

Financial Results Briefing for the Second Quarter of Fiscal 2014  
Key Questions and Answers

- Q1 The number of transactions using overseas cards grew 60% compared with the same period of the previous fiscal year. Did you conduct any special promotions or other initiatives?
- A1 Currently, we are not conducting any large-scale promotions. In the future, we will need to inform overseas visitors through various media and at various times before they come to Japan, or when they arrive at the airport or their hotels, that “When you come to Japan you can withdraw money from Seven Bank and at Seven-Eleven stores.” The number of overseas visitors is growing substantially, but many are still unaware that they can use overseas cards at Seven Bank ATMs due to a lack of publicity. We will conduct proactive public relations to increase the number of transactions using overseas cards.
- Q2 What will be the impact on profits from taking over the management of ATMs at branches of Shinsei Bank? Are you making moves to expand the business of taking over ATM management to other financial institutions?
- A2 We can’t give details of the costs, but it is safe to assume that Seven Bank will receive sufficient profit from the business. We intend to proactively conduct sales at other financial institutions using the example of ATM installations at Shinsei Bank. However, there is nothing specific to discuss at present.
- Q3 You have said that your newly established subsidiary Bank Business Factory Co., Ltd. will conduct various back office support. Specifically, what businesses does it handle?
- A3 The most basic business is data entry, such as for account inquiries. Bank Business Factory’s setup is suited to processing documents temporarily entrusted from customers and other operations for which it has comparatively more time to spare. With many financial institutions working to improve the efficiency of their back-office operations, we believe there are substantial opportunities for a company that provides this kind of support.
- Q4 What is the current status of ATM installations in U.S. Seven-Elevens?
- A4 We have not reached the stage of specific negotiations. We intend to move forward seriously with this matter.