

3. Performance Forecasts for the Fiscal Year Ending March 31, 2017 (April 1, 2016 - March 31, 2017)

(% represents the year-on year change from 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
Full-year	122,300	1.9	37,200	0.0	25,300	2.3	21.23

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

Notes

(1) Changes in important subsidiaries during the third quarter of the fiscal year ending March 31, 2017: None

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

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

(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

(a) Changes in accounting policy arising from revision of accounting standards, etc.: None

(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, 2016 1,191,528,000 shares As of March 31, 2016 1,191,001,000 shares

(b) Number of treasury shares

As of December 31, 2016 128 shares As of March 31, 2016 128 shares

(c) Average number of shares for the period under review (Nine-month period)

As of December 31, 2016 1,191,399,777 shares As of December 31, 2015 1,191,000,872 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.

3. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2016	As of December 31, 2016
Assets		
Cash and due from banks	645,838	734,520
Call loans	25,000	—
Securities	66,797	77,563
Loans	16,208	18,589
ATM-related temporary payments	83,407	147,571
Other assets	11,961	14,823
Tangible fixed assets	30,890	27,017
Intangible fixed assets	34,356	32,447
Asset for retirement benefits	68	108
Deferred tax assets	921	448
Allowance for credit losses	(65)	(32)
Total assets	915,385	1,053,058
Liabilities		
Deposits	546,981	609,731
Negotiable certificates of deposit	800	20,800
Call money	—	40,000
Borrowed money	15,022	14,000
Bonds	110,000	110,000
ATM-related temporary advances	37,830	52,074
Other liabilities	17,807	13,955
Reserve for bonuses	458	147
Liability for retirement benefits	0	0
Deferred tax liabilities	1,690	1,175
Total liabilities	730,590	861,885
Net assets		
Common stock	30,514	30,572
Capital surplus	30,496	30,554
Retained earnings	117,402	126,676
Treasury stock	(0)	(0)
Total shareholders' equity	178,412	187,804
Net unrealized gains on available-for-sale securities	343	343
Foreign currency translation adjustments	5,462	2,445
Accumulated adjustments for retirement benefit	6	25
Total accumulated other comprehensive income	5,812	2,814
Subscription rights to shares	545	533
Non-controlling interests	24	20
Total net assets	184,794	191,172
Total liabilities and net assets	915,385	1,053,058

(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, 2015	For the nine months ended December 31, 2016
Ordinary income	90,915	92,354
Interest income	1,640	2,098
(Interest on loans)	1,485	1,990
(Interest and dividends on securities)	51	17
Fees and commissions income	84,973	89,863
(ATM-related fee income)	84,784	85,245
Other operating income	133	191
Other ordinary income	168	201
Ordinary expenses	61,993	63,431
Interest expenses	967	744
(Interest on deposits)	448	268
Fees and commissions expenses	16,231	17,438
(ATM placement fee expenses)	13,453	14,131
(ATM-related fee expenses)	1,072	1,151
General and administrative expenses	44,725	45,182
Other ordinary expenses	69	65
Ordinary profit	28,922	28,923
Extraordinary losses	154	142
Loss on disposal of fixed assets	154	142
Income before income taxes	28,767	28,780
Income taxes-current	9,610	8,881
Income taxes-deferred	(106)	203
Total income taxes	9,503	9,084
Net income	19,263	19,695
Net loss attributable to non-controlling interests	(8)	(1)
Net income attributable to owners of the parent	19,272	19,697

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2015	For the nine months ended December 31, 2016
Net income	19,263	19,695
Other comprehensive income (loss)	(45)	(3,000)
Net unrealized gains on available-for-sale securities	46	0
Foreign currency translation adjustments	(111)	(3,019)
Adjustments for retirement benefit	19	18
Comprehensive income	19,218	16,695
Comprehensive income attributable to:		
Owners of the parent	19,230	16,699
Non-controlling interests	(11)	(3)

1. Quarterly Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2016	As of December 31, 2016
Assets		
Cash and due from banks	641,558	731,184
Call loans	25,000	—
Securities	83,332	96,506
Loans	16,208	18,589
ATM-related temporary payments	83,399	147,548
Other assets	10,101	11,551
Tangible fixed assets	29,606	25,659
Intangible fixed assets	20,685	21,898
Prepaid pension cost	59	72
Deferred tax assets	914	435
Allowance for credit losses	(65)	(32)
Total assets	910,801	1,053,413
Liabilities		
Deposits	547,065	609,761
Negotiable certificates of deposits	800	20,800
Call money	—	40,000
Borrowed money	15,000	14,000
Bonds	110,000	110,000
ATM-related temporary advances	37,830	52,074
Other liabilities	16,551	12,865
Reserve for bonuses	379	108
Total liabilities	727,627	859,610
Net assets		
Common stock	30,514	30,572
Capital surplus	30,514	30,572
Retained earnings	121,258	131,780
Treasury stock	(0)	(0)
Total shareholders' equity	182,286	192,926
Net unrealized gains on available-for-sale securities	343	343
Total valuation and translation adjustments	343	343
Subscription rights to shares	545	533
Total net assets	183,174	193,803
Total liabilities and net assets	910,801	1,053,413

(2) Non-Consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2015	For the nine months ended December 31, 2016
Ordinary income	83,750	85,868
Interest income	1,644	2,078
(Interest on loans)	1,493	1,990
(Interest and dividends on securities)	51	17
Fees and commissions income	81,903	83,498
(ATM-related fee income)	77,723	78,911
Other operating income	133	186
Other ordinary income	69	105
Ordinary expenses	53,539	55,434
Interest expenses	966	738
(Interest on deposits)	448	268
Fees and commissions expenses	11,765	13,139
(ATM placement fee expenses)	9,570	10,496
(ATM-related fee expenses)	625	666
General and administrative expenses	40,726	41,500
Other ordinary expenses	80	56
Ordinary profit	30,211	30,434
Extraordinary losses	120	127
Loss on disposal of fixed assets	120	127
Income before income taxes	30,090	30,306
Income taxes-current	9,608	8,880
Income taxes-deferred	361	479
Total income taxes	9,969	9,360
Net income	20,120	20,946