

Financial Results for Fiscal 2011

May 2012



SEVEN BANK

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

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FY11 Financial Results

- ◆ As a result of steady growth in the number of ATMs installed and in transactions with financial institutions for deposit-taking and savings, ordinary income (¥88.3 billion) and ordinary profit (¥29.5 billion) both surpassed targets
- ◆ Listing on the First Section of the Tokyo Stock Exchange in December 2011
¥1.0 was added to the year-end dividend to commemorate the listing, bringing the full-year payout to ¥6.2 (payout ratio: 42.7%)

FY12 Outlook

- ◆ Higher revenues on growth in number of ATMs installed and in customer base
- ◆ We expect to improve earnings, despite a hike in depreciation and amortization, from accelerated introduction of 3G ATMs
- ◆ Annual dividend to rise ¥0.3 to ¥6.5

Income statement

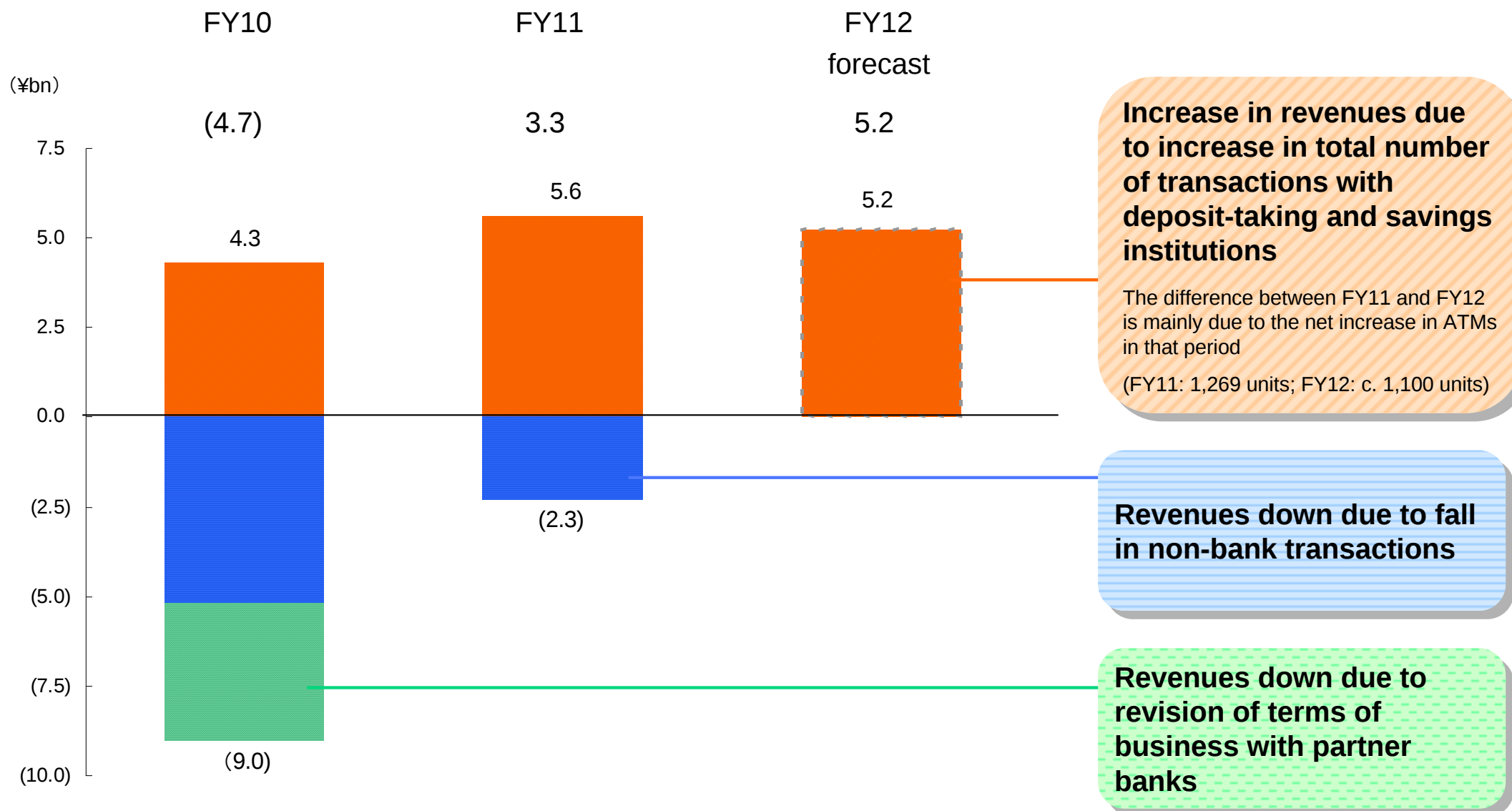
(Unit : Billion yen)

