

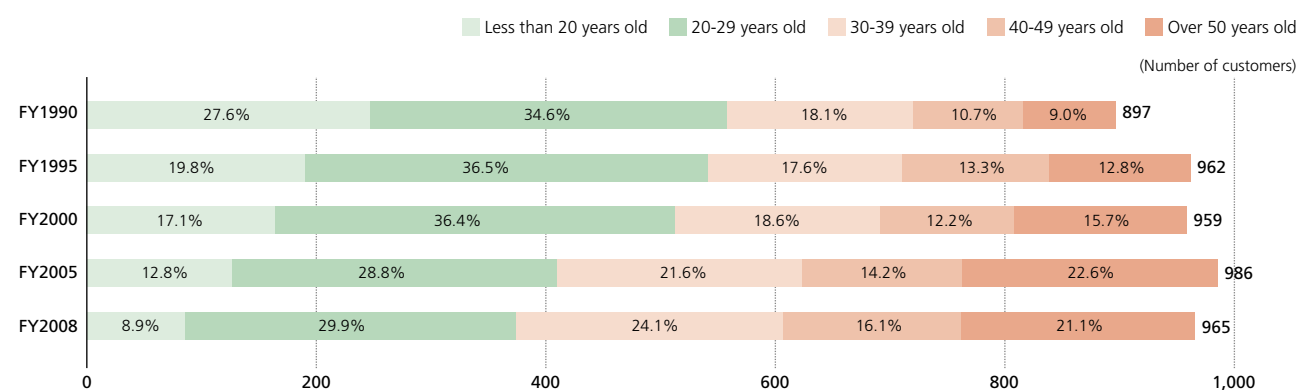
Convenience Store

SEVEN-ELEVEN JAPAN

(Millions of yen)

	FY2004	FY2005	FY2006	FY2007	FY2008
Revenues from operations	445,413	467,233	492,831	516,967	527,667
Operating income	166,899	174,365	177,350	172,737	168,171
Ordinary income	168,892	176,070	178,682	176,763	176,465
Net income	91,475	92,891	118,778	98,402	101,717
Capital expenditures	49,973	55,895	59,560	51,299	51,945
Depreciation and amortization	25,931	26,064	25,769	25,203	24,368
Total assets	894,460	948,488	1,136,999	1,149,977	1,214,689
Net assets	662,221	722,145	883,148	924,642	975,809
Total store sales	2,343,177	2,440,853	2,498,754	2,533,534	2,574,306
Processed food	721,698	754,223	752,124	752,459	767,143
Fast Food	700,610	715,170	732,134	734,724	736,251
Daily food	304,613	317,310	327,336	329,359	332,085
Nonfood	616,255	654,148	687,157	716,990	738,825
Existing stores sales increase	(0.6)%	(0.7)%	(1.6)%	(1.9)%	(1.5)%
Number of customers	0.1%	0.2%	0.0%	(1.7)%	0.4%
Average spending per customer	(0.6)%	(0.8)%	(1.5)%	(0.2)%	(1.9)%
Average daily sales per store (thousand ¥)	647	639	627	610	597
Average daily sales per store of new stores (thousand ¥)	549	541	550	515	517
Merchandise GP margin	30.6%	30.7%	31.0%	30.9%	31.0%
Number of stores	10,303	10,826	11,310	11,735	12,034
Openings	904	904	891	832	816
Closures	291	381	407	407	517
Type A franchised stores	5,237	5,249	5,196	5,122	4,919
Type C franchised stores	4,316	4,799	5,208	5,608	6,311
Provisional management contract stores	285	255	309	365	136
Directly operated stores	465	523	597	640	668
Ratio of stores with liquor license	77.5%	87.3%	86.6%	92.1%	96.7%
Ratio of stores with tobacco license	76.9%	78.6%	80.8%	82.6%	85.0%
Total sales floor space (square meters)	1,153,998	1,236,387	1,318,053	1,389,965	1,446,872
Full-time employees (term-end)	4,665	4,815	4,804	4,963	5,294
Payment acceptance services					
Number of transactions (thousands)	166,994	195,525	226,995	259,127	290,474
Total value of transactions (million ¥)	1,390,474	1,681,775	2,009,554	2,383,539	2,734,184

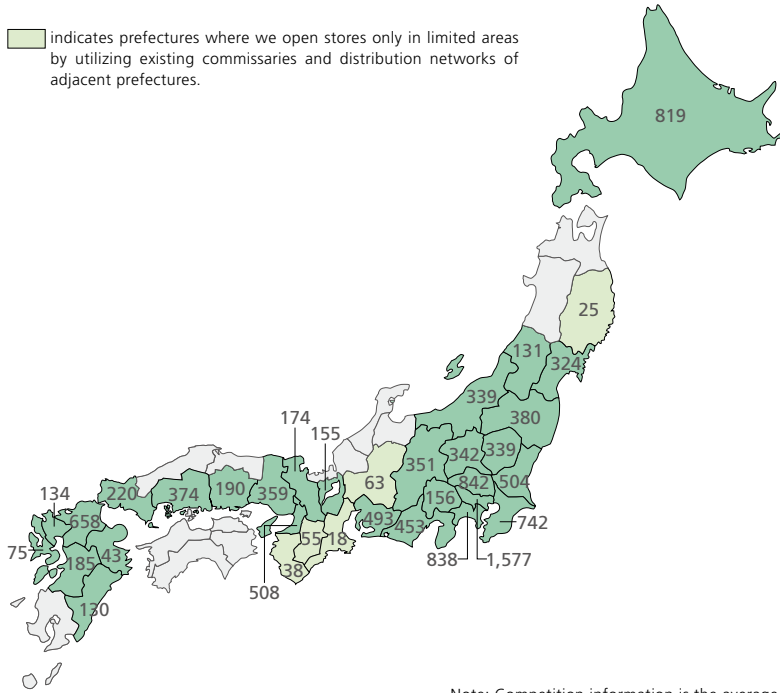
■ Average daily number of customers visits per store



Source : Customer Survey by Seven-Eleven Japan

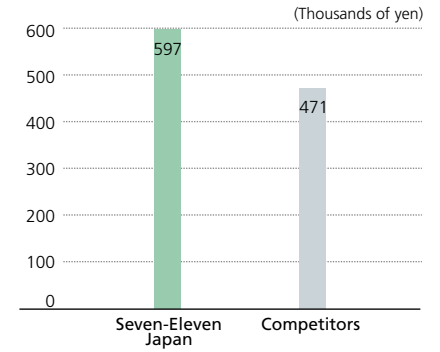
Store expansion

■ indicates prefectures where we open stores only in limited areas by utilizing existing commissaries and distribution networks of adjacent prefectures.

