

# 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).

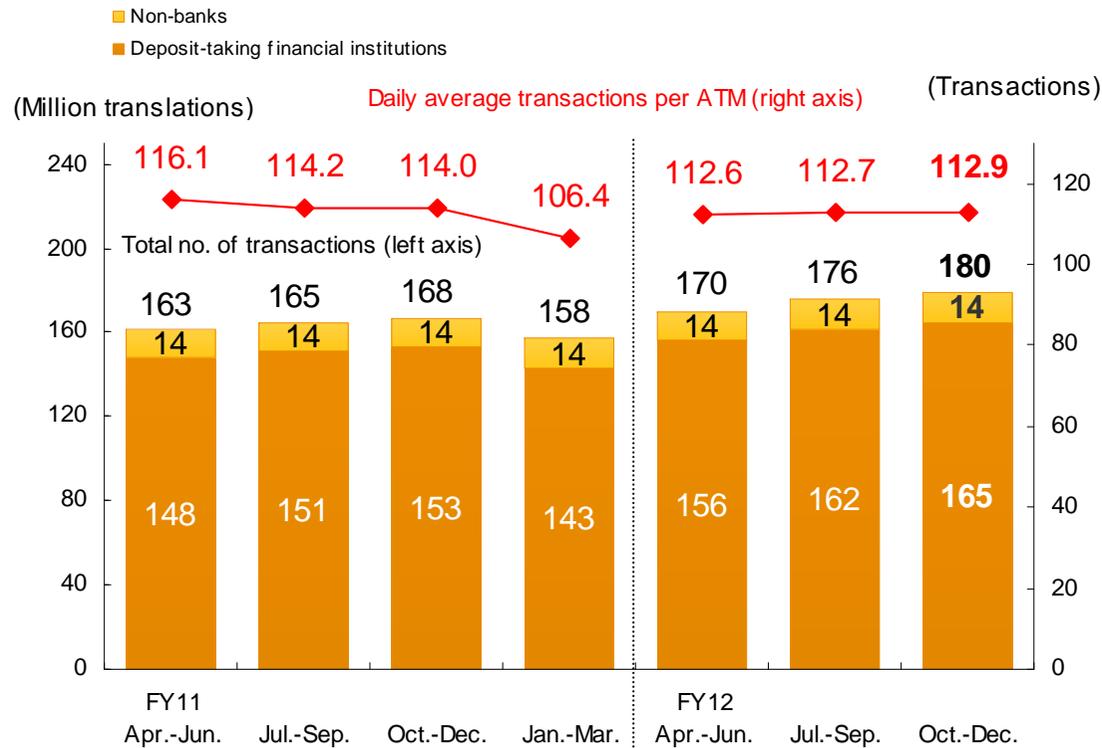
(Unit: Billion yen)

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

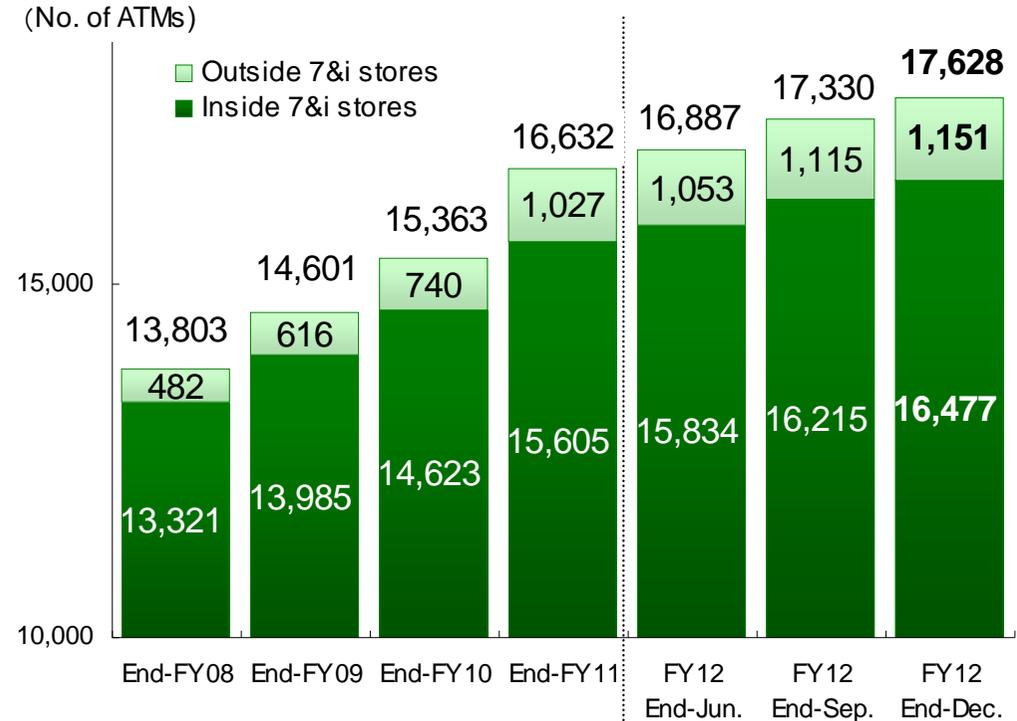
Notes: Amounts less than one unit have been truncated.

