

Financial Results for the Third Quarter of Fiscal 2014

February 2015



Non-consolidated

- ◆ Revenue and income rose year on year for the first three quarters
- ◆ Ordinary income and net income both proceeded as planned

Ordinary income: ¥79.9 billion (up 5.9% year on year)

Ordinary profit: ¥30.6 billion (up 2.9% year on year)

Net income: ¥19.6 billion (up 7.3% year on year)

- ◆ Total number of ATM transactions in first three quarters: down 0.2%
year on year
- Deposit-taking financial institutions transactions: down 0.3% year on year
- Non-bank transactions: up 0.9% year on year

Consolidated

- ◆ Ordinary income: ¥86.0 billion, net income: ¥18.7 billion

Dividend Policy

- ◆ The previous forecast for the year-end dividend per share has been revised from ¥3.75 to ¥4.25 (annual dividend per share of ¥8.00)

Non-Consolidated

(Billion yen)

	FY13 1Q-3Q	FY14 1Q-3Q	Changes from FY13 1Q-3Q	FY14 Full year revised target <small>(Announced Nov. 7, 2014)</small>
Ordinary income	75.4	79.9	4.5	105.8
Ordinary expenses	45.6	49.2	3.6	67.7
Ordinary profit	29.8	30.6	0.8	38.0
Net income	18.2	19.6	1.4	24.3

Notes:

1. Amounts less than one hundred million yen have been truncated.
2. Changes from FY13 1Q-3Q are comparisons in units of one hundred million yen.

Consolidated

(Billion yen)

	FY14 1Q-3Q	FY14 Full year revised target <small>(Announced Nov. 7, 2014)</small>
Ordinary income	86.0	114.0
Ordinary expenses	56.2	77.1
Ordinary profit	29.8	36.9
Net income	18.7	23.4

Notes:

1. Amounts less than one hundred million yen have been truncated.
2. Foreign currency exchange rate: US\$1 = ¥102.93 (FY14 1Q-3Q);
US\$1 = ¥102.00 (FY14 Full year revised target)

Reference: Period of consolidation of each company

Seven Bank: April 1, 2014 to December 31, 2014
 FCTI: January 1, 2014 to September 30, 2014
 ATMi: June 10, 2014 to September 30, 2014
 BBF: July 1, 2014 to December 31, 2014

Income Statement (Non-Consolidated)

(Billion yen)

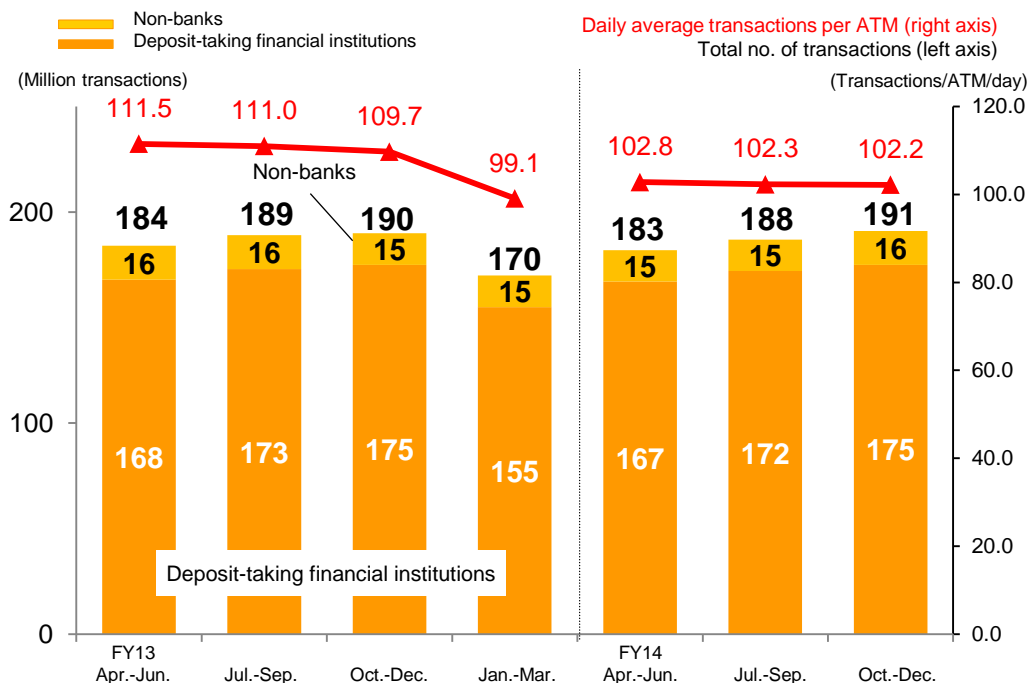
	FY13 1Q-3Q	FY14 1Q-3Q	Changes from FY13 1Q-3Q	FY14 Full year revised target <small>(Announced Nov. 7, 2014)</small>
Ordinary income	75.4	79.9	4.5	105.8
ATM-related fee income	71.4	75.0	3.6	99.1
Ordinary expenses	45.6	49.2	3.6	67.7
General and administrative expenses	34.4	37.6	3.2	52.3
Ordinary profit	29.8	30.6	0.8	38.0
Extraordinary gain (loss)	(0.2)	(0.1)	0.1	(0.1)
Income taxes	11.2	10.9	(0.3)	13.5
Net income	18.2	19.6	1.4	24.3
No. of ATMs installed at end of term (units)	19,065	20,616	1,551	21,000
Daily average transactions per ATM (transactions/ATM/day)	110.8	102.4	(8.4)	101.2
Total no. of transactions (millions)	565	564	(1)	746

