

### China Minsheng Bank Launches Its First JCB Credit Card

JCB is accelerating card issuance in China with its sixth issuing partner bank, China Minsheng Banking Corp., Ltd. (Minsheng). On March 26 2008, Minsheng launched the Minsheng Lady Flower - Aupres Co-branded Card in cooperation with Shiseido Liyuan Cosmetics Co., Ltd. (SLC), a major cosmetics company in China, targeting Chinese women who are interested in beauty and cosmetics.

Mr. Hirohiko Sugiyama, Head of Regional Headquarters Asia Pacific at JCB International (JCBI), said, "The alliance behind the Minsheng Lady Flower - Aupres Co-branded Card leverages JCB expertise as one of Japan's major credit card issuers, the international acceptance of the JCB brand, and a powerful synergy between Minsheng, a major commercial bank and SLC, a major cosmetics company in China. The new co-branded card design features a sparkling cubic zirconia embedded in the card surface.



At the press conference.

We are confident that this fashionable new card offers consumers an attractive combination of JCB's international acceptance, Minsheng card services, and SLC's attractive point program tailored specifically to beauty and trend-conscious Chinese consumers."

Minsheng Lady Flower - Aupres Co-branded Card is a dual currency credit



Minsheng Lady Flower - Aupres Co-branded Card - Standard



Minsheng Lady Flower - Aupres Co-branded Card - Gold



Mr. Hirohiko Sugiyama giving a speech at the press conference held in Beijing.

card (USD and RMB), and has two card grades: standard and gold. One of the highlight benefits is that cardmembers are automatically enrolled in SLC's Aupres member program. They receive double Aupres loyalty points when purchasing Aupres products in their birth month, enjoy the opportunity of testing new Aupres products, and can attend free make-up lectures. Minsheng and SLC are offering a wide variety of free gifts and incentives to applicants during the launch campaign period.

JCB and JCBI have been expanding the JCB brand acceptance network in cooperation with major financial institutions in China since 1982. Currently JCB has alliances with ten partner acquirers and a network of approximately 70,000 merchants that accept JCB brand cards. In recent years, China's remarkable economic growth has driven demand for international brand card issuing in the country, and in 2005 JCB began granting issuing licenses, starting with Bank of China, and followed by Bank of Shanghai, China Everbright Bank, China Merchants Bank, Shanghai Pudong Development Bank, and Minsheng. With the strong support of these partner issuers, JCB cardmembers in China reached 1 million in September 2007.



(From left) Mr. Tong Zhanduo, Vice President of SHISEIDO LIYUAN COSMETICS CO., LTD. Mr. Yang Ke, President of Credit Card Center, CHINA MINSHENG BANKING CORP., LTD. Mr. Toshifumi Ooka, Chief Representative of JCBI Beijing Representative Office.

### China Minsheng's Second JCB Card Targets a New Trend

Following the launch of its first JCB credit card with a top-rank cosmetic company in March, China Minsheng Bank (Minsheng) began issuing its second JCB card, the Hamutaro Credit Card, in May 2008. The new card features the cartoon character 'Hamutaro', a smart golden hamster with big, lovely eyes that originated in Japan and is now gaining popularity in China. Mr. Toshifumi Ooka, Chief Representative of JCB International, Beijing Office, said "The cartoon character not only appeals to young people, but to wider segments including mature adults. The credit card market in China has moved into an era of diversification. In order to satisfy consumer demand, we must endeavor to provide more products and better services. I am very glad that Minsheng launched the Hamutaro Credit Card so soon after launching its first JCB Card. We at JCB are looking forward to providing even more high-quality products and services for Chinese consumers and to contributing to the Chinese credit card

market by working together with Minsheng." The dual currency Hamutaro Credit Card is available in standard and gold grades. Cardmembers do not have to pay the initial year's annual fee if they use the card once within the first two months. Aside from a rich lineup of incentive rewards, cardmembers whose expenditures reach a certain level can exchange points for special Hamutaro goods, such as mouse pads and pillows. They also enjoy many value-added services including travel insurance, discounts at selected stores, and reservation services for business trips.