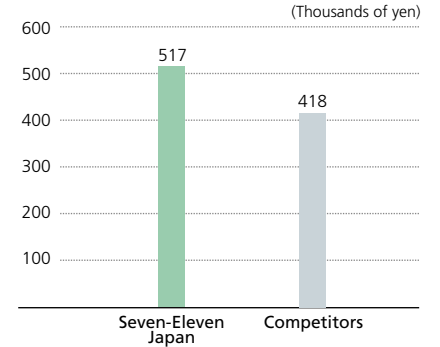


Note: Competition information is the average of three major listed convenience store chains (FY2008)

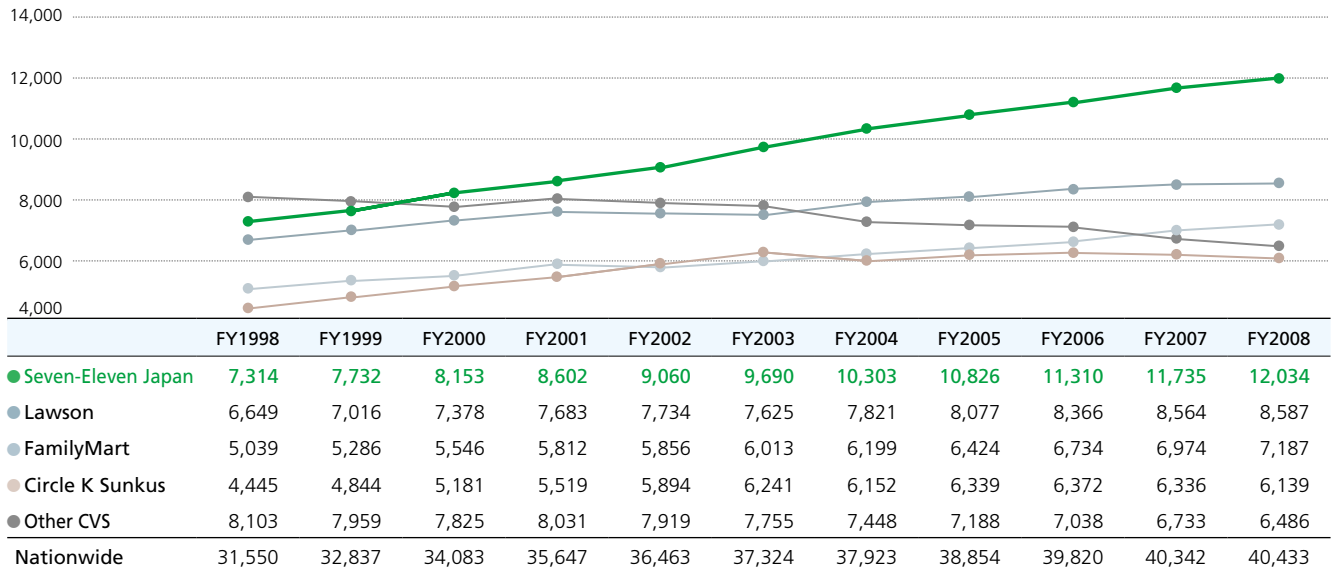
AVERAGE DAILY SALES PER STORE



AVERAGE DAILY SALES PER STORE OF NEW STORES



Number of major convenience store chains



Source: The Current Survey of Commerce (Ministry of Economy, Trade and Industry)

Contract type of franchised stores

	Type A (4,919 stores)	Type C (6,311 stores)
Type of ownership		
Land and buildings	Franchisee provides	Seven-Eleven Japan provides
Sales equipment, computers, etc.	Seven-Eleven Japan provides	
Contract period	15 years	
Utilities	Seven-Eleven Japan 80%; Franchisee 20%	
Seven-Eleven charge (royalty)	43% of gross profit	An amount calculated on a sliding scale based on gross profit
	5-year incentives and 15-year contract renewal incentives (reductions in franchise fee) are offered	
Minimum guarantee	19 million yen (Franchisee's annual gross profit)	17 million yen (Franchisee's annual gross profit)

Notes : 1. Number of stores data is current as of February 29, 2008.

2. The information for the Seven-Eleven charge (royalty) and minimum guarantee applies to stores that are open 24 hours a day.

3. Gross profit is equal to net sales minus net cost of goods sold, which is calculated by subtracting costs of inventory loss, bad merchandise and rebates from gross cost of goods sold.

Convenience Store

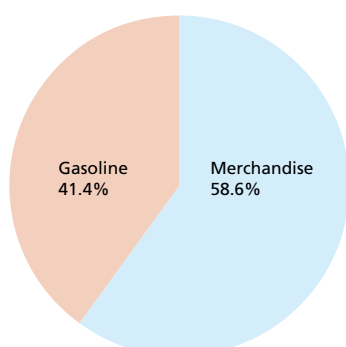
7-ELEVEN, INC.

