

JCB Established Joint Venture Credit Card Business in the UAE in Cooperation with ORIX and Majid Al Futtain Group: Launch of the first JCB card in the UAE

In Dubai, the United Arab Emirates, JCB International (JCBI) established a joint venture credit card company, Majid Al Futtain JCB Finance LLC (MAF JCB), with its esteemed partners, ORIX Corporation (ORIX) and Majid Al Futtain Group (MAF Group), in October 2008. Also, on the day of the announcement of the creation of MAF JCB, the company unveiled the very first JCB branded credit card, the Najm (means "star" in Arabic). The Najm JCB Credit Card is welcomed at all UAE merchants, offering shoppers unparalleled value especially at Carrefour, the French hypermarket chain, in the UAE. This also marked the first JCB branded card issuance in the country.

MAF Group has been a close partner of ORIX, who had been looking to enter into new business opportunities in the Middle East. JCB, who aims to enhance their brand throughout the Middle East and North Africa, signed a joint venture agreement with MAF Group in January 2007 through an introduction coordinated by ORIX, a strategic partner of JCB. The three companies have been

actively working together to create a card company in the Middle East that provides attractive card services not offered by any other international brands. Benefiting from JCB's credit card business expertise and ORIX's experience in international finance, MAF JCB aims to meet the credit

card needs of the market while playing a central role in strengthening MAF Group's customer services and marketing strategies. MAF JCB will look to expand into 19 countries throughout the Middle East and North Africa, thereby further promoting the JCB international brand and presence.

Mr. Tamio Takakura, President and Chief Executive Officer at JCB Co., Ltd. (JCB), said, "In order to contribute to the region's credit card industry, JCB is committed to supporting this new undertaking by sharing our payment brand expertise, as well as our experience as the largest credit card issuer group in Asia. By combining the strength of the three visionary companies, MAF JCB will bring a new, unique and valuable choice to this market. We are thrilled to participate in the new company's success, not only in the United Arab Emirates but across the Middle East and North Africa."

About MAF JCB

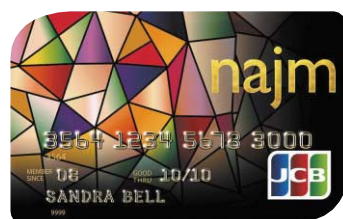
Name:	Majid Al Futtain JCB Finance LLC	
Capital:	60 million UAE Dirham	
Location:	Dubai, United Arab Emirates	
Investor ratio:		
	MAF Ventures LLC	60%
	ORIX Corporation	30%
	JCB International Co., Ltd.	10%
Employees:	50 (as of October 2008)	
Business areas:	Credit card issuance, JCB brand development	



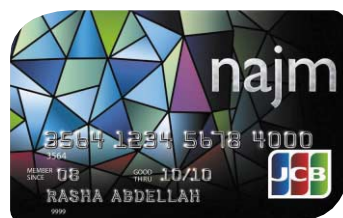
Liquid Star - Gold Credit Card



Liquid Star - Silver Credit Card



Stained Glass - Gold Credit Card



Stained Glass - Silver Credit Card



At the press conference. (From left) Mr. Tamio Takakura, President and Chief Executive Officer at JCB Co., Ltd., Mr. Ahmed Bin Brek, Chief Executive Officer at Majid Al Futtain Ventures LLC, Mr. Yukio Yanase, Chief Operating Officer at ORIX Corporation, Mr. Rasool Hujair, Chief Executive Officer at Majid Al Futtain JCB Finance LLC

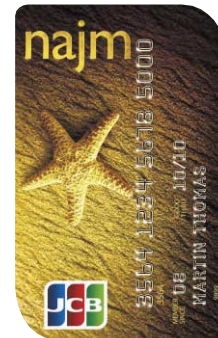
Mr. Rasool Hujair, the new company's CEO, talked about the partnership with JCB, and issuance of JCB card. "We chose JCB as a business partner and as the international payment brand of the Najm, because JCB is very unique, which we consider very important. Traditionally, MAF Group has been providing new and unique experiences such as shopping mall and other entertainment facilities to this region. This time, MAF JCB aims to be the unique consumer finance company in the region responding to various consumer needs. In addition to its attractive card design, the Najm card has many more benefits and discounts than any other credit card in this region ever provide, which makes it stand out in the crowd. We thought JCB was the right choice for us."

On the launch of their first product, Mr. Hujair said, "From the Mall of the Emirates and across the region, people have been able to benefit from the value and choice that Majid Al Futtaim has brought them. The introduction of the Najm JCB card gives our customers one more way to get the best value and most choice from their shopping experiences."

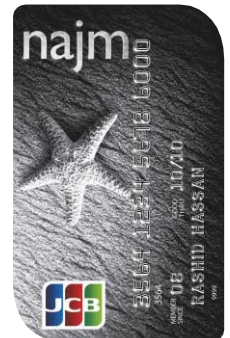
More than just a credit card, the Najm JCB card offers shoppers unparalleled value with hassle-free payment, cash back on all purchases, significant discounts and savings, and dedicated checkouts at all Carrefour stores in the UAE.

Major benefits of the Najm JCB credit card

- Up to 50% off for hundreds of select products at Carrefour
- Up to 25% off purchases at popular fashion and jewelry stores
- 25% off entrance to Ski Dubai
- 20% off at Kempinski Hotel Mall of the Emirates
- 2% cash back at Carrefour, Mexx, XX by Mexx, Lucky Brand Jeans, Liz Claiborne, Monet & Co, Fat Face and Jane Norman with no minimum spend requirements
- 1% cash back on all other purchases with no minimum spend requirements
- Dedicated check out counters at all Carrefour stores in the UAE
- Triple credit at Magic Planet (pay AED 100 and receive credit worth AED 300)
- Great offers at other leading brands across the UAE



Star Fish - Gold Credit Card



Star Fish - Silver Credit Card



JCB Further Enhances JCB Brand in China with Global-Scale Commercial Bank, Industrial and Commercial Bank of China

JCB International signed an issuing license agreement in November 2008 with Industrial and Commercial Bank of China Limited (ICBC). Aiming for launch in 2009, JCB and ICBC will begin to develop credit card products with functions and services targeting the Chinese consumer.

ICBC is one of the largest commercial banks in the world, ranking first in the world in total assets, and first in China in the number of credit cards issued. ICBC and JCB entered into an acquiring partnership in 1991 to enhance the JCB merchant network. ICBC's nationwide branch and customer network will accelerate JCB card issuance, further enhancing the JCB cardmember base, and building a stronger presence in China for JCB as an international brand. For ICBC, in turn, partnering with the only Japanese international credit card brand will expand its customer service and create additional value in its product lineup.

Since 1982, JCB has been pursuing business alliances with

banks and financial institutions including Bank of China to increase convenience in China. Now, eleven Chinese partner banks and financial institutions conduct JCB merchant acquiring business, and approximately 80,000 merchants across the nation accept JCB card for payment.



JCB and ICBC's signing ceremony in Beijing: (from left) Mr. Li Weiping, Head of ICBC's credit card center, Mr. Kenji Seto, President & COO of JCB.

