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# Financial Results for FY2007 Financial Outlook for FY2008 And Future Growth Strategies

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July 2008



# SEVEN BANK



# 1. Financial Results Overview for FY2007 and Financial Outlook FY2008

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These presentation materials contain future statements concerning forecasts, expectations, goals and plans related to the financial results of Seven Bank, Ltd. ("Seven Bank"). Except for the concrete historical facts, they came from the forecasts 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 including. As a result of such risks and uncertainties, the actual financial results of Seven Bank may vary 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 ATM and financial service businesses. Any information of these materials, of which is other than Seven Bank, is based on the open information and we have not validate the accuracy and appropriateness of the information and will not ensure it. All rights reserved.

<b>Basic Information</b>	Headquarters	1-6-1 Marunouchi Chiyoda-ku, Tokyo
	Major business lines	ATM services / Other financial services

<b>Key data</b>	Net assets (as of Mar. 31, 08)	88.9 bn yen
	Capital stock (as of Mar. 31, 08)	30.5 bn yen
	Ordinary profit (for FYE Mar. 08)	24.6 bn yen
	Net income (for FYE Mar. 08)	1.8 bn yen
	No. of ATMs (as of Mar. 31, 08)	13,032
	No. of manned outlets (as of Mar. 31, 08)	6
	No. of employees (as of Mar. 31, 08)	290

<b>Management (full-time)</b>	President, Representative Director & CEO	Takashi Anzai
	Director & Sr. Managing Executive Officer	Masatoshi Wakasugi
	Director & Managing Executive Officer	Toshiaki Ikeda
	Director & Managing Executive Officer	Kensuke Futagoishi
	Director & Operating Officer	Yasuaki Funatake

## Concept of Incorporation

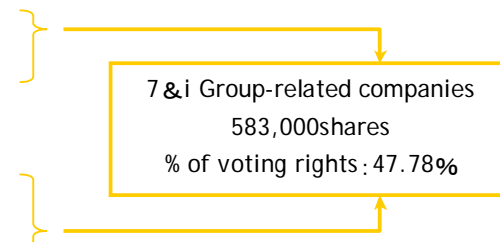
Incorporated under the concept of “Everyone’s ATM” to provide contemporary financial services that meet the needs of our customers

## History

Apr. 2001	Incorporated under the name IY Bank Co., Ltd. (Capital stock: 20.205 billion yen)
May. 2001	Commenced business (accepting applications for deposit accounts and ATM service)
Jun. 2001	Began offering electronic remittance services through ATMs
Aug. 2001	1st third party allocation of new shares (10.6 billion yen)
Mar. 2002	2nd third party allocation of new shares (30.195 billion yen)
Apr. 2005	Opened first manned outlet
Oct. 2006	Changed corporate name to Seven Bank, Ltd.
Sep. 2006	Transferred half of capital to capital appropriation (Capital 30.5 billion yen)
Jun. 2007	Declared and paid the first dividend; Began installing ATMs at locations outside the Seven & i Group
Feb. 2008	Listed on the JASDAQ securities exchange

## Major Shareholders

Shareholders	# of shares	% of voting rights
Seven-Eleven Japan	303,639	24.88
Ito-Yokado	196,961	16.14
The Master Trust Bank of Japan(trust account)	75,370	6.17
Japan Trustee Service Bank (trust account)	53,525	4.38
York-Benimaru	52,400	4.29
Life Foods	30,000	2.45
Goldman Sachs International	23,428	1.92
Bank of Tokyo-Mitsubishi UFJ	20,000	1.63
Sumitomo Mitsi Banking Corporation	15,000	1.22
Resona Bank	15,000	1.22
Dai-ichi Mutual Life Insurance	15,000	1.22



Note: Voting rights percentages, amounts less than one one-hundredth of one percent have been truncated  
Orange shading indicates Seven & i HD -related companies

# Income Statement

Unit: billion yen

	FY01	FY02	FY03	FY04	FY05	FY06	FY07	Estimates	FY08 (Estimates)
Ordinary income	1.9	11.5	29.1	47.9	64.6	75.4	83.6	83.4	89.2
ATM-related fee income	1.8	11.3	28.9	45.8	61.9	73.1	80.1	79.9	85.6
Ordinary expense	14.0	19.7	26.0	37.8	45.2	50.4	59.0	60.0	63.9
Interest expense	0.0	0.0	0.0	0.4	0.6	1.5	2.7	2.8	2.9
ATM placement fee expenses	0.3	1.1	2.2	3.5	4.5	6.1	7.7	7.5	8.4
Outsourcing expense	5.1	7.0	8.5	12.0	14.4	13.7	13.7	14.0	14.0
Rent for premises and equipment	2.0	3.4	4.6	6.3	7.5	6.7	4.7	4.7	2.8
Depreciation expense	1.6	2.6	3.1	3.5	4.3	5.4	11.4	11.4	15.9
Ordinary profit	▲ 12.1	▲ 8.1	3.0	10.0	19.4	25.0	24.6	23.3	25.3
Extraordinary gain (loss)	0.0	0.0	▲ 0.1	▲ 0.1	▲ 2.8	▲ 4.0	▲ 1.3	▲ 1.2	0.0
Income taxes	0.0	0.0	▲ 2.1	▲ 0.9	6.0	8.3	9.5	9.0	10.2
Net Income	▲ 12.1	▲ 8.1	5.0	10.8	10.5	12.6	13.8	13.1	14.9
EBITDA	—	—	6.1	13.6	23.7	30.4	36.1	34.7	41.2
EBITDA margin	—	—	21.1%	28.5%	36.7%	40.3%	43.2%	41.6%	46.1%

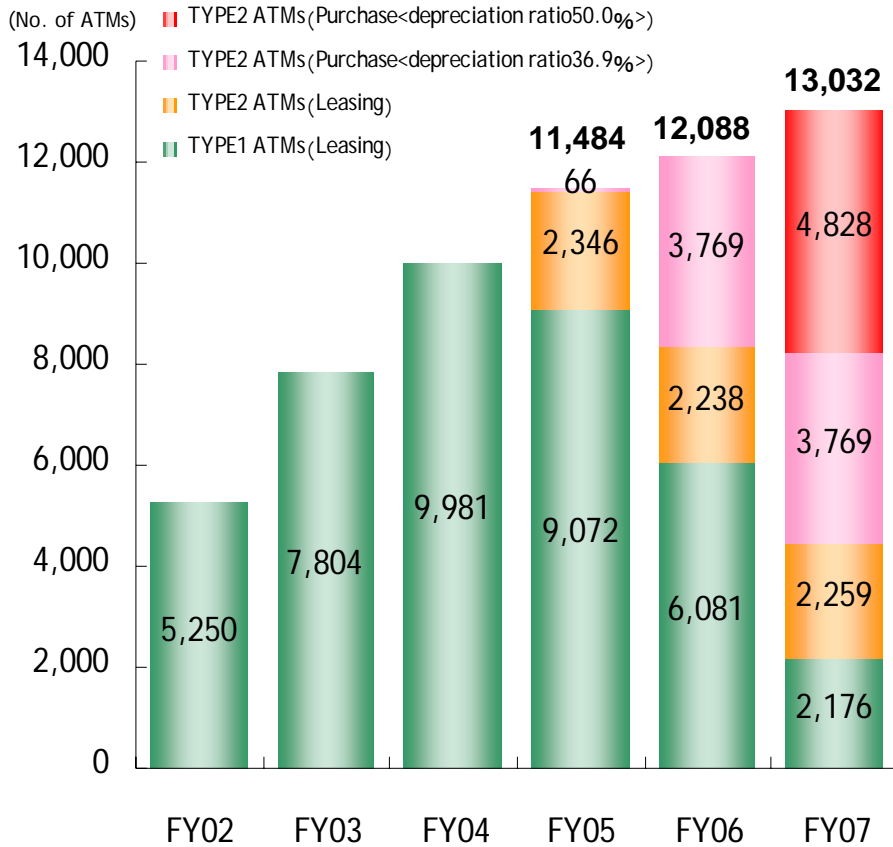
Note1. Amounts less than one unit have been truncated

