

Financial Results for Fiscal 2009,  
Financial Outlook for Fiscal 2010 and Future Growth Strategies



**SEVEN BANK**

**May 2010**

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These presentation materials contain forward looking statements concerning forecasts, expectations, goals and plans related to the financial results of Seven Bank, Ltd. ("Seven Bank"). Except for concrete historical facts, these forward looking statements are based on the information available when they were written. As such, these forward-looking statements may contain some premises (assumptions). These statements and premises (assumptions) are subjective and subject to various risks and uncertainties. As a result of such risks and uncertainties, the actual financial results of Seven Bank may differ substantially from these forecasts and expectations. Such risks and uncertainties include, but are not limited to, system failures, disasters, crimes and other various risks surrounding the ATM and financial services businesses. Any information in these materials, which is other than that of Seven Bank, is based on publicly available information and we have not validated the accuracy and appropriateness of such information and do not guarantee its accuracy. All rights reserved.

## Highlights

### 【 FY2009 Operating Results 】

- ◆ Seven Bank made record ordinary profit (30.4 bn yen) and net income (17.9 bn yen) .
- ◆ Intend to pay fiscal year-end dividend of 2,750 yen per share (annum of 5,200 yen[ previous fiscal year 4,900 yen] ) .

### 【 FY2010 Forecast 】

- ◆ Focus on further strengthening the ATM business and on utilizing know-how and infrastructure to create new businesses
- ◆ A fall in revenue and income is anticipated given a continuation of the factors that led to lower income in FY2009 and an increase in anticipatory investment.

### 【 FY2011 and Beyond 】

- ◆ Negative factors will run their course in FY2010, earnings growth reinstated

## Changes in profit environment

1) Strategic revision of terms of business

2) Low consumer lending card usage  
Impact of Money Lending Act (slated to come into full effect in June 2010)

1) Revenues will decline by more than in the previous fiscal year

2) Continue low usage

3) Increase in investments and expenses targeting following growth particularly for loan, international money transfer services and the introduction of 3G ATMs etc.

• The decline in unit ATM usage fee income will end, and we will enjoy the benefits of more ATMs and higher transactions

# Income statement



Unit: billion yen

	FY08	FY09				FY10 Planned Full year			
	Actual results	Full year Plan (May 2009)	Revised plan (Nov. 2009)	Revised plan (Jan. 2010)	Actual results	Change from FY08 (%)	Full year	Change from FY09 (%)	First half
Ordinary income	89.8	91.5	87.1	88.0	88.8	-0.9 ( -1.0 )	86.9	-1.9 ( -2.1 )	43.8
ATM-related fee income	85.5	87.6	83.6	—	85.2	-0.2 ( -0.3 )	83.3	-1.9 ( -2.3 )	42.1
Ordinary expenses	61.0	61.1	59.6	—	58.4	-2.6 ( -4.3 )	59.4	+0.9 ( +1.6 )	29.1
Interest expenses	2.7	2.5	—	—	2.1	-0.5 ( -21.1 )	2.0	-0.1 ( -8.0 )	1.0
ATM placement fee expenses	8.5	9.2	8.9	—	9.0	+0.4 ( +5.4 )	9.6	+0.5 ( +6.6 )	4.7
Outsourcing expenses	13.9	14.2	14.1	—	13.9	+0.0 ( +0.3 )	14.5	+0.5 ( +3.7 )	7.3
Maintenance fees	3.5	3.9	3.8	—	3.5	+0.0 ( +1.5 )	4.2	+0.6 ( +17.6 )	1.8
Rent for premises and equipment	2.8	2.4	2.4	—	2.4	-0.4 ( -14.3 )	2.2	-0.2 ( -11.0 )	1.1
Depreciation expenses	15.4	13.0	12.9	—	12.8	-2.5 ( -16.5 )	12.3	-0.5 ( -4.2 )	5.6
Ordinary profit	28.7	30.3	27.4	29.5	30.4	+1.6 ( +5.7 )	27.4	-3.0 ( -9.8 )	14.7
Extraordinary gain (loss)	-0.0	-0.0	-0.0	—	-0.1	-0.0 ( — )	-0.0	+0.0 ( — )	0.0
Income taxes	11.7	12.3	11.1	—	12.3	+0.6 ( +5.1 )	11.1	-1.2 ( -10.1 )	5.9
Net income	16.9	18.0	16.2	17.4	17.9	+0.9 ( +5.6 )	16.2	-1.7 ( -9.7 )	8.7
No. of ATMs installed at end of term (units)	13,803	14,550 est.	14,550 est.	14,550 est.	14,601	+798 ( +5.7 )	15,400 est.	+800 ( — )	14,920 est.
ATM-related fee income per ATM (yen)	158.0	148.5	147.4	—	147.9	-10.1 ( -6.3 )	137.0	-10.9 ( -7.3 )	138.2
Daily average transaction per ATM (Transactions/No. of ATMs/days)	114.3	116.6	113.4	114.0	114.4	+0.1 ( +0.0 )	116.6	+2.2 ( +1.9 )	118.0
Total no. of transactions (millions)	555	602	586	588	590	+34 ( +6.2 )	635	+44 ( +7.5 )	318