	FY10 Actual results	FY11 Actual results			FY12 Plan			
		Revised full year plan		Changes from FY10 results	Full year	Changes from FY11 results	H1	Changes from FY11 H1 results
Ordinary income	83.9	88.1	88.3	4.4	93.8	5.5	46.7	2.4
ATM-related fee income	80.5	83.9	83.8	3.3	89.1	5.3	44.3	2.1
Ordinary expenses	56.5	60.0	58.7	2.2	63.3	4.6	30.8	2.2
Interest expenses	2.0	2.0	1.9	(0.1)	1.8	(0.1)	0.9	(0.1)
ATM placement fee expenses	9.3	9.9	9.9	0.6	10.7	0.8	5.3	0.4
Outsourcing expenses	14.2	15.2	15.0	0.8	15.9	0.9	8.0	0.6
Maintenance fees	3.9	4.4	4.2	0.3	4.1	(0.1)	2.1	0.0
Rent for premises and equipment	2.1	1.0	1.0	(1.1)	0.9	(0.1)	0.4	(0.1)
Depreciation and amortization	11.6	13.0	12.3	0.7	14.3	2.0	6.3	0.6
Ordinary profit	27.4	28.0	29.5	2.1	30.5	1.0	15.8	0.1
Extraordinary gain (loss)	(0.4)	(0.0)	(0.2)	0.2	(0.3)	(0.1)	(0.1)	(0.1)
Income taxes	10.9	11.3	12.0	1.1	11.4	(0.6)	5.9	(0.4)
Net income	16.0	16.5	17.2	1.2	18.7	1.5	9.7	0.5
No. of ATMs installed at end of term (units)	15,363	16,400	16,632	1,269	17,700	1,068	17,100	1,095
ATM-related fee income per transaction (yen)	135.3	131.4	131.3	(4.0)	130.9	(0.4)	131.0	(0.7)
Daily average transactions per ATM (transactions /ATM /day)	112.3	112.4	112.6	0.3	111.9	(0.7)	113.0	(2.1)
Total no. of transactions (millions)	609	655	655	46	698	43	347	19

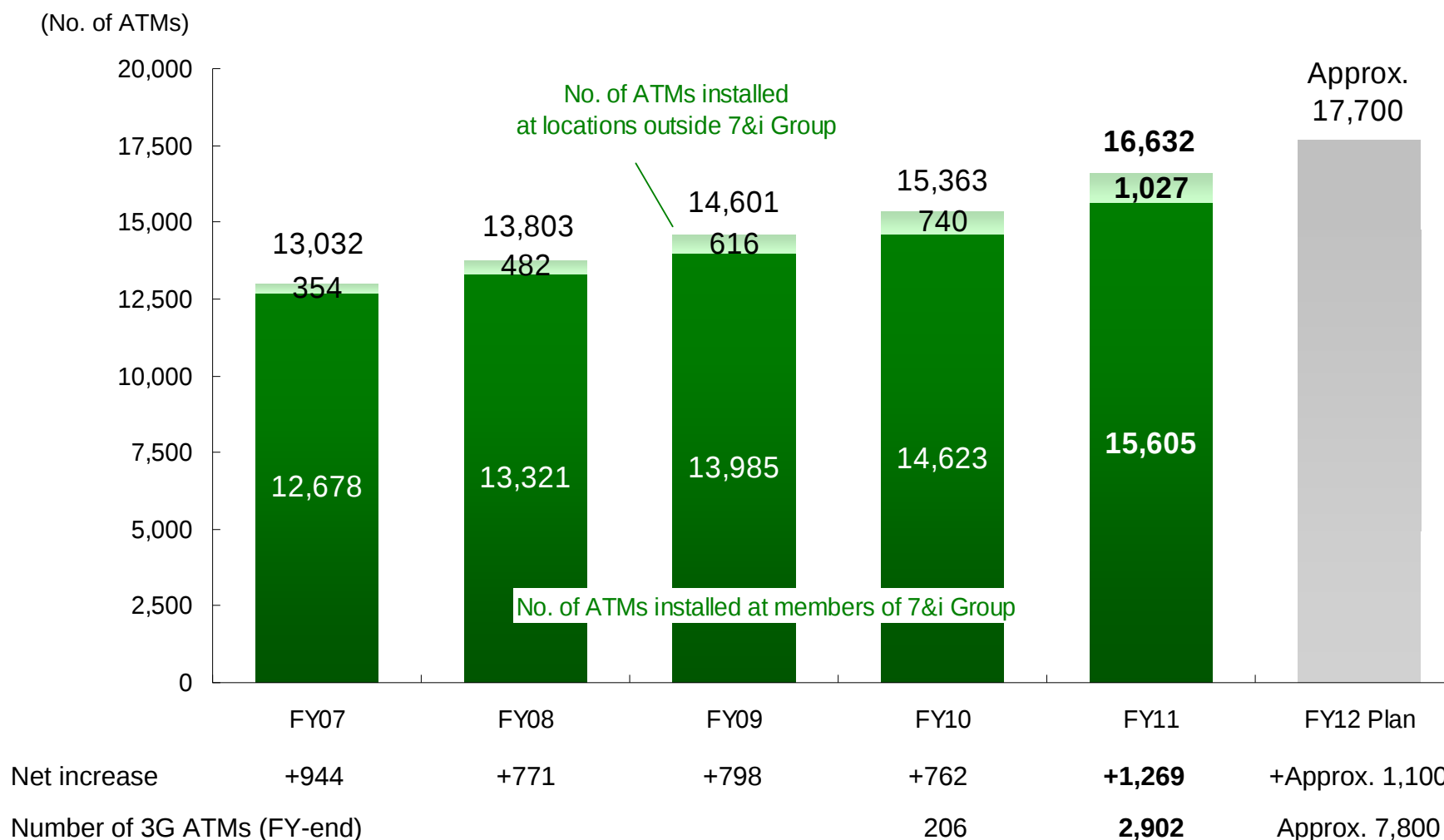
Notes: Amounts less than unit have been truncated. ATM-related fee income and daily average transactions per ATM are rounded down to the first decimal point

