

Appendix

Financial Results for the Second Quarter of Fiscal 2015
(Non-Consolidated Data)



November 2015

Basic information

Headquarters	1-6-1 Marunouchi Chiyoda-ku, Tokyo
Major business lines	ATM services / Other financial services

Key data

(as of Sep. 30, 2015)

Net assets	175.0 billion yen
Common stock	30.5 billion yen
No. of ATMs	21,779
No. of manned outlets	6
No. of employees	447

Main shareholders (as of Sep. 30, 2015)

Shareholders	No. of shares	% of voting rights
Seven-Eleven Japan	453,639,000	38.08%
State Street Bank and Trust Company	57,044,563	4.79%
Ito-Yokado	46,961,000	3.94%
York-Benimaru	45,000,000	3.77%
The Master Trust Bank of Japan, Ltd. (Trust account)	34,433,500	2.89%
Japan Trustee Services Bank, Ltd. (Trust account)	22,365,900	1.87%
The Bank of New York, Non-Treaty Jasdec Account	19,890,570	1.67%
Sumitomo Mitsui Banking Corporation	15,000,000	1.25%
The Dai-ichi Life Insurance Company	15,000,000	1.25%
Northern Trust Company AVFC Re Fidelity Funds	14,056,600	1.18%

Concept of incorporation: Everyone's ATM network

Anytime	24 hours, 365 days a year
Anywhere	Throughout Japan
Everyone's ATM network	Approx. 590 domestic alliance partners, cards issued overseas
Safe and secure	Safe, monitored locations, high security

History

Apr. 2001	Incorporated under the name IY Bank Co., Ltd.
Oct. 2005	Changed corporate name to Seven Bank, Ltd.
Feb. 2008	Listed on the JASDAQ Standard Market of OSE * Delisted on April 14, 2012
Dec. 2011	Listed on the First Section of TSE
Oct. 2012	Made U.S.-based ATM operating company FCTI a consolidated subsidiary
Jun. 2014	Established PT. ABADI TAMBAH MULIA INTERNASIONAL, a joint venture in Indonesia
Jul. 2014	Established Bank Business Factory Co., Ltd.

Shareholders	No. of shares	% of voting rights
7&i HD group companies	545,600,000	45.81
Financial institutions	194,139,200	16.30
Financial companies	12,919,502	1.08
Other corporations	61,683,173	5.17
Foreign corporations	258,580,785	21.71
Individuals	118,078,212	9.91

Notes:

- For voting rights percentages, amounts have been truncated at the second decimal place.
- Orange shading indicates 7&i Holdings group companies.
- Other corporations excludes 7&i Holdings group companies.

Trends in Income (Since Establishment)

(Billion yen)

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14
Ordinary income	1.9	11.5	29.1	47.9	64.6	75.4	83.6	89.8	88.8	83.9	88.3	94.1	99.8	105.6
ATM-related fee income	1.8	11.3	28.9	45.8	61.9	73.1	80.1	85.5	85.2	80.5	83.8	88.8	94.3	98.9
Ordinary expenses	14.0	19.7	26.0	37.8	45.2	50.4	59.0	61.0	58.4	56.5	58.7	62.0	62.6	67.3
Interest expenses	0.0	0.0	0.0	0.4	0.6	1.5	2.7	2.7	2.1	2.0	1.9	1.6	1.8	1.2
ATM placement fee expenses	0.3	1.1	2.2	3.5	4.5	6.1	7.7	8.5	9.0	9.3	9.9	10.6	11.3	11.9
Outsourcing expenses	5.1	7.0	8.5	12.0	14.4	13.7	13.7	13.9	13.9	14.2	15.0	15.8	16.3	16.8
Maintenance fees	0.3	0.8	1.1	3.0	2.5	2.9	3.4	3.5	3.5	3.9	4.2	3.9	3.7	3.7
Rent for premises and equipment	2.0	3.4	4.6	6.3	7.5	6.7	4.7	2.8	2.4	2.1	1.0	0.9	0.6	0.9
Depreciation and amortization	1.6	2.6	3.1	3.5	4.3	5.4	11.4	15.4	12.8	11.6	12.3	13.8	11.6	15.0
Ordinary profit (loss)	(12.1)	(8.1)	3.0	10.0	19.4	25.0	24.6	28.7	30.4	27.4	29.5	32.0	37.1	38.2
Extraordinary gain (loss)	0.0	0.0	(0.1)	(0.1)	(2.8)	(4.0)	(1.3)	(0.0)	(0.1)	(0.4)	(0.2)	(0.5)	(1.0)	(0.1)
Income taxes	0.0	0.0	(2.1)	(0.9)	6.0	8.3	9.5	11.7	12.3	10.9	12.0	11.9	13.8	13.6
Net income	(12.1)	(8.1)	5.0	10.8	10.5	12.6	13.8	16.9	17.9	16.0	17.2	19.5	22.3	24.4

Note: Amounts less than one unit have been truncated.

