

Financial Results for the Third Quarter of Fiscal 2012

February 2013



- ◆ Seven Bank revenue and income rose year on year for the first three quarters. Both ordinary income and net income progressed according to plan.

Ordinary income: ¥70.9 billion (up 6.0% year on year)

Ordinary profit: ¥25.0 billion (up 5.7% year on year)

Net income: ¥15.3 billion (up 10.2% year on year)

Total number of transactions: up 6.3%

Transactions with deposit-taking financial institutions: up 6.7%

Non-bank transactions: up 1.9%

- ◆ From the third quarter onward, Financial Consulting & Trading International, Inc. (FCTI) —a specialized U.S. ATM service provider— falls within the scope of consolidation (balance sheets only; will fall within the scope of consolidation on profit and loss statements from the fourth quarter onward).

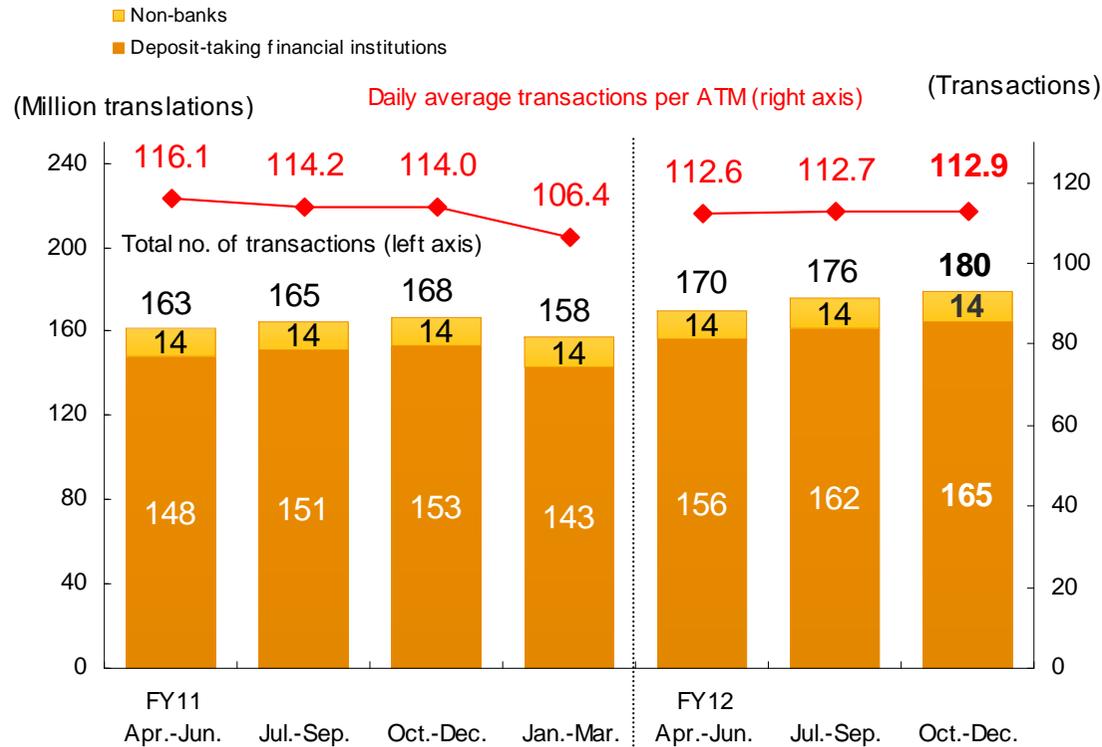
(Unit: Billion yen)

	FY11 1Q-3Q	FY12 1Q-3Q	Changes from FY11 1Q-3Q	FY12 Full year plan
Ordinary income	66.8	70.9	4.1	93.8
ATM-related fee income	63.6	67.1	3.5	88.8
Ordinary expenses	43.1	45.8	2.7	63.3
General and administrative expenses	33.5	35.6	2.1	49.7
Ordinary profit	23.7	25.0	1.3	30.5
Extraordinary gain (loss)	(0.1)	(0.3)	(0.2)	(0.2)
Income taxes	9.6	9.4	(0.2)	11.5
Net income	13.8	15.3	1.5	18.7
No. of ATMs installed at end of term (units)	16,210	17,628	1,418	17,700
Daily average transactions per ATM (transactions)	114.8	112.8	(2.0)	111.5
Total No. of transactions (millions)	497	528	31	699