Changes from the previous fiscal year and changes from initial targets have been compared in units of one 100 million yen (for total of transactions, one million units)

YoY change in ATM-related fees received

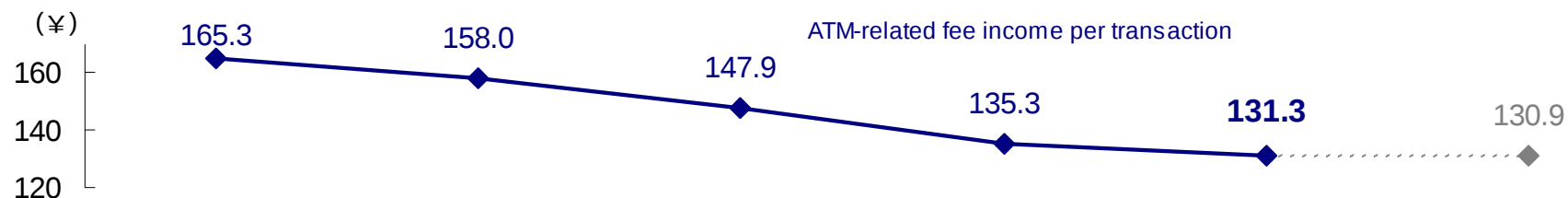


Steady increase in number of ATMs

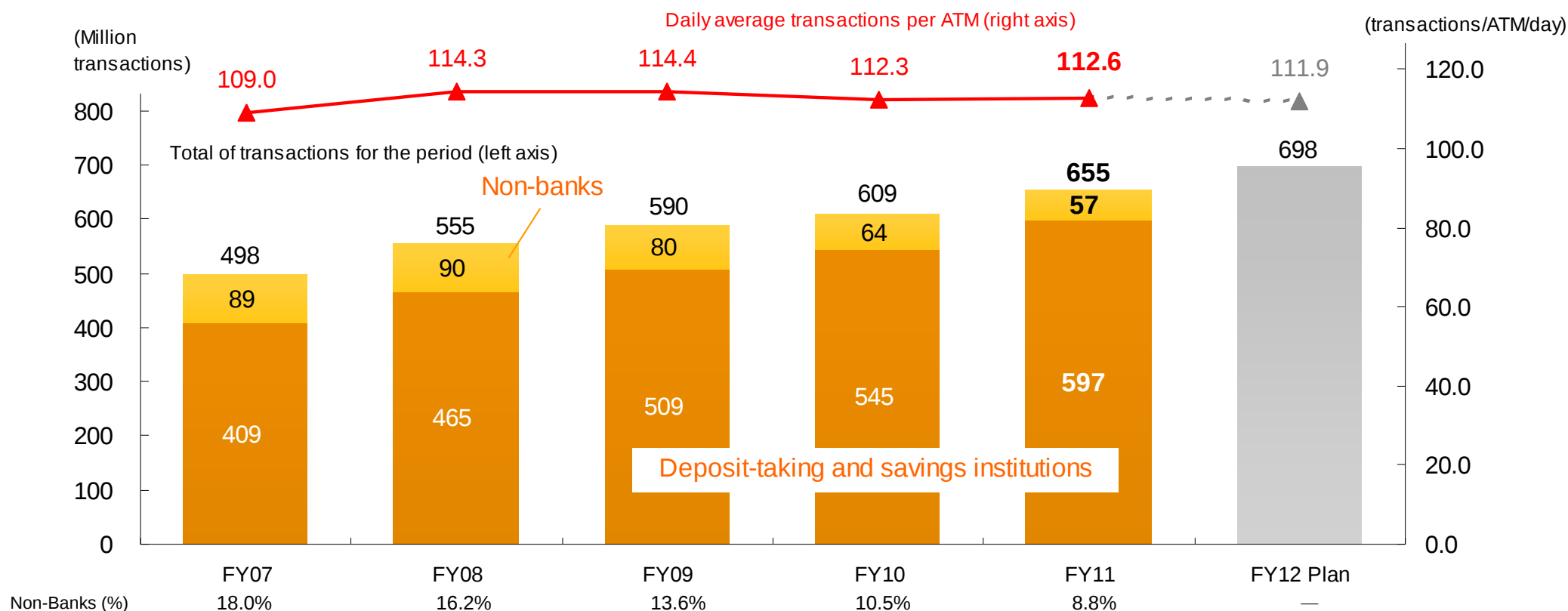


We expect to complete 3G conversions of our ATMs at a rate of around 4,500 units a year from FY12
(In FY11, we concentrated on Gunma, Tokyo and Yamanashi, while Kanagawa, Shizuoka, Chiba and Saitama are priority prefectures for FY12)

ATM-related fee income



ATM usage



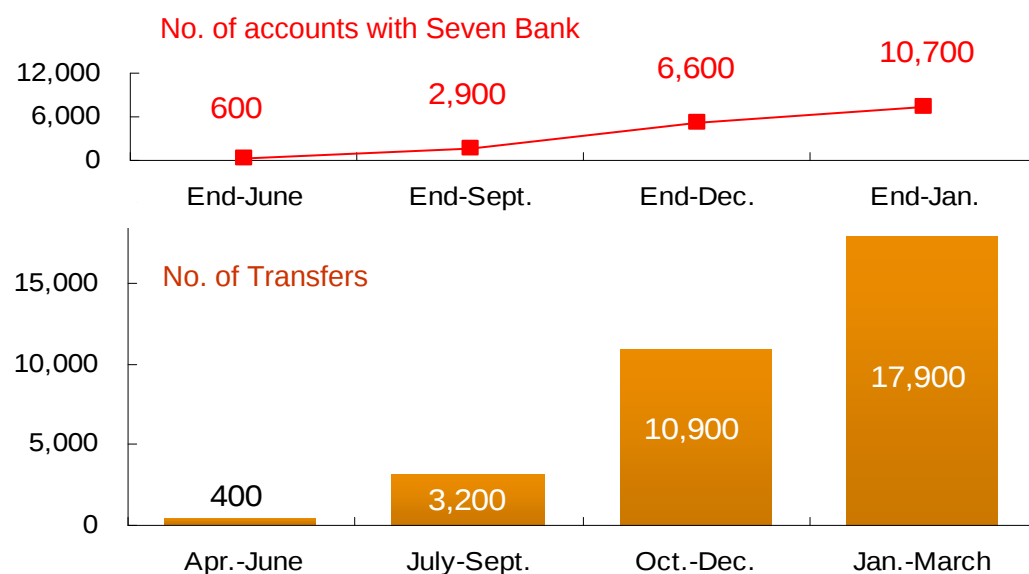
Notes:

- Daily average transactions per ATM and total of transactions for the period exclude balance inquiries, e-money charges, PIN changes and daily withdrawal limit changes.
- Total transactions for the period have been rounded down to the nearest million. Daily average transactions per ATM, and ATM-related fee income per transaction have been rounded down to the first decimal place.
- ATM-related fee income per transaction = ATM-related fee income / (Total of transactions – Total of transactions without ATM-related fee income (i.e. sales proceeds deposits))
- In this report, securities, life insurance, credit card, consumer credit and consumer financing companies are all referred to as “non-banks.”

