

Appendix : Financial Results for Fiscal 2011



Basic information

Headquarters 1-6-1 Marunouchi Chiyoda-ku, Tokyo

Major business lines ATM services / Other financial services

Key data

(end Mar.2012)

Net assets	125.6 billion yen
Common stock	30.5 billion yen
No. of ATMs	16,632
No. of manned outlets	5
No. of employees	324

Major Shareholders (as of March 31, 2012)

Shareholders	# of Shares	% of voting rights
Seven-Eleven Japan	453,639,000	38.09
Ito-Yokado	46,961,000	3.94
York-Benimaru	45,000,000	3.77
Japan Trustee Services Bank, Ltd. (Trust account)	40,629,500	3.41
State Street Bank and Trust Company	39,775,961	3.33
The Master Trust Bank of Japan ,Ltd (Trust account)	35,785,500	3.00
JP Morgan Chase Bank	32,705,200	2.74
The Chase Manhattan Bank	17,320,300	1.45
Sumitomo Mitsui Banking Corporation	15,000,000	1.25
The Dai-ichi Life Insurance Company	15,000,000	1.25

Concept of incorporation:

Everyone's ATM network

Anytime	24 hours, 365 days a year
Anywhere	Throughout Japan
Everyone's ATM network	Approx. 570 domestic alliance partners, cards issued overseas
Safe and secure	Safe, monitored locations, high security

History

Apr. 2001 Incorporated under the name IY Bank Co., Ltd.

Oct. 2005 Changed corporate name to Seven Bank, Ltd.

Feb. 2008 Listed on the JASDAQ Standard Market of OSE

* Delisted on April 14, 2012

Dec. 2011 Listed on the First Section of TSE

Shareholders	# of Shares	% of voting rights
7&i HD group companies	545,600,000	45.81
Financial institutions	223,770,100	18.78
Financial companies	10,160,497	0.85
Other corporations	68,747,900	5.77
Foreign corporations	212,578,959	17.85
Individuals	130,050,418	10.92

Notes:

- 1) For voting rights percentages, amounts have been truncated at the second decimal place
- 2) Orange shading indicates 7&i HLDGS. group companies.
- 3) Other corporations excludes 7&i HLDGS. group companies

Trends in income (since establishment)

Unit: billion yen

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11
Ordinary income	1.9	11.5	29.1	47.9	64.6	75.4	83.6	89.8	88.8	83.9	88.3
ATM-related fee income	1.8	11.3	28.9	45.8	61.9	73.1	80.1	85.5	85.2	80.5	83.8
Ordinary expenses	14.0	19.7	26.0	37.8	45.2	50.4	59.0	61.0	58.4	56.5	58.7
Interest expenses	0.0	0.0	0.0	0.4	0.6	1.5	2.7	2.7	2.1	2.0	1.9
ATM placement fee expenses	0.3	1.1	2.2	3.5	4.5	6.1	7.7	8.5	9.0	9.3	9.9
Outsourcing expenses	5.1	7.0	8.5	12.0	14.4	13.7	13.7	13.9	13.9	14.2	15.0
Maintenance fees	0.3	0.8	1.1	3.0	2.5	2.9	3.4	3.5	3.5	3.9	4.2
Rent for premises and equipment	2.0	3.4	4.6	6.3	7.5	6.7	4.7	2.8	2.4	2.1	1.0
Depreciation and amortization	1.6	2.6	3.1	3.5	4.3	5.4	11.4	15.4	12.8	11.6	12.3
Ordinary profit	(12.1)	(8.1)	3.0	10.0	19.4	25.0	24.6	28.7	30.4	27.4	29.5
Extraordinary loss	0.0	0.0	(0.1)	(0.1)	(2.8)	(4.0)	(1.3)	-0.0	(0.1)	(0.4)	(0.2)
Income taxes	0.0	0.0	(2.1)	(0.9)	6.0	8.3	9.5	11.7	12.3	10.9	12.0
Net income	(12.1)	(8.1)	5.0	10.8	10.5	12.6	13.8	16.9	17.9	16.0	17.2

Notes: Amount less than unit have been truncated.

