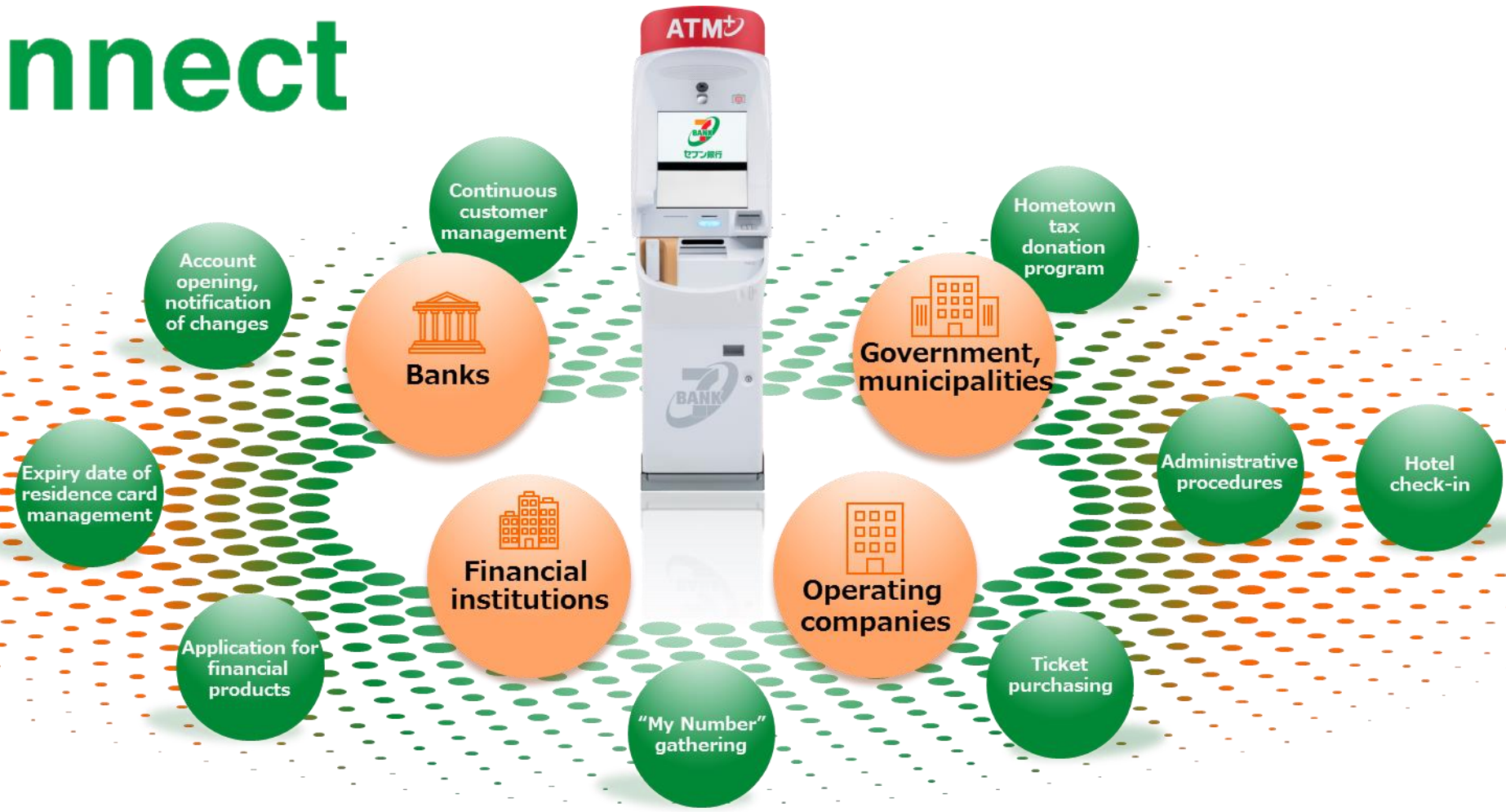


セブン銀行

(Account opening, notification of changes in address, phone number, transaction purpose, occupation, mail address, company information, renewal of residence card)

