Financial Results for the Fiscal Year ended March 31, 2013
(Consolidated Data)

May 10, 2013

Company Name: Seven Bank, Ltd. Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8410 URL http://www.sevenbank.co.jp/english/
President and Representative Director: Kensuke Futagoishi
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Scheduled date for holding the Annual General Meeting of Shareholders: June 18, 2013
Scheduled date for cash dividends: June 3, 2013
Scheduled date for filing the annual securities report: June 18, 2013
Trading accounts: Not established
Full fiscal year earnings supplementary explanatory documents: Yes
Full fiscal year 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 Fiscal Year ended March 31, 2013 (April 1, 2012 – March 31, 2013)

(1) Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
March 31, 2013	94,965	—	31,871	—	19,377	—
March 31, 2012	—	—	—	—	—	—

Note: Comprehensive income: March 31, 2013 20,496million yen (—%) March 31, 2012 —million yen (—%)

	Net income per share	Diluted earnings per share	Return on equity (ROE)	Return on assets (ROA) — Ratio of ordinary profit to total assets	Ratio of ordinary profit to ordinary income
	Yen	Yen	%	%	%
March 31, 2013	16.27	16.24	14.7	4.3	33.5
March 31, 2012	—	—	—	—	—

(Reference) Equity in net earnings of affiliated companies: March 31, 2013 —million yen March 21, 2012 —million yen
Note: Figures for fiscal 2011 and year-on-year changes are not shown since consolidated financial statements have been prepared from the fiscal year ended March 31, 2012 onward.

(2) Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio	Net assets per share
	Million yen	Million yen	%	Yen
As of March 31, 2013	812,531	138,045	16.9	115.66
As of March 31, 2012	—	—	—	—

(Reference) Capital: March 31, 2013 137,754 million yen March 31, 2012 —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.
Note: Figures for fiscal 2011 are not shown since consolidated financial statements have been prepared from the fiscal year ended March 31, 2012 onward.

(3) Consolidated Cash Flows

	Net cash provided by (used in) operating activities	Net cash provided by (used in) investing activities	Net cash provided by (used in) financing activities	Cash and cash equivalents at the end of period
	Million yen	Million yen	Million yen	Million yen
March 31, 2013	118,550	(6,927)	(8,157)	472,012
March 31, 2012	—	—	—	—

Note: Figures for fiscal 2011 are not shown since consolidated financial statements have been prepared from the fiscal year ended March 31, 2012 onward.

2. Dividends

	Dividend per share					Total dividends (Total)	Dividend payout ratio (Consolidated)	Ratio of dividends to equity (Consolidated)
	First Quarter	Semi-annual	Third Quarter	Year end	Total			
	Yen	Yen	Yen	Yen	Yen	Million yen	%	%
March 31, 2012	—	2,600.00	—	3.60	—	7,383	—	—
March 31, 2013	—	3.25	—	3.50	6.75	8,038	41.4	5.8
March 31, 2014 (Forecasts)	—	3.50	—	3.50	7.00		40.2	

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 ended March 31, 2013, Seven Bank paid a semi-annual dividend prior to the stock split and a year-end dividend after the stock split. When we convert the interim dividend paid before 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.

3. Performance forecasts for the Fiscal Year ending March 31, 2014 (April 1, 2013 - March 31, 2014)

(% represents the year-on year change from each respective corresponding period (full fiscal year and semi-annual) of the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Semi-annual (Accumulated)	51,800	—	17,400	—	10,500	—	8.81
Full-year	104,100	9.6	34,600	8.5	20,700	6.8	17.38

Note: Second quarter (cumulative) year-on-year percentage changes are not shown because quarterly consolidated financial statements for the second quarter of fiscal 2012 have not been drafted.

Note

(1) Changes in important subsidiaries during the period under review (fiscal year ended March 31, 2013): 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 fiscal year under review (fiscal year ended March 31, 2013) onward.

(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

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."

(3) Number of shares (common stock)

(a) Number of shares in issue
As of March 31, 2013 1,190,949,000 shares As of March 31, 2012 1,190,908,000 shares
(b) Number of treasury shares
As of March 31, 2013 126 shares As of March 31, 2012 126 shares
(c) Average number of shares for the period under review
As of March 31, 2013 1,190,939,887 shares As of March 31, 2012 1,190,901,719 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 fiscal year ended March 31, 2012.

Reference: Overview of Non-Consolidated Performance

1. Non-Consolidated Financial Highlights for the Fiscal Year ended March 2013 (April 1, 2012 – March 31, 2013)
(1) Non-Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
March 31, 2013	94,105	6.5	32,013	8.3	19,515	13.0
March 31, 2012	88,318	5.1	29,557	7.6	17,267	7.8

	Interim net income per share	Diluted earnings per share
	Yen	Yen
March 31, 2013	16.38	16.36
March 31, 2012	14.49	14.48

(2) **Non-consolidated Financial Position**

	Total assets	Total net assets	Net assets to total assets ratio	Non-consolidated capital adequacy ratio (Domestic standard)
	Million yen	Million yen	%	Yen
As of March 31, 2013	809,465	137,091	16.9	114.86
As of March 31, 2012	652,956	125,629	19.2	105.30

(Reference) Capital: March 31, 201 136,799 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.
Capital ratio shown here is not the capital ratio specified in the announcement.

2. **Non-Consolidated Performance Forecasts for the Fiscal Year ending March 31, 2014 (April 1, 2013 - March 31, 2014)**

(% represents the year-on year change from each respective corresponding period (full fiscal year and semi-annual) of the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Semi-annual (Accumulated)	49,600	6.1	17,900	8.2	11,000	9.1	9.23
Full-year	99,000	5.2	35,500	10.8	21,400	9.6	17.96

Disclosure concerning the implementation status of audit procedures

This report is exempt from audit procedures based upon the Financial Instruments and Exchange Act. As of this report's publication, Consolidated and non-consolidated financial statement audit procedures have not been completed as stipulated under the provisions of the Financial Instruments and Exchange Act of Japan as of the date of report disclosure.

Cautionary statement with respect to earnings forecasts, and disclaimer

Seven Bank has prepared consolidated financial statements from the fiscal year under review. Accordingly, figures and comparative data (year-on-year percentage increase or decrease) with respect to the fiscal year ended March 31, 2012 for consolidated performance and consolidated performance forecasts has been omitted.

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.