Customers

Offer account services that are easy to use, convenient, reasonably priced, and replace the purse

Offer ATM services that all customers can use anytime, anywhere, and securely

Offer products and services through manned outlets where customers can feel free to visit

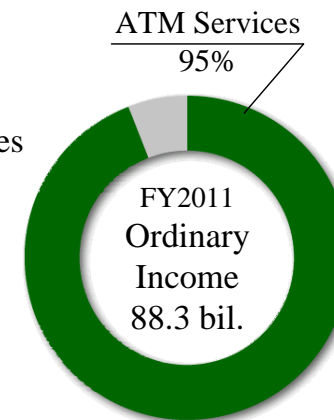
Seven Bank Lines of Business

Bank Account Services

- Ordinary deposit accounts and term deposit accounts
- Domestic money transfers, payment, and online settlement services
- Personal loan services
- International money transfer services etc.

ATM Services

- ATM services through the stores of the Seven & i Holdings Group
- ATM services available from our machines in other public and commercial facilities
- Our own ATM corner facilities
- A full range of services for operating and managing the ATMs of other financial institutions



Services at Manned Outlets

- Accepting and forwarding services for applications for Seven Bank products and services
- Bank agency services (for housing loans and other services)

Contributing to improving the efficiency of the financial system
Creation of a symbiotic business model with partner financial institutions

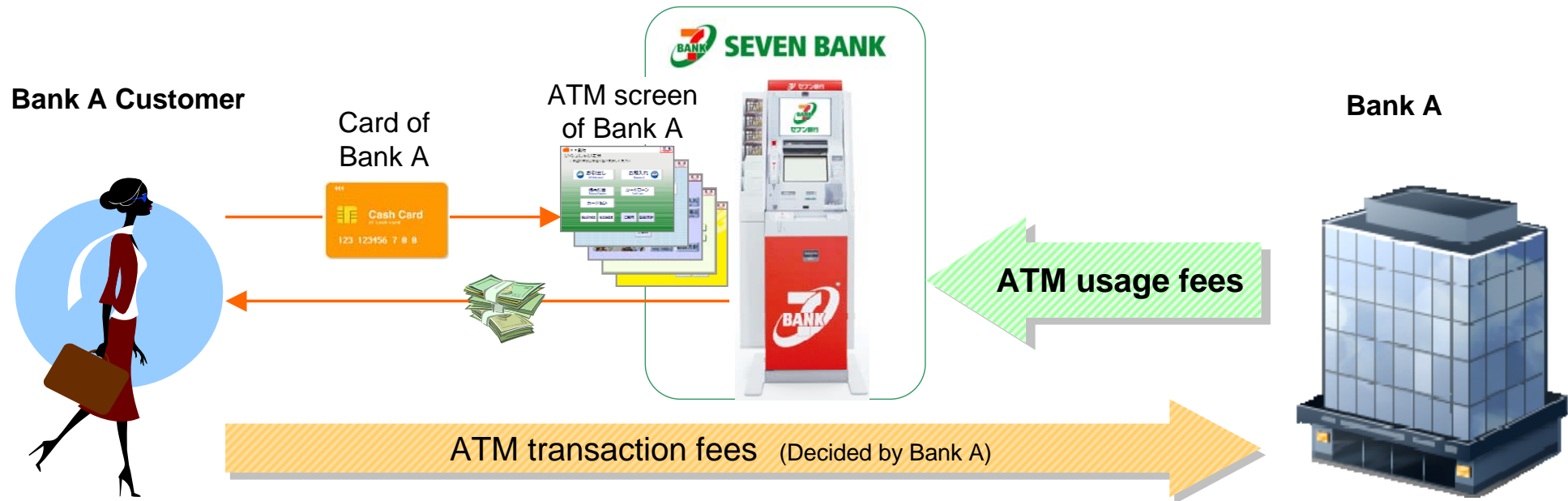
Partner Financial Institutions

Deposit-Taking Financial Institutions

- Banks
- Credit cooperatives
- JA Bank, JF Marine Bank
- Shinkin banks
- Labor banks
- Shoko Chukin Bank

Non-banks

- Securities companies
- Credit card companies
- Consumer finance companies
- Life insurance companies
- Credit companies
- Business loan providers



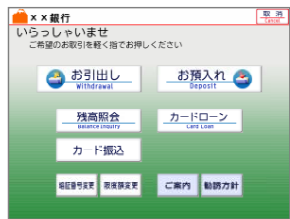
Merits for customers

- **Convenience of ATM service hours and locations**
 - 24 x 365 availability
 - No need to carry large sums of cash for business or leisure trips
 - Access to identical services from any ATM nationwide (because of ATM management by a single bank)
- **Safety and security**
 - Security due to installation in convenience stores