Notes:

1. Amounts less than one hundred million yen have been truncated.

2. Year-on-year comparative data in units of one hundred million yen (comparative data for the total number of transactions in units of one million).

ATM usage

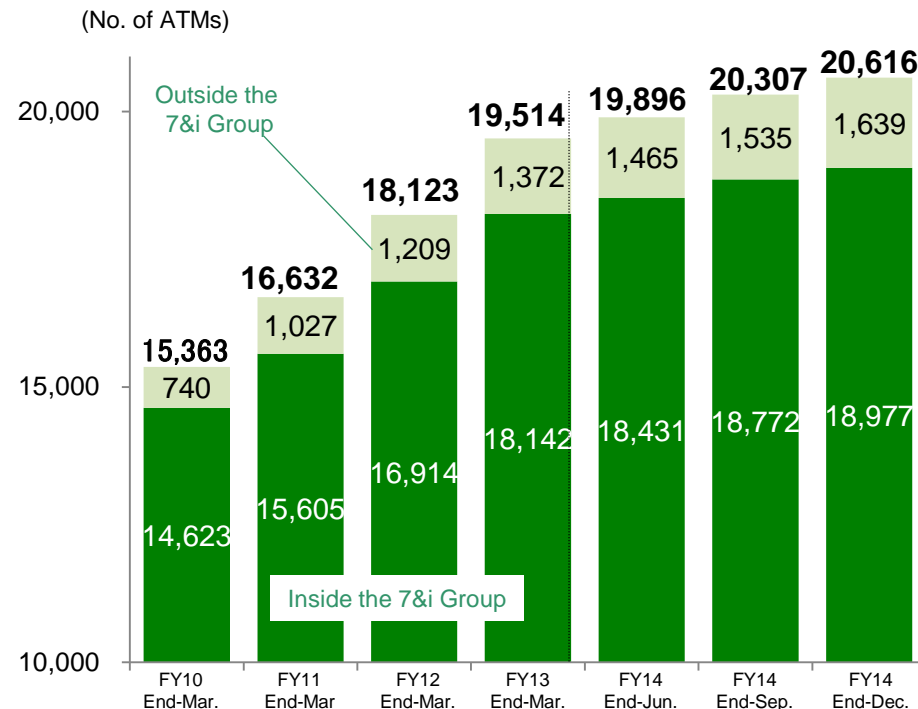


Notes:

- Daily average transactions per ATM and total no. of transactions do not include balance inquiries, e-money charges, PIN changes and daily withdrawal limit changes.
- Amounts less than one unit have been truncated.
- Non-banks listed in this document refer to businesses including securities, life insurance, credit, consumer credit, and consumer finance companies.

