

Financial Results Briefing for Fiscal 2016
Key Questions and Answers

Q1 What is the outlook for daily average transactions per ATM?

A1 We would like to restore daily average transactions per ATM to 100% or more compared with the previous year.

First, we will establish stricter standards for new installations and reconsider what to do about ATMs with a low utilization rate. We also want to once again engage with customers who are aware of Seven Bank ATMs but have still not used one, and customers who visit Seven-Eleven stores but leave without noticing the ATM. In addition, we will focus on increasing the number of average daily transactions through various measures such as introducing new ATM services.

Q2 What do you mean by creating new styles of ATM usage in the ATM Platform Business?

A2 We strive to further enhance the ATM platform in terms of both quality and scale to meet changing customer needs and work to provide new services to our existing partner financial institutions. Other efforts include providing services for new entrants into the settlement field. In doing so, we will create new styles of ATM usage that are not constrained by conventional concepts.

Q3 What is the timeframe for carrying out the Seven & i Holdings Group financial strategy? To what extent is future income incorporated in this medium-term management plan?

A3 The Seven & i Holdings Group financial strategy is not incorporated in the income and profit plan of our medium-term management plan. However, we have set up a project to provide financial products and services based on the Group financial strategy during our medium-term management plan, and have started Group-wide examination of this issue.

Q4 You put forth a policy of further enhancing shareholder returns. What will that entail?

A4 We reviewed our dividend policy in light of our prospects for sustainable growth and the ability to secure funds to maintain and expand the management base required for that purpose. We aim for stable and continuous increases in dividends by raising the minimum payout ratio from the former level of 35% to 40% and steadily enhancing returns to shareholders.