Hamutaro Credit Card - Standard



Hamutaro Credit Card - Gold

## BOC Launches New JCB Card Full of Attractive Features with Sunlight Department Store

Bank of China (BOC), JCB's longest partner issuer in China, launched a new value-added co-branded card with Sunlight Department Store in late May 2008. The JCB Sunlight-BOC Co-branded Card integrates the benefits of the Sunlight



(From left) Mr. Toshifumi Ooka, Chief Representative of JCBI Beijing Representative Office, Ms. Sun Lixin, General Manager of Beijing Sunlight League Commercial Management Co., Ltd., Mr. Edward Yih, Head of Sales & Marketing, Bank Card Center, Bank of China

Department Store VIP membership card with BOC and JCB credit card services and cardmember programs. This is the second collaboration between BOC and JCB on a co-branded card with a department store.

Mr. Toshifumi Ooka, the Chief Representative of JCBI's Beijing Office said, "We are delighted to launch another new co-branded card with BOC, together with Sunlight Department Store, one of the most well-known department stores in Beijing. This card is a further indication of JCB's accelerated development in China and our commitment to providing convenient products and services to Chinese consumers."



JCB Sunlight-BOC Co-branded Card

The Sunlight-BOC Co-branded Card is an international dual-currency credit card. Cardmembers enjoy both the Sunlight Department Store VIP membership program and BOC's credit card loyalty point program. They can also take advantage of an installment payment option when making purchases with the card at Sunlight Department Stores.

## KTC Launches First JCB Card: encouraging Japanese trend with quality products

In the booming Japan-related market in Thailand, JCB has accelerated issuance in cooperation with one of the country's largest credit card companies. In March 2008, Krungthai Card Public Company Limited (KTC) launched the KTC JCB Kakkoi Card, its first JCB branded card. The new credit card targets the Japan-conscious segment that prefers Japan-related products and services, meeting the growing demands of Thai fans of Japan with a wide variety of benefits.

'Kakkoi' is a Japanese word meaning cool, smart, and stylish. Cardmembers can enjoy various discounts and privileges at Japanese restaurants in Thailand and at selected merchants in Japan. When they travel, they can receive discounts on air tickets,



tours, and accommodations to Japan through KTC's travel service. They also earn double reward points



KTC JCB Kakkoi Card

for shopping in Japan. Mr. Kenji Seto, President and COO of JCBI, said, "KTC has a very unique and broad line-up of cards, covering a wide range of consumer needs and desires in the country, and I believe that their extensive know-how will make the KTC JCB Kakkoi Card a success, as they are expert particularly in the area of lifestyle segment cards".

In line with Mr. Seto's confidence, only two months after the first card was issued, KTC launched a second JCB card co-branded with Thai Airways International Company Limited. The KTC Royal Orchid Plus JCB Card targets Thai residents who frequently come and go between Thailand and Japan for business or leisure. The card has many attractive features including discounts on air tickets, package tours, and shopping at selected merchants. Cardmembers also get access to airport lounges in Japan. According to the Japan National Tourist Organization, over 160,000 visitors from Thailand came to Japan in 2007, up 33% from the previous year. JCB considers it a priority as a T&E-oriented international brand to address each market need by providing high quality products and services.



KTC Royal Orchid Plus JCB Card



(2nd from left) Mr. Niwatt Chittalan, President & Chief Executive Officer of KTC, Mr. Tsuyoshi Notani, Managing Director of JCBI Thailand, Mr. Kenji Seto, President & COO of JCBI, Dr. Pongsathorn Siriyodhin, Chairman of KTC, Mr. Yutaka Nakazawa, SVP of JCBI, Mr. Thawatchai Thitisakdiskul, SEVP - Credit Card Business of KTC



(3rd from left) Mr. Pandit Chanapai, Executive Vice President of Commercial Department, Thai Airways International, Mr. Pongsathorn Siriyodhin, Chairman of Krungthai Card Public Company Limited



## KBank Signs License Agreement for JCB Merchant Acquiring in Thailand: further enhancement of JCB acceptance network

**K**ASIKORNBANK (KBank), a major commercial bank in Thailand, and JCB International (JCBI) signed a license agreement on March 12 2008 for acquiring JCB merchants and processing cash advances for JCB cards in Thailand. KBank and JCBI will start by accepting JCB cards at e-commerce merchants.

As a first step KBank and JCBI will mainly target airlines and other travel related merchants on the web in order to encourage JCB cardmembers in Thailand to use JCB cards for travel expenditures.



