

Financial Results for the First Quarter of Fiscal 2010

August 2010



SEVEN BANK



Although strategic revisions of business terms (ATM fees), reduced use of consumer lending cards, and other factors put downward pressure on revenue and profit, total number of transactions continued to rise steadily. Earnings, profits and incomes should therefore be largely as planned.

Income statement (summary)

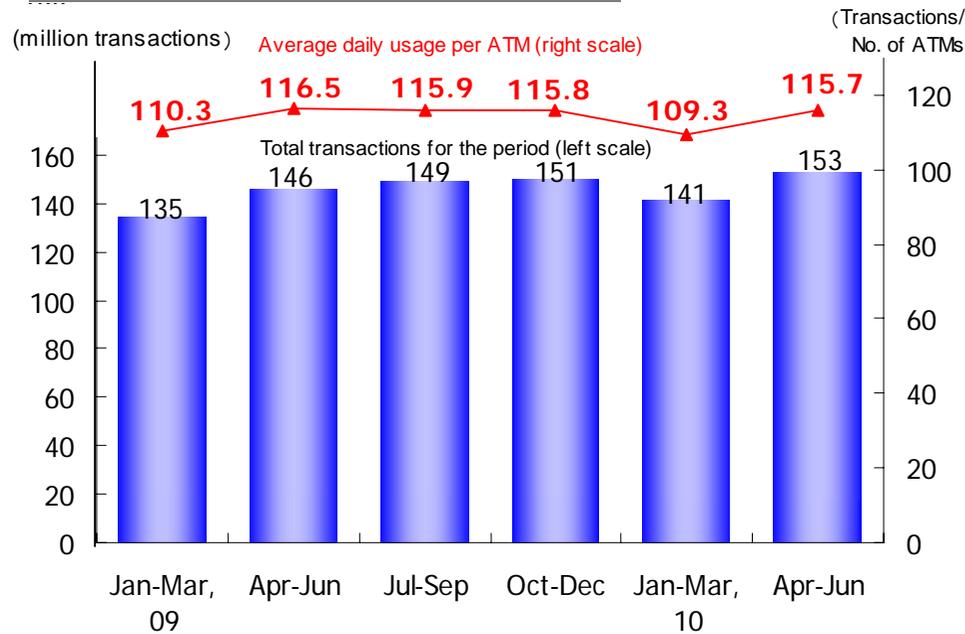
(Unit: billion yen)

	First Quarter of FY2009	First Quarter of FY2010	Change from FY2009 (%)	Planned first half of FY2010
Ordinary income	22.6	21.6	- 4.6	43.8
ATM-related fee income	21.8	20.7	- 4.6	42.1
Ordinary expenses	14.4	13.7	- 4.9	29.1
Ordinary profit	8.2	7.9	- 4.1	14.7
Extraordinary gain (loss)	- 0.0	- 0.0	—	0.0
Income taxes	3.3	3.2	- 5.2	5.9
Net income	4.8	4.6	- 5.1	8.7

Notes: 1. Amounts less than one hundred million yen have been truncated.

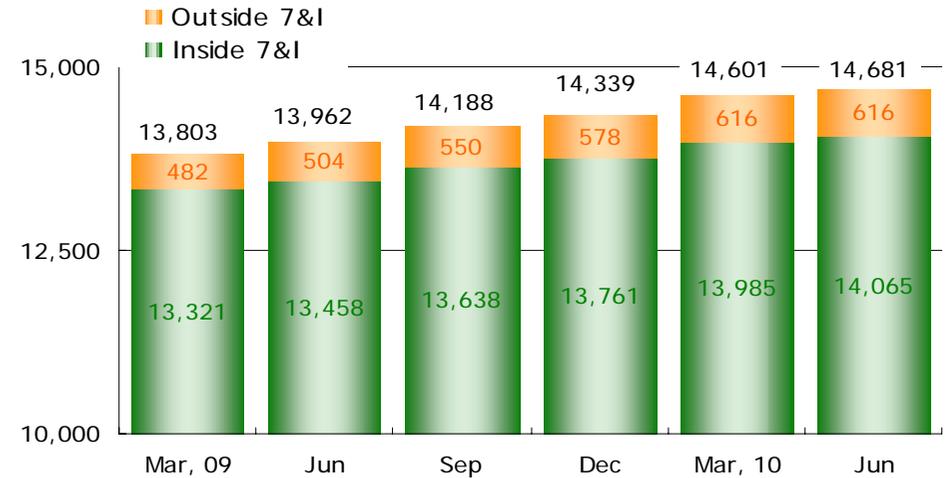
2. Changes from the previous fiscal year have been compared in units of one million yen, and amounts less than this unit have been truncated.