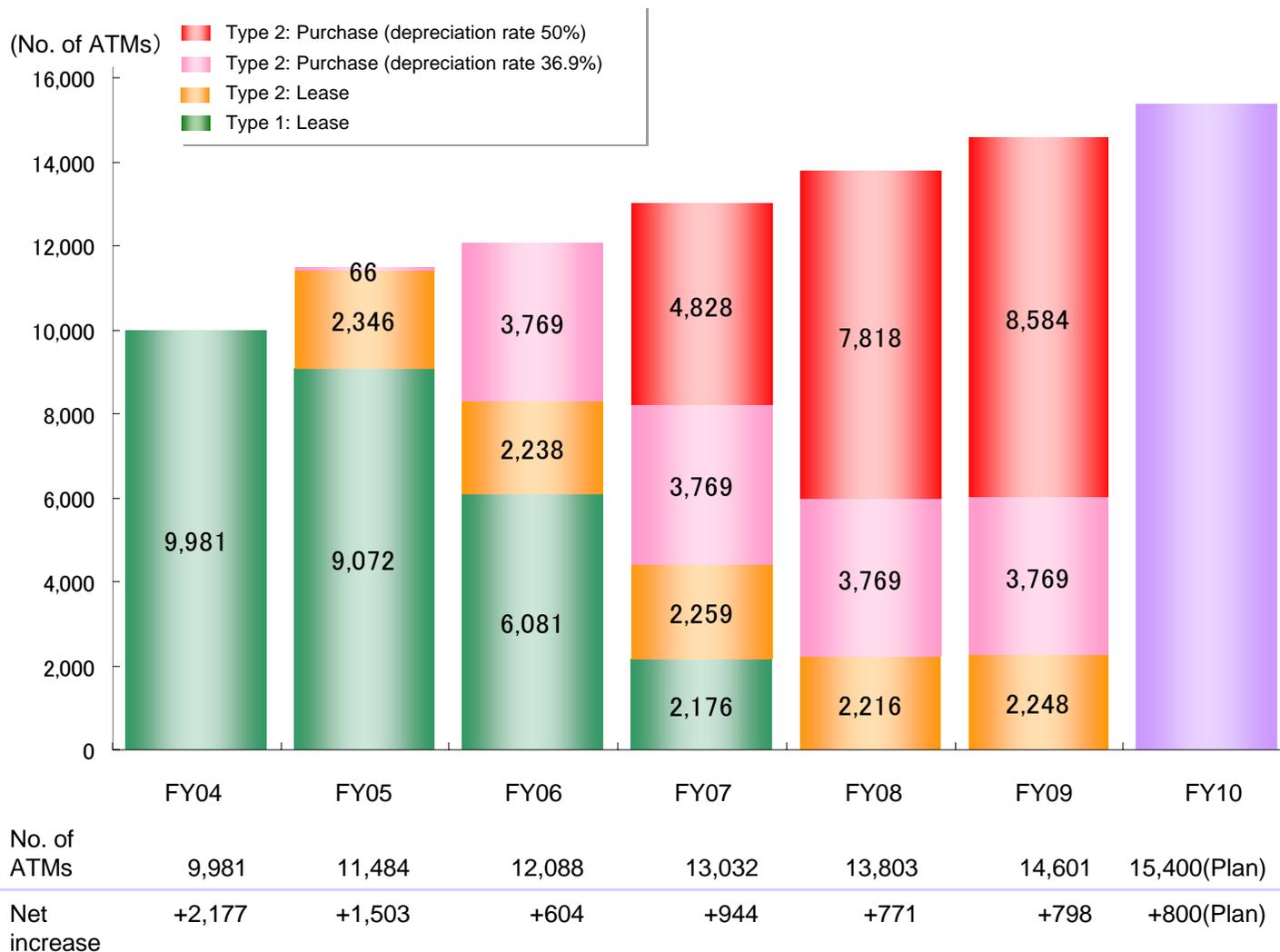
Notes: 1. Amounts less than one hundred million yen have been truncated.

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

3. “—” showed in revised plan means undisclosed figure.

# Trend in number of ATMs

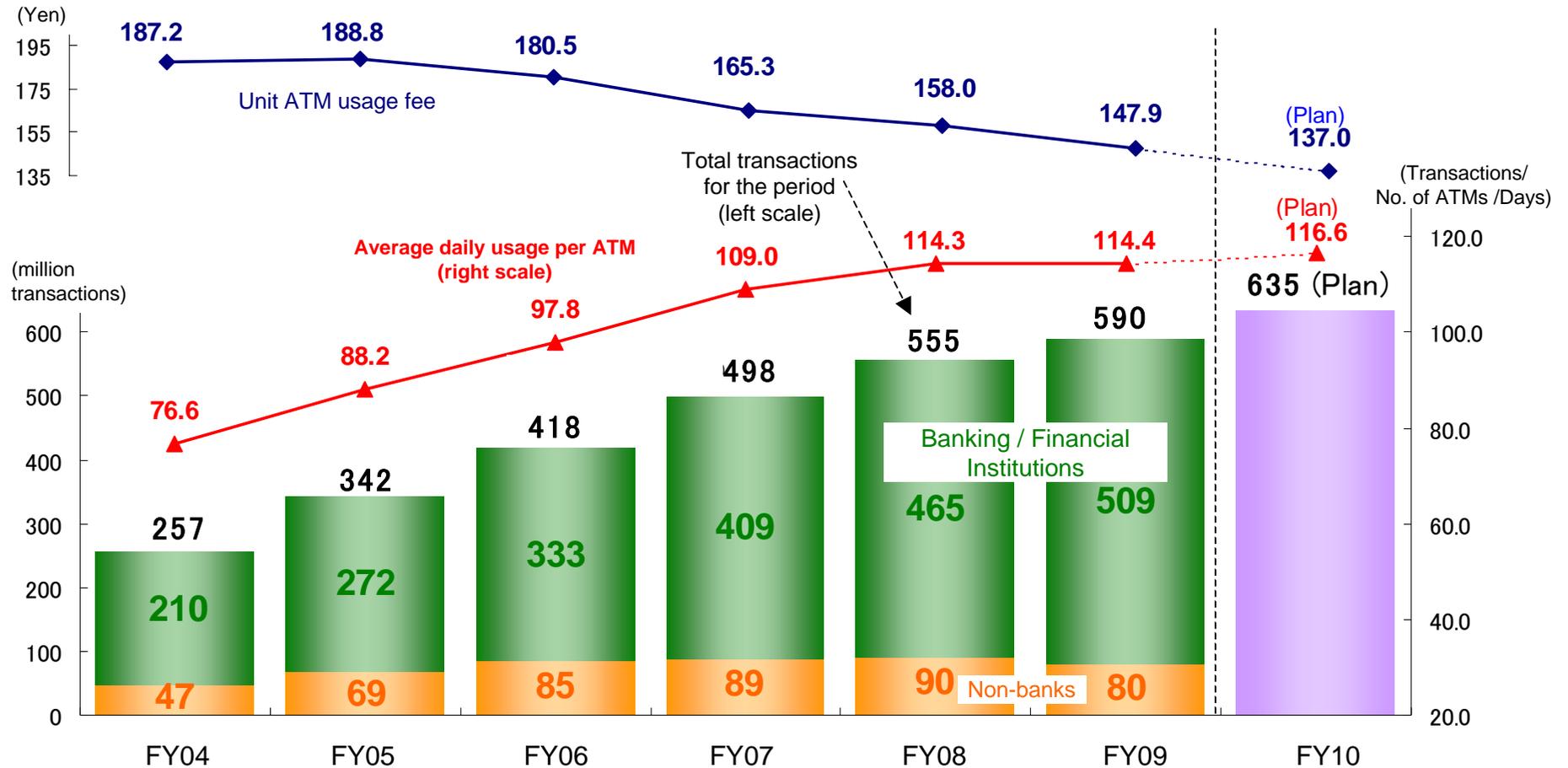
## Number of ATMs by type



## Net increase in number of ATMs by fiscal year

	(No. of ATMs)	
	FY09	FY10 Plan Approx. figures
<b>Total</b>	<b>798</b>	<b>850</b>
<b>In 7&amp;I group stores</b>	<b>664</b>	<b>500</b>
SEJ new	448	
SEJ 2 <sup>nd</sup> ATM	192	
Other	24	
<b>Non-group locations</b>	<b>156</b>	<b>300</b>
Airports	8	
Hotels	3	
Transport related	37	
Commercial facilities	92	
In companies	14	
Hospitals	2	
<b>Financial institutions</b>	<b>-22</b>	