(From left) Mr. Tsuyoshi Notani, Managing Director of JCBI Thailand, Mr. Yutaka Nakazawa, SVP of JCBI, Mr. Kenji Seto, President and COO of JCBI, Mr. Krisada Lamsam, Executive Vice President of KBank, Ms. Kattiya Indaravijaya, First Senior Vice President of KBank, Ms. Anchalee Charasyosvuthichai, First Vice President of KBank

After e-commerce acceptance starts, KBank will also open their bricks-and-mortar

retail merchants to JCB cards. The agreement targets to signing on 16,000 merchants by 2010 throughout Thailand. The arrangement will significantly expand JCB cardmember convenience through acceptance at the country's second largest acquirer network.

"I am excited to be signing a license agreement with KBank, which will surely enhance JCB acceptance further in Thailand", said Mr. Kenji Seto, President and COO of JCBI. "In cooperation with KBank, our cardmembers travelling in Thailand will be able to enjoy much more convenience than before. And I anticipate the enhancement of JCB acceptance will also encourage the existing and potential issuers of JCB cards in Thailand."

JCB has been expanding its acceptance network as a global payment brand since 1981 through alliances with local banks and other financial institutions. In Thailand, KBank is the fifth major partner to enter a licence agreement with JCB for expanding JCB merchants.



## UAE Hypermarket and Hospitality Management Group Start Accepting JCB Card

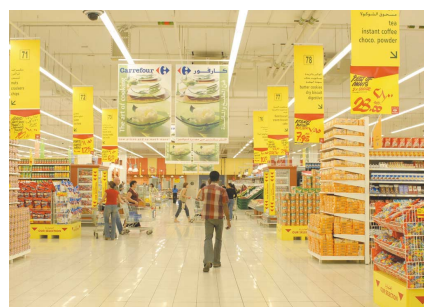
**J**C B card is becoming increasingly convenient in the United Arab Emirates (UAE). Network International, the Dubai based comprehensive card solutions provider and one of JCB's partner acquirers in the UAE, has recently entered into two deals that enhance JCB card acceptance with a leading hypermarket chain, Carrefour, and a luxury international hospitality management group, Jumeirah Group. From June, all Carrefour outlets and all Jumeirah Group properties - including the iconic Burj Al Arab and the Jumeriah Beach Hotel - across the UAE began accepting JCB.

In 2007, Japanese visiting Dubai reached almost 100,000, increasing 20.2% from the previous year, according to the Dubai Department of Tourism and Commerce Marketing. Even more travelers are anticipated to visit the amazing Emirates for business and pleasure in the years to come, making it a priority for an international payment brand such as JCB to increase the level of

convenience, responding to the emerging needs of its cardholders. In response to this, new JCB partner National Bank of Abu Dhabi also commenced acquiring of JCB merchants from June 2008. Along with a long standing acquiring relationship with Mashreq Bank, JCB is on track to achieving acceptance at all credit card merchant outlets across the UAE.

In January 2007 JCB signed an agreement to a joint venture company in the UAE with two other partners. Foreseeing continued regional card market growth, the new company is to issue the JCB card later and also to conduct regional licensee business.

This expansion of the merchant acquiring network and card acceptance at important merchants such as hypermarkets and hotel groups are vital for both the future local JCB cardmembers, as well as for travelers from outside the UAE.



Inside of Carrefour at Deira City Centre



Jumeirah Beach Hotel



Burj Al Arab

## SIX Multipay Commences Cross-border Merchant Acquiring for JCB - Widening JCB Acceptance in 23 European Countries

SIX Multipay a subsidiary of SIX Group that ensures the acceptance and smooth processing of card-based means of payment as a sales and marketing organization, commenced merchant acquiring for JCB in April 2008. SIX Multipay acquiring is enhancing JCB card acceptance in 23 European countries, including Switzerland and Liechtenstein.

This alliance with SIX Multipay, the largest merchant acquirer in Switzerland, is a big step for JCB in significantly expanding the merchant network in order to meet the demands of its cardmembers.

Mr. Uwe von Fels, General Manager of JCB International Co., Ltd.

Geneva Representative Office, said, "Until now, JCB had been directly acquiring JCB merchants in Switzerland. Since this country is one of the favorite destinations for Japanese tourists, JCB decided that this strategic partnership with SIX Multipay would bring greater convenience to JCB cardmembers. In 2007, Japanese tourists spent over 554,000 nights in Switzerland with approximately 324,500 hotel check-ins. I am confident that this new strategic partnership will benefit both JCB cardmembers with wider card acceptance, and SIX Multipay merchants through the greater purchasing power of JCB cardmembers."