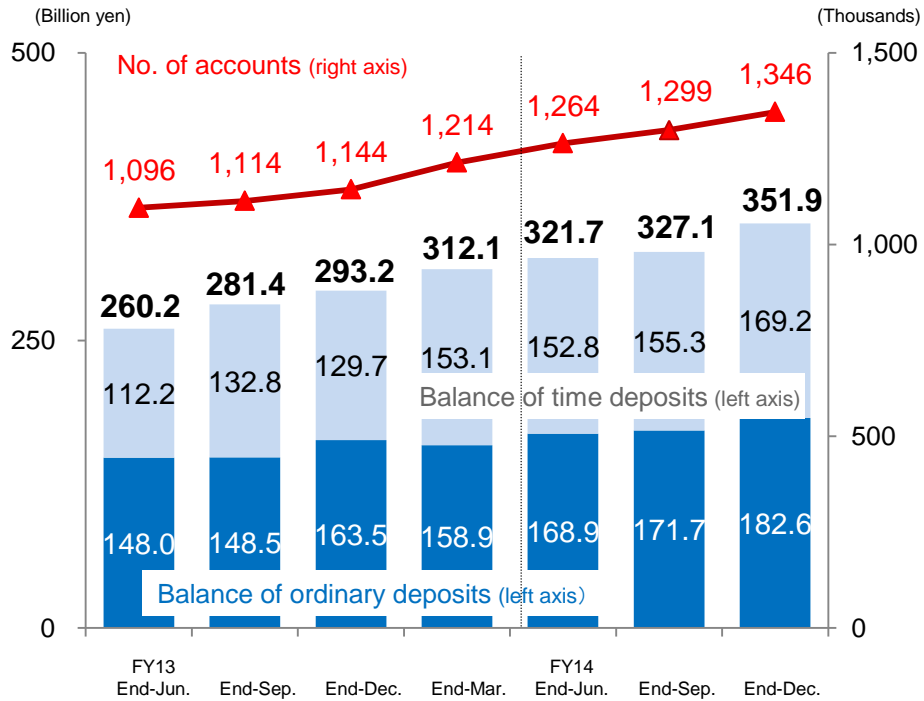
- Quarterly ATM usage compared with the same period of the previous year turned positive from the third quarter
- Quarterly ATM usage by non-banks compared with the same period of the previous year also turned positive

Number of ATMs

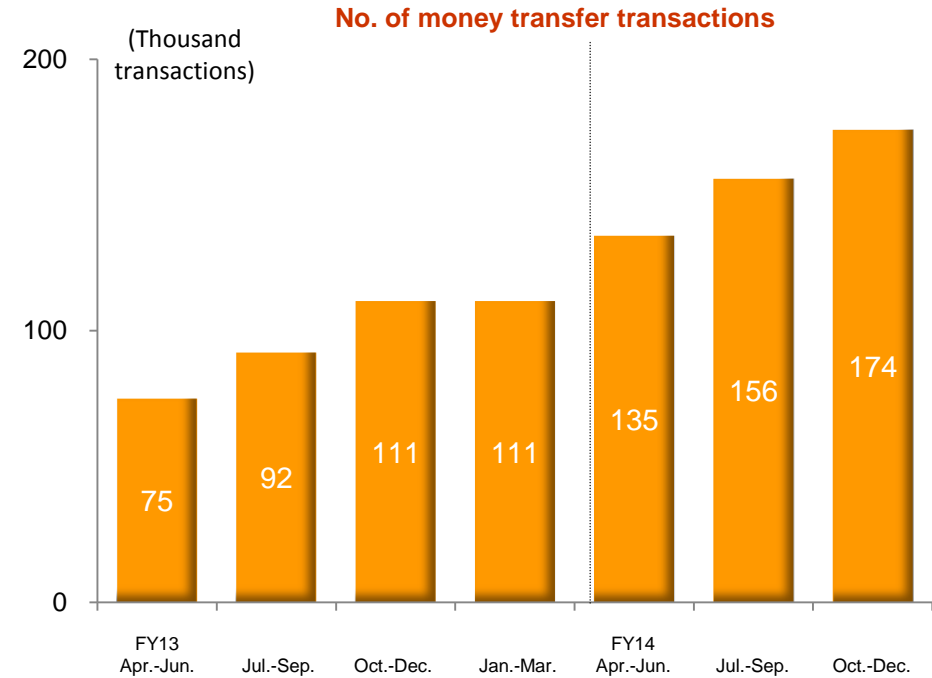


- Steady increase in the number of ATMs installed in 7&i Group outlets, mainly due to the opening of new Seven-Eleven stores
- Promotion of installations outside the 7&i Group at transportation hubs, retail facilities, etc.