# ATM usage and unit fee income



	FY04	FY05	FY06	FY07	FY08	FY09	FY10
Banking/Financial Institutions	81.7%	79.6%	79.7%	81.9%	83.7%	86.3%	Ratio of Transactions
Non-banks	18.2%	20.3%	20.2%	18.0%	16.2%	13.6%	

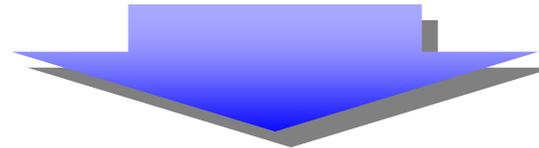
- Notes: 1. Average daily usage per ATM and total transactions for the period exclude balance inquiries, e-money charges, PIN changes and daily withdrawal limit changes.
- 2. Total transactions for the period have been truncated at one million. Average daily usage per ATM, ATM-related fee income and ratio of transactions have been truncated at the first decimal place.
- 3. Unit ATM usage fee = ATM-related fee income / (Total transactions for the period – Total transactions without ATM-related fee income (i.e. Sales deposits))
- 4. Securities companies, life insurance companies and other financial institutions are referred to as non-banks in this document

**Strengthen the ATM business**

**Create new businesses using know-how and infrastructure**

**Sustained growth**

**Establish deep earnings structure**



- ◆ **End-FY2012 17,000 ATMs (1,700 ATMs in non 7&I Group locations)**
- ◆ **Although there will be a fall in revenue and income in FY2010, a return to FY2009 income levels is anticipated in FY2011, marking the start of rising revenue and income**

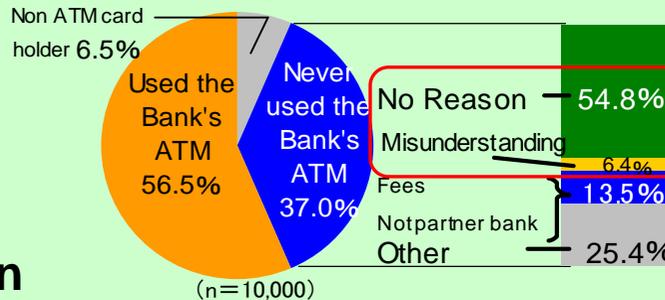
## Raise awareness

- Enhance advertising at ATM locations
- Work with partners on advertising

Almost 40% of customers visiting Seven-Eleven have never used our ATM. (the Bank study conducted in Nov. 2009)



Significant scope for cultivation



Aim to obtain more users through effective advertising

Note: "Misunderstanding" occurs when customers erroneously think they will be charged a fee for using a Seven Bank ATM (when they won't be charged), or when customers erroneously think a Seven Bank ATM will not accept their card because their bank isn't affiliated with Seven Bank (when it is affiliated).

## Boost ATM Installations

- Enhance the structure to promote the development of installation locations
  - ◆ Enhance alliances with financial institutions, security companies and developers etc.
- Operate/replace ATMs for other financial institutions
- New Installation Format Initiatives
  - ◆ Begin independently opening locations that Seven-Eleven store or financial institutions outlet is closed

- ◆ Create new business using our ATM network that are connected to many affiliated partners and our settlement functions

Loan service

International money transfer service

Operations Outsourced to Seven Bank  
e.g) Suspicious transaction monitoring etc.

Overseas expansion (under consideration)

etc.

### Loan Services (launched on Jan. 25, 2010)

- ◆ Decent start despite stringent screening
  - Contracts (from Jan. to Mar., 2010) : Approx. 2,700
  - Balance as of Mar. 31, 2010 : 120 mn yen
- ◆ Examine use data and consider raising loan caps in the future (currently 100,000 yen)
- ◆ The launch of loan services has boosted account openings and aided fund-raising efforts

Aim for careful, steady expansion while monitoring the impact of the Money Lending Act's revision on the consumer loan market

### International Money Transfer (Plan to launch in FY2010)

Foreign workers need to send money back home  
Japanese consumer demand ; to friends , family studying overseas etc.

#### Domestic Existing Market (estimate)

- Total transfers: 0.7 tn – 1.0 tn yen
- Average transfer amount: 70,000 yen
- No. of transfers: 10 mn / year

### Aim for 10% market share in the near term

#### The feature of the Bank's service

1. 7 days 24 hour service in principle
2. More than 14,600 ATMs are available
3. Low fees
4. Recipient can receive funds without a bank account
5. Requirement to open an account with the Bank, as well as pre-registration of a recipient (to eliminate fraudulent transfers)

Note) ATM services plan to launch in FY2011

- ◆ Start of introduction of ATM with excellent cost savings for steady growth in profits
- ◆ With the introduction of 3G ATMs, control total investment so that depreciation costs, including investment in new services, will be equalized

