

# JCB WORLD REPORT

Autumn 2006 **No.41**

## Close ties and cooperation with tourism

### JCB Discover Aloha Hawaii Project

In spring 2006, JCB launched the Discover Aloha Hawaii Project under the support of Hawai'i Tourism Japan (HTJ). This project is designed to boost Hawaii tourism in cooperation with number of Participating business such as T&E service providers, travel agencies, airlines, and major shopping malls.



The team effort between local institutions and JCB's solid network of more than 57 million cardmembers, 13 million merchants, and 350 business partners worldwide created a synergetic effect to vitalize the local economy. The first phase of the project started from 1 April

2006 until 30 September achieved a great success.

With the support of HTJ, JCB started the second phase of campaign from 1 October 2006 and it is expected to contribute boosting the Hawaii tourist industry by bringing more Japanese tourists to Hawaii and offering incentives to motivate increased spending once they arrive.

In addition to the JCB Discover Aloha Hawaii Project, JCB has decided to

make a donation every year to an environmental protection organization to protect beautiful natural resources of Hawaii. In cooperation with alliance partners in Japan and Hawaii, and with the support of HTJ, the JCB Discover Aloha Hawaii Project is expected to accelerate JCB card spending in Hawaii.

Taking advantage of its experience as highly reputed T&E service provider, JCB will continue to work with the local economy to promote the tourist industry, making it our responsibility to contribute the community through our activities and the network we have built over the years.



Participating business: Japan Airlines, NTT DoCoMo, Otsuka Pharmaceutical Co., Ltd. (Phase 1), Proctor and Gamble Japan, Travelex, ABC Stores, Ala Moana Center, Aloha Tower Marketplace, DFS Galleria Waikiki, Royal Hawaiian Shopping Center, Waikiki Trolley, Ward Centers, Whalers Village, Fine Shops & Restaurants, Bank of Hawaii and First Hawaiian Bank.

### True Guam Campaign

The first phase of the True Guam Campaign ran from 16 December 2005 through 31 May 2006. With a cooperative endeavor between JCB and the Guam Visitors Bureau (GVB), this innovative project promoted Guam as an attractive destination among JCB's 57 million cardmembers and motivated increased spending in Guam with the objective of strengthening the local tourist industry.

Major factors of this success were effective use of JCB, GVB, and Participating business' own media including websites, JCB member magazines, and in-store displays in Guam to increase awareness of the campaign through a wide array of channels, as well as through the efforts of participating local merchants. The True Guam Campaign is the first joint promotion GVB has supported between Japanese and local businesses, and the success of first phase of the campaign shows that public and private sectors are working together effectively to attract more tourists.

The number of Japanese travelers to Guam is increasing, with about 950,000 visitors in 2005 (5.4% more than the previous year). During summer vacation season, more than 70 flights from Japan to Guam

chartered. JCB anticipate the second phase of True Guam Campaign, which lasts from 1 July 2006 to 31 January 2007, can also contribute for the steady increase of awareness and sales volume.

Over the seven-month period of the campaign, JCB anticipate solid increase in JCB card sales in Guam. GVB will continue to provide full-scale support for this promotion.

Participating business: Continental Airlines, Marriott International, Otsuka Pharmaceutical Co., Ltd. (Phase 1), Travelex, Vodafone Global Rental (GSM Rentafone Pty Ltd. Japan) (Phase 1), DFS Galleria Guam, Guam Premier Outlets, Micronesia Mall, Tumon Sands Plaza, Hard Rock Café Guam, Planet Hollywood, T.G.I. Friday's, Alupang Beach Club and SandCastle.



# JCB Expands Merchant Network in the U.S.

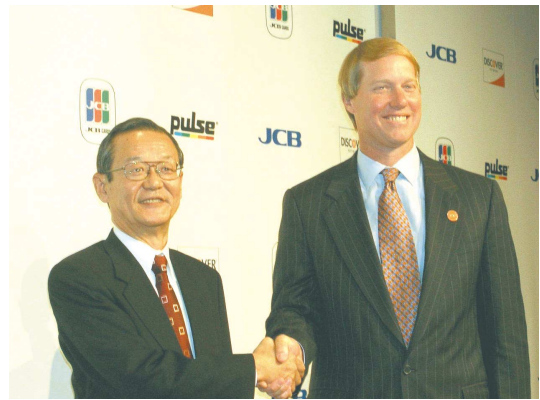
## – strategic alliance with Discover Financial Services –

JCB and Discover Financial Services LLC, a business unit of Morgan Stanley have agreed to an arrangement that will facilitate acceptance of JCB cards on the Discover Network in the U.S., and of Discover Network cards on the JCB network in Japan, and acceptance of PULSE cards at targeted ATMs in Japan at the option of the card issuer. In 2007, Discover Network will begin enabling its systems so JCB cardmembers will be able to use their JCB cards at Discover Network merchant locations throughout the United States. Upon completion of a JCB system enhancement, Discover Network cardmembers will be able to use their cards for purchases at JCB merchant locations and for cash advances at targeted ATMs throughout Japan beginning in 2008.

