

# Financial Results for the First Quarter of Fiscal 2014

August 2014



## 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: ¥25.9 billion (up 4.3% year on year)

Ordinary profit: ¥9.9 billion (up 0.4% year on year)

Net income: ¥6.3 billion (up 4.0% year on year)

- ◆ Total number of transactions: down 0.4%
  - Deposit-taking financial institution transactions: down 0.2%
  - Non-bank transactions: down 2.9%

## Consolidated

- ◆ Ordinary income: ¥27.9 billion, Net income: ¥6.0 billion

## Non-Consolidated

(Unit: Billion yen)

	FY13 1Q	FY14 1Q	Changes from FY13 1Q
Ordinary income	24.8	25.9	1.1
Ordinary expenses	14.9	15.9	1.0
Ordinary profit	9.9	9.9	0.0
Net income	6.1	6.3	0.2

Notes:

1. Amounts less than one unity have been truncated.
2. Foreign currency exchange rate: US\$1 = ¥92.46 for fiscal 2013 and US\$1 = ¥102.77 for fiscal 2014 plan.

## Consolidated

(Unit: Billion yen)

	FY13 1Q	FY14 1Q	Changes from FY13 1Q
Ordinary income	25.8	27.9	2.1
Ordinary expenses	16.1	18.3	2.2
Ordinary profit	9.7	9.6	(0.1)
Net income	5.8	6.0	0.2

Reference: Each company's consolidated period

	 <b>SEVEN BANK</b>	 <b>FCTI</b> NATIONWIDE ATM NETWORK
FY14 1Q	April-June 2014	January-March 2014

# Income Statement (Non-Consolidated)

(Unit: Billion yen)

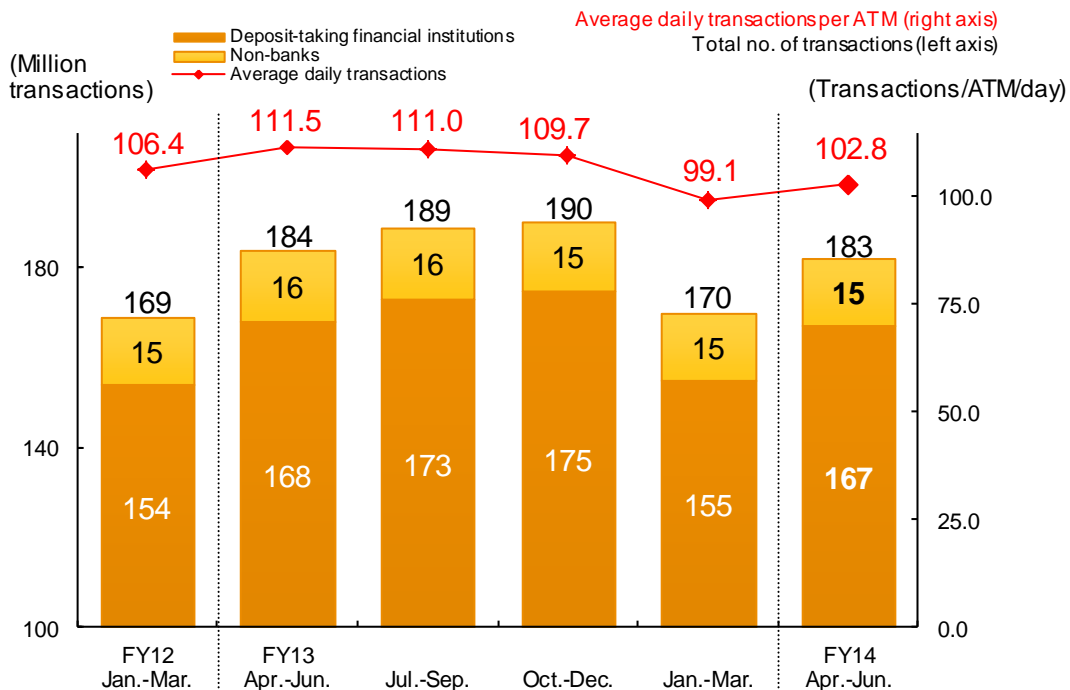
	FY13 1Q	FY14 1Q	Changes from FY13	FY14 1H Plan
<b>Ordinary income</b>	24.8	25.9	1.1	52.1
<b>ATM-related fee income</b>	23.5	24.4	0.9	49.2
<b>Ordinary expenses</b>	14.9	15.9	1.0	33.1
<b>General and administrative expenses</b>	11.2	12.2	1.0	25.5
<b>Ordinary profit</b>	9.9	9.9	0.0	19.0
<b>Extraordinary gain (loss)</b>	(0.0)	(0.0)	0.0	(0.0)
<b>Income taxes</b>	3.7	3.5	(0.2)	6.7
<b>Net income</b>	6.1	6.3	0.2	12.2
<b>No. of ATMs installed at end of term (units)</b>	18,424	19,896	1,472	20,300
<b>Daily average transactions per ATM (transactions/ATM/day)</b>	111.5	102.8	(8.7)	101.7
<b>Total no. of transactions (millions)</b>	184	183	(1)	369