## The feature of 3G ATM

### 1) Improve Cash Efficiency

- Reduce cash replenishment and curb outsourcing costs

### 2) Reduce Maintenance Frequency

- Saving the maintenance costs by extension the life of component parts

### 3) Boost Speed

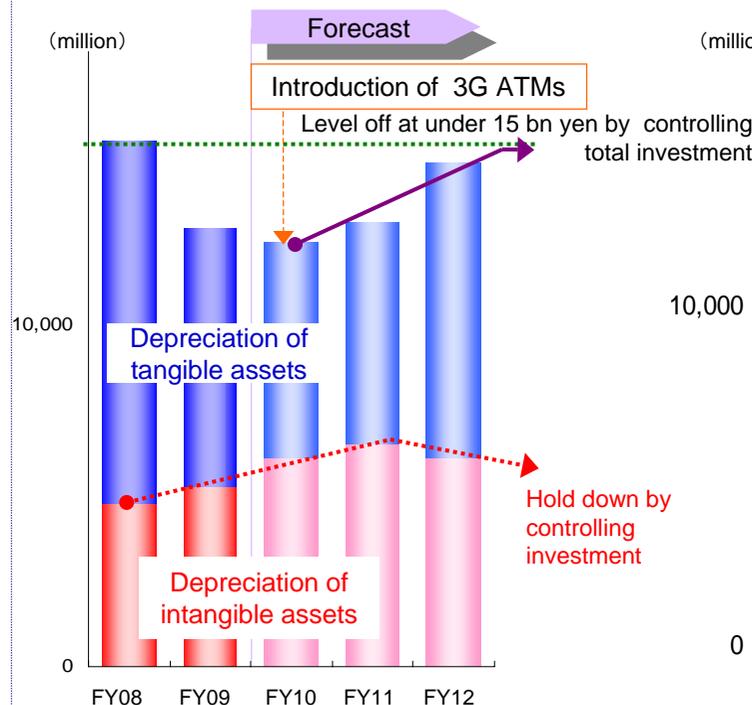
- Improve customer convenience with faster processing

### 4) Conserve energy

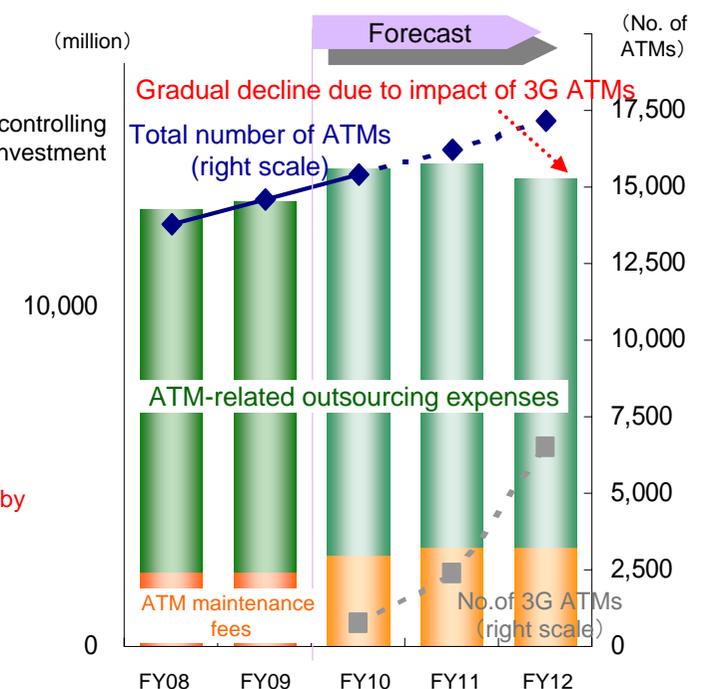
- Reducing power consumption from the level required for existing machines.

Begin phasing in from the second half of FY2010

## Depreciation Projections



## Outsourcing and Maintenance Cost Projections



### Dividend Policy

- ◆ Strive to pay a stable dividend, maintain minimum payout ratio of 35%
- ◆ Allocate residual funds to **working capital**, and set aside to prepare for **growth investment**

**working capital** ▶ Return on ATM Cash: **9.0%** (FY2009)

Note: Return on ATM cash = Net profit from ATM fees (ATM-related fee income – Interest expenses – ATM placement fee expenses – general and administrative expenses) ÷ daily average balance of cash and due from banks

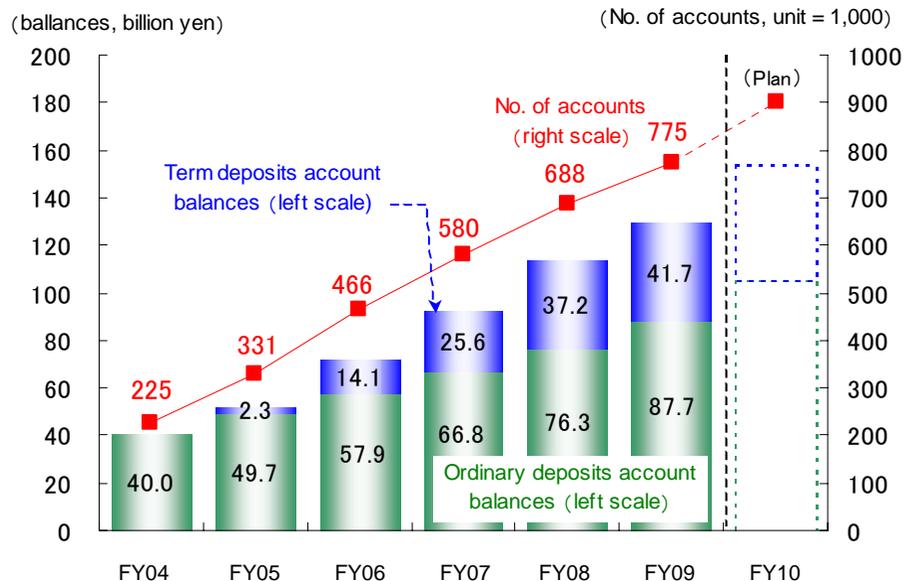


Although we expect revenues and profits to decline in FY2010, to maintain stable dividends, we intend to pay an annual dividend of 5,200 yen per share (2,600 yen for both interim and year-end dividend)

## Basic stance

- ◆ Individual deposits (increasing steadily) will serve as the basis for funding
- ◆ Agile, efficiency fund-raising through combination of long-term (corporate bonds, etc.) and short-term funding methods

## Individual account



## Redemption and repayment schedule for long-term funding

Unit: billion yen

		Bonds	Borrowing	Total
FY09	H1	—	25.0	25.0
	H2	—	19.0	19.0
FY10	H1	—	—	—
	H2	—	12.0	12.0
FY11	H1	—	—	—
	H2	36.0	—	36.0
FY12	H1	10.0	—	10.0
	H2	—	—	—
FY13 onwards		44.0	19.0	63.0

# Financial position as of March 31, 2010



Cash placed in our ATMs  
Increase following increase in number of ATMs

Securities required for transfer settlement and overdraft with Bank of Japan accounts