Note2. Other fees and commissions income is presented as ATM-related fee income for FY01,02 and FY03

Note3. EBITDA = ordinary profit + depreciation expenses, EBITADA margin = EBITDA ÷ ordinary income

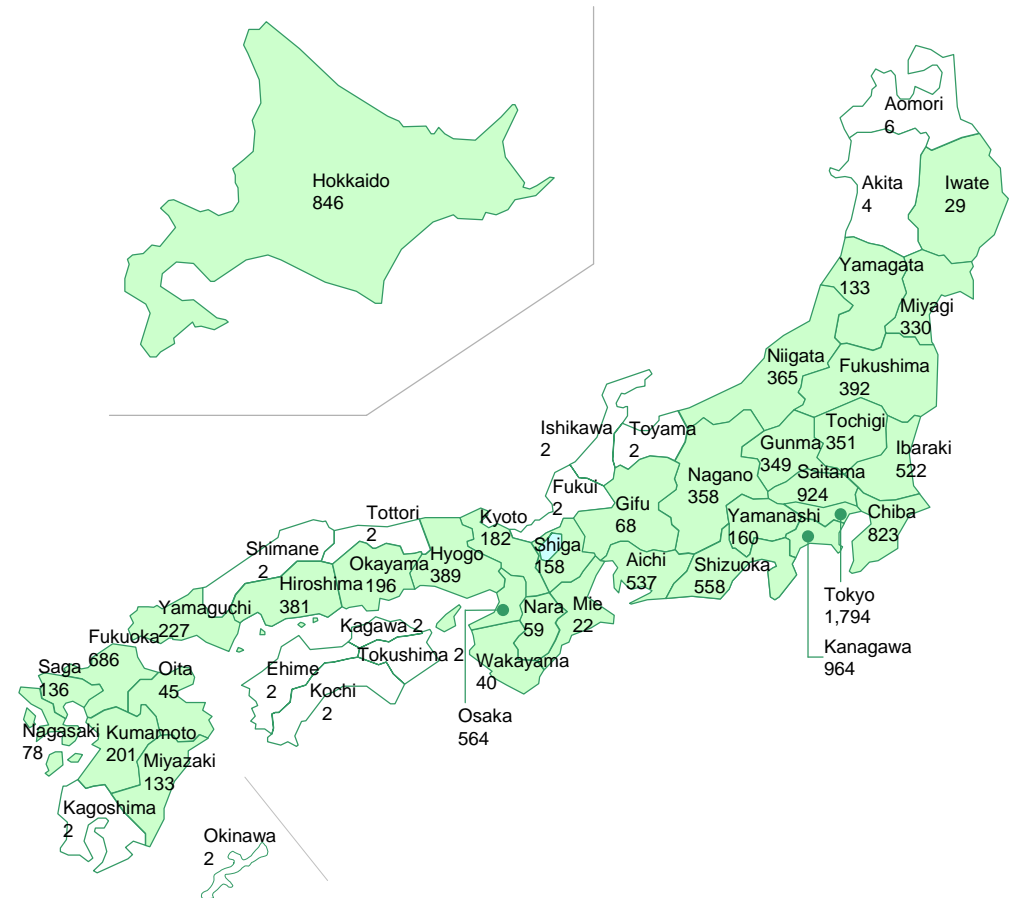
# Our ATM Network

No. of installed ATMs



Note:  
No. of ATMs are based on no. of units in operation as of the end of each fiscal year

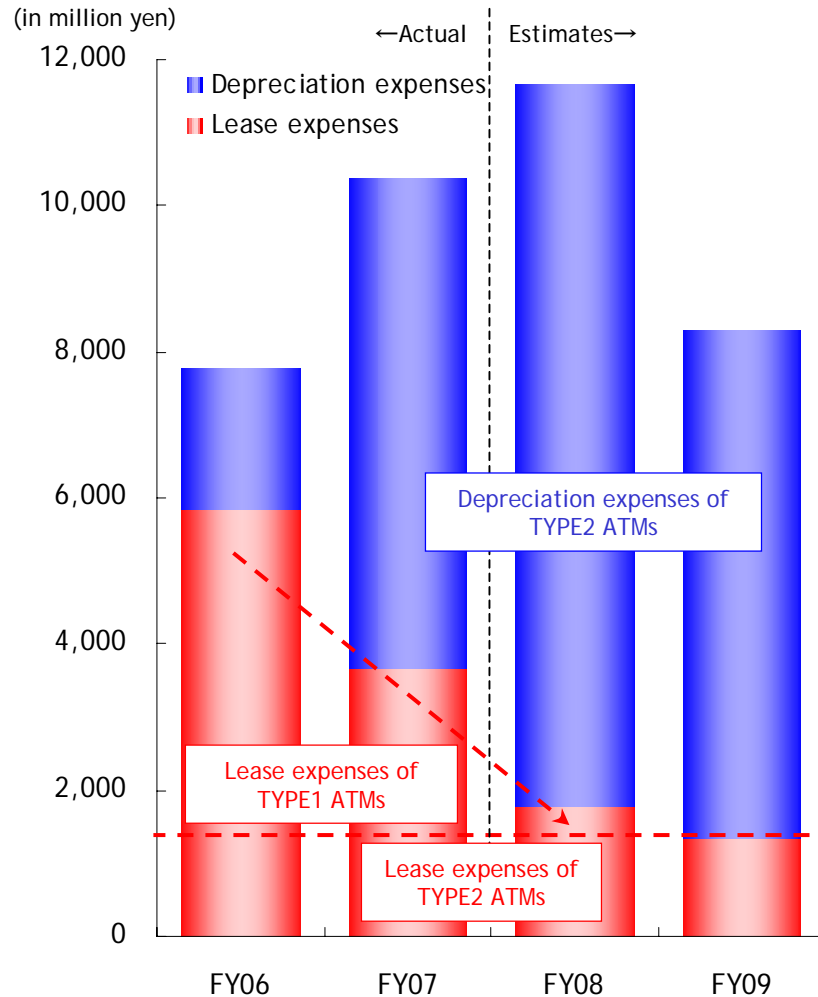
No. of ATMs installed per prefecture (As of Mar. 31, 2008)