Customers

Offer account services that are easy to use, convenient, reasonably priced, and replace the purse

Offer ATM services that all customers can use anytime, anywhere, and securely

Offer products and services to customers at manned outlets that are easy to visit

Seven Bank Lines of Business

Bank Account Services

- Ordinary deposit accounts and term deposit accounts
- Domestic money transfers, payment, and online settlement services
- Personal loan services
- International money transfer services, etc.

Services for Corporate Customers

- Acceptance of cash proceeds from sales
- Cash pickup and delivery

ATM Services

- Deposits and withdrawals
- Money transfer
- Changing PIN, etc.

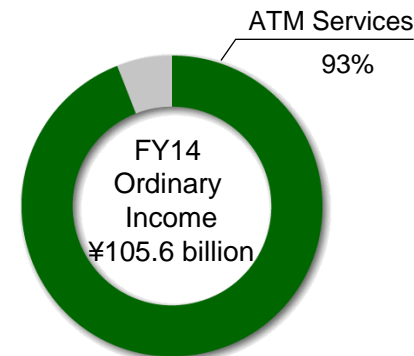


7&i Holdings Group

- Seven-Eleven
- Ito Yokado, etc.

Outside the Group

- Airports
- Stations
- Commercial facilities, etc.



Manned Outlet Services

- Accept applications for Seven Bank accounts
- Bank agent operations

Inside Ito Yokado stores, etc.

Contributing to improving the efficiency of the financial system
Creation of a symbiotic business model with partner financial institutions

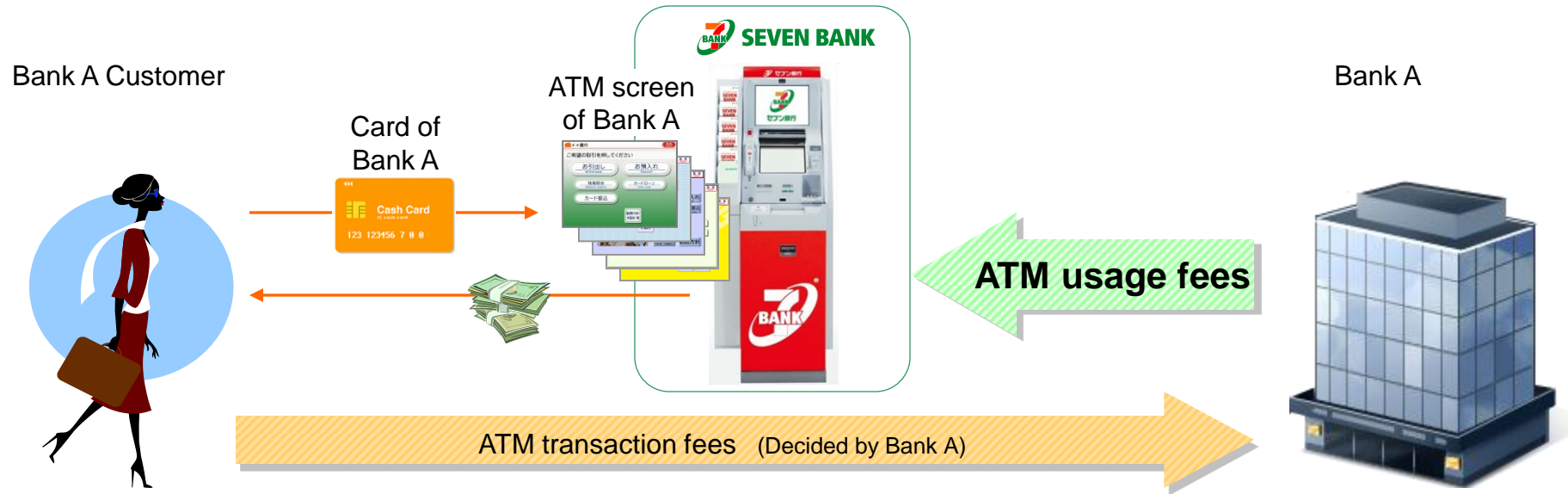
Partner Financial Institutions

Deposit-Taking Financial Institutions

- Banks
- "Shinkin" banks
- Credit cooperatives
- Labor banks
- JA Bank, JF Marine Bank
- Shoko Chukin Bank

