

Financial Results for the First Quarter of Fiscal 2011

August 2011



- ◆ Increase in ordinary income and slight decline in net income year-on-year in this quarter.
- ◆ Ordinary income and net income are in line with targets.
 - Total number of transactions has risen steadily, up 6.0% year on year.
 - Daily average transactions per ATM ···up 0.3% year on year
 - Transactions with deposit-taking financial institutions
 - up 9.9% year on year
 - Transactions with non-banks ···down 21.9% year on year
- Number of ATMs has increased 272 units during this quarter.

Income statement (summary)



(Unit : Billion yen)

	FY10 1Q Actual results	FY11 1Q Actual results	Changes from FY10 1Q results (%)	FY11 H1 plan
Ordinary income	21.6	21.9	+1.4	43.7
ATM-related fee income	20.7	20.9	+0.9	41.8
Ordinary expenses	13.7	14.0	+2.6	29.1
General and administrative expenses	10.7	10.9	+1.9	22.7
Ordinary profit	7.9	7.8	△ 0.6	14.5
Extraordinary gain (loss)	△0.0	△0.0	—	△0.0
Income taxes	3.2	3.1	△ 0.4	5.9
Net income	4.6	4.6	△ 0.0	8.6
No. of ATMs installed at end of term (units)	14,681	15,635	—	15,800 est
Total no. of transactions (millions)	153	163	+6.0	325
Daily average transactions per ATM (Transactions /ATM/day)	115.7	116.1	+0.3	114.1

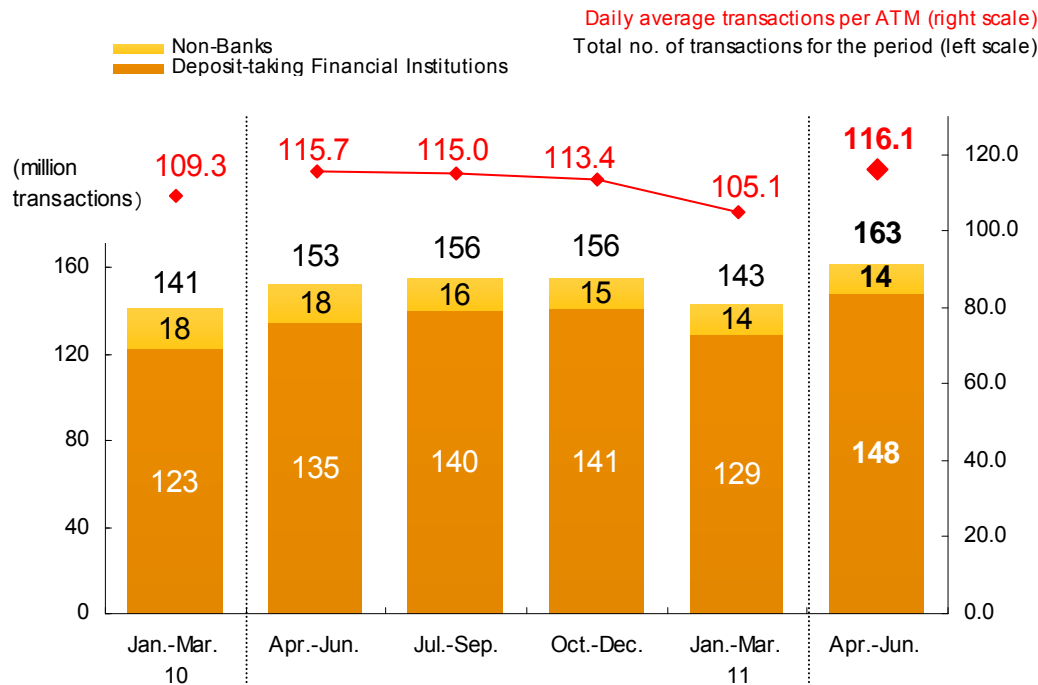
Notes: Amounts less than unit have been truncated.

Changes from the previous fiscal year and changes from its initial plan have been compared in units of one million yen (for total transactions, one thousand units), and amounts less than this unit have been truncated.