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

# Our Immediate Peak of Depreciation Expenses

## ATM depreciation expenses and lease expenses



### TYPE1 (First generation) ATMs

⇒ All of them are procured by lease contract

### TYPE2 (Second generation) ATMs

⇒ Started installation from summer 05

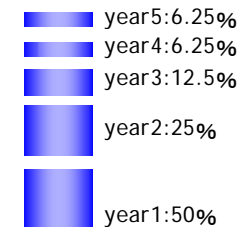
At first, they are procured by lease contract  
(about 2,000 ATMs in Shizuoka and Tokyo)

⇒ Shifted them to company-purchased ATMs from late Mar. 06

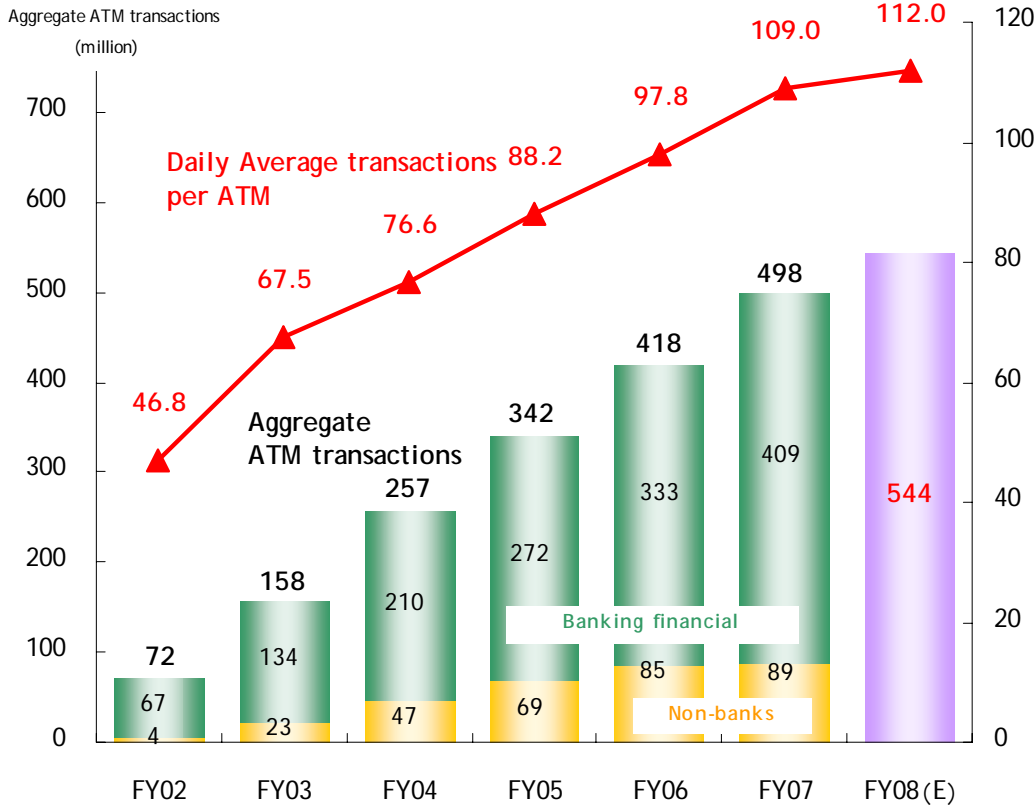
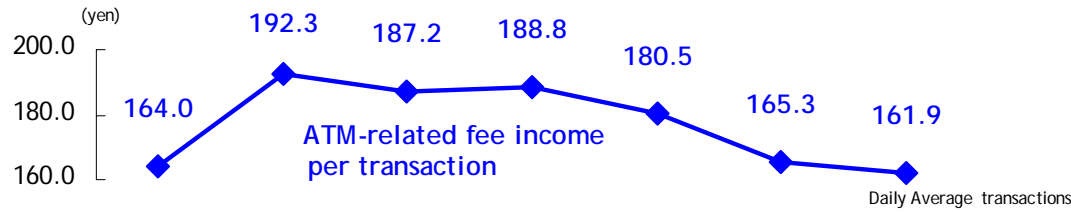
At first, the depreciation rate was annually 36.9%

⇒ Raised the depreciation rate after the purchase of Apr. 07  
From annually 36.9% to annually 50.0%

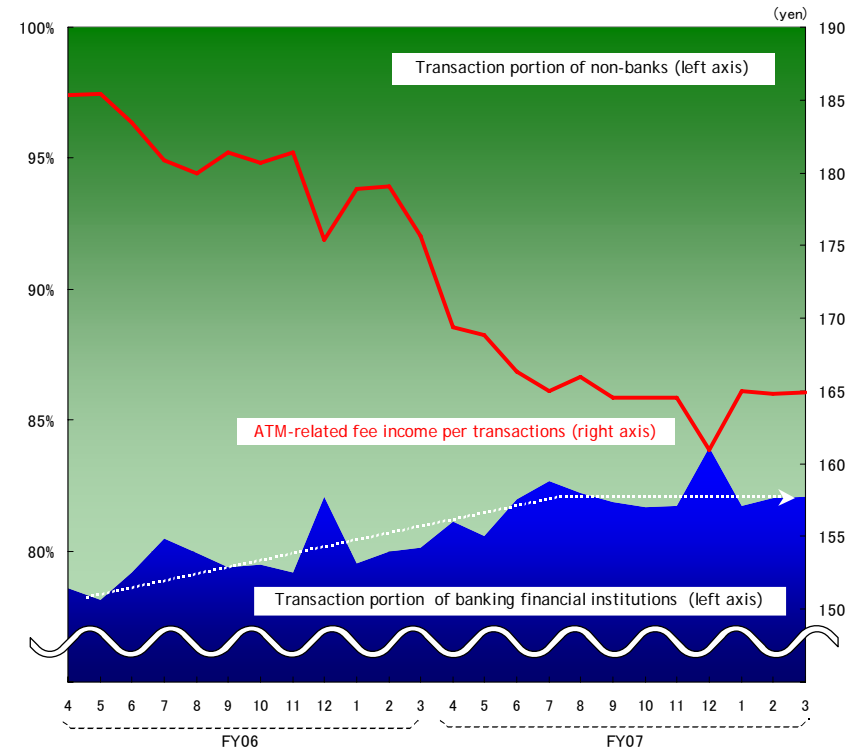
### Depreciation rate 50% Image of depreciation



