

Financial Results for the Third Quarter of Fiscal 2011

February 2012



- ◆ Revenue and income rose year on year in the first three quarters.
- ◆ Both ordinary income and net income progressed according to plan.
 - Year-on-year change in total transactions: +6.5%
 - Transactions with deposit-taking financial institutions: +8.9%
 - Non-bank transactions: -13.3%
 - Year-on-year change in the number of ATMs: +1,106 units

Income statement (summary)



(Unit : Billion yen)

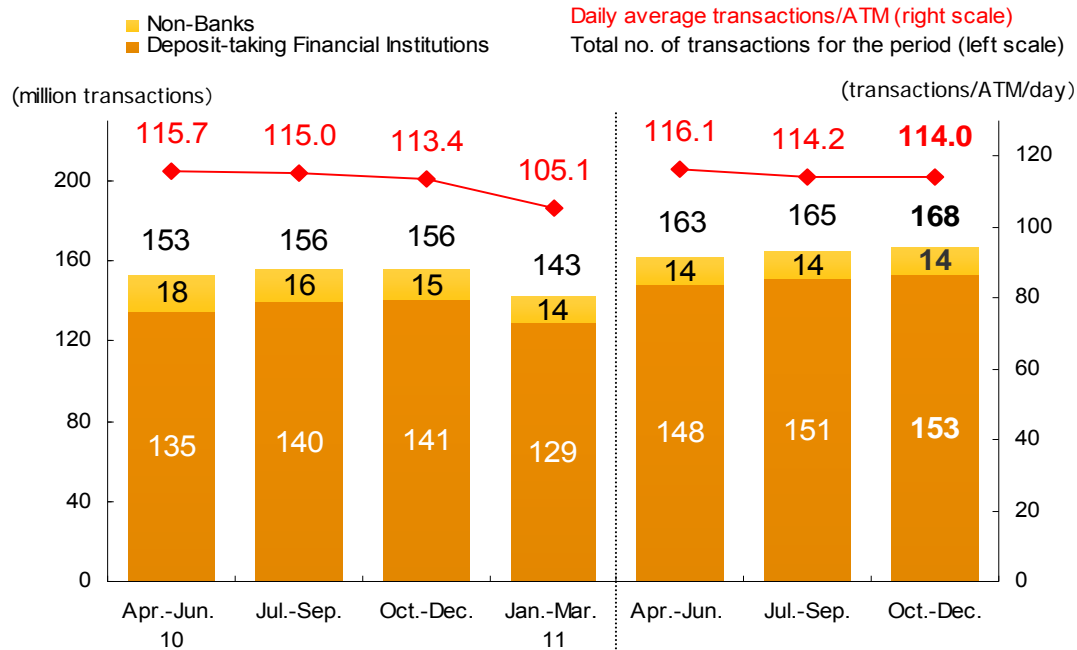
	FY2010 First three quarters	FY2011 First three quarters results	Change from FY2010 First three quarters	FY2011 Full year plan
Ordinary income	64.4	66.8	2.4	88.1
ATM-related fee income	61.8	63.6	1.8	83.9
Ordinary expenses	42.3	43.1	0.8	60.0
General and administrative expenses	33.1	33.5	0.4	46.9
Ordinary profit	22.0	23.7	1.7	28.0
Extraordinary gain (loss)	△0.0	△0.1	△0.1	△0.0
Income taxes	8.9	9.6	0.7	11.3
Net income	13.0	13.8	0.8	16.5
No. of ATMs installed at end of term (units)	15,104	16,210	1,106	16,400 est
Daily average transactions per ATM (Transactions /ATM /day)	114.7	114.8	0.1	112.4
Total number of transactions (millions)	466	497	31	655

Notes: 1. Amounts except number of ATMs have been truncated to the 2nd decimal place.
Changes from the previous year was compared by units of hundred million (million for total number of transactions).

