



Financial Results for the First Three Quarters of the Fiscal Year ending March 31, 2014 [Japan GAAP] (Consolidated Data)

February 7, 2014

Company Name: Seven Bank, Ltd. Stock exchange listing: Tokyo Stock Exchange
 Stock Code: 8410 URL <http://www.sevenbank.co.jp/english/>
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Scheduled date for filing of quarterly financial report: February 10, 2014
 Scheduled date for dividend payment: —
 Trading accounts: Not established
 Quarterly earnings supplementary explanatory documents: Yes
 Quarterly 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 First Three Quarters of Fiscal Year ending March 31, 2014 (April 1, 2013 – December 31, 2013)

(1) Consolidated Operating Results (Accumulated) (% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Nine Months ended December 31, 2013	79,304	11.8	28,984	15.5	17,500	14.2
Nine Months ended December 31, 2012	70,925	—	25,091	—	15,314	—

Note: Comprehensive income: Nine Months ended December 31, 2013: 18,863 million yen (up 23.1%) Nine Months ended December 31, 2012: 15,321 million yen (—%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine Months ended December 31, 2013	14.69	14.67
Nine Months ended December 31, 2012	12.85	12.84

Note: Figures for the third quarter of the fiscal year ended March 31, 2013 and year-on-year changes are not shown since quarterly consolidated financial statements have been prepared from the third quarter of the fiscal year ended March 31, 2013 onward.

(2) Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of December 31, 2013	938,122	148,653	15.8
As of March 31, 2013	812,531	138,045	16.9

(Reference) Capital: December 31, 2013 148,281 million yen March 31, 2013 137,754 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period–Stock acquisition rights at the end of period)/Total assets at the end of the period. "Net assets to total assets ratio" stated above was not calculated based on the public notice of net assets to total assets ratio.

2. Dividends

(Record date)	Dividend per share				
	First Quarter	Semi-annual	Third Quarter	Year end	Total
	Yen	Yen	Yen	Yen	yen
March 31, 2013	—	3.25	—	3.50	6.75
March 31, 2014	—	3.50	—		
March 31, 2014 (Forecasts)				4.00	7.50

Note: Revisions to the dividends forecast since the previous announcement (Yes/No): Yes

For more details, please refer to "Notice Concerning Revision of the Dividend Forecast" released today.

3. Performance Forecasts for the Fiscal Year Ending March 31, 2014 (April 1, 2013 - March 31, 2014)

(% 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	105,000	10.5	35,700	12.0	21,100	8.8	17.71

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

Notes

(1) Changes in important subsidiaries during the third quarter of the fiscal year ending March 31, 2014: None

(Changes in specific subsidiaries involving changes in the scope of consolidation)

Added – (company name) –, Excluded – (company name) –

(2) Application of accounting methods specific to the preparation of quarterly consolidated financial statements: None

(3) 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: Yes

(c) Changes in accounting estimates: Yes

(d) Retrospective restatements: None

(4) Number of shares (common stock)

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

As of Dec. 31, 2013 1,190,949,000 shares As of March 31, 2013 1,190,949,000 shares

(b) Number of treasury shares

As of Dec. 31, 2013 128 shares As of March 31, 2013 126 shares

(c) Average number of shares for the period under review (first three quarters)

As of Dec. 31, 2013 1,190,948,872 shares As of Dec. 31, 2012 1,190,936,946 shares

* Quarterly Review procedure status

This quarterly earnings report is exempt from quarterly review procedure based upon the Financial Instruments and Exchange Act. As of this report's publication, the review of the financial results had not been finished.

* Cautionary statement with respect to earnings forecasts, and disclaimer

This report contains earnings projections and other forward-looking statements which are based on currently available information and certain assumptions that the Seven Bank considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

Reference: Overview of Non-Consolidated Performance

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

1. Non-Consolidated Financial Highlights for the First Three Quarters of the Fiscal Year ending March 31, 2014 (April 1, 2013 – December 31, 2013)

(1) Non-Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Nine Months ended December 31, 2013	75,449	6.3	29,809	18.8	18,268	19.2
Nine Months ended December 31, 2012	70,925	6.0	25,091	5.7	15,314	10.2

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine Months ended December 31, 2013	15.33	15.31
Nine Months ended December 31, 2012	12.85	12.84

(2) Non-Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of December 31, 2013	933,864	147,002	15.7
As of March 31, 2013	809,465	137,091	16.9

(Reference) Capital: December 31, 2013 146,630 million yen March 31, 2013 136,799 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period–Stock acquisition rights at the end of period)/Total assets at the end of the period

"Net assets to total assets ratio" stated above was not calculated based on the public notice of net assets to total assets ratio.

