JCB WORLD REPORT

No.47

We truly appreciate your support and condolences on the Great East Japan Earthquake. Japan is striving to recover from the series of tragedies that followed the disaster.

JCB marked its 50th anniversary on January 25, 2011.

he history of JCB has been full of challenges to meet the needs and expectations of our customers. We have always been a pioneer in introducing new products and services that create and define the market. To name a few, automatic bank transfer payment, mileage program, international brand expansion, signature-less quick payment, and gift certificates. JCB was the first to deliver these innovative services, which are now considered standard. Our 50th anniversary gives us a good opportunity to recognize and rediscover the JCB Way. Our unique position. Challenging spirit. Innovation. Response to customers. Let's start over

from here, and continue the challenges to deliver even better products and services under the brand slogan, "Good times start here".



JCB and China UnionPay Announce Further Alliance

CB and China UnionPay (UnionPay), China's bankcard association, signed a memorandum of understanding (MOU) on 10 June 2011 to expand their current strategic relationship and develop potential new areas of cooperation.

The new alliance envisioned by the MOU will emphasize further strategic alliance in various fields and regions building win-win relationship in the long-term, with the aim of providing new value and products to enhance convenience for customers.

The partnership between JCB and UnionPay dates back to 2003, when JCB and UnionPay signed a merchant acquiring agreement which enabled JCB card acceptance in China. In 2006, JCB started facilitating UnionPay card acceptance on JCB's ATM network in Japan, followed by the launch of merchant acquiring operations in Japan last year aiming to increase the level of convenience for UnionPay cardholders.

UnionPay's international expansion is driven by the remarkable economic growth of China, where GDP in 2010 increased 10.3\% $\,$

over the previous year and the country became the second largest economy in the world, while JCB is now actively focusing its global strategy on Asia and beyond. This convergence in the strategy of the two brands strategy led to the new agreement, a milestone in both brands' global expansion.

JCB and UnionPay aim to further expand and enhance card payment business including Asia that has strong potential

growth with this new alliance



(From left) Mr. Koremitsu Sannomiya, President & COO of JCBI, Mr. Takao Kawanishi, Vice Chairman of JCBI, Mr. Tamio Takakura, Chairman & CEO of JCBI, Mr. Su Ning, Chairman of China UnionPay, Mr. Xu Luode, President of China UnionPay, Mr. Cai Jianbo, Executive Vice President of China UnionPay

JCBI Sponsors Vietnam National and Olympic Football Teams

CBI has signed a two-year agreement with the Vietnam Football Federation (VFF) to sponsor the national and Olympic football teams, Vietnam's most popular sport, as a supporting partner starting in 2011. JCBI and VFF will take this opportunity to further discuss the issuance of co-branded cards to meet the satisfaction for not only the Vietnamese soccer fan but for all the Vietnamese that suits the lifestyle, value and its

culture. A news conference held on 13 June 2011 announcing the agreement was attended by over 40 media representatives, and reported by over 60 media organizations, including national television broadcaster VTV2 news, newspapers, magazines and internet channels.

Vietnam is one of the key target markets for JCB because of its strong growth and potential scale for card payment market. Since 1991, JCB



At the press conference (From left) Mr. Kimihisa Imada, Deputy President of JCBI, Dr. Tran Quoc Tuan, General Secretary of Vietnam Football Federation

and JCBI have been expanding JCB merchants in Vietnam to increase the card acceptance for JCB cardmembers. Currently JCBI has merchant acquiring relationship with nine partner banks and financial institutions, and approximately 12,600 merchants now accept JCB cards. JCBI and major banks in Vietnam are planning to issue JCB cards this year.