Non-banks

- Securities companies
- Life insurance companies
- Credit card companies
- Credit companies
- Consumer finance companies
- Business loan providers



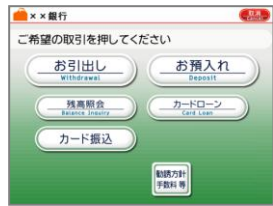
Merits for customers

- **Convenience of ATM service hours and locations**
 - 24 x 365 availability
 - No need to carry large sums of cash for business or leisure trips
 - Access to identical services from any ATM nationwide (because of ATM management by a single bank)
- **Safety and security**
 - Security due to installation in convenience stores

Merits for partner financial institutions

- **Access to nationwide network of ATMs operating 24 x 365 without the cost required for own ATMs**
- **Utilization as own ATMs**
 - Each bank decides its own customer fees
 - Screens identical to banks' own ATMs
- **Scaling back of own ATMs (cost reduction), marketing strategy that utilizes Seven Bank ATMs**

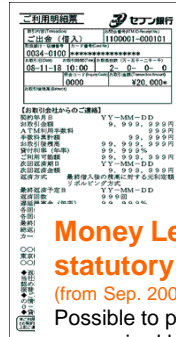
Improvements in convenience



Operation screen
Transaction screen matches that of card-issuing banks



Secondary display
Screen display used for advertisements and warnings



Money Lending Business Act statutory document printing
(from Sep. 2006)
Possible to print documents as required by the Act



"nanaco" cards
(from Oct. 2007)
Charging and balance confirmation supported



Assurance of safety and security



Numerical keypad
Operations difficult for other people to see



Operation screen
Cannot be seen diagonally from the side



Mirror
Allows the ATM user to view the situation behind them



IC cards (from March 2006)
Supports highly-secure IC cards

Changing PIN
Changing transaction limit
(from July 2007)
Customers able to set their own transaction limit and PIN.

Consideration to various types of customers



Overseas cards
(from July 2007)
Possible to withdraw yen with cards issued overseas



Audio-guidance
(from Nov. 2007)
Operations possible via intercom, enabling use by disabled people



Universal design font
(from Nov. 2010)
Adopted a font that is easy for everyone to see and read

Shorter transaction times

- 33% time-saving
 - ~ Machine adjustment time between bill withdrawal and next transaction greatly reduced

Cash operations streamlined

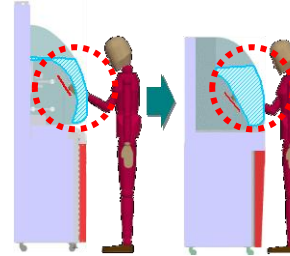
- Increase cash storage capacity, curb machine replenishment costs

Environmental considerations

- Energy-saving (approx. 48% reduction from second generation ATMs)
 - ~ Switches automatically to energy-saving mode when not in use LED-backlit transaction screen, etc.
- Effective use of resources
 - ~ Long-life parts and recyclable materials make the new model resource-efficient (RoHS compliant)

Enhanced safety and security features

1) More compact and user-friendly



2G ATM and 3G ATM

- Changed input screen position and angle. **Doubled** the area obscured from others' view by the shields on the left and right sides of the ATM
 - ⇒ Improved privacy by making it more difficult to spy on screen and user operations

2) Extra features to enhance security

Camera at top of unit

- ~ Records events when users forget to retrieve their ATM card or cash, enhancing security in the ATM's vicinity

Forget-me-not alert sensor

- ~ If the sensor detects a user moving away from the ATM without first retrieving the ATM card or cash, a voice alert will remind the user