ATM-related temporary advances: Funds provisionally paid to customers of correspondent financial institutions withdrawing from our ATMs. (Increases result when term-end day is a non-business day since amounts cannot be settled.)  
\*In principle, for transactions with non-banks there is no remaining balance of ATM-related temporary payments since these are settled in our corporate account on the same day

Mainly ATMs

Software and software-related temporary accounts

Cash and Due from banks	294.1 (+ 13.6)
Call loan	20.0 (- 9.0)
Securities	89.4 (+ 0.5)
ATM-Related temporary payments etc.	70.0 (+ 7.1)
Tangible fixed assets	11.2 (- 4.7)
Intangible fixed assets	16.6 (+ 1.8)
Deferred tax assets	1.2
Allowance for credit loss	-0.1

**Assets 502.7 (+ 9.4)**

Unit: billion yen

Deposits (Individuals)	129.5 (+ 15.9)
Deposits (Corporate)	79.1 (+ 4.6)
Call money	13.3 (+ 13.3)
Borrowed money	31.0 (- 38.0)
Bonds	90.0 (+30.0)
ATM-related temporary advances	39.2 (+ 2.8)
Capital stock	30.5 (+ 0.0)
Capital Surplus	31.7 (+ 0.0)
Retained earnings	47.6 (+11.5)

Negotiable certificate of deposits

Ordinary deposits: 144.9 bn yen  
Term deposits: 63.3 bn yen

2<sup>nd</sup> issue(2006) 36.0 bn yen (5yr bond)  
3<sup>rd</sup> issue(2006) 24.0 bn yen (7yr bond)  
4<sup>th</sup> issue(2009) 10.0 bn yen (3yr bond)  
5<sup>th</sup> issue(2009) 20.0 bn yen (5yr bond)

ATM-related temporary advances: Provisional deposits of customers of correspondent financial institutions pending next business day settlement with those institutions.

Liabilities 392.8 (- 2.1)

Provision for bonus 0.2  
Net assets 109.9 (+ 11.5)

Loss from evaluations of other securities -0.0  
New share warrants 0.08

**Liabilities and Net Assets 502.7 (+ 9.4)**

**Tier I capital ratio (Domestic Standard) 49.58%**(preliminary figure)  
**Ratings (as of March 31, 2010)**  
• **S&P** (Long-term counter party rating) **AA-**  
• **R&I** (Issuer rating) **AA**

Note: Figures in brackets refer to change from March 31, 2009 and are calculated in units of million yen, then rounded down

# Appendix

## Basic information

Headquarters	1-6-1 Marunouchi Chiyoda-ku, Tokyo
Major business lines	ATM services / Other financial services

## Key data

(end Mar. 09)

Net assets	109.9 billion yen
Common stock	30.5 billion yen
No. of ATMs	14,601
No. of manned outlets	6
No. of employees	329

## Concept of incorporation: Everyone's ATM network

<b>Anytime</b>	24 hours, 365 days a year
<b>Anywhere</b>	Throughout Japan
<b>Everyone's ATM network</b>	Approx. 560 domestic alliance partners
<b>Safe and secure</b>	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 securities exchange

## Major Shareholders (as of March 31, 2010)

Shareholders	# of Shares	% of voting
Seven-Eleven Japan	353,639	28.98
Ito-Yokado	146,961	12.04
York-Benimaru	52,400	4.29
State Street Bank and Trust Company	46,246	3.79
Life Foods	30,000	2.45
Morgan Stanley and Company Inc	25,617	2.09
State Street Bank and Trust Company	23,684	1.94
SAJAP	17,897	1.46
Japan Trustee Services Bank, Ltd. (Trust account)	16,102	1.31
Sumitomo Mitsui Banking Corporation	15,000	1.22
Dai-ichi Mutual Life Insurance	15,000	1.22

Shareholders	# of Shares	% of voting
7&i HD group companies	583,000	47.78
Financial institutions	169,929	13.92
Financial companies	14,586	1.19
Other corporations	76,352	6.25
Foreign corporations	255,095	20.90
Individuals	121,065	9.92

### Notes:

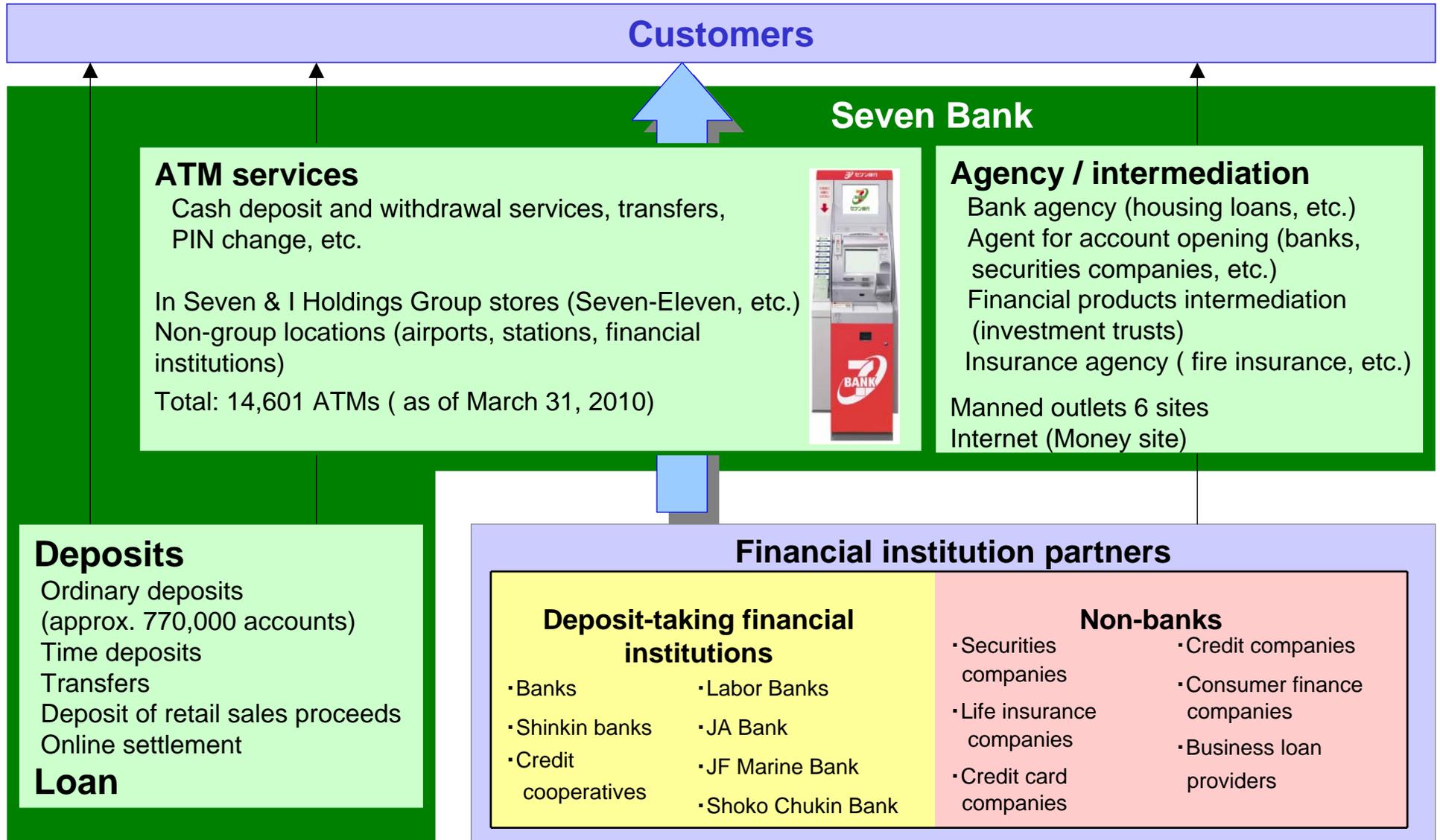
- 1) For voting rights percentages, amounts have been truncated at the second decimal place
- 2) Orange shading indicates 7&i HD group companies.
- 3) Other corporations excludes 7&i HD group companies