Merits for financial institutions

- **Access to nationwide network of ATMs operating 24 x 365 without the cost required for own ATMS**
- **Utilization as own ATMs**
 - Each bank decides its own customer fees
 - Screens identical to banks' own ATMs
- **Scaling back of own ATMs (cost reduction), marketing strategy that utilizes Seven Bank ATMs**

Improvements in convenience



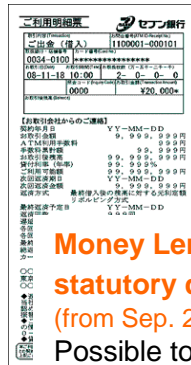
Operation screen

Transaction screen matches that of card-issuing banks



Secondary display

Screen display used for advertisements and warnings



Money Lending Business Act statutory document printing

(from Sep. 2006)
Possible to print documents as required by the Act



"nanaco" cards

(from Oct. 2007)
Charging and balance confirmation supported

Assurance of safety and security



Numerical keypad

Operations difficult for other people to see



Operation screen

Cannot be seen diagonally from the side



Mirror

Allows the ATM user to view the situation behind them



IC cards

(from March 2006)
Supports highly-secure IC cards

Changing PIN Changing transaction limit

(from July 2007)
Customers able to set their own transaction limit and PIN.

Consideration to various types of customers



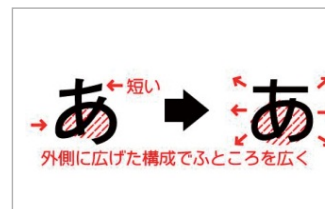
Overseas cards

(from July 2007)
Possible to withdraw yen with cards issued overseas



Audio-guidance

(from Nov. 2007)
Operations possible via intercom, enabling use by disabled people



UD font

(from Nov. 2010)
Adopted a font that is easy for everyone to see and read

Shorter transaction times

- 33% time-saving
 - ~ Machine adjustment time between bill withdrawal and next transaction greatly reduced

Cash operations streamlined

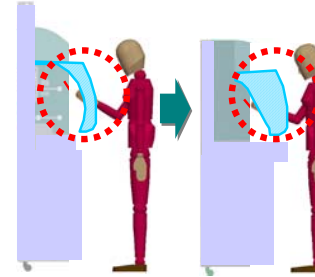
- Increase cash storage capacity, curb machine replenishment costs

Environmental considerations

- Power-saving (48% reduction from current levels)
 - ~ Switches automatically to energy-saving mode when not in use LED-backlit transaction screen, etc
- Effective use of resources
 - ~ Long-life parts and recyclable materials make the new model resource-efficient (RoHS compliant)

Enhanced safety and security features

1) More compact and user-friendly



2G ATM and 3G ATM

- Changed input screen position and angle. **Doubled** the area obscured from others' view by the shields on the left and right sides of the ATM
 - ⇒ Improved privacy by making it more difficult to spy on screen and user operations

2) Extra features to enhance security

Camera at top of unit

- ~ Records events when users forget to retrieve their ATM card or cash, enhancing security in the ATM's vicinity

Forget-me-not alert sensor

- ~ If the sensor detects a user moving away from the ATM without first retrieving the ATM card or cash, a voice alert will remind the user