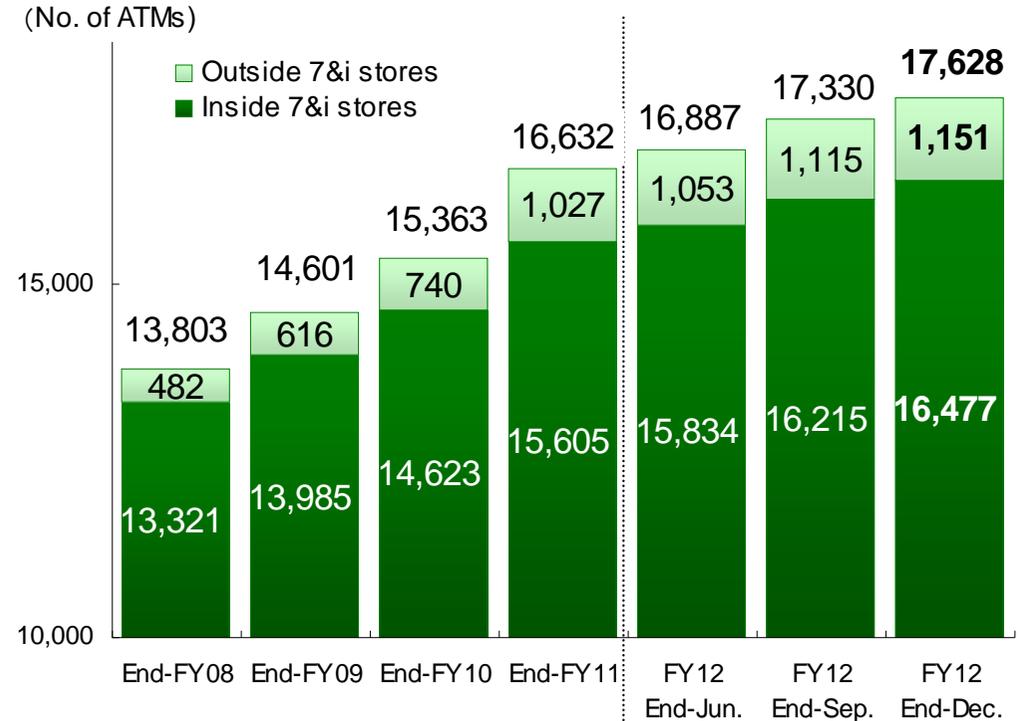
Notes: Amounts less than one unit have been truncated.

Changes from the previous fiscal year have been compared in units of 100 million yen (for total of transactions, one million units).

ATM usage



Number of ATMs



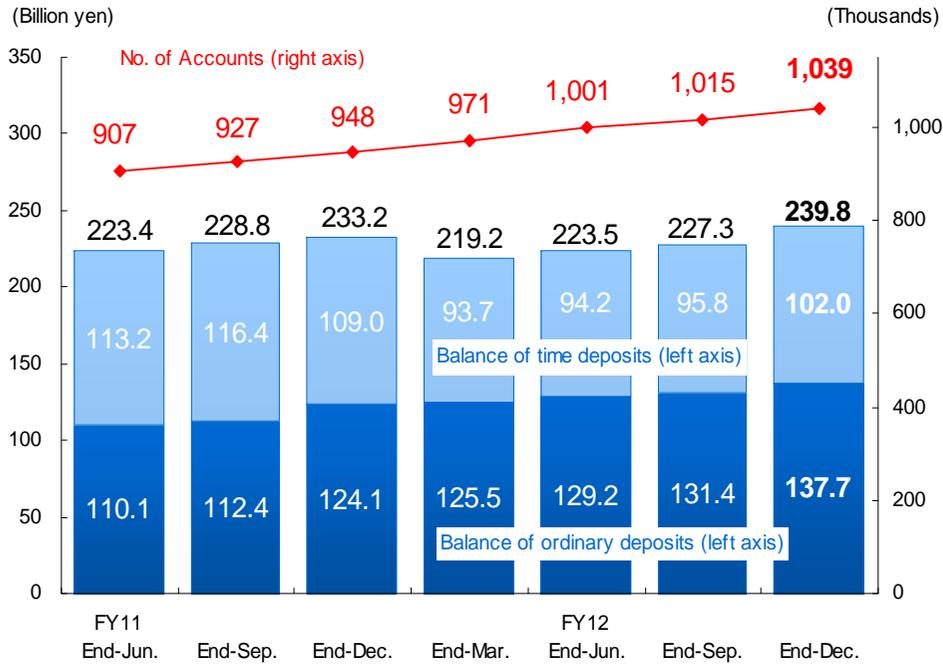
Notes:

1. 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.
2. Amounts less than one unit have been truncated.
3. Non-banks listed in this document refer to businesses including securities, life insurance, credit, consumer credit, and consumer finance companies.