International money transfer services

- March 2011 Launch of services using the Internet or mobile banking
- July 2011 Launch of ATM based services
- November 2011 Launch of telephone support for Tagalog, Spanish, Portuguese and Chinese
- March 2012 Number of accounts: 10,700
Total number of transfers since launch: 32,500

Target for FY12 : 170,000 transfers

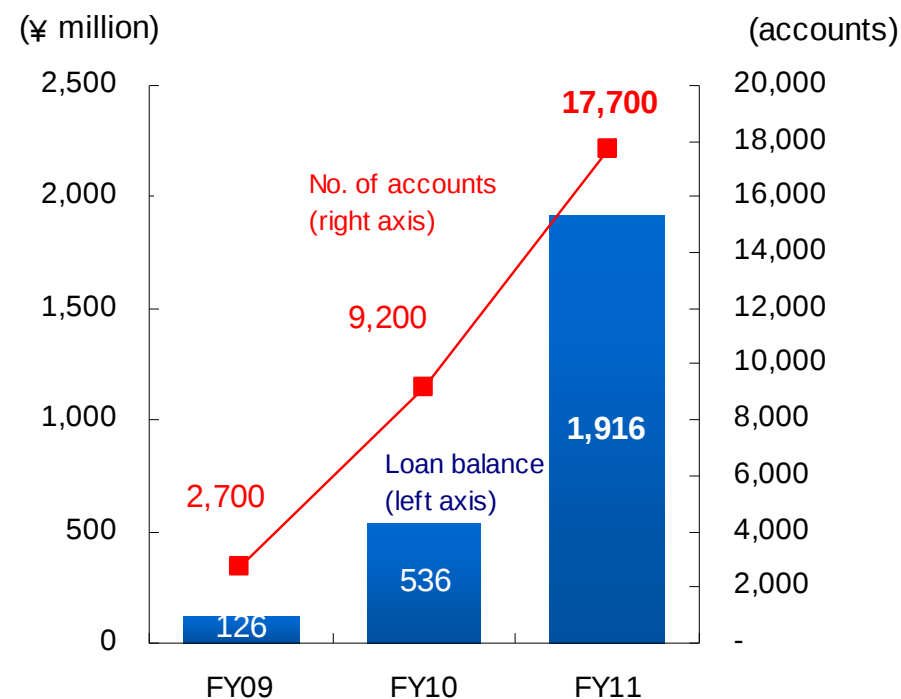


Personal loan services

June 2011 Raised the upper limit for personal loans from ¥100,000 to ¥300,000 or ¥500,000

> Steady growth in loan balance

Target for FY 12 : ¥3,000 million



Balance sheet as of March 31, 2012

(¥ billion)

Cash and due from banks: 368.5 ①	Deposits: 331.5 ④
Securities 98.8 ②	Bonds and borrowings: 78.0
ATM-related temporary payments: 123.5 ③	ATM-related temporary advances: 42.5 ⑤
Other: 62.0	Other: 75.1
	Net assets: 125.6
Assets 652.9 (+52.8)	Liabilities + Net assets 652.9 (+52.8)

- ① Cash placed in our ATMs
- ② Used mostly for exchange settlements and as collateral for overdrafts on Bank of Japan accounts
- ③ Occurs when a withdrawal is made from an ATM
- ④ Deposits held by individuals: ¥219.2 billion; corporate deposits: ¥70.7 billion
- ⑤ Occurs when a deposit is made at an ATM

Note: Figures in () are compared with March 31, 2011, and are rounded off.

