

**Notice Relating to Information on Seven Bank's Financial Results
Accompanying Its Listing on the First Section of the Tokyo Stock Exchange**

Seven Bank listed its shares today, December 26, 2011, on the First Section of the Tokyo Stock Exchange.

Going forward, Seven Bank will continue to work to expand its operations and increase its corporate value to meet your expectations. Accordingly, your continued support and cooperation will be greatly appreciated.

The outlook for Seven Bank for the fiscal year ending March 31, 2012, is shown in the table below. We have also attached the most-recent information on Seven Bank's financial results to this news release.*

*The attachment contains the "The Second Quarter Financial Results for the Fiscal Year ended March 31, 2012", which were announced on November 10, 2011. This attachment does not take account of the stock split and other content of the news release entitled "Announcement of a Stock Split, Adoption of the Share Unit Number System, Changes in the Articles of Incorporation, and Revision in the Outlook for Dividends" that was made public on November 15, 2011.

Nonconsolidated Financial Results and Outlook

(Units: Million yen, %)

Date Item	Fiscal year ending March 31, 2012 (Fiscal 2011) (Outlook)			Results through the second quarter of fiscal 2011 (Actual)		Fiscal year ended March 31, 2011 (Actual)	
		% composition	% change (YOY)		% composition		% composition
Ordinary income	88,100	100.0	104.9	44,338	100.0	83,964	100.0
Operating profit	28,000	31.7	102.0	15,710	35.4	27,449	32.6
Interim net income	16,500	18.7	103.0	9,270	20.9	16,008	19.0
Interim earnings per share	¥13.85			¥7,784.15 (¥7.78)		¥13,198.52 (¥13.19)	
Dividends per share	¥5.20			—(—)		¥5,200.00 (¥5.20)	
Interim dividends per share	—			¥2,600.00 (¥2.60)		—(—)	

Notes:

1. The Company does not prepare consolidated financial statements.
2. Figures for the fiscal year ending March 31, 2012 (outlook) shown above have been adjusted to reflect revisions in performance contained in the Company's announcement "The Second Quarter Financial Results for the Fiscal Year ended March 31, 2012", which was released on November 10, 2011.
3. As indicated in the news release entitled "Announcement of a Stock Split, Adoption of the Share Unit Number System, Changes in the Articles of Incorporation, and Revision in the Outlook for Dividends" that was made public on November 15, 2011, effective on December 1, 2011, the Company conducted a stock split of 1,000 common shares for each one common share outstanding. The figures shown in the table above for the fiscal year ending March 31, 2012, as well as figures for interim earnings per share and fiscal year-end dividends per share have been adjusted to reflect the stock split. Also, the figures in parentheses for interim earnings per share, dividends per share, and interim dividends per share through the second quarter of fiscal 2011 and for the fiscal year ended March 31, 2011, have been retrospectively restated to reflect the stock split.



The Second Quarter Financial Results for the Fiscal Year ended March 31, 2012 [Japan GAAP]
(Non-Consolidated Data)

November 10, 2011

Company Name: Seven Bank, Ltd.

Stock exchange listing: OSE-JASDAQ

Stock Code: 8410

URL <http://www.sevenbank.co.jp/english/>

Represent: Kensuke Futagoishi

For inquiries: Director, Managing Executive Officer and General Manager of the Planning Division,

Yasuaki Funatake

Telephone: +81-3-3211-3041

Scheduled date for filing of quarterly financial report: November 24, 2011

Scheduled date for dividend payment: December 2, 2011 Trading accounts: Not established

Quarterly earnings supplementary explanatory documents: Yes

Quarterly earnings presentation: Yes (Analysts, institutional investors)

(Amounts of less than one million yen and one decimal point are rounded down)

1. Financial Highlights for the Second Quarter (Interim period) of Fiscal 2011 (April 1, 2011 – September 30, 2011)

(1) Operating Results

(% represents change from the previous interim period)

	Ordinary income		Operating profit		Interim net income	
	million yen	%	million yen	%	million yen	%
Six Months ended September 30, 2011	44,338	2.7	15,710	4.9	9,270	4.7
Six Months ended September 30, 2010	43,146	-5.4	14,976	-8.1	8,851	-7.8

	Interim earnings per share	Diluted earnings per share
	yen	yen
Six Months ended September 30, 2011	7,784.15	7,777.55
Six Months ended September 30, 2010	7,255.53	7,252.43

(2) Financial Position

	Total assets	Total net assets	Net assets to total assets ratio	Non-Consolidated capital adequacy ratio (domestic standard)
	million yen	million yen	%	%
As of September 30, 2011	603,855	120,750	19.9	53.02
As of March 31, 2011	600,061	114,539	19.0	51.19

[Reference] Capital: September 30, 2011: 120,529 million yen March 31, 2011: 114,384 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period – Sock acquisition rights at the end of the period) / Total assets at the end of the period

Note: "Non-consolidated capital adequacy ratio (domestic standard)" is calculated according to the formula set to determine whether a bank has adequate capital in light of its assets etc. (Financial Services Agency Notification No. 19, 2006) pursuant to "Article 14- 2 of the Banking Law."

