



### 3. Performance forecasts for the Fiscal Year ending March 31, 2014 (April 1, 2013 - March 31, 2014)

(% 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)	51,800	—	17,400	—	10,500	—	8.81
Full-year	104,100	9.6	34,600	8.5	20,700	6.8	17.38

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

Note: Year-on-year changes for the semi-annual (accumulated) are not shown since quarterly consolidated financial statements have not been prepared from for the second quarter of the fiscal year ended March 31, 2013.

#### Note

(1) Changes in important subsidiaries during the first quarter of the 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) Adoption of particular accounting methods for 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.: None

(b) Changes in accounting policy other than those noted in (a) above: Yes

(c) Changes in accounting estimates: Yes

(d) Retrospective restatements: None

(4) Number of shares (common stock)

(a) Number of shares in issue

As of June 30, 2013 1,190,949,000 shares As of March 31, 2013 1,190,949,000 shares

(b) Number of treasury shares

As of June 30, 2013 128 shares As of March 31, 2013 126 shares

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

As of June 30, 2013 1,190,948,873 shares As of June 30, 2012 1,190,912,830 shares

#### Statement with respect to the status of quarterly audit procedures

This quarterly report is exempt from quarterly audit procedures, which are in accordance with the Financial Instruments and Exchange Act. As of this quarterly report's publication, audit procedures pertaining to quarterly financial statements have not been completed.

#### Cautionary statement with respect to earnings forecasts, and disclaimer

Seven Bank has prepared quarterly consolidated financial statements from the third quarter of the fiscal year ended March 31, 2013.

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.

## Reference: Overview of Non-Consolidated Performance

### 1. Non-Consolidated Financial Highlights for the first quarter of the Fiscal Year ended March 2014 (April 1, 2013 – June 30, 2013)

#### (1) Non-Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Three Months ended June 30, 2013	24,872	7.9	9,931	22.1	6,116	23.3
Three Months ended June 30, 2012	23,036	4.9	8,133	3.4	4,958	7.3

	Net income per share	Diluted earnings per share
	Yen	Yen
Three Months ended June 30, 2013	5.13	5.12
Three Months ended June 30, 2012	4.16	4.15

#### (2) Non-consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
Three Months ended June 30, 2013	875,787	139,068	15.8
March 31, 2013	809,465	137,091	16.9

(Reference) Capital: Three Months ended June 30, 2013 138,777 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.

"Net assets to total assets ratio" stated above was not calculated based on the public notice of net assets to total assets ratio.

### 2. Non-Consolidated Performance Forecasts for the Fiscal Year ending March 31, 2014 (April 1, 2013 – March 31, 2014)

(% 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)	49,600	6.1	17,900	8.2	11,000	9.1	9.23
Full-year	99,000	5.2	35,500	10.8	21,400	9.6	17.96

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

## Quarterly consolidated Financial Statements

### (1) Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2013	As of June 30, 2013
<b>Assets</b>		
Cash and due from banks	472,012	465,076
Call loans	30,000	20,000
Securities	72,944	109,960
Loans and bills discounted	3,387	3,714
ATM-related temporary payments	174,900	218,347
Other assets	9,415	9,889
Property, plant and equipment	17,636	20,594
Intangible assets	31,166	31,561
Deferred tax assets	1,133	976
Allowance for loan losses	(65)	(74)
<b>Total assets</b>	<b>812,531</b>	<b>880,046</b>
<b>Liabilities</b>		
Deposits	394,315	434,492
Negotiable certificates of deposits	300	300
Call money	28,300	30,400
Borrowed money	34,000	34,000
Bonds payable	139,000	139,000
ATM-related temporary advances	61,766	75,151
Other liabilities	14,626	23,331
Provision for bonuses	366	610
Deferred tax liabilities	1,811	1,954
<b>Total liabilities</b>	<b>674,486</b>	<b>739,240</b>
<b>Net assets</b>		
Capital stock	30,509	30,509
Capital surplus	30,509	30,509
Retained earnings	75,621	77,352
Treasury stock	(0)	(0)
<b>Total shareholders' equity</b>	<b>136,639</b>	<b>138,371</b>
Valuation difference on available-for-sale securities	21	51
Foreign currency translation adjustment	1,092	2,092
Total cumulative other comprehensive income	1,114	2,143
Stock acquisition rights	291	291
<b>Total net assets</b>	<b>138,045</b>	<b>140,805</b>
<b>Total liabilities and net assets</b>	<b>812,531</b>	<b>880,046</b>