(Fiscal year-end December, Millions of yen)

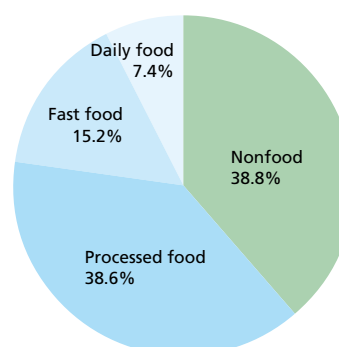
	FY2004	FY2005	FY2006	FY2007
Revenues from operations	1,325,393	1,498,678	1,707,532	1,843,408
Net sales	1,311,852	1,485,408	1,690,613	1,822,737
Merchandise	854,265	916,066	1,008,818	1,068,453
Gasoline	457,586	569,342	681,795	754,283
Operating income	26,530	32,348	32,015	31,726
Net income	7,024	1,823	14,702	17,289
Capital expenditures	–	40,650	46,288	55,499
Depreciation and amortization	–	38,047	45,560	48,713
Total assets	421,116	650,472	655,233	609,319
Net assets	136,590	288,735	307,357	312,900
Exchange rate (Income statements)	¥108.23	¥110.26	¥116.38	¥117.85
Exchange rate (Balance sheets)	¥104.21	¥118.07	¥119.11	¥114.15
Existing stores sales increase (U.S. Merchandise sales)	5.3%	4.4%	3.1%	3.1%
Average daily sales per store (thousand ¥)	405	434	477	501
Merchandise GP margin	35.7%	35.8%	36.0%	35.9%
Number of stores	5,799	5,829	6,050	6,088
Openings	63	72	302	106
Closures	48	42	81	68
Franchised stores	3,422	3,508	3,828	4,041
Directly operated stores	2,377	2,321	2,222	2,047
Stores with gas station	2,432	2,437	2,436	2,440
Total sales floor space (square meters)	922,300	928,966	967,428	974,970
Full-time employees (term-end)*	22,064	21,361	21,084	19,308

Note: From FY2005, in accordance with change of accounting standard, the assets, liabilities, equity and results of operations of its franchised stores are included in its balance sheets and income statements.
 * The number of employees are for the end of February following each fiscal year.

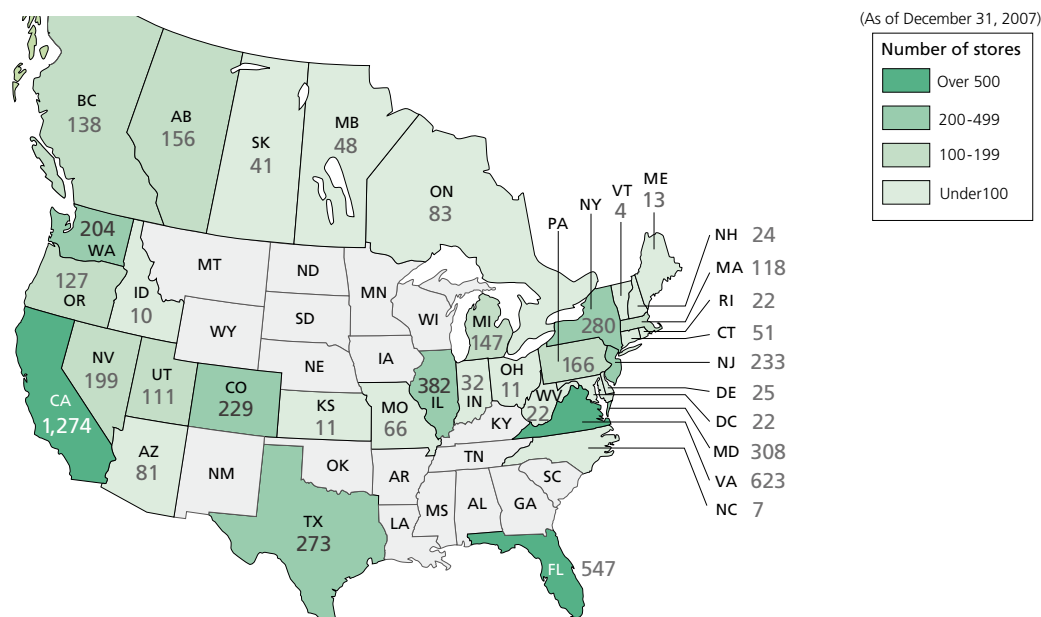
■ Breakdown of net sales



■ Breakdown of merchandise sales by product category



■ Store expansion



■ Comparison of Seven-Eleven between Japan and U.S./Canada

	Japan	U.S. / Canada
Store-related		
Number of stores by type ^{*1}	Type A franchised stores 4,919 Type C franchised stores 6,311 Provision management contract stores 136 Directly operated stores 668 (As of February 29, 2008)	Type A franchised stores (Business Conversion Program) 46 Type C franchised stores 3,995 Provision management contract stores – Directly operated stores 2,047 (As of December 31, 2007)
Sales floor space (per store) ^{*2}	Approximately 120 square meters	Approximately 150 square meters
Stores with gas stations	17 stores ^{*3}	2,440 stores
Products and services		
Sales by product category	Processed foods 29.8% Fast food 28.6% Daily food 12.9% Nonfood 28.7% Gasoline –	Processed foods 22.6% Fast food 8.9% Daily food 4.3% Nonfood 22.8% Gasoline 41.4%
Services	ATM Payment acceptance Express package delivery service Multi-function copier ^{*4} <i>nanaco</i> point service	V com ^{*5} ATM Sales of Gift Cards Sales of Prepaid mobile phone Point service when using own credit card
Payment method	Cash/ <i>nanaco</i> e-money/credit card ^{*6}	Cash/credit card/debit card/check
Online shopping	Pick up goods at store and avoid mailing costs and service fees	–
Number of items per store	Approximately 2,500 items	Approximately 2,300 items
Accounting standard		
Components of revenues from operations	Net sales of directly operated stores and franchise charge from franchised stores	Net sales of directly operated stores and franchised stores

*1 For Type A, franchisees provide store lands and buildings. For Type C, franchisor provides lands and buildings

*2 Most common size of stores

*3 Seven-Eleven Japan's stores with gas stations are joint operations opened in partnership with Exxon Mobile

*4 Copy, fax, printing and ticket sales

*5 Multi-function financial terminal with capabilities of ATM, check cashing and money order issuance

*6 The only credit payments allowed are those of QUICPay, a post-paid type of e-money.

