

# Financial Results for the First Quarter of Fiscal 2015

**August 2015**



## Non-Consolidated

- ◆ Secured year-on-year increases in revenues and net income for the first quarter.
- ◆ Ordinary income, ordinary profit and net income all progressed according to plan.

Ordinary income	¥27.3 billion	(up 5.2% year on year)
Ordinary profit	¥9.9 billion	(down 0.5% year on year)
Net income	¥6.6 billion	(up 3.9% year on year)

- ◆ Total number of transactions: up 5.7% year on year
  - Deposit-taking financial institution transactions: up 5.3% year on year
  - Non-bank transactions: up 9.5% year on year

## Consolidated

- ◆ Ordinary income: ¥29.5 billion, Net income: ¥6.2 billion

Note: Consolidated net income is net income attributable to owners of the parent

## Non-Consolidated

(Unit: Billion yen)

	FY14 1Q	FY15 1Q	Changes from FY14 1Q
Ordinary income	25.9	27.3	1.4
Ordinary expenses	15.9	17.4	1.5
Ordinary profit	9.9	9.9	(0.0)
Net income	6.3	6.6	0.3

## Consolidated

(Unit: Billion yen)

	FY14 1Q	FY15 1Q	Changes from FY14 1Q
Ordinary income	27.9	29.5	1.6
Ordinary expenses	18.3	20.0	1.7
Ordinary profit	9.6	9.5	(0.1)
Net income	6.0	6.2	0.2

Notes:

1. Amounts less than one unit have been truncated.
2. Year-on-year comparative data in units of 100 million yen.
3. Exchange rate per US\$1 on the income statements:  
FY14 1Q = ¥102.77, FY15 1Q = ¥119.16
4. Consolidated net income is net income attributable to owners of the parent

### Consolidation periods of companies in FY15 results

Seven Bank: April 1, 2015 to June 30, 2015  
 FCTI: January 1, 2015 to March 31, 2015  
 ATMi: January 1, 2015 to March 31, 2015  
 BBF: April 1, 2015 to June 30, 2015

# Income Statement (Non-Consolidated)

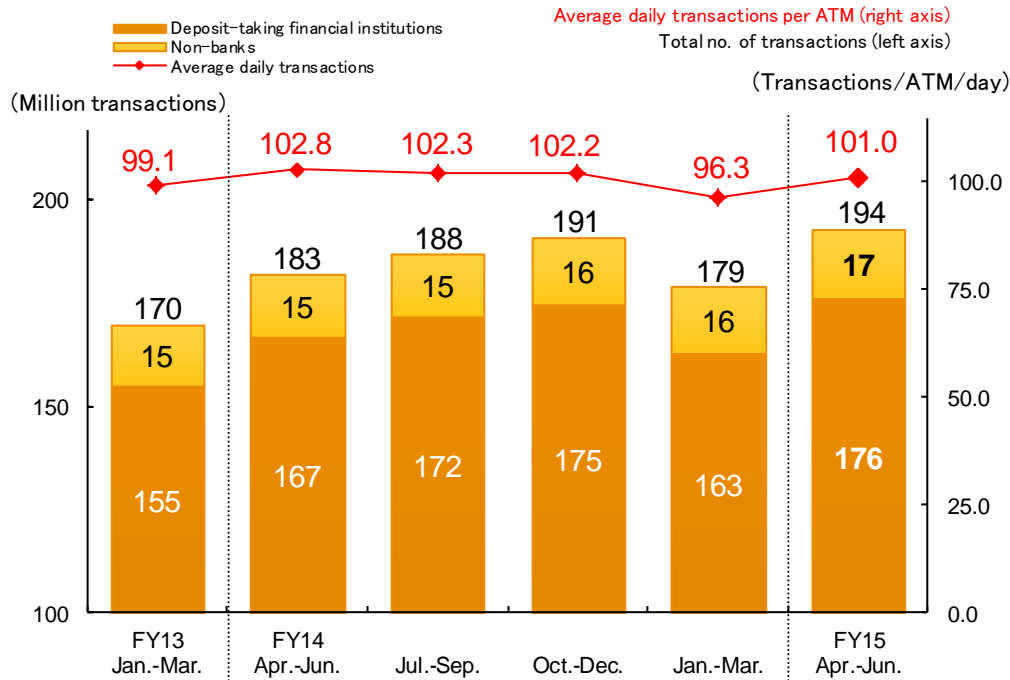
(Unit: Billion yen)