JCB and Ping An Bank Tie Issuing Partnership: Ping An Bank launches BE@RBRICK design JCB cards

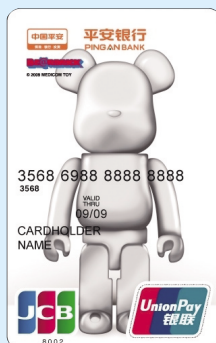
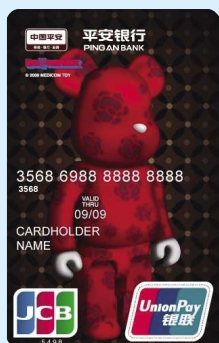
JCB International signed an agreement with Ping An Bank Co. Limited (Ping An Bank), part of the major financial group Ping An Insurance (Group) Company of China Ltd., for issuing JCB cards in China. Starting June 1, 2009, Ping An Bank began promoting the new "Ping An Bank BE@RBRICK JCB Card" featuring the popular BE@RBRICK bear-shaped block-type figure owned by MEDICOM TOY CORPORATION, a Japanese toy maker.

For JCB, the alliance is aimed to accelerate JCB brand growth in China, and for Ping An Bank, which is now aggressively building credit card business, it will expand their product line and further strengthen their customer base. JCB contributed expertise in co-brand program development to Ping An Bank for its launch of the Ping An Bank BE@RBRICK JCB Card.

About the Ping An Bank BE@RBRICK JCB Card

Select from five card designs featuring BE@RBRICK, a bear-shaped block-type figure, loved by many collectors worldwide as well as in Japan, and now popular among China's metropolitan youth. This is the first international credit card in the world to feature BE@RBRICK. The card offers attractive

functions and services to BE@RBRICK fans, including original BE@RBRICK rewards for points earned with the card. Cardmembers enjoy both Ping An Bank credit card functions and services and JCB international brand functions and services.



BE@RBRICK TM & © 2001-2009 MEDICOM TOY CORPORATION. All rights reserved.



Advertisement in Shanghai



Note: Job titles and departments are those at the time of the event.

More Milestones in Partnership between JCB and China Merchants Bank

JCB International is enhancing its ties with China Merchants Bank (CMB) with the recent launch of new JCB brand credit cards. In March, CMB started to issue the "Chibi Marukochan Fan's Credit Card" and the "Crayon Shinchan Fan's Credit Card", JCB brand credit cards that appeal to younger Chinese in their 20s and 30s with higher motivation to spend by card with designs featuring popular Japanese anime characters. And in May, CMB launched a co-brand JCB credit card with FAW Toyota Motor Sales, a major vehicle sales company in China, targeting the country's automobile owners and fans. This marked the first FAW Toyota co-brand card to be issued in China as well as the first JCB brand card to be issued in cooperation with an automobile industry company in

China. These cards stand as milestones in the business alliance between JCB and CMB.

China Merchants Bank, a major commercial bank that is proactively expanding its credit card business, has been issuing JCB brand cards since early 2007. Going forward, JCB and JCB International will continue to build cooperative business with CMB to provide more high-quality products and services to meet diversifying Chinese consumer needs, with the expertise JCB has built over many years as a leader in the Japan credit card market.

About the FAW Toyota Co-brand JCB Credit Card

The FAW Toyota JCB international brand card can be used for transactions in both Chinese RMB and US dollars. Available as a standard card only, the card provides five types of insurance, travel reservation service, five-star customer service, interactive SMS service, discounts and premiums at select merchants, emergency credit facilities and other CMB credit card functions and services in addition to JCB international brand functions and services. Targeting existing and potential FAW Toyota customers, the card is available in four designs to match the tastes of every automobile fan: a universally appealing "Streamlined Body" design, and specifically for Toyota admirers, "Crown", "Land Cruiser 200" and "Prius" designs.



Prius Credit Card



Land Cruiser 200 Credit Card



FAW Toyota Brand Credit Card



Crown Credit Card

About the 'Chibi Marukochan Fan's Credit Card' and 'Crayon Shinchan Fan's Credit Card'

The "Chibi Marukochan Fan's Credit Card" and the "Crayon Shinchan Fan's Credit Card" feature Japanese anime characters popular with Chinese consumers in their 20s and 30s. Card use earns points exchangeable for Chibi Marukochan or Crayon Shinchan goods. Note: License to use the characters was obtained through the cooperation of Animation International based in Shanghai.



Chibi Marukochan Fan's Credit Card



Crayon Shinchan Fan's Credit Card

Bank of Shanghai Launches JCB Card with Popular Characters YoYoCiCi

Bank of Shanghai and JCB are strengthening their issuing alliance begun in 2005 with an agreement to issue a new JCB brand credit card. Bank of Shanghai launched the new card in April 2009, with a design featuring the YoYoCiCi characters owned by Shanghai Jofun Digitech Co., Ltd. YoYoCiCi are cute boy and girl monkey characters that appeal to a wide sector of China's consumers. The new card offers three designs that YoYoCiCi fans are sure to love, as well as dual currency functionality, Bank of Shanghai's wide range of credit card services, JCB international

brand services and access to JCB's full acceptance network worldwide. The card will draw many customers, thanks to the broad popularity of YoYoCiCi in conjunction with Bank of Shanghai's strong customer base and retailing capability. JCB and JCB International are pleased to strengthen the alliance with Bank of Shanghai, and to support the development of JCB cards meeting the diversifying needs of China's consumers by providing expertise built over many years in the card business in Japan.



YoYo Credit Card



CiCi Credit Card



Love Forever Credit Card

JCB Strengthens Partnership with China Minsheng Bank

JCB International is enhancing its ties with China Minsheng Banking Corp., Ltd (CMBC) with the recent co-brand JCB credit cards. In late May 2009, CMBC launched the JCB branded "CMBC - CEA Credit Card" in cooperation with China Eastern Airlines Corporation Limited (China Eastern Airlines), and in August, it began to issue JCB branded credit cards with the Chinese popular fashion magazine VIVI.

During CMBC's development of the co-brand credit cards with China Eastern Airlines and VIVI, JCB provided the issuing bank with expertise it has accumulated in the Japan credit card market, responding to CMBC and its partner



Mr. Koremitsu Sannomiya, JCB's President & COO, making a speech at the press conference

corporations' need to strengthen service to customers through a credit card. JCB and JCBi are enhancing partnerships for JCB brand card issuing with CMBC by strategically utilizing the knowledge, skills and network built over 40 years in the credit card business.



At the press conference (from left): Mr. Hirohiko Sugiyama, Head of Regional Headquarters Asia Pacific at JCBi, Mr. Yang Ke, President of Credit Card Center of CMBC, Mr. Shan Chuanbo, Director of Marketing & Sales Committee of China Eastern Airlines, Mr. Shu Shi Zhong, Assistant President, General Manager of Department of Business Management of China UnionPay

About CMBC - CEA Credit Card

The new CMBC - CEA Credit Card combines CMBC credit card services and the China Eastern Airlines mileage program, and also enables cardmember access to JCB global network and services, for an international card that earns China Eastern

Airlines miles when used to purchase air tickets. The CMBC - CEA Credit Card has a lineup of standard, gold, and platinum card types. This is the first JCB branded platinum card to be issued in China.



Gold



Platinum



Standard

About CMBC-VIVI Credit Card

The new CMBC - VIVI Credit Card combines CMBC credit card services, JCB brand services, and attractive features including discounts and benefits targeting the young readers of VIVI magazines. The card is available in standard and gold, with beautiful designs featuring cool and fashionable ladies.



Standard



Gold

JCB and China Everbright Bank Strengthen Alliance with "Everbright Flower Angel Credit Card"

JCB International and major commercial bank China Everbright Bank (CEB) are strengthening their alliance with the launch of a cobrand card featuring the popular manga and anime character Flower Angel Lunlun (Hana no ko Runrun). CEB started accepting card applications in July, appealing to fans of Flower Angel Lunlun with a card design featuring the popular character and providing fans special discounts and privileges. The Everbright Flower Angel Credit Card achieves the goal of CEB to target the Lunlun fan segment, primarily women born in the 1970s and 1980s, with the support of JCB's expertise in card product development.