2. Non-Consolidated Performance Forecasts for the Fiscal Year ending March 31, 2014 (April 1, 2013 - March 31, 2014)

(% 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	99,000	5.2	37,000	15.5	22,300	14.2	18.72

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

Consolidated Financial Statements for the Nine Months Ended December 31, 2013

(1) Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2013	As of December 31, 2013
Assets		
Cash and due from banks	472,012	588,927
Call loans	30,000	25,000
Securities	72,944	98,199
Loans and bills discounted	3,387	4,303
ATM-related temporary payments	174,900	152,205
Other assets	9,415	10,203
Property, plant and equipment	17,636	25,545
Intangible assets	31,166	32,832
Deferred tax assets	1,133	978
Allowance for loan losses	(65)	(72)
Total assets	812,531	938,122
Liabilities		
Deposits	394,315	449,949
Negotiable certificates of deposits	300	70,760
Call money	28,300	50,000
Borrowed money	34,000	36,000
Bonds payable	139,000	115,000
ATM-related temporary advances	61,766	52,437
Other liabilities	14,626	13,299
Provision for bonuses	366	97
Deferred tax liabilities	1,811	1,925
Total liabilities	674,486	789,469
Net assets		
Capital stock	30,509	30,509
Capital surplus	30,509	30,509
Retained earnings	75,621	84,785
Treasury stock	(0)	(0)
Total shareholders' equity	136,639	145,803
Valuation difference on available-for-sale securities	21	(80)
Foreign currency translation adjustment	1,092	2,558
Total cumulative other comprehensive income	1,114	2,477
Stock acquisition rights	291	371
Total net assets	138,045	148,653
Total liabilities and net assets	812,531	938,122

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

(Millions of yen)

	For the nine months ended December 31, 2012	For the nine months ended December 31, 2013
Ordinary income	70,925	79,304
Interest income	401	585
(Interest on loans and bills discounted)	291	442
(Interest and dividends on securities)	67	87
Fees and commissions	70,459	78,546
(ATM-related fee income)	67,154	75,188
Other operating income	33	55
Other ordinary income	30	117
Ordinary expense	45,834	50,320
Interest expense	1,190	1,443
(Interest on deposits)	312	369
Fees and commissions payments	8,815	12,004
(ATM placement fee expenses)	8,016	10,562
(ATM-related fee expenses)	336	665
Other operating expenses	162	0
General and administrative expenses	35,640	36,856
Other ordinary expenses	24	16
Ordinary profit	25,091	28,984
Extraordinary losses	366	289
Loss on disposal of noncurrent assets	71	289
Impairment loss	295	-
Income before income taxes	24,724	28,694
Income taxes-current	9,138	11,101
Income taxes-deferred	271	92
Total income taxes	9,409	11,194
Income before minority interests	15,314	17,500
Net income	15,314	17,500

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2012	For the nine months ended December 31, 2013
Income before minority interests	15,314	17,500
Other comprehensive income	6	1,363
Valuation difference on available-for-sale securities	6	(101)
Foreign currency translation adjustment	–	1,465
Comprehensive income	15,321	18,863
Comprehensive income attributable to:		
Owners of the parent	15,321	18,863
Minority interests	–	–

Reference

Non-Consolidated Financial Statements for the Nine Months Ended December 31, 2013

(1) Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2013	As of December 31, 2013
Assets		
Cash and due from banks	471,806	588,041
Call loans	30,000	25,000
Securities	83,620	110,271
Loans and bills discounted	3,387	4,303
ATM-related temporary payments	174,900	152,205
Other assets	9,321	10,026
Property, plant and equipment	17,262	24,316
Intangible assets	18,098	18,793
Deferred tax assets	1,133	978
Allowance for loan losses	(65)	(72)
Total assets	809,465	933,864
Liabilities		
Deposits	394,315	449,949
Negotiable certificates of deposits	300	70,760
Call money	28,300	50,000
Borrowed money	34,000	36,000
Bonds payable	139,000	115,000
ATM-related temporary advances	61,766	52,437
Other liabilities	14,342	12,617
Provision for bonuses	349	97
Total liabilities	672,374	786,862
Net assets		
Capital stock	30,509	30,509
Capital surplus	30,509	30,509
Retained earnings	75,759	85,692
Treasury stock	(0)	(0)
Total shareholders' equity	136,778	146,710
Valuation difference on available-for-sale securities	21	(80)
Total valuation and translation adjustments	21	(80)
Stock acquisition rights	291	371
Total net assets	137,091	147,002
Total liabilities and net assets	809,465	933,864

(2) Non-Consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2012	For the nine months ended December 31, 2013
Ordinary income	70,925	75,449
Interest income	401	585
(Interest on loans and bills discounted)	291	442
(Interest and dividends on securities)	67	87
Fees and commissions	70,459	74,781
(ATM-related fee income)	67,154	71,424
Other operating income	33	55
Other ordinary income	30	26
Ordinary expense	45,834	45,639
Interest expense	1,190	1,443
(Interest on deposits)	312	369
Fees and commissions payments	8,815	9,753
(ATM placement fee expenses)	8,016	8,635
(ATM-related fee expenses)	336	417
Other operating expenses	162	0
General and administrative expenses	35,640	34,426
Other ordinary expenses	24	16
Ordinary profit	25,091	29,809
Extraordinary losses	366	269
Loss on disposal of noncurrent assets	71	269
Impairment loss	295	—
Income before income taxes	24,724	29,539
Income taxes-current	9,138	11,059
Income taxes-deferred	271	211
Total income taxes	9,409	11,270
Net income	15,314	18,268