2. Dividends on Common Stock

	Dividend per share				
	First Quarter End	Second Quarter End	Third Quarter End	Fiscal Year End	Total
	yen	yen	yen	yen	yen
Fiscal Year ended March 31, 2011	-	2,600.00	-	2,600.00	5,200.00
Fiscal Year ended March 31, 2012	-	2,600.00	-	-	-
Fiscal Year ended March 31, 2012 (Forecasts)	-	-	-	2,600.00	5,200.00

Note: Revisions to the dividends forecast since the previous announcement: None

3. Performance Forecasts for Fiscal 2011 (April 1, 2011 – March 31, 2012)

(% represents change from the previous interim period)

	Ordinary income		Operating profit		Net income		Net income per share
	yen million	%	yen million	%	yen million	%	yen
Fiscal Year ended March 31, 2012	88,100	4.9	28,000	2.0	16,500	3.0	13,855.04

Note: Revisions to the performance forecasts since the previous announcement: Yes

4. Others

(1) Changes in accounting policy, changes in accounting estimates, and retrospective restatement

- (a) Changes arising from revised accounting standards etc.: None
- (b) Changes other than (a) above: None
- (c) Changes in accounting estimate: None
- (d) Retrospective restatements: None

(2) Number of shares (common stock)

- (a) Number of shares in issue As of Sep. 30, 2011: 1,190,908 shares As of March 31, 2011: 1,190,880 shares
- (b) Number of treasury stock As of Sep. 30, 2011: — shares As of March 31, 2011: — shares
- (c) Average number of shares for the interim period
Six months ended Sep. 30, 2011: 1,190,895 shares Six months ended Sep.30, 2010: 1,220,027 shares

*Quarterly Review Status

This quarterly earnings report is exempt from interim audit 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.

*Cautionary statement with respect to earnings forecasts, and disclaimer

Seven Bank, Ltd. prepared interim financial statements for the second quarter ended September 30, 2011, because it corresponds to a "specific business corporation" (as described in Article 17-15, paragraph 2 of the Cabinet Office Ordinance for Disclosure of Business and Related Matters).

This report contains earnings projections and other forward-looking statements which are based on currently available information and certain assumptions that the Seven Bank considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

3. Non-consolidated Financial Statements for the six months ended September 30, 2011

(1) Non-Consolidated Balance Sheets

	As of March 31, 2011	(Millions of yen) As of September 30, 2011
Assets		
Cash and due from banks	385,013	332,862
Call loans	10,000	45,000
Securities	99,978	109,728
Loans and bills discounted	536	1,157
Prepaid pension cost	36	18
Accrued income	6,391	6,971
ATM-related temporary payments	67,465	79,220
Other assets	1,515	1,288
Property, plant and equipment	9,393	9,166
Intangible assets	18,689	17,397
Deferred tax assets	1,111	1,154
Allowance for loan losses	-71	-112
Assets	600,061	603,855
Liabilities		
Deposits	312,692	330,077
Negotiable certificates of deposits	20,690	826
Call money	2,800	—
Borrowed money	20,000	20,000
Bonds payable	90,000	90,000
ATM-related temporary advances	27,557	29,204
Other liabilities	11,456	12,660
Income tax payable	4,994	6,579
Asset retirement obligations	264	266
Other liabilities	6,198	5,815
Provision for bonuses	325	335
Liabilities	485,522	483,105
Net assets		
Capital stock	30,503	30,505
Capital surplus	30,503	30,505
Capital reserve	30,503	30,505
Retained earnings	53,326	59,500
Legal retained earnings	0	0
Other retained earnings	53,326	59,500
Retained earnings brought forward	53,326	59,500
Shareholders' equity	114,333	120,512
Valuation difference on available-for-sale securities	51	17
Valuation and translation adjustments	51	17
Subscription rights to shares	154	220
Net assets	114,539	120,750
Liabilities and net assets	600,061	603,855