## Trends in income (since establishment)

Unit: billion yen

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

Notes: Amount less than unit have been truncated.



## 1. Designed for privacy and security

Keypad: Input of personal identification number hidden by users hand

Touch screen: Customer transaction details cannot be seen by someone standing diagonally behind

## 2. Advanced security system

In the event of theft, cash is dyed with purple ink

A security camera captures images during transactions

Triple DES encryption protects information from interception

## 3. Compatible with IC cards

## 4. PIN and daily withdrawal limits can be changed

## 5. Screen also used for ads and warnings

## 6. Displays the user interface of each correspondent financial institution

When the customer inserts their bank card the familiar user interface of their own financial institution is displayed



## 7. Can charge electronic money cards



## 8. Overseas-issued cards can be used

Customers can withdraw Yen using an overseas-issued cash card or credit card



## 9. Accessible for vision-impaired customers

Equipped with audio guidance services via interphone to provide accessibility to vision-impaired customers

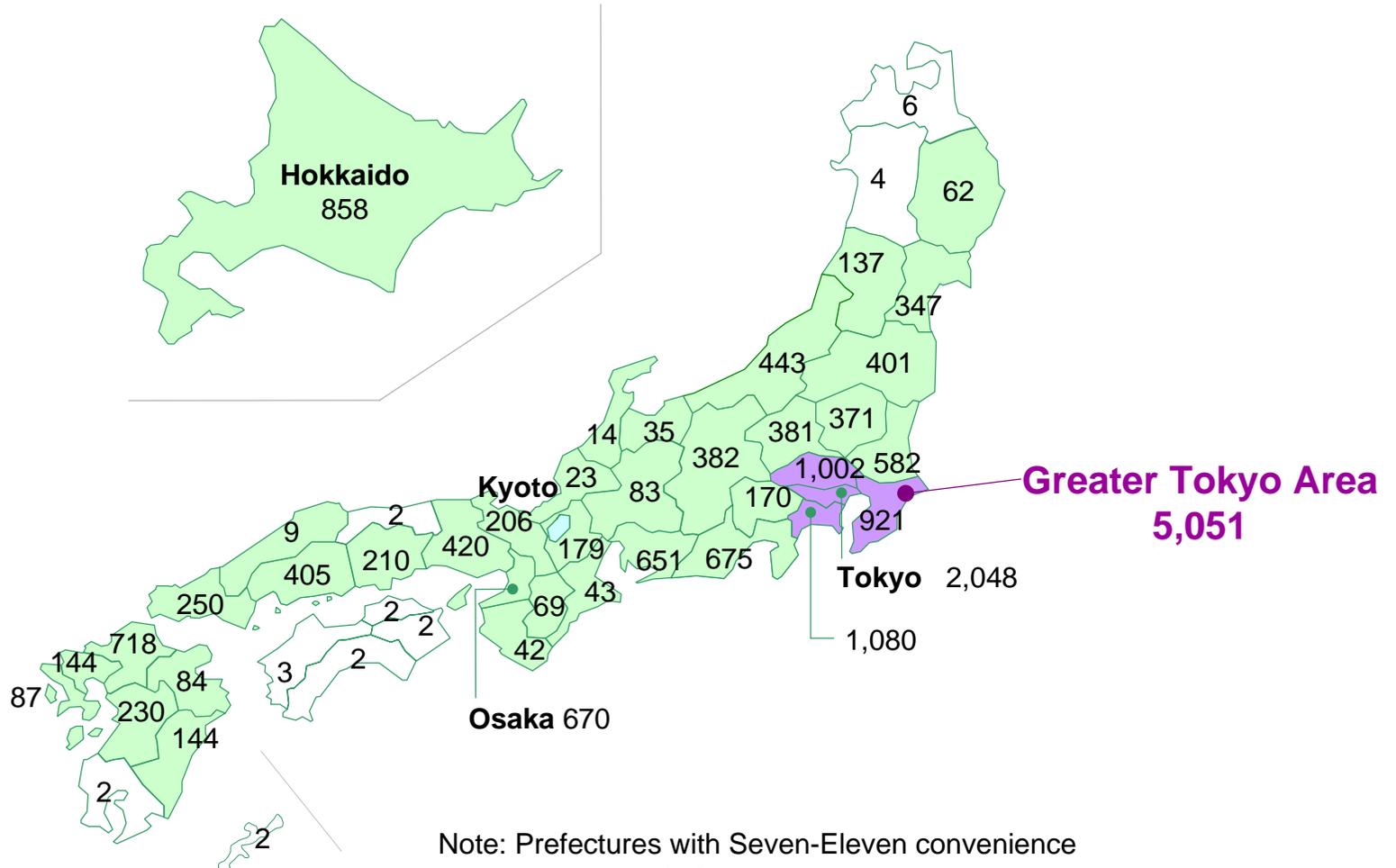
## 10. Ability to print legally required loan receipts

