Financial Results for the Fiscal Year Ended March 31, 2014
(Consolidated Data)

May 9, 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 holding the Annual General Meeting of Shareholders: June 19, 2014
Scheduled date for cash dividends: June 2, 2014
Scheduled date for filing the annual securities report: June 19, 2014
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, 2014 (April 1, 2013 – March 31, 2014)

(1) Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2014	105,587	11.1	35,786	12.2	21,236	9.5
Fiscal year ended March 31, 2013	94,965	—	31,871	—	19,377	—

Note: Comprehensive income: March 31, 2014: 23,738 million yen (15.8%); March 31, 2013: 20,496 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	%	%	%
Fiscal year ended March 31, 2014	17.83	17.80	14.6	4.4	33.8
Fiscal year ended March 31, 2013	16.27	16.24	14.7	4.3	33.5

(Reference) Equity in net earnings of affiliated companies: March 31, 2014: —million yen; March 31, 2013: —million yen

Note: Year-on-year change for the fiscal year ended March 31, 2013 is not presented because consolidated financial statements have been prepared from the fiscal year ended March 31, 2013 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, 2014	790,377	153,408	19.3	128.49
As of March 31, 2013	812,531	138,045	16.9	115.66

(Reference) Capital: March 31, 2014: 153,036 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. Please note that this "Net assets to total assets ratio" is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

(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
Fiscal year ended March 31, 2014	91,940	(50,668)	(8,333)	504,987
Fiscal year ended March 31, 2013	118,550	(6,927)	(8,157)	472,012

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, 2013	—	3.25	—	3.50	6.75	8,038	41.4	5.8
March 31, 2014	—	3.50	—	4.00	7.50	8,932	42.0	6.1
March 31, 2015 (Forecasts)	—	3.75	—	3.75	7.50		38.6	

3. Performance Forecasts for the Fiscal Year Ending March 31, 2015 (April 1, 2014 - March 31, 2015)

(% 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)	56,100	7.3	18,400	(4.6)	11,600	(0.6)	9.74
Full-year	113,200	7.2	36,400	1.7	23,100	8.7	19.39

Note

(1) Changes in important subsidiaries during the period under review (fiscal year ended 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.: Yes

(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

As of March 31, 2014 1,190,949,000 shares As of March 31, 2013 1,190,949,000 shares

(b) Number of treasury shares

As of March 31, 2014 128 shares As of March 31, 2013 126 shares

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

Fiscal year ended March 31, 2014 1,190,948,872 shares Fiscal year ended March 31, 2013 1,190,939,887 shares

Reference: Overview of Non-Consolidated Performance

1. Non-Consolidated Financial Highlights for the Fiscal Year Ended March 31, 2014 (April 1, 2013– March 31, 2014)
(1) Non-Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2014	99,832	6.0	37,142	16.0	22,325	14.3
Fiscal year ended March 31, 2013	94,105	6.5	32,013	8.3	19,515	13.0

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2014	18.74	18.71
Fiscal year ended March 31, 2013	16.38	16.36

(2) Non-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, 2014	785,380	151,142	19.1	126.59
As of March 31, 2013	809,465	137,091	16.9	114.86

(Reference) Capital: March 31, 2014 150,770 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. Please note that this "Net assets to total assets ratio" is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

2. Non-Consolidated Performance Forecasts for the Fiscal Year Ending March 31, 2015 (April 1, 2014 - March 31, 2015)

(% 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)	52,100	4.2	19,000	(3.7)	12,200	0.6	10.24
Full-year	104,900	5.0	37,500	0.9	24,100	7.9	20.23

Disclosure concerning the implementation status of audit procedures

This report is exempt from audit procedures based upon the Financial Instruments and Exchange Act of Japan. 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.

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.