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



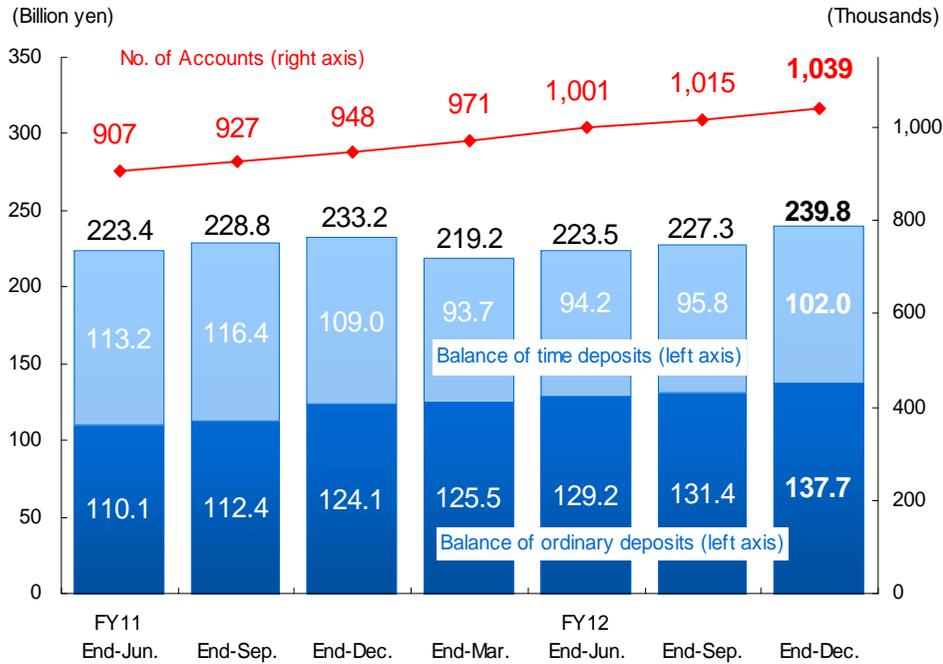
**Notes:**

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.

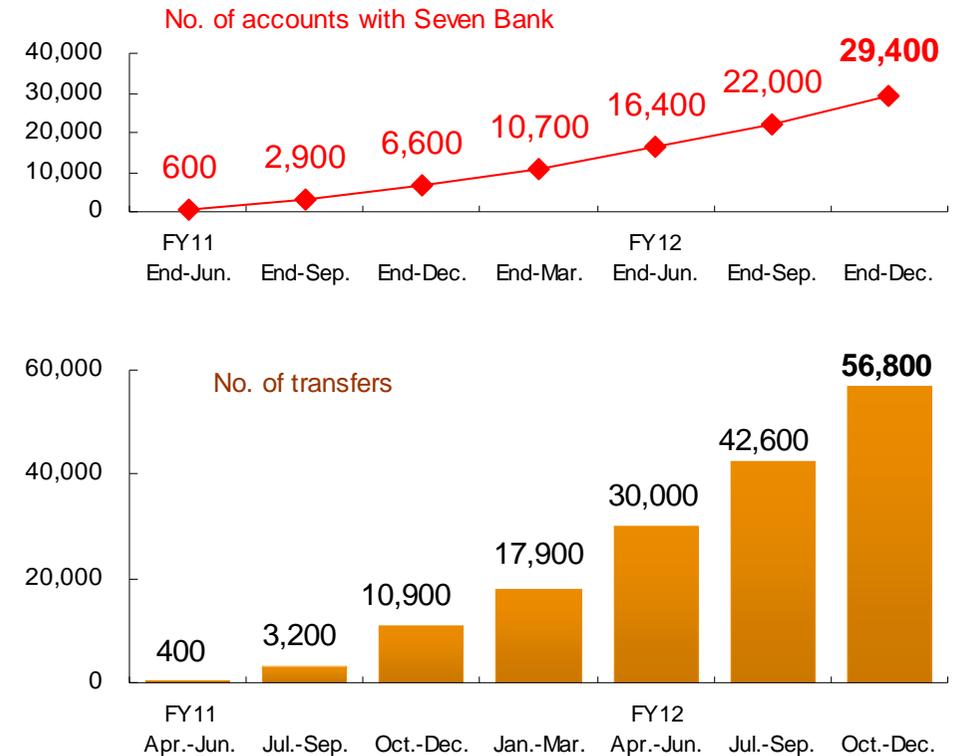
• The total number of transactions was driven up by the increase in the number of ATMs installed

• 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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