ATM business



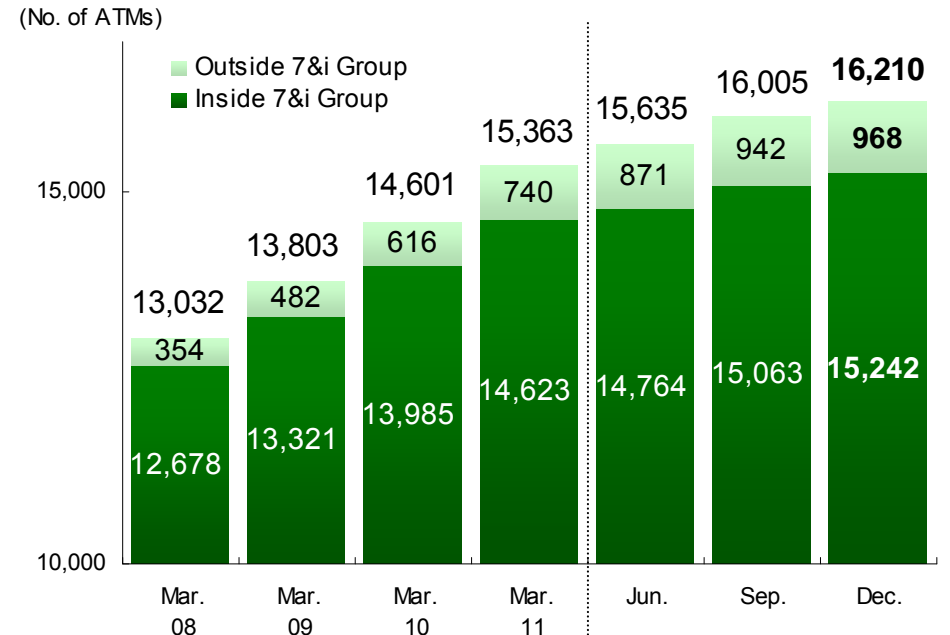
ATM usage



Notes: 1. Total no. of transactions and daily average transactions/ATM for the period exclude balance inquiries, e-money charges, PIN changes and daily withdrawal limit changes.
 2. Total no. of transactions for the period have been truncated at one million. Daily average transactions per ATM have been truncated to the 2nd decimal place.

- Total number of transactions has been up on the back of expansion of our installed unit base and steady growth in transactions with deposit-taking financial institutions.
- The level of decrease in non-banks transactions has lessened.

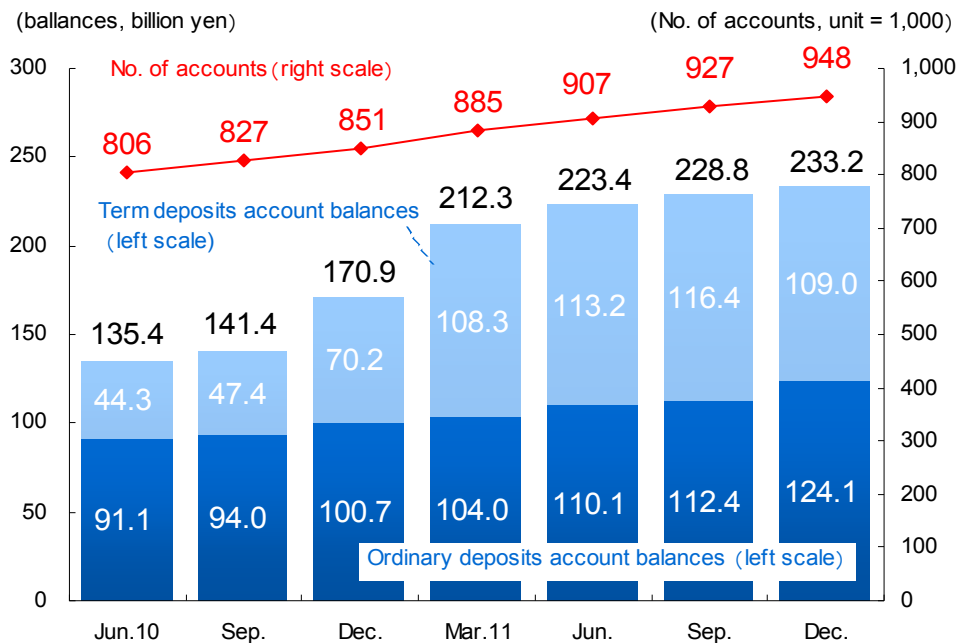
Number of ATMs



Notes : Balance is the number as of the month-end.