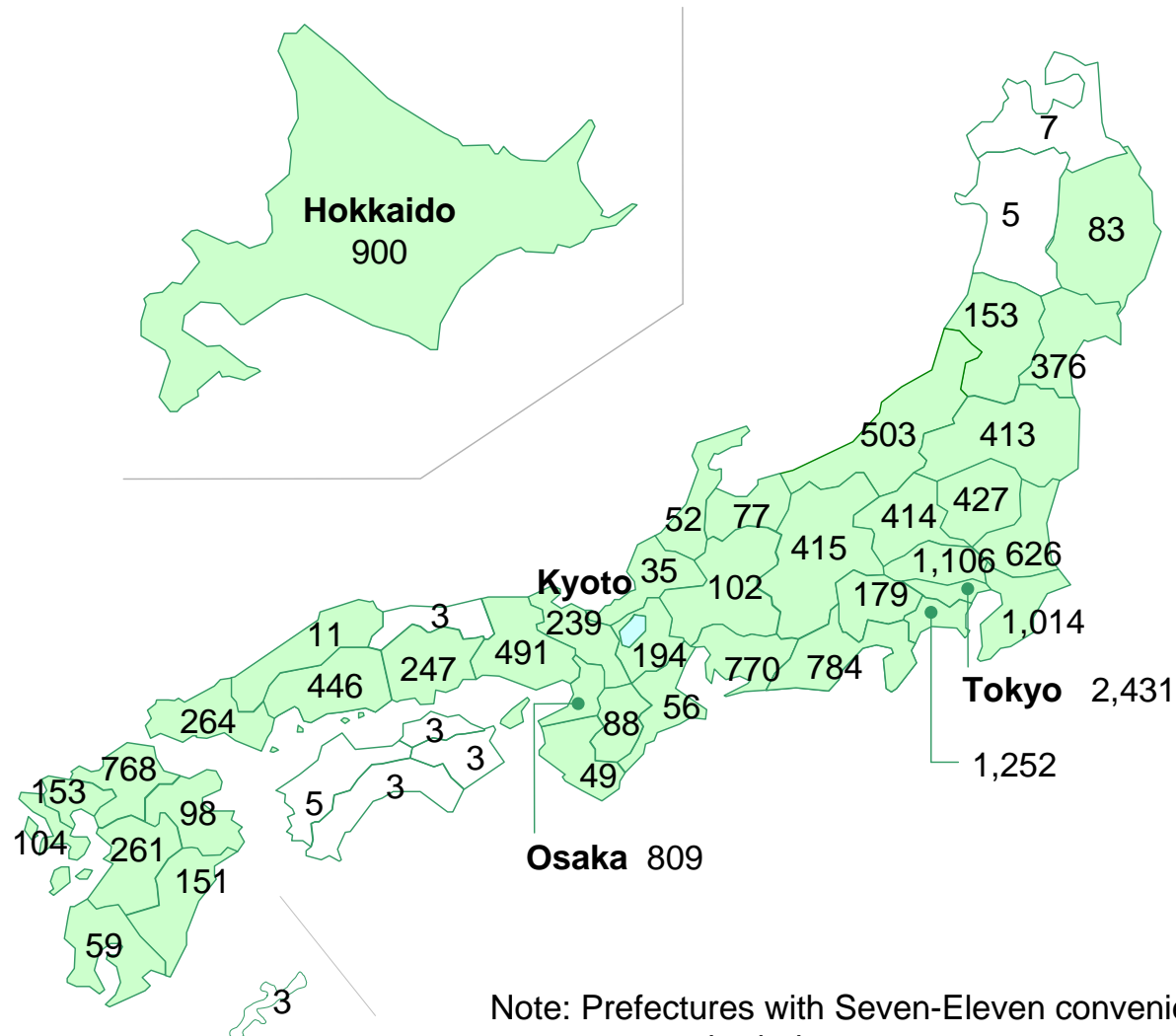
Second built-in speaker

- ~ A new speaker near the cash outlet provides an extra reminder not to leave items behind



Extensive nationwide ATM network

No. of ATMs by prefecture
(As of March 31, 2012)



Note: Prefectures with Seven-Eleven convenience stores are shaded green

Total: 16,632 ATMs

Trends in the number of correspondent companies

(Number of correspondent companies)

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11
Banks	7	15	27	50	63	80	92	95	97	100	105
"Shinkin" banks	-	-	240	241	255	263	260	264	258	262	265
Credit cooperatives	-	-	-	117	122	124	122	127	127	129	132
Labor banks	-	-	-	13	13	13	13	13	13	13	13
JA Bank	-	-	-	-	1	1	1	1	1	1	1
JF Marine Bank	-	-	-	-	1	1	1	1	1	1	1
Shoko Chukin Bank	-	-	-	-	-	-	-	-	1	1	1
Securities firms	2	2	2	2	5	8	8	8	8	9	9
Life insurance firms	-	4	5	5	6	8	8	8	8	8	8
Other financial institutions (Consumer finance, credit card companies, etc.)	-	27	35	41	47	50	49	49	41	43	42
Total	9	48	309	469	513	548	554	566	555	567	577

Note 1. Seven Bank is not included among the correspondent companies.

Note 2. JA Bank and JF Marine Bank are each counted as one institution.