## JCB Enhances Card Acceptance in Vietnam in Cooperation with Sacombank

JCB has newly partnered with Sai Gon Thuong Tin Commercial Joint Stock Bank (Sacombank), one of the major commercial banks in Vietnam to increase acceptance for further cardmember convenience. Sacombank started opening its merchant network and recruiting new merchants for JCB card in March 2008, targeting to sign on approximately 1,500 JCB merchants in the first year.

JCB's expansion in Vietnam initiated in 1991, with the signing of a licensee agreement with Bank for Foreign Trade of Vietnam for

JCB merchant acquiring. Since then, JCB has built alliances to enhance the acceptance level of JCB cards with United Overseas Bank and Australia New Zealand Banking Group. As Vietnam is recently seeing a growing number of travelers from Japan where there are over 59 million JCB cardmembers, the country is becoming more and more important as a market for JCB in terms of card acceptance.



## Guam Visitors Bureau Awards True Guam Campaign the Most Outstanding Promotion Overseas in 2007

Since it was first launched in 2005, JCB's True Guam Campaign has successfully promoted tourism and spending in Guam with the support of the Guam Visitors Bureau (GVB). In recognition of this contribution, the campaign was applauded as the Most Outstanding Promotion Overseas in 2007 at the Excellence In Tourism 2008 Awards hosted by GVB on May 30 2008. This annual event honors outstanding people and companies that help drive the island's economic engine.

When publishing the list of award winners, GVB commented, "Since 2005, the True Guam Campaign has helped draw more Japanese tourists to Guam's shores by running advertisements in Japan and Guam. Once on island, the True Guam Campaign's JCB cards contributed to the local economy by encouraging visitors to shop by providing incentives like the Lucky Draw promotion and the distribution of its complimentary JCB beach ball to customers that presented their JCB card at supporting companies. With the cooperation of 15 companies and organizations from different sectors of Guam's tourism industry, the True Guam Campaign showed that a little card can do a lot."

The True Guam Campaign began in January 2005 and ended in September 2007. During this period, total JCB cardmembers spent more than the average Japanese visitor to Guam by over US\$253. JCB considers the major factors in this success to be the effective use of JCB, GVB, and participating businesses that promoted the

campaign on their web sites, JCB member magazines, and in-store displays on Guam to raise awareness of the campaign through a wide array of channels, as well as through the efforts of participating local merchants.

In order to offer more privileges to JCB cardmembers visiting Guam, and continue to boost the local economy, JCB launched a new 'VIVA! JCB Guam Campaign' on July 16 2008, also backed by GVB. JCB cardmembers who use the JCB card at selected travel, tour or rent-a-car companies on Guam will receive a small gift, and



Trophy



(From left) Ms. Mary Torres, GVB Deputy General Manager, Senator James Espaldon, Senator for Tourism, Governor Felix Camacho, Mr. Hiroyuki Ono, Vice President and General Manager of JCB International (Micronesia), Ltd. Miss Guam Tourism Tiffany de Gracia, Mr. David Tydingco, GVB Chairman of the Board

for every US\$200 of card use, a coupon exchangeable for a DFS Galleria Guam gift certificate worth US\$10, up to a maximum of five coupons. The campaign will run until January 15 2009.

## EMVCO Publishes Entry Point Specification: a step towards a common EMV contactless application

EMVCo, the EMV standards body owned by JCB International and other payment systems, has published the EMV Entry Point Specification, an interoperable terminal specification which allows a single terminal to process contactless payments from cards or tokens regardless of whether they support a JCB or other payment system application.

When a contactless card is presented for payment, the Entry Point Specification allows a terminal to read the card data and direct the transaction to the relevant payment system payment application on the terminal for processing. It is a multi-kernel

approach managed by an overarching layer - the Entry Point - which allows the payment systems' proprietary applications to co-exist on a terminal with future contactless applications.

There have been significant investments made in the deployment of contactless programs by payment systems, financial institutions and merchants around the world. The Entry Point Specification will support the existing contactless applications already installed on a large base of cards and terminals globally, while ensuring future support for additional or evolving contactless applications through its modular architecture.