	FY14 1Q	FY15 1Q	Changes from FY14 1Q	FY15 1H Plan
<b>Ordinary income</b>	25.9	27.3	1.4	55.1
<b>ATM-related fee income</b>	24.4	25.4	1.0	51.4
<b>Ordinary expenses</b>	15.9	17.4	1.5	35.1
<b>Ordinary profit</b>	9.9	9.9	(0.0)	20.0
<b>Extraordinary gain (loss)</b>	(0.0)	(0.0)	0.0	0.0
<b>Income taxes</b>	3.5	3.2	(0.3)	6.6
<b>Net income</b>	6.3	6.6	0.3	13.3
<b>EBITDA</b>	13.4	14.1	0.7	28.6
<b>No. of ATMs installed at end of term (units)</b>	19,896	21,357	1,461	21,700
<b>Daily average transactions per ATM (transactions/ATM/day)</b>	102.8	101.0	(1.8)	100.7
<b>Total no. of transactions (millions)</b>	183	194	11	393

**Notes:**

- Amounts less than one unit have been truncated.
- Year-on-year comparative data in units of 100 million yen (comparative data for the total number of transactions in units of one million).
- EBITDA = Ordinary profit + depreciation and amortization

## ATM usage

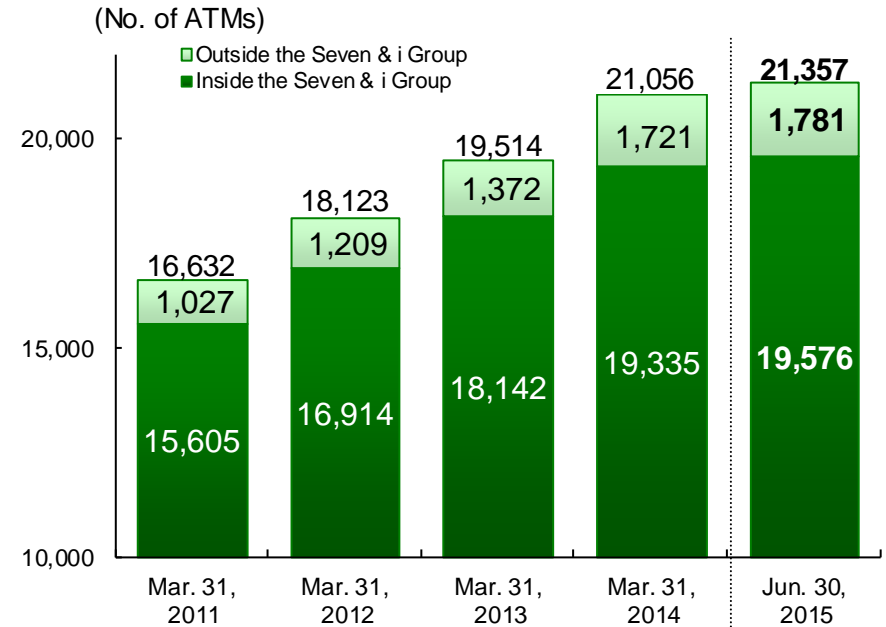


**Notes:**

1. Average daily 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, overseas credit card, consumer credit and consumer finance companies.

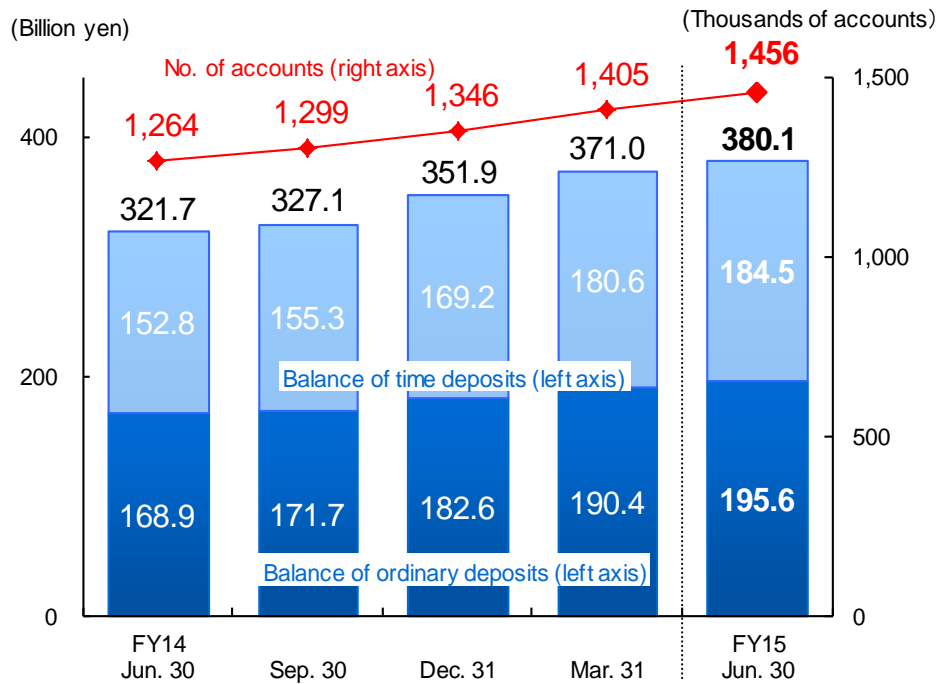
- The total number of transactions increased 5.7% compared with the same period of the previous year due to steady growth in ATM installations
- The number of non-bank transactions steadily increased due to growth in overseas credit card companies and securities companies