JCBi and CEB signed a JCB brand issuing license in February 2007, and in the same year CEB began issuing JCB cobrand cards in cooperation with a major magazine publisher targeting trend-conscious young men and women, as well as the cobrand cards with PCD Stores, a major Chinese department store.

CEB is an important partner in JCB issuing business in China, the first to issue a JCB brand card in cooperation with a major magazine publisher in the country. JCB will continue working together with CEB to develop cards meeting the diversifying needs of China's consumers.



Pink



Blue

Bank of China and JCB: Five years working together

This year marks five years since Bank of China and JCB International signed the first JCB brand issuing license agreement in China in June 2004. At that time rapid economic growth was lifting the standard of living of the middle classes and driving increasing consumer demand for international credit cards, leading JCB and JCB International to start approaching major banks in China in 2003 and culminating in the alliance with Bank of China to issue the first JCB brand card in the country. The card was launched in April 2005, supported by Bank of China's strong customer base and nationwide acceptance network, with commemorative designs featuring the two country's traditional performing arts: Japan's kabuki theater and China's Beijing opera. A valued JCB partner ever since, Bank of China has been instrumental in expanding the JCB brand cardmember base in

China. In December 2006, Bank of China was the first to issue a JCB cobrand credit card in cooperation with a major electronics retailer, an innovative fusion of the partners' resources and services to create a high added-value card. JCB was pleased to have contributed its expertise in card product development in the Japan card market to this endeavor. In May 2008, Bank of China launched another JCB cobrand credit card in cooperation with the major department store Sunlight.

JCB and JCB International intend to continue making the alliance with Bank of China even stronger, to promote JCB brand cards in the fast growing, diversifying China market.



Shanghai Pudong Development Bank and JCB Build a Stronger Partnership

Shanghai Pudong Development Bank (SPDBank) and JCB International agreed in December 2008 to launch a new JCB cobrand card in cooperation with Guanzhou Mopark Department Store. The new card, issued by SPDBank, will offer points for card use at the department store that can be redeemed for a wide variety of special products, discounts and other benefits. The card is a dual currency international card with access to the JCB acceptance network in China and worldwide, as well as credit card functions and services provided by SPDBank. JCB is proud to support SPDBank card issuing by providing expertise built in the card business in Japan.

SPDBank launched its first JCB brand card in March 2007, the Japan Airlines SPDBank Bank Co-Branded Credit Card. SPDBank, a leader in the China card market, joined forces with Japan Airlines,

the global airline based in Japan, and JCB, the international brandholder and major Japanese credit card issuer and acquirer, to meet the increasing need of China's consumers for a mileage card driven by growing economic exchange between the two countries. The card is targeted at internationally active businessmen and women living in China and traveling frequently to Japan.

JCB and JCB International look forward to continuing to strengthen the alliance with Shanghai Pudong Development Bank and launching a wide variety of cards in the China market.



JCB Partner Forum Held in China with Twenty JCB Brand Partners Invited

JCB and its international subsidiary JCB International (JCBI) together held a JCB Partner Forum in Beijing on March 12 2009, and Shanghai on March 13. JCB and JCBI invited approximately 200 representatives from 20 JCB partner financial institutions and corporations across China to participate in the event. At the forum JCB and JCBI shared the expertise they have built over more than 40 years of experience in the payment industry to support partners in China in enhancing their credit card business, as well as creating a common understanding of the JCB brand direction and strategy for the future, further strengthening the partnership with JCB and JCBI. In addition to detailing strategies for the credit card business in China, sessions were held in three specific areas requested by JCB partners, including case studies in Japan and the chance for exchange of information and opinion between JCB and JCB partner representatives. JCB has held 10 JCB World Conferences designed to share global strategy and strengthen

relationships between JCB and its partners worldwide. Now that the number of JCB cardmembers in China has grown to over two million, JCB is holding the JCB Partner Forum in response to the need to create marketing strategy grounded in the local China market. JCB is committed to supporting its partners in building their card business through a level of support unmatched by the other brands, providing expertise and suggesting solutions specifically designed for the needs of each partner, and opportunities such as this Forum to strengthen business relationships.



Mr. Toshifumi Ooka, Chief Representative of JCBI Beijing Rep. Office



At the conference room



Mr. Shinobu Sugihara, Executive Vice President of Marketing Planning Department, JCB



Mr. Masaki Takezawa, Executive Vice President of Risk Management and Planning Department, JCB

Promotional Campaign for JCB Cards in the Philippines: 'Bringing Filipinos Closer to Japan'

JCB International has unveiled a four-month promotional campaign with Bankard Inc. (RCBC Bankard) and Banco De Oro Unibank, Inc (BDO), designed to motivate Filipinos to apply for the JCB card and to use their JCB credit cards in the Philippines. With a theme of 'Bringing Filipinos Closer to Japan', the campaign offers customers who enroll and use their JCB card in their home country from August 1 to November 30 a variety of benefits and freebies at popular electronics retailers, cosmetics stores, restaurants and hotels as well as a chance to win a free trip to Japan. To celebrate the launch, JCB International, together with RCBC Bankard and BDO, conducted a launch ceremony on July 24, 2009, at UCC Café in Rockwell Power

Plant, Makati City. Mr. Oscar B. Biason, president and C.E.O. of RCBC Bankard, and Mr. Rolly Tanchanco, executive vice president for consumer lending group of BDO, made speeches, followed by a presentation of JCB brand presence in the country by Mr. Akihiko Shigemori, managing director of JCB International Asia Pacific Pte. Ltd. JCB International has had a presence in the Philippines for over twenty years, first establishing an acquiring alliance with RCBC Bankard in 1983, and then starting to promote JCB card issuance to local residents with RCBC Bankard in 1996, and BDO in 1998.



Mr. Rolly Tanchanco



Mr. Oscar B. Biason



At the launch ceremony



Campaign Overview

Target: All JCB credit cards issued by RCBC Bankard and BDO

Period: August 1 to November 30, 2009

Offers: Enroll and use JCB Card and get a chance to win a free trip for two to Tokyo, Japan for 4 days and 3 nights. -2 winners (4 persons)
New cardmembers will get a welcome gift of their choice at Japan Home Centre or Daiso Outlets.
Use JCB Card at popular JCB merchants and get discounts and freebies at Canon, Kanebo, Shiseido, Issey Miyake, Paul & Joe, Yoshinoya, Sakae Sushi, Tokyo Café, Robinsons Department Stores, Plantation Bay, Hilton Cebu Resort & Spa, and more!

Travel to Hokkaido with JCB and Win Great Prizes

JCB, the travel and entertainment card, not only gives cardmembers discounts and other perks to help them enjoy their trip more - when cardmembers travel to Hokkaido with JCB during this special campaign, they also get a chance to win great prizes. The number of travelers to Japan from China, Taiwan, Korea and other countries where JCB brand partners are actively promoting card issuing programs has been growing in recent years, creating an opportunity to deliver services only JCB can provide as

Japan's travel and entertainment card. In July 2009 Japan began granting visas to individual Chinese tourists (in addition to visas for groups) so that even more visitors from China are anticipated. Scenic Hokkaido is a popular destination for travelers from Asia, and JCB is making the most of the largest acceptance network in Japan to tie-up with JCB merchants in Hokkaido to launch this promotion starting November 1 2009. Be sure to bring your JCB card to Hokkaido and get a chance to win!