(2) Non-consolidated Statements of Income

	(Millions of yen)	
	For the Six months ended September 30, 2010	For the Six months ended September 30, 2011
Ordinary income	43,146	44,338
Interest income	91	232
Interest on loans and discounts	18	57
Interest and dividends on securities	39	141
Fees and commissions	43,001	44,040
ATM-related fee income	41,467	42,204
Other income	53	65
Ordinary expenses	28,170	28,627
Interest expenses	1,010	1,052
Interest on deposits	184	302
Fees and commissions payments	5,049	5,301
ATM placement fee expenses	4,708	4,959
ATM-related fee expenses	198	181
Other ordinary expenses	11	3
General and administrative expenses	21,948	22,222
Other expenses	150	46
Ordinary profit	<u>14,976</u>	<u>15,710</u>
Extraordinary income	87	—
Reversal of allowance for loan losses	87	—
Extraordinary losses	133	63
Loss on disposal of noncurrent assets	1	63
Loss on adjustment for changes of accounting standard for asset retirement obligations	131	—
Interim income before income taxes	<u>14,929</u>	<u>15,647</u>
Income taxes-current	6,026	6,396
Income taxes-deferred	51	-19
Income taxes	<u>6,077</u>	<u>6,377</u>
Interim net income	<u>8,851</u>	<u>9,270</u>

(3) Non-consolidated Statement of Changes in Net Assets

	(Millions of yen)	
	For the Six months ended September 30, 2010	For the Six months ended September 30, 2011
Shareholders' equity		
Capital stock		
Balance at end of previous fiscal year	30,503	30,503
Changes in the interim period		
Issuance of new shares	—	2
Net changes in the interim period	—	2
Balance at end of the interim period	<u>30,503</u>	<u>30,505</u>
Capital surplus		
Capital reserve		
Balance at end of previous fiscal year	30,503	30,503
Changes in the interim period		
Issuance of new shares	—	2
Net changes in the interim period	—	2
Balance at end of the interim period	<u>30,503</u>	<u>30,505</u>
Other capital surplus		
Balance at end of previous fiscal year	1,239	—
Changes in the interim period		
Net changes in the interim period	—	—
Balance at end of the interim period	<u>1,239</u>	<u>—</u>
Total capital surplus		
Balance at end of previous fiscal year	31,742	30,503
Changes in the interim period		
Issuance of new shares	—	2
Net changes in the interim period	—	2
Balance at end of the interim period	<u>31,742</u>	<u>30,505</u>
Retained earnings		
Legal retained earnings		
Balance at end of previous fiscal year	0	0
Changes in the interim period		
Net changes in the interim period	—	—
Balance at end of the interim period	<u>0</u>	<u>0</u>
Other retained earnings		
Retained earnings brought forward		
Balance at end of previous fiscal year	47,606	53,326
Changes in the interim period		
Dividends from surplus	-3,355	-3,096
Interim income	8,851	9,270
Net changes in the interim period	<u>5,496</u>	<u>6,173</u>
Balance at end of the interim period	<u>53,103</u>	<u>59,500</u>
Total retained earnings		
Balance at end of previous fiscal year	47,606	53,326
Changes in the interim period		
Dividends from surplus	-3,355	-3,096
Interim income	8,851	9,270
Net changes in the interim period	<u>5,496</u>	<u>6,173</u>
Balance at end of the interim period	<u>53,103</u>	<u>59,500</u>

	For the Six months ended September 30, 2010	For the Six months ended September 30, 2011
Total shareholders' equity		
Balance at end of previous fiscal year	109,851	114,333
Changes in the interim period		
Issuance of new shares	—	5
Dividends from surplus	-3,355	-3,096
Interim income	8,851	9,270
Net changes in the interim period	5,496	6,179
Balance at end of the interim period	115,348	120,512
Valuation and translation adjustments		
Valuation difference on available-for-sale securities		
Balance at end of previous fiscal year	-0	51
Changes in the interim period		
Net changes in the items other than shareholders' equity in the interim period	17	-34
Net changes in the interim period	17	-34
Balance at end of the interim period	16	17
Total valuation and translation adjustments		
Balance at end of previous fiscal year	-0	51
Changes in the interim period		
Net changes in the items other than shareholders' equity in the interim period	17	-34
Net changes in the interim period	17	-34
Balance at end of the interim period	16	17
Subscription rights to shares		
Balance at end of previous fiscal year	88	154
Changes in the interim period		
Net changes in the items other than shareholders' equity in the interim period	66	66
Net changes in the interim period	66	66
Balance at end of the interim period	154	220
Total net assets		
Balance at end of previous fiscal year	109,939	114,539
Changes in the interim period		
Issuance of new shares	—	5
Dividends from surplus	-3,355	-3,096
Interim income	8,851	9,270
Net changes in the items other than shareholders' equity in the interim period	83	31
Net changes in the interim period	5,580	6,210
Balance at end of the interim period	115,520	120,750