Customers can print loan receipts from correspondent financial institutions as required by law

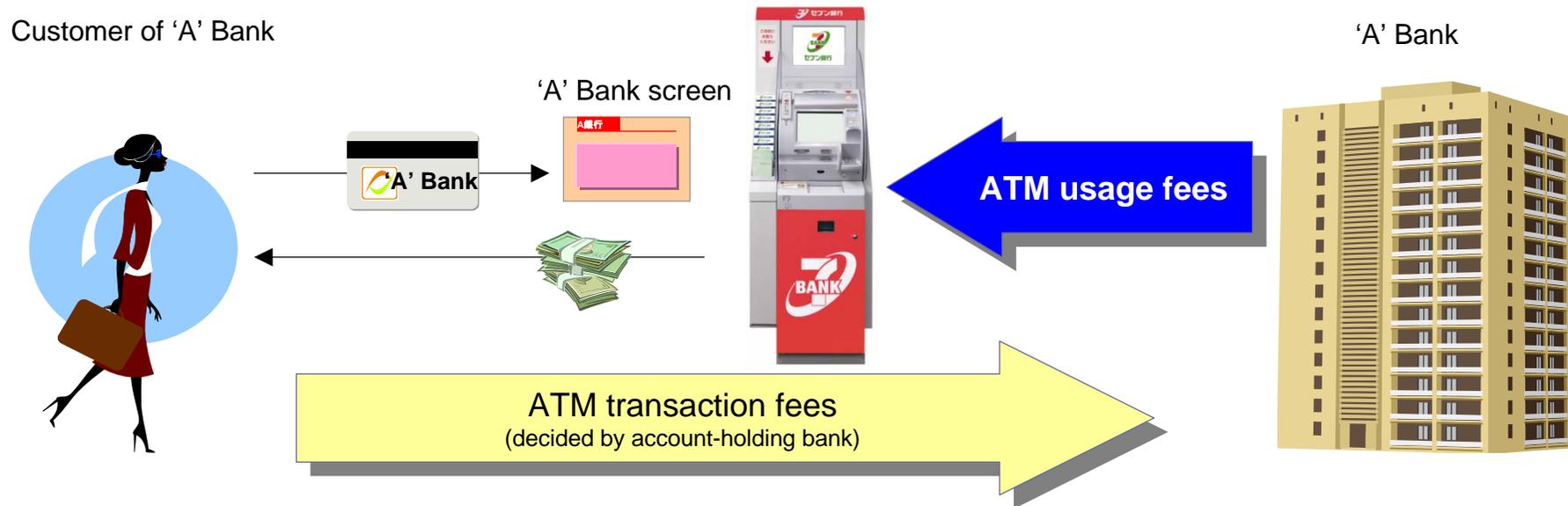


# Extensive nationwide ATM network

No. of ATMs by prefecture  
(As of March 31, 2010)



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



## Merits to customer (user)

- **Anytime and anywhere**  
Inside a 24 hr/365 days a year convenience store, etc.  
Nationwide network, almost any card can be used  
Familiar screen layout
- **Safe and Secure**

## Merits to ATM alliance partner (financial institution)

- **Can utilize in the same way as their own ATMs**  
ATM commissions decided according to each bank's own strategy  
Can use as part of their own customer reward  
Provides same screen layout as banks' ATMs
- **Use as a back-up to their own ATM network**
- **Can reduce ATM maintenance cost and fund sourcing cost**

Transport etc.	Commercial Facilities	Others
		
<p>【Airport】 Narita international airport</p>	<p>【Airport】 Kansai international airport</p>	<p>【Appliances Mass Marketer】 Yodobashi AKIBA</p>
		
<p>【JR Station】 First Avenue Tokyo station</p>	<p>【Subway Station】 Tokyo Metro Shinjuku-sanchome</p>	<p>【Discount Store】 Mr. Max</p>
		
<p>【Railway Station】 Tokyo monorail Hamamatsucho</p>	<p>【Highway Service Area】 Takasaka S.A.</p>	<p>【Shopping Center】 Arcakit Kinshicho</p>
		
		<p>【Shopping Complex built above station】 belleVie Akasaka</p>
		
		<p>【Securities Company】 Nomura Securities</p>
		
		<p>【Co-operating ATM corner】 Shinsei Bank</p>
		
		<p>【University】 Tokai Gakuen University</p>

## Trends in the number of correspondent companies

(Number of correspondent companies)

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09
Banks	7	15	27	50	63	80	92	95	97
Major banks	3	5	5	5	4	5	5	5	5
Regional banks	3	9	19	41	54	69	76	77	79
Other banks	1	1	3	4	5	6	11	13	13
"Shinkin" banks	–	–	240	241	255	263	260	264	258
Credit cooperatives	–	–	–	117	122	124	122	127	127
Labor banks	–	–	–	13	13	13	13	13	13
JA Bank	–	–	–	–	1	1	1	1	1
JF Marine Bank	–	–	–	–	1	1	1	1	1
Shoko Chukin Bank	–	–	–	–	–	–	–	–	1
Securities firms	2	2	2	2	5	8	8	8	8
Life insurance firms	–	4	5	5	6	8	8	8	8
Other financial institutions (Consumer finance, credit card companies, etc.)	–	27	35	41	47	50	49	49	41
<b>Total</b>	<b>9</b>	<b>48</b>	<b>309</b>	<b>469</b>	<b>513</b>	<b>548</b>	<b>554</b>	<b>566</b>	<b>555</b>

