

Financial results for the year ended March 2010

Key Q&A items

Q. What are the specifics of your overseas expansion plan?

A. Seven-Eleven companies abroad have been expressing interest in our business model for some time, and we are currently deliberating the specifics of our plans, but we cannot go into any specifics at this time. In terms of business format, a variety of entry options are available, including simply entering markets as an ATM operator or as a bank.

Q. You have set a “minimum” dividend payout ratio of 35% for the current fiscal year. Why?

A. We expect revenue and profit to decline this fiscal year. Even so, we still intend to maintain a **stable** dividend payout, which is why we used the word “minimum.” Some might say we should further raise the dividend payout ratio itself, but given the severity of the global financial environment, it is vital that we increase retained earnings and shore up our operating foundations as well. We have no intention of changing the numerical target itself at this time.

Q. What are the main factors behind year-over-year growth in average transaction volume turning positive in April 2010?

A. We have installed ATMs in areas of strong customer demand on a priority basis, and we continue working to boost transaction volumes. We believe the positive outcome represents the overall results of our efforts.

Q. Please provide some background to the company president changeover?

A. We face a broadening range of matters that need addressing, such as investor relations and efforts to branch into new businesses. To bolster our management base, we have increased the number of representative directors from one to two to ensure that our efforts proceed smoothly.