Chitose Outlet Mall Rera
[10 min. from New Chitose Airport by Free Shuttle Bus]

Travel to Hokkaido with JCB and Win Great Prizes

Dates: November 1 2009 to March 31 2010

How to enter: Get one scratch card for each 10,000 JPY (including tax) JCB card shopping in Hokkaido. Show your JCB card and receipts at the lucky draw service desk located in Chitose Outlet Mall Rera.

Prizes: 1st 5 winners of Rera gift certificate and food coupon worth 20,000 JPY
2nd 150 winners of Rera gift certificate and food coupon worth 10,000 JPY
3rd 300 winners of Rera gift certificate and food coupon worth 5,000 JPY
4th 2,000 winners of Rera 500 JPY discount coupon

*Some JCB cards are not eligible for this promotion.

Ala Moana Center Presents! JCB Shopping Promotion in Hawaii

JCB, the travel and entertainment card, helps you enjoy your trip more! JCB makes the most of the JCB worldwide acceptance network in alliance with shops, restaurants and hotels at your destination so that you can have more fun and more savings. When you travel to Hawaii, take advantage of this chance to win Ala Moana gift certificates and other great prizes. Enjoy Hawaii more with JCB!

Ride the Waikiki Trolley for free with JCB!

Show your JCB card to the driver and ride the Pink Line Ala Moana Waikiki Shopping Shuttle for free!



Ala Moana Center Presents! JCB Shopping Promotion

Dates: July 1 2009 to March 31 2010

How to enter: Get one chance in a lucky draw for each purchase of USD 200 or more at Ala Moana Center, up to a maximum of five chances. Show your JCB card and receipts at the lucky draw service desk located in Ala Moana Center.

Prizes: 11,200 winners of Ala Moana Center USD 10 gift certificate
6,000 winners of The Cookie Corner original cookie
3,000 winners of Honolulu Coffee Company chocolate treat



*Some JCB cards are not eligible for this promotion.

Note: Job titles and departments are those at the time of the event.

Asia Commercial Bank Starts JCB Merchant Acquiring in Vietnam

Asia Commercial Bank (ACB), a leading commercial bank of Vietnam, has started opening its merchant network and also recruiting new merchants for JCB cardmembers. "In Vietnam, we believe this is an epoch-making event for JCB business, because Asia Commercial Bank is one of the most prominent and powerful major banks in terms of expanding JCB card acceptance in this country, and we have been eager to partner with ACB for years," said Mr. Kenji Seto, President and COO of JCB, at the press conference held in Vietnam. "Vietnam is an important market for JCB in terms of card acceptance, because every year more and more JCB cardmembers in Asia visit Vietnam. I am confident that our partnership is mutually beneficial for both our businesses, and I am looking forward to working with ACB for a prosperous future." ACB, founded in 1993, is one of Vietnam's commercial banking groups offering a comprehensive array of financial services which include commercial banking, merchant banking, and credit and debit card services. Currently ACB has one of the largest credit card merchant networks in Vietnam.. Mr. Ly Xuan Hai, ACB's President Chief Executive Officer commented, "With burgeoning numbers of Japanese tourists and businessmen

here in Vietnam and a further influx from worldwide, especially Asian countries, we believe JCB card sales contribute to our merchants in Vietnam." JCB has been building alliances with major banks and financial institutions to expand the JCB merchant network in Vietnam since 1991 when it signed a licensee agreement with Bank for Foreign Trade of Vietnam for JCB merchant acquiring. In addition to ACB, three other major financial institutions, United Overseas Bank, Australia New Zealand Banking Group, and Sai Gon Thuong Tin Commercial Joint Stock Bank, have been expanding JCB acceptance network in the country. With the opening of ACB's solid merchant network, JCB brand business will continue to grow in Vietnam, offering more convenience to JCB cardmembers from abroad.



At the signing ceremony: (from left) Mr. Ly Xuan Hai, President, Chief Executive Officer of ACB. Mr. Kenji Seto of JCB.

JCBI Signs Agreement for Merchant Acquiring with Merchant Solutions

JCB International has signed an agreement with Merchant Solutions, the acquiring joint venture between global electronic payments processor First Data and Standard Chartered Bank, to enhance JCB card acceptance in Asia. Merchant Solutions will conduct JCB merchant acquiring in eight markets in Asia and will enable JCB cardmembers to use their cards at thousands of purchase points in Hong Kong, Macau, China, Singapore, Malaysia, Brunei, Bangladesh and Sri Lanka. "I am excited that JCB International's arrangement with Merchant Solutions will enhance JCB Card acceptance network further across Asia," said Kubo Masayuki, managing director, JCB International (Asia) Ltd. "With Merchant Solutions, our cardmembers travelling

across these Asian markets will be able to enjoy greater

convenience than ever before." "Merchant Solutions is very pleased to have the opportunity to co-operate with JCB International and to expand its acquiring network to include JCB cards," said Sean Hesh, CEO and Managing Director of Merchant Solutions. "JCB is a major global payment brand with a solid cardmember base in Asia. This arrangement delivers improved merchant coverage for JCB cardmembers and increases payment options for our merchants, helping to drive their sales volumes."



Planet Payment to Provide Processing Solution for JCB International in Hong Kong and Multi-Currency Solutions to JCB Merchants on an International Basis

JCB International signed an agreement with Planet Payment, a leading multi-currency and data processor, for processing support to JCB merchants located in Hong Kong. The agreement expands the relationship between Planet Payment and JCB International, which previously involved Planet Payment providing processing support to several JCB acquirers in Hong Kong. As part of this new arrangement, Planet Payment began providing back-end settlement and clearing processing for all merchants acquired directly by JCB International in Hong Kong in July 2009. In addition, in June 2009, JCB signed a licensing

agreement to allow Planet Payment to process JCB transactions for merchants accepting e-commerce,



mail-order and other card-not-present transactions. The solution will also include support of Planet Payment's multi-currency solution, which provides JCB cardholders worldwide with the ability to view pricing and pay in the currency of their choice. Planet Payment expects the solution to be available in near future with an initial launch for merchants in the United States, followed by a rollout to other countries and regions.

JCB has Qualified Collis' New J/Smart™ and J/Speedy™ Personalization Validation Tool

JCB has qualified JCB J/Smart and J/Speedy personalization validation tool exclusively developed by Collis BV, the leading competence centre in the design and testing of smart card based electronic transaction systems. It marks another significant milestone in the efforts of both Collis and JCB to ensure high quality premium payment technology. Mr. Yuichiro Kadowaki, Senior Vice President of Global Infrastructure and Technologies at JCB, comments, "JCB is happy that Collis has completed the development of a personalization validation test tool supporting both J/Smart contact and J/Speedy contactless cards. JCB selected Collis for its professionalism and quality products and services. We strongly believe that the tool developed by Collis will pave an

efficient and trusted path for JCB partner issuers and their bureaus in expanding JCB products, and lead to strengthening the brand presence." Mr. Rick Hsu, Managing Director, Collis Asia, comments, "Collis has been in partnership with JCB for several years, during which time a number of successful joint projects have been completed. The exclusive qualification of this tool not only proves Collis' commitment to quality, but also reinforces the strong relationship between Collis and JCB. With full coverage of JCB personalization validation test plan and easy integration with Collis EMV PVT, JCB issuers can now ensure global interoperability and production quality. This can be achieved through a built-in user-friendly graphical interface and a detailed validation report."