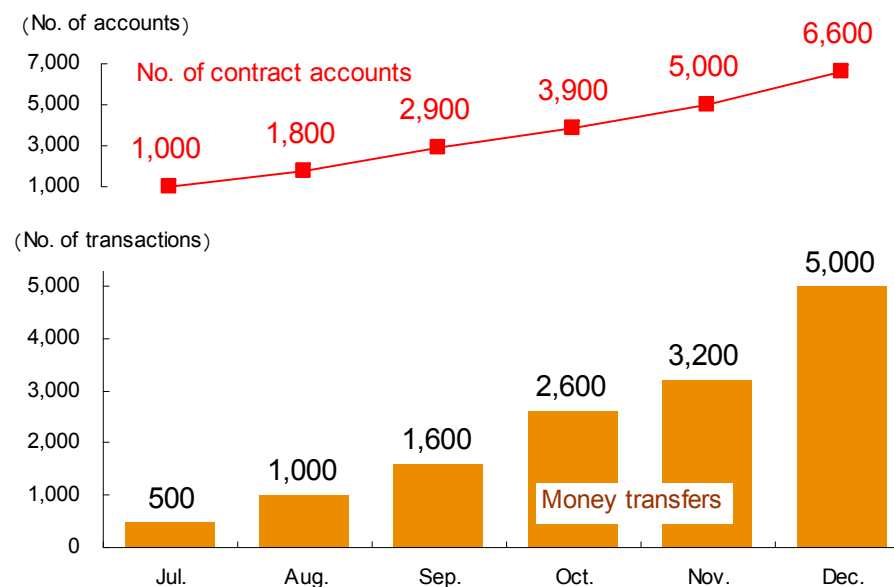
- Number of ATMs installed in 7&i Group stores has risen smoothly, mainly due to the opening of new Seven-Eleven stores.
- Outside 7&i Group, we have installed ATMs mainly within commercial facilities and all Daiwa Securities branches.

Individual account



International money transfer services

(launched in Mar. 2011)



Personal loan services (launched in Jan. 2010)

	As of Dec 31, 2011
Contracts	14.9 thousand
Balance	1,458 mn yen

Launched through Internet & mobile banking in March 2011.
Service via ATMs started in July 2011.

- No. of contract accounts and transactions has been steadily increased.
- About 90% of recent transactions (as of Dec. 2011) have been via ATMs.

Stock split and stock exchange listing

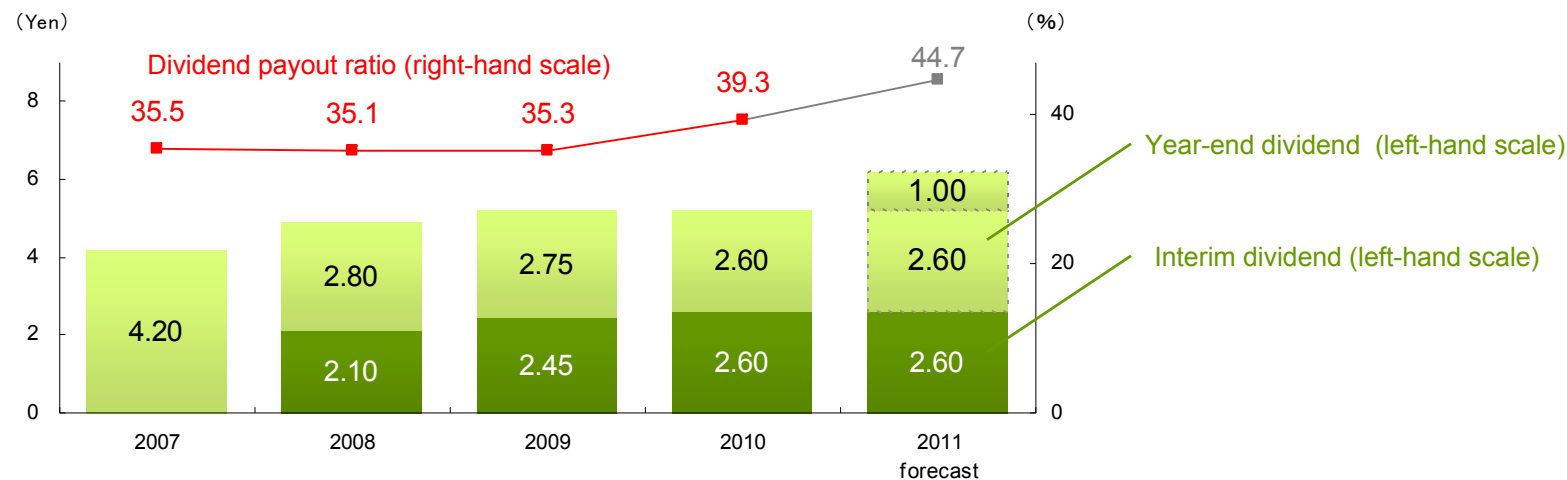
December 2011: Stock split (1 share to 1,000 shares), adoption of the unit share system (100 shares per unit)

Listing on the First Section of the Tokyo Stock Exchange

Year-end dividend outlook

Planned payment of a commemorative dividend to mark the listing of the Company's shares on the First Section of the Tokyo Stock Exchange (1.00 yen per share)

Accordingly, revision of the year-end dividend forecast to 3.60 yen (2.60 yen ordinary dividend + 1.00 yen commemorative dividend)



Notes: 1. From FY 2008, Seven Bank has paid dividends twice a year through interim and year-end payments

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