24 x 365 service via around 16,600 ATMs and Internet banking

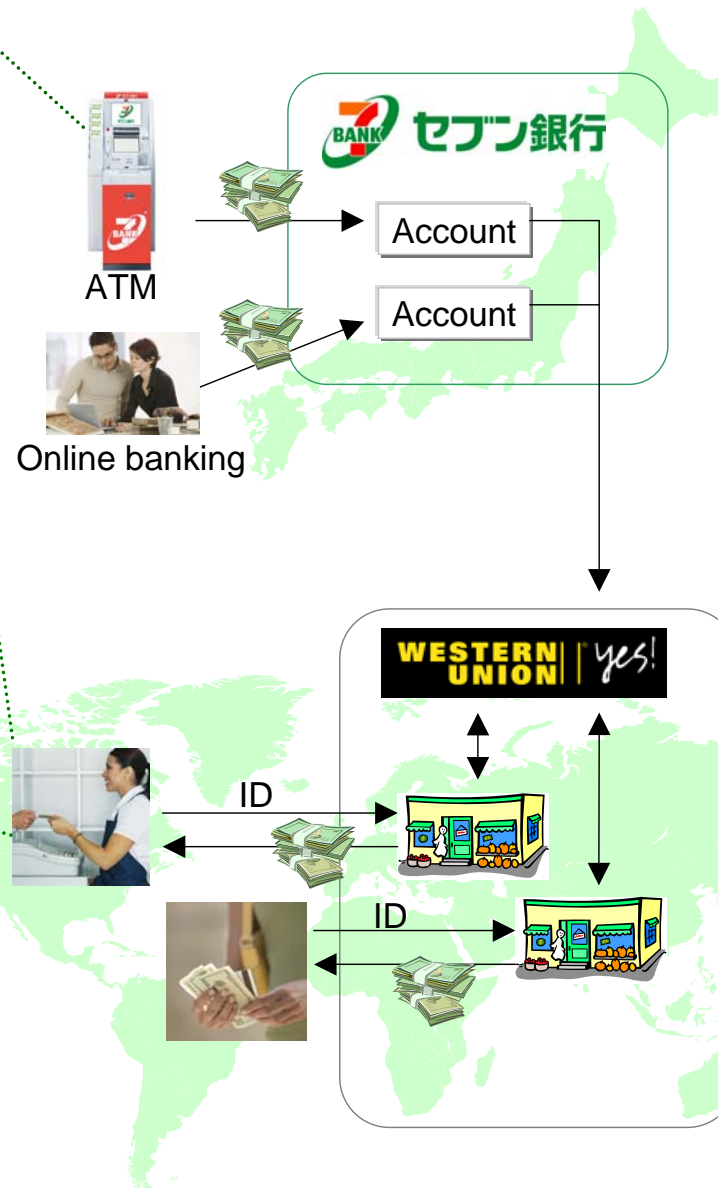
- Strict ID checks prior to account-opening
- Recipient also registers in advance
- ATMs located in Seven-Eleven stores, throughout Japan. Easy access in rural areas also

Recipients do not need a bank account

- ID checked with personal ID documents approved under local law. Funds paid out in cash, so bank account not necessary

Transfer charges

Amount	Some examples	
	Seven Bank	Other banks
Up to ¥10,000	¥990	¥4,000
¥10,001-¥50,000	¥1,500	
¥50,001-¥100,000	¥2,000	



Strict money-laundering account checks

- Close monitoring for suspicious transaction activity etc. If discovered, matter is immediately reported to authorities

Financial soundness

- Financial soundness supports service management

Credit ratings:

Seven Bank: AA- (S&P)

Western Union: A- (S&P)

