

Financial Results for the First Quarter of Fiscal 2012

August 2012



- ◆ Revenue and income rose year on year in the first three months.
- ◆ Both ordinary income and net income progressed according to plan.

Ordinary income	¥23.0 billion	(up 4.9%)
Ordinary profit	¥8.1 billion	(up 3.4%)
Net income	¥4.9 billion	(up 7.3%)

Total number of transactions: up 4.7%

Transactions with deposit-taking financial institutions: up 5.1%

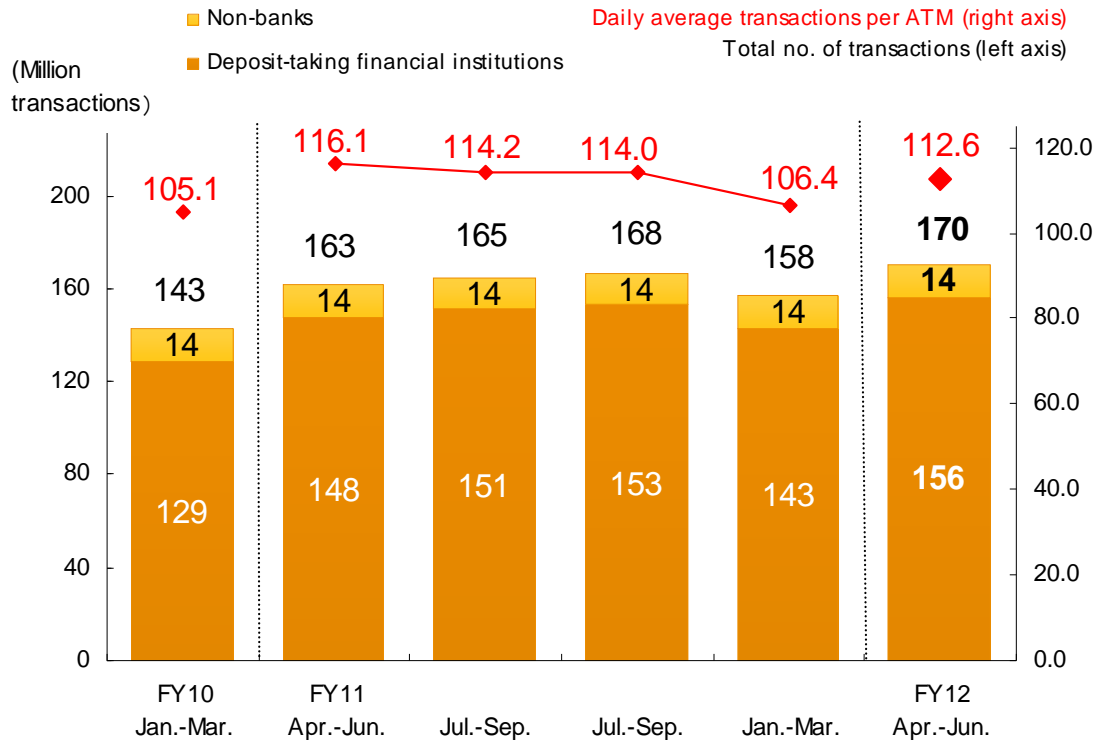
Non-bank transactions: up 1.6%

(Unit: Billion yen)

	FY11 1Q	FY12 1Q	Changes from FY11 1Q	FY12 H1 targets
Ordinary income	21.9	23.0	1.1	46.7
ATM-related fee income	20.9	21.7	0.8	44.3
Ordinary expenses	14.0	14.9	0.9	30.8
General and administrative expenses	10.9	11.4	0.5	24.1
Ordinary profit	7.8	8.1	0.3	15.8
Extraordinary gain (loss)	(0.0)	(0.1)	(0.1)	(0.1)
Income taxes	3.1	3.0	(0.1)	5.9
Net income	4.6	4.9	0.3	9.7
No. of ATMs installed at end of term (units)	15,635	16,887	1,252	17,100
Daily average transactions per ATM (transactions/ATM/day)	116.1	112.6	(3.5)	113.0
Total no. of transactions (millions)	163	170	7	347