JCB Enhances Card Acceptance Through Arrangement with OmniPay

OmniPay, a provider of a merchant processing platform specializing in processing transactions from both domestic and international merchants on behalf of acquiring banks, started to enable its client acquirers access to card acceptance and processing of JCB branded credit cards. Currently 25 acquirers in Europe, North America, and Asia Pacific, including major global financial institutions and processing companies, are under contract of OmniPay's platform service. Some of these existing corporations are to conduct JCB merchant acquiring operations, by first signing with JCB International, and then with OmniPay respectively. Based in Dublin, Ireland, OmniPay provides a wide range of services that can respond to its clients various needs and demands. For its client

acquirers, JCB business will enhance their product lineup and give value to

OmniPay

Innovation in Transaction Management

their merchants, adding the only Japan's international credit card brand as a payment option, giving access to further sales opportunities generated by JCB cardmembers mainly based in Japan, China, Korea, and Taiwan. In turn, JCB cardmembers will benefit from greater convenience. Aiming to enhance the brand value to contribute to customers and partners' business, JCB and JCB International continues to expand the acceptance base globally through multiple partnerships, arrangements, and discussions with key players around the world.

SIX Multipay Conducts JCB Merchant Acquiring in 26 European Countries

SIX Multipay, the leading acquiring company in Switzerland, started to offer its merchants JCB card acceptance and processing in mid-2008. The agreement with JCB International covers 26 European countries including Switzerland, Liechtenstein, Italy, and Germany, which enhances the convenience for JCB Cards in the broad area of important tourist destinations. Mr. Thomas Heigl of JCB International (Europe) Ltd. said, "This partnership marked a milestone for JCB in Switzerland, as JCB International previously conducted merchant acquiring on its

own in this country. As the travelers' needs continues to diversify and there has been an increasing number of JCB

SIX MULTIPAY

cardmembers in Asian countries in recent years, we determined to expand JCB Card acceptance further, and SIX Multipay was naturally our first licensee acquirer. I believe the partnership with the largest merchant acquirer in Switzerland greatly contributes to JCB's brand value as a major international credit card brand."

JCB Card Acceptance Increases in Austria

Card complete Service Bank AG (card complete) has started to facilitate JCB Card acceptance in Austria. In August 2008, the Austria's comprehensive payment service provider phased in opening their merchant network throughout the country to JCB cardmembers traveling to this popular tourist destination. They have first facilitated card acceptance in the travel and entertainment area, responding to the needs and demands from Asian countries and territories, where the number of JCB cardmembers are increasing in recent years. Mr. Thomas Heigl of

JCB International (Europe) Ltd. said, "I am excited to see increasing JCB Card acceptance in Austria. I believe the arrangement with card complete significantly accelerates JCB global expansion, as the enhanced acceptance of JCB Card in tourist destinations will give cardmembers greater value as an international, travel and entertainment card brand." In Austria, PayLife Bank, also one of the nation's largest acquirers, has been conducting JCB merchant acquiring since 2007.



card complete

JCB Facilitates Discover Card Usage at JCB Merchants in Japan Under Reciprocal Agreement

As of April 2009, Discover cardholders are able to use their cards for purchases at selected JCB merchants in Japan, based on a reciprocal agreement between JCB and Discover Financial Services, a leading credit card issuer and electronic payment services company in the United States.

To celebrate the beginning of acceptance of Discover cards in Japan on June 23, 2009, Mr. David Nelms, chairman and CEO of Discover, attended a JCB ceremony in cooperation with Sofmap Co., Ltd., a major electronics retailer, at the Sofmap store in Akihabara, Japan's famous electronics town. Mr. Tamio Takakura, president and CEO of JCB, together with Mr. Koremitsu Sannomiya, president and COO of JCB International, and Mr. Susumu Noguchi, president and CEO of Sofmap, greeted Mr. Nelms, who enjoyed browsing the latest in advanced consumer electronics before purchasing merchandise using his Discover card.

JCB is opening up its Japanese acceptance network for Discover cardholders starting with locations and merchants that are most patronized by cardholders traveling from the United States, such as the major department store Marui and the major convenience store chain Circle K Sunkus. Additionally, Discover has already begun enabling its systems so JCB cardmembers are able to use their cards at Discover merchant locations in the United States such as Target, Walgreens, Bloomingdale's, Talbot's and Red Lobster.

The agreement between JCB and Discover will significantly expand JCB's acceptance in the U.S., and Discover's acceptance in Japan, providing additional value for both companies' cardholders in the important international region. This strategic partnership represents another important milestone for both companies' international growth as JCB and Discover continue to seek new ways to extend its global reach and bring more choice and value to merchants, issuers and consumers at home and abroad.

Enhancing the convenience of the JCB card around the world is one of JCB's missions as an international brand. JCB is working unceasingly to expand the global acceptance network through alliances with major banks and other financial institutions in every market.



From left: Mr. Tamio Takakura, President and CEO of JCB; Mr. David Nelms, Chairman and CEO of Discover; Mr. Susumu Noguchi, President and C.E.O. of Sofmap

Note: Job titles and departments are those at the time of the event.

Disney and JCB Launch Disney JCB-Card, Japan's First Disney-branded Credit Card

JCB has teamed up with the Walt Disney Company (Japan) Ltd. (the Walt Disney Japan), a global leader in the entertainment business, to develop and issue Japan's first Disney-branded credit card, the Disney-JCB Card. The Disney-JCB Card offers a generous package of attractive, exclusive cardmember benefits to help make cardmembers dreams come true through membership in the Disney Card Club. Membership entitles cardmembers to a number of special offers at Tokyo Disney Resort®.

Disney fans and many other customers are sure to love the Disney-JCB Card for the great services and special offers it provides. These include six card designs and Disney Points for the whole family

redeemable for Disney merchandise and One Day Passports at Tokyo Disneyland® and Tokyo DisneySea®. Cardmembers will also be able to share their points with the whole family, including their children through the Disney Kids Point Card. As a special benefit, cardmembers will have the chance to attend a private character experience at Tokyo Disney Resort®. Disney Points is the first-ever loyalty-point program available for use at Tokyo Disney Resort®.

The Disney-JCB Card helps make cardmember dreams come true. The Walt Disney Japan and JCB will continue to work together to increase customer satisfaction by developing new services and benefits that attract many more customers.

Disney-JCB Card Services

1. Six card designs to choose from

- Six card designs (four standard and two gold cards) featuring irresistible Disney characters.
- Different designs to suit different tastes, preferences, and lifestyles.
- The main cardmember and family cardmembers may select from different card designs. All family cards are issued in the same design.

2. Disney Card Club

The Disney Card Club is an exclusive membership program for Disney-JCB cardmembers that offers:

- 1) Reward point program the whole family will love
 - 1 Disney Points
 - Earn Disney Points with card purchases.



Mickey Mouse (red)



Tinker Bell



At the press conference: (From left) Mr. Yoshiro Fukushima, President and COO of Oriental Land Co., Ltd., Mr. Paul Candland, President of The Walt Disney Company (Japan) Ltd., Mr. Tamio Takakura, President and CEO of JCB Co., Ltd.

(1 point for every ¥200 spent using a standard card and 1 point for every ¥100 spent using a gold card)

- Points can be shared by family members.

2 Disney Kids Point Card

- Cardmembers can request Disney Kids Point Cards for their children aged 6-12, so they can enjoy shopping with Disney points.

3 Redeem points for the Disney merchandise and experiences you love.

Once you have earned 500 points, you can exchange 1 point for ¥1 when using your card for shopping at Disney facilities, or for Disney merchandise, services, and other special offers.

