Financial Results for the First Three Quarters of the Fiscal Year ending March 31, 2014 [Japan GAAP] (Consolidated Data)

February 7, 2014

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: February 10, 2014
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 Three Quarters of Fiscal Year ending March 31, 2014 (April 1, 2013 – December 31, 2013)

(1) Consolidated Operating Results (Accumulated) (% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Nine Months ended December 31,2013	79,304	11.8	28,984	15.5	17,500	14.2
Nine Months ended December 31,2012	70,925	—	25,091	—	15,314	—

Note: Comprehensive income: Nine Months ended December 31, 2013: 18,863 million yen (up 23.1%) Nine Months ended December 31, 2012: 15,321 million yen (—%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine Months ended December 31, 2013	14.69	14.67
Nine Months ended December 31, 2012	12.85	12.84

Note: Figures for the third 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) **Consolidated Financial Position**

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of December 31, 2013	938,122	148,653	15.8
As of March 31, 2013	812,531	138,045	16.9

(Reference) Capital: December 31, 2013 148,281 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				
(Record date)	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)				4.00	7.50

Note: Revisions to the dividends forecast since the previous announcement (Yes/No): Yes

For more details, please refer to "Notice Concerning Revision of the Dividend Forecast" released today.

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	105,000	10.5	35,700	12.0	21,100	8.8	17.71

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

Notes

(1) Changes in important subsidiaries during the third 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) Application of accounting methods specific to the preparation of quarterly consolidated financial statements: None

(3) 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

(4) Number of shares (common stock)
(a) Number of shares in issue (including treasury stock)
As of Dec. 31, 2013 1,190,949,000 shares As of March 31, 2013 1,190,949,000 shares
(b) Number of treasury shares
As of Dec. 31, 2013 128 shares As of March 31, 2013 126 shares
(c) Average number of shares for the period under review (first three quarters)
As of Dec. 31, 2013 1,190,948,872 shares As of Dec. 31, 2012 1,190,936,946 shares

* 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 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 the Fiscal Year ending March 31, 2014 (April 1, 2013 – December 31, 2013)

(1) Non-Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Nine Months ended December 31,2013	75,449	6.3	29,809	18.8	18,268	19.2
Nine Months ended December 31,2012	70,925	6.0	25,091	5.7	15,314	10.2

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine Months ended December 31, 2013	15.33	15.31
Nine Months ended December 31, 2012	12.85	12.84

(2) Non-Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of December 31, 2013	933,864	147,002	15.7
As of March 31, 2013	809,465	137,091	16.9

(Reference) Capital: December 31, 2013 146,630 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	37,000	15.5	22,300	14.2	18.72

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