



Appendix

Financial Results for Fiscal 2016 (Non-Consolidated Data)



May. 2017

Basic information

Headquarters	1-6-1 Marunouchi Chiyoda-ku, Tokyo
Major business lines	ATM services / Other financial Services

Key Data

(as of Mar. 31, 2017)

Net assets	191.6 billion yen
Common stock	30.5 billion yen
No. of ATMs	23,368
No. of manned outlets	7
No. of employees	472

Main Shareholders (as of Mar. 31, 2017)

Shareholders	No. of shares	% of voting rights
Seven-Eleven Japan	453,639,000	38.07
Ito-Yokado	46,961,000	3.94
York-Benimaru	45,000,000	3.77
Japan Trustee Services, T.	26,038,800	2.18
Master Trust Bank of Japan, T.	25,174,500	2.11
BBH FOR MATTHEWS ASIA DIVIDEND FUND	23,009,400	1.93
Sumitomo Mitsui Banking	15,000,000	1.25
Dai-ichi Life Insurance	15,000,000	1.25
Japan Trustee Services, T5.	13,591,100	1.14
JP MORGAN CHASE BANK 385174	12,810,700	1.07

Concept of incorporation: Everyone's ATM network

Anytime	24 hours, 365 days a year
Anywhere	Throughout Japan
Everyone's ATM network	Approx. 590 domestic alliance partners, cards issued overseas
Safe and secure	Safe, monitored locations, high security

History

Apr. 2001	Incorporated under the name IY Bank Co., Ltd.
Oct. 2005	Changed corporate name to Seven Bank, Ltd.
Dec. 2011	Listed on the First Section of TSE
Oct. 2012	Made U.S.-based ATM operating company FCTI a consolidated subsidiary
Jun. 2014	Established PT. ABADI TAMBAH MULIA INTERNASIONAL, a joint venture in Indonesia
Jul. 2014	Established Bank Business Factory Co., Ltd.

Shareholders	No. of shares	% of voting rights
7&i HD group companies	545,600,000	45.78
Financial institutions	209,575,200	17.58
Securities companies	9,836,063	0.82
Other corporations	62,264,488	5.22
Foreign investors	208,353,467	17.48
Individuals and other shareholders	155,898,654	13.08

Notes:

- For voting rights percentages, amounts have been truncated at the second decimal place.
- Orange shading indicates 7&i Holdings group companies.
- Other corporations excludes 7&i Holdings group companies.

Trends in Income (Since Establishment)

(Unit: Billion yen)

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
Ordinary income	1.9	11.5	29.1	47.9	64.6	75.4	83.6	89.8	88.8	83.9	88.3	94.1	99.8	105.6	110.4	113.1
ATM-related fee income	1.8	11.3	28.9	45.8	61.9	73.1	80.1	85.5	85.2	80.5	83.8	88.8	94.3	98.9	102.2	103.7
Ordinary expenses	14.0	19.7	26.0	37.8	45.2	50.4	59.0	61.0	58.4	56.5	58.7	62.0	62.6	67.3	71.4	74.1
Interest expenses	0.0	0.0	0.0	0.4	0.6	1.5	2.7	2.7	2.1	2.0	1.9	1.6	1.8	1.2	1.2	0.9
ATM placement fee expenses	0.3	1.1	2.2	3.5	4.5	6.1	7.7	8.5	9.0	9.3	9.9	10.6	11.3	11.9	12.7	13.8
Outsourcing expenses	5.1	7.0	8.5	12.0	14.4	13.7	13.7	13.9	13.9	14.2	15.0	15.8	16.3	16.8	17.6	17.8
Maintenance fees	0.3	0.8	1.1	3.0	2.5	2.9	3.4	3.5	3.5	3.9	4.2	3.9	3.7	3.7	3.9	4.0
Depreciation and amortization	1.6	2.6	3.1	3.5	4.3	5.4	11.4	15.4	12.8	11.6	12.3	13.8	11.6	15.0	17.4	17.5
Ordinary profit (loss)	(12.1)	(8.1)	3.0	10.0	19.4	25.0	24.6	28.7	30.4	27.4	29.5	32.0	37.1	38.2	39.0	38.9
Extraordinary gain (loss)	0.0	0.0	(0.1)	(0.1)	(2.8)	(4.0)	(1.3)	(0.0)	(0.1)	(0.4)	(0.2)	(0.5)	(1.0)	(0.1)	(0.1)	(0.1)
Income taxes	0.0	0.0	(2.1)	(0.9)	6.0	8.3	9.5	11.7	12.3	10.9	12.0	11.9	13.8	13.6	12.7	11.8
Net income	(12.1)	(8.1)	5.0	10.8	10.5	12.6	13.8	16.9	17.9	16.0	17.2	19.5	22.3	24.4	26.1	26.8