ATM business



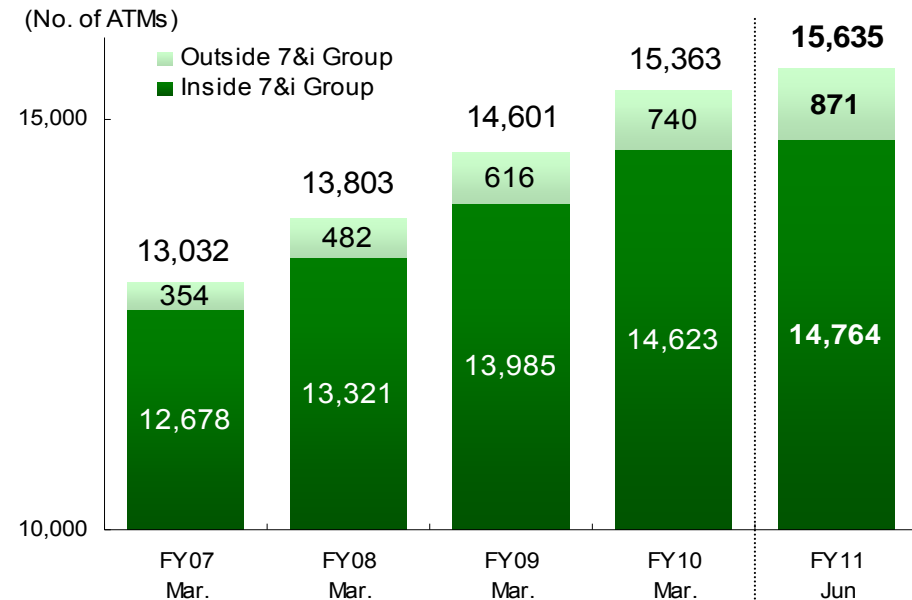
ATM usage



Notes: 1. Total transactions and average daily usage per 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 at the first 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.

Trend in number of ATMs



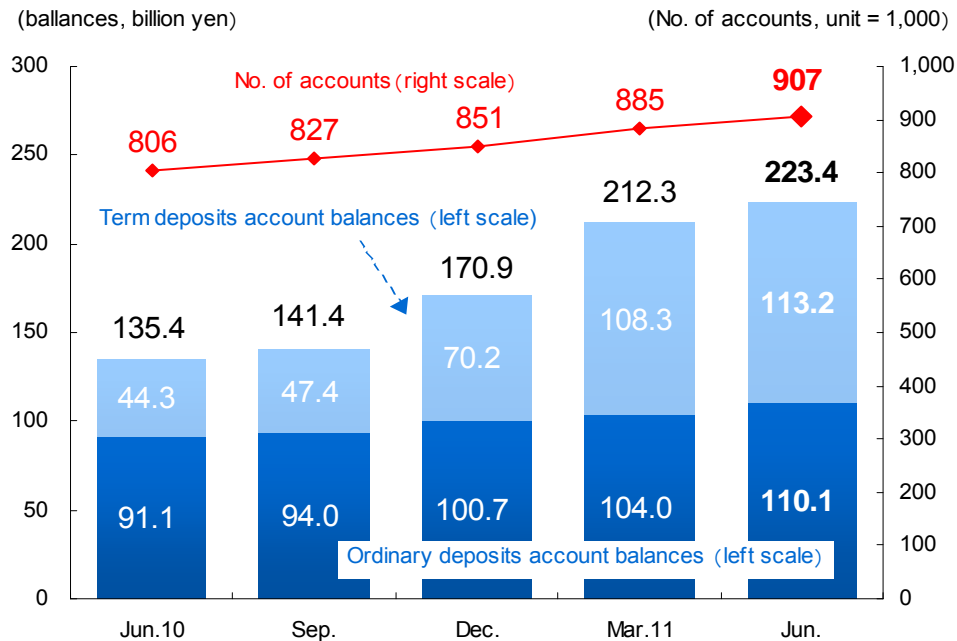
Notes : Balance is the number as of the month-end.

- 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.
- In March 2011, we have started rolling out ATMs at all Daiwa Securities branches.

Banking business



Individual account



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

Personal loan services

(launched in Jan. 2010)

As of Jun 30, 2011

Contracts	10.7 thousand
Balance	647 mn yen

Notes : Amounts less than unit have been truncated.

• In Jun 2011, began receiving the application of increase the credit line up to 300,000 yen or 500,000 yen

Notes: It is available for the account that fulfilled certain conditions.

International money transfer services

(launched in Mar. 2011)

• In July 2011, began ATM-based service

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