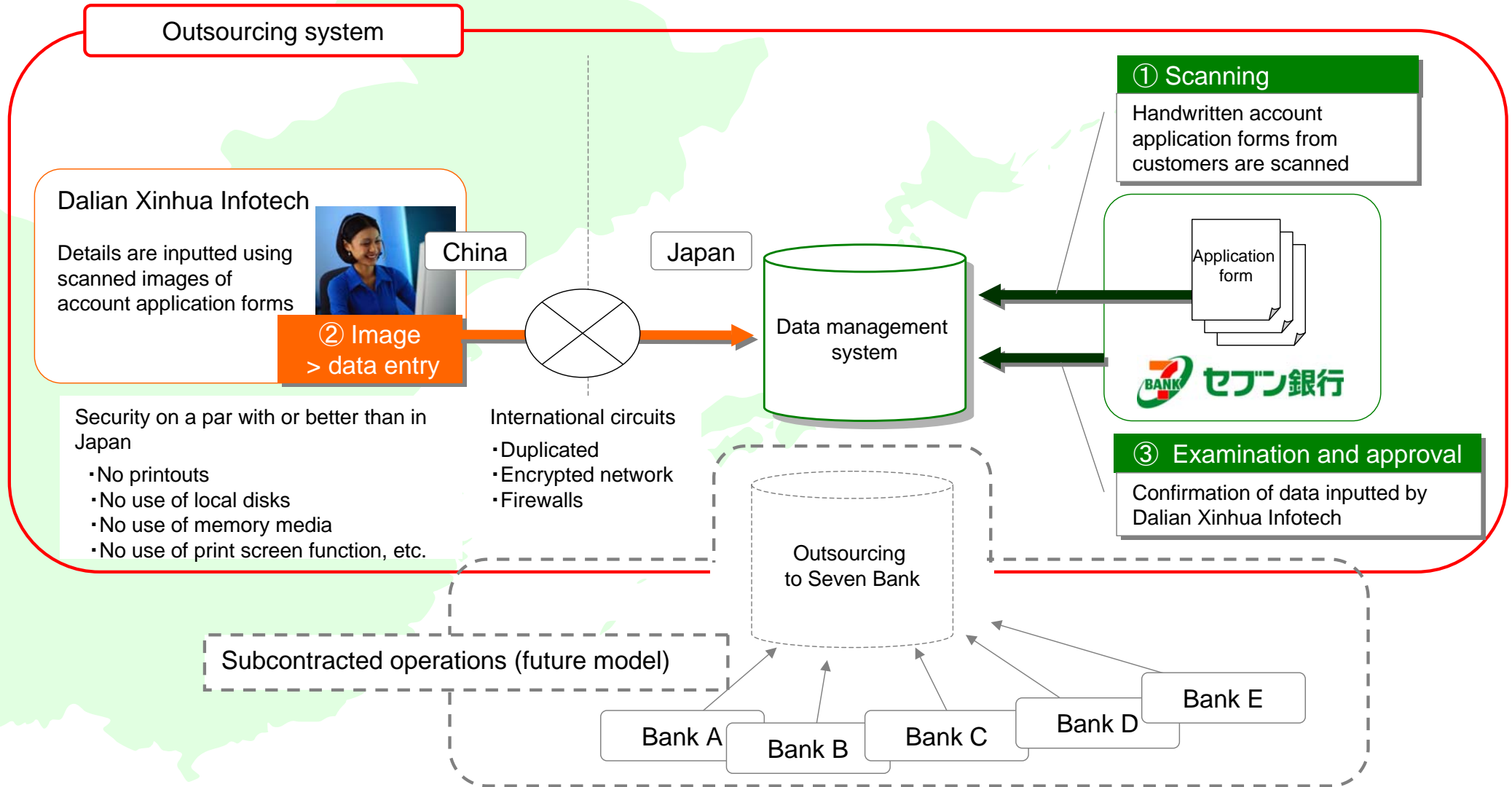
Transfer completed in just a few minutes

