



Financial Results for the Third Quarter of the Fiscal Year Ending March 31, 2016

(Consolidated Data)

February 5, 2016

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 9, 2016
 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 Third Quarter of the Fiscal Year Ending March 31, 2016 (April 1, 2015 – December 31, 2015)

(1) Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Nine months ended December 31, 2015	90,915	5.6	28,922	(3.0)	19,272	2.5
Nine months ended December 31, 2014	86,085	8.5	29,829	2.9	18,796	7.4

Note: Comprehensive income: Nine months ended December 31, 2015: 19,218 million yen (-1.3%),
 Nine months ended December 31, 2014: 19,472 million yen (3.2%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2015	16.18	16.15
Nine months ended December 31, 2014	15.78	15.75

(2) Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of December 31, 2015	991,456	179,378	18.0
As of March 31, 2015	856,415	169,890	19.7

(Reference) Capital: December 31, 2015 : 178,818 million yen March 31, 2015: 169,413 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period – Subscription rights to shares at the end of period – Non-controlling 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.

2. Dividends

	Dividend per share				
	First quarter	Semi-annual	Third quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2015	—	3.75	—	4.25	8.00
Fiscal year ending March 31, 2016	—	4.00	—		
Fiscal year ending March 31, 2016 (Forecasts)				4.50	8.50

Note: Revisions to most recently announced dividend forecasts (Yes/No): Yes
 Please refer to "Notice Concerning Revision of the Dividend Forecast" released today for more information.

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

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

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	120,300	5.4	37,700	1.7	25,100	8.0	21.07

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

Notes

(1) Changes in important subsidiaries during the third quarter of the fiscal year ending March 31, 2016: None

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

Added — (company name) —, Excluded — (company name) —

Note: During the nine months ended December 31, 2015, FCTI Canada, Inc. was newly added to the scope of consolidation, but the addition is not applicable to changes in specific subsidiaries.

(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.: Yes

(b) Changes in accounting policy other than those noted in (a) above: None

(c) Changes in accounting estimates: None

(d) Retrospective restatements: None

(4) Number of shares (common stock)

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

As of December 31, 2015 1,191,001,000 shares As of March 31, 2015 1,191,001,000 shares

(b) Number of treasury shares

As of December 31, 2015 128 shares As of March 31, 2015 128 shares

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

As of December 31, 2015 1,191,000,872 shares As of December 31, 2014 1,190,983,664 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.

● 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.

3. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2015	As of December 31, 2015
Assets		
Cash and due from banks	600,859	694,279
Call loans	13,000	18,000
Securities	71,853	40,581
Loans	10,406	15,173
ATM-related temporary payments	81,617	144,869
Other assets	10,411	12,113
Tangible fixed assets	31,673	31,423
Intangible fixed assets	35,625	34,405
Asset for retirement benefits	60	103
Deferred tax assets	951	561
Allowance for credit losses	(46)	(54)
Total assets	856,415	991,456
Liabilities		
Deposits	501,413	589,793
Negotiable certificates of deposit	760	20,800
Call money	—	10,000
Borrowed money	16,000	15,025
Bonds	110,000	110,000
ATM-related temporary advances	37,857	51,241
Other liabilities	17,890	13,397
Reserve for bonuses	449	139
Liability for retirement benefits	0	0
Deferred tax liabilities	2,154	1,682
Total liabilities	686,525	812,078
Net assets		
Common stock	30,514	30,514
Capital surplus	30,514	30,514
Retained earnings	102,511	111,958
Treasury stock	(0)	(0)
Total shareholders' equity	163,539	172,986
Net unrealized gains on available-for-sale securities	360	407
Foreign currency translation adjustments	5,500	5,392
Accumulated adjustments for retirement benefit	13	32
Total accumulated other comprehensive income	5,874	5,832
Subscription rights to shares	449	545
Non-controlling interests	26	14
Total net assets	169,890	179,378
Total liabilities and net assets	856,415	991,456

(2) Consolidated Statement of Income and Consolidated Statement of Comprehensive Income
Consolidated Statement of Income