Steady progress in "+Connect" implementation since service launch

+Connect



“+Connect” develops connections not only with financial institutions, but also with government, municipalities and operating companies

Further Expansion of Lifestyle Infrastructure Functions as a Group

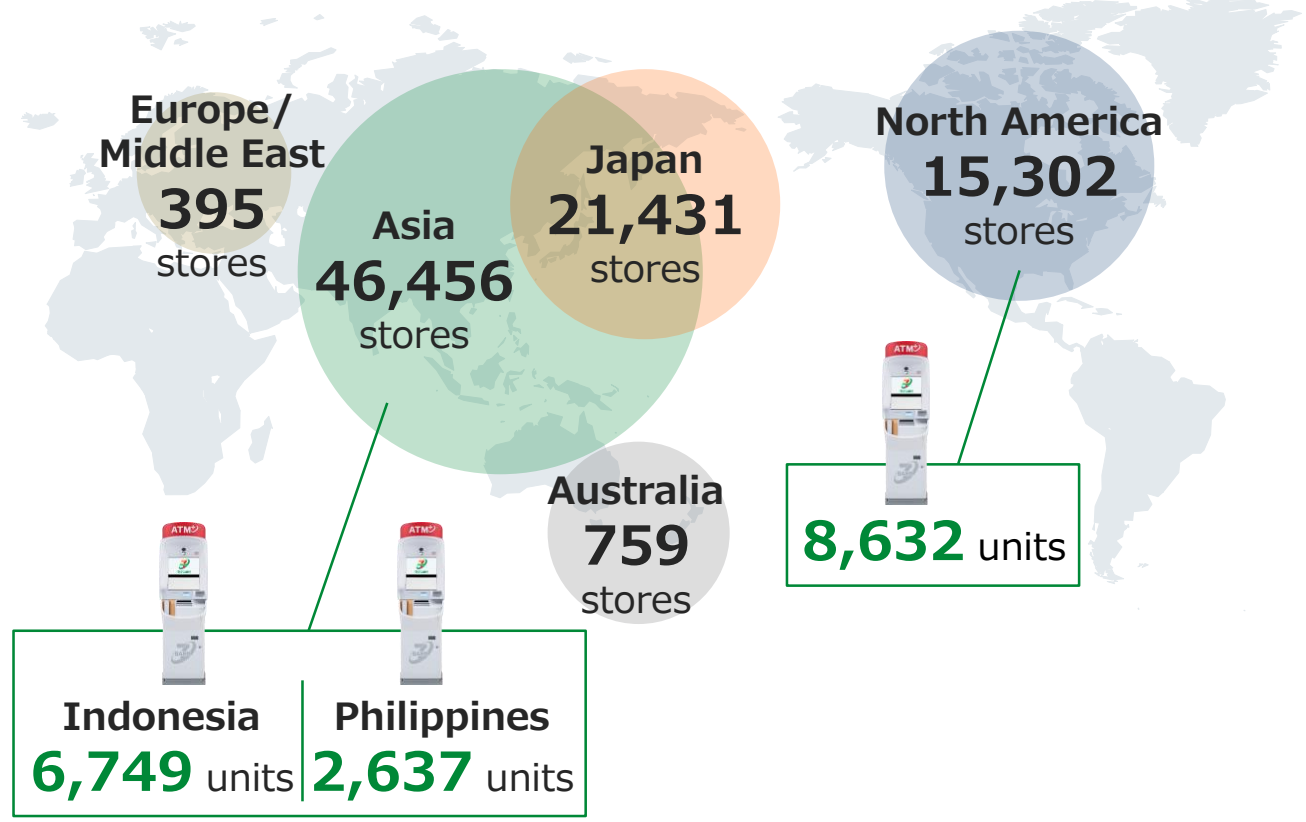


Note) Number of stores is as of the end of February 28, 2023. Number of ATMs is as of the end of August 31, 2023. Number of municipalities is quoted from Ministry of Internal Affairs and Communications