(From left) Dr. Tran Quoc Tuan, General Secretary of Vietnam Football Federation, Mr. Kimihisa Imada, Deputy President of JCBI, Mr. Phan Van Tai Em, Vietnam National Team Player

Himalayan Bank Limited and Alpine Card Service Start Acquiring for JCB in Nepal

n the course of its recent effort to accelerate card business in South Asia, JCBI entered into license agreements in Nepal with Himalayan Bank Limited (HBL), a major commercial bank conducting cards issuing and acquiring business, and Alpine Card Service (ACS), a financial service company conducting card acquiring business, in May 2011. This arrangement includes enabling HBL's 1,200 merchants and ACS' 1,900 merchants and 800 ATMs under Smart Choice Technology Network to accept JCB cards. Furthermore, HBL will be the first to issue JCB cards in Nepal. In a launching ceremony held in June 2011 with a total of about 70 attendees, Mr. Ashoke SJB Rana, CEO of HBL said, "Being chosen as the Licensee of JCB for Nepal is an enormous honor for the bank. I cannot deny that as we went through the vetting process we were very apprehensive of the thorough due diligence carried out by the JCB team to assess whether they had chosen the right partner. I think in the end they have made the right decision", while Mr. Rabindra B. Malla, CEO of ACS said, "We are extremely pleased to have partnered with JCB, the renowned card company of Japan, and I am confident that we will make its usage widely accepted in Nepal both at merchant outlets as well as at ATMs for cash

withdrawal". Mr. Koremitsu Sannomiya, President of JCBI, added "We see Nepal as one of the important market for JCBI in terms of JCB card acceptance as Nepal is one of the preferred destinations among many Asian tourists including Japanese travelers. I believe this partnership will further increase the level of cardmember convenience throughout Nepal." HBL and ACS are to start recruiting JCB merchants in early 2012, followed by HBL's JCB card issuance in the same year.



(From left) Mr. Ashoke SJB Rana Chief Executive Officer of HBL, Mr. Koremitsu Sannomiya, President & COO of JCBI, Mr. Rabindra B. Malla, Managing Director & CEO of ACS

BRAC BANK to Start JCB Merchant Acquiring in Bangladesh

RAC BANK LIMITED, a private commercial bank partially owned by the world's largest non-governmental development organization "BRAC", entered into a license agreement with JCBI in April 2011 to start acquiring business in Bangladesh. The bank is planning to complete acquiring all of its existing 2,000 merchants to accept JCB cards by early 2012. Attracted by Bangladesh's rich variety of heritages, more and more Japanese tourists visit the country. Moreover, many Japanese companies have expanded their business to

Bangladesh in recent years and its numbers are increasing every year. In line with this trend, JCBI aims to create a comfortable payment environment in Bangladesh for JCB cardmembers especially from Japan and the East Asian countries, while BRAC BANK expects to increase sales volume through JCB cardmembers visiting Bangladesh. Both parties will have a launching ceremony in Bangladesh in early 2012.

🗖 BRAC BANK

China Minsheng Starts JCB Merchant Acquiring

hina Minsheng Banking Corp.,Ltd, (CMBC) one of the largest credit card acquiring banks in China, started JCB merchant acquiring business in May 2011. Since 1982, JCB has been pursuing business alliance with banks and financial institutions including Bank of China to increase convenience in China. Through this alliance, 12 Chinese partner banks and financial institutions conduct JCB merchant acquiring business and more than 100,000 merchants acceptance across

the nation. CMBC and JCB have been strengthening partnership together since 2009, which they first launched the JCB branded CMBC-CEA Credit Card in cooperation with China Eastern Airlines Corporation Limited. Currently, they are working together to enrich the product lineup and planning to issue other co-branded credit cards.



International Cards Company Signs Agreement for Issuing and Acquiring Services with JCB International

nternational Cards Company (ICC), a major financial services company in the Hashemite Kingdom of Jordan has signed an issuing and acquiring license agreement with JCBI. Through this agreement, JCB cards will be accepted at approximately 8,000 ICC merchants and ATMs starting this winter; and in the next year ICC will be the first to issue JCB cards in Jordan.

"Being chosen as the Licensee of JCB for Jordan is an enormous honor for our Company", said Mr. Khalil Alami, CEO of International Cards Company. "We are excited about introducing the JCB brand in Jordan and believe that our merchants will benefit from being able to accept JCB cards. We also have significant plans for our JCB issuing program which is to be launched in the next year"

Mr. Koremitsu Sannomiya, President of JCBI, said "I am extremely pleased that ICC, one of the major financial institutions in Jordan, will start facilitating JCB card acceptance at their merchants starting this winter followed by JCB card issuance in the next year. This is a continuation of JCB's strategy of expansion in the MENA region."