“This strategic relationship with Discover will bring significant expansion of JCB card acceptance in the United States,” said Hiroya



Nobuhara, president and CEO, JCB. “The alliance with Discover will provide a great level of convenience for our cardmembers who travel to the U.S. In addition, by offering Discover Network acceptance to its Japanese merchants, JCB expects to further strengthen its position in providing credit card payment solutions in Japan.”



Hiroya Nobuhara, President and CEO, JCB (left)  
David W. Nelms, Chairman and CEO, Discover Financial Services (right)

JCB merchants in Japan also are expected to gain access to the incremental card spend of Discover Network cardmembers. Based on U.S. Department of Commerce statistics, Discover projects that more than 1 million Americans will travel to Japan in 2006, and will spend more than \$3,400 per trip, on average.

Discover expects this strategic deal will provide new opportunities for many U.S. merchants who will benefit from the spending of Japanese visitors. According to the U.S. Department of Commerce, more than 3.8 million Japanese travelers visited the U.S. in 2005, and spent more than \$12.9 billion.

“Our relationship with JCB will facilitate bidirectional international commerce, which will create new opportunities for U.S. merchants to serve JCB cardmembers traveling to the U.S. from Japan and other countries,” said David W. Nelms, chairman and CEO of Discover Financial Services. “This agreement also creates value for Discover Network cardmembers by expanding acceptance into Japan, which is a key international market.”

## Contributing to the Payment Industry through Security Standard

### Foundation of PCI Security Standards Council, LLC. with 4 payment systems

JCB is constantly improving security throughout its global infrastructure to ensure the highest possible level of security for cardmembers' transaction information.

JCB participates in the Payment Card Industry (PCI) group along with American Express, Discover Financial Services, MasterCard Worldwide, and Visa International. In 2006, these international payment brands announced the formation of an independent forum, the PCI Security Standards Council, to manage the ongoing evolution of the Payment Card Industry Data Security Standard at a global level, marking a significant milestone in industry efforts to secure payment card data in a globally consistent manner throughout the transaction process. In Japan, JCB is also promoting the Account Information

Security program among its partners, merchants, and terminal vendors to protect cardmembers' account and transaction data.



As another initiative in the security related area, JCB is promoting common security program standards for testing PIN entry devices with Visa and MasterCard to make sure that JCB cardmembers can enjoy feeling of security when entering their PINs at ATMs or merchants anywhere around the globe. JCB assures high level of security for payment transactions across the industry while increasing efficiency for implementations of the standards.

# JCB Launches Mobile J/Speedy™ NFC Mobile Payment Pilot Project in Amsterdam

JCB, in cooperation with CCV Holland B.V. (CCV), Gemalto, KPN, Nokia, NXP Semiconductors (formerly Philips Semiconductors), PaySquare, and ViVOTech, announced that they have successfully launched Mobile J/Speedy™, the Near Field Communication (NFC) mobile payment pilot project in Amsterdam in October 2006. Following initial trials in September, the pilot service is now being rolled out to a broader group of JCB's customers. The project marks Europe's first contactless international credit payment scheme using a mobile phone with an NFC chip.

This project is being carried out with close collaboration among these regional and global enterprises addressing the whole ecosystem for mobile payment applications. Selected JCB cardmembers are provided with a mobile phone by Nokia, which is equipped with an NFC chip, developed by NXP and loaded with the JCB payment application specified by JCB and developed by Gemalto. At selected PaySquare

coordinated the project based on its successful experience in contactless technology in Japan.

The first transaction of the pilot was conducted at Sushi Time, the Japanese sushi restaurant in the World Trade Center in Amsterdam. Approximately 100 selected JCB cardmembers are now enjoying fast, easy, and convenient payments with Mobile J/Speedy at selected merchants, where they used to pay by cash.

