

Financial Results for the First Quarter of Fiscal 2013

August 2013



[**Non-Consolidated**]

- ◆ Revenue and profit increased year on year for the first quarter.
- ◆ Both ordinary income and net income progressed according to plan.

Ordinary income: ¥24.8 billion (up 7.9% year on year)

Ordinary profit: ¥ 9.9 billion (up 22.1% year on year)

Net income: ¥ 6.1 billion (up 23.3% year on year)

- ◆ Total number of transactions: up 8.0%
 - Deposit-taking financial institution transactions: up 7.8%
 - Non-bank transactions: up 10.5%

[**Consolidated**]

- ◆ Ordinary income: ¥25.8 billion, Net income: ¥5.8 billion

《 Non-Consolidated 》

(Unit: Billion yen)

	FY12 1Q	FY13 1Q	Changes from FY12 1Q
Ordinary income	23.0	24.8	1.8
Ordinary expenses	14.9	14.9	0
Ordinary profit	8.1	9.9	1.8
Net income	4.9	6.1	1.2

Note:
Amounts less than one unit have been truncated.

《 Consolidated 》

(Unit: Billion yen)

	FY13 1Q
Ordinary income	25.8
Ordinary expenses	16.1
Ordinary profit	9.7
Net income	5.8

Notes:

1. Amounts less than one unit have been truncated.
2. Foreign currency exchange rate: US\$1 = ¥92.46

《 Reference: Each company's consolidated period 》

		
FY13 1Q	APR.–JUN., 2013	JAN.–MAR., 2013

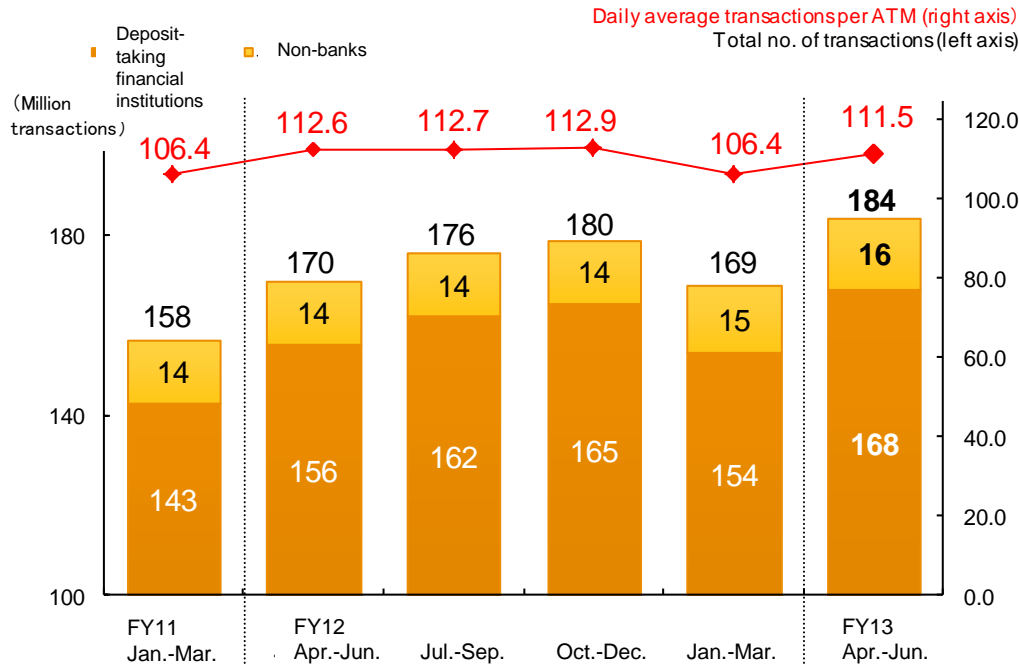
(Unit: Billion yen)