Financial soundness and creditworthiness

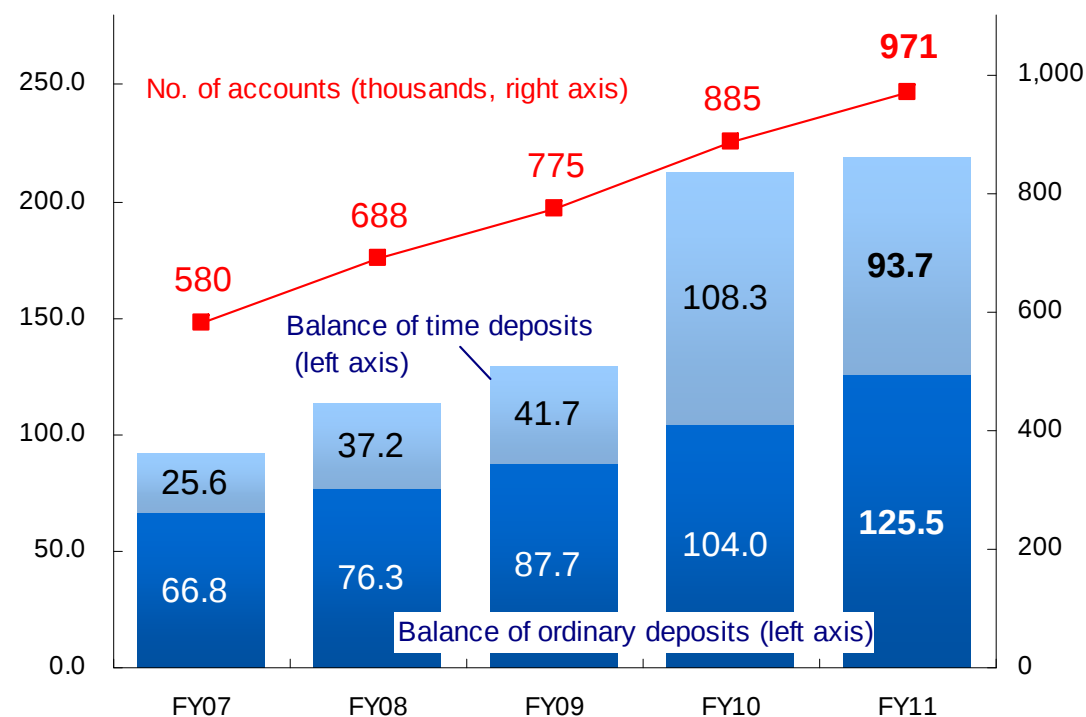
Non-consolidated capital ratio (Japanese standards): 53.25% (Preliminary figure)

Credit rating (as of March 31, 2012): AA- (Standard & Poor's)

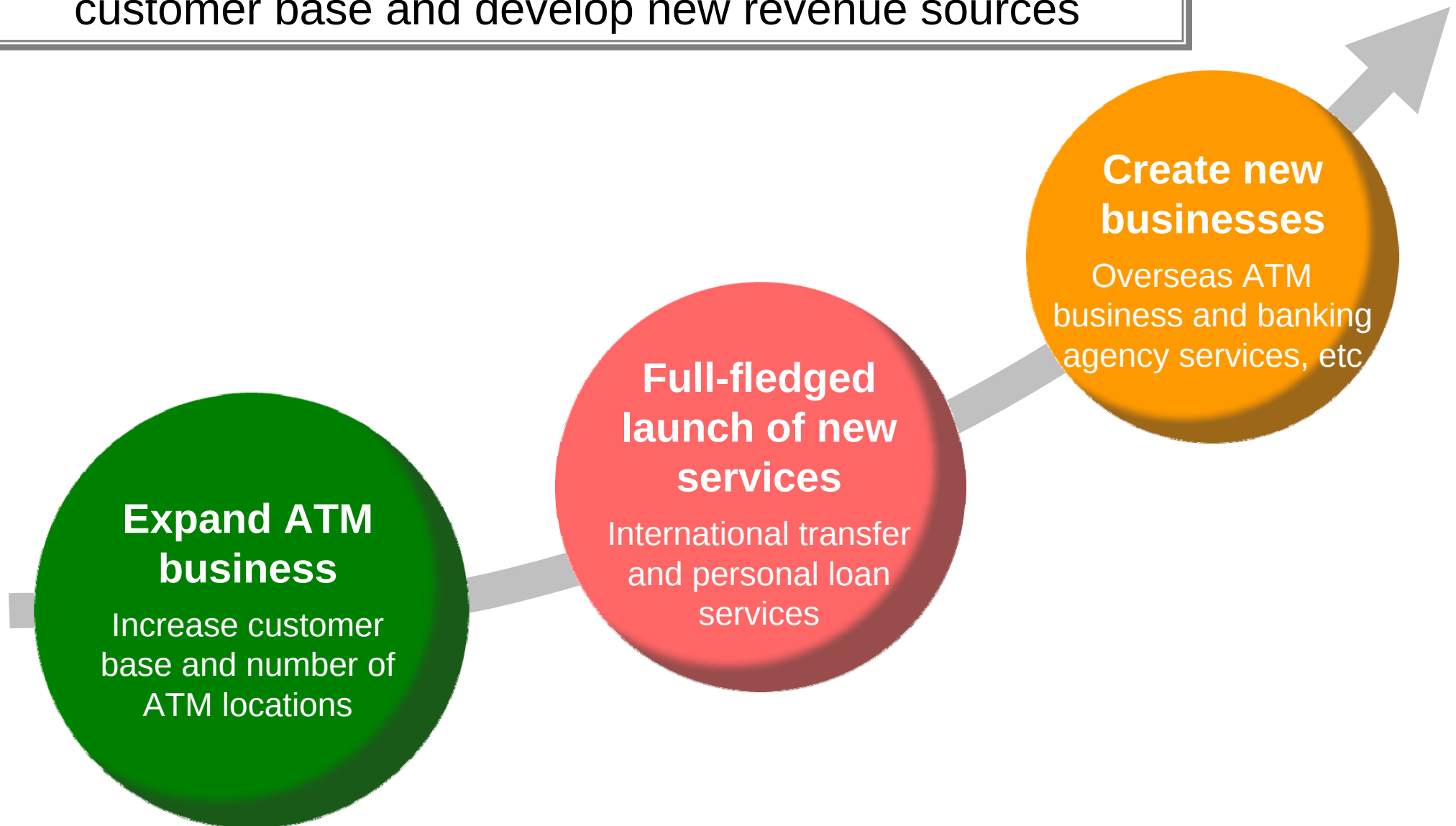
AA (Ratings and Investment Information)