## JCB Offers Special Privileges to Cardmembers Visiting Japan from Asia and Around the World

As the number of JCB cards issued in Asia expands, JCB, as a brand born in Asia, is working hard to provide increased value to cardmembers. There are over one million JCB cardmembers in each of China, Taiwan and Korea where traveling to Japan to enjoy beautiful nature and the traditional heritage is a growing boom. JCB is making the most of this opportunity to use its position as proprietary JCB acquirer to leverage Japan's largest merchant network on behalf of its cardmembers. JCB partner major department stores and electronic retail stores in five popular tourist destinations - Hokkaido, Tokyo, Tokai, Kansai, and Kyushu - are providing special privileges for JCB cardmembers visiting from outside Japan. Cardmembers access the JCB website [www.all.jcb-card.com/jpcp/en/](http://www.all.jcb-card.com/jpcp/en/) (\*1), print out coupons and present them at

merchants to receive gift certificates and other special offers. The campaign runs from August 1 2008 through March 31 2009. As a T&E-oriented payment brand, JCB is actively considering how to further enhance benefits and services for JCB cardmembers visiting Japan in the future.

\*1: These coupons are available in Korean, Chinese, and English.

## JCB and Walt Disney Japan Sign Marketing Alliance and Co-branded Credit Card Agreements

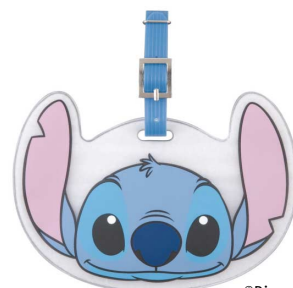
JCB has signed agreements for a marketing alliance and a co-branded credit card with the Walt Disney Company (Japan) Ltd. (WDCJ). These agreements enable JCB to leverage Disney content in a broad range of activities to market its payments business in Japan starting July 1 2008. Currently, JCB and WDCJ are developing various plans including: exclusive Disney Web content for JCB cardmembers, JCB promotions featuring animated Disney content, and invitations to live-action Disney performances. JCB began accepting applications for Japan's first credit card for Disney fans from selected customers in August. Applications from the general public will be welcomed beginning November 18 2008.



©Disney  
First 10,000 visitors to JCB Central League Fan Festa can receive a JCB original fan.

JCB has highly valued Disney entertainment content, featuring it in the JCB loyalty-point program and other promotions since 1989, when JCB was granted a Disney promotion license by WDCJ. JCB also signed park sponsor agreements with Tokyo Disneyland® in 1988 and Tokyo DisneySea® in 2001 with Oriental Land Co., Ltd., and conducts a wide range of promotions and campaigns for JCB cardmembers in conjunction with Tokyo Disney Resort® events.

JCB looks forward to building on the new agreements to strengthen the partnership with WDCJ, a leader in the entertainment business, and leverage the ever-popular Disney content. JCB is committed to enhancing JCB as a travel & entertainment card combining the magic and power of the Disney brand with JCB's advanced, integrated payment services.



©Disney  
JCB cardmembers can receive a Stitch original name tag at JCB airport service desks in Japan during campaign period



## JCB Environmental Initiatives: Eco-Action-Point Program and CO<sup>2</sup> Emission Offsets

Global warming and other critical environmental issues increasingly demand more socially responsible action by consumers and corporations alike. Japan's ratification of the Kyoto Protocol is a commitment to reduce greenhouse-gas emissions from the 1990 level by 6% by 2012, but in fact residential and commercial CO<sup>2</sup> emissions, a significant share of the total, have risen by about 40% over 1990. Japan's consumers and corporations must work even harder now to prevent global warming.

Environmental protection is an important part of JCB's corporate social responsibility action plan, and two recent JCB initiatives directly address the problem of CO<sup>2</sup> emissions caused by energy use at home and the office.

First, JCB has undertaken Eco-Action-Point program operations on behalf of Japan's Ministry of the Environment, starting in Hokkaido from July 2008 and phasing in nationwide from October 2008. Consumers who select energy-saving appliances and other environmentally friendly products and services earn points that can be exchanged for concrete rewards, as well as representing positive acknowledgment of their individual contribution to reducing CO<sup>2</sup> emissions. Only products and services that help

reduce greenhouse-gas emissions have an "Action Number" that the purchaser can enter on the Eco-Action-Point web site, accessible by mobile phone or computer, to earn points. The web site also provides ranking of various products and services on the basis of their reduction of CO<sup>2</sup> emissions.



Also, to address CO<sup>2</sup> emissions attributable to its own headquarter offices and other facilities, JCB has obtained 8,000 tons of carbon emission offsets through a major financial institution carbon offset trust fund. The CO<sup>2</sup> emission credits are CER (certified emission reduction) that originated from wind power generation in India. JCB will use the credits to offset 8,000 tons of CO<sup>2</sup> emissions during the first Kyoto Protocol enforcement period from 2008 to 2012.

