



Financial Results for the First Three Quarters of the Fiscal Year ended March 31, 2012 [Japan GAAP]
(Non-Consolidated Data)

February 3, 2012

Company Name: Seven Bank, Ltd.

Stock exchange listing: TSE, OSE-JASDAQ

Stock Code: 8410

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

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Scheduled date for filing of quarterly financial report: February 10, 2012

Scheduled date for dividend payment: —

Trading accounts: Not established

Quarterly earnings supplementary explanatory documents: Yes

Quarterly earnings presentation: Yes (Analysts, institutional investors)

(Amounts rounded down to the nearest million)

1. Financial Highlights for the First Three Quarters of Fiscal 2011 (April 1, 2011 – December 31, 2011)

(1) Operating Results (Accumulated)

(percentage figures represents year-on-year changes)

	Ordinary income		Operating profit		Net income	
	million yen	%	million yen	%	million yen	%
Nine Months ended December 31, 2011	66,896	3.7	23,721	7.5	13,884	6.4
Nine Months ended December 31, 2010	64,457	-5.4	22,059	-10.1	13,046	-10.0

	Net income per share	Net income per share-diluted
	yen	yen
Nine Months ended December 31, 2011	11.65	11.64
Nine Months ended December 31, 2010	10.70	10.69

(2) Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	million yen	million yen	%
As of December 31, 2011	693,424	122,246	17.5
As of March 31, 2011	600,061	114,539	19.0

[Reference] Capital: December 31, 2011:122,025 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 – Stock acquisition rights at the end of the period) / Total assets at the end of the period

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 (Forecast)	-	-	-	3.60	2,603.60

Note: Revisions to the dividends forecast since the previous announcement: Yes

Year-end dividend for the fiscal year ending March 31, 2012 (forecast): Ordinary dividend of 2.6 yen Commemorative dividend of 1.0 yen. The forecast of the annual dividend for the fiscal year ended March 31, 2012 is an aggregate of the dividend at 2nd quarter end prior to a stock split and the year-end dividend after the stock split. Calculated after the stock split, interim dividend is equivalent to 2.60 yen per share and annual dividend is equivalent to 6.20 yen per share.

Similarly, actual dividends for the fiscal Year ended March 31, 2011 (fiscal 2010) when calculated after the stock split are:

interim dividend equivalent to 2.60 yen per share and annual dividend equivalent to 5.20 yen per share. For details, please see "Notice Concerning Revision of the Dividend Forecast (Commemorative Dividend to Mark Listing on the First Section of the Tokyo Stock Exchange)" released today.

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

(% represents change from the previous 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	13.85

Note: Revisions to the performance forecasts since the previous announcement: None

4. Other

(1) Accounting procedures specific to preparation of quarterly consolidated financial statements: None

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

(a) Changes arising from revised accounting standards etc.: Yes

(b) Changes other than noted in (a) above: None

(c) Changes in accounting estimate: None

(d) Retrospective restatements: None

(3) Number of shares (common stock)

(a) Number of shares issued at end of period(including treasury stock)

As of Dec. 31, 2011: 1,190,908,000 shares As of March 31, 2011: 1,190,880,000 shares

(b) Number of shares held in treasury at end of period

As of Dec. 31, 2011: — shares As of March 31, 2011: — shares

(c) Average number of shares outstanding during the period (quarterly accumulation)

Nine months ended Dec. 31, 2011: 1,190,899,650 shares Nine months ended Dec. 31, 2010: 1,218,694,640 shares

*Quarterly Review 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.

*Cautionary statement with respect to earnings forecasts, and disclaimer

• 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.

• Seven Bank, Ltd. conducted a 1000-for-1 stock split of its common shares on December 1, 2011. However, net income per share and net income per share-diluted are calculated on the basis that the stock split was conducted at the beginning of the previous business year.

3. Non-consolidated Financial Statements for the nine months ended December 31, 2011

(1) Non-Consolidated Balance Sheets

	As of March 31, 2011	(Millions of yen) As of December 31, 2011
Assets		
Cash and due from banks	385,013	354,592
Call loans	10,000	43,000
Securities	99,978	128,980
Loans and bills discounted	536	1,458
Prepaid pension cost	36	9
Accrued income	6,391	7,894
ATM-related temporary payments	67,465	130,073
Other assets	1,515	1,278
Property, plant and equipment	9,393	8,446
Intangible assets	18,689	16,965
Deferred tax assets	1,111	808
Allowance for loan losses	-71	-84
Assets	600,061	693,424
Liabilities		
Deposits	312,692	362,401
Negotiable certificates of deposits	20,690	45,690
Call money	2,800	40,000
Borrowed money	20,000	20,000
Bonds payable	90,000	54,000
ATM-related temporary advances	27,557	39,024
Other liabilities	11,456	9,971
Provision for bonuses	325	89
Liabilities	485,522	571,177
Net assets		
Capital stock	30,503	30,505
Capital surplus	30,503	30,505
Retained earnings	53,326	61,018
Shareholders' equity	114,333	122,030
Valuation difference on available-for-sale securities	51	-4
Valuation and translation adjustments	51	-4
Subscription rights to shares	154	220
Net assets	114,539	122,246
Liabilities and net assets	600,061	693,424

(2) Non-consolidated Statements of Income

	(Millions of yen)	
	For the Nine months ended December 31, 2010	For the Nine months ended December 31, 2011
Ordinary income	64,457	66,896
Interest income	184	372
Interest on loans and discounts	33	109
Interest and dividends on securities	104	210
Fees and commissions	64,191	66,453
ATM-related fee income	61,846	63,620
Other income	82	69
Ordinary expenses	42,397	43,174
Interest expenses	1,498	1,565
Interest on deposits	273	449
Fees and commissions payments	7,596	8,039
ATM placement fee expenses	7,088	7,499
ATM-related fee expenses	296	279
Other ordinary expenses	12	2
General and administrative expenses	33,135	33,520
Other expenses	155	46
Ordinary profit	22,059	23,721
Extraordinary income	91	—
Reversal of allowance for loan losses	91	—
Extraordinary losses	136	192
Loss on disposal of noncurrent assets	5	123
Impairment loss	—	69
Loss on adjustment for changes of accounting standard for asset retirement obligations	131	—
Quarterly income before income taxes	22,014	23,528
Income taxes-current	8,500	9,301
Income taxes-deferred	467	341
Income taxes	8,967	9,643
Quarterly net income	13,046	13,884