

Seven Bank, Ltd.

January 22, 2008

## Regarding financial outlook for fiscal year ending March 30, 2008

Our financial outlook for the fiscal year ending March 30, 2008 (from April 1, 2007 to March 31, 2008) is as follows.

[Non-consolidated for 2008 fiscal year]

(in million yen / %)

| Item                    | Fiscal year ending<br>March 30, 2008 (projection) |                      |                          | Fiscal year ending<br>March 30, 2007 (result) |                      |
|-------------------------|---|----------------------|--------------------------|---|----------------------|
|                         |   | Composition<br>ratio | Year-over-<br>year basis |   | Composition<br>ratio |
| Current income          | 83,400  | 100.0                | 110.5                    | 75,427  | 100.0                |
| Current earnings        | 23,300  | 27.9                 | 93.1                     | 25,021  | 33.1                 |
| Current net earnings    | 13,100  | 15.7                 | 103.4                    | 12,667  | 16.7                 |
| Earnings per share      | 10,737.70 yen                                     |                      |                          | 10,736.56 yen                                 |                      |
| Cash dividend per share | 4,100 yen   |                      |                          | 5,000 yen                                     |                      |

(Note) 1. Earnings per share of the fiscal year ending March 30, 2007 was calculated based on the average number of shares issued during the term, and earnings per share of the fiscal year ending March 30, 2008 was calculated based on the estimated number of shares issued at the term end after taking the disposition of our own shares into account.

2. Our company doesn't prepare a consolidated financial statement because we don't have any subsidiaries.

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[Prerequisite for financial outlook for fiscal year ending March 30, 2008]

[Current income]

Given the circumstances, such as past performance results and increases in partners and number of ATMs installed, the company expects that total usage of our ATMs will be 497 million (up 79 million over the same period last year), the commission income from affiliated ATMs will be 79.9 billion yen (up 6.8 billion yen over the same period last year), and the current income will be 83.4 billion yen (up 7.9 billion yen over the same period last year).

[Current expenses]

Seven Bank has been actively replacing existing ATMs with second generation ATMs and will replace 5,400 ATMs in the current fiscal year. The company had installed ATMs on a rental agreement; however, we have been switching to the purchase of machines since March, 2006. Since Seven Bank plans to purchase all future newly installed ATMs, in the current fiscal year, the company expects 7.1 billion yen (up 5.1 billion yen over the same period last year) in depreciation on premises and equipment, 4.2 billion yen (up 800 million yen over the same period last year) in amortization of intangible fixed assets, 14 billion yen (up 300 million yen over the same period last year) in business consignment expenses, 3.5 billion yen (up 500 million yen over the same period last year) in maintenance and other expenses due to strengthening the features of ATM affiliated transaction programs and implementation of new services, and 48.5 billion yen (up 6.8 billion yen over the same period last year) in operating costs in the current fiscal year.

In addition, the company expects 60 billion yen in current expenses (up 9.6 billion yen over the same period last year) by estimating 2.8 billion yen for the cost of raising funds (up 1.3 billion yen over the same period last year), due to the increased burden of bond interest and other expenses, and 8.1 billion yen (up 1.6 billion yen over the same period last year) in fees and commissions after reviewing commission.

As a result, we anticipate that the current earnings will be 23.3 billion yen, or a 1.7 billion decrease from the same period last year.

[Extraordinary loss]

The company anticipates the extraordinary loss of 1.2 billion yen (down 2.7 billion yen from the same period last year), due to the exit penalty and other fees caused by terminating a lease before the contract expires in order to replace ATMs with second generation ATMs. As a result, we expect the current net earnings will be 13.1 billion yen (up 400 million yen over the same period last year).

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