Note: Amounts less than one unit have been truncated.

Principal Figures (Since Establishment)



	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
No. of ATMs installed at end of term (units)	3,657	5,250	7,804	9,981	11,484	12,088	13,032	13,803	14,601	15,363	16,632	18,123	19,514	21,056	22,472	23,368
Inside the 7&i Group	3,657	5,250	7,804	9,981	11,484	12,088	12,678	13,321	13,985	14,623	15,605	16,914	18,142	19,335	20,415	21,238
Outside the 7&i Group	-	-	-	-	-	-	354	482	616	740	1,027	1,209	1,372	1,721	2,057	2,130
Total no. of transactions (million)	14	72	157	257	342	418	498	555	590	609	655	698	736	743	782	796
Daily average transactions per ATM (transaction/ATM/day)	24.9	46.8	67.5	76.6	88.2	97.8	109.0	114.3	114.4	112.3	112.6	111.1	107.8	100.9	98.8	95.5
No. of accounts (Thousand accounts)	63	108	163	225	331	466	580	688	775	885	971	1,066	1,214	1,405	1,562	1,690
Balance of ordinary deposits (Billion yen)	5.1	14.6	29.8	40.0	49.7	57.9	66.8	76.3	87.7	104.0	125.5	143.9	158.9	190.4	212.4	245.2
Balance of time deposits (Billion yen)	-	-	-	-	2.3	14.1	25.6	37.2	41.7	108.3	93.7	107.3	153.1	180.6	177.3	151.6
Personal loan balance (Billion yen)	-	-	-	-	-	-	-	-	0.1	0.5	1.9	3.3	5.2	10.4	16.2	19.8
No. of International money transfer transactions during the period (Thousands of transactions)	-	-	-	-	-	-	-	-	-	-	32	189	391	633	816	979