# Transaction Volume and Unit ATM-related Fee Income



## ATM-related fee income gradually calming down

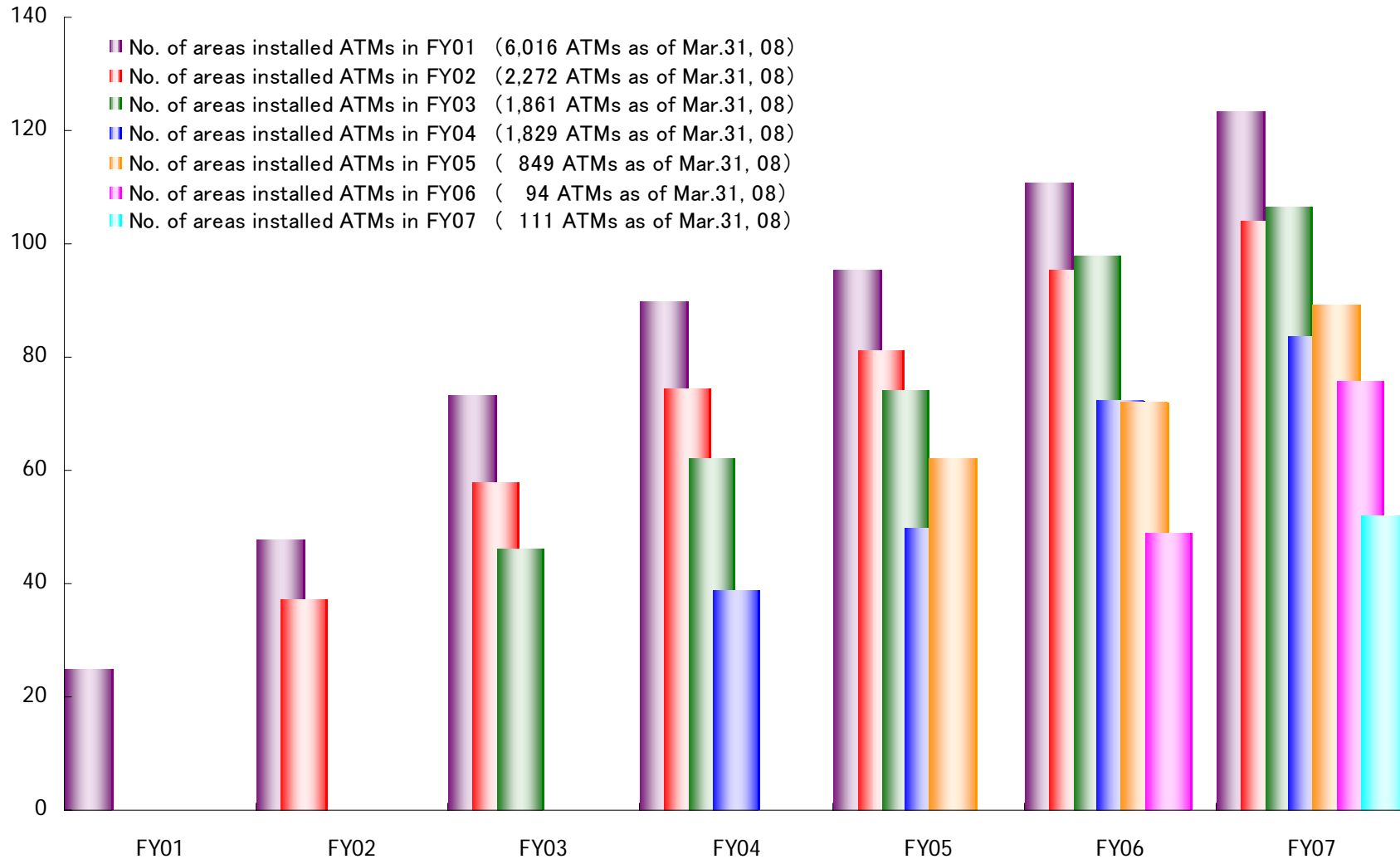


Note1: Non-banks consist of life insurance companies, securities firms, consumer finance companies and credit card companies and others  
 Note2: Banking financial institutions include "Shinkin" bank and credit unions as well as banks

Note1: Average transactions and aggregate ATM transactions exclude balance inquiries, e-money charges, PIN changes and daily withdrawal limits changes (ditto with the following pages)  
 Note2: Truncate aggregate ATM transactions to the one unit, truncate average ATM transactions and unit ATM-related fee income to one decimal places  
 Note3: Unit ATM-related fee income is calculated by dividing ATM-related fee income by Aggregated ATM transactions minus transactions without fee (such as overnight deposit)

# Transaction Volumes Show Strong Growth

Daily average transactions  
per ATM





# Balance Sheet as of March 31, 2008



Unit: billion yen

Cash placed in our ATMs

Securities required to be held as collateral for transfer settlement and BOJ current-account overdraft facility. Mostly JGBs.

Funds provisionally paid to customers of correspondent financial institutions withdrawing from our ATMs, pending next business day settlement with those institutions. (In case the term-end day is a non-business day, the amount increases because they cannot be settled. The closing day of FY06 term was Saturday and that of FY07 was Monday.) ※However, transactions of non-banks are to be settled at our account on the same day as transaction.

ATMs purchased by Seven Bank. The amount is now increasing because we are purchasing all ATM by ourselves.

Software and software-related temporary accounts

Differed tax assets 1.3 (Δ0.7)  
Allowance for credit losses Δ0.06

Cash	260.5(+17.9)
Call loans	28.0(Δ66.5)
Securities	97.8(+19.5)
ATM-related temporarily payments	61.6(Δ18.6)
Tangible fixed assets	17.2(+ 8.1)
Intangible fixed assets	14.7(+1.1)

Due from banks  
6.7(Δ5.4)

Assets 488.1  
(Δ44.6)

Deposits (Individual)	92.4(+20.2)
Deposits (Corporate)	78.1(Δ37.5)
Negotiable certificates of deposit	48.5(Δ38.7)
Borrowed money	65.0(±0.0)
Bonds	75.0(± 0.0)
ATM-related temporarily advances	38.3(Δ54.0)
Capital Stock	30.5(± 0.0)
Capital surplus	31.7(+ 12.0)
Retained earnings	26.7(+ 7.9)

Call money  
1.7(+1.7)

Liabilities  
399.1  
(Δ59.7)

Deposits consist of:  
Ordinary deposits: 137.1 billion yen  
Time deposits : 33.2 billion yen  
Among corporate deposit, about 40 billion yen is 7&i Group-related.

Initial borrowing periods are 5 years or 8 years.  
Maturing in  
1-2 years : 40billion yen  
3 years : 12billion yen  
4 years and more : 13billion yen  
(as of Mar. 08)

No.1 Issue(2003) 15bil yen (5yr)  
No.2 Issue(2006) 36bil yen (5yr)  
No.3 Issue(2006) 24bil yen (7yr)

Funds provisionally received from customers of correspondent financial institutions depositing in our ATMs, pending next business day settlement with those institutions.

Net assets  
88.9  
(+15.1)

※There is no deductive treasury stocks

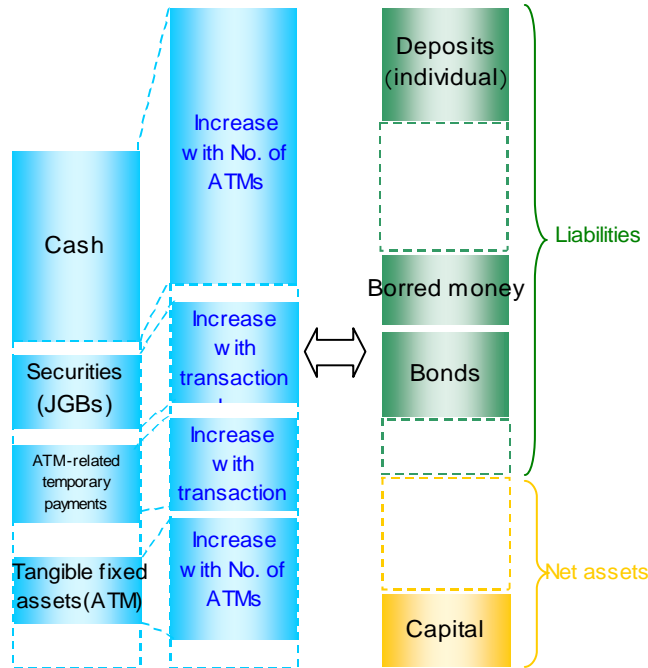
Net unrealized gains on other securities  
Δ0.01

Sold all treasury stocks of 53,350 at the time of listing. Report 1.2 billion yen, the balance between purchase price and sale price, as capital surplus.