Superstore

ITO-YOKADO

(Millions of yen)

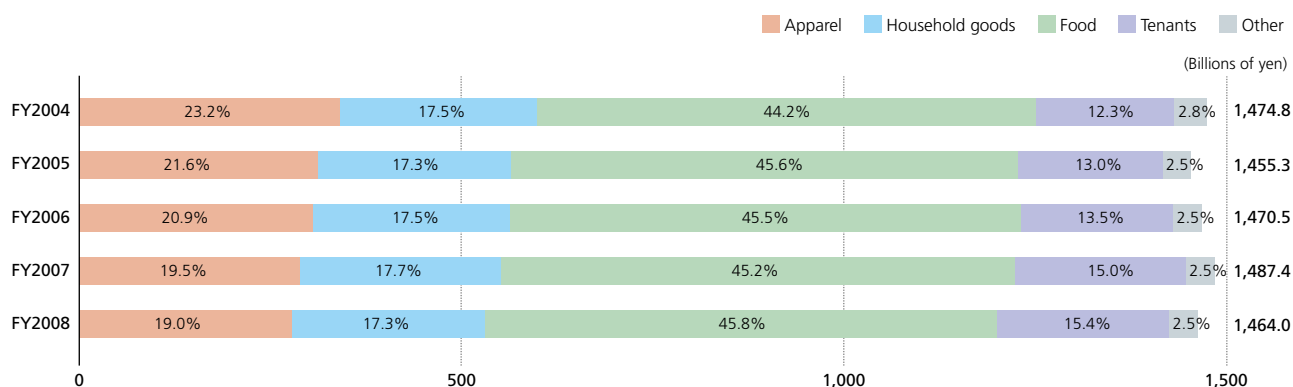
	FY2004	FY2005	FY2006	FY2007	FY2008
Revenues from operations	1,493,962	1,473,583	1,493,605	1,511,530	1,489,380
Net sales	1,474,808	1,455,358	1,470,523	1,487,480	1,464,094
Apparel	342,364	314,658	307,314	290,560	278,168
Household goods	257,376	251,918	257,466	263,995	253,609
Food	652,516	663,184	669,372	672,256	670,532
Merchandise sales	1,252,257	1,229,760	1,234,154	1,226,812	1,202,310
Tenants	180,970	188,914	198,928	222,999	225,619
Other	41,579	36,683	37,440	37,668	36,164
Operating income	24,103	8,800	12,072	18,322	17,126
Ordinary income	42,317	27,081	30,900	20,982	19,341
Net income	28,695	17,509	51,322	13,356	11,088
Capital expenditures	48,215	55,055	49,821	38,023	41,200
Depreciation and amortization	20,540	19,135	17,732	18,188	16,694
Total assets	1,078,299	1,076,957	1,105,752	993,602	891,248
Net assets	748,177	752,003	790,055	633,247	631,133
Existing stores sales increase	(3.0)%	(4.0)%	(2.0)%	(1.0)%	(2.0)%
Number of customers	(2.0)%	(1.0)%	(4.0)%	(2.0)%	(2.0)%
Average spending per customer	(1.0)%	(3.0)%	2.0%	1.0%	0.0%
Merchandise GP margin	31.6%	31.0%	30.9%	30.3%	29.9%
Number of stores	177	181	178	174	176
Openings	5	8	5	3	3
Closures	5	4	8	7	1
Total sales floor space (square meters)	2,233,917	2,349,761	2,478,305	2,533,699	2,573,670
Directly managed sales floor space (square meters)	1,678,648	1,743,533	1,764,519	1,733,405	1,750,605
Sales per square meter (thousand ¥) ^{*1}	754	716	700	695	688
Full-time employees (term-end)	13,338	12,783	11,047	10,707	10,251
Part-time employees ^{*2}	34,064	35,347	34,511	33,592	32,762
Ratio of part-time employees	71.3%	73.1%	73.2%	75.6%	76.2%
Sales per employee (thousand ¥) ^{*3}	26,221	25,447	26,183	27,627	27,979

*1 Sales per square meter = Merchandise sales ÷ Weighted average floor space

*2 Part-time employees are counted by adjusting their working hours to an 8-hour working day.

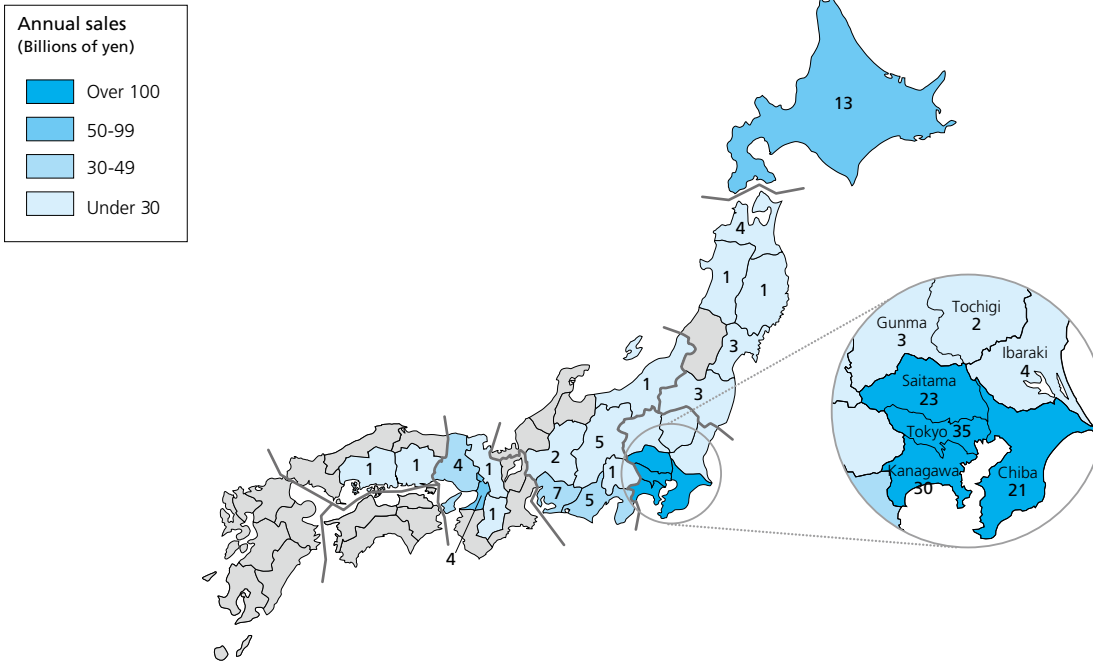
*3 Sales per employee = Merchandise sales ÷ Average number of employees (including part-time employees)

