Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2014

(Consolidated Data)

November 8, 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 filing of quarterly financial report: November 18, 2013
Scheduled date for cash dividends: December 2, 2013
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 Second Quarter (Interim period) of the Fiscal Year ending March 31, 2014 (April 1, 2013 – September 30, 2013)

(1) Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Six Months ended September 30, 2013	52,259	—	19,304	—	11,680	—
Six Months ended September 30, 2012	—	—	—	—	—	—

Note: Comprehensive income: Six Months ended September 30, 2013 13,325 million yen (—%) Six Months ended September 30, 2012 — million yen (—%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Six Months ended September 30, 2013	9.80	9.79
Six Months ended September 30, 2012	—	—

Note: Figures for the second quarter of the fiscal year ended March 31, 2013 and year-on-year changes are not shown since quarterly consolidated financial statements have been prepared from the third quarter of the fiscal year ended March 31, 2013 onward.

(2) Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of September 30, 2013	781,664	147,282	18.7
As of March 31, 2013	812,531	138,045	16.9

(Reference) Capital: September 30, 2013 146,910 million yen March 31, 2013 137,754 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. "Net assets to total assets ratio" stated above was not calculated based on the public notice of net assets to total assets ratio.

2. Dividends

	Dividend per share				
	First Quarter	Semi-annual	Third Quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
March 31, 2013	—	3.25	—	3.50	6.75
March 31, 2014	—	3.50			
March 31, 2014 (Forecasts)			—	3.50	7.00

Note: Revisions to most recently announced dividend forecasts (Yes/No): No

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

(% represents the year-on year change from the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	104,100	9.6	34,600	8.5	20,700	6.8	17.38

Note: Revisions to most recently announced performance forecasts (Yes/No): No

Notes

(1) Changes in important subsidiaries during the second quarter of the fiscal year ending March 31, 2014: None
(Changes in specific subsidiaries involving changes in the scope of consolidation)
Added – (company name) –, Excluded – (company name) –

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

(a) Changes in accounting policy arising from revision of accounting standards etc.: None
(b) Changes in accounting policy other than those noted in (a) above: Yes
(c) Changes in accounting estimates: Yes
(d) Retrospective restatements: None

(3) Number of shares (common stock)

(a) Number of shares in issue (including treasury stock)

As of September 30, 2013	1,190,949,000 shares	As of March 31, 2013	1,190,949,000 shares

(b) Number of treasury shares

As of September 30, 2013	128 shares	As of March 31, 2013	126 shares

(c) Average number of shares for the period under review (interim period)

As of September 30, 2013	1,190,948,872 shares	As of September 30, 2012	1,190,930,950 shares

Overview of Non-Consolidated Performance

1. Non-Consolidated Financial Highlights for the Second Quarter (Interim period) of the Fiscal Year ending March 31, 2014 (April 1, 2013 – September 30, 2013)

(1) Non-Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Six Months ended September 30, 2013	49,975	6.9	19,735	19.3	12,121	20.2
Six Months ended September 30, 2012	46,744	5.4	16,531	5.2	10,081	8.7

	Net income per share
	Yen
Six Months ended September 30, 2013	10.17
Six Months ended September 30, 2012	8.46

(2) Non-Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of September 30, 2013	776,969	145,184	18.6
As of March 31, 2013	809,465	137,091	16.9

(Reference) Capital: September 30, 2013 144,812 million yen March 31, 2013 136,799 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.

"Net assets to total assets ratio" stated above was not calculated based on the public notice of net assets to total assets ratio.

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 the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	99,000	5.2	35,500	10.8	21,400	9.6	17.96

Statement with respect to the status of inerim audit procedures

This quarterly report is exempt from interim audit procedures, which are in accordance with the Financial Instruments and Exchange Act. As of this quarterly report's publication, audit procedures pertaining to interim consolidated financial statements have not been completed.

Cautionary statement with respect to earnings forecasts, and disclaimer

- Seven Bank prepared interim financial statements for the second quarter ended September 30, 2013, 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).
- Seven Bank has prepared quarterly consolidated financial statements from the third quarter of the fiscal year ended March 31, 2013.
- 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.