

Financial Results for the First Three Quarters of the Fiscal Year Ending March 31, 2013 (Consolidated Data)

February 8, 2013

1 2	Seven Bank, Ltd.	Stock exchange li	e : e
Stock Code:	8410	URL	http://www.sevenbank.co.jp/
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Scheduled date for	filing of quarterly financial report:	February 13, 2013	
Scheduled date for	dividend payment:	_	
Trading accounts:		Not established	
Quarterly earnings	supplementary explanatory documents:	Yes	
Quarterly earnings	presentation:	Yes (Analysts, institutiona	al 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 Three Quarters of Fiscal 2012 (April 1, 2012 – December 31, 2012) (1) Consolidated Operating Results (Accumulated) (% represents year-on-year change)

() Consolidated Operating Results (Recalling the set of						
	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Nine Months ended December 31, 2012	70,925	_	25,091	—	15,314	—
Nine Months ended December 31, 2011			_	—	_	—

Note: Comprehensive income for the first three quarters of fiscal 2012: 15,321 million yen (-%)

Comprehensive income for the first three quarters of fiscal 2011: -million yen (-%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine Months ended December 31, 2012	12.85	12.84
Nine Months ended December 31, 2011	_	—

Note: Figures for the first three quarters of fiscal 2011 and year-on-year changes are not shown since quarterly consolidated financial statements have been prepared from the third quarter of fiscal 2012 onward.

(2) Consolidated Financial Position

		Total assets	Total net assets	Net assets to total assets ratio
		Million yen	Million yen	%
As of December 31, 2012		912,166	132,870	14.5
As of March 31, 2012		—	—	—
(Reference) Capital: Dec	ember 31, 2012	132,579 million yen	March 31, 2012 –	nillion 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 period)/Total assets at the end of the period.

Note: Figures for fiscal 2011 are not shown since consolidated financial statements have been prepared from the third quarter of fiscal 2012 onward.

2. Dividends

	Dividend per share					
(Record date)	First Quarter	Interim	Third Quarter	Year end	Total	
	Yen	Yen	Yen	Yen	Million yen	
March 31, 2012	—	2,600.00	—	3.60	—	
March 31, 2013	—	3.25	—			
March 31, 2013 (Forecasts)				3.25	6.50	

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

Note: On December 1, 2011, Seven Bank split its stock at a ratio of 1,000 shares to one common share. For the fiscal year ending March 31, 2012, Seven Bank paid an interim dividend prior to the stock split and a year-end dividend after the stock split. When we convert the interim dividend paid after the stock split, it works out to a dividend of 2.60 yen per share and an annual dividend, which is a sum that includes the year-end dividend, of 6.20 yen.

3. Performance Forecasts for the Fiscal Year Ending March 31, 2013 (April 1, 2012 - March 31, 2013) me period in the previous fiscal year)

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(%)	represents	tne	cnange	from	tne	Sal
() -			8-			

	Ordinary income	Ordinary profit	Net income	Net income per share
	Million yen %	Million yen %	Million yen %	Yen
Full-year	93,800 —	30,500 —	18,700 —	15.70

Note: Year-on-year changes are not shown since consolidated financial statements have been prepared from the third quarter of fiscal 2012 onward. Non-consolidated performance forecasts disclosed on May 11, 2012 were shown as consolidated performance forecasts since the impact of the conversion of Financial Consulting & Trading International, Inc. (a specialized U.S. ATM service provider) into a subsidiary had only a minor impact on consolidated performance for fiscal 2012.

Notes

(1) Changes in important subsidiaries during the first three quarters of fiscal 2012: None

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

Added - (company name) -, Excluded - (company name) -

Note: Although not listed as a change in specific subsidiaries, Financial Consulting & Trading International, Inc. has become a consolidated subsidiary from the third quarter of fiscal 2012 onward.

(2) Application of accounting methods specific to the preparation of quarterly consolidated financial statements: No

(3) 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

Note: 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."

(4) Number of shares (common stock)

(a) Number of shares in issue As of Dec. 31, 2012	1,190,949,000 shares	As of March 31, 2012	1,190,908,000 shares
(b) Number of treasury shares			
As of Dec. 31, 2012	126 shares	As of March 31, 2012	126 shares
(c) Average number of shares for	the period (first three quarters)		
As of Dec. 31, 2012	1,190,936,946 shares	As of Dec. 31, 2011	1,190,899,650 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

- The Company began preparing quarterly consolidated financial statements in the third quarter of fiscal 2012.
- . 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.

Reference: Overview of Non-Consolidated Performance

(Amounts of less than one million yen are rounded down and percentages are rounded to the first decimal place, etc)

1. Non-Consolidated Financial Highlights for the First Three Quarters of Fiscal 2012 (April 1, 2012 – December 31, 2012)

(1) Non-Consolidated Operating Results (Accumulated)

					(% represents year-on-	-year change
	Ordinary incom	ne	Ordinary prof	it	Net income	
	Million yen	%	Million yen	%	Million yen	%
Nine Months ended December 31, 2012	70,925	6.0	25,091	5.7	15,314	10.2
Nine Months ended December 31, 2011	66,896	3.7	23,721	7.5	13,884	6.4

	Interim net income	Diluted earnings
	per share	per share
	Yen	Yen
Nine Months ended December 31, 2012	12.85	12.84
Nine Months ended December 31, 2011	11.65	11.64

Note: 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 fiscal year.

(2) Non-Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of December 31, 2012	910,168	132,870	14.5
As of March 31, 2012	652,956	125,629	19.2
(Deference) Conital: December 21, 2012	122 570 million yon	March 21 2012 125 40	9 million von

(Reference) Capital: December 31, 2012 132,579 million yen March 31, 2012 125,408 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 period)/Total assets at the end of the period.