Total of accounts held by individuals, and deposit balance

(¥ billion)



Over the next decade, Seven Bank aims to widen the ATM customer base and develop new revenue sources



Expanding ATM user and location base

We aim to go on expanding total transactions in FY12 by growing the customer base and installing ATMs in more places

Expanding the customer base

Wider range of ATM alliances

- New partners since fiscal 2011
Shinhan Bank Japan, The Fukuoka Chuo Bank, The Bank of Nagasaki, The Kitakyushu Bank, and ORIX Bank Corporation
- Planned new partnerships in FY12 (as of May 11, 2012)
The Hyakujushi Bank, The Nishi-Nippon City Bank, and The Hokuto Bank

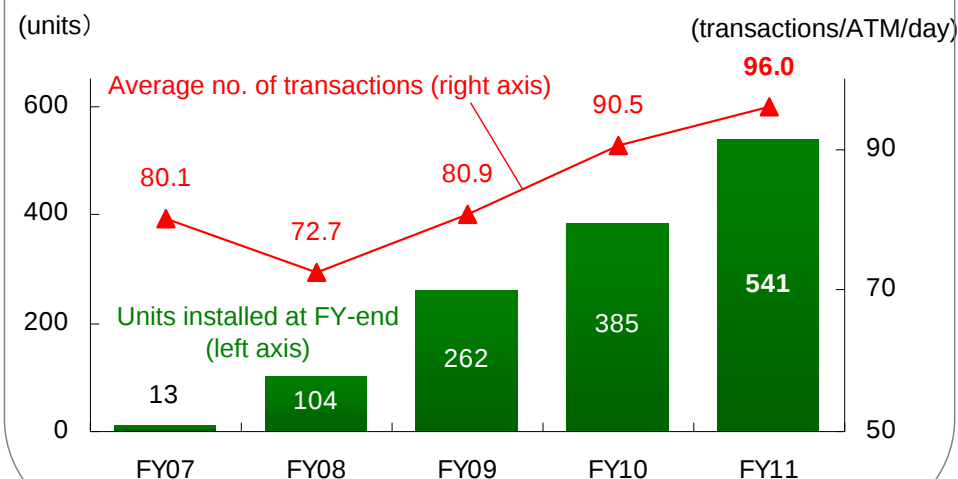
Identifying potential new customers

- Joint campaign with partner companies and Seven-Eleven Japan Co., Ltd.
- Further expand middle-aged and female customer segments

Installing ATMs in more locations

- Target a net increase of 1,100 ATM units
- Install 900 units, chiefly in Seven-Eleven stores (within our corporate group) and 200 more chiefly in retail facilities outside the group

ATMs in locations outside the group (excluding securities companies)
Total of units installed and of transactions



Focus on expanding the customer base, targeting 1 million transactions per year within four to five years

Expand range of countries serviced

- Strengthen marketing of money transfer services to countries other than the Philippines (China, Brazil, Peru, etc.)