Liabilities + Net assets 488.1  
(Δ44.6)

# Preferable Funds Raising for Continuous Expansion of Operation

Total assets are increasing naturally in accordance with the expansion of operation



Realize a stable funding both quantitatively and qualitatively

- ◇ Funding by deposits
- ◇ Long term loans with low interests
  - ⇒ Secure financial soundness
  - ⇒ Maintain high credit rating

[Our capital adequacy ratio (FY07)]  
 non-consolidated capital adequacy ratio (domestic standard) (Note 1) 43.89% (QE)  
 capital adequacy ratio (Note 2) 18.2%

[Our rating (as of Mar. 08)]

S&P (long-term counterparty rating) A+  
 R&I (issuer's rating) AA

Note1: As stipulated under Article 14-2 of the Bank Law, calculate under the standard (FSA Announcement No.19 in 2006) if a bank's self funds is fulfilled appropriately compared to the securing capitals

Note2: Calculated by dividing total net assets (term-end) by total assets (term-end)

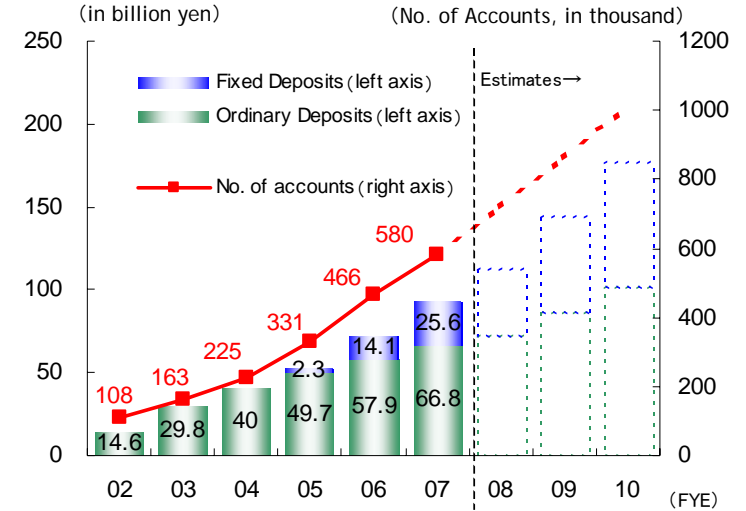
Existing debts and bonds will be paid accordingly

[Payment term and amount of existing debts and bonds] (Unit: billion yen)

	FY08		FY09		FY10		After FY11
	2nd half	1st half	2nd half	1st half	2nd half		
Borrowed money	5.0	25.0	10.0	0.0	12.0	13.0	
Bonds	15.0	0.0	0.0	0.0	0.0	60.0	

Target dividend payout ratio 35%  
 Plan to start mid-term dividend from FY08

## Deposit accounts of Seven Bank



## Japanese firms' capital adequacy ratio by credit ratings

	All industry		Manufactural industry		Non-manufacturing industry	
	S&P	R&I	S&P	R&I	S&P	R&I
AA	96	406	62	266	34	140
A	52.5	42.4	56.7	43.5	43.2	39.7
BBB	34.7	35.8	35.9	36.9	30.8	33.0
BB	28.4	26.1	30.0	29.8	24.2	21.6
	19.6	16.7	24.7	16.5	13.0	16.8

- Note1. As of the end of Mar. 08, and FY06 for financial ratios  
 Note2. All credit rating given companies, not including financial institutions, charitable companies, NTT, trading companies  
 Note3. Exclude AAA rating companies due to the deep reflection of each companies because no. of target companies is few  
 Note4. Include +,- ratings  
 Note5. Calculated by dividing total net assets (term-end) by total assets (term-end)

## Usage of credit cards and cash cards issued outside of Japan (from Jul. 07)

- Withdrawal of Japanese yen from our ATMs using cash cards and credit cards issued outside of Japan



## Electronic money charging services (from Sep. 07)

- Initiating services for charging e-money "nanaco" at second generation ATMs
- Potential future introduction of charging services for other types of e-money



## Accessibility for vision-impaired customers (from Nov. 07)

- Audio guidance of transactions via intercom telephone

- "Shinkin" Banks, Credit Unions, Labor Banks, JA/JF, securities companies (from Apr.08), Japan Post Bank (from May 08)
  - Those expansions enable to offer the service to customers of totally 500 correspondent financial institutions

## PIN and daily withdrawal limits change service (from July 07)

### Expansion of alliance in IC card service

- Correspondent financial institutions which had been introduced PIN and daily withdrawal limits change service :6 banks and securities company
- Correspondent financial institutions which had been introduced IC cards:56 banks and "Shinkin" Banks, Credit Unions, Labor Banks, JA/JF

## Investment trust search service (from April 08)

- Launch Japan-top investment trust search service ("Quick Searching for Your Best Funds")
- Visitors can easily search and compare 500 and more brands of investment trust funds offered by multiple agents

## Conformity to Moneylending Control Law (from Dec. 2007\*)



\*Basic response started in Sep. 2006

- Printing receipts including contents required in Moneylending Control Law

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- Focus on further expansion of ATM services and establish a solid foundation as the Japan's best ATM service provider in terms of both quantity and quality.
  - ~ Expand to a **16,000 ATM-network** in 3 years.
  - ~ **1,600 ATMs will be installed outside of Seven & i Group**, including installation of our ATMs in locations operated by other financial institutions.
- Establish the integration of financial retail services business, such as agency and brokerage services for customers using manned outlets and money site.
- Maintain current ROA level and plan to increase profits steadily to achieve **30 billion yen of ordinary profit** and **18 billion yen of net income**.

Continuing growth  
in Seven & i Group

Increasing ATMs with the 3 business  
development strategies

Aggressive expansion to the outside  
of Seven & i Group

— airports, stations and hotels etc with high customer traffic

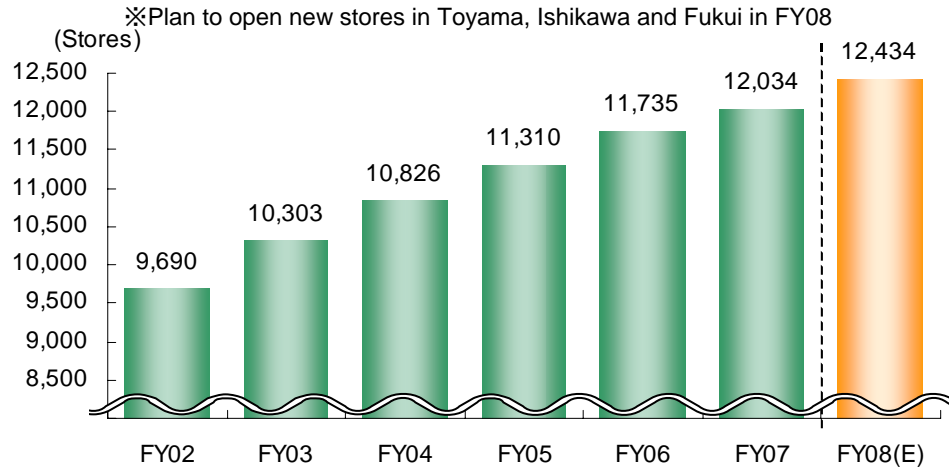
Installation of our ATMs in  
location operated by other  
financial institutions



