

### JCB Holds the 12th JCB World Conference “JCB Way” to the next stage, together

JCB hosted its 12th biannual event, “JCB World Conference” from 24 to 25 October at the Kagaya in Ishikawa, Japan. 290 JCB partner companies and financial institutions in 36 countries and territories with over 400 people participating in the event, making it the largest attended JCB World Conference. It was particularly felicitous, since this conference coincides with the 50th anniversary of JCB’s foundation and the 30th anniversary since JCB’s expansion globally. With the theme of the 12th JCB World Conference, “JCB Way – to the next stage, together”. JCB aims to bring together JCB business partners from around the world to share JCB brand strategy and direction of future global expansion, and to further enhance ties and relationships with the partners.

Welcome address was given by Mr. Hiroshi Mizohata, Commissioner, Japan Tourism Agency. Other major speakers from JCB’s valued partner corporation representing various regions include: China UnionPay from China, Groupement des Cartes Bancaires from France, The German Banking Industry Committee from Germany, and National Payments Corporation of India from India. JCB was also honored to have representative speakers from JTB and USJ from Japan.



other words, even if competing with a certain company in some business fields, allow for collaboration in other fields if there are mutual advantages combined with benefits for customers.

He added that these guiding principles teamed with the philosophy that has guided JCB for the last 50 years—namely, always providing new products and services to our customers and society as a whole and committing to boldly tackle challenges—are what form the unique “JCB Way” that cannot be rivaled by other brands.

Followed by Naoki Matsumoto, Deputy President of JCB delivering the market trend in Japan. Naoki Matsumoto noted that changes in the payment card market associated with advances in ICT and the widespread use of near field communication (NFC) technology will increase the need for global standardization, bringing about major change in new directions and business opportunities. Based on these backgrounds, JCB intends to offer new value through enhancing unique products and services clearly differentiated from other brands and build mutually win-win relationships by engaging in robust competition where competition is required and creating collaborative partnerships where cooperation is appropriate.



Mr. Naoki Matsumoto, Deputy President of JCB

In the closing speech by Koremitsu Sannomiya, President and COO of JCB, explained its detail strategy for international expansion such as the creation of a new “alliance model” which developed to form the key pillar of our strategy set out in the Spiral Growth Global 2013 mid term business plan. Koremitsu Sannomiya also emphasized, “A key to success as a global payment brand based in Japan rests on the extent to which we can leverage the uniqueness factor that the “made in Japan” reputation carries. Using our experience as the Japanese pioneer in developing value-added services, we plan to re-create high-quality services and products that provide a unique sense of Japanese hospitality on a global scale.” By providing JCB’s unique brand value of flexibility, uniqueness, and collaboration, JCB aims to further build win-win relationships with our customers and partners worldwide.



Mr. Koremitsu Sannomiya, President and COO of JCB



Mr. Takao Kawanishi, President and CEO of JCB

At the conference, JCB began with the speech from President and CEO of JCB, Takao Kawanishi, addressing JCB’s path and achievement over the 50 years and the basic concepts of JCB’s midterm business plan, “Spiral Growth: Global 2013” which launched in April 2011 for further growth. “Spiral Growth: Global 2013” is to reflect our aim of achieving unified spiral growth by linking diverse businesses and functions to thrive in a fast-changing global environment and move up to a new stage of growth by providing JCB’s unique value to our customers and partners worldwide. Based on this philosophy, Takao Kawanishi was addressing 6 guiding principles:

- (1) Achieve organic growth by connecting brand, cardmember, merchant, and processing businesses based on a stable operations platform that supports JCB business as a whole;
- (2) Since there is still plenty of room for growth in Japan, steadily expand domestic business while achieving dramatic growth overseas, especially in fast-growing Asian markets;
- (3) The strategy fundamentals are the same for Japan and overseas markets, so the enhancement of domestic business brings benefits to overseas partners and customers, and expansion of overseas business provides more opportunities to domestic partners and customers;
- (4) Implement appropriate strategies flexibly and thoughtfully to respect the particular characteristics of each country, region, or territory;
- (5) Build trust and win-win relationships with diverse domestic and overseas business partners to grow and develop together; and
- (6) Balance competition and collaboration where appropriate; in

## VietinBank to Start JCB Issuing in Vietnam

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank), one of the largest state-owned commercial banks in Vietnam and JCB International (JCBI) launch the first JCB branded card in Vietnam, the VietinBank-JCB Cremium card in 28 September 2011.