■ Breakdown of sales by product category



■ Store expansion

(As of February 29, 2008)



SALES BREAKDOWN BY REGION FOR FY2008

Region	Sales (Billion ¥)	Composition (%)	Number of stores
Hokkaido	82.4	5.6	13
Tohoku	72.0	4.9	12
Kanto	1,046.9	71.5	118
Chubu	131.7	9.0	21
Kinki	112.4	7.7	10
Chugoku	18.7	1.3	2
Total	1,464.1	-	176

CLASSIFICATION BY SALES FLOOR SPACE AND STORE AGE

Sales Floor Space	Number of stores	Composition (%)	Store Age	Number of stores	Composition (%)
13,000 sq.—	42	23.9	30 years —	37	21.0
10,000 sq.—	53	30.1	20 years —	44	25.0
8,000 sq.—	26	14.8	10 years —	41	23.3
5,000 sq.—	34	19.3	5 years —	30	17.0
Under 5,000 sq.	21	11.9	1 year —	21	11.9
			Under 1 year	3	1.7

■ Store formats



Mall-type shopping centers

Opened in April 2005, Ario Soga was our first mall-type shopping center. The network had grown to six as of February 29, 2008. With Ito-Yokado as the anchor tenant, the shopping malls are designed to draw customers in a wide range of catchment areas and attract from 100 to 200 tenants each.



Stand-alone formats

Ito-Yokado stores are primarily opened in highly populated urban areas. These stores are composed of 70-80 percent directly managed sales floor space in total, with a broad lineup of apparel, household goods and foods.



Neighborhood shopping centers

On March 12, 2007, we opened Ito-Yokado Otaka no Mori in Nagareyama City, Chiba Prefecture. This is the first time that Ito-Yokado has opened a store as a super-market focused primarily on foods.

Department Store

SOGO

(Millions of yen)

	FY2005	FY2006	FY2007	FY2008
Revenues from operations	449,049	474,731	500,714	502,001
Net sales	443,845	468,994	494,349	495,336
Apparel	239,488	247,652	255,720	252,776
Household goods	49,148	53,175	55,390	56,825
Food	91,306	93,691	96,782	98,318
Tenants	58,354	66,756	76,977	77,896
Corporate sales	5,547	7,718	9,478	9,520
Operating income	16,951	17,247	16,754	16,242
Ordinary income	15,802	15,207	15,365	14,710
Net income	18,643	21,219	7,416	6,151
Capital expenditures	11,574	33,587	25,035	7,088
Depreciation and amortization	8,059	8,075	8,731	8,557
Total assets	293,849	299,574	307,767	289,139
Net assets	23,339	44,470	51,891	53,427
Merchandise GP margin	27.3%	27.2%	26.8%	26.4%
Number of stores	11	12	12	12
Total sales floor space (square meters)	441,005	481,785	481,785	481,785
Sales per square meter (thousand ¥)*	1,006	1,016	1,026	1,028
Full-time employees (term-end)	2,817	2,845	2,733	2,695

* Sales per square meter = Net sales ÷ Weighted average floor space

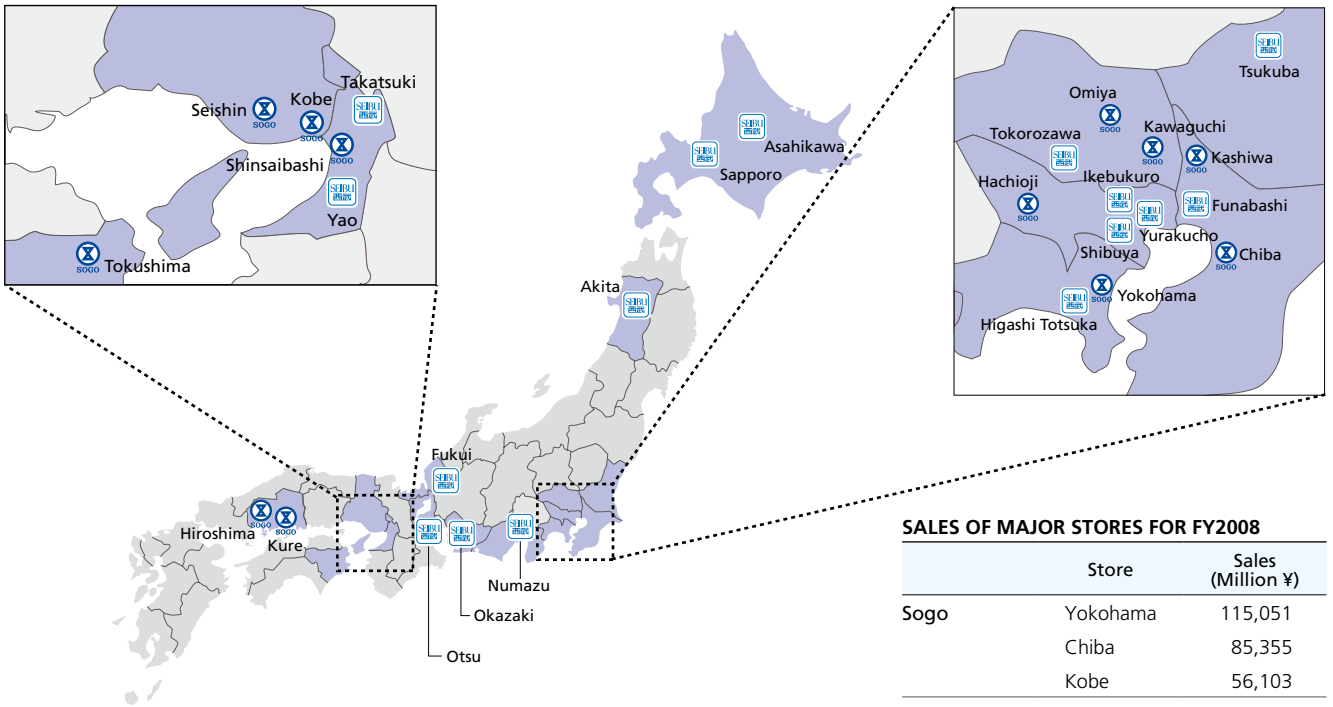
SEIBU

(Millions of yen)