ICC with its vast knowledge, state-of-the-art systems and extensive experience in the industry, already offers unique services to its merchants, and the addition of JCB acceptance will provide a significant opportunity to attract customers traveling in Jordan.



JCB Merchants in Brazil Increase to Over 1 Million

Through this new arrangement with Cielo, the number of merchants accepting JCB has expanded to over 1 million.

Brazil is currently in the spotlight because of its rapidly growing economy. Also, two world class sporting-events, FIFA World Cup in 2014 and Olympic Games in 2016 are being hosted by Brazil, which will increase the number of visitors to Brazil, and is motivating JCB to strengthen brand acceptance by partnering with acquiring licensees. Cielo, the largest merchant acquirer and payment processor in Latin America, is a very important partner for JCB in Brazil. The relationship



between Cielo and JCB traces back to 1997 when the initial service agreement was signed. Since then both parties have been trying to strengthen the partnership, and Cielo has opened their entire merchant network to JCB, expanding acceptance beyond just tourist-oriented merchants into those merchants providing everyday services.

JCB Acceptance in United States Surpasses 4.5 Million through Strategic Alliance with Discover Financial Services

Since the beginning of the alliance between JCB and Discover Financial Services(DFS), the number of JCB merchants in the United States has grown rapidly. As of July 2011, over 4.5 million merchants in the United States now accept JCB Cards.

Before the alliance with DFS, JCB merchant acceptance in the United States primarily focused on tourist sites such as brand merchants, duty free shops, and souvenir shops. After opening the DFS Network to JCB, major national chain stores, such as Wal-Mart, Starbucks, and Target now accept JCB. The expanded acceptance not only benefits tourists but also residents to help meet their daily shopping needs with expanded JCB acceptance at merchants such as supermarkets, gas stations, and drug stores. In general, many merchants in the United States do not display credit card brand logos, however, JCB card acceptance has definitely grown as you can see.

JCB and JCBUSA are running a nationwide campaign named

"Let's use JCB Card in America" in the US mainland and Hawaii from July 2011 to March 2012, and also running a tied-up campaigns with merchants in the United States. For example, American Eagle Outfitters, a major American clothing retailer, and JCB have partnered in a campaign named "American Eagle Outfitters Welcomes JCB" from July 2011 to October 2011. These campaigns help more JCB cardmembers experience and realize the expanded JCB merchant acceptance in the United States. JCB and DFS plan to continue expanding acceptance. As a result,



the number of merchants that accept JCB in the United States is scheduled to exceed 6 million by the end of this year.

BOCI and JCBI to Hold Conference in Shanghai to Announce Alliance on EC Merchant Acquiring

B OC Credit Card (International) Limited (BOCI) and JCBI have agreed to start acquiring e-commerce merchants in China. On 6 July 2011 both parties hosted a conference in Shanghai to announce this new alliance. Approximately 40 representatives from 20 BOCI EC merchants and payment service providers across China were invited to participate in the event. The conference started with the opening speech by Chen Jing Chao, Vice General Manager, BOCI, followed by a message from Kimihisa Imada, Deputy President of JCBI.

The EC market is growing rapidly in China, almost tripling EC sales volume in 3 years from 2007 to 2010. In line with this fast

growing trend, BOCI and JCBI are aiming to further strengthen their alliance by

● 中銀信用卡(國際)有限公司 BOC Credit Card (International) Ltd.

enabling JCB card acceptance at BOCI merchants, which covers most of the major EC merchants and payment service providers in China.

BOCI and JCBI will continue to expand JCB card acceptance at EC merchants as well as retail merchants in China to meet the growing needs of JCB cardmembers for wide card acceptance coverage.