Through the 23 years business, VietinBank has made substantial strides over the course in recent years in establishing a firm position as the leading bank and financial group in Vietnam, operating over 150 branches and 1,500 ATMs. VietinBank has issued 7 million E-Partner domestic debit card (VietinBank's own brand), around 200,000 Cremium International Credit Card. The VietinBank acceptance network is the first or second quantity in the market with around 15,000 merchants in Vietnam.

JCB and JCBI entered into the Vietnam market to expand JCB card acceptance in 1991 and have been increasing convenience for over 69 million JCB card members largely based in Japan, China, Korea, Taiwan, and other Asian countries who travel to Vietnam. Currently JCB has alliances with 9 partner banks and financial institutions in Vietnam for merchant acquiring.

The new branded cards will be accepted at over 34,000 JCB merchants in Vietnam, as well as the worldwide acceptance of more than 20 million merchants globally through JCB's merchant network located in 190 countries and territories. VietinBank-JCB Cremium card members are entitled to enjoy services provided by both VietinBank and JCB such as a loyalty program with high exchangeable value, access to JCB Plaza customer service centers at 60 popular destinations around the world, and frequent promotions at VietinBank merchants.

The VietinBank-JCB Cremium card will be issued with 2 grades: the Standard card (with a credit limit of 50 million dong) and the Gold card (with a credit limit from 50 to 300 million dong), targeting a wide range of customers in Vietnam including Vietnamese traveling to Japan and Japanese living in Vietnam.



## CSCBank Signs Agreement for JCB Issuing in Lebanon

CSCBank (CSC), a major financial institution in Lebanon has signed an issuing agreement with JCBI this fall. Through this agreement, JCB cards will be issued to CSC's customers, becoming the first Bank to issue JCB cards in Lebanon. CSC will also expand and ensure acceptance of JCB Cards at both its own and its partner banks merchant locations across the country.

"After extensive discussions with JCBI, we are of course very happy to be selected as the first issuer of JCB cards in Lebanon," said Mr. Marwan Kaddoura, Chairman and CEO of CSCBank, "We have had a longstanding relationship with JCB for card acquiring in Lebanon and we believe that the commencement of Issuing will allow us to further grow this partnership by offering our customers a new and exciting alternative to our existing range of products."

Mr. Koremitsu Sannomiya, President of JCBI, said "Lebanon is a dynamic country with a history of business innovation in the

region. I am extremely pleased that CSC Bank, one of the major financial institutions in Lebanon, will commence with JCB card issuance this year. This will significantly increase JCB's presence in Lebanon and in the Middle East and Africa region, and will be a continuation of JCB's strategy of expansion."

JCB began JCB merchant acquiring business in Lebanon since 1997 through alliance with CSC. CSC with its extensive experience and state-of-the-art systems in the industry, already offers a range of services for more than 105 banks and institutions in 29 countries. This will be the beginning of a new era for JCB expansion in the Middle East and Africa region starting with Lebanon, where there are many countries with fast-growing economies. JCB and CSC are also currently engaged in discussions to further expand their relationship throughout the region.



## Equity Bank Group to start JCB Merchant Acquiring in Africa for JCB

Equity Bank, a major financial institution in Kenya has signed an acquiring agreement with JCBI in April 2012. Through this agreement, JCB cards will be accepted at all Equity Bank merchant locations in The Republic of Kenya, The Republic of Uganda, The Republic of South Sudan, The Republic of Rwanda and The United Republic of Tanzania.

Mr. Koremitsu Sannomiya, President and COO of JCBI stated, "This is a strong affirmation of JCB's commitment to develop its business on a global scale. We see the African market as an area of large potential growth for JCB International and of increasing importance for our cardmember base globally. I am confident that Equity Bank will prove to be an excellent partner as we expand our business across the continent"

"We are pleased to partner with JCBI as the Licensed Acquirer

of JCB Cards in Africa", said Dr. James Mwangi, CEO of Equity Bank Group, "our partnership with JCB will further enhance convenience of financial access while facilitating ease of international business and travel for JCB"

JCB has also seen substantial growth of in-bound traffic from its Asian cardholders into the region in recent years, both from a tourist and business perspective. JCB is looking forward to working even more closely with its partners in the region to ensure that the JCB Card acceptance network will continue to grow, providing more convenience and service to JCB customer from around the world.