	FY2005	FY2006	FY2007	FY2008
Revenues from operations	480,182	482,938	465,831	468,063
Net sales	472,968	476,144	459,074	461,079
Apparel	237,986	243,638	232,169	229,088
Household goods	38,355	40,187	39,938	41,843
Food	67,014	66,968	66,783	67,561
Tenants	92,139	96,500	94,276	93,545
Corporate sales	37,472	28,848	25,906	29,039
Operating income	19,518	19,933	17,454	15,292
Ordinary income	17,102	16,835	16,811	14,267
Net income	6,034	4,475	2,546	18,486
Capital expenditures* ¹	13,780	10,308	65,638	7,109
Depreciation and amortization	5,229	5,965	5,710	6,363
Total assets	338,879	317,445	336,722	317,272
Net assets	18,736	45,419	36,474	44,721
Merchandise GP margin	28.3%	28.1%	27.8%	27.4%
Number of stores	17	18	16	16
Total sales floor space (square meters)	501,765	512,504	481,149	481,149
Sales per square meter (thousand ¥)* ²	940	929	954	958
Full-time employees (term-end)	2,460	2,451	2,340	2,320

*¹ Capital expenditures for FY2007 include cost of repurchasing securitized real estate used for stores (approximately 49 billion yen)*² Sales per square meter = Net sales ÷ Weighted average floor space

■ Store expansion



SALES OF MAJOR STORES FOR FY2008

	Store	Sales (Million ¥)
Sogo	Yokohama	115,051
	Chiba	85,355
	Kobe	56,103
Seibu	Ikebukuro	145,717
	Shibuya	54,808

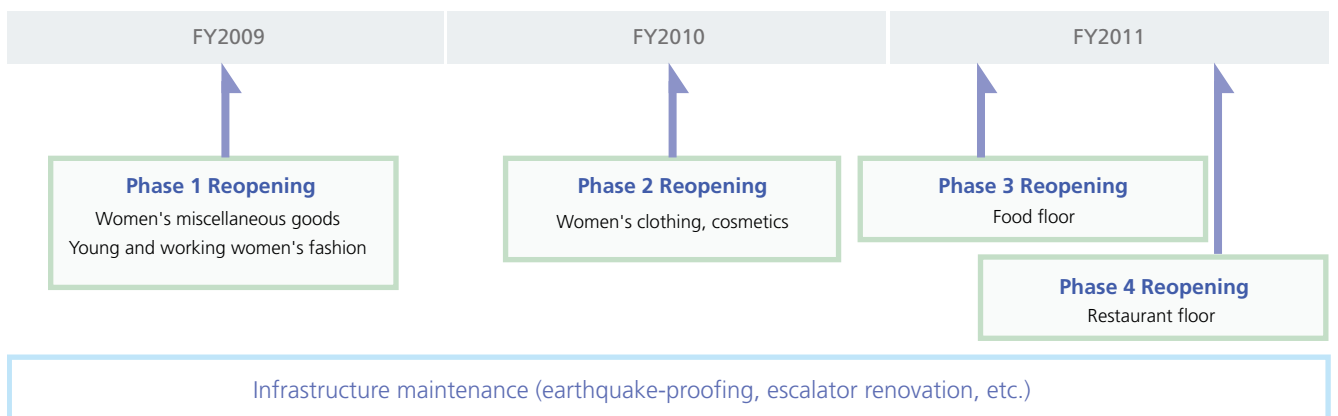
Note: Sales exclude corporate sales

■ Completed and planned store openings and structural improvements

	2001	2002	2003	2004	2005	2006	2007	2008
	Yokohama (food)	Yokohama (other floors)			Yokohama (restaurants)			
		Kobe	Omiya	Hiroshima	Shinsaibashi (opened)			
		Seishin	Kashiwa		Chiba (annex)	Chiba (main building)		Hachioji
				Funabashi	Tsukuba	Yurakucho	Shibuya	Ikebukuro
				Takatsuki	Yao	Akita	Tokorozawa	

■ Full-scale remodeling of the flagship Seibu Ikebukuro

The flagship Seibu Ikebukuro moved into full-scale remodeling operations. Each floor will be renovated in phases, beginning with the women's fashion and miscellaneous goods floors, which benefit significantly from remodeling, and moving on to other fashion, food and restaurant floors. The remodeling will be completed for 2010, the 70th anniversary of Seibu Ikebukuro.



Supermarket

YORK-BENIMARU

(Millions of yen)