"Feedback from the first users of Mobile J/Speedy has been very encouraging and we are pleased to now be able to involve a wider group of customers", said Hajime Matsuura, branch manager of JCB International's Amsterdam branch, who is taking a leading role in the pilot project. "Customers mentioned how quick and easy it was to pay for a cup of coffee on a busy day. Since there is a lot of business offices located in and around the World Trade Center, Mobile J/Speedy is being especially well-received by busy business people. They do not need to fumble in their pocket or purse to find small change. And merchants benefit from the fact that lines proceed faster at the cashier."

Mr. Matsuura continued, "Along with a wallet, the mobile phone is becoming a must-have item when going out. Uniting mobile and secure contactless payment increases the level of convenience. Mobile J/Speedy is the product that answers the needs of today's fast rhythm. JCB has already been successful with a contactless payment solution in Japan. With this additional success in Amsterdam, I am even more confident that mobile credit payment will start taking off in the payment market."



merchants, cardmembers can securely purchase items by just holding their mobile phone close to ViVOTech's contactless NFC reader/writer, which is attached to the payment terminal of CCV. KPN is taking the role of installing the application and personalizing the mobile phones, and CCV is processing the transactions. JCB designed the scheme and



## Malaysia's Public Bank Starts JCB Merchant Acquiring

In March, 2006 Public Bank Berhad, one of Malaysia's largest banks, has started JCB merchant acquiring business. This new license agreement for merchant operations in Malaysia between JCB International and Public Bank was signed in September 2005, marking the fourth JCB merchant acquiring partnership in Malaysia.

"We are very happy to announce this alliance with Public Bank, one of the largest financial institutions in Malaysia", remarked Mr. Takeshi Fujii, Chief Representative of JCB International in Kuala Lumpur. "This is a major step forward for the JCB brand. By partnering with Public Bank, JCB card acceptance in Malaysia will be expanded significantly, which I am confident will contribute to a convenience upgrade for our JCB cardmembers."

Public Bank, founded in 1965, is one of Malaysia's largest integrated banking groups offering a comprehensive array of financial services which include commercial banking, merchant banking, offshore banking, and credit/debit card services. Public Bank's full merchant network acceptance for JCB is expected to be completed in phases throughout the year.

Ms. Chong You Lin, General Manager of Public Bank Card Services commented, "JCB cardmembers will definitely welcome wider acceptance coverage, more choices and greater flexibility with this strategic collaboration. The combination of two highly recognizable and respected brands will culminate in exciting future prospects."





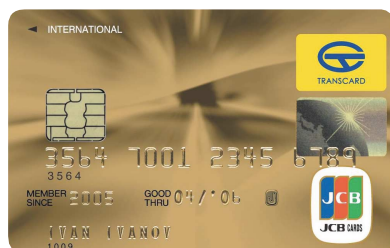
# JCB Announces Bulgaria's Transcard to Issue the First JCB Smart Card in Europe

**T**ranscard AD, Bulgaria's largest credit card issuer and acquirer, started rolling out the JCB branded TRANSCARD JCB card in March, 2006. This marked the first EMV compliant JCB card issued in Europe, and has brought the number of countries and territories in which JCB cards are issued to 20.

"We are delighted with this launch of TRANSCARD JCB smart card in Bulgaria. It will be a powerful impetus to strengthening the JCB cardmember base that we have been building throughout the world", said Mr. Eiji Tamura, Senior Vice President of JCB International at the launch. "The addition of an issuing partnership with Transcard along with the acquiring business we started in 2004, offers both of us a growth opportunity. Cardmembers will benefit from improved convenience and merchants can expect increased sales", he added.

Transcard, established by a major petroleum company, Petrol Holding, and an IT company, SISTEC Holding AD, in December 2001, was the first to issue credit cards in Bulgaria in 2002. Now it ranks the first in the market with 186,000 issued credit cards. The credit card market in Bulgaria has a significant potential for expansion, as only 3% of payment transactions are made by credit card according to BORICA (Bank Organisation for Payments Initiated by Cards Ltd.)

The newly issued TRANSCARD JCB card is Bulgaria's first international credit card in compliance with EMV, and offers Classic and Gold cards for



individuals, a Business card for corporate clients, and a wide variety of TRANSCARD services. The advantages of chip technology provide greater protection against fraudulent use and counterfeiting than magnetic stripe cards. Furthermore, TRANSCARD JCB cardmembers enjoy a 45-day interest-free period for purchases and cash-back benefits that vary from 1 to 30%, as well as an extensive worldwide acceptance network of over 13 million merchants.