Assure competitiveness by improving  
operational efficiency and ATM functionality

- Expand safe-keeping deposit services
- Enhance clients' convenience by making the full use of ATM functions

## No. of Seven-Eleven Japan stores (as of every end of Feb)



## No. of ATMs installed within the Seven & i Group

	No. of Stores	No. of ATM installed stores
Sogo	12	0
Seibu Department	16	1
York-Benimaru	150	14
York Mart	60	22
The Garden Jiyugaoka	18	0
Loft	47	0
Akachan Honpo	66	0

Note: Figures do not include Seven-Eleven Japan, Ito-Yokado, and Denny's  
No. of stores and no. of ATM-installed stores as of Mar. 31, 2008

## Transaction distribution of ATMs installed in Seven-Eleven stores

	Mar. 08 average transaction per day		Mar. 08 transaction of peak day	
	No. of Stores	Share(%)	No. of Stores	Share(%)
over 500	9	0.1	53	0.4
over 400~500	14	0.1	132	1.1
over 300~400	67	0.5	653	5.3
over 200~300	528	4.3	3,039	24.6
over 100~200	6,035	48.8	6,800	55.1
over 70~100	3,679	29.8	1,196	9.7
over 40~70	1,871	15.1	424	3.4
less 40	160	1.3	38	0.3

Note: Regarding a store installed second ATMs, counted as one ATM

## Transaction volume in Seven-Eleven stores installed multiple ATMs

Surveyed 77 stores which installed additional ATMs in the first half of FY07

- No. of stores installed additional ATMs has increased to 205 in FY07 and reached to 331 stores as of Mar. 31, 2008

y/y of average transaction volume per day per store in FY08	No. of stores
over 50%	3
over 40%~50%	4
over 30%~40%	6
over 20%~30%	10
over 10%~20%	27
over 0%~10%	18
less 0%	9

Multiple ATM installed stores  
245.3 ⇒ 287.5 transactions  
(increased to 42.2 transactions, up 17.2%)

All stores  
101.9 ⇒ 110.3 transactions  
(increased to 8.4 transactions, up 8.3%)

\*Compared average transaction volume per store per day before the additional installation in March 07 with the counterpart after the additional installation in March 08 (i.e. totally two ATMs).

## Strengths of Seven Bank's ATM

- Make good use of Seven bank's ATMs as though they are their own ATMs
  - ⇒ Easy to make a business strategies
    - ~ Set ATM transaction fees according to their own business strategies
    - ~ Provide benefits of their own point programs to users of our ATMs
    - ~ Secure provision of the same user interface (screen design) as their own ATMs
  - ⇒ For ATM users, they can use the same familiar user interface (screen design) as at their home financial institution through our nationwide ATM network
- Cost-competitiveness by our scale merit
  - ⇒ Correspondent financial institutions can reduce cost of ATMs by outsourcing and allocate its management resources to strategic businesses
- Excellent functionality of ATMs
  - ⇒ Correspondent financial institutions can always enjoy the latest sophisticated features of ATMs
    - ~ Compatible with cards issued overseas and IC cards, ability to change PIN and daily withdrawal limits via ATMs
- High level security
  - ⇒ Free from continuous charge of development of new features
  - ⇒ Enhance customer's trust in ATMs
    - ~ High level encryption of transaction, technology to prevent the use of stolen bills and centralized storage of transaction journal

## Installation in locations operated by other financial institutions

### [Nomura Securities]

Installed ATMs in all the retail branches (from Jun. 07)

### [Woori Bank]

Installed ATMs in the Tokyo branch (from Mar. 08)

### [Nikko Cordial Securities]

Installed ATMs in certain retail branches (from May 08)

### [Shinsei Bank]

Installed ATMs in [ certain unmanned ATM locations (from Summer 08)

(Ref.) No. of ATM/CD by business categories  
(as of Sep. 07)

Megabanks	24,241
Regional Banks	47,732
Trust Banks	564
Long term trust/"Shochu"	469
"Shinkin" Banks	19,704
Credit Unions	2,316
JA & JF Banks	12,922
Labor Banks	2,123
Japan Post Bank	26,103
ATMs installed in CVS	29,478
Seven bank	12,548
E-net	7,700
Lans	5,392
Others	3,838
Total	165,652

Data: Japanese Bankers Association, Japan Post Office and company HPs  
Note: Figures of Japan Post Bank are as of the end of Mar. 07



## Purpose

- Meet public demand and needs
- Maintain high transaction volumes by installing in locations with high customer traffic
- Fill in the gaps among Seven & i Group stores to improve ATM network density, thereby improving total efficiency
  - ⇒ Comprehensive consideration of factors such as profitability, operational efficiency and security
  - ⇒ Install ATMs in airports, stations, hotels, resorts, hospitals, rest-areas and corporations etc

[Monthly average transaction volume per day per ATM]

	Dec. 07	Jan. 08	Feb. 08	Mar. 08
New Chitose Airport	224.6	223.4	234.0	211.1
Narita Airport	95.8	91.1	108.9	111.9
Rusutsu Resort	39.5	47.1	59.0	51.3
JR Tokyo Station	—	—	—	242.3

Note: Figures of Narita Airport are based on the average of 4 ATMs in Terminal 1&2

[Installation records in FY07]

- ▽ Airports
  - Narita Airport Terminal 1 &2,
  - Haneda Airport International Terminal
  - New Chitose Airport
  - Fukuoka Airport International Terminal 1
- ▽ Stations
  - JR Tokyo Station (Yaesu Shopping Mall Ichibangai)
- ▽ Hotels & Resorts
  - Rusutsu Resort
  - Royal Park Hotel
- ▽ Corporations
  - Toyota Technical Development Building No.3

[Installation plan in FY08 (including partial installation)]

- IKEA Kobe Port Island Store
- BIG BOX (Shopping Mall)
- Ikebukuro shopping park
- Haneda Airport Domestic Terminal 1
- Nagasaki Airport
- Sendai Airport
- Komatsu Airport
- Kumamoto Airport
- Narita Airport Terminal 2
- Hotel Hankyu EXPO park
- Suginoi hotel
- Niiza-Shiki center Hospital

# Installation in various places



Royal Park Hotel

Narita Airport



NOMURA Securities



New Chitose Airport



JR Tokyo Station

# Secure Competitiveness by Improving Operational Efficiency and ATM Functionality

- Expansion of safe-keeping deposit services for companies
  - “Obtain cash placement in ATMs”
  - “Reduce cash transportation cost”
  - “Additional fee charge”
 } Realization of killing three birds with one stone
- Reinforcement of ATM functionalities
  - Promote correspondent financial institutions to make full use of our ATM functions
    - ~ Funds transfer services to correspondent financial institutions
    - ~ Operate 24/7, 365 days a year
  - Promote sense of security through efforts of trouble reduction and quick recovery
    - ~ Realize of recovery from system trouble in both reliable and speedy manner