## Ride Hong Kong Tramways Free with JCB!

### Take JCB when you travel abroad and enjoy more free services.

Starting 1 April JCB cardmembers visiting Hong Kong can enjoy riding the tram for free. Hong Kong Tramways routes link the north coast of Hong Kong island from Kennedy Town to Shau Kei Wan, providing convenient transportation to city dwellers as well as visitors to the city.

Since the first trams started running in 1904, Hong Kong Tramways has become a symbol of the city, serving both local residents and visitors from abroad. Each day an average of 230,000 people ride the double-decker trams for commute, school or to enjoy sightseeing Hong Kong's neighborhoods.

JCB places an effort to expand JCB cardmember base in China, Korea, Taiwan and Southeast Asia by providing distinctive products and services. With now over 70 million JCB cardmembers worldwide including 10 million outside Japan, JCB has been designing and developing new services to meet the needs of customers throughout Asia.

Over 40 million travelers, mostly from neighboring Asian countries, visit Hong Kong each year, making this business and tourist center an important market for JCB with its wide array of travel and entertainment services. With the Hong Kong Tramways free ride and a wide range of other travel-related services, JCB aims to provide further value to its cardmembers.

JCBI and the Hong Kong Tourism Board are planning increased media exposure for tram tourism as well as a joint promotion with Hong Kong national tourism organization.



## Elavon Merchant Services Expands Territories for JCB Merchant Acquiring

Elavon Merchant Services European business, headquartered in the UK, has recently enabled its award winning International Processing Platform to allow its customers across 15 countries to be able to accept JCB cards. The project which lasted 6 months completed in early March and Elavon is now in the process of rolling out the capability to its customers. Elavon is a major global acquirer and the JCB capability will be available to all of its European customers over time.

Elavon will be one of the first European licensees of JCB to fully embrace the multi currency multi country capability for JCB acquiring. Not only will Elavon be able to offer in country acquiring to key merchants, they can also support multiple international currencies for e-commerce merchants throughout their territories. This development is the first step for Elavon and JCB to fully embrace the SEPA changes JCB are implementing during the later part of 2012.



## Prime Bank to Start JCB Acquiring and Issuing in Bangladesh

As the South Asia has started drawing keen attention of global corporate for new business expansion, JCBI is gaining a momentum in Bangladesh by closing an Issuing and Acquiring license agreement with Prime Bank Limited in March 2012. Established in April 1995, the Prime Bank Limited has been a leading bank in banking and payment industry of Bangladesh with more than 1,200 merchants and 360,000\* cards issued in the country. Meanwhile, JCBI has

been placing more focus on the South Asia where countries are showing strong economic growth supported by a frequent traffic of people and goods/services within the region. The both parties are planning to launch acquiring business by September 2012 and Credit and Debit card issuing business by March 2013.

\*Credit card and Debit card combined



## JCB Sponsors 2011 Toray Shanghai International Marathon

JCB was a supporting sponsor of the 16th Toray Shanghai International Marathon held in 4th December 2011. This urban marathon is organized by the China Athletic Sports Association and the Shanghai City Sports Federation, under the special sponsorship of Toray Industries.

The Shanghai Marathon has been growing in popularity in recent years, attracting more than 20,000 runners, including those from abroad for a truly international competition. JCB had a booth at the Exhibition Hall next to runner's registration area, as well as sponsor signs and "JCB" on runner number tags on the day of the race, giving the exposure of JCB logo. JCB also

used its sponsor hospitality rights to invite representatives of JCB brand licensee banks to run in the race.



## New Cooperation in Payments Industry. German Banking Industry Committee Signs Frame Agreement with JCB

The German Banking Industry Committee (GBIC) and JCB International (JCBI) formed their alliance for the issuing of JCB and girocard co-badged cards in Germany on 13 October 2011. The GBIC is operating the leading German debit card system "girocard" and unifies the five associations of the German banking industry. It is also a member of Euro Alliance of Payment Schemes. Aiming for a launch in 2012, JCB as well as banks and savings banks in Germany will begin to develop card products with functions and services targeting the German consumers and in compliance with the European SEPA Cards Framework.