Bulgaria is ready to join the EU in 2007, the perfect opportunity for making the TRANSCARD JCB card the must-have international brand card. The TRANSCARD JCB card is expected to rapidly become a leading international credit card in the Bulgarian market, and Transcard anticipates issuing 30,000 of the new TRANSCARD JCB cards in the first year alone.

JCB has had a brand presence in Bulgaria since 1985, through an acquiring partnership with Balkantourist Credit Card Inc. and expanded its acquiring business with United Bulgarian Bank in 1997. In October 2004, JCB signed acquiring and card issuing license agreements with Transcard, which now has the largest cardmember base and terminal network in the country.



## JCB International Appoints Senior Deputy President

**J**une 27, 2006 - JCB International Co., Ltd. announced the appointment of Kenji Seto as Senior Deputy President.

Seto joined JCB Co., Ltd. in 2005 as Executive Officer and Head of Issuing Business Headquarters in the Japanese market, where he was responsible for overall development of JCB card recruitment. After providing outstanding leadership for wide variety of strategic initiatives, leading corporate development, creating new issuing business, building cross-industrial alliances, Seto was appointed to focus on the development of alliance business with key accounts, especially the strengthening those in Tokyo metropolitan area, the most important district in Japan. During this period, he successfully managed the building of several major alliances for launching co-branded cards, including Nippon Cultural Broadcasting, Incorporated and the mega-enterprises KDDI and Tokyo Metro.

Seto is an acknowledged banking industry expert with close to 30 years experience at Sumitomo Mitsui Banking Corporation, particularly in investment banking, merger and acquisition, and business with key enterprises in global markets. For 15 of those years he was based in the UK and Belgium and spent 9 years in senior management positions in the Corporate Banking Department of European Division, the Structured Finance and Financial Products Department, and also served as the Deputy Managing Director of Sakura Finance International, Ltd.

During his 15 years in Europe, Seto was responsible for providing investment banking services to Japanese companies on the European continent, including the Middle East, Russia, and Africa.

With his in-depth knowledge of sales and marketing, production and distribution, as well as financial services in the banking industry, he assisted a number of emerging Japanese companies to set up operations in Europe. He also served as Deputy Managing Director of Sakura Finance International, Ltd., Sakura Bank's securities firm in London for 2 years, where he engaged in selling Japanese corporate and government bonds.



"Taking on this important role, I feel deep respect and gratitude for what my predecessors and the current members of JCB have achieved in spite of the unsettled world situation over the past several years," said Seto. "My commitment is to lead the implementation of JCB's current international strategy, which means focusing on issuing in the Asian market, expansion of acceptance in the United States and Europe, and also strengthening the brand infrastructure worldwide. To achieve this important mission, we need to be united and support each other in creating an even stronger organization than ever before."

"I am convinced of Mr. Seto's excellence in the banking industry," said Kunio Yoshizawa, President and Chief Operating Officer. "His broad experience and in-depth knowledge as senior management in global markets will make a great contribution to JCB."

## PaySquare Starts JCB Merchant Acquiring in Benelux

**P**aySquare B.V., a major party for issuing and acquiring of international payment products and services based in the Netherlands, began JCB merchant acquiring in the Netherlands in January 2006, to be followed by Belgium in March. PaySquare was granted a license for merchant acquiring in the Netherlands, Belgium, and Luxembourg by JCB International Co., Ltd. in September 2005.

PaySquare boasts the largest merchant network in the Netherlands, and benefits from adding JCB to its brands in order to start acquiring business in Belgium and Luxembourg. PaySquare was originally a business unit of Interpay Nederland B.V. until June 2004, when it became an independent, wholly-owned subsidiary.

"PaySquare's comprehensive merchant coverage in the Netherlands and the start of its acquiring business elsewhere in Benelux has significantly enhanced JCB card acceptance in the region and contributes to increasing convenience for JCB cardmembers", said Mr. Hajime Matsuura, Branch Manager at JCB International (Amsterdam branch). "Our partnership with PaySquare marked an important step in further developing our merchant network in markets around the world."

Japanese tourists to the Netherlands numbered 164,000 in 2004,

19.8% more than the previous year, according to the Japan National Tourist Organization. In addition, Rembrandt 400, a year-long series of events and special exhibits celebrating the 400th anniversary of the painter's birth, draw many more visitors from Japan and the rest of Asia this year.



