

Financial Results for the First Quarter of the Fiscal Year Ending March 31, 2016 (Consolidated Data)

August 7, 2015

Company Name:	Seven Bank, Ltd.	Stock exchange listing:	Tokyo Stock Exchange		
Stock Code:	8410	URL <u>http://ww</u>	ww.sevenbank.co.jp/english/		
Representative:	Kensuke Futagoishi, President and Represe	ntative Director			
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Scheduled date for fi	ling of quarterly financial report:	August 11, 2015	August 11, 2015		
Scheduled date for ca	ash dividends:	_			
Trading accounts:		Not established			
Quarterly earnings su	applementary explanatory documents:	Yes			
Quarterly earnings pr	resentation:	Yes (Analysts, in	stitutional investors)		

(Amounts of less than one million yen are rounded down and percentages are rounded to the first decimal place, etc.)

Financial Highlights for the First Quarter of the Fiscal Year Ending March 31, 2016 (April 1, 2015 – June 30, 2015) (1) Consolidated Operating Results (% represents year-on-year change)

	Ordinary inco	ordinary income		Ordinary profit		Net income attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%	
Three months ended June 30, 2015	29,588	5.8	9,524	(1.2)	6,273	3.3	
Three months ended June 30, 2014	27,958	8.0	9,641	(0.8)	6,070	2.8	

Note: Comprehensive income: Three months ended June 30, 2015: 6,207 million yen (9.2%);

Three months ended June 30, 2014: 5,681 million yen (-18.0%)

	Net income	Diluted earnings
	per share	per share
	Yen	Yen
Three months ended	5.26	5.25
June 30, 2015	5.20	5.25
Three months ended	5.09	5.08
June 30, 2014	5.09	5.08

(2) Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of June 30, 2015	897,241	171,036	19.0
As of March 31, 2015	856,415	169,890	19.7

(Reference) Capital: June 30, 2015: 170,561 million yen; March 31, 2015: 169,413 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 - Non-controlling

interests)/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	
Fiscal year ended March 31, 2015	_	3.75	_	4.25	8.00	
Fiscal year ending March 31, 2016	—					
Fiscal year ending March 31, 2016 (Forecasts)		4.00	_	4.00	8.00	

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

3. Performance Forecasts for the Fiscal Year Ending March 31, 2016 (April 1, 2015 – March 31, 2016)

(% represents the year-on year change from each respective corresponding period (full-year and semi-annual) of the previous fiscal year.)							
	Ordinary income Ordinary profit			Net income attributable to owners of the parent		Net income per share	
	Million yen	%	Million yen	%	Million yen	%	Yen
Semi-annual (Accumulated)	59,900	5.5	19,300	(2.0)	12,700	2.3	10.66

37,700

1.7

Excluded - (company name) -

24.800

6.8

20.82

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

Notes

Full-year

(1) Changes in important subsidiaries during the first quarter of the fiscal year ending March 31, 2016: None (Changes in specific subsidiaries involving changes in the scope of consolidation)

Added - (company name) -

(2) Adoption of particular accounting methods for quarterly consolidated financial statements: None

6.1

(3) Changes in accounting policy, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policy aris	sing from revision of accour	nting standards, etc.: Ye	*S
(b) Changes in accounting policy of	her than those noted in (a) ab	ove: No	one
(c) Changes in accounting estimates:		Ne	one
(d) Retrospective restatements:		Ne	one
(4) Number of shares (common stock)			
(a) Number of shares in issue (includ			
As of June 30, 2015	1,191,001,000 shares	As of March 31, 20	1,191,001,000 shares
(b) Number of treasury shares			
As of June 30, 2015	128 shares	As of March 31, 20	15 128 shares
(c) Average number of shares for the	period under review		
Three months ended	-	Three months ende	d
June 30, 2015	1,191,000,872 shares	June 30, 2014	1,190,948,872 shares

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

4. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

		(Millions of yen)
	As of March 31, 2015	As of June 30, 2015
Assets		
Cash and due from banks	600,859	626,972
Call loans	13,000	16,000
Securities	71,853	60,425
Loans	10,406	12,237
ATM-related temporary payments	81,617	102,496
Other assets	10,411	11,066
Tangible fixed assets	31,673	31,836
Intangible fixed assets	35,625	35,419
Asset for retirement benefits	60	73
Deferred tax assets	951	760
Allowance for credit losses	(46)	(48)
Total assets	856,415	897,241
Liabilities		
Deposits	501,413	537,044
Negotiable certificates of deposits	760	300
Borrowed money	16,000	16,000
Bonds	110,000	110,000
ATM-related temporary advances	37,857	46,581
Other liabilities	17,890	13,469
Reserve for bonuses	449	710
Liability for retirement benefits	0	0
Deferred tax liabilities	2,154	2,099
Total liabilities	686,525	726,205
Net assets		
Common stock	30,514	30,514
Capital surplus	30,514	30,514
Retained earnings	102,511	103,722
Treasury stock	(0)	(0)
Total shareholders' equity	163,539	164,750
Net unrealized gains on available-for-sale securities	360	343
Foreign currency translation adjustments	5,500	5,447
Accumulated adjustments for retirement benefit	13	19
Total accumulated other comprehensive income	5,874	5,810
Subscription rights to shares	449	449
Non-controlling interests	26	24
Total net assets	169,890	171,036
Total liabilities and net assets	856,415	897,241

