



Financial Results for the Third Quarter of Fiscal 2016

February 2017

Highlights	2	Account-Related Services (Non-Consolidated)	6
Income Statements (Non-Consolidated / Consolidated)	3	Status of Subsidiaries	7
Income Statement (Non-Consolidated)	4	Topics	8
ATM Business (Non-Consolidated)	5	Dividend Policy	9

Note: Earnings announcement data can be found on our website.
(<http://www.sevenbank.co.jp/english/ir/library/presentation/>)

These presentation materials contain forward looking statements concerning forecasts, expectations, goals and plans related to the financial results of Seven Bank, Ltd. ("Seven Bank") and its consolidated subsidiary companies. Except for concrete historical facts, these forward looking statements are based on the information available when they were written. As such, these forward-looking statements may contain some premises (assumptions). These statements and premises (assumptions) are subjective and subject to various risks and uncertainties. As a result of such risks and uncertainties, the actual financial results of Seven Bank may differ substantially from these forecasts and expectations. Such risks and uncertainties include, but are not limited to, system failures, disasters, crimes and other various risks surrounding the ATM and financial services businesses. Any information in these materials, which is other than that of Seven Bank and its subsidiary companies, is based on publicly available information. We have not validated the accuracy or appropriateness of such information and do not guarantee its accuracy. All rights reserved.

Non-Consolidated

- In the third quarter, ordinary income and ordinary profit increased

Ordinary income:	¥85.8 billion	(up 2.5% year on year)
Ordinary profit:	¥30.4 billion	(up 0.7% year on year)
Net income:	¥20.9 billion	(up 4.1% year on year)

Consolidated

- In the third quarter, we secured increases in both ordinary income and ordinary profit

Ordinary income: ¥92.3 billion, Net income: ¥19.6 billion

Note: Consolidated net income is net income attributable to owners of the parent.

Dividend Policy

- The previous forecast for the year-end dividend has been increased from ¥4.25 to ¥4.75 (annual dividend per share of ¥ 9.00)

Non-Consolidated

(Billion yen)

	FY15 1Q-3Q	FY16 1Q-3Q	Changes from FY15 1Q-3Q	FY16 Plan
Ordinary income	83.7	85.8	2.1	113.8
Ordinary expenses	53.5	55.4	1.9	74.3
Ordinary profit	30.2	30.4	0.2	39.5
Net income	20.1	20.9	0.8	27.2

Consolidated

(Billion yen)

	FY15 1Q-3Q	FY16 1Q-3Q	Changes from FY15 1Q-3Q	Revised FY16 Plan
Ordinary income	90.9	92.3	1.4	122.3
Ordinary expenses	61.9	63.4	1.5	85.0
Ordinary profit	28.9	28.9	0.0	37.2
Net income	19.2	19.6	0.4	25.3

Notes:

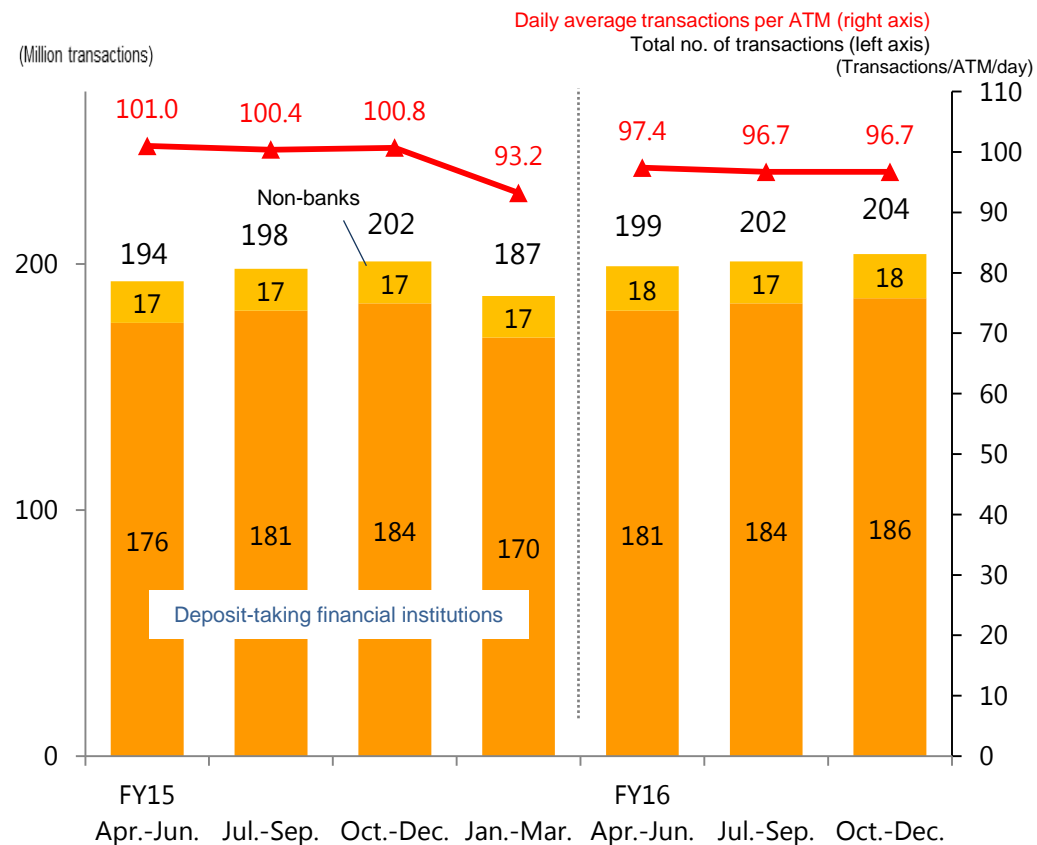
1. Amounts less than one hundred million yen have been truncated.
2. Previous-year comparisons are based on the units used in these materials.
3. Exchange rate on the consolidated income statement: per USD 1
FY15 1Q-3Q = ¥120.98, FY16 1Q-3Q = ¥108.57 FY16Plan= ¥108.79
4. Consolidated net income is net income attributable to owners of the parent.