- Points can be redeemed directly from the card at Disney Stores nationwide.
- Beginning in winter 2009, points will also be redeemable directly from the card at selected shops and restaurants at Tokyo Disneyland® and Tokyo DisneySea®.
- One Day Passports for use at Tokyo Disneyland® or Tokyo DisneySea®.
- A special birthday phone call from a favorite Disney character.
- Gift vouchers that can be exchanged for Disney merchandise at the online Disney Gift Center powered by Amazon.co.jp® (<http://shopping.disney.co.jp/mpc/o>)

2) Exclusive offers for Disney-JCB cardmembers at Tokyo Disney Resort®

- Cardmembers can enter lotteries for a chance to win the opportunity for a private “Meet and greet” with Disney characters—an opportunity to hang out with favorite Disney friends.
- Disney-JCB Card cardmember-exclusive special events.

3) Free gifts (Disney-original merchandise)

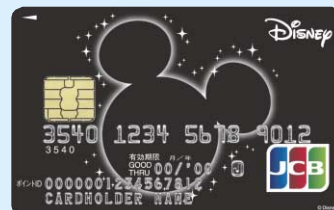
- Standard cardmembers receive a free gift the year after they first use the card.
- Gold cardmembers receive a free gift every year.

4) Exclusive Disney Card Club members website (<http://DisneyCardClub.jp/>)

- Access to the latest Disney information and Disney digital content.
- Up-to-date information on Disney-JCB Card special offers, free gifts, and sales promotions.



Stitch



Mickey Mouse (black)



Mickey Mouse (gold card)



Cinderella's Castle (gold card)

Disney Kids Point Card



Mr. Tamio Takakura, making a speech at the press conference.



At the press conference: (From left) Pluto, Mickey Mouse, Mr. Yoshio Fukushima, President and COO of Oriental Land Co., Ltd., Mr. Paul Candland, President of The Walt Disney Company (Japan) Ltd., Mr. Tamio Takakura, President and CEO of JCB Co., Ltd., Minnie Mouse, Donald Duck, Goofy

JCB Renews Proprietary JCB Card Lineup in Japan

On July 17, 2009, JCB Co., Ltd., Japan's only international payment brand, and also one of the country's largest credit card issuers, unveiled the JCB Original Series, a renewal of the proprietary lineup of JCB Cards that the company and its franchisees issue for residents of Japan. The JCB Original Series includes the comprehensively upgraded version of the existing JCB Gold and JCB Standard cards, the first full scale renewal since the company was established in 1961, and adds the newly developed JCB Gold Extage and JCB Card Extage cardsⁱ.

As the credit card payment market continues to grow in Japan, every adult in the country has at least three credit cards on average statistically. In this competitive market, it is vital that credit card issuers offer services more precisely designed for their target market in order to be chosen as the customer's preferred card and be used more than any other. JCB took on this challenge, upgrading the basic JCB Card program beginning in April 2008, both to increase the level of satisfaction of the existing five millionⁱⁱ JCB Gold and JCB Standard cardmembers, and to expand the JCB customer base further. In particular the two new Extage card types, available only to those under thirty years of age, are designed to attract younger consumers applying for their first credit card.

JCB leveraged its expertise as a major issuer in Japan to develop the

JCB Original Series line-up of benefits and services, aiming to make the series the customers' top of wallet cards. Common services for all cards of the JCB Original Series include the JCB Original Series Partner program of bonus reward points at selected merchants, double reward points for using the card outside Japan, and e-mail alerts when card use exceeds the amount set by the cardmember. JCB Gold Extage and JCB Card Extage cardmembers earn reward points at 1.5 times the usual rate. The premium segment JCB Gold Extage provides Gold card services including access to airport lounges and exclusive customer desks at an annual fee of JPY 3,150. The JCB Group anticipates issuing a total of 300,000 JCB Original Series cards in the first year.

JCB also renewed the card designs with a sense of Japanese style. The intriguing and elegant new designs were created by Mr. Kazunori Hattori, a leading new generation designer, who depicted customer confidence and trust in the JCB network extending from Japan around the world, and 'en', the strong tie between JCB and its customers.

- i Depends on card types: some franchisees do not issue the new JCB Gold Extage and JCB Card Extage
- ii JCB Gold and JCB Standard are the basic JCB Card types that JCB Co., Ltd. and its franchisees issue in Japan. 'Five million' does not include JCB branded cards issued by other card issuers inside and outside Japan. The total JCB branded cards issued globally are 60.97 million, of which 56 million are issued in Japan by JCB Co., Ltd., its franchisees, other licensee card issuers.

JCB Original Series



JCB Gold



JCB Standard



JCB Gold Extage

JCB Card Extage (Select from three colors)



Silver



Red



Black

New JCB Core Systems in Production: Business diversification as a comprehensive payment solutions provider

JCB is leveraging its strength as the only international brandholder based in Japan to diversify business in alliance with many financial institutions and other enterprises. In addition to building issuing and acquiring business as one of the largest credit card companies in Japan, JCB is rapidly evolving into a comprehensive payment solutions provider.

As part of this evolution, JCB has been developing next-generation core and peripheral systems to support not only its own payment business, but also client businesses. After five years of development the new acquiring, issuing and brandholder functions went into production in November 2008. JCB is currently reviewing how to make the most of this new system to provide new products,

services and solutions that will become the standard of the future.

The new system is highly maintainable, scalable and flexible, with the potential to provide operational services to other card companies as well as a wide range of other businesses. The system makes it possible to provide payment solutions beyond JCB's existing business as well as serving as the foundation for higher quality operations and a broader service provider business.

As a comprehensive payment solution provider, JCB is committed to meeting diversifying consumer needs through a wide range of businesses, providing services and solutions to even more customers.

JCB Business-to-Business Payment Serves Syokubunka's Online Market Connecting Food Suppliers and Restaurants Nationwide

JCB is making the most of its card payment infrastructure and expertise to accelerate innovation as a comprehensive payment solution provider for individuals and corporations in addition to its credit card brandholder, issuing and acquiring businesses.

On August 10 2009, JCB signed an agreement with K.K Syokubunka for payment services supporting an online food sales network linking Japan's largest fish market in Tsukiji and other fresh food suppliers across the nation to restaurant buyers. JCB's objective is to expand business-to-business payment services by efficiently leveraging its credit management and collections operations.

The new online food sales network "Umaimon Pro" started accepting membership applications from food suppliers and buyers

as of the same day. Food suppliers benefit from fast, easy access to a wide selection of the freshest ingredients, making it possible to find bargains and specialty ingredients that used to be available only to the local market. In addition, payment for all purchases is collected monthly by automatic bank draft, improving cash flow and simplifying paperwork. Food suppliers get a new sales channel to restaurant buyers nationwide as well as much more efficient collection of payments.

JCB, with Japan's largest merchant network, and Syokubunka, with a broad food industry network, have teamed up to make the most of their customer base by offering "Umaimon Pro". In the future, the companies will consider the feasibility of sales of other products in addition to food ingredients to provide even more added-value service to restaurateurs and food suppliers.

JCB's Expanding Credit Guarantee Business

JCB is actively expanding its credit guarantee business in alliance with financial institutions throughout Japan as a comprehensive payment solution provider in addition to its credit card issuing, acquiring and brandholding business.

From February through September 2009, JCB signed new or renewed agreements for personal unsecured loan guarantees with Akagi Shin'yo Kumiai (Akagi Credit Union¹), Kagawa-ken Shin'yo Kumiai (Kagawa Prefecture Credit Union), Amami Shin'yo Kumiai (Amami Credit Union), and SBI Sumishin Net Bank.

When a customer applies for a personal unsecured loan at one of these financial institutions, JCB conducts credit screening and guarantees the loan². JCB is leveraging its brand power as Japan's only international credit card brand and its expertise in credit management and marketing as a major credit card issuer to provide better service to financial institutions and help them serve more customers. JCB will continue expanding its credit guarantee



Image

business in the future as a comprehensive payment solution provider with products and services that meet a wide variety of needs.