Diners Club International Belgrade Signs Agreement for Merchant Acquiring Services in Serbia, Montenegro, and Macedonia

he JCB merchant network is expanding in the Balkan Peninsula. Diners Club International Belgrade and JCB International signed a license agreement for merchant acquiring services on 13 July 2011 for Serbia, Montenegro, and Macedonia. Diners Club International Belgrade is the first JCB acquirer in Serbia and Montenegro, and the second in Macedonia. With this agreement approximately 10,000 merchants in Serbia, 1,500 in Montenegro and 4,000 in Macedonia will start accepting JCB brand payment over the next 5 years. Travel and entertainment industry merchants such as major airlines and hotel chains, and popular cafés and restaurants are scheduled for the first phase, benefiting JCB cardmembers traveling to these countries.

Citi and JCB International extend partnership in Asia

C iti, the leading global financial services company and JCBI, agreed to extend their merchant acquiring business by adding nine countries and territories throughout Asia. This agreement covers all of Citibank's acquiring markets in the region, enabling the bank's merchant base, both physical and ecommerce, to accept JCB cards across the region.

Citibank, the global retail and consumer banking business of Citi, will phase in JCB card acceptance for purchases at Citibank merchants in Hong Kong, Vietnam, Thailand, Philippines, Malaysia and Indonesia, together with expanding the existing relationships in Singapore, Taiwan and Guam.

The alliance with JCBI will bring the bank's merchants more payment options and sales opportunities generated by the growing JCB cardmember base in Asia. Moreover, having a strong business ties with influential institution as Citibank,

which has strong networks across these important markets, JCBI can provide JCB cardmembers more access to leading services both in EC market as well as retail markets the region.



2010 JCB China Conference for JCB Brand Partners Held on Hainan Island

CBI held the 2010 JCB China Conference on Hainan Island, located in the South China Sea, from November 10 to November 12. Approximately 100 representatives from 15 JCB partner financial institutions and corporations across China were invited to participate in the event.

The credit card market in China is expanding rapidly, and JCBI further strengthened its partnership with Chinese financial institutions at this conference. In addition to enhancing a mutual understanding of JCB brand strategy, JCB shared its experience built over half a century in the Japanese payment industry.

Presentations by outside expert speakers included an overview of the credit card issuing business in Taiwan spoken by Jung-Cheng Kao, EVP, Hua Nan Commercial Bank, and a marketing analysis of Chinese visitors to Japan by Yasunori Kyozu, General Manager, Japan Association of Travel Agents to support partners in China in enhancing their credit card business. Since 1982, JCB has been expanding JCB card acceptance in China to increase convenience for JCB cardmembers. Currently JCB has alliances with 13 partner banks and financial institutions for merchant acquiring, and approximately 100,000 merchants now accept JCB cards for payment. JCB brand card issuing to consumers in China has also been expanding since 2005, with eight partner banks now meeting the growing needs of the market for international credit cards with the cardmember base in China exceeding 5 million, JCB will continue expanding and enhancing high-quality services to meet the diverse needs and lifestyles of China's consumers.



At the conference. Mr. Koremitsu Sannomiya, President & COO of JCBI

Enjoy Shopping at SHINSEGAE! with JCB Campaign in South Korea

CB cardmembers traveling to Korea can enjoy shopping through this special promotion from SHINSEGAE and JCB. JCB cardmembers can receive special discounts

at Korea's largest discount store E-Mart, time-honored SHINSEGAE Department Stores and market leading Premium Outlets. If you are traveling to Korea, be sure to visit these SHINSEGAE Group stores and enjoy shopping with JCB!





SHINSEGAE Department Store

China Travel Channel "旅遊衛視": Introducing Omotesando and Seoul, Korea

In December 2010, Tokyo's popular destination Omotesando was featured on China Travel Channel "旅遊衛視", China's only national travel channel. In August 2011, China Travel Channel also broadcast an introduction to attractive sites in Seoul and highlighted the presence of the JCB brand in Korea to the people of China. The JCB brand logo and JCB brand services were introduced during both shows, showcasing the convenience of the JCB brand for visitors to Omotesando and Seoul.