In addition, JCB is taking environmental action by participating in the citizen's project "Team Minus 6%", purchasing green products, recycling employee cafeteria food waste, offering tree planting to JCB cardmembers as a reward for the OkiDoki point program, and in many other ways.

## JCB Supports the Entertainment Industry through Sponsorships: enhancing customer service as a T&E card

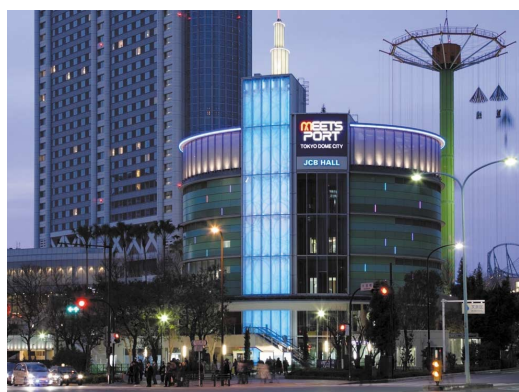
JCB is enhancing its value as a travel & entertainment card through a wide array of sponsorship activities. Particularly, JCB actively supports the entertainment industry including park sponsorship of Tokyo Disneyland® (1988-), Tokyo DisneySea® (2001-), presenting sponsorship of Cirque du Soleil® ZED™ (2007-), and sponsorship of a pavilion at KidZania Tokyo (2006-), a unique theme park where children enjoy virtual reality social and work experiences. By backing these outstanding popular facilities, JCB is building itself as the brand providing 'trust' and 'expectation'.

In October 2007, JCB signed a new sponsorship agreement with Tokyo Dome Corporation for a multipurpose hall located in the newly established Meets Port in Tokyo Dome City (\*1). The JCB Hall opened in March 2008 with commemorative performances by TOTO and Boz Scaggs, and since then various programs including

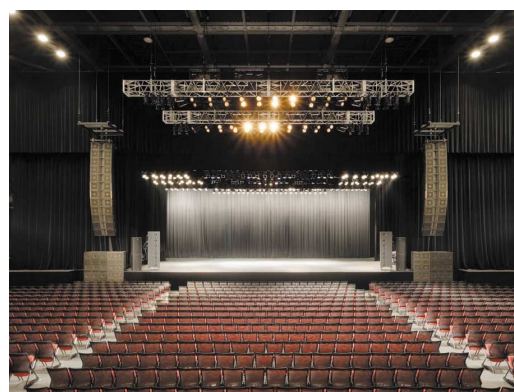
concerts, dramas, musicals, and combat sports have been held in succession.

One of the main features of this hall is a strong feeling of unity between seats and stage: although the hall can hold as many as 3,000 persons, the distance between the stage and the backmost seat is only 25 meters. Also, the permanent acoustic and lighting facilities are top class, enabling performers to hold live shows with the highest level of quality bringing only their own instruments.

\*1: Tokyo Dome City: Centered on Tokyo Dome, Japan's first domed stadium, Tokyo Dome City is an entertainment complex facility with a hotel, amusement park, and natural hot spring spa. JCB Hall is in the Meets Port area, a refreshment space created in March 2008, with restaurant facilities and garden.



Exterior of JCB Hall at Meets Port



Interior of JCB Hall

## JCB Promotes QUICPay™ at Convenience Stores, Gas Stations, Supermarkets and Other Everyday Shopping Loci Steadily developing the small-value market

JCB is making progress in expanding the credit card market by promoting QUICPay™ contactless payment in the cash-oriented small value market. Acceptance of the QUICPay payment scheme launched in 2005 is now growing rapidly at convenience stores, gas stations, supermarkets and other everyday shopping locales where fast payment is in high demand. QUICPay increases customer convenience while serving merchant needs for fast cashless payment at the same time.

Seven Eleven's 12,000 convenience stores throughout Japan began accepting QUICPay contactless payment in April 2008, following major chains Lawson in July 2007 and Circle K Sunkus in January 2008. Acceptance at Japan's major gas station chains is also progressing well, with Eneos launching the payment system at 850 self-service stations nationwide in April 2008 and Showa Shell at 500 self-service locations in July 2008, following Esso/Mobil/General self-service stations in May 2007. Among supermarkets, all 56 Hankyu Oasis, Hankyu Nissho Store and

Hankyu Family Store locations in western Japan began accepting QUICPay in April 2008.

