



## Financial Results for the Fiscal Year Ended March 31, 2015 (Consolidated Data)

May 8, 2015

Company Name: Seven Bank, Ltd.	Stock exchange listing: Tokyo Stock Exchange
Stock Code: 8410	URL <a href="http://www.sevenbank.co.jp/english/">http://www.sevenbank.co.jp/english/</a>
President and Representative Director: Kensuke Futagoishi	
For inquiries: General Manager of the Planning Division, Kenichi Yamamoto	
	Telephone: +81-3-3211-3041
Scheduled date for holding the Annual General Meeting of Shareholders:	June 18, 2015
Scheduled date for cash dividends:	June 1, 2015
Scheduled date for filing the annual securities report:	June 18, 2015
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, 2015 (April 1, 2014 - March 31, 2015)

#### (1) Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended March 31, 2015	114,036	8.0	37,038	3.4	23,220	9.3
Fiscal year ended March 31, 2014	105,587	11.1	35,786	12.2	21,236	9.5

Note: Comprehensive income: March 31, 2015: 25,597 million yen (7.8%); March 31, 2014: 23,738 million yen (15.8%)

	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, 2015	19.49	19.46	14.4	4.4	32.4
Fiscal year ended March 31, 2014	17.83	17.80	14.6	4.4	33.8

(Reference) Equity in net earnings of affiliated companies: March 31, 2015: —million yen; March 31, 2014: —million yen

#### (2) 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, 2015	856,415	169,890	19.7	142.24
As of March 31, 2014	790,377	153,408	19.3	128.49

(Reference) Capital: March 31, 2015: 169,413 million yen; March 31, 2014: 153,036 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 – Minority interests at the end of the 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) Cash Flows

	Net cash provided by operating activities	Net cash provided by (used in) investing activities	Net cash used in financing activities	Cash and cash equivalents at the end of the year
	Million yen	Million yen	Million yen	Million yen
Fiscal year ended March 31, 2015	99,931	4,994	(9,204)	600,859
Fiscal year ended March 31, 2014	91,940	(50,668)	(8,333)	504,987

### 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, 2014	—	3.50	—	4.00	7.50	8,932	42.0	6.1
March 31, 2015	—	3.75	—	4.25	8.00	9,528	41.0	5.9
March 31, 2016 (Forecasts)	—	4.00	—	4.00	8.00		38.4	

### 3. Performance Forecasts for the Fiscal Year Ending March 31, 2016 (April 1, 2015 - March 31, 2016)

(% 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)	59,900	5.5	19,300	(2.0)	12,700	2.3	10.66
Full-year	121,000	6.1	37,700	1.7	24,800	6.8	20.82

#### Note

(1) Changes in important subsidiaries during the period under review (fiscal year ended March 31, 2015): None

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

Added – (company name) –

Excluded – (company name) –

Note: During the year ended March 31, 2015, PT. ABADI TAMBAH MULIA INTERNASIONAL and Bank Business Factory Co., Ltd. were newly added to the scope of consolidation, but the additions are not applicable to changes in specific subsidiaries.

(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: None
- (d) Retrospective restatements: None

(3) Number of shares (common stock)

- (a) Number of shares in issue
  - As of March 31, 2015 1,191,001,000 shares As of March 31, 2014 1,190,949,000 shares
- (b) Number of treasury shares
  - As of March 31, 2015 128 shares As of March 31, 2014 128 shares
- (c) Average number of shares for the period under review
  - Fiscal year ended March 31, 2015 1,190,987,907 shares Fiscal year ended March 31, 2014 1,190,948,872 shares

## Reference: Overview of Non-Consolidated Performance

### 1. Non-Consolidated Financial Highlights for the Fiscal Year Ended March 31, 2015 (April 1, 2014 - March 31, 2015)

#### (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, 2015	105,648	5.8	38,258	3.0	24,457	9.5
Fiscal year ended March 31, 2014	99,832	6.0	37,142	16.0	22,325	14.3

	Net income per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2015	20.53	20.49
Fiscal year ended March 31, 2014	18.74	18.71

#### (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, 2015	850,369	166,814	19.5	139.68
As of March 31, 2014	785,380	151,142	19.1	126.59

(Reference) Capital: March 31, 2015: 166,364 million yen March 31, 2014: 150,770 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, 2016 (April 1, 2015 - March 31, 2016)

(% 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)	55,100	4.5	20,000	(1.3)	13,300	2.6	11.16
Full-year	110,500	4.5	39,000	1.9	26,000	6.3	21.83

#### ● Audit procedure status

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.

#### ● Explanation of the appropriate use of earnings forecasts, and other special notes

This report contains earnings projections and other forward-looking statements which represent the judgement of Seven Bank based on currently available information. Various factors may cause actual results to be materially different from projections in these forward-looking statements.