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

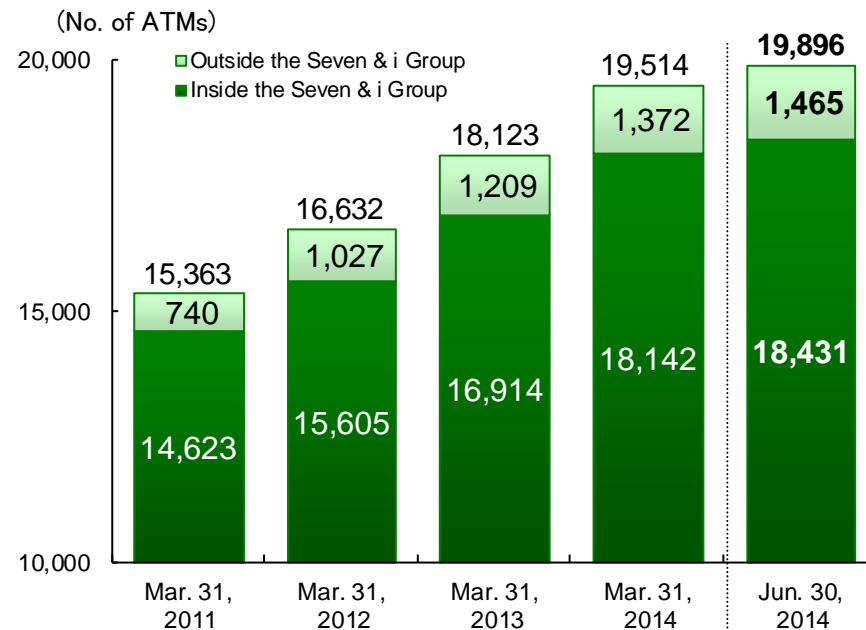


**Notes:**

1. 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, consumer credit and consumer finance companies

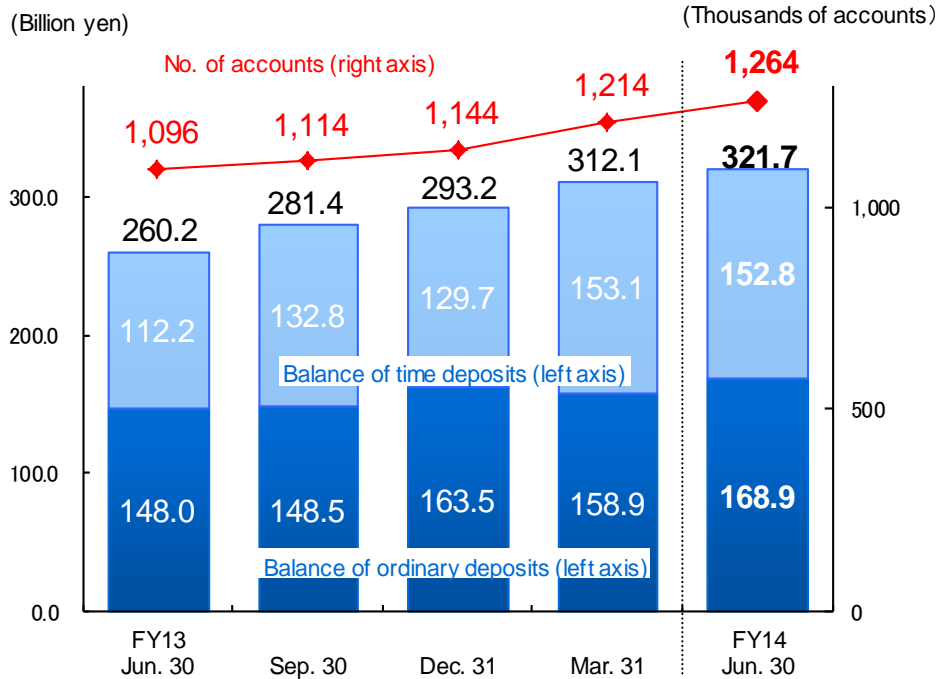
- Total ATM usage maintained the level of the same period of the previous fiscal year due to steady growth in the number of ATM installations, despite the impact of customer transaction fees charged by some partner banks
- The number of non-bank transactions was also flat year on year