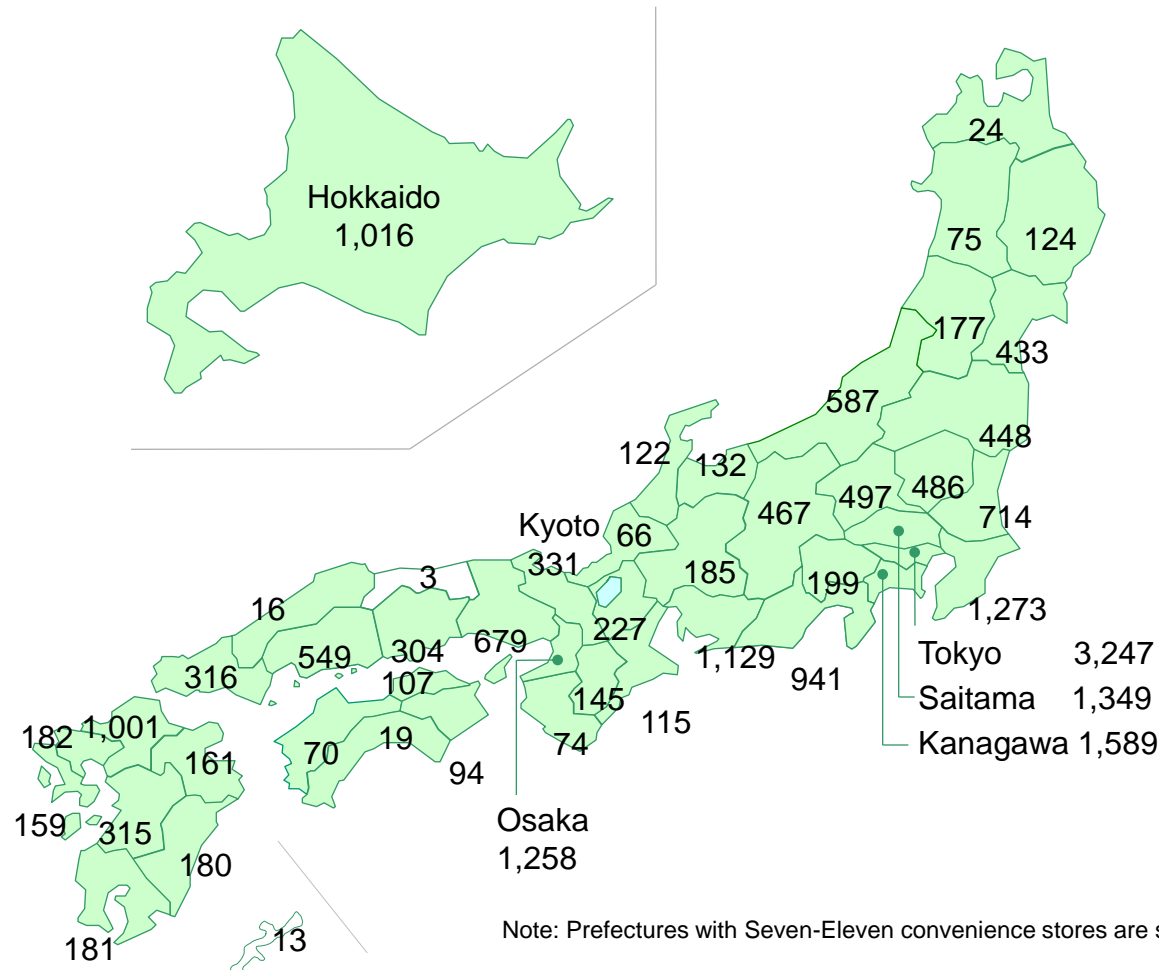
Second built-in speaker

- ~ A new speaker near the cash outlet provides an extra reminder not to leave items behind



No. of ATMs by prefecture (as of Sep 30, 2015)

Total: 21,779 ATMs



Note: Prefectures with Seven-Eleven convenience stores are shaded green

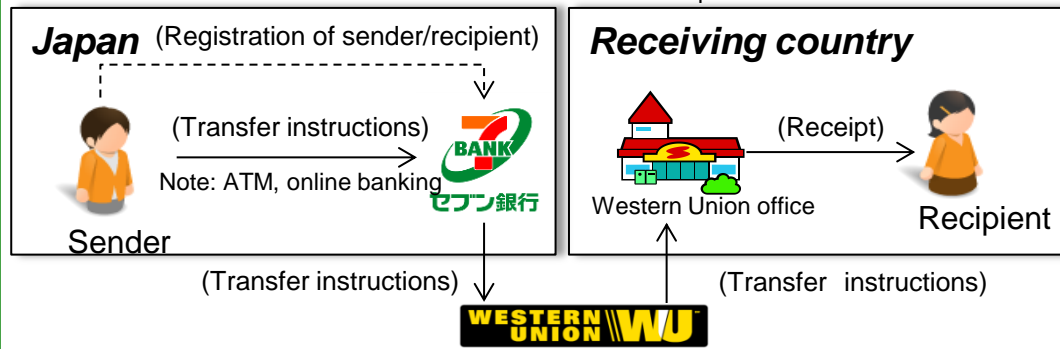
Trends in the Number of Partner Financial Institutions