(Millions of yen)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2015
Ordinary income	86,085	90,915
Interest income	977	1,640
(Interest on loans)	809	1,485
(Interest and dividends on securities)	129	51
Fees and commissions income	84,848	88,973
(ATM-related fee income)	81,115	84,784
Other operating income	122	133
Other ordinary income	137	168
Ordinary expenses	56,256	61,993
Interest expenses	938	967
(Interest on deposits)	398	448
Fees and commissions expenses	14,268	16,231
(ATM placement fee expenses)	12,177	13,453
(ATM-related fee expenses)	866	1,072
Other operating expenses	53	—
General and administrative expenses	40,985	44,725
Other ordinary expenses	9	69
Ordinary profit	29,829	28,922
Extraordinary losses	180	154
Loss on disposal of fixed assets	180	154
Income before income taxes	29,648	28,767
Income taxes-current	10,575	9,610
Income taxes-deferred	278	(106)
Total income taxes	10,853	9,503
Net income	18,794	19,263
Net income (loss) attributable to non-controlling interests	(1)	(8)
Net income attributable to owners of the parent	18,796	19,272

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2015
Net income	18,794	19,263
Other comprehensive income	677	(45)
Net unrealized gains on available-for-sale securities	154	46
Foreign currency translation adjustments	486	(111)
Accumulated adjustments for retirement benefit	36	19
Comprehensive income	19,472	19,218
Comprehensive income attributable to:		
Owners of the parent	19,473	19,230
Non-controlling interests	(1)	(11)

1. Quarterly Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

	(Millions of yen)	
	As of March 31, 2015	As of December 31, 2015
Assets		
Cash and due from banks	599,620	689,503
Call loans	13,000	18,000
Securities	84,002	56,403
Loans	10,406	15,435
ATM-related temporary payments	81,617	144,869
Other assets	10,071	11,033
Tangible fixed assets	30,506	30,325
Intangible fixed assets	20,191	20,371
Prepaid pension cost	41	55
Deferred tax assets	958	575
Allowance for credit losses	(46)	(66)
Total assets	850,369	986,507
Liabilities		
Deposits	501,525	589,844
Negotiable certificates of deposit	760	20,800
Call money	—	10,000
Borrowed money	16,000	15,000
Bonds	110,000	110,000
ATM-related temporary advances	37,857	51,241
Other liabilities	17,041	12,273
Reserve for bonuses	370	95
Total liabilities	683,554	809,255
Net assets		
Common stock	30,514	30,514
Capital surplus	30,514	30,514
Retained earnings	104,976	115,271
Treasury stock	(0)	(0)
Total shareholders' equity	166,004	176,299
Net unrealized gains on available-for-sale securities	360	407
Total valuation and translation adjustments	360	407
Subscription rights to shares	449	545
Total net assets	166,814	177,251
Total liabilities and net assets	850,369	986,507

(2) Non-Consolidated Statements of Income

(Millions of yen)

	For the nine months ended December 31, 2014	For the nine months ended December 31, 2015
Ordinary income	79,910	83,750
Interest income	976	1,644
(Interest on loans)	809	1,493
(Interest and dividends on securities)	129	51
Fees and commissions income	78,756	81,903
(ATM-related fee income)	75,023	77,723
Other operating income	122	133
Other ordinary income	56	69
Ordinary expenses	49,218	53,539
Interest expenses	938	966
(Interest on deposits)	398	448
Fees and commissions expenses	10,585	11,765
(ATM placement fee expenses)	9,014	9,570
(ATM-related fee expenses)	484	625
Other operating expenses	53	—
General and administrative expenses	37,633	40,726
Other ordinary expenses	7	80
Ordinary profit	30,692	30,211
Extraordinary losses	161	120
Loss on disposal of fixed assets	161	120
Income before income taxes	30,530	30,090
Income taxes-current	10,558	9,608
Income taxes-deferred	354	361
Total income taxes	10,912	9,969
Net income	19,617	20,120