Notes: Amounts less than one unit have been truncated. Daily average transactions per ATM are rounded down to the first decimal point
 Changes from the previous fiscal year have been compared in units of 100 million yen (for total of transactions, one million units)

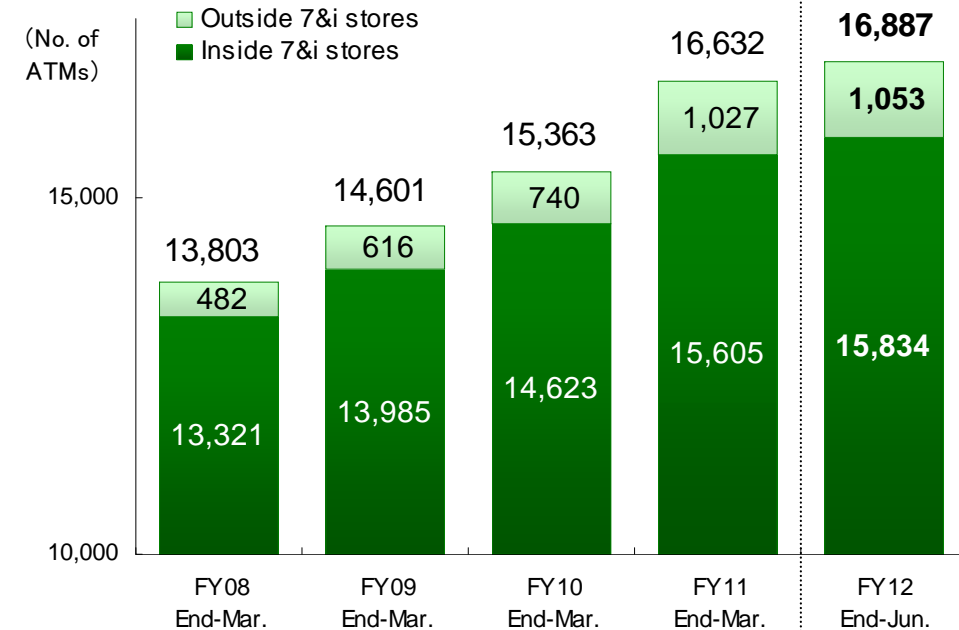
ATM usage



Notes: 1. Daily average transactions per ATM and total of transactions exclude balance inquiries, e-money charges, PIN changes and daily withdrawal limit changes.
2. Total no. of transactions has been rounded down to the nearest million. Daily average transactions per ATM have been rounded down to the first decimal place.

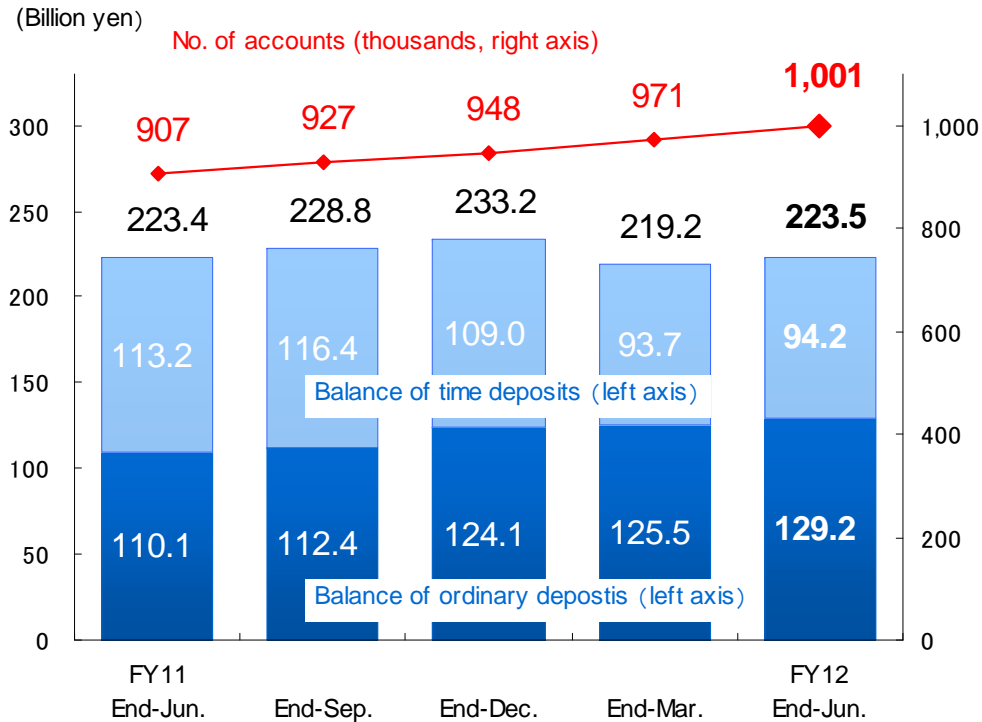
- The total of transactions was driven up by the increase in the number of ATMs installed.
- The increase in daily average transactions per ATM in the first quarter of last fiscal year was due to the shutdown of ATMs outside bank premises in the power-saving campaign that followed the Great East Japan Earthquake. That briefly pushed up usage by customers of other deposit-taking financial institutions, who used our ATMs, which were less affected by the shutdowns.