## Number of ATMs

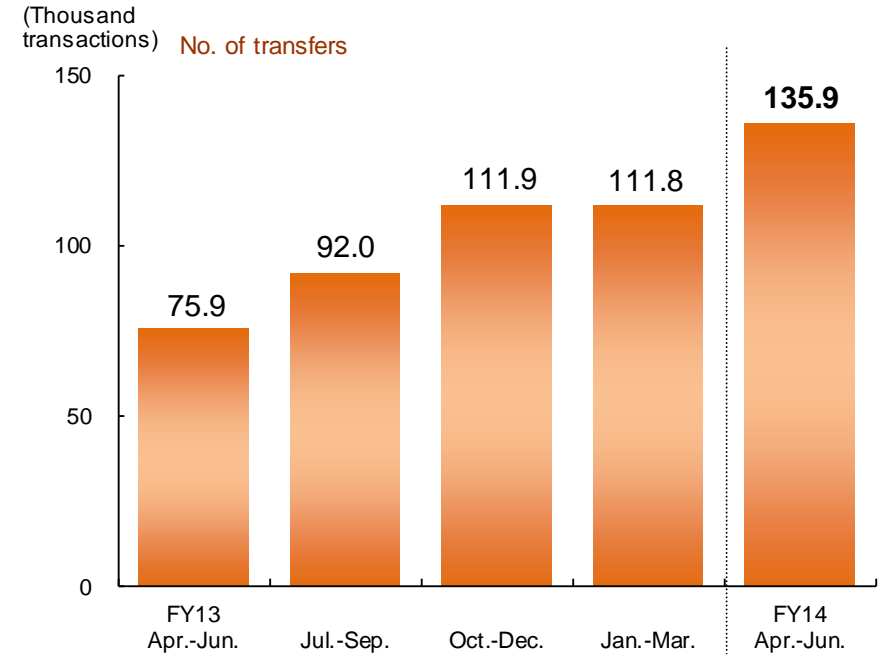


- The number of ATMs installed at Seven & i Group stores has risen smoothly, mainly due to the opening of new Seven-Eleven stores
- Outside the Seven & i Group, we have installed ATMs mainly within commercial facilities

## Individual accounts



## International money transfer services



## Personal loan services

	As of Mar. 31, 2014	As of Jun. 30, 2014
Loan balance	¥5,257 million	¥6,678 million

• In fiscal 2014, the number of transactions has continued to grow steadily, mainly via ATMs

Income statement

(Unit: Million US\$)

	FY13 1Q	FY14 1Q	FY14 Plan
Ordinary income	10.83	19.41	81.0
Ordinary expenses	10.48	19.06	78.8
Ordinary profit	0.35	0.35	2.1
Net income	0.08	0.20	1.3
EBITDA	1.8	1.9	9.1

Number of ATMs

(No. of ATMs)

	As of Dec. 31, 2103	As of Mar. 31, 2014	As of Jun. 30, 2014	Plan for Dec. 31, 2014
No. of ATMs installed	7,176	7,129	6,635	7,493

Notes:

1. Amounts less than one unit have been truncated.
2. EBITDA = ordinary profit + depreciation and amortization cost + interest expenses

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