## Advantages by expansion of safe-keeping deposit services



- ~ 6 companies other than 7& i Group-related firms as of the end of Mar. 08
- ~ Japanese style pubs, restaurant chains and general merchandising stores
- ~ Plan to expand another 30 companies as customers within first half of FY08

Concepts of retail and financial service business (Difference from other bank's manned outlets and Internet sites)

- Don't force customers to buy our products / services
- Provide customers the right to select products they need most
- Offer broad-range of financial products / services, regardless of brands

Take advantage of our strengths

- ◇ Affiliated relationship built through our ATM business
- ◇ Neutral existence without affiliating particular groups

In order to establish the earning model

[Manned outlets]

- ① Attract customers who have certain purpose
- ② Establish a "consulting style" to meet customers' needs
- ③ Manage outlets in response to their locations and characters

Correspondent companies ⇒ 39

(Banks, Credit Unions, Labor Banks, Securities Firms, Corporates, Credit Card Companies)

[Money Site]

- ① Design website to introduce products which meet visitors' needs
- ② Take active measures to attract more visitors

Correspondent companies ⇒ 52

(Banks, Securities Firms, Corporates, Credit Card Companies)



Ario Nishi-Arai Store branch



TV phone

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## Merits of Seven Bank Scheme

### Correspondent financial institutions

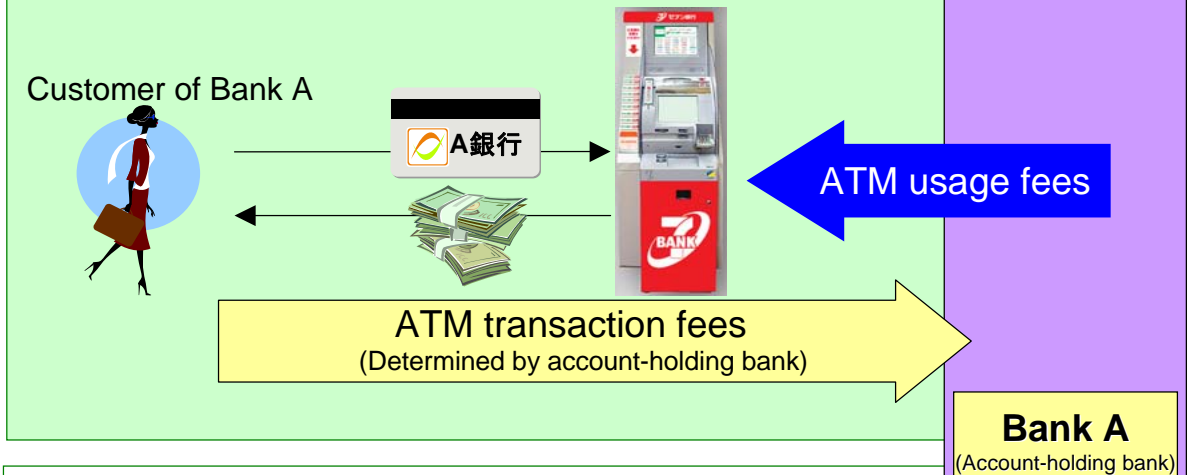
- Make good use of Seven Bank ATMs as though they are their own ATMs
  - Set ATM transaction fees according to their own business strategies
  - Provide benefits of their own point programs to users of our ATMs
  - Secure provision of the same user interface (screen design) as their own ATMs
- Offer back-up function of their own ATM network and existing correspondent ATM networks
  - Expect back-up function of integrated ATM

### ATM Users

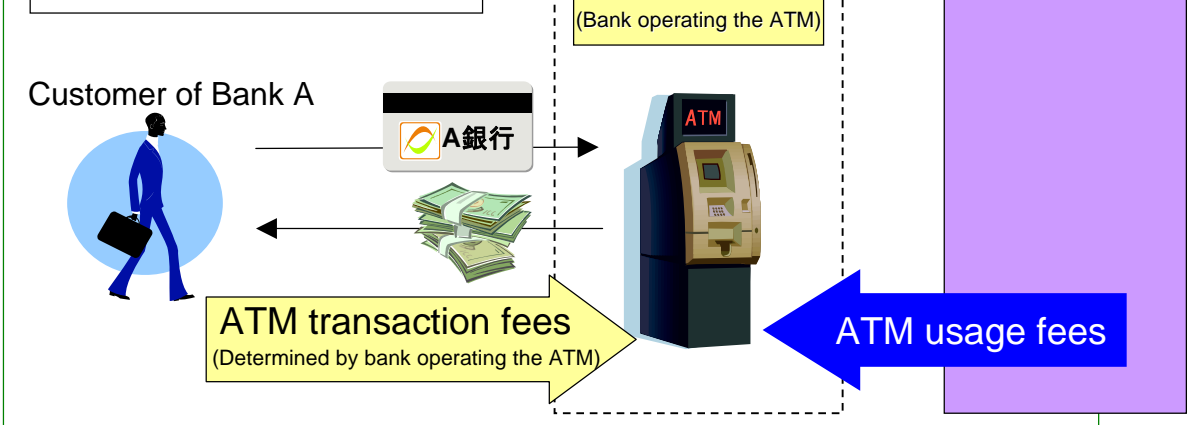
- Enjoy the convenience of location and time
  - Available 24/7, 365 days a year at convenience stores
  - Extensive network and long operating hours
  - Use the same familiar user interface (screen design) as at their home financial institution

## Fee Flow

### Seven Bank Scheme



### Conventional Scheme



## 1. Designed for privacy and security

Equipped with a recessed keypad and a narrow-angle display to prevent bystanders from viewing the details of customer transactions and personal identification numbers

## 2. Advanced security system

Equipped with a special ink cartridge to dye the cash contained in the ATM in the event of theft, as well as a security camera to capture user images during transactions. Triple DES encryption to protect transaction communication from interception

## 3. IC card compatibility

Equipped with security-enhancing IC card technology allowing secure transactions for holders of IC cards issued by many financial institutions

## 4. PIN and daily withdrawal limits can be changed via our ATMs

Customers can change personal identification numbers and daily withdrawal limits directly through our ATMs



5. Displays customized screen design of each correspondent financial institution  
Enables customers to access the familiar user interface of their home financial institutions via our ATMs

6. Advertising service using second display  
ATMs are equipped with a second display, providing fee-based advertising opportunities