	FY12 1Q	FY13 1Q	Changes from FY12 1Q	FY13 H1 plan
Ordinary income	23.0	24.8	1.8	49.6
ATM-related fee income	21.7	23.5	1.8	47.0
Ordinary expenses	14.9	14.9	0	31.7
General and administrative expenses	11.4	11.2	(0.2)	22.7
Ordinary profit	8.1	9.9	1.8	17.9
Extraordinary gain (loss)	(0.1)	(0)	0.1	(0.1)
Income taxes	3.0	3.7	0.7	6.7
Net income	4.9	6.1	1.2	11.0
No. of ATMs installed at end of term (units)	16,887	18,424	1,537	18,600
Daily average transactions per ATM (transactions/ATM/day)	112.6	111.5	(1.1)	110.9
Total no. of transactions (millions)	170	184	14	371

Notes:

1. Amounts less than one unit have been truncated.
2. Year-on-year comparative data in units of 100 million yen (comparative data for the total number of transactions in units of one million).

ATM usage

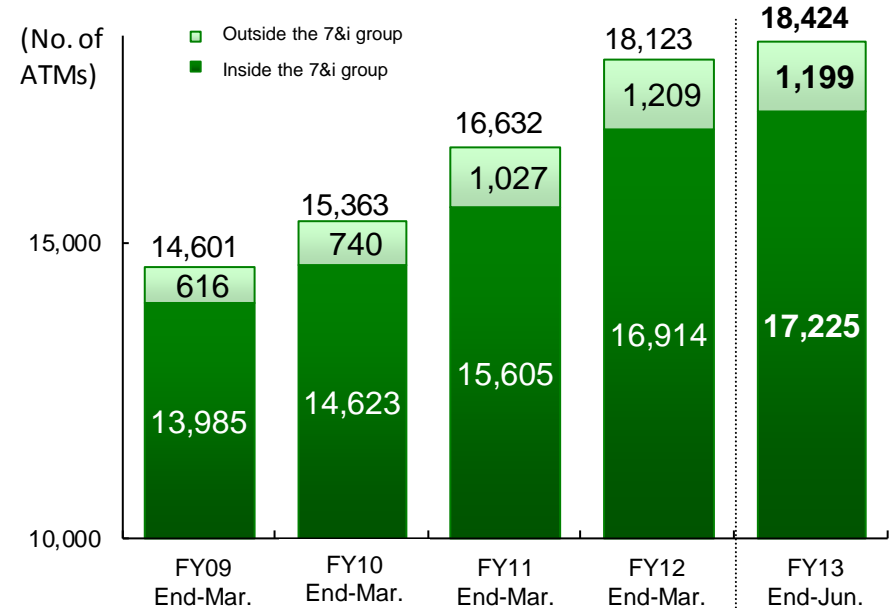


Notes:

1. Daily average transactions per ATM and total of transactions for the period excludes balance inquiries, e-money charges, PIN changes and daily withdrawal limit changes.
2. Amounts less than one unit have been truncated.
3. Non-bank totals listed in this document include securities, life insurance, credit, consumer credit and consumer finance companies

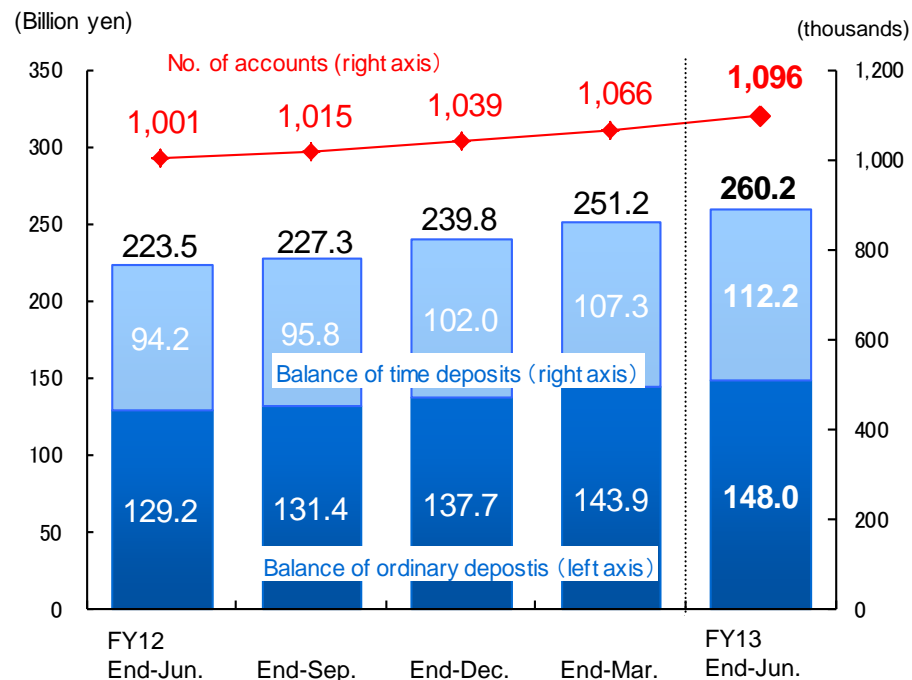
- The total number of ATM installations increased due to a rise in partner financial institutions
- The number of non-bank transactions remained firm, up from the previous fiscal year