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JATA World Travel Fair 2010 and JATA Travel Showcase 2011

he Japan Association of Travel Agents (JATA) held the JATA World Travel Fair, one of the largest international travel fairs in Asia on 25 -26 September 2010 at Tokyo Big Sight. The fair boasted booths exhibited by more than 100 countries and territories for a festive international experience. JCB was an official sponsor of the fair and presented an exhibition of JCB brand services featuring its new advertising campaign copy "JCB saves international travel", as well as a limited World Travel Fair edition of the JCB Shopping and Dining Passport with special savings and offers for fair visitors.

JCB will continue as an official sponsor for the newly named JATA Travel Showcase to be held 1-2 October 2011.



At the JATA World Travel Fair

New Brand Services for Travelers to Japan

CB released new brand services in December 2010 for all JCB brand cardmembers traveling to Japan.

JCB Airport Transportation Service

JCB Airport Transportation Service provides non-stop cab service between Haneda Airport or Narita Airport and hotels or other locations at a fixed rate that is usually less than the meter rate. English-speaking

drivers are available. JCB brand cardmembers also receive a special offer.

JCB Airport Discount Guide

JCB Airport Discount Guide provides special offers available at JCB recommended shops and restaurants at Narita and other international airports and surrounding areas in Japan.





JCB Mobile and JCB Data

JCB Mobile provides free mobile phone rental for visitors to Japan with 24/365 English-language support for stress-free convenience. In addition, JCB Data provides a mobile wireless router usable in Japan and a flat rate data plan at a reasonable price.



These new services offer more unique value to travelers carrying their JCB card when they visit Japan.

JCB Hawaii Guide Available for Smartphones

CB launched the free JCB Hawaii Guide application on 14 June 2011. JCB Hawaii Guide is available for iPhone, iPod touch®, Android phones, and provides JCB cardmembers access to location-based discounts using a GPS locator function and other special merchant offers in addition to travel and sightseeing information. Discounts of up to 30% and other deals such as free beverages at restaurants are among more than 200 special offers available with JCB card payment. In addition, knowledgeable staff at the JCB Plaza Lounge Honolulu have compiled the latest travel and

sightseeing information specifically for the needs and interests of visitors.





he JCB brand website for customers (http://www.jcbcard.com) was renewed on 1 November 2010 to strengthen JCB brand information distribution channels as well as to improve usability. The contents were also renewed to guide customers to partners issuers and promote new card applications to contribute to our partners business. One of the highlights is JCB Plaza Web which provides JCB cardmembers with special offers around the world and enables cardmembers to search special offers by city and category. The JCB brand website for partners (http://partner.jcbcard.com) was launched in July 2011, with new functions for partners such as specification download and other information access (JCB Partner Online). The site is redesigned for efficient two-way communication.



JCB wins 64th Dentsu Advertising Awards

GB won Outstanding Awards at the 64th Dentsu Advertising Awards in the area for lifestyle and culture for both Newspaper Advertising and Television Advertising. The awards are referred to as the "Grand Prix" of Japan's advertising industry, and it is said that "the history of the Dentsu Advertising Awards is the history of postwar Japanese advertising creativity". The winners were selected from among advertisements that ran between 1 April 2010 and 31 March 2011, with a total of 2,081 entries. The 64th Dentsu Advertising Awards Ceremony was held on 1 July 2011 at the International Convention Center Pamir in the Grand Prince Hotel New Takanawa, Tokyo.



At the 64th Dentsu Advertising Awards Ceremony Mr. Koremitsu Sannomiya

New ANA JCB Premium – Highest Status Card in ANA Lineup

ll Nippon Airways (ANA) and JCB started issuing the new ANA JCB Premium cards on 12 May 2011 positioned above Gold as the highest status card in the ANA card lineup. The new card provides customers the higher quality service and higher status demanded by those eligible for a premium card.

Services include Concierge Desk customer support 24/365, free access to domestic ANA airport lounges in Japan when flying ANA, 10,000 bonus miles free every year and 50% bonus miles on ANA flights, double JCB OkiDoki reward points on purchases and double miles on purchases of ANA flight tickets (2 miles per 100 yen).