## 7. "nanaco" electronic money system

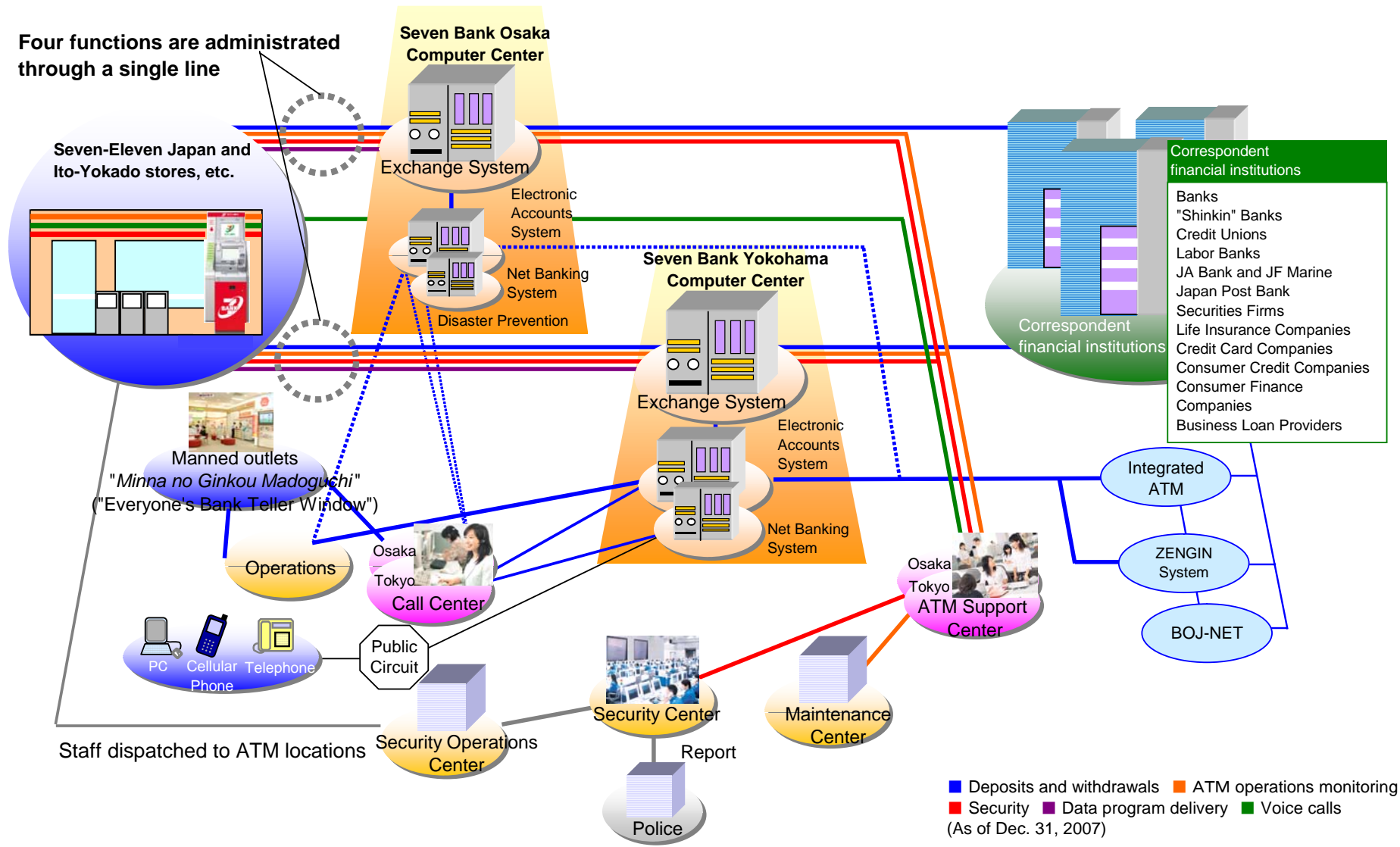
Enables customers to charge "nanaco", the electronic money system offered by the Seven & i Group

8. Compatible with cards issued overseas  
Customers can use cash cards and credit cards issued overseas to withdraw Japanese Yen. ATMs also have foreign language capability, including English, Korean, Chinese and Portuguese

## 9. Accessibility for vision-impaired cardholders

Expanding the current availability of audio guidance services through our ATMs to provide accessibility to vision-impaired cardholders

# Stable Operations Supported by Solid Infrastructure



■ Deposits and withdrawals  
 ■ ATM operations monitoring  
 ■ Security  
 ■ Data program delivery  
 ■ Voice calls  
 (As of Dec. 31, 2007)



# No. of Correspondent Financial Institutions

	FY01		FY02		FY03		FY04		FY05		FY06		FY07		FY07 New Alliance companies
	Share		Share		Share		Share		Share		Share		Share		
<b>Banks</b>	7	99.6%	15	93.7%	27	80.9%	50	73.1%	63	70.2%	80	69.3%	92	71.6%	
<b>Megabanks</b>	3	70.7%	5	58.7%	5	38.8%	5	29.9%	4	25.4%	5	23.3%	5	26.1%	
<b>Regional Banks</b>	3	20.0%	9	24.8%	19	25.6%	41	26.3%	54	26.8%	69	26.8%	76	26.1%	Kiyo Bank, Akita Bank, Howa Bank, Fukuho Bank, Ohita Bank, Juhachi Bank, Gifu Bank, Aichi Bank
<b>Other Banks</b>	1	0.2%	1	1.1%	3	9.4%	4	10.4%	5	12.1%	6	13.6%	11	14.4%	Bank of Brasil, Woori Bank, Sumishin Net Bank, HSBC, Sumitomo trust Bank
<b>"Shinkin" Banks</b>	-	-	-	-	240	3.9%	241	6.4%	255	5.4%	263	5.1%	260	4.7%	New Alliance 3 unions
<b>Credit Unions</b>	-	-	-	-	-	-	117	0.3%	122	0.6%	124	0.7%	122	0.7%	
<b>Labor Banks</b>	-	-	-	-	-	-	13	1.7%	13	3.2%	13	3.5%	13	3.6%	
<b>JA Bank</b>	-	-	-	-	-	-	-	-	1	0.1%	1	0.9%	1	1.2%	
<b>JF Marine Bank</b>	-	-	-	-	-	-	-	-	1	-	1	-	1	-	
<b>Securities Firm</b>	2	0.3%	2	0.3%	2	0.2%	2	0.2%	5	0.3%	8	0.4%	8	0.7%	
<b>Life Insurance Companies</b>	-	-	4	0.0%	5	0.1%	5	0.1%	6	0.1%	8	0.1%	8	0.1%	
<b>Others</b>	-	-	27	5.9%	35	14.6%	41	17.8%	47	19.8%	50	19.6%	49	17.1%	Izumiya Card, Scort Card
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>48</b>	<b>100.0%</b>	<b>309</b>	<b>100.0%</b>	<b>469</b>	<b>100.0%</b>	<b>513</b>	<b>100.0%</b>	<b>548</b>	<b>100.0%</b>	<b>554</b>	<b>100.0%</b>	<b>18 companies</b>

Note1. Shares are calculated by dividing each financial institution's transaction by all transaction, excluding balance inquires, e-money charge, change of PIN and daily withdrawal limits. Amounts less than one-tenth of one % have been truncated

Note2. No. of correspondent financial institutions didn't include "Seven Bank", and as for share of transaction, Seven Bank's transaction is counted as total banks, so that Banks' share doesn't match the sum of Megabanks, Regional Banks and other banks

Note3. Japan Post Banks which was privatized in Oct. 07 is counted as "other banks"

Note4. In FY07, no. of correspondent financial institutions in regional banks increased by 8, however because of mergers it increased by 7.

Note5. In FY07, no. of correspondent financial institutions in "Shinkin" banks is 3, however because of mergers it decreased by 3.

Note6. In FY07, no. of correspondent financial institutions in credit unions decreased by 2 due to mergers

Note7. Each of JA bank and JF marine bank are deemed to be separate businesses

Note8. In FY07, no. of correspondent financial institutions in other banks increased by 2, however because of merger and cancellation of alliance, it decreased by 1