

FEATURE

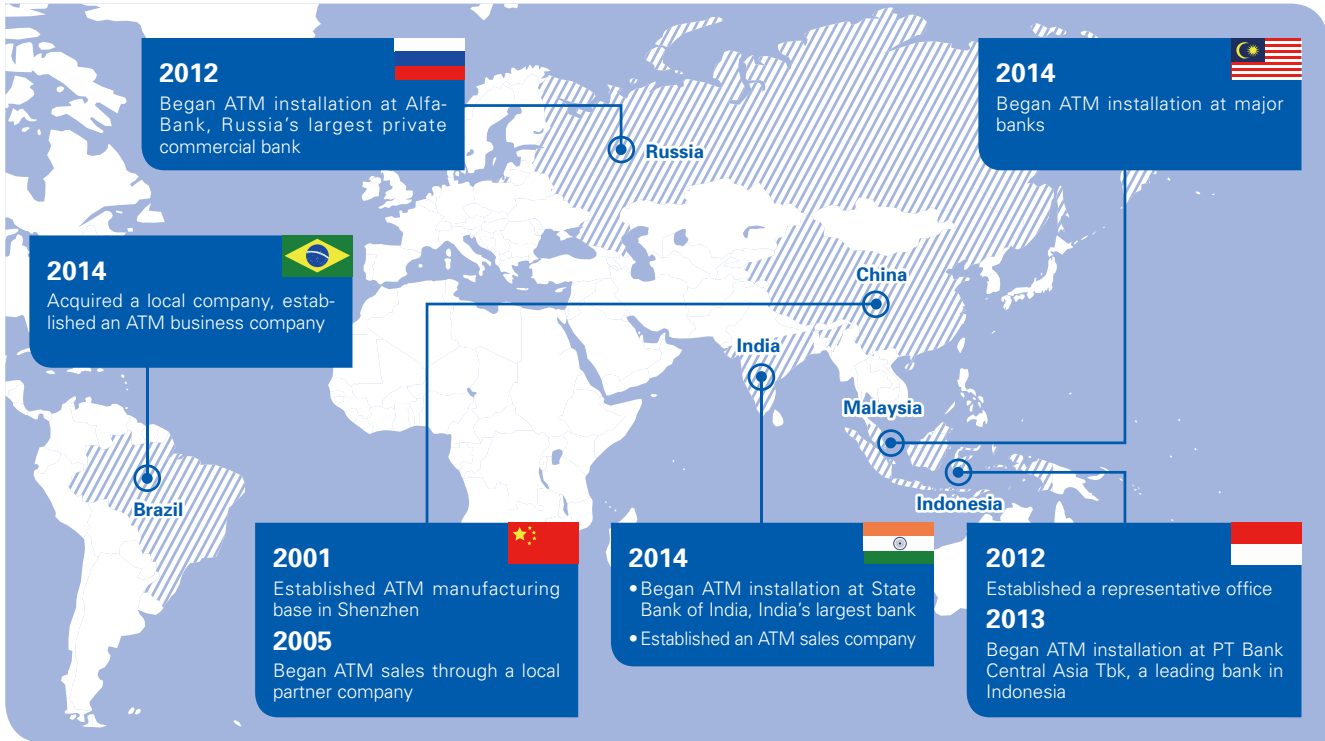
DEVELOP MARKETS IN EMERGING COUNTRIES

Expand the Overseas ATM Business

OKI has recorded exponential growth in its shipments of cash recycling ATMs to China in the past 10 years and demand is currently expanding from coastal areas to the country's inland regions. The ATMs are also drawing increasing demand from other emerging countries, and the Company is leveraging the high quality of the units to aggressively develop overseas business.



Expand the Overseas ATM Business



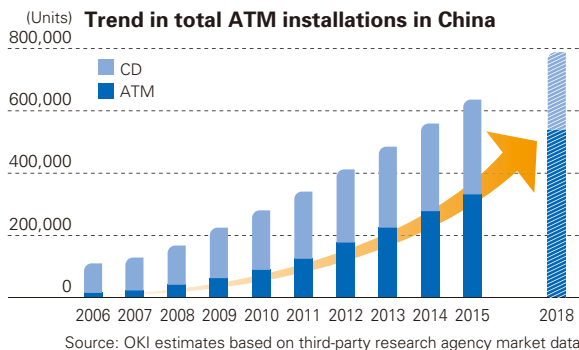
ATMs in Japan are almost all cash recycling ATMs that recycle deposited bills as funds for withdrawals. Overseas, however, cash dispensers (CDs) are still predominant. That was the market environment in 2000 when OKI entered the China market and began replacing the CDs of overseas vendors with cash recycling ATMs. Our success in China comes from the strong reputation our ATMs have earned for the ability to improve operating efficiency at teller counters and enhance customer service, the high utilization rates supported by the high-quality technology that lowers total cost of ownership (TCO), and the high reliability identifying characteristics of low-quality paper currency and counterfeit money.

ATMs with these outstanding characteristics fully match the needs of countries that use large amounts of cash, mainly in emerging countries, and OKI is targeting those countries as it actively seeks to develop new overseas markets for its ATMs. In recent years, we have been expanding sales in the Russia, Indonesia, Malaysia, and India markets and have taken a step to develop the ATM business in Central and South America, including establishing an ATM business company in Brazil. We will continue cultivating existing markets and developing new markets as we seek to expand the ATM business into a global operation.

VOICE

Developing Markets Globally Beginning with China

The vast number of regions and banks around the world mean that customer issues and needs vary widely. Providing ATMs that contribute to improving customer



operations requires more than simply supplying the machines. It is critical that we have a complete understanding of a bank's systems and how the ATMs will be used, and we also must provide full after-sales service. For over 10 years, we have been applying a full hands-on approach to understanding and analyzing each banking site and proposing optimal solutions for the customers in the Chinese market. We are now taking that approach worldwide. "Know the site" will be our fundamental guiding principle when we confront new, unforeseen challenges, and advance the global development of the ATM business.



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