Selected ANA JCB cardmembers received advance invitations to apply for the new Premium card and 10,000 cards are expected to be issued in the first year.

JCB is the first card issuer to issue the ANA JCB Premium card in Japan. JCB and ANA are committed to developing new products and services to please their customers even more in the future.

ANAL ANAL ACARD JCB Platinum ANALACICUU ANAMIACICUU ANAMIACICUU ATTRACTORA ANA MIACICUU ATTRACTORA 3541 1234 5578 3541 1234 5578 TARO PREMIUM ANALACICUU ATTRACTORA 3541 1234 5578 TARO PREMIUM ANALACICUU ATTRACTORA

ANA JCB Card Premium

ANA JCB Super Flyers Card Premium

The elegant card design follows in the tradition of ANA JCB cards, featuring the ANA tailfin and metallic tipped "PREMIUM" on a subdued background of black and silver.

JCB and JTB Support Disaster Recovery in Eastern Japan

CB and JTB are working together to support disaster recovery in Tohoku by promoting travel to the region.

While some coastal areas of eastern Japan were severely damaged by the earthquake tsunami disaster in March 2011, expectations of recovery of the tourist industry in the region are focused on areas that are relatively untouched.

JCB and JTB disaster recovery support promotions targeting the 60 million JCB cardmembers in Japan include JTB Travel Point awards for purchases of travel products for the six prefectures in the Tohoku region (Aomori, Akita, Iwate, Yamagata, Miyagi and Fukushima) at any JTB Group sales location, the JTB website or through JCB Travel. JTB Travel Points can be redeemed for subsequent travel. In addition, part of the purchase amount is donated to the Japan Travel and Tourism Association for use in efforts to recover the tourist industry in the region. JCB cardmembers and the 400,000 JTB Tabi Card cardholders in Japan who pay with their credit card at designated retail locations such as souvenir shops, restaurants and pubs in the Tohoku region will have a lucky draw chances to win local specialty goods.

JCB and JTB are running these promotions as part of their

comprehensive business alliance. JCB and JTB hope their customers will take advantage of this opportunity to travel to Tohoku and enjoy the regional cuisine and local specialty products. This promotion runs from 16 June to 31 December 2011.



"Support by traveling – Tohoku is waiting for you!"

China UnionPay Card Accepted in Harajuku and Omotesando

Shopping District Promotion Cooperative Harajuku Omotesando Keyakikai and JCB are working together to increase China UnionPay (UnionPay) card acceptance in Tokyo's popular Harajuku and Omotesando shopping areas by making UnionPay card terminals available to the 800 retailer members of the Keyakikai. UnionPay card acceptance in Japan via the JCB processing network started in January 2011.

More than 2 billion UnionPay brand ATM and credit cards have been issued in China. With the easing of individual visa restrictions for Chinese travelers to Japan since July 2010 and the Japanese government's Visit Japan promotion, the number of Chinese traveling to Japan is expected to increase dramatically and Japanese retailers are eager to take advantage of this opportunity to build sales.

Harajuku and Omotesando are popular among younger Chinese and the Keyakikai is actively working to attract even more visitors to the trendy shopping areas by making it possible to use UnionPay card. This effort is funded in part by a grant from METI. UnionPay card acceptance in addition to the brand power of the Harajuku and Omotesando names is expected to further energize these famous shopping districts. The Harajuku and Omotesando Keyakikai and JCB will continue to work together to contribute to the local economy as well as the national tourist industry of Japan.

JCB International Appoints New Chairman & Deputy President

CB International announced the appointment of Takao Kawanishi as Chairman and Chief Executive Officer at its annual shareholders' meeting in Tokyo held on 29 June 2011. Mr. Kawanishi, who served as Vice Chairman of JCBI since June 2010, succeeds Tamio Takakura who held the position of JCB' s Chairman and JCBI's Chairman and CEO for the past 9 years. At its annual shareholders' meeting on 24 February 2011, JCBI also announced the appointment of Kimihisa Imada as Deputy President. Before joining JCB, Mr. Imada worked for more than 30 years at the Bank of Tokyo-Mitsubishi UFJ Ltd. He has contributed in the area of human resources and corporate banking, including 8 years in the United States. His most recent responsibility was General Manager of the bank's Jakarta Branch from 2008.