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14
Banks	7	15	27	50	63	80	92	95	97	100	105	113	119	122
“Shinkin” banks	-	-	240	241	255	263	260	264	258	262	265	264	261	262
Credit cooperatives	-	-	-	117	122	124	122	127	127	129	132	132	131	130
Labor banks	-	-	-	13	13	13	13	13	13	13	13	13	13	13
JA Bank	-	-	-	-	1	1	1	1	1	1	1	1	1	1
JF Marine Bank	-	-	-	-	1	1	1	1	1	1	1	1	1	1
Shoko Chukin Bank	-	-	-	-	-	-	-	-	1	1	1	1	1	1
Securities firms	2	2	2	2	5	8	8	8	8	9	9	9	11	11
Life insurance firms	-	4	5	5	6	8	8	8	8	8	8	8	8	8
Other financial institutions (Consumer finance, credit card companies, etc.)	-	27	35	41	47	50	49	49	41	43	42	42	43	45
Total	9	48	309	469	513	548	554	566	555	567	577	584	589	594

Notes: 1. Seven Bank is not included among the partner financial institutions.
 2. JA Bank and JF Marine Bank each constitute a separate business category.

Transfer to Western Union office

* Funds available in a matter of minutes once transfer is complete



24 x 365 service via over 21,000 ATMs and Internet banking

- Strict ID checks prior to account-opening
- Recipient also registers in advance
- ATMs located in Seven-Eleven stores, throughout Japan. Easy access in rural areas as well.

Receipt at more than 510,000 offices in 200 countries worldwide

- Money can be sent to most countries and territories worldwide, excluding those involving major money-laundering risk

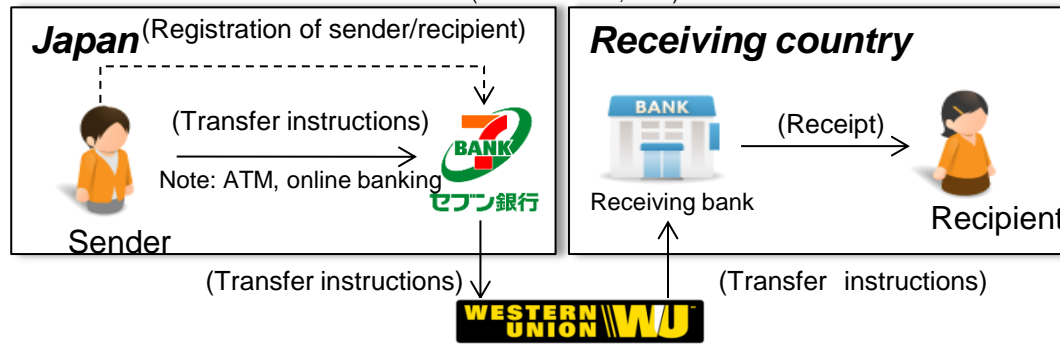
In addition to handling at offices, money transfers to some banks in China and the Philippines began in March 2015.

Strict money-laundering account checks

- Close monitoring for suspicious transaction activity etc. If discovered, matter is immediately reported to authorities