(Billion yen)

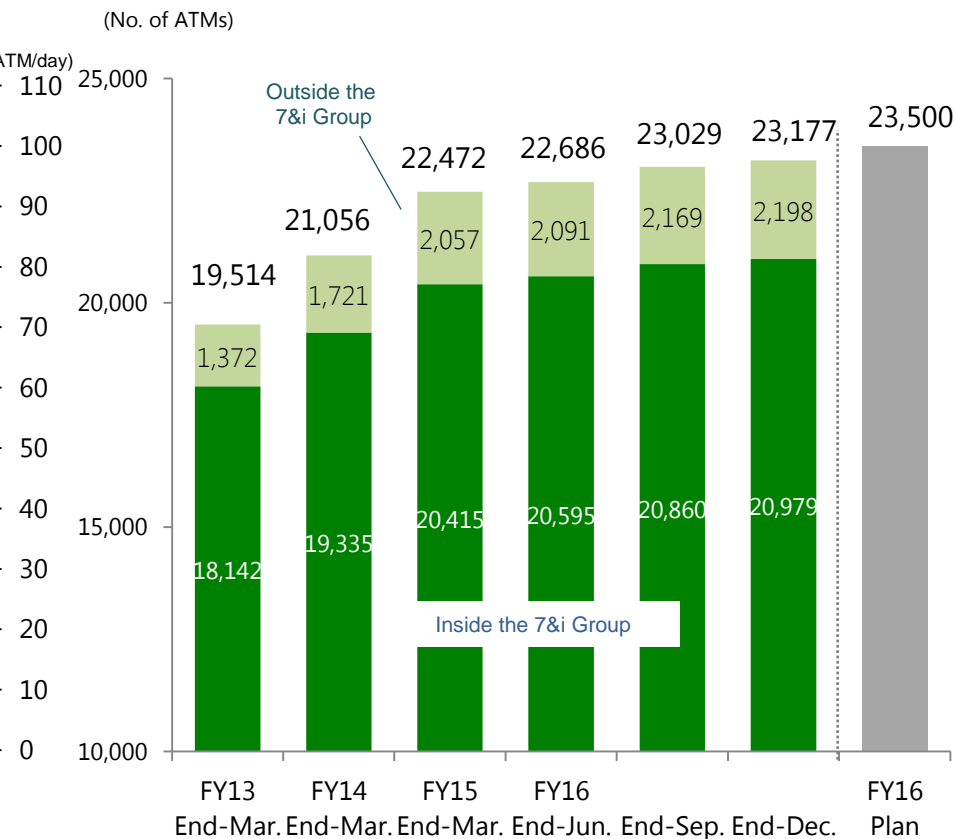
	FY15 1Q-3Q	FY16 1Q-3Q	Changes from FY15 1Q-3Q	FY16 Plan
Ordinary income	83.7	85.8	2.1	113.8
ATM-related income	77.7	78.9	1.2	104.2
Ordinary expenses	53.5	55.4	1.9	74.3
Ordinary profit	30.2	30.4	0.2	39.5
Extraordinary gain (loss)	(0.1)	(0.1)	0.0	(0.1)
Income taxes	9.9	9.3	(0.6)	12.1
Net income	20.1	20.9	0.8	27.2
EBITDA	43.2	43.5	0.3	57.3
No. of ATMs installed at end of term (units)	22,018	23,177	1,159	23,500
Daily average transactions per ATM (transaction/ATM/day)	100.7	96.9	(3.8)	95.8
Total no. of transactions (million)	595	606	11	800