Individual accounts



International money transfer services



Personal loan services

(Million yen)

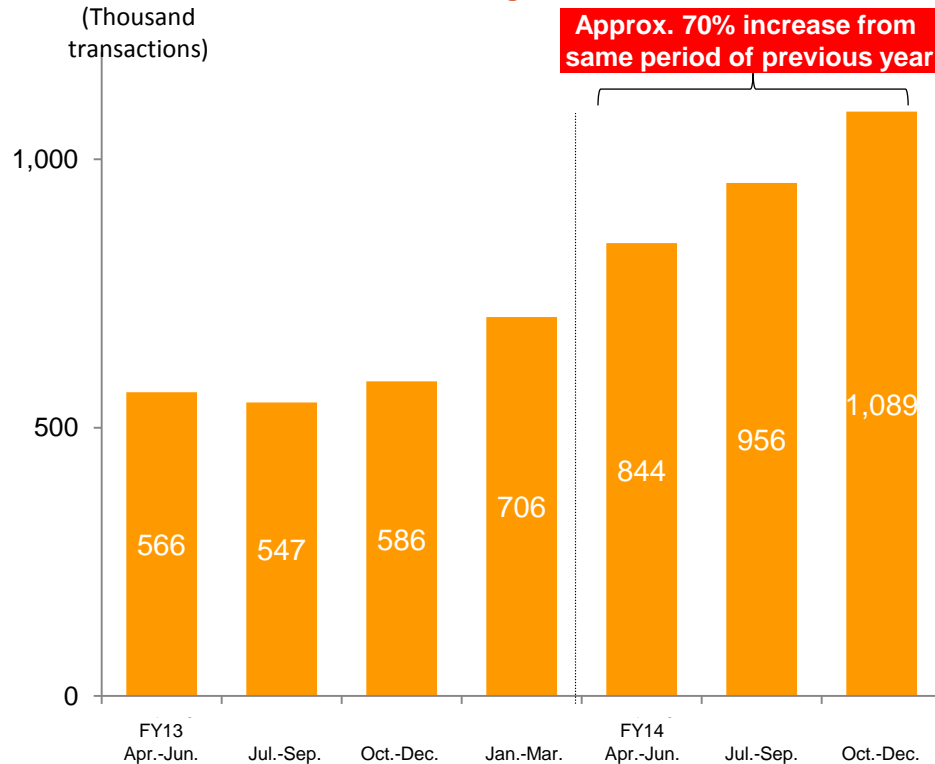
	As of Mar. 31, 2014	As of Dec. 31, 2014
Balance	5,257	8,517

- Steady increase in money transfer transactions again in FY14, mainly at ATMs

Substantial increase in transactions using overseas cards associated with the increase in visitors from overseas

- Proactively conducted measures to promote awareness and ATM installations centered on transportation hubs such as airports and train stations
- Aimed for synergy by promoting usage in cooperation with other Group companies to meet the needs of visitors from overseas

Number of transactions using overseas cards



Promotion at Airport



Promotion at Train Station



Cards with the following marks can be used at ATMs



Status of Subsidiaries



(Million US\$)

Income statement

	2014 First three quarters Jan. – Sep.
Ordinary income	60.2
Ordinary expenses	58.6
Ordinary profit	1.5
Net income	0.7

Note: Amounts less than one hundred thousand dollars have been truncated.

Number of ATMs

	2013	2014	
	End-Dec.	End-Sep.	End-Dec.
No. of ATMs	7,176	6,475	6,329*

* The main factor causing a change in the number of ATMs was the decrease due to removal and contract termination of unprofitable ATMs that continued from the first half of 2014 into the second half.