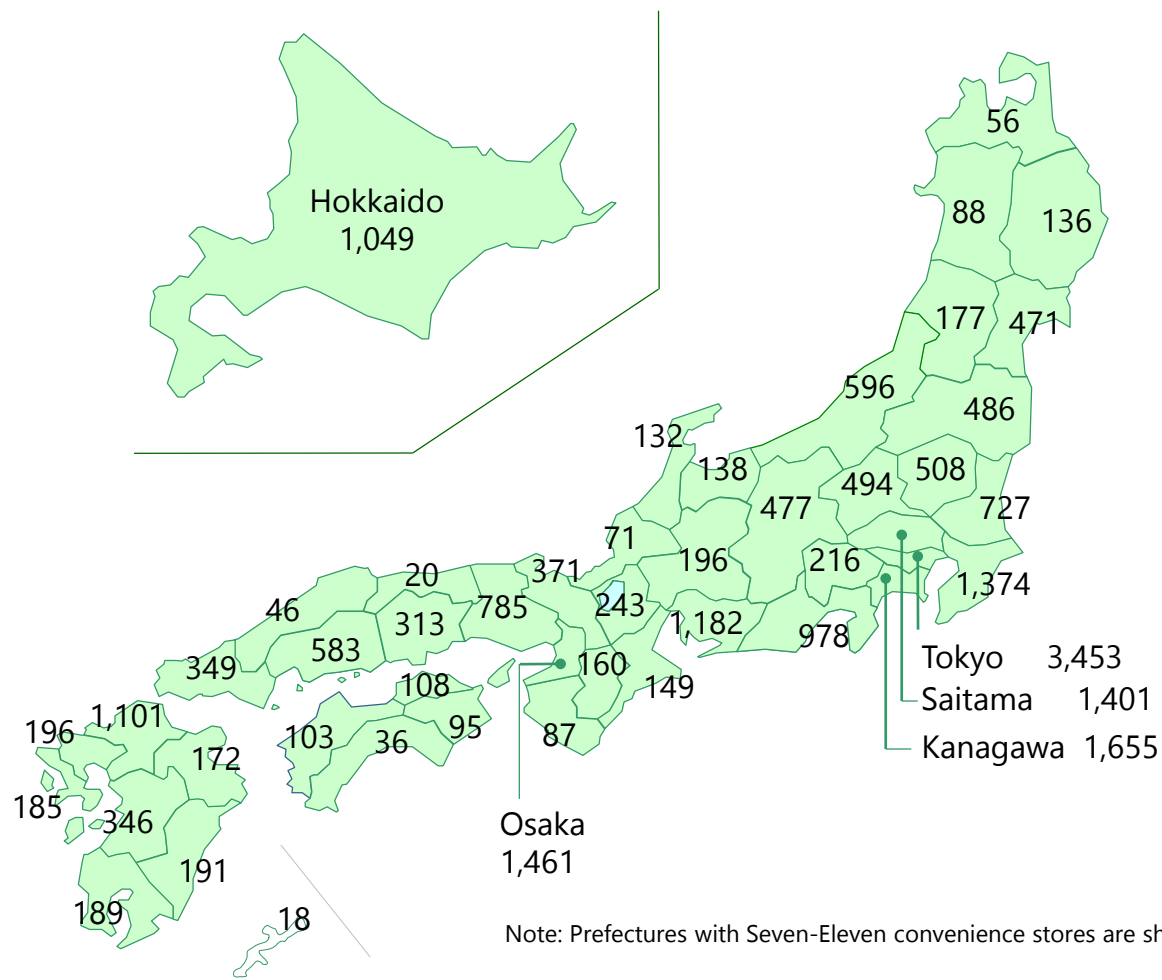
Note: Amounts less than one unit have been truncated.

Extensive Nationwide ATM Network



No. of ATMs by prefecture (as of Mar. 31, 2017)

Total: 23,368 ATM



Note: Prefectures with Seven-Eleven convenience stores are shaded green

Trends in the Number of Partner Financial Institutions

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
Banks	7	15	27	50	63	80	92	95	97	100	105	113	119	122	123	124
"Shinkin" banks	-	-	240	241	255	263	260	264	258	262	265	264	261	262	261	261
Credit cooperatives	-	-	-	117	122	124	122	127	127	129	132	132	131	130	129	130
Labor banks	-	-	-	13	13	13	13	13	13	13	13	13	13	13	13	13
JA Bank	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1
JF Marine Bank	-	-	-	-	1	1	1	1	1	1	1	1	1	1	1	1
Shoko Chukin Bank	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1
Securities firms	2	2	2	2	5	8	8	8	8	9	9	9	11	11	11	12
Life insurance firms	-	4	5	5	6	8	8	8	8	8	8	8	8	8	8	8
Other financial institutions (Consumer finance, credit card companies, etc.)	-	27	35	41	47	50	49	49	41	43	42	42	43	45	47	50
Total	9	48	309	469	513	548	554	566	555	567	577	584	589	594	595	601

Notes: 1. Seven Bank is not included among the partner financial institutions.

2. JA Bank and JF Marine Bank, which have many companies under their umbrella, are counted as one institute respectively.