- 1 JCB has been providing credit guarantees to Kagawa-ken Shin'yo Kumiai and Akagi Shin'yo Kumiai, and continues with the partnerships for renewed or newly developed products.
- 2 Loan products and JCB operations and guarantees are different for each financial institution.

JCB Promotes QUICPay™ at Everyday Shopping Locomes Steadily Developing Small-value Market

JCB is continuously 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.

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. Now QUICPay is the recommended scheme of MOPPA, the Mobile Payment Promotion Association, established in October 2005 and comprised of more than 70 companies, primarily mobile phone operators and credit card companies. As an open scheme, other payment brands can

participate in QUICPay.

According to MOPPA statistics, there were 4.84 million QUICPay users and 182,000 QUICPay acceptance terminals in Japan as of the end of June 2009.



QUICPay Mobile phone



QUICPay Key Fob



QUICPay Card

JCB Runs Eco Action Point Platform

The Kyoto Protocol, negotiated in 1997, aims at lowering emissions of greenhouse gases by setting reduction goals for a five-year period that started in 2008. As corporations and other organizations across industry boundaries work together to fulfill this social responsibility, consumer interest and expectations in regard to environmental protection are also rising.

In October 2008, JCB began running the Eco Action Point Platform nationwide for Japan's Ministry of the Environment. The Eco Action Point program gives consumers a financial incentive to purchase products and services linked to reduced greenhouse gas emissions by awarding "Eco Action Points".

Program sponsors include companies in the home electronics, railway, banking, travel, hotel, restaurant, manufacturing and other industries, as well as municipal government organizations. When consumers make a purchase eligible for Eco Action Points, they accumulate the points in an online account by registering the

"action number" provided with the product or service via a mobile phone or computer, and then exchange the points for the rewards they desire.



The program is designed to encourage consumers to reduce greenhouse gas emissions from households and lets them see exactly how much they have contributed to protecting the environment through their own efforts. Sponsor companies can benefit from using the program as a marketing tool as well as helping to fulfill their corporate social responsibility.

This is a new area of business for JCB, which is always looking for new opportunities to leverage the cardmember base, merchant network, international brand, payment systems, infrastructure and expertise built in its primary credit card business. JCB is proud to support the Eco Action Point program both as a way to build new business aimed at improving the environment and as part of fulfilling its social responsibility.

Japan Committee for UNICEF Presents JCB a Letter of Appreciation

JCB offers JCB cardmembers in Japan the option of contributing their OkiDoki points to the Japan Committee for UNICEF. From April 2006, when the option was first made available, to March 2009, JCB cardmembers contributed about 25 million JPY (approximately 248,000 USD*), leading Japan Committee for UNICEF to present JCB with a letter of appreciation.

The OkiDoki point program is the reward point program for cards JCB Group issues for Japanese residents, and allows cardmembers to earn points with card use and exchange the points for a wide variety of rewards. In 2006 JCB started offering cardmembers the option of contributing points to ten organizations, including the National Federation of UNESCO Associations in Japan, the World Wildlife Fund, and the Japanese Red Cross Society, in addition to the Japan Committee for UNICEF.

Contributions made to UNICEF made through the generosity of JCB cardmembers are used in a variety of ways to support children in need around the world. JCB is honored to have received the letter of appreciation representing all those who contributed to this great cause.

JCB also offers Japanese cardmembers the ability to make contributions to relief funds by card payment when disaster strikes. JCB employees are active individually through local clean-up patrols and contribution of used postcards, stamps and books to good causes.

*1 USD = 100.79 JPY



On April 4, 2009, (from left) Mr. Ken Hayami, executive director of the Japan Committee for UNICEF, Mr. Naoki Matsumoto, executive board member and senior executive officer of JCB

JCB USA's Lib de Veyra Named Chairperson of PCI SSC

Mr. Lib de Veyra, vice president, emerging technologies at JCB International Credit Card Co., Ltd. (JCB USA), the U.S. subsidiary of JCB International Co., Ltd., is currently serving as chairperson of the PCI Security Standards Council. His appointment was made on January 1, 2009. The PCI Security Standards Council is a global, open industry standards body providing management of the Payment Card Industry Data Security Standard (PCI DSS), PCI PIN Entry Device (PED) Security Requirements and the Payment Application Data Security Standard (PA-DSS). Mr. De Veyra has been a member of the Council's Executive Committee since the Council's establishment at 2006. Per the Council's bylaws, the chairperson is rotated annually among each of the five payment card brands that make up the Council's Executive Committee: American

Express, Discover Financial Services, JCB, MasterCard, and Visa. During his more than 15-year tenure with JCB USA, Mr. De Veyra has held various positions, encompassing the acquiring, issuing and brand-level aspects of JCB's business. "It is a privilege to represent JCB with this new appointment. I am very excited about what the year ahead holds for the Council and look forward to working with payment card industry stakeholders in continuing to drive increased awareness of the PCI security standards, and the adoption of secure card data protection practices worldwide," said Mr. De Veyra.



JCB International Appoints New President and COO

JCB International appointed Mr. Koremitsu Sannomiya as President and Chief Operating Officer at its annual shareholders' meeting in Tokyo held on April 1, 2009 with immediate effect. Mr. Sannomiya succeeds Mr. Kenji Seto, who had served in the position since June 2007. Mr. Sannomiya reports to Mr. Tamio Takakura, Chairman and Chief Executive Officer.

Since Mr. Sannomiya joined JCB in 1985, he has greatly contributed to the company's growth as a comprehensive payment solution provider, engaging in a wide array of JCB business encompassing international sales and marketing, corporate strategy planning, and strategic market development. During his 24-year career at JCB, Mr. Sannomiya has held a number of key positions, including Executive Vice President since 2000, providing visionary leadership in key areas and vital issues: corporate planning, supervising JCB's Next Generation System migration project, and developing emerging markets such as small value and utility payment. Prior to his appointment as President and Chief Operating Officer at JCBI, he served as Board Member, Executive Officer, and Head of Strategic Market Development Headquarters Division at JCB, where he helped to substantially expand the horizon of the credit card payment market in Japan by marketing new solutions and services, including widening the small value market with the QUICPay™ contactless smart card payment solution, and undertaking Eco-Action-Point program platform operations on behalf of Japan's Ministry of the Environment. Also, in the early years when JCB first took the path to go international as an independent brand and Japan's only international card brand, Mr. Sannomiya dedicated seven years to the company's International Department, and was involved in establishing the first JCB Plaza, the exclusive cardmember lounge now located in multiple major cities around the world, embodying the JCB brand service philosophy.

"It is an honor for me to be appointed to serve in this position. I feel deep respect and appreciation for our predecessors who have built up the JCB brand into a major international credit card brand, ever since their decision to go global as an independent brand in 1981. Moreover, I would like to express my gratitude and confidence in our partners, as today's JCB brand would be nothing without their understanding and cooperation", said Mr. Sannomiya.



Mr. Koremitsu Sannomiya (right) with Mr. Tamio Takakura (left), President & CEO of JCB Co., Ltd., and Chairman & CEO of JCB International Co., Ltd.