Note: EBITDA = Ordinary profit + depreciation and amortization

ATM usage



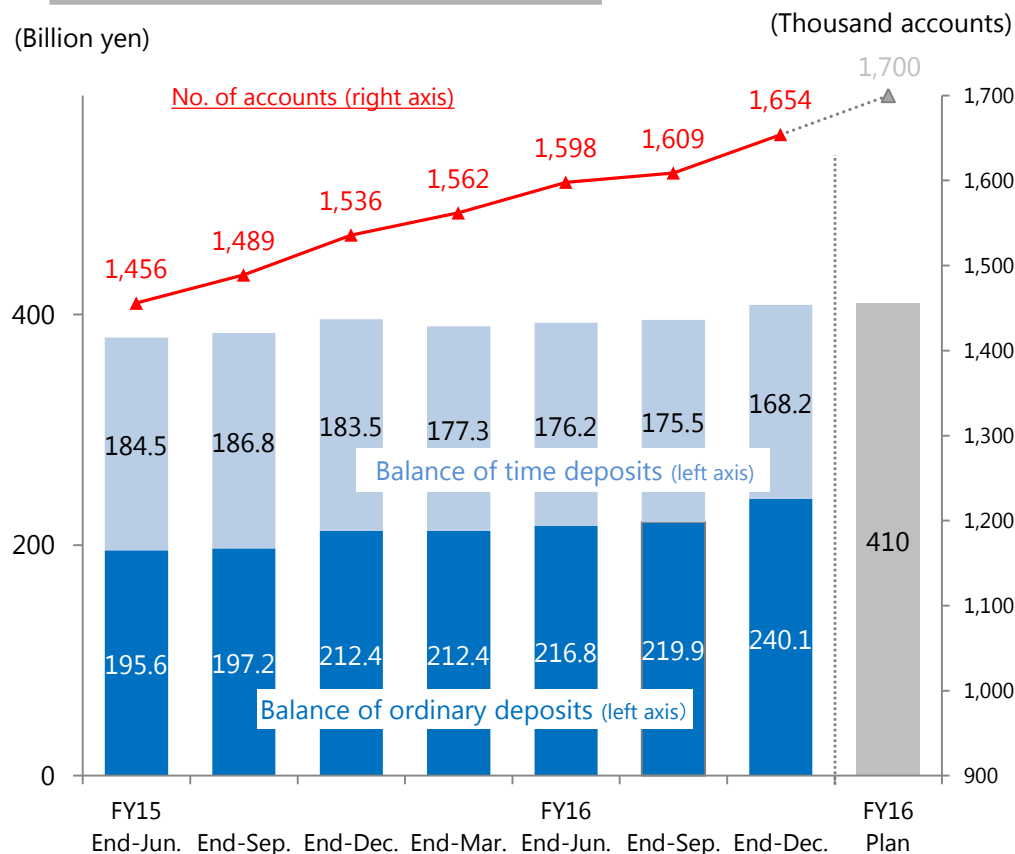
Number of ATMs



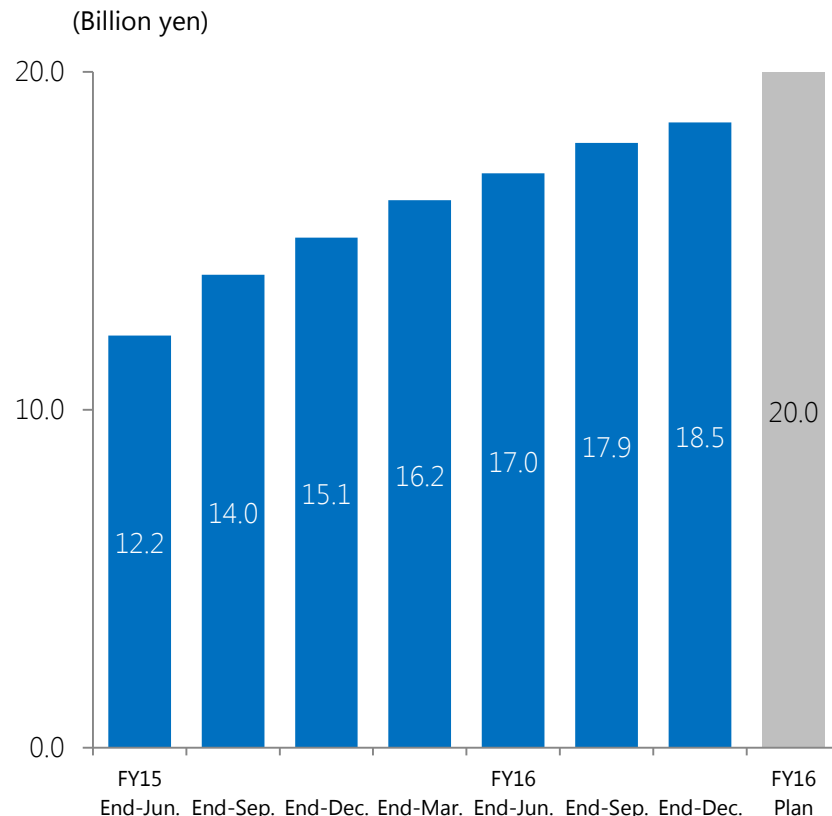
Notes:

1. Daily average transactions per ATM and total no. of transactions do not include balance inquiries, e-money charges, PIN changes and daily withdrawal limit changes.
2. "Non-banks" in this document refer to cards issued overseas and securities, life insurance, credit card, consumer credit and consumer financing companies.

Individual accounts



Personal loan services



International money transfer services

(Thousand transactions)

	Apr.-Dec. 2015	Apr.-Dec. 2016	FY16 Plan
No. of money transfer transactions	604	738	980

Overseas subsidiary (North America)

■ FCTI, Inc.

Main figures

(Million US\$)

	2015 1Q-3Q Jan.-Sep.	2016 1Q-3Q Jan.-Sep.	Change	FY16 Plan
Ordinary income	59.4	59.4	0.0	79.8
Ordinary expenses	60.4	63.0	2.6	82.0
Ordinary profit (loss)	(0.9)	(3.6)	(2.7)	(2.1)
Net income (loss)	(0.8)	(2.4)	(1.6)	(1.6)
EBITDA	3.9	1.7	(2.2)	5.0

No. of ATMs installed (units)	6,375	6,267	(108)	6,700
--------------------------------------	-------	-------	-------	-------

Note: 6,227 ATMs installed as of December 31, 2016

Some upfront investment (increase in ordinary expenses) in systems and operations for installations in U.S. 7-Eleven stores (July 2017 to start) has been moved forward

Overseas subsidiary (Indonesia)

■ PT. ABADI TAMBAH MULIA INTERNASIONAL

- 127 ATMs installed (as of December 31, 2016)
Started ATM operations for local financial institutions and aiming for further business expansion

Domestic subsidiary

■ Bank Business Factory Co., Ltd. (BBF)

- Five customer companies for back-office support on commission (as of December 31, 2016)
Consider expanding scope of the business according to needs

ATM platform business

Start of ATM transactions using smartphones

- Same high level of security as when using an IC card
- Usable on virtually all smartphones (iOS and Android operating systems both supported)

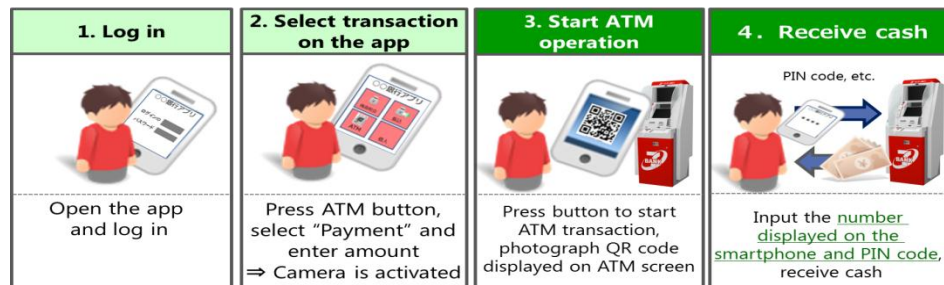
Scheduled Start of Service

March 2017: Jibun Bank

Spring 2017: LINE Pay (New partnership)

Step-by-step expansion of service provision to various business companies entering the settlement field, in addition to existing partners

Image of smartphone transaction (withdrawal)



Settlement & account-related business

Start of issuance of cash cards with a debit function

- Can be used at 7 & i Holdings stores and other stores in Japan and overseas that accept JCB cards
- Earn nanaco points for use

Service Overview (As of December 31, 2016)

Number of cards issued: 89,000

Working to raise awareness of the service to increase the number of accounts and settlement volume

Example of Campaign to Promote Use

Policy

Targeting a minimum consolidated payout ratio of 35% through twice-yearly payments

Revision of scheduled year-end dividend

Dividend amount: ¥4.75 per share (total dividends paid approx. ¥5.6 billion)

Revision from previous year-end dividend forecast of ¥4.25 to ¥4.75 (¥9.00 for the year)

Dividends and dividend payout ratio