"Benelux is attracting increasing numbers of Asian tourists and business travelers", said Mr. Jeroen Jungerius, Manager Commercial Affairs Acquiring at PaySquare. "Our partnership with JCB enables us to help our merchants benefit from this opportunity to increase sales, and to take advantage of new world travel trends."

The JCB brand has had a presence in the Netherlands since 1983 with JCB's Amsterdam branch office conducting acquiring operations, which now has been transferred to PaySquare under the license agreement. The acquiring partnership with JCB gives PaySquare a new foothold toward expansion in Belgium and Luxembourg, in addition to the Netherlands. JCB anticipates steady growth in JCB card acceptance in the Benelux region, strengthening brand presence and providing greater value and convenience to JCB cardmembers.

## The 2005 EMEA Conference held in Dubrovnik, Croatia

**J**CB hosted 106 participants from 53 corporate partners throughout Europe, the Middle East and Africa at the 2005 JCB EMEA Conference held in Croatia, 17-18 November. At this conference JCB elaborated on JCB's International Vision in the EMEA region, and it provided an excellent occasion to both JCB and its partners to exchange information and to shave the future strategy to a long-term growth opportunity.

Kunio Yoshizawa, President and COO of JCB, communicated strategies for expanding JCB business in the EMEA region and growing with partners in EMEA in the future. The opportunity for individual

meetings between JCB partner organizations and JCB executives was offered, and 20 individual meetings were held during the Conference.

The EMEA Conference is held biannually in order to strengthen partnerships with partner organizations and to meet the need for strategy for the region.



## JCB Plaza Las Vegas HGVC Flamingo Now Open

**T**he new JCB Plaza Las Vegas Hilton Grand Vacations Club at the Flamingo (HGVC Flamingo) opened in January 2006, joining the existing JCB Plaza Las Vegas Gold Key Shopping Center to offer even better service to JCB cardmembers visiting one of the world's most exciting vacation spots. With the addition of the new location, there are now 31 JCB Plazas in many cities worldwide.

The JCB Plaza Las Vegas HGVC Flamingo is located next to the famous Flamingo Hotel, one of the most celebrated of the early casino resorts in Las Vegas, and the first in the "bigger and better" trend that led to today's mega-themed leisure resorts and casinos. In the heart of this popular tourist area, the JCB Plaza HGVC Flamingo offers easy access and proximity to the Forum Shops at Caesars Palace and the Bellagio Hotel, among many other JCB accepting merchants.

The JCB Plaza Las Vegas HGVC Flamingo and the JCB Plaza Las Vegas Gold Key Shopping Center provide a

wide range of services from lost and stolen card reports and emergency replacement card issuing to booking tickets for popular shows including the world-famous "Cirque du Soleil KA and O".



JCB opened its first JCB Plaza in Paris 1990, when it started international expansion with the determination to offer quality service and convenience to JCB cardmembers while traveling overseas. JCB celebrates the 15th anniversary of the JCB Plaza network in 2006.



Hilton Grand Club at the Flamingo



The lounge area at JCB Plaza HGVC Flamingo

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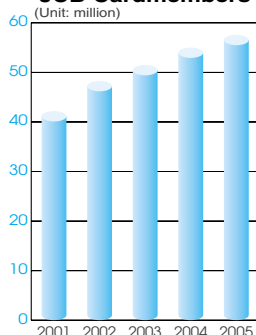
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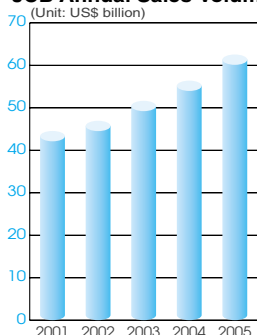
as of October 2006

## Corporate Statistics

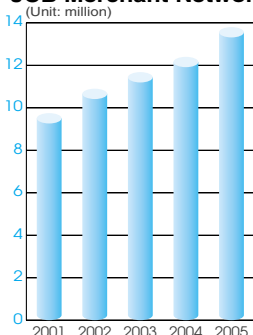
**JCB Cardmembers**



**JCB Annual Sales Volume**



**JCB Merchant Network**



## Key Statistics

(as of March 2006)

- Annual Sales Volume: ¥7.09 trillion (approx. US\$ 62.7 billion)\*
- Cardmembers: 57.70 million
- Merchant Outlets: 13.83 million
- Countries/territories where JCB is accepted: 190

\*Annual sales volume is for April 2005 thru March 2006. Figures based on average 2005 exchange rate of 1US\$=¥113