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

Consolidated Statements of Income

		(Millions of yen)
	Three months ended June 30, 2014	Three months ended June 30, 2015
Ordinary income	27,958	29,588
Interest income	290	483
(Interest on loans)	229	429
(Interest and dividends on securities)	49	26
Fees and commissions income	27,571	28,987
(ATM-related fee income)	26,372	27,640
Other operating income	43	46
Other ordinary income	52	69
Ordinary expenses	18,316	20,063
Interest expenses	349	321
(Interest on deposits)	137	149
Fees and commissions expenses	4,589	5,198
(ATM placement fee expenses)	3,934	4,333
(ATM-related fee expenses)	292	344
General and administrative expenses	13,371	14,521
Other ordinary expenses	6	22
Ordinary profit	9,641	9,524
Extraordinary losses	43	32
Loss on disposal of fixed assets	43	32
Income before income taxes	9,598	9,492
Income taxes-current	3,362	3,068
Income taxes-deferred	166	150
Total income taxes	3,528	3,219
Net income	6,070	6,272
Net loss attributable to non-controlling interests	_	(0)
Net income attributable to owners of the parent	6,070	6,273

Consolidated Statements of Comprehensive Income

		(Millions of yen)
	Three months ended	Three months ended
	June 30, 2014	June 30, 2015
Net income	6,070	6,272
Other comprehensive income	(389)	(65)
Net unrealized gains (losses) on		
available-for-sale securities	(47)	(17)
Foreign currency translation adjustments	(353)	(54)
Adjustments for retirement benefit	12	6
Comprehensive income	5,681	6,207
Comprehensive income attributable to:		
Owners of the parent	5,681	6,209
Non-controlling interests	-	(1)

Quarterly Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

		(Millions of yen)
	As of March 31, 2015	As of June 30, 2015
Assets		
Cash and due from banks	599,620	625,622
Call loans	13,000	16,000
Securities	84,002	72,574
Loans	10,406	12,237
ATM-related temporary payments	81,617	102,496
Other assets	10,071	10,726
Tangible fixed assets	30,506	30,741
Intangible fixed assets	20,191	20,478
Prepaid pension cost	41	44
Deferred tax assets	958	758
Allowance for credit losses	(46)	(48)
Total assets	850,369	891,633
Liabilities		
Deposits	501,525	537,135
Negotiable certificates of deposits	760	300
Borrowed money	16,000	16,000
Bonds	110,000	110,000
ATM-related temporary advances	37,857	46,581
Other liabilities	17,041	12,621
Reserve for bonuses	370	644
Total liabilities	683,554	723,282
Net assets		
Common stock	30,514	30,514
Capital surplus	30,514	30,514
Retained earnings	104,976	106,529
Treasury stock	(0)	(0)
Total shareholders' equity	166,004	167,557
Net unrealized gains on available-for-sale securities	360	343
Total valuation and translation adjustments	360	343
Subscription rights to shares	449	449
Total net assets	166,814	168,350
Total liabilities and net assets		
	850,369	891,633

(2) Non-Consolidated Statements of Income

		(Millions of yen)
	Three months ended June 30, 2014	Three months ended June 30, 2015
Ordinary income	25,962	27,331
Interest income	290	482
(Interest on loans)	229	429
(Interest and dividends on securities)	49	26
Fees and commissions income	25,621	26,781
(ATM-related fee income)	24,421	25,434
Other operating income	43	46
Other ordinary income	7	21
Ordinary expenses	15,997	17,419
Interest expenses	349	321
(Interest on deposits)	137	149
Fees and commissions payments	3,427	3,803
(ATM placement fee expenses)	2,951	3,128
(ATM-related fee expenses)	155	203
General and administrative expenses	12,213	13,271
Other ordinary expenses	6	23
Ordinary profit	9,965	9,912
Extraordinary losses	43	30
Loss on disposal of fixed assets	43	30
Income before income taxes	9,922	9,882
Income taxes-current	3,346	3,058
Income taxes-deferred	211	208
Total income taxes	3,557	3,267
Net income	6,364	6,614