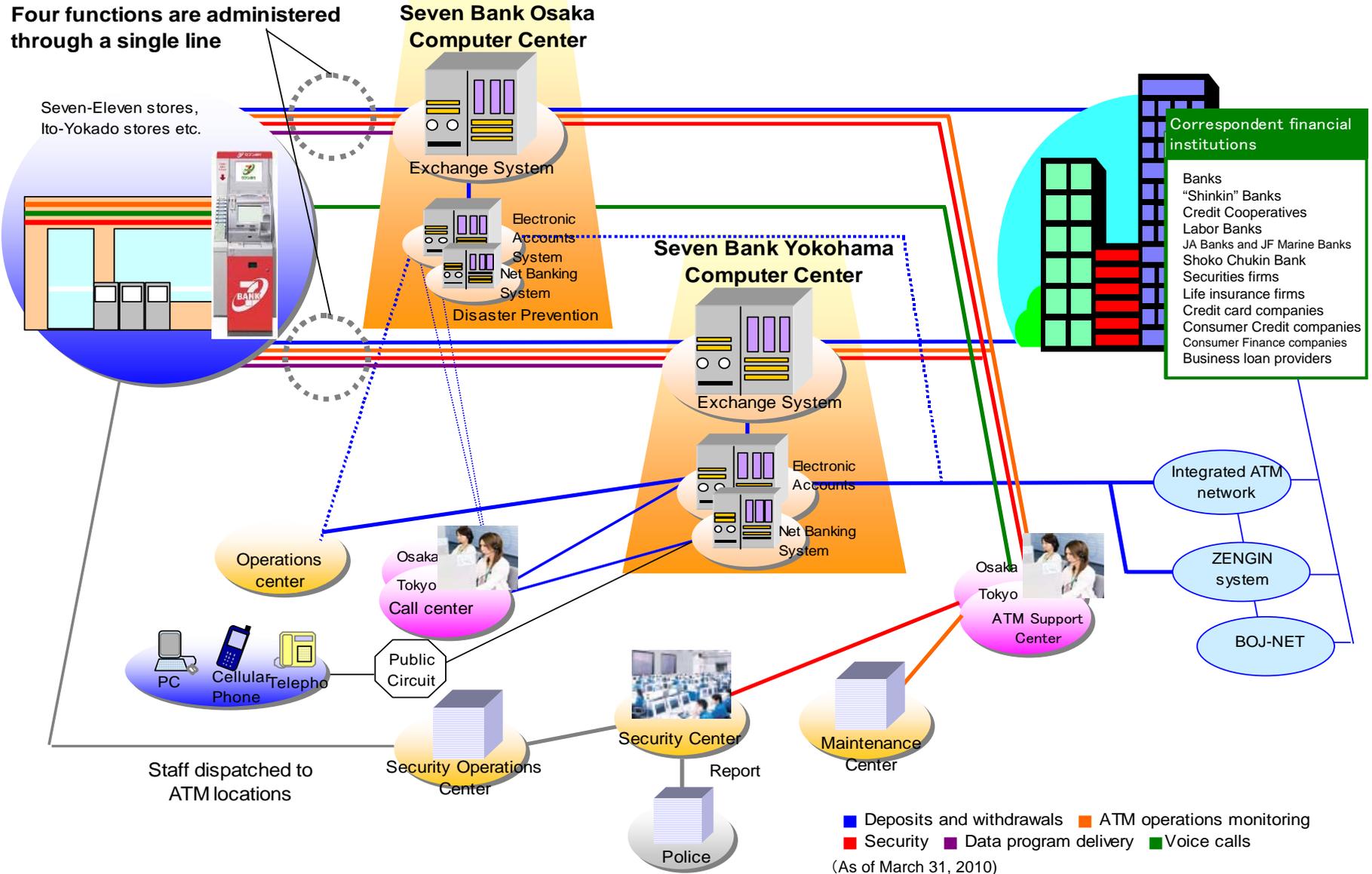
Note 1. Seven Bank is not included among the correspondent companies

2. Japan Post Bank, which was privatized and separated in October 2007, is included among 'Other financial institutions

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

# Safety and security supported by solid infrastructure

Four functions are administered through a single line

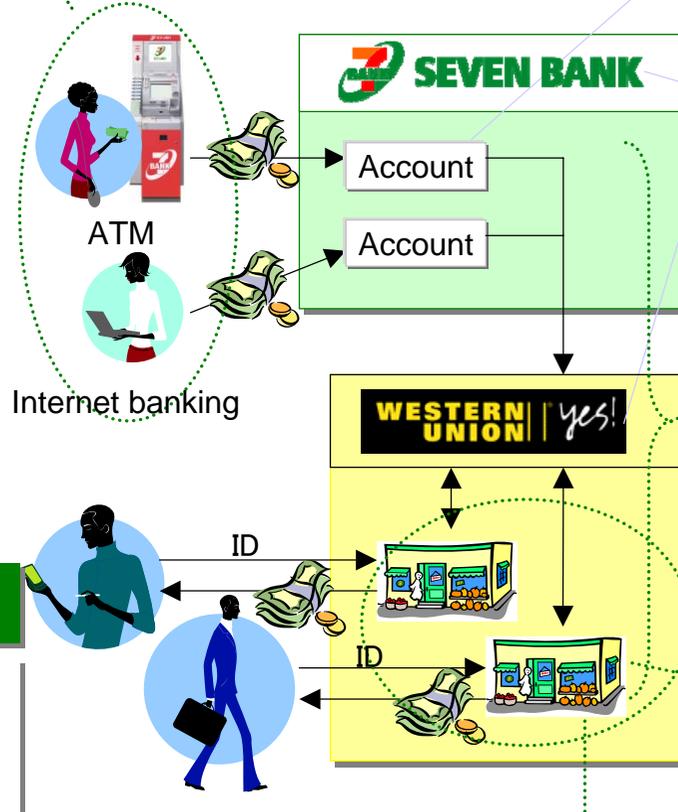


■ Deposits and withdrawals   
 ■ ATM operations monitoring  
■ Security   
 ■ Data program delivery   
 ■ Voice calls  
 (As of March 31, 2010)

# International money transfer service overview

Service via around 14,600 ATMs and Internet banking  
 → Can send money from anywhere 24 hours a day

- Strict customer due diligence when accounts opened
- Recipient also registers in advance
- Can send money 7 days 24 hours
- ATMs located in Seven-Eleven stores, Nomura Securities branches, etc., throughout Japan. Easy access in rural areas also



Strict anti money laundering checks

- Close monitoring for suspicious transactions activity etc. Immediately reported to authorities if discovered

Financial soundness

- Financial soundness provides peace of mind in the rare event that the money transfer does not reach recipient  
 <Credit rating>  
 Seven Bank AA- (S&P)  
 Western Union A- (S&P)

Transfer completed in a few minutes (funds available)

- Funds available in a matter of minutes once transfer complete

Fees: to be decided

- Will set at a competitive level
- Reduce fee-burden on customers; Established position as a convenient money-transfer channel

Money can be received at approx. 350,000 agencies in around 200 countries and territories worldwide

- Money can be sent to most countries and territories worldwide, excluding countries with a high risk of money laundering transfers

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

## 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.