

Financial Results for the Third Quarter of Fiscal 2013

February 2014



[Non-consolidated]

- ◆ Revenue and income rose year on year for the first three quarters.
- ◆ Ordinary income and net income both exceeded targets

Ordinary income: ¥75.4 billion (up 6.3% year on year)

Ordinary profit: ¥29.8 billion (up 18.8% year on year)

Net income: ¥18.2 billion (up 19.2% year on year)

- ◆ Total number of ATM transactions in first three quarters: up 6.9% year on year
Deposit-taking financial institutions transactions: up 6.8% year on year
Non-bank transactions: up 7.6% year on year

[Consolidated]

- ◆ Ordinary income: 79.3 billion, net income: ¥17.5billion

[FY13 outlook]

- ◆ The consolidated and non-consolidated ordinary profit and income targets have been revised upward based on third quarter results
- ◆ Forecasted year-end dividend per share has been revised from ¥3.50 to ¥4.00 (annual dividend per share of ¥7.50)

<< Non-Consolidated >>

(Unit: Billion yen)

	FY12 1Q-3Q	FY13 1Q-3Q	Changes from FY12 1Q-3Q	FY13 Full year Revised target
Ordinary income	70.9	75.4	4.5	99.0
Ordinary expenses	45.8	45.6	(0.2)	62.0
Ordinary profit	25.0	29.8	4.8	37.0
Net income	15.3	18.2	2.9	22.3

Notes: Amounts less than one unit have been truncated.

<< Consolidated >>

(Unit: Billion yen)

	FY13 1Q-3Q	FY13 Full year revised target
Ordinary income	79.3	105.0
Ordinary expenses	50.3	69.4
Ordinary profit	28.9	35.7
Net income	17.5	21.1

Notes:

1. Amounts less than one unit have been truncated.
2. Foreign currency exchange rate: US\$1 = ¥96.83 (FY13 1Q-3Q)
US\$1 = ¥97.73 (FY13 Full year revised target)

《Reference: each company's consolidated period》

	 SEVEN BANK	 FCTI NATIONWIDE ATM NETWORK
FY13 1Q-3Q	2013 Apr. – Dec.	2013 Jan. – Sep.

(Unit: Billion yen)

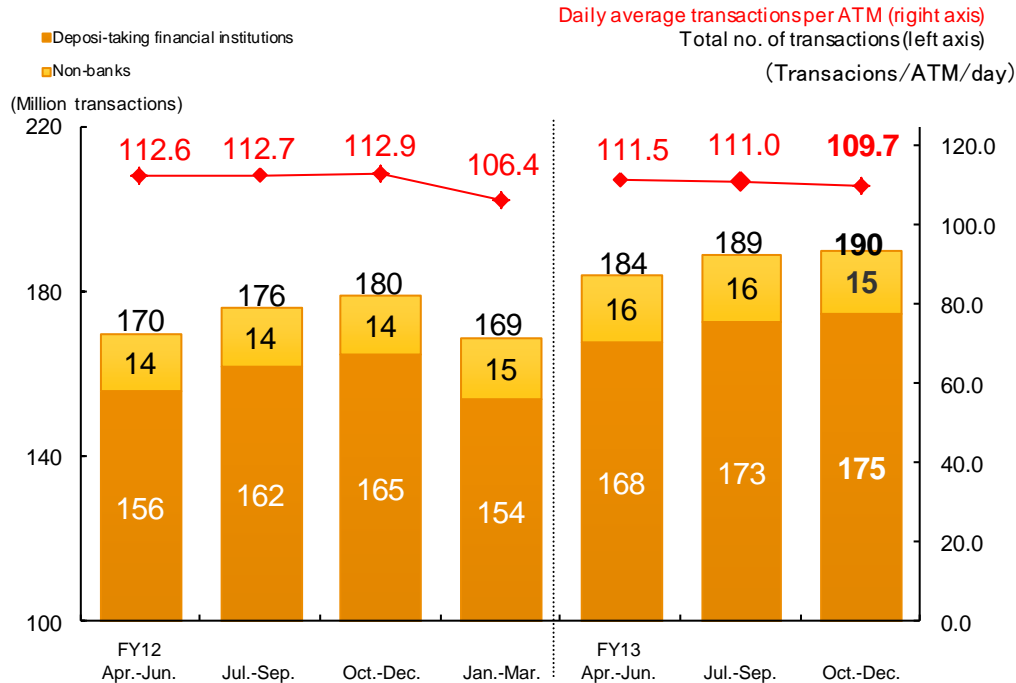
	FY12 1Q-3Q	FY13 1Q-3Q	Changes from FY12 1Q-3Q	FY13 Full year revised target	FY13 Full year target <small>(Announced Nov. 2013)</small>
Ordinary income	70.9	75.4	4.5	99.0	99.0
ATM-related fee income	67.1	71.4	4.3	93.5	93.5
Ordinary expenses	45.8	45.6	(0.2)	62.0	63.5
General and administrative expenses	35.6	34.4	(1.2)	47.5	49.0
Ordinary profit	25.0	29.8	4.8	37.0	35.5
Extraordinary gain (loss)	(0.3)	(0.2)	0.1	(0.9)	(0.8)
Income taxes	9.4	11.2	1.8	13.7	13.1
Net income	15.3	18.2	2.9	22.3	21.4
No. of ATMs installed at end of term (units)	17,628	19,065	1,437	19,500	19,400
Daily average transactions per ATM (transactions)	112.8	110.8	(2.0)	107.6	107.4
Total No. of transactions (millions)	528	565	37	735	734