JCB developed the QUICPay contactless scheme for the purpose of opening up Japan's small-value market - estimated at 60 trillion JPY - to credit card payment, making payment more convenient for the nation's consumers. As an open scheme, other payment brands can participate in QUICPay. QUICPay is the recommended scheme of MOPPA, the Mobile Payment Promotion Association, established in October 2005 and comprised of 79 companies, primarily mobile phone operators and credit card companies. According to MOPPA statistics, there were 4.25 million QUICPay cardmembers and 144,000 QUICPay acceptance terminals in the market as of June 30 2008.



QUICPay

### J/Speedy™ for Outside Japan

J/Speedy™ is JCB's global standard-based (ISO/IEC 14443) contactless payment solution, which has been developed in recognition of the necessity of globally standardized contactless payment service for markets around the world. The solution allows lower development costs for vendors and a more attractive value proposition for merchant investment in terminals and card readers, promoting expansion of the contactless payment infrastructure outside of Japan. The first JCB card with J/Speedy was launched by Union Bank in Taiwan on September 2007.



J/Speedy

## New Board Director Appointed as Head of JCB International Europe

Mr. Yutaka Nakazawa is newly appointed as Board Director, General Manager and Executive Vice President of JCB International (Europe) Ltd., succeeding Mr. Shizuo Mizuguchi. The appointment was made on June 26 with immediate effect. Mr. Nakazawa's responsibilities cover a broad range of JCB brand business in Europe, the Middle East, and Africa, including further enhancement of the brand licensee partner network and directing all regional JCBI offices in the dynamically changing European payment environment.

Mr. Nakazawa has accumulated extensive experience in JCB international business over the past fifteen years. Half of those years, from 1998 to 2004, were spent at JCBI's largest subsidiary, JCB International Credit Card Co., Ltd., headquartered in Los Angeles. During his tenure he served as Branch Manager in LA, and then took on the responsibility of Vice President of the Partner Relation Division, in charge of expanding the JCB brand acquiring market in the U.S. and Latin America. In 2005 he returned to Tokyo to serve as Senior Vice President of Sales and Marketing in the Asia Pacific Department at JCBI's parent

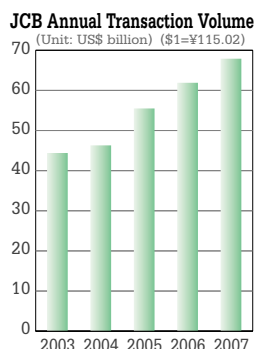
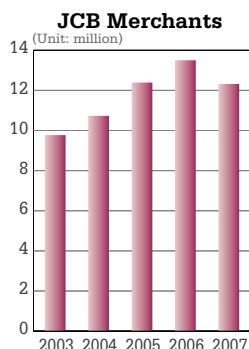
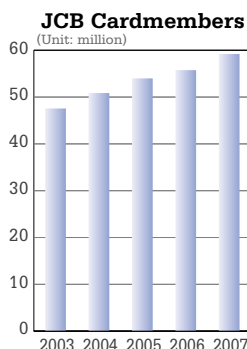
company, JCB Co., Ltd., focusing on building JCB brand issuing business through partners in the Asia Pacific region. Under his leadership JCB achieved important milestones including significant expansion in China, Taiwan, and a number of South East Asian countries.



"I am committed to sustaining, developing, and enhancing the achievements of my respected predecessors in this region, to build JCB into an even stronger international brand," Mr. Nakazawa said. "Currently the European payment landscape is changing drastically with the advent of the Single Euro Payments Area, and JCB must keep ahead of the rapid movement of the market. I am very much honored to take on the responsibility for this market, and I sincerely hope my past experience in other markets and business areas will be of value in my new assignment to further enhance JCB brand business in Europe and contribute to the prosperity of all customers engaged in JCB business."

## JCB Key Statistics for FY2007

(As of March 2008)



**JCB Cardmembers : 59.78 million \*1**  
**JCB Merchants : 12.32 million \*1**  
**JCB Annual Transaction Volume : 67.9 billion USD \*2**

\*1 The figures are as of March 31, 2008.