Number of ATMs

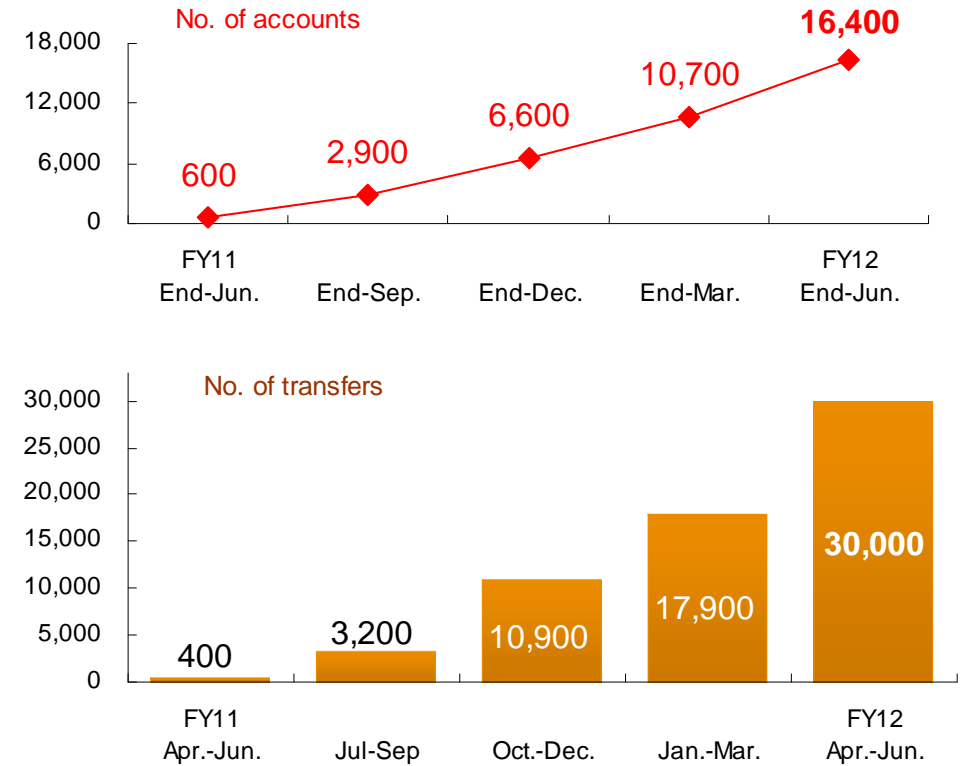


- The number of ATMs installed at members of 7&i Group stores has risen smoothly, mainly due to the opening of new Seven- Eleven stores.
- Outside 7&i Group, we have installed ATMs mainly within commercial facilities.

Individual accounts



International money transfer services



Personal loan services

	As of June 30, 2012
Contracts	19,700
Balance	2,366 mn yen

Since the launch of this service, the number of transactions has grown steadily, mainly via ATM.

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