



Financial Results for the Third Quarter of the Fiscal Year Ending March 31, 2015 (Consolidated Data)

February 6, 2015

Company Name: Seven Bank, Ltd.	Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8410	URL: http://www.sevenbank.co.jp/english/
President and Representative Director: Kensuke Futagoishi	
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Scheduled date for filing of quarterly financial report:	February 10, 2015
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 Third Quarter of the Fiscal Year Ending March 31, 2015 (April 1, 2014 – December 31, 2014)

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

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Nine months ended December 31, 2014	86,085	8.5	29,829	2.9	18,796	7.4
Nine months ended December 31, 2013	79,304	11.8	28,984	15.5	17,500	14.2

Note: Comprehensive income: Nine months ended December 31, 2014: 19,472 million yen (3.2%),
Nine months ended December 31, 2013: 18,863 million yen (23.1%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2014	15.78	15.75
Nine months ended December 31, 2013	14.69	14.67

(2) Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of December 31, 2014	940,523	163,765	17.3
As of March 31, 2014	790,377	153,408	19.3

(Reference) Capital: December 31, 2014 : 163,289 million yen March 31, 2014: 153,036 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period – Subscription rights to shares at the end of period – Minority interests at the end of the period) / Total assets at the end of the period. Please note that this "Net assets to total assets ratio" is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

2. Dividends

	Dividend per share				
	First quarter	Semi-annual	Third quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
March 31, 2014	—	3.50	—	4.00	7.50
March 31, 2015	—	3.75	—	—	—
March 31, 2015 (Forecasts)	—	—	—	4.25	8.00

Note: Revisions to most recently announced dividend forecasts (Yes/No): Yes
Please refer to "Notice Concerning Revision of the Dividend Forecast" released today for more information.

3. Performance Forecasts for the Fiscal Year Ending March 31, 2015 (April 1, 2014 - March 31, 2015)

(% 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	114,000	7.9	36,900	3.1	23,400	10.1	19.64

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

Notes

(1) Changes in important subsidiaries during the third quarter of the fiscal year ending March 31, 2015: None

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

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

Note: During the nine months ended December 31, 2014, PT. ABADI TAMBAH MULIA INTERNASIONAL and Bank Business Factory Co., Ltd. were newly added to the scope of consolidation, but the additions are not applicable to changes in specific subsidiaries.

(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

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|---------------------------------------------------------------------------------------|------|
| (a) Changes in accounting policy arising from revision of accounting standards, etc.: | Yes |
| (b) Changes in accounting policy other than those noted in (a) above: | None |
| (c) Changes in accounting estimates: | None |
| (d) Retrospective restatements: | None |

(4) Number of shares (common stock)

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

As of December 31, 2014	1,191,001,000 shares	As of March 31, 2014	1,190,949,000 shares
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(b) Number of treasury shares

As of December 31, 2014	128 shares	As of March 31, 2014	128 shares
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(c) Average number of shares for the period under review (Nine month-period)

As of December 31, 2014	1,190,983,664 shares	As of December 31, 2013	1,190,948,872 shares
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- 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.

- Explanation of the appropriate use of earnings forecasts, and other special notes

This report contains earnings projections and other forward-looking statements which represent the judgement of Seven Bank based on currently available information. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

3. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2014	As of December 31, 2014
Assets		
Cash and due from banks	504,987	612,625
Call loans	15,000	15,000
Securities	98,322	80,951
Loans and bills discounted	5,257	8,517
ATM-related temporary payments	92,786	145,230
Other assets	9,633	10,933
Tangible fixed assets	28,588	31,759
Intangible fixed assets	34,568	34,729
Deferred tax assets	1,290	830
Allowance for credit losses	(56)	(53)
Total assets	790,377	940,523
Liabilities		
Deposits	437,588	524,761
Negotiable certificates of deposits	760	30,760
Call money	—	18,000
Borrowed money	21,000	26,000
Bonds	115,000	110,000
ATM-related temporary advances	40,966	50,728
Other liabilities	19,237	14,394
Reserve for bonuses	396	139
Liability for retirement benefits	120	81
Deferred tax liabilities	1,899	1,891
Total liabilities	636,968	776,757
Net assets		
Common stock	30,509	30,514
Capital surplus	30,509	30,514
Retained earnings	88,520	98,087
Treasury stock	(0)	(0)
Total shareholders' equity	149,539	159,115
Net unrealized gains on available-for-sale securities	3	157
Foreign currency translation adjustment	3,613	4,099
Accumulated adjustments for retirement benefit	(119)	(82)
Total accumulated other comprehensive income	3,497	4,174
Subscription rights to shares	371	449
Minority interests	—	25
Total net assets	153,408	163,765
Total liabilities and net assets	790,377	940,523

