



November 11, 2013
FOR IMMEDIATE RELEASE
Seven Bank, Ltd.

Notice Regarding Agreement to Establish a Joint Venture Company in Indonesia

We would like to inform you that today, Seven Bank Ltd. (the "Company") has entered into a joint venture agreement for its ATM business in Indonesia with PT. ALTO NETWORK ("ALTO"), an Indonesian ATM network company.

The joint venture company will be established as the Company's subsidiary, under the terms and conditions set out below, subject to the completion of the procedures required by the relevant authorities.

1. Purpose of the establishment of the joint venture company

The Company had taken its first step for expanding its ATM Business into overseas markets by acquiring shares of Financial Consulting & Trading International, Inc., a US ATM operating company, and since then, the Company has been proactively conducting its ATM business in the US.

Meanwhile, the Company had also been considering its entry into the booming Asian market, with the view that the Asian market would be a great candidate with good prospects for the expansion of the ATM business. Consequently, the Company reached the agreement with ALTO to cooperate with each other for developing and operating the ATM business in Indonesia, a country that has the largest population in Southeast Asia.

The Company will continue its efforts to achieve further growth of its ATM business in Japan, as well as take proactive action to further expand its business, not only in the US and Indonesia, but also to other countries.

2. Outline of the joint venture company

(Calculated at a conversion rate of 100 Indonesian Rupiah = 0.87 yen)

Name	PT. ATM Service Indonesia (temporary name)
Location	Special Capital Region of Jarkata, Indonesia (expected)
Representative (title/name)	TBD
Business	ATM operating business
Amount of capital	10 billion Indonesian Rupiah (equivalent to approximately 87 million yen, as of October 31, 2013)
Date of incorporation	April 2014 (expected)
Share holding ratio	Seven Bank: 70% PT. ALTO NETWORK: 30%
Business commencement date	September 2014 (expected)

3. Outline of the joint venture partner

Name	PT. ALTO NETWORK
Location	Hero II Building 9 th Fl. Jl. Jend. Gatot Subroto No.177A, Jakarta Pusat, Indonesia
Representative (title/name)	Tri Djoko Santoso D
Business	ATM operating business, etc.
Date of incorporation	August 1993

4. Future Outlook

We believe that this joint venture arrangement and the business related to it will only have minor impact on the Company's consolidated business results for the current fiscal term.

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