Overseas subsidiary (Indonesia)

- Name: PT. ABADI TAMBAH MULIA INTERNASIONAL (ATMi)
- Established in June 2014
- Began operation for ATM installations



セブン銀行の100%子会社
バンク・ビジネスファクトリー

Domestic subsidiary

- Name: Bank Business Factory Co., Ltd. (BBF)
- Established in July 2014
- Conducts back-office support outsourcing for Seven Bank and other financial institutions

Policy

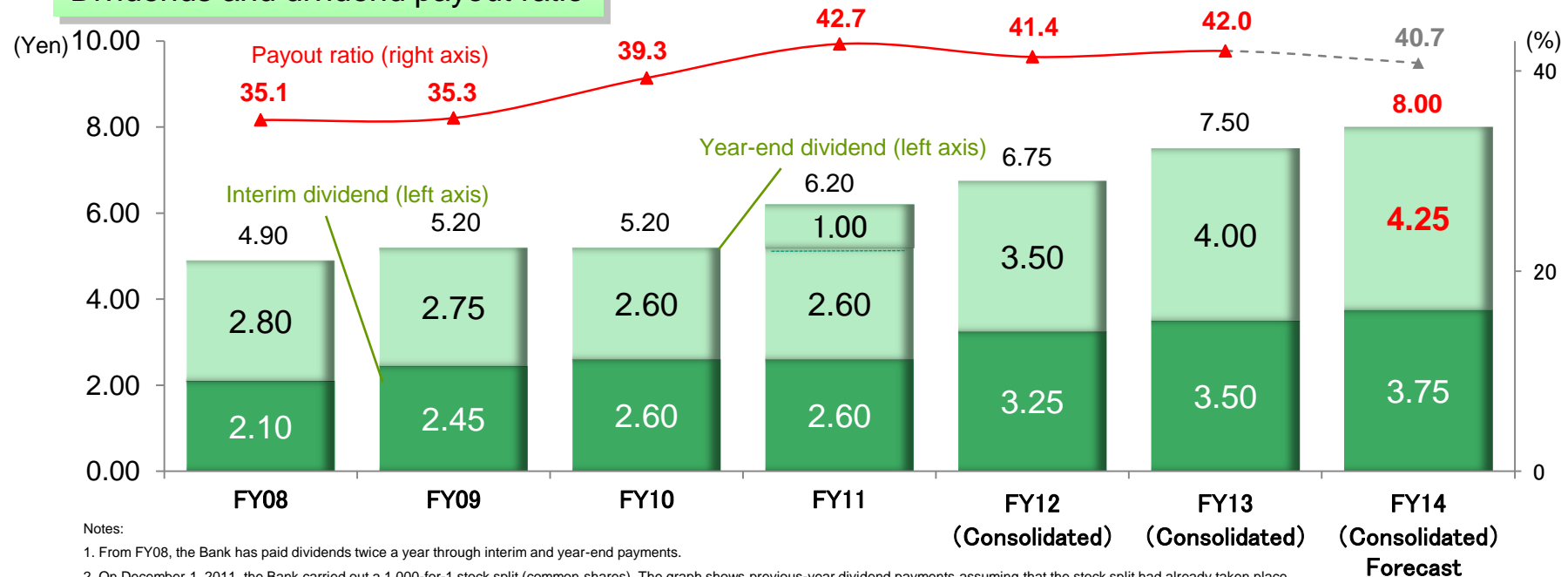
Seven Bank aims to maintain a stable dividend payout, targeting a minimum consolidated payout ratio of 35% through twice-yearly payments

Revision of scheduled year-end dividend

Dividend amount: ¥4.25 per share (total dividends paid ¥5.0 billion)

Revision from previous year-end dividend forecast of ¥3.75 to ¥4.25 (¥8.00 for the year)

Dividends and dividend payout ratio



Notes:

1. From FY08, the Bank has paid dividends twice a year through interim and year-end payments.
2. On December 1, 2011, the Bank carried out a 1,000-for-1 stock split (common shares). The graph shows previous-year dividend payments assuming that the stock split had already taken place.
3. The year-end dividend for FY11 includes an extra commemorative payment of ¥1.00 per share following the Bank's listing on the Tokyo Stock Exchange.

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