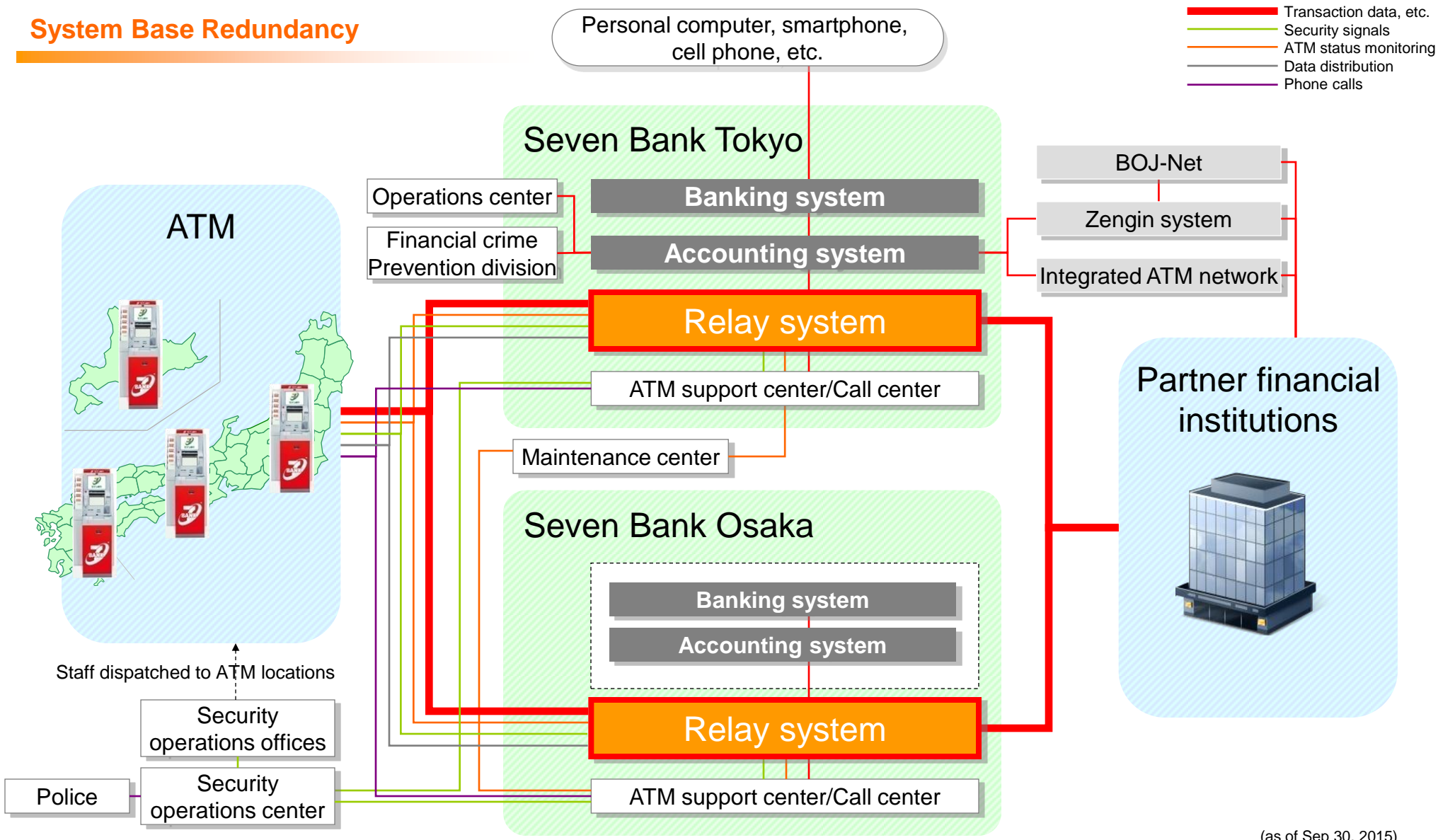
Transfer to bank account

Note: Available at some banks in China and the Philippines (as of March 31, 2015)



Amount	Transfer to Western Union office	Transfer to bank account
	Transfer fee	
¥1 ~ ¥10,000	¥990	¥2,000 Note: Transfer fee of ¥1,000 to bank accounts in China and the Philippines during campaign until March. 30, 2016
¥10,001 ~ ¥50,000	¥1,500	
¥50,001 ~ ¥100,000	¥2,000	
¥100,001 ~ ¥250,000	¥3,000	
¥250,001 ~ ¥500,000	¥5,000	
¥500,001 ~ ¥1,000,000	¥6,500	

System Base Redundancy



(as of Sep 30, 2015)

Corporate Principles

1. We aspire to be a sincere company that is trusted by its customers.
2. We aspire to be a sincere company that is trusted by its shareholders, business partners and society.
3. We aspire to be a sincere company that is trusted by its employees.

Management Policy

1. Our aim is to be a trusted bank that fully meets customer needs.
2. Each employee will seek to speedily introduce the benefits of technical innovation and pursue self-development.
3. We will contribute to the stability and advancement of our country's financial system by providing a secure and efficient settlement infrastructure.

Charter of Ethics (abridged)

This ethical charter represents the cornerstone of the standards to which we will conform in making the decisions involved in the management of our business.

1. Be fully aware of the public nature and social responsibilities of a bank.
2. Provide highly convenient, customer-focused services, matched to current needs.
3. Act with integrity and fairness.
4. Communicate with society.
5. Have respect for humanity.

Compliance standards

1. Observe rules.
2. Keep promises.
3. Be honest.
4. Do not conceal the truth.
5. Protect confidentiality.
6. Do not cause trouble for others.
7. Do not mix public and private matters.
8. Combat corruption.
9. Remember the basics of service.
10. Be responsible for your own actions.