Number of ATMs

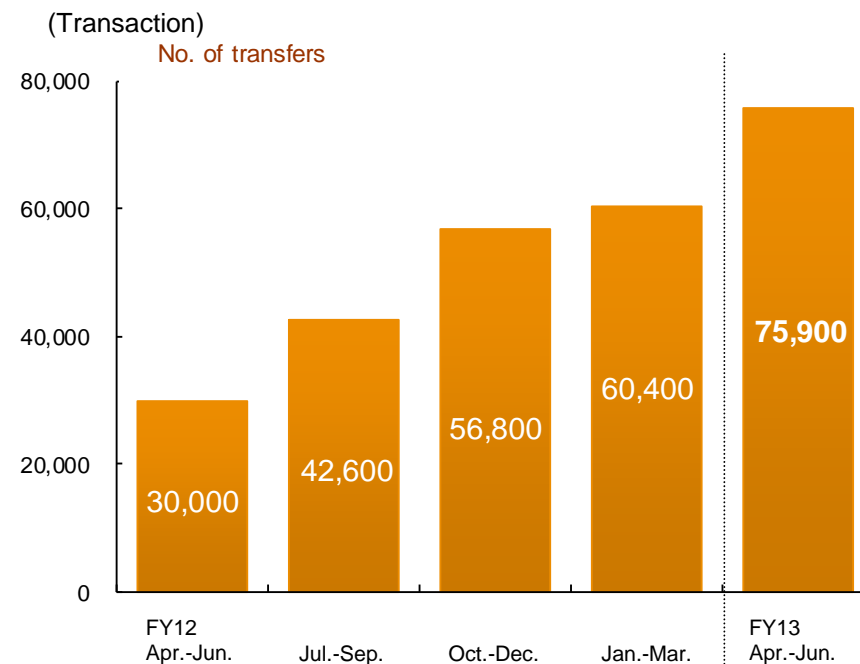


- The number of ATMs installed at members of 7&i Group stores has risen smoothly, mainly due to the opening of new Seven-Eleven stores
- Outside 7&i Group, we have installed ATMs mainly within commercial facilities

Individual accounts



International money transfer services



Personal loan services

	As of Mar. 31, 2013	As of Jun. 30, 2013
Loan balance	¥3,387 million	¥3,714 million

• In fiscal 2013, the number of transactions continued to grow steadily, mainly via ATMs

Income statement

(Unit: Million US\$)

	Fiscal 2013 1Q (Jan.-Mar.)	Fiscal 2013 plan
Ordinary income	10.83	55.8
Ordinary expenses	10.48	53.7
Ordinary profit	0.35	2.0
Net income	0.08	2.0

Note:
Amounts less than one unit have been truncated.

No. of ATMs

(No. of ATMs)

	As of Dec. 31, 2012	As of Mar. 31, 2013	As of Jun. 30, 2013	As of Dec. 31, 2013 plan
No. of ATMs installed	2,542	2,402	3,032	3,300

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