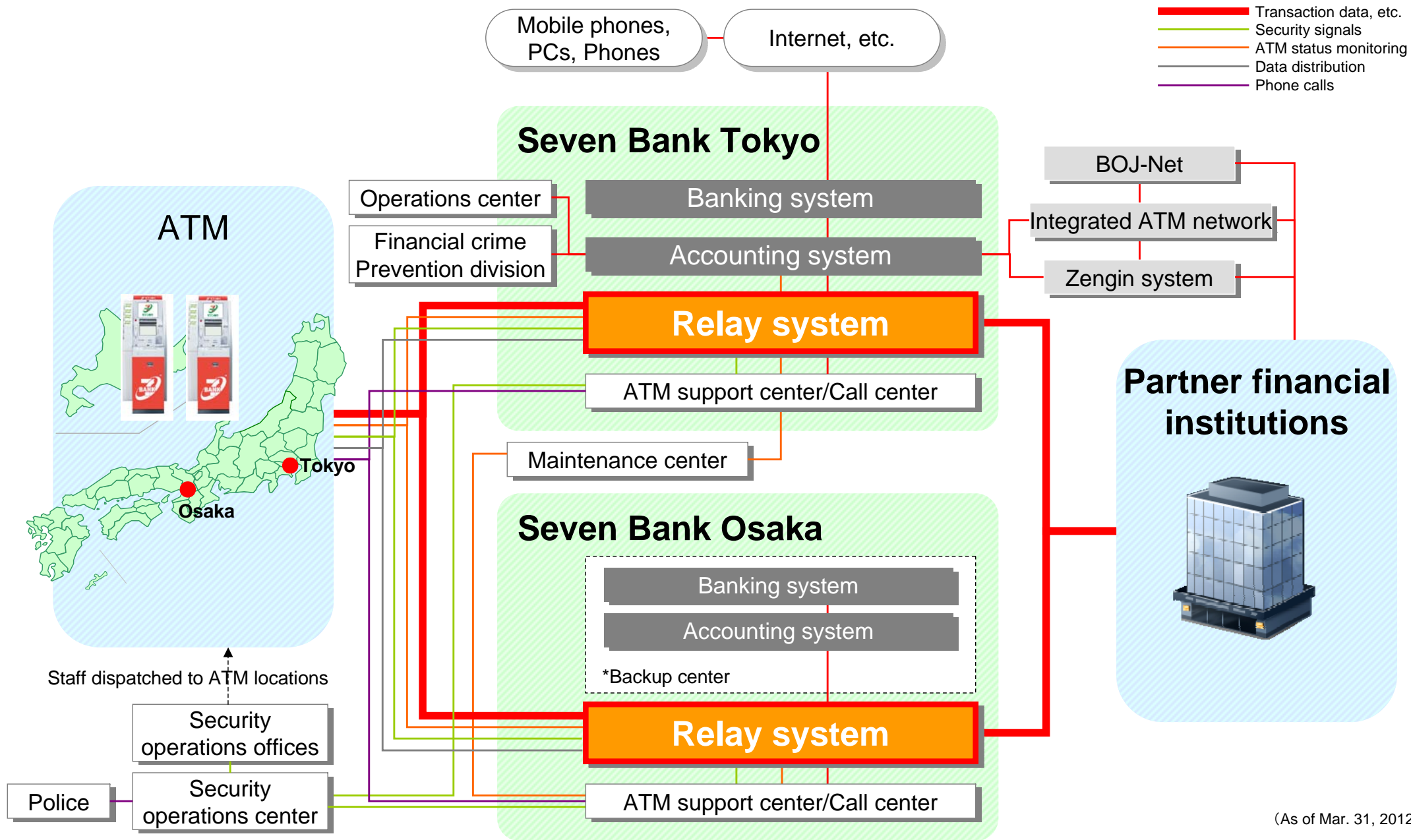
- Funds available in a matter of minutes once transfer is complete

Receipt at more than 450,000 offices in 200 countries worldwide

- Money can be sent to most countries and territories worldwide, excluding those involving major money-laundering risk

Some account-opening paperwork has been outsourced to Dalian Xinhua Infotech, for faster, more efficient processing





(As of Mar. 31, 2012)

Corporate Principles

1. We aspire to be a sincere company that is trusted by its customers.
2. We aspire to be a sincere company that is trusted by its shareholders, business partners and society.
3. We aspire to be a sincere company that is trusted by its employees.

Management Policy

1. Our aim is to be a trusted bank that fully answers customer needs.
2. Each employee will seek to speedily introduce the benefits of technical innovation and pursue personal enhancement.
3. We will contribute to the stability of Japan's financial system by providing a secure and efficient settlement infrastructure.

Charter of Ethics (abridged)

This ethical charter represents the cornerstone of the standards to which we will conform in making the decisions involved in the management of our business.

1. Be fully aware of the public nature and social responsibilities of a bank.
2. Provide highly convenient, customer-focused services, matched to current needs.
3. Act with integrity and fairness.
4. Communicate with society.
5. Have respect for humanity.

Compliance standards

1. Observe rules.
2. Keep promises.
3. Be truthful.
4. Don't conceal the truth.
5. Protect confidentiality.
6. Do not offend others.
7. Do not mix public and private matters.
8. Combat corruption.
9. Remember the basics of service.
10. Be responsible for your own actions.