Under the leadership of the strong management team including Mr. Kawanishi, Mr. Sannomiya, President and Chief Operating Officer, JCBI, and Kimihisa Imada, JCBI together with JCB continue to strengthen the JCB cardmember base and card acceptance globally by enhancing alliances with partner banks, corporations and other institutions worldwide.



Takao Kawanishi (seated), President & CEO, JCB Co., Ltd., Chairman & CEO, JCB International Co., Ltd., Kimihisa Imada (left), Board Member, Executive Officer, JCB Co., Ltd., Deputy President, JCB International Co., Ltd., Naoki Matsumoto (center), Deputy President, JCB Co., Ltd., Koremitsu Sannomiya (right), Board Member, Senior Executive Officer, JCB Co., Ltd., President & COO, JCB International Co., Ltd.



Board Members of JCB International Co., Ltd.

(Front row from left) Mr. Koremitsu Sannomiya, President & COO, Mr. Takao Kawanishi, Chairman & CEO, Mr. Kimihisa Imada, Deputy President. (Back row from left) Mr. Kunimasa Kawase, Mr. Takashi Watanabe, Mr. Hiroyuki Nakamura, Mr. Masaaki Okazaki, Mr. Masamitsu Yoshimura, Mr. Ryuji Shinzawa, Mr. Masahiko Shirota, all Directors.

Key Statistics for 2010







Note: Cardmembers and merchants are as of the end of March 2011. Annual transaction volume is from April 2010 to March 2011. JCB's official annual transaction volume is based on Japanese yen, and the approximate U.S. dollars are calculated by using the exchange rate of 31 March 2011 (USD1 = JPY83.13).



Asia / Pacific

- ICB International Business Consulting (Shanghai) Co., Ltd.
- JCB International Business Consulting 2 (Shanghai) Co., Ltd. Beijing Branch
- 8 JCB International (Asia) Ltd.
- 4 JCB International (Taiwan) Co., Ltd.
- 6 JCB Card International (Korea) Co., Ltd.
- 6 JCB International Asia Pacific Ptv. Ltd.
- 🕖 JCB International (Thailand) Co., Ltd.
- 8 PT. JCB International Indonesia
- ICB International (Oceania) Ptv Ltd.
- ICB International Co., Ltd. **Beijing Representative Office**
- 🕦 JCB International Co., Ltd. Jakarta Representative Office
- 😢 JCB International Co., Ltd. Manila Representative Office



- B JCB International Credit Card Co., Ltd. **U.S. Head Office**
- 🚯 JCB International Credit Card Co., Ltd. Los Angeles Branch
- B JCB International Credit Card Co., Ltd. San Francisco Branch
- ICB International Credit Card Co., Ltd. New York Branch
- JCB International Credit Card Co., Ltd. Honolulu Branch
- B JCB International (Micronesia) Ltd.

Europe

- ICB International (Europe) Ltd. EMEA Head Office
- Ø JCB International (Europe) Ltd. Branch in Frankfurt
- Ø JCB International (Europe) Ltd. **Paris Branch**
- Ø JCB International (Italy) S.p.A.

(As of the end of August 2011)

JCB PLAZA Lounge

1 Los Angeles	6 Taipei
2 Honolulu	7 Singapore
3 Guam	8 Bangkok
4 Hong Kong	9 Paris
5 Seoul	(As of the end of August 2011)



Image

JCB Plaza Lounge is an exclusive JCB Cardmember service lounge providing guests a comfortable place to relax with amenities such as computers with free internet access, massage chairs and free beverages in addition to the standard JCB Plaza service.

• JCB Plaza : JCB Plaza is located in 52 cities, providing travel and entertainment information and emergency support service. Services are provided by a contracting travel agency.

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