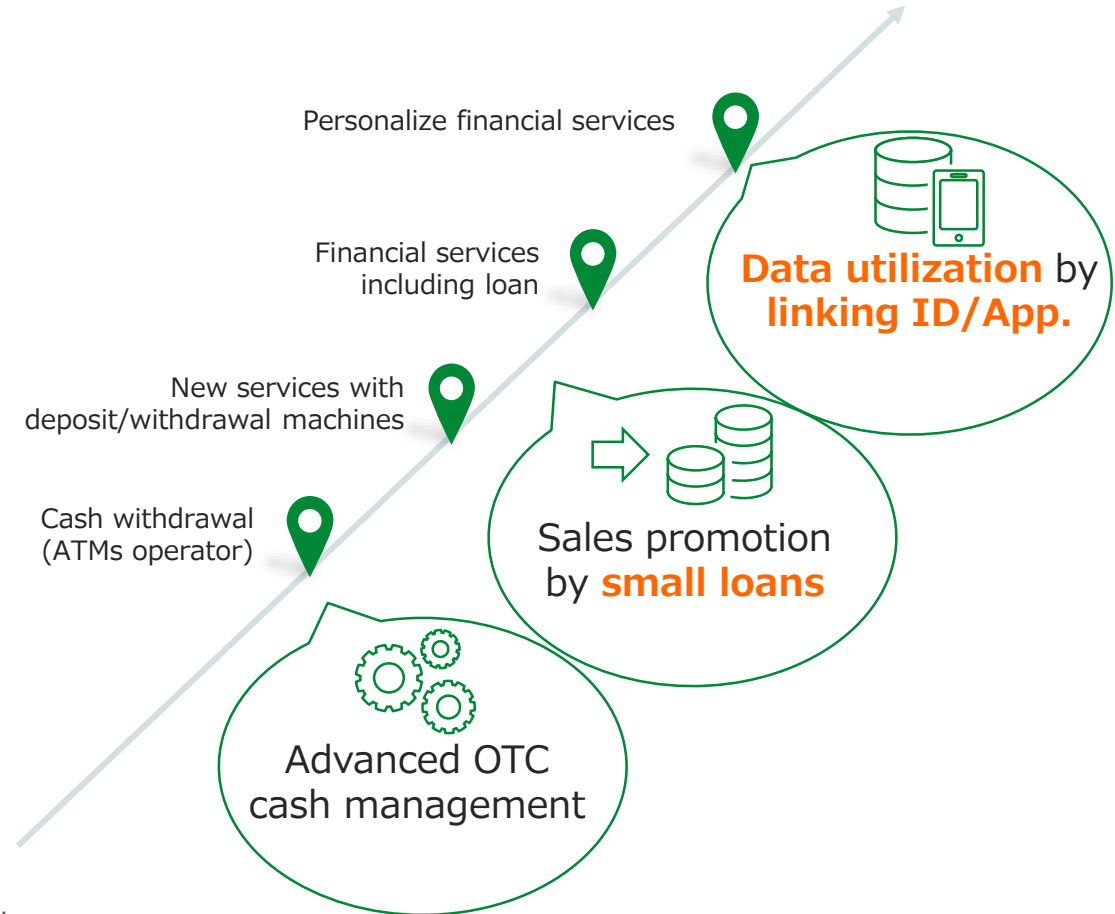
Demonstrate the initiative value with municipalities with the Group

Overseas Business – Expand ATMs Network Centered on Areas of Group Stores

Expand **domestic know-how** to overseas → **18,000** units worldwide



Become a financial business operator (diversification) simultaneously in 3 countries



Note) Number of stores is as of the end of September 30, 2023. Number of ATMs is as of the end of June 30, 2023.

From ATMs operator to financial service provider



The information disclosed by the Company may contain forward-looking statements. These statements are based on management's judgment in accordance with materials available to the Company at the time of disclosure, with future projections based on certain assumptions. The forward-looking statements therefore incorporate various risks, estimates, and uncertainties, and as such, actual results and performance may differ from the future outlook included in disclosed information due to various factors, such as changes in business operations and the financial situation going forward.