2. Non-Consolidated 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	Ordinary profit	Net income	Net income per share
	Million yen %	Million yen %	Million yen %	Yen
Full-year	93,800 6.2	30,500 3.1	18,700 8.2	15.70

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

Consolidated Financial Statements for the Nine Months Ended December 31, 2012

(1) Consolidated Balance Sheet

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(Millions of yen)
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As of December 31, 202		
Assets		
Cash and due from banks	426,729	
Call loans	31,000	
Securities	98,855	
Loans and bills discounted	3,045	
ATM-related temporary payments	296,691	
Other assets	9,617	
Property, plant and equipment	15,784	
Intangible noncurrent assets	29,648	
Deferred tax assets	870	
Allowance for loan losses	(76)	
Total assets	912,166	
iabilities		
Deposits	421,459	
Negotiable certificates of deposits	100,300	
Call money	33,000	
Borrowed money	41,000	
Bonds payable	84,000	
ATM-related temporary advances	86,712	
Other liabilities	11,040	
Provision for bonuses	98	
Provision for retirement benefits	39	
Deferred tax liabilities	1,645	
Total liabilities	779,295	
let assets		
Capital stock	30,509	
Capital surplus	30,509	
Retained earnings	71,558	
Treasury stock	(0)	
Total shareholders' equity	132,576	
Valuation difference on available-for-sale securities	2	
Accumulated other comprehensive income	2	
Stock acquisition rights	291	
Total net assets	132,870	
Yotal liabilities and net assets	912,166	
	712,10	

	(Millions of yen)	
	For the nine months ended December 31, 2012	
Ordinary income	70,925	
Interest income	401	
Interest on loans and bills discounted	291	
Interest and dividends on securities	67	
Fees and commissions	70,459	
ATM-related fee income	67,154	
Other operating income	33	
Other ordinary income	30	
Ordinary expenses	45,834	
Interest expenses	1,190	
Interest on deposits	312	
Fees and commissions payments	8,815	
ATM placement fee expenses	8,016	
ATM-related fee expenses	336	
Other operating expenses	162	
General and administrative expenses	35,640	
Other ordinary expenses	24	
Ordinary profit	25,091	
Extraordinary losses	366	
Loss on disposal of noncurrent assets	71	
Impairment loss	295	
Income before income taxes	24,724	
Income taxes-current	9,138	
Income taxes-deferred	271	
Total income taxes	9,409	
Income before minority interests	15,314	
Net income	15,314	

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income Consolidated Statement of Income

Consolidated Statement of Comprehensive Income

	(Millions of yen)	
	For the nine months ended	
	December 31, 2012	
Income before minority interests	15,314	
Other comprehensive income	6	
Valuation difference on available-for-sale securities	6	
Comprehensive income	15,321	
Comprehensive income attributable to:		
Owners of the parent	15,321	
Minority interests	_	

Reference

Non-Consolidated Financial Statements for the Nine Months Ended December 31, 2012

(1) Non-Consolidated Balance Sheets

1) Non-Consolidated Balance Sheets		(Millions of yen)
	As of March 31, 2012	As of December 31, 2012
Assets		
Cash and due from banks	368,518	426,580
Call loans	23,000	31,000
Securities	98,813	109,531
Loans and bills discounted	1,916	3,045
ATM-related temporary payments	123,554	296,691
Other assets	8,438	9,579
Property, plant and equipment	10,954	15,417
Intangible noncurrent assets	16,693	17,527
Deferred tax assets	1,146	870
Allowance for loan losses	(77)	(76)
Total assets	652,956	910,168
Liabilities		
Deposits	331,581	421,459
Negotiable certificates of deposits	40,690	100,300
Call money	19,000	33,000
Borrowed money	24,000	41,000
Bonds payable	54,000	84,000
ATM-related temporary advances	42,578	86,712
Other liabilities	15,160	10,688
Provision for bonuses	315	98
Provision for retirement benefits	—	39
Total liabilities	527,326	777,298
Net assets		
Capital stock	30,505	30,509
Capital surplus	30,505	30,509
Retained earnings	64,401	71,558
Treasury stock	(0)	(0)
Total shareholders' equity	125,413	132,576
Valuation difference on available-for-sale securities	(4)	2
Total valuation and translation adjustments	(4)	2
Stock acquisition rights	220	291
Total net assets	125,629	132,870
Total liabilities and net assets	652,956	910,168

(2) Non-Consolidated Statements of Income

	For the nine months ended	For the nine months ended
	December 31, 2011	December 31, 2012
Ordinary income	66,896	70,925
Interest income	372	401
Interest on loans and bills discounted	109	291
Interest and dividends on securities	210	67
Fees and commissions	66,453	70,459
ATM-related fee income	63,620	67,154
Other operating income	_	33
Other ordinary income	69	30
Ordinary expenses	43,174	45,834
Interest expenses	1,565	1,190
Interest on deposits	449	312
Fees and commissions payments	8,039	8,815
ATM placement fee expenses	7,499	8,016
ATM-related fee expenses	279	336
Other operating expenses	2	162
General and administrative expenses	33,520	35,640
Other ordinary expenses	46	24
Ordinary profit	23,721	25,091
Extraordinary losses	192	366
Loss on disposal of noncurrent assets	123	71
Impairment loss	69	295
Income before income taxes	23,528	24,724
Income taxes-current	9,301	9,138
Income taxes-deferred	341	271
Total income taxes	9,643	9,409
Net income	13,884	15,314