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

(Millions of yen)

	For the nine months ended December 31, 2013	For the nine months ended December 31, 2014
Ordinary income	79,304	86,085
Interest income	585	977
(Interest on loans)	442	809
(Interest and dividends on securities)	87	129
Fees and commissions income	78,546	84,848
(ATM-related fee income)	75,188	81,115
Other operating income	55	122
Other ordinary income	117	137
Ordinary expenses	50,320	56,256
Interest expenses	1,443	938
(Interest on deposits)	369	398
Fees and commissions payments	12,004	14,268
(ATM placement fee expenses)	10,562	12,177
(ATM-related fee expenses)	665	866
Other operating expenses	0	53
General and administrative expenses	36,856	40,985
Other ordinary expenses	16	9
Ordinary profit	28,984	29,829
Extraordinary losses	289	180
Loss on disposal of fixed assets	289	180
Income before income taxes	28,694	29,648
Income taxes-current	11,101	10,575
Income taxes-deferred	92	278
Total income taxes	11,194	10,853
Income before minority interests	17,500	18,794
Minority interests	—	(1)
Quarterly net income	17,500	18,796

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2013	For the nine months ended December 31, 2014
Income before minority interests	17,500	18,794
Other comprehensive income	1,363	677
Net unrealized gains (losses) on available-for-sale securities	(101)	154
Foreign currency translation adjustments	1,465	486
Accumulated adjustments for retirement benefit	—	36
Comprehensive income	18,863	19,472
Comprehensive income attributable to:		
Owners of the parent	18,863	19,473
Minority interests	—	(1)

1. Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2014	As of December 31, 2014
Assets		
Cash and due from banks	504,462	611,479
Call loans	15,000	15,000
Securities	110,394	93,100
Loans	5,257	8,517
ATM-related temporary payments	92,786	145,230
Other assets	9,362	10,685
Tangible assets	27,314	30,518
Intangible assets	19,569	20,463
Prepaid pension cost	65	47
Deferred tax assets	1,224	784
Allowance for credit losses	(56)	(53)
Total assets	785,380	935,772
Liabilities		
Deposits	437,588	524,852
Negotiable certificates of deposit	760	30,760
Call money	—	18,000
Borrowed money	21,000	26,000
Bonds	115,000	110,000
ATM-related temporary advances	40,966	50,728
Other liabilities	18,545	13,559
Reserve for bonuses	377	99
Total liabilities	634,237	773,999
Net assets		
Common stock	30,509	30,514
Capital surplus	30,509	30,514
Retained earnings	89,749	100,137
Treasury stock	(0)	(0)
Total shareholders' equity	150,767	161,165
Net unrealized gains on available-for-sale securities	3	157
Total valuation and translation adjustments	3	157
Subscription rights to shares	371	449
Total net assets	151,142	161,772
Total liabilities and net assets	785,380	935,772

(2) Non-Consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2013	For the nine months ended December 31, 2014
Ordinary income	75,449	79,910
Interest income	585	976
(Interest on loans)	442	809
(Interest and dividends on securities)	87	129
Fees and commissions income	74,781	78,756
(ATM-related fee income)	71,424	75,023
Other operating income	55	122
Other ordinary income	26	56
Ordinary expenses	45,639	49,218
Interest expenses	1,443	938
(Interest on deposits)	369	398
Fees and commissions payments	9,753	10,585
(ATM placement fee expenses)	8,635	9,014
(ATM-related fee expenses)	417	484
Other operating expenses	0	53
General and administrative expenses	34,426	37,633
Other ordinary expenses	16	7
Ordinary profit	29,809	30,692
Extraordinary losses	269	161
Loss on disposal of fixed assets	269	161
Income before income taxes	29,539	30,530
Income taxes-current	11,059	10,558
Income taxes-deferred	211	354
Total income taxes	11,270	10,912
Quarterly net income	18,268	19,617