## Number of ATMs

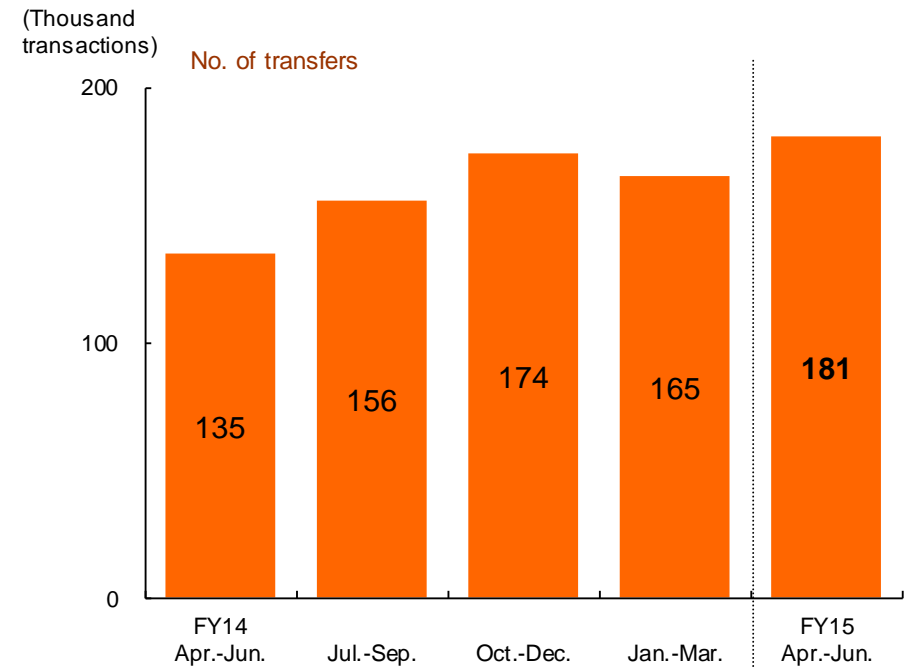


- The number of ATMs installed at Seven & i Group stores has risen smoothly, mainly due to the opening of new 7-Eleven stores
- Outside the Seven & i Group, promoted installations at transportation hubs, commercial facilities, etc.

## Individual accounts



## International money transfer services



## Personal loan services

(Unit: Billion yen)

	As of Mar. 31, 2015	As of Jun. 30, 2015
Loan balance	10.4	12.2

• In fiscal 2015, the number of money transfers has continued to grow steadily, mainly via ATMs



## Overseas Subsidiary (United States)

■ Name: Financial Consulting & Trading International, Inc.  
(FCTI)

(Unit: Million US\$)

Principal benchmarks	2014 1Q (Jan.-Mar.)	2015 1Q (Jan.-Mar.)	FY15 Plan
Ordinary income	19.4	19.0	89.0
Ordinary expenses	19.0	19.0	86.9
Ordinary profit	0.3	(0.0)	2.1
Net income	0.2	(0.0)	1.3
EBITDA	1.9	1.5	10.0
No. of ATMs installed	7,129	6,377	8,200

## Notes:

1. Amounts less than one unit have been truncated.
2. EBITDA = Ordinary profit + depreciation and amortization
3. 6,348 ATMs installed as of June 30, 2015

- Entered into an ATM placement agreement with 7-Eleven, Inc. in July 2015
- Installation of ATMs at 7-Eleven, Inc. scheduled from July 2017 onward



## Overseas Subsidiary (Indonesia)

■ Name: PT. ABADI TAMBAH MULIA INTERNASIONAL  
(ATMi)

- Conducting sales for ATM installations



## Subsidiary in Japan

■ Name: Bank Business Factory Co., Ltd. (BBF)

- Two customer companies for outsourcing as of June 30, 2015
- Opened Nagasaki Office in July 2015 to expand business

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