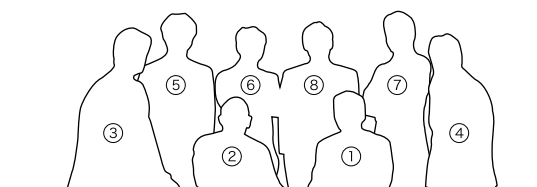
"In recent years, we have experienced changes in the card industry in many countries and regions around the world, and consumer needs have become highly varied. JCB has a diverse and unique business ranging from Japan's only international credit card brand, a major issuer and acquirer, and a payment solutions provider. Taking advantage of our strength and experience, we would like to share with our partners worldwide new technologies, expertise in issuing and developing value added co-branding programs, and multiple business relationships with Japanese corporations. As JCB is a brand born in Asia, first we would like to enhance its footprint in this region through strengthening our issuing partnerships. In the Americas and EMEA, we will continue to increase the convenience of the JCB card by improving the acceptance network in response to customer needs."

JCB International Co., Ltd. (JCBI), headquartered in Tokyo, Japan, is a wholly owned subsidiary of JCB Co., Ltd. (JCB), also headquartered in Tokyo, Japan, the country's only international credit card brand. Aiming to maintain and expand the distribution of the JCB card, and to increase JCB brand value, JCB established JCBI to carry out operations related to the JCB brand, JCB cards, and JCB merchants outside Japan.



Board of Directors, JCB International Co., Ltd.

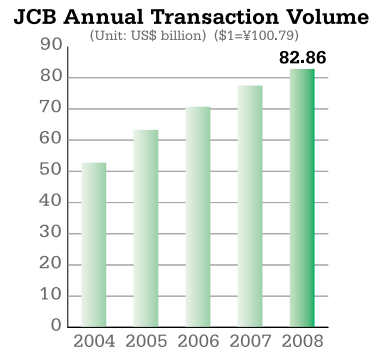
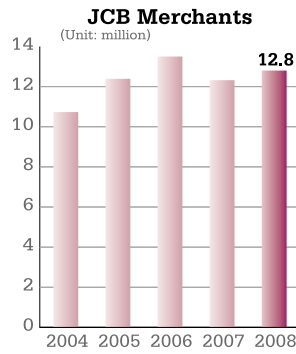
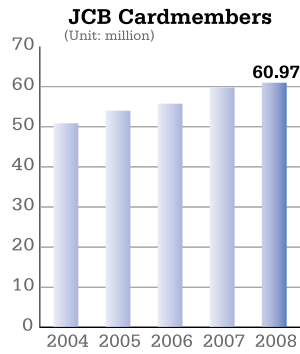
Chairman & Chief Executive Officer	Tamio Takakura	①
President & Chief Operating Officer	Koremitsu Sannomiya	②
Director	Masaaki Okazaki	③
	Masamitsu Yoshimura	④
	Kunimasa Kawase	⑤
	Hirohiko Sugiyama	⑥
	Ryuji Shinzawa	⑦
	Hiroyuki Nakamura	⑧
Statutory Auditor	Tatsunobu Aoshima	
	Yoshiharu Yamashita	



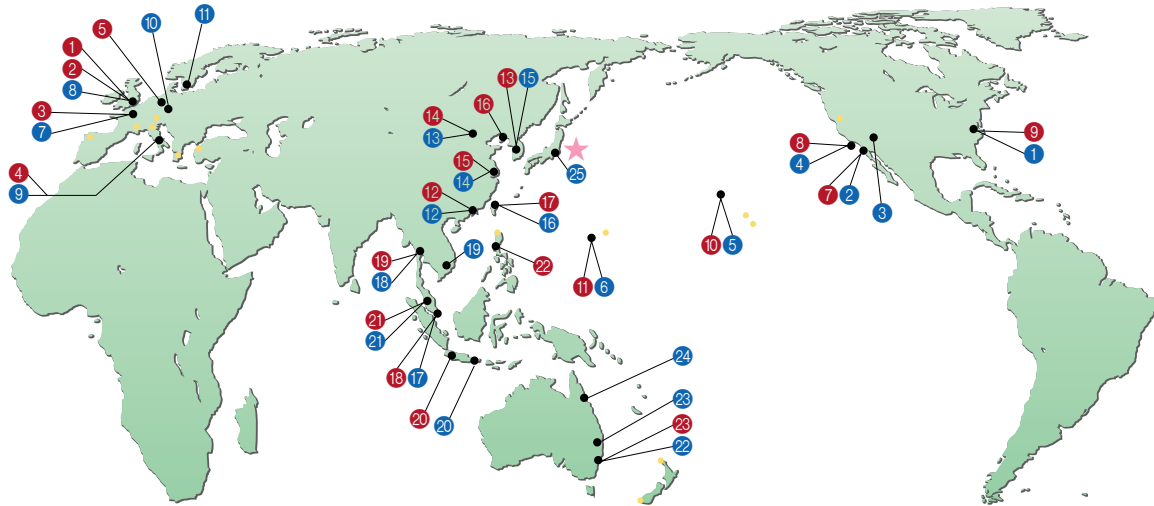
(As of June 29, 2009)

Note: Job titles and departments are those at the time of the event.

Key Statistics



Note: Cardmembers and merchants are as of the end of March 2009. Annual transaction volume is from April 2007 to March 2008. JCB's official annual transaction volume is based on Japanese yen, and the graph uses the exchange rate \$1 = ¥100.79



JCB International Offices

Europe

- ① JCB International (Europe) Ltd.
EMEA Head Office
- ② JCB International (Europe) Ltd.
London Front Office
- ③ JCB International (France) S.A.S.
- ④ JCB International (Italy) S.p.A.
- ⑤ JCB International (Deutschland) GmbH

Americas

- ⑥ JCB International Credit Card Co., Ltd.
U.S. Head Office
- ⑦ JCB International Credit Card Co., Ltd.
Los Angeles Branch
- ⑧ JCB International Credit Card Co., Ltd.
San Francisco Branch
- ⑨ JCB International Credit Card Co., Ltd.
New York Branch
- ⑩ JCB International Credit Card Co., Ltd.
Honolulu Branch
- ⑪ JCB International (Micronesia) Ltd.

Asia / Pacific

- ⑫ JCB International (Asia) Ltd.
- ⑬ JCB Card International (Korea) Co., Ltd.
- ⑭ JCB International Co., Ltd.
Beijing Representative Office
- ⑮ JCB International Co., Ltd.
Shanghai Representative Office
- ⑯ JCB International Co., Ltd.
Dalian Representative Office
- ⑰ JCB International (Taiwan) Co., Ltd.
- ⑱ JCB International Asia Pacific Pte. Ltd.
- ⑲ JCB International (Thailand) Co., Ltd.
- ⑳ JCB International Co., Ltd.
Jakarta Representative Office
- ㉑ JCB International Co., Ltd.
Kuala Lumpur Representative Office
- ㉒ JCB International Co., Ltd.
Manila Representative Office
- ㉓ JCB International (Oceania) Pty. Ltd.

JCB Plaza

- | | |
|-----------------|--------------------|
| ① New York | ⑭ Shanghai |
| ② Los Angeles | ⑮ Seoul |
| ③ Las Vegas | ⑯ Taipei |
| ④ San Francisco | ⑰ Singapore |
| ⑤ Honolulu | ⑱ Bangkok |
| ⑥ Guam | ⑲ Ho Chi Minh City |
| ⑦ Paris | ⑳ Bali |
| ⑧ London | ㉑ Kuala Lumpur |
| ⑨ Rome | ㉒ Sydney |
| ⑩ Wien | ㉓ Gold Coast |
| ⑪ Copenhagen | ㉔ Cairns |
| ⑫ Hong Kong | ㉕ Tokyo |
| ⑬ Beijing | |

(As of the end of August 2009)



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

- JCB Desk : JCB Desk is located in 13 cities, and services are provided by contracting travel agencies.

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