Registered aliens in Japan
(thousands)

(1) China:	680
(2) South and North Korea:	560
(3) Brazil:	230
(4) Philippines	210
(5) Peru	50

* Govt of Japan statistics, 2010

Fiscal 2011

- Total of transfers: 32,500
- Marketing mainly Philippines-focused

(Where money was sent)

- (1) Philippines
- (2) Thailand
- (3) China
- (4) America
- (5) Nigeria

Strengthen marketing channels

- Expand marketing beyond the Greater Tokyo area
- Improve multilingual competency in handling phone calls, etc.

Advantages of our services

- Year-round every-day 24/7 transfer service (when possible)
 - Because our ATMs are found in Seven-Eleven stores all over Japan, people living away from cities are also served

- Low-fee transfers (table below gives examples)

Amount	Seven Bank	Other banks
Up to ¥10,000	¥990	¥4,000
¥10,001-¥50,000	¥1,500	
¥50,001-¥100,000	¥2,000	

- Uses a company in destination country with large network (Western Union)
 - Transfers can be sent to over 450,000 offices in around 200 countries and territories around the world
- Transfer can be completed in a few minutes

■ Some account-opening administration work is outsourced to Dalian Xinhua Infotech Co., Ltd. in China (from April 2012)

① Faster and more efficient account opening

Targets

- Processing time: Reduction of roughly 30%
- Costs: Reduction of roughly 50%

② Security on a par with or better than in Japan

Outsourcing company

- No printouts
- No use of local disks
- No use of memory media
- No use of print screen function, etc.

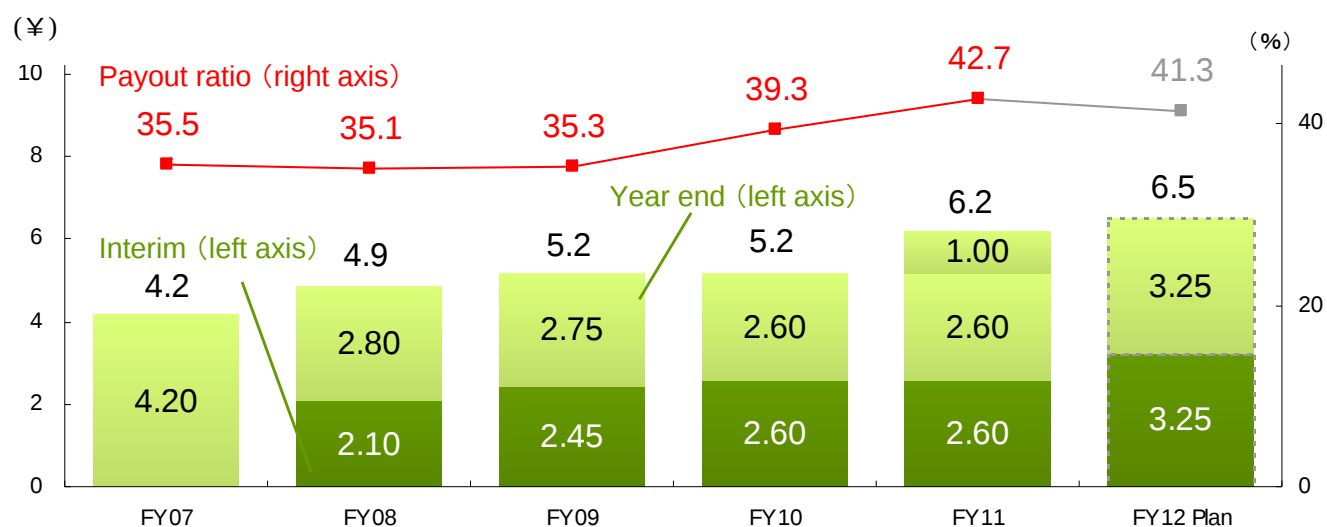
Circuitry

- Duplicated
- Encrypted network
- Firewalls

■ We will continue to expand outsourcing, and develop our own outsourcing business for other financial institutions

Policy

- Our aim is a stable dividend with a payout ratio of at least 35% per year
- In FY12, we expect to pay an interim and year-end dividend of ¥3.25, for a total full-year payout of ¥6.50



Note 1: From FY08, we paid dividends twice a year through interim and year-end payments

Note 2: On December 1, 2011, we carried out a 1000-for-1 stock split (common shares). The above table factors in this stock split even for years prior to 2011

Note 3: The year-end dividend for FY11 includes an extra commemorative ¥1 following our listing on the Tokyo Stock Exchange