ATM usage



- Notes: 1. Total transactions and average daily usage per ATM for the period exclude balance inquiries, e-money charges, PIN changes and daily withdrawal limit changes.
 2. Total transactions for the period have been truncated at one million. Average daily usage per ATM have been truncated at the first decimal place.

Trend in number of ATMs



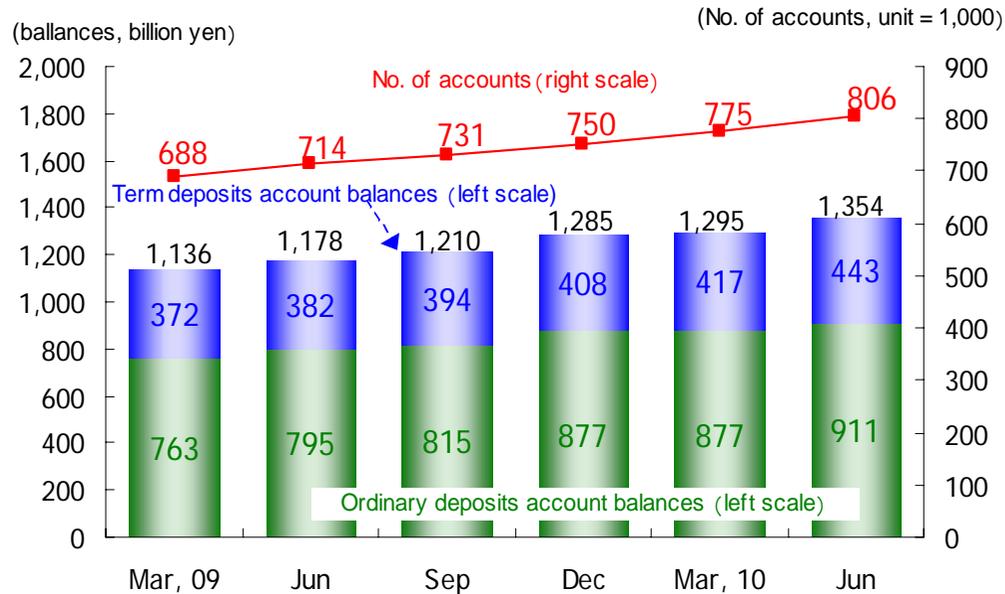
Notes No of ATMs are based on no. of units in operation at the month-end.

Net increase in number of ATMs during the period

	Total	Inside 7&I				(No. of ATMs)	
			SEJ New	SEJ 2nd ATM	Other	Outside 7&I	Securities Companies etc.
Apr-Jan, 10	80	80	29	44	7	0	-6
FY10 H1 (plan)	approx. 300	approx. 240	—			approx. 60	

- Notes: 1. 7&I means Seven & I HLDGS. Group, SEJ means Seven Eleven Japan.
 2. Increase of Outside 7&I : transport related 2, commercial facilities 5, in companies 1 and hotel -2

Individual account



Notes Balance is the number as of the month-end.

Loan Services (launched on Jan. 25, 2010)

	As of Mar. 31, 2010
Contracts	Four thousand
Balance	242 million yen

Notes Amounts less than unit are truncated.

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