



The First Quarter Financial Results for the Fiscal Year ended March 31, 2012 [Japan GAAP]

(Non-Consolidated Data)

August 5, 2011

Company Name: Seven Bank, Ltd.

Stock Code: 8410

President: Kensuke Futagoishi

For inquiries: Director, Managing Executive Officer and General Manager of the Planning Division,

Yasuaki Funatake

Stock exchange listing: OSE-JASDAQ

URL <http://www.sevenbank.co.jp/>

Telephone: +81-3-3211-3041

Scheduled date for dividend payment : None

Scheduled date for filing date of quarterly financial report : August 12, 2011 Trading accounts: Not established

Quarterly earnings supplementary explanatory documents : Yes

Quarterly earnings presentation : Yes (Analysts, institutional investors)

(Amounts of less than one million yen and one decimal point are rounded down)

1. Financial Highlights for the First Quarter of Fiscal 2011 (April 1, 2011 to June 30, 2011)

(1) Operating Results

(% represents the change from the same quarter in the previous fiscal year)

	Ordinary income		Ordinary profit		First Quarter Net income	
	million yen	%	million yen	%	million yen	%
Three Months ended June 30, 2011	21,955	1.4	7,862	-0.6	4,620	-0.0
Three Months ended June 30, 2010	21,636	-4.6	7,912	-4.1	4,622	-5.1

	First Quarter Earnings per share	Diluted First Quarter Earnings per share
	yen	yen
Three Months ended June 30, 2011	3,879.97	3,877.18
Three Months ended June 30, 2010	3,788.73	3,787.53

(2) Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	million yen	million yen	%
Three Months ended June 30, 2011	636,129	116,048	18.2
Fiscal Year ended March 31, 2011	600,061	114,539	19.0

Reference: Capital: Three Months ended June 30, 2011: 115,898 million yen Fiscal Year ended March 31, 2011: 114,384 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.

2. Dividends on Common Stock

	Dividends per share				
	First Quarter End	Second Quarter End	Third Quarter End	Fiscal Year End	Total
	yen	yen	yen	yen	yen
Fiscal Year ended March 31, 2011	—	2,600.00	—	2,600.00	5,200.00
Fiscal Year ended March 31, 2012	—				
Fiscal Year ended March 31, 2012 (Forecasts)		2,600.00	—	2,600.00	5,200.00

Note: Revision to the dividend forecast during the current quarter: None

3. Performance forecasts for Fiscal 2011 (April 1, 2011 to March 31, 2012)

(%represents the change from the same period in the previous fiscal year)

	Ordinary income		Ordinary profit		Net income		Net income per share
	million yen	%	million yen	%	million yen	%	yen
Six Months ended September 30, 2011	43,700	1.2	14,500	-3.1	8,600	-2.8	7,221.45
Fiscal Year ended March 31, 2012	86,800	3.3	27,700	0.9	16,400	2.4	13,771.07

Note: Revision during the current quarter to the performance forecasts: None

4. Others

- (1) Adoption of accounting methods specific to the preparation of quarterly financial statements : None
- (2) Changes in accounting policy, changes in accounting estimates, and retrospective restatements:
- (a) Changes arising from revised accounting standards etc.: None
 - (b) Changes other than (a) above : None
 - (c) Changes in accounting estimate : None
 - (d) Retrospective restatements: None
- (3) Number of shares (common stock)
- (a) Number of shares in issue

As of June 30, 2011:	1,190,908 shares	As of March 31, 2011:	1,190,880 shares
----------------------	------------------	-----------------------	------------------
 - (b) Number of treasury stock

As of June 30, 2011:	— shares	As of March 31, 2011:	— shares
----------------------	----------	-----------------------	----------
 - (c) Average number of shares for the First Quarter ended (for the current first quarter):

As of June 30, 2011:	1,190,882 shares	As of June 30, 2010 :	1,220,027 shares
----------------------	------------------	-----------------------	------------------

* Indication of quarterly review procedure implementation status

This quarterly earnings report is exempt from quarterly review procedure based upon the Financial Instruments and Exchange Act. It is under the review procedure process at the time of disclosure of this report.

* Cautionary statement with respect to earnings forecasts, and disclaimer

This report contains earnings projections and other forward-looking statements which are based on currently available information and certain assumptions that the Bank considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

Quarterly Non-consolidated Financial Statements

(1) Quarterly Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2011	End of First Quarter of Fiscal 2011 (as of June 30, 2011)
Assets		
Cash and due from banks	385,013	361,148
Call loans	10,000	25,000
Securities	99,978	125,379
Loans and bills discounted	536	647
Prepaid pension cost	36	27
Accrued income	6,391	7,491
ATM-related temporary payments	67,465	86,557
Other assets	1,515	1,519
Property, plant and equipment	9,393	9,533
Intangible assets	18,689	17,964
Deferred tax assets	1,111	951
Allowance for loan losses	-71	-93
Assets	600,061	636,129
Liabilities		
Deposits	312,692	352,328
Negotiable certificates of deposit	20,690	300
Call money	2,800	15,000
Borrowed money	20,000	20,000
Bonds payable	90,000	90,000
ATM-related temporary advances	27,557	32,646
Other liabilities	11,456	9,218
Provision for bonuses	325	587
Liabilities	485,522	520,081
Net assets		
Capital stock	30,503	30,505
Capital surplus	30,503	30,505
Retained earnings	53,326	54,851
Shareholders' equity	114,333	115,862
Valuation difference on available-for-sale securities	51	35
Valuation and translation adjustments	51	35
Subscription rights to shares	154	149
Net assets	114,539	116,048
Liabilities and net assets	600,061	636,129

(2) Quarterly Statement of Income

(Millions of yen)

	First Quarter of Fiscal 2010 (April 1, 2010 – June 30, 2010)	First Quarter of Fiscal 2011 (April 1, 2011 – June 30, 2011)
Ordinary income	21,636	21,955
Interest income	60	105
Interest on loans and discounts	7	22
Interest and dividends on securities	34	67
Fees and commissions	21,551	21,827
ATM-related fee income	20,788	20,986
Other income	23	21
Ordinary expenses	13,724	14,093
Interest expenses	502	523
Interest on deposits	89	150
Fees and commissions payments	2,499	2,621
ATM placement fee expenses	2,336	2,460
ATM-related fee expenses	99	88
Other ordinary expenses	5	1
General and administrative expenses	10,711	10,921
Other expenses	5	25
Ordinary profit	7,912	7,862
Extraordinary income	45	—
Reversal of allowance for loan losses	45	—
Extraordinary losse	132	54
Loss on disposal of noncurrent assets	1	54
Loss on adjustment for changes of accounting standard for asset retirement obligations	131	—
First Quarter income before income taxes	7,825	7,807
Income taxes-current	3,040	3,016
Income taxes-deferred	162	170
Income taxes	3,202	3,187
First Quarter Net income	4,622	4,620