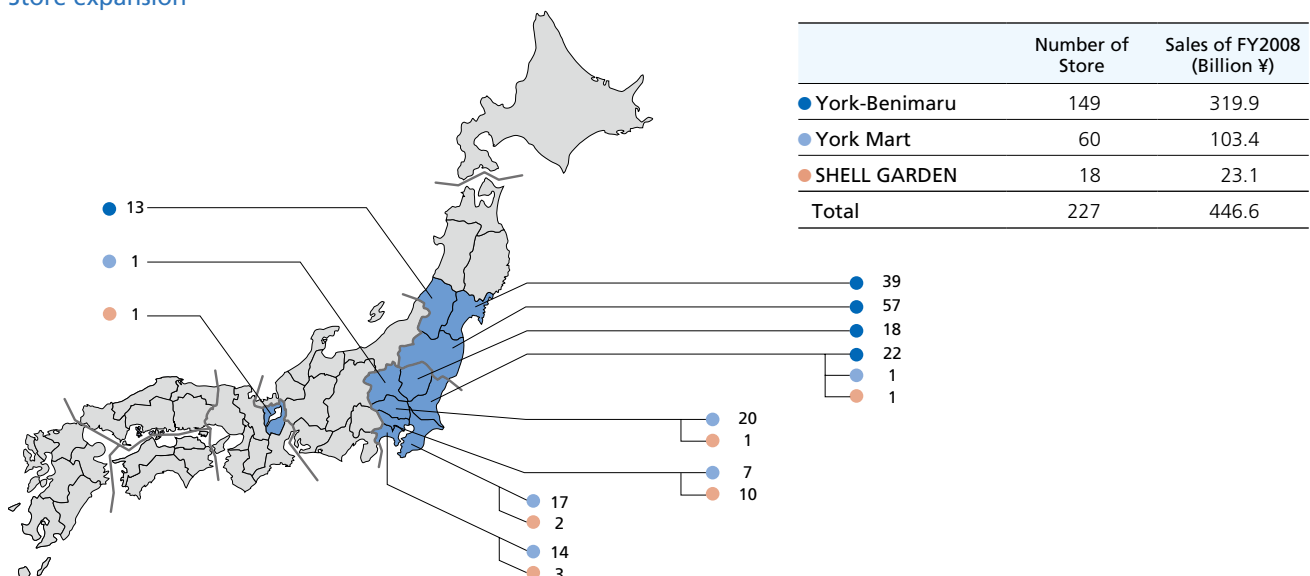
	FY2004	FY2005	FY2006	FY2007	FY2008
Revenues from operations	279,777	287,833	297,445	313,935	330,145
Net sales	272,890	280,595	289,393	304,855	319,931
Fresh food	80,590	83,017	85,526	90,675	97,168
Processed food	53,785	59,978	63,304	68,249	74,273
Daily food	47,345	51,068	52,881	56,507	59,484
Food total	181,722	194,065	201,712	215,433	230,927
Apparel	20,256	19,453	19,872	20,126	19,331
Household goods	18,470	17,779	18,074	18,567	18,728
Merchandise sales	220,449	231,297	239,659	254,126	268,987
Tenants	52,441	49,297	49,734	50,728	50,944
Operating income	11,024	12,024	11,412	10,306	11,227
Ordinary income	11,122	11,835	11,921	11,261	12,525
Net income	6,186	6,545	6,716	4,441	9,150
Capital expenditures	7,409	12,788	10,769	8,811	6,765
Depreciation and amortization	3,619	3,615	3,556	4,186	4,327
Total assets	118,041	123,412	126,977	130,801	145,230
Net assets	96,793	101,654	104,192	106,414	115,785
Existing stores sales increase	(2.5)%	(1.0)%	(2.2)%	(3.6)%	(2.6)%
Number of customers	1.8%	2.7%	(0.7)%	(2.3)%	(1.1)%
Average spending per customer	(4.2)%	(3.7)%	(1.5)%	(1.4)%	(1.5)%
Merchandise GP margin	26.6%	26.7%	26.8%	26.9%	27.1%
Number of stores	104	110	116	128	149
Openings	7	7	8	10	8
Closures	2	1	2	1	3
Total sales floor space (square meters)	345,745	366,104	388,528	448,492	496,784
Directly managed sales floor space (square meters)	268,416	282,299	302,169	335,075	379,073
Sales per square meter (thousand ¥)* ¹	832	841	814	771	746
Full-time employees (term-end)	1,776	1,819	1,882	2,033	2,284
Part-time employees* ²	7,174	7,717	8,407	9,295	9,856
Ratio of part-time employees	79.6%	80.8%	81.4%	81.9%	81.5%
Sales per employee (thousand ¥)* ³	24,475	24,222	23,200	22,399	22,239

*1 Sales per square meter = Merchandise sales ÷ Weighted average floor space

*2 Part-time employees are counted adjusting their working hours to an 8-hour working day.

*3 Sales per employee = Merchandise sales ÷ Average number of employees (including part-time employees)

Store expansion



Specialty Store

LOFT

(Millions of yen)

	FY2004	FY2005	FY2006	FY2007	FY2008
Revenues from operations	50,991	51,469	56,560	61,176	69,852
Net sales	49,670	49,946	54,187	59,746	68,419
Operating income	2,106	741	1,203	1,783	2,674
Ordinary income	2,066	702	1,155	1,740	2,627
Net income	671	354	656	513	1,480
Capital expenditures	407	602	255	595	959
Depreciation and amortization	560	468	483	414	518
Total assets	14,133	13,690	13,512	15,616	17,803
Net assets	4,256	4,263	4,694	4,891	6,034
Existing stores sales increase	(5.2)%	(6.5)%	2.9%	5.1%	6.3%
Merchandise GP margin	39.2%	39.1%	39.3%	39.5%	39.8%
Number of stores	25	28	30	33	44
Openings	3	3	2	4	11
Closures	2	0	0	1	0
Total sales floor space (square meters)	61,098	67,008	68,740	69,706	83,448
Sales per square meter (thousands ¥)*1	860	789	789	828	870
Full-time employees (term-end)	424	412	585	670	757
Part-time employees*2	1,620	1,708	1,607	1,671	1,944
Sales per employee (thousands ¥)*3	23,380	22,344	23,015	23,717	24,586



AKACHAN HONPO

(Millions of yen)

	FY2004	FY2005	FY2006	FY2007	FY2008
Net sales	103,155	96,441	89,906	84,537	85,061
Operating income	638	(358)	349	(1,593)	27
Ordinary income	553	(346)	647	(1,604)	395
Net income	175	(1,593)	(722)	(3,208)	(2,950)
Capital expenditures	760	1,014	389	1,931	2,190
Depreciation and amortization	1,350	1,487	1,407	1,470	1,310
Total assets	48,365	46,913	45,808	42,904	36,637
Net assets	12,922	11,329	10,275	7,097	4,141
Existing stores sales increase	(11.0)%	(12.3)%	(9.8)%	(8.7)%	(3.5)%
Merchandise GP margin	23.6%	26.8%	28.5%	29.3%	30.3%
Number of stores	52	61	61	67	67
Openings	4	5	3	10	9
Closures	2	1	3	4	9
Total sales floor space (square meters)	131,980	153,283	150,135	152,737	138,089
Sales per square meter (thousands ¥)*1	857	662	597	553	566
Full-time employees (term-end)	1,106	1,162	1,135	1,096	960
Part-time employees*2	1,804	1,989	1,904	1,959	1,684
Sales per employee (thousands ¥)*3	34,838	30,597	29,371	27,214	29,964
Membership (thousands)	–	2,036	1,915	1,809	1,654

Note: From FY2008, Akachan Honpo has changed its year-end closing date from the end of December to the end of February. The figures are for the fiscal year ended December except number of stores, number of employees and membership.