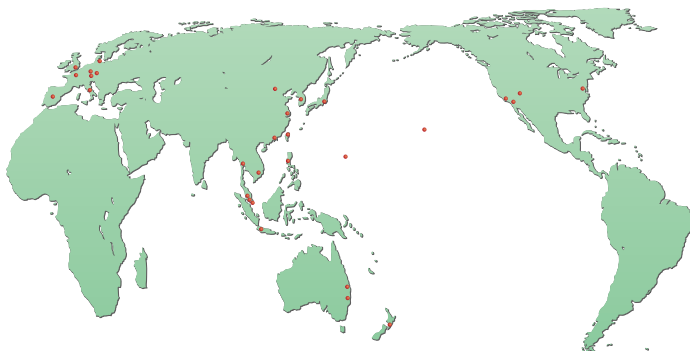
\*2 2007 Annual transaction volume is from April 2007 to March 2008.

Note: JCB calculates its annual transaction volume in Japanese yen. The figures in the graph are based on the average exchange rate for 2007, \$1 = ¥115.02

## JCB Plazas Worldwide



JCB Plaza



JCB Plaza is an exclusive JCB cardmember service lounge providing travel information and emergency support service.

### Americas

New York / Los Angeles / Las Vegas /  
San Francisco / Honolulu / Guam

### Asia Pacific

Tokyo / Hong Kong / Beijing /  
Shanghai / Seoul / Taipei / Singapore /  
Bangkok / Ho Chi Minh City / Bali /  
Kuala Lumpur / Sydney / Gold Coast /  
Auckland

### EMEA

Paris / London / Rome / Frankfurt /  
Madrid / Wien / Geneva / Copenhagen

(As of the end of August 2008)

## JCB International Offices

● **JCB Co., Ltd.**  
**Head Office**  
 5-1-22 Minami Aoyama, Minato-ku, Tokyo 107-8686  
Japan

● **JCB International Co., Ltd.**  
 5-1-22 Minami Aoyama, Minato-ku, Tokyo 107-8686  
Japan

### Asia Pacific

- JCB International (Asia) Ltd.  
Hong Kong
- JCB International (Asia) Ltd.  
Korea Branch  
Korea
- JCB International Co., Ltd.  
Beijing Representative Office  
China
- JCB International Co., Ltd.  
Shanghai Representative Office  
China
- JCB International Co., Ltd.  
Dalian Representative Office  
China
- JCB International (Taiwan) Co., Ltd.  
Taiwan
- JCB International Asia Pacific Pte. Ltd.  
Singapore
- JCB International Co., Ltd.  
Jakarta Representative Office  
Indonesia
- JCB International Co., Ltd.  
Kuala Lumpur Representative Office  
Malaysia
- JCB International Co., Ltd.  
Manila Representative Office  
Philippines
- JCB International (Thailand) Co., Ltd.  
Thailand
- JCB International (Oceania) Pty. Ltd.  
Australia
- JCB International (Oceania) Pty. Ltd.  
Gold Coast Branch  
Australia
- JCB International (Oceania) Pty. Ltd.  
New Zealand Branch  
New Zealand

### EMEA

- JCB International (Europe) Ltd.  
EMEA Head Office  
United Kingdom
- JCB International (Europe) Ltd.  
London Front Office  
United Kingdom
- JCB International (France) S.A.S.  
France
- JCB International (Italy) S.p.A.  
Italy
- JCB International (Deutschland) GmbH  
Germany
- JCB International (Europe) Ltd.  
Sucursal en Espana  
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- JCB International (Austria) GmbH  
Austria
- JCB International Co., Ltd.  
Geneva Representative Office  
Switzerland
- JCB International Co., Ltd.  
Amsterdam Branch  
The Netherlands

### Americas

- JCB International Credit Card Co., Ltd.  
U.S. Head Office, U.S.A.
- JCB International Credit Card Co., Ltd.  
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- JCB International Credit Card Co., Ltd.  
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New York Branch, U.S.A.
- JCB International Credit Card Co., Ltd.  
Honolulu Branch, U.S.A.
- JCB International (Micronesia), Ltd  
U.S.A.

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## Contacts

Kazumi Kinoshita  
 Supervisor  
 International Strategy Planning  
 JCB Co., Ltd.  
 Tel:81(3)5778 8390  
 Fax:81(3)5778 8377  
 Email:kazumi.kinoshita@jcb.co.jp

JCB Head Office  
 5-1-22 Minami Aoyama, Minato-ku,  
 Tokyo 107-8686  
 JAPAN

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