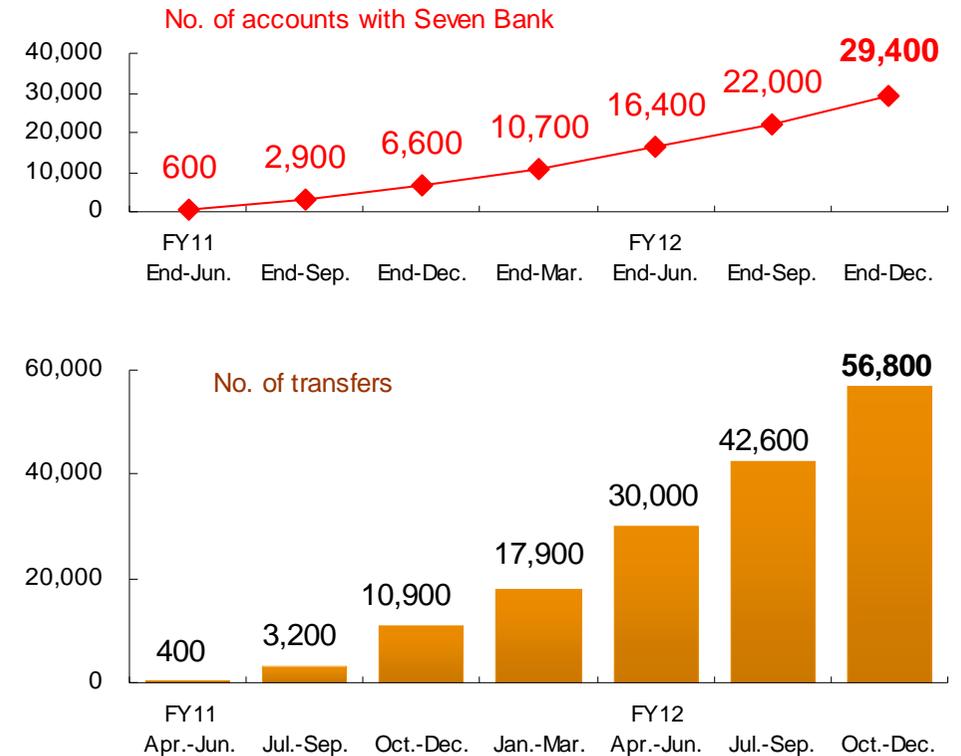
• The total number of transactions was driven up by the increase in the number of ATMs installed

• The number of ATMs installed in 7&i Group stores has risen smoothly mainly due to the opening of new Seven-Eleven stores.

Individual accounts



International money transfer services



Personal loan services

	As of Dec. 31, 2012
Contracts	22,600
Balance	3,045 mn yen

• Since the launch of this service, the number of transactions has grown steadily, mainly via ATM

Scope of Consolidation

Balance sheets ... Consolidated financial data as of the date of FCTI's conversion into a subsidiary
(October 6, 2012/Japan time)

Profit and loss statements ... FCTI figures fall outside the scope of consolidation since its third quarter was prior to becoming a Seven Bank subsidiary

	FY12			
	1Q	2Q	3Q	4Q
	2012 Apr.-Jun.	Jul.-Sep.	Oct.-Dec.	2013 Jan.-Mar.
	2012 Jan.-Mar.	Apr.-Jun.	Jul.-Sep.	2012 Oct.-Dec.

First three quarters

▲ Conversion into a subsidiary on Oct. 6

No. of ATMs

• The number of FCTI-installed ATMs upon conversion into a subsidiary was 2,518 units.

Goodwill

• Goodwill totaled approximately ¥6.9 billion and has a 10-year amortization period.

Policy

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

Year-end dividend outlook

Forecasted year-end dividend amount: ¥3.25 per share (annual: ¥6.50), same as the plan at the beginning of the year

Dividends and dividend payout ratio



Notes:

- From FY08, the Bank has paid dividends twice a year through interim and year-end payments.
- On December 1, 2011, the Bank carried out a 1000-for-1 stock split (common shares). The table shows previous-year dividend payments assuming that the split had already taken place.
- The year-end dividend for FY11 includes an extra commemorative ¥1 following our listing on the Tokyo Stock Exchange.

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