Notes:

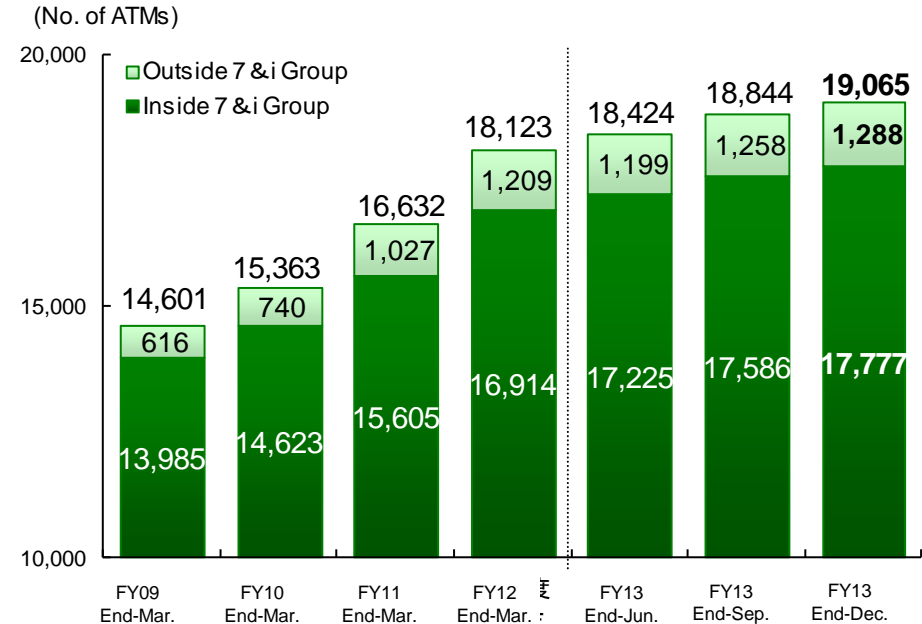
1. Amounts less than one unit have been truncated.

2. Changes from the previous fiscal year have been compared in units of 100 million yen (for total of transactions, one million units).

ATM usage



Number of ATMs



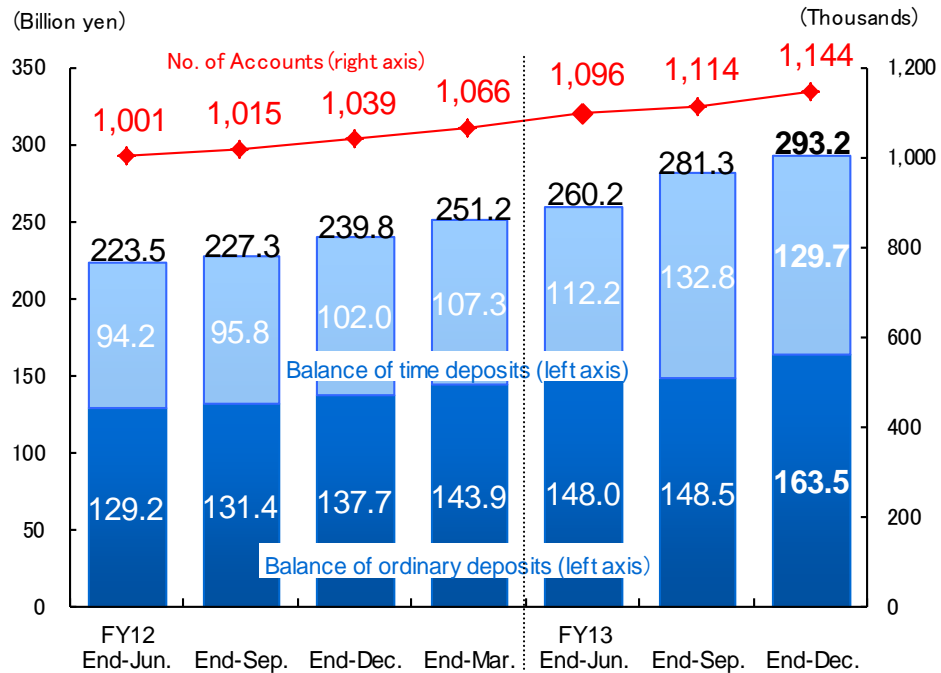
Notes:

- Daily average transactions per ATM and total no. of transactions do not include balance inquiries, e-money charges, PIN changes and daily withdrawal limit changes.
- Amounts less than one unit have been truncated.
- Non-banks listed in this document refer to businesses including securities, life insurance, credit, consumer credit, and consumer finance companies.

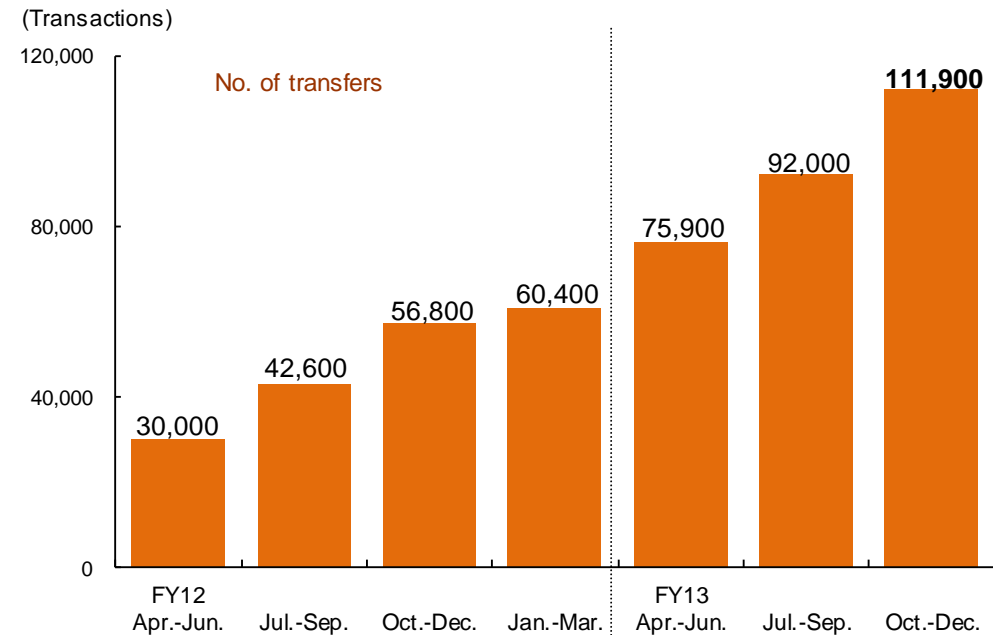
- The total number of transactions was driven up by the increase in the number of ATMs installed
- The number of non-bank transactions was nearly the same as last quarter

- The number of ATMs installed in 7&i Group stores has risen steadily mainly due to the opening of new Seven-Eleven Stores
- A total of 19,500 ATMs are expected to be installed in FY13

Individual accounts



International money transfer services



Personal loan services

	As of Mar. 31, 2013	As of Dec. 31, 2013
Balance	3,387 mn yen	4,303 mn yen

• In FY13, the number of money transfers mainly via ATM has grown steadily and is expected to reach the full-year target of 370,000

Income statement

(Unit: Million US\$)

	2013 First three quarters Jan. – Sep.
Ordinary income	39.8
Ordinary expenses	38.5
Ordinary profit	1.2
Net income	0.6

Notes: Amounts less than one unit have been truncated.

Number of ATMs

(No. of ATMs)

	2012	2013	
	End-Dec.	End-Sep.	End-Dec.
No. of ATMs	2,542	7,681	7,176*

* The decrease in the number of ATMs is mainly due to approximately 350 ATMs owned by the premises of installation that were not transferred for profitability and other reasons as a result of a transfer contract concluded following the acquisition of Global Access Corp.'s ATM business (executed in September 2013).

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