



**Financial Results for the First Quarter of the Fiscal Year ending March 31, 2013**  
**(Non-Consolidated Data)**

August 3, 2012

Company Name: Seven Bank, Ltd.

Stock exchange listing: Tokyo Stock Exchange

Stock Code: 8410

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

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Scheduled date for filing of quarterly financial report: August 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 of less than one million yen are rounded down and percentages are rounded to the first decimal place, etc)

**1. Financial Highlights for the First Quarter of Fiscal 2012 (April 1, 2012– June 30, 2012)**

**(1) Operating Results (Accumulated)**

(% represents year-on-year change)

	Ordinary income		Operating profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Three Months ended June 30, 2012	23,036	4.9	8,133	3.4	4,958	7.3
Three Months ended June 30, 2011	21,955	1.4	7,862	(0.6)	4,620	(0.0)

	Net income per share	Diluted earnings per share
	yen	yen
Three Months ended June 30, 2012	4.16	4.15
Three Months ended June 30, 2011	3.87	3.87

**(2) Financial Position**

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of June 30, 2012	741,624	126,310	17.0
As of March 31, 2012	652,956	125,629	19.2

(Reference) Capital: June 30, 2012 126,096 million yen March 31, 2012 125,408 million yen

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

**2. Dividends**

(Record date)	Dividends per share				
	First Quarter	Interim	Third Quarter	Year end	Annual
	yen	yen	yen	yen	yen
March 31, 2012	-	2,600.00	-	3.60	-
March 31, 2013	-	-	-	-	-
March 31, 2014 (Forecasts)	-	3.25	-	3.25	6.50

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

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. Assuming the stock split has taken place, the interim dividend would be equivalent to 2.6 yen per share and the annual dividend to 6.2 yen per share.

### 3. Performance Forecasts for the Fiscal Year ending March 31, 2013 (April 1, 2012 – March 31, 2013)

(% represents the change from the same period in the previous fiscal year)

	Ordinary income		Operating profit		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	yen
September 30, 2012	46,700	5.3	15,800	0.5	9,700	4.6	8.14
March 31, 2013	93,800	6.2	30,500	3.1	18,700	8.2	15.70

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

#### Notes

- (1) Accounting procedures specific to preparation of quarterly consolidated financial statements: None
- (2) Changes in accounting policy, changes in accounting estimates, and retrospective restatements
- (a) Changes in accounting policy arising from revision of accounting standards etc.: Yes
  - (b) Changes in accounting policy other than those noted in (a) above: None
  - (c) Changes in accounting estimates: Yes
  - (d) Retrospective restatements: None

Because “Changes in accounting policy arising from revision of accounting standards, etc.” falls under the category of an accounting policy that is difficult to distinguish from “Changes in accounting estimates,” they have been answered with “Yes.”

(3) Number of shares (common stock)

- (a) Number of shares in issue at the end of the period (including treasury stock)

As of June 30, 2012 1,190,949,000 shares As of March 31, 2012: 1,190,908,000 shares

- (b) Number of treasury shares at the end of the period

As of June 30, 2012 126 shares As of March 31, 2012: 126 shares

- (c) Average number of shares during the period

Three months ended June 30, 2012 1,190,912,830 shares Three months ended June 30, 2011: 1,190,882,769 shares

The Company announced a 1,000-for-1 stock split of its common shares on December 1, 2011, but the total of shares in issue are calculated assuming that the split had occurred at the beginning of the previous fiscal year .

#### \*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.

#### \*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 Bank considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.
- The Company announced a 1,000-for-1 stock split of its common shares on December 1, 2011. However, net income per share and diluted earnings per share are calculated assuming that the stock split had occurred at the beginning of the previous fiscal year.

Quarterly Non-consolidated Financial Statements

(1) Quarterly Non-Consolidated Balance Sheet

	As of March 31, 2012	(Millions of yen) As of June 30, 2012
<b>Assets</b>		
Cash and due from banks	368,518	384,775
Call loans	23,000	41,000
Securities	98,813	119,414
Loans and bills discounted	1,916	2,366
Prepaid pension cost	0	-
Accrued income	7,206	7,690
ATM-related temporary payments	123,554	155,063
Other assets	1,231	1,340
Property, plant and equipment	10,954	12,459
Intangible noncurrent assets	16,693	16,630
Deferred tax assets	1,146	988
Allowance for loan losses	(77)	(104)
<b>Total assets</b>	<b>652,956</b>	<b>741,624</b>
<b>Liabilities</b>		
Deposits	331,581	350,160
Negotiable certificates of deposit	40,690	30,300
Call money	19,000	28,300
Borrowed money	24,000	38,600
Corporate bonds	54,000	84,000
ATM-related temporary advances	42,578	52,350
Other liabilities	15,160	30,994
Provision for bonuses	315	595
Provision for retirement benefits	-	12
<b>Total liabilities</b>	<b>527,326</b>	<b>615,314</b>
<b>Net assets</b>		
Capital stock	30,505	30,509
Capital surplus	30,505	30,509
Retained earnings	64,401	65,073
Treasury stock	(0)	(0)
<b>Total shareholders' equity</b>	<b>125,413</b>	<b>126,091</b>
Valuation difference on available-for-sale securities	(4)	4
<b>Total valuation and translation adjustments</b>	<b>(4)</b>	<b>4</b>
Stock acquisition rights	220	214
<b>Total net assets</b>	<b>125,629</b>	<b>126,310</b>
<b>Total liabilities and net assets</b>	<b>652,956</b>	<b>741,624</b>

## (2) Quarterly Non-consolidated Statement of Income

	(Millions of yen)	
	For the Three months ended June 30, 2011	For the Three months ended June 30, 2012
Ordinary income	21,955	23,036
Interest income	105	110
Interest on loans and bills discounted	22	82
Interest and dividends on securities	67	12
Fees and commissions	21,827	22,914
ATM-related fee income	20,986	21,750
Other operating income	-	4
Other ordinary income	21	7
Ordinary expenses	14,093	14,902
Interest expenses	523	377
Interest on deposits	150	106
Fees and commissions payments	2,621	2,843
ATM placement fee expenses	2,460	2,598
ATM-related fee expenses	88	111
Other operating expenses	1	162
General and administrative expenses	10,921	11,490
Other ordinary expenses	25	28
Ordinary profit	7,862	8,133
Extraordinary losses	54	126
Loss on disposal of noncurrent assets	54	19
Impairment loss	-	107
Quarterly income before income taxes	7,807	8,006
Income taxes-current	3,016	2,896
Income taxes-deferred	170	151
Total income taxes	3,187	3,048
Quarterly net income	4,620	4,958