**(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income**  
**Consolidated Statements of Income**

(Millions of yen)

For the three months ended June 30, 2013

Ordinary income	25,874
Interest income	184
(Interest on loans and bills discounted)	134
(Interest and dividends on securities)	27
Fees and commissions	25,623
(ATM-related fee income)	24,529
Other operating income	14
Other ordinary income	52
Ordinary expense	16,149
Interest expense	482
(Interest on deposits)	116
Fees and commissions payments	3,722
(ATM placement fee expenses)	3,287
(ATM-related fee expenses)	205
General and administrative expenses	11,931
Other ordinary expenses	11
Ordinary profit	9,725
Extraordinary losses	67
Loss on disposal of noncurrent assets	67
Income before income taxes	9,657
Income taxes-current	3,630
Income taxes-deferred	127
Total income taxes	3,757
Income before minority interests	5,899
Net income	5,899

## Consolidated Statements of Comprehensive Income

(Millions of yen)

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For the three months ended June 30, 2013

Income before minority interests	5,899
Other comprehensive income	1,029
Valuation difference on available-for-sale securities	29
Foreign currency translation adjustment	999
<b>Comprehensive income</b>	<b>6,928</b>
Comprehensive income attributable to:	
Owners of the parent	6,928
Minority interests	—

(Reference)

Quarterly Non-consolidated Financial Statements

(1) Non-Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2013	As of June 30, 2013
<b>Assets</b>		
Cash and due from banks	471,806	464,570
Call loans	30,000	20,000
Securities	83,620	120,636
Loans and bills discounted	3,387	3,714
ATM-related temporary payments	174,900	218,347
Other assets	9,321	9,834
Property, plant and equipment	17,262	20,087
Intangible assets	18,098	17,695
Deferred tax assets	1,133	976
Allowance for loan losses	(65)	(74)
<b>Total assets</b>	<b>809,465</b>	<b>875,787</b>
<b>Liabilities</b>		
Deposits	394,315	434,492
Negotiable certificates of deposits	300	300
Call money	28,300	30,400
Borrowed money	34,000	34,000
Bonds payable	139,000	139,000
ATM-related temporary advances	61,766	75,151
Other liabilities	14,342	22,764
Provision for bonuses	349	610
<b>Total liabilities</b>	<b>672,374</b>	<b>736,718</b>
<b>Net assets</b>		
Capital stock	30,509	30,509
Capital surplus	30,509	30,509
Retained earnings	75,759	77,708
Treasury stock	(0)	(0)
<b>Total shareholders' equity</b>	<b>136,778</b>	<b>138,726</b>
Valuation difference on available-for-sale securities	21	51
<b>Total valuation and translation adjustments</b>	<b>21</b>	<b>51</b>
Stock acquisition rights	291	291
<b>Total net assets</b>	<b>137,091</b>	<b>139,068</b>
<b>Total liabilities and net assets</b>	<b>809,465</b>	<b>875,787</b>

**(2) Non-Consolidated Statements of Income**

(Millions of yen)

	For the three months ended June 30, 2012	For the three months ended June 30, 2013
Ordinary income	23,036	24,872
Interest income	110	184
(Interest on loans and bills discounted)	82	134
(Interest and dividends on securities)	12	27
Fees and commissions	22,914	24,667
(ATM-related fee income)	21,750	23,573
Other operating income	4	14
Other ordinary income	7	6
Ordinary expense	14,902	14,941
Interest expense	377	482
(Interest on deposits)	106	116
Fees and commissions payments	2,843	3,168
(ATM placement fee expenses)	2,598	2,820
(ATM-related fee expenses)	111	138
Other operating expenses	162	—
General and administrative expenses	11,490	11,279
Other ordinary expenses	28	11
Ordinary profit	8,133	9,931
Extraordinary losses	126	49
Loss on disposal of noncurrent assets	19	49
Impairment loss	107	—
Income before income taxes	8,006	9,881
Income taxes-current	2,896	3,624
Income taxes-deferred	151	140
Total income taxes	3,048	3,765
Net income	4,958	6,116