

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	—				
Fiscal year ending March 31, 2016 (Forecasts)		4.00	—	4.00	8.00

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

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-year and semi-annual) of 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
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: Revisions to the most recently announced performance forecasts (Yes/No): No

Notes

(1) Changes in important subsidiaries during the first 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) –

(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.: 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 shares)

As of June 30, 2015 1,191,001,000 shares As of March 31, 2015 1,191,001,000 shares

(b) Number of treasury shares

As of June 30, 2015 128 shares As of March 31, 2015 128 shares

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

Three months ended June 30, 2015 1,191,000,872 shares Three months ended June 30, 2014 1,190,948,872 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

4. Quarterly Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2015	As of June 30, 2015
Assets		
Cash and due from banks	600,859	626,972
Call loans	13,000	16,000
Securities	71,853	60,425
Loans	10,406	12,237
ATM-related temporary payments	81,617	102,496
Other assets	10,411	11,066
Tangible fixed assets	31,673	31,836
Intangible fixed assets	35,625	35,419
Asset for retirement benefits	60	73
Deferred tax assets	951	760
Allowance for credit losses	(46)	(48)
Total assets	856,415	897,241
Liabilities		
Deposits	501,413	537,044
Negotiable certificates of deposits	760	300
Borrowed money	16,000	16,000
Bonds	110,000	110,000
ATM-related temporary advances	37,857	46,581
Other liabilities	17,890	13,469
Reserve for bonuses	449	710
Liability for retirement benefits	0	0
Deferred tax liabilities	2,154	2,099
Total liabilities	686,525	726,205
Net assets		
Common stock	30,514	30,514
Capital surplus	30,514	30,514
Retained earnings	102,511	103,722
Treasury stock	(0)	(0)
Total shareholders' equity	163,539	164,750
Net unrealized gains on available-for-sale securities	360	343
Foreign currency translation adjustments	5,500	5,447
Accumulated adjustments for retirement benefit	13	19
Total accumulated other comprehensive income	5,874	5,810
Subscription rights to shares	449	449
Non-controlling interests	26	24
Total net assets	169,890	171,036
Total liabilities and net assets	856,415	897,241

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

(Millions of yen)

	Three months ended June 30, 2014	Three months ended June 30, 2015
Ordinary income	27,958	29,588
Interest income	290	483
(Interest on loans)	229	429
(Interest and dividends on securities)	49	26
Fees and commissions income	27,571	28,987
(ATM-related fee income)	26,372	27,640
Other operating income	43	46
Other ordinary income	52	69
Ordinary expenses	18,316	20,063
Interest expenses	349	321
(Interest on deposits)	137	149
Fees and commissions expenses	4,589	5,198
(ATM placement fee expenses)	3,934	4,333
(ATM-related fee expenses)	292	344
General and administrative expenses	13,371	14,521
Other ordinary expenses	6	22
Ordinary profit	9,641	9,524
Extraordinary losses	43	32
Loss on disposal of fixed assets	43	32
Income before income taxes	9,598	9,492
Income taxes-current	3,362	3,068
Income taxes-deferred	166	150
Total income taxes	3,528	3,219
Net income	6,070	6,272
Net loss attributable to non-controlling interests	—	(0)
Net income attributable to owners of the parent	6,070	6,273

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Three months ended June 30, 2014	Three months ended June 30, 2015
Net income	6,070	6,272
Other comprehensive income	(389)	(65)
Net unrealized gains (losses) on available-for-sale securities	(47)	(17)
Foreign currency translation adjustments	(353)	(54)
Adjustments for retirement benefit	12	6
Comprehensive income	5,681	6,207
Comprehensive income attributable to:		
Owners of the parent	5,681	6,209
Non-controlling interests	—	(1)

Quarterly Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2015	As of June 30, 2015
Assets		
Cash and due from banks	599,620	625,622
Call loans	13,000	16,000
Securities	84,002	72,574
Loans	10,406	12,237
ATM-related temporary payments	81,617	102,496
Other assets	10,071	10,726
Tangible fixed assets	30,506	30,741
Intangible fixed assets	20,191	20,478
Prepaid pension cost	41	44
Deferred tax assets	958	758
Allowance for credit losses	(46)	(48)
Total assets	850,369	891,633
Liabilities		
Deposits	501,525	537,135
Negotiable certificates of deposits	760	300
Borrowed money	16,000	16,000
Bonds	110,000	110,000
ATM-related temporary advances	37,857	46,581
Other liabilities	17,041	12,621
Reserve for bonuses	370	644
Total liabilities	683,554	723,282
Net assets		
Common stock	30,514	30,514
Capital surplus	30,514	30,514
Retained earnings	104,976	106,529
Treasury stock	(0)	(0)
Total shareholders' equity	166,004	167,557
Net unrealized gains on available-for-sale securities	360	343
Total valuation and translation adjustments	360	343
Subscription rights to shares	449	449
Total net assets	166,814	168,350
Total liabilities and net assets	850,369	891,633

(2) Non-Consolidated Statements of Income

(Millions of yen)

	Three months ended June 30, 2014	Three months ended June 30, 2015
Ordinary income	25,962	27,331
Interest income	290	482
(Interest on loans)	229	429
(Interest and dividends on securities)	49	26
Fees and commissions income	25,621	26,781
(ATM-related fee income)	24,421	25,434
Other operating income	43	46
Other ordinary income	7	21
Ordinary expenses	15,997	17,419
Interest expenses	349	321
(Interest on deposits)	137	149
Fees and commissions payments	3,427	3,803
(ATM placement fee expenses)	2,951	3,128
(ATM-related fee expenses)	155	203
General and administrative expenses	12,213	13,271
Other ordinary expenses	6	23
Ordinary profit	9,965	9,912
Extraordinary losses	43	30
Loss on disposal of fixed assets	43	30
Income before income taxes	9,922	9,882
Income taxes-current	3,346	3,058
Income taxes-deferred	211	208
Total income taxes	3,557	3,267
Net income	6,364	6,614