*1 Sales per square meter = Merchandise sales ÷ Weighted average floor space

*2 Part-time employees are counted adjusting their working hours to an 8-hour working day.

*3 Sales per employee = Net sales ÷ Average number of employees (including part-time employees)

Food Services

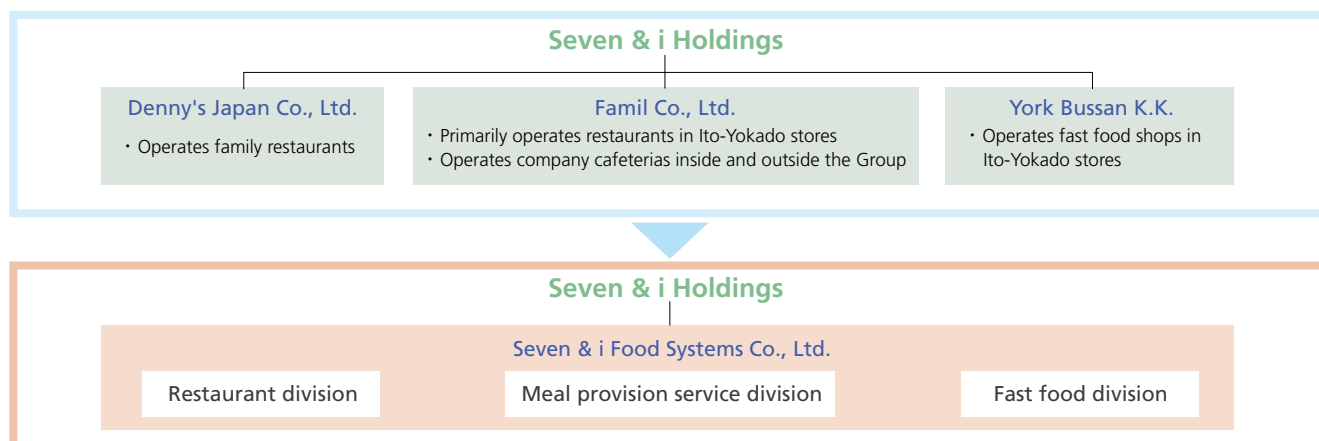
SEVEN & i FOOD SYSTEMS

(Millions of yen)

	FY2006	FY2007	FY2008
Net sales	123,694	121,229	113,472
Denny's Japan	94,473	92,788	–
Famil	18,379	17,892	–
York Bussan	10,841	10,548	–
Restaurant division	–	–	94,392
Meal provision service division	–	–	9,103
Fast food division	–	–	9,977
Total assets	–	–	65,743
Net assets	–	–	54,570
Number of stores	1,063	1,049	1,047
Restaurant	702	695	677
Meal provision service	216	213	225
Fast food	145	141	145
Full-time employees (term-end)	1,918	1,867	1,802

Notes: 1. Denny's Japan, Famil and York Bussan were merged into Seven & i Food Systems in September 2007. Interim sales for the three merged companies are included in FY2008.
 2. Net sales for FY2006 and FY2007 are calculated by simply adding the net sales of the three companies.

Seven & i Food Systems merged the three companies to integrate and reorganize the restaurant, meal provision service and fast food divisions with the aim of enhancing the profitability of the Group's restaurant operations.



Restaurant division

Operates family restaurants as "Denny's" outside the Group, and as "Famil" inside the Group stores.



Meal provision service division

Operates contract food services that provide meals to inside and outside the Group companies and students cafeterias, and offers catering delivery services and medical food services.



Fast food division

Operates fast food shop as "Poppo" inside the Group stores, and small-sized demonstration-type fast food shops inside and outside the Group.

Financial Services

SEVEN BANK

(Fiscal year end March, Millions of yen)

	FY2004	FY2005	FY2006	FY2007	FY2008
Ordinary income	29,117	47,967	64,612	75,427	83,663
Ordinary profits	3,035	10,075	19,409	25,021	24,650
Net income	5,027	10,843	10,590	12,667	13,830
Total assets	259,676	313,305	361,338	532,757	488,137
Net assets	45,662	56,508	67,080	73,849	88,974
Ordinary deposits	122,442	124,776	177,981	171,707	137,162
Time deposits	–	–	3,723	15,955	33,204
Individual deposit accounts (thousands)	163	225	331	466	580
Installation of ATMs	7,804	9,981	11,484	12,088	13,032
Seven-Eleven Japan	7,566	9,712	11,191	11,760	12,330
Ito-Yokado	221	241	258	280	291
York-Benimaru	2	5	10	13	15
York Mart	–	4	8	15	22
Denny's	5	5	3	5	5
Other ATMs in the Group	10	14	14	15	15
Outside the Group	–	–	–	–	354
Correspondent financial institutions	309	469	513	548	554
Banks	27	50	63	80	92
Shinkin bank	240	241	255	263	260
Credit union	–	117	122	124	122
Labor credit association	–	13	13	13	13
JA Bank	–	–	1	1	1
JF Marine Bank	–	–	1	1	1
Securities companies	2	2	5	8	8
Life insurance companies	5	5	6	8	8
Other financial institutions	35	41	47	50	49
ATM-related fee income per transaction	¥191.2	¥178.3	¥181.1	¥177.8	¥165.4
Daily average transactions per ATM	67.5	76.6	88.2	97.8	109.0
Aggregate ATM transactions (millions)	158	257	342	418	498
with banking financial institutions (millions)	134	210	272	333	409
with non-banking (millions)	23	47	69	85	89
Gross profit margin	57.4%	76.2%	72.7%	49.5%	45.0%
Full-time employees (term-end)	145	181	211	266	290

IY CARD SERVICES

	FY2004	FY2005	FY2006	FY2007	FY2008
Transaction volume (billion ¥)	267.7	331.7	378.3	414.0	660.4
Number of cards issued (10 thousands)					
IY Card (credit card and point card)	231	240	261	280	295
nanaco (electronic money)*	–	–	–	–	551
IY Point Card (cash usage only)	242	400	497	557	608
Full-time employees (term-end)	38	40	50	63	90

* The nanaco figure includes the number of mobile nanaco holders.