By partnering with JCBI, GBIC expands girocard's product line and offers JCB as an additional international acceptance brand for its customers. Dr. Hans-Joachim Massenber, Member of the Managing Board of Directors of the Association of German Banks, emphasizes as Central Coordinator

of GBIC in 2011: "This new cooperation is taking the German girocard again a step further towards an international acceptance. The brand selection is extended by adding JCB. We are convinced



(From left) Mr. Kimihisa Imada, Deputy President of JCBI, Dr. Massenber, Member of the Management Board of the Association of German Banks

that this alliance will enable us to provide issuers of girocard cards with additional options and to create a new product benefit. girocard is consolidating its position as one of the leading debit card systems in the world."

Germany provides the number one outbound traveler volume in Europe with more than 51 million travelers in 2009 (according to the World Tourism Organization Year Book 2010). GBIC being one of the leaders in the debit card industry in the European market with more than 90 million girocards issued in Germany, JCB expects to increase brand presence significantly in the region. "I believe this alliance is one of the remarkable steps in strengthening JCB's position as an international payment brand in the region and in expanding acceptance as well as cardmember base," said Mr. Kimihisa Imada, Deputy President of JCBI. "We expect to expand the issuance of JCB branded cards in the near future with girocard and other partners in Europe and to expand merchant acceptance in parallel. This alliance not only benefits girocard and JCB, but also provides tremendous value to JCB business partners with bigger transaction volumes generated by German cardmembers."



## Taiwan Precious Card

JCB Precious card was launched in Taiwan in November 2011 as the highest status of JCB card in Taiwan. The card "晶緻卡" is formed from two Chinese characters which means "sparkling". The Precious card meets the strategic need

of Taiwan issuers for a higher status card than Platinum, as the affluent class has continued to grow since Platinum issuing started in 2003. JCB Precious card offers exclusive services, such as free airport

drop-off (or pick-up) and discounts on Taiwan High Speed Rail tickets, initially offered from November 2011 through April 2012.

JCB hosted a launch party in December 2011 and attended the representatives from 27 card issuers from Taiwan. They rated the JCB Precious card concept very highly for meeting market needs. Several major issuers have already started issuing JCB Precious card, and more are expected to follow in the near future. JCB anticipates that at least half a million Precious cards will be issued in the next three years.

Note: The Currently JCB Precious card is only available in Taiwan.



Mr. Kimihisa Imada, Deputy President of JCBI



## JCB Announces Cardmember Outside Japan Exceeds 10 million

JCB announced on December 2011 that the total number of JCB Cards issued outside Japan exceeded 10 million, issued in 15 countries. With the total card acceptance at more than 20 million merchant locations around the globe.

Through 30 years of international business, JCB has developed widely with more than 350 of the world's most distinguished financial institutions. Based on the JCB's strategy to make a collaborative win-win relationships with its partners, JCB determined in 1984 to expand the cardmember base outside Japan to provide more business opportunities to the growing

number of merchant acquiring partners around the world. Beginning with the first JCB Card issuance outside Japan partnering with the Hong Kong Bank in 1984.

A key to success as a global payment brand based in Japan rests on the extent to which JCB can leverage the uniqueness factor that the "made in Japan" reputation carries. Using JCB's experience as the Japanese pioneer in developing value-added services, JCB plan to continually create high-quality services and products that provide a unique sense of Japanese hospitality on a global scale.

## JCB Airport Service Desk Opens at Haneda Airport

JCB Airport Service Desk opened in the International Terminal of Haneda Airport in Tokyo on 1 February 2012. The number of international travelers using Haneda Airport has been growing steadily since the International Terminal opened in October 2010. With the rise of the international travelers, JCB Airport Service Desk will help meet the needs of JCB cardmembers for information about special discounts and other JCB card services abroad.

Location: Haneda Airport, 3F Departure Lobby, International Terminal  
 Hours: 5:30 AM – 0:30 AM every day (subject to first and last Keikyu Line trains)  
 Staffed 7:00 AM – 10:00 AM, 8:00 PM – 11:00 PM  
 Services: ● JCB Shopping & Dining Passport and other special offer information  
 ● JCB Plaza and JCB Plaza Lounge information  
 ● Sales promotion campaign information  
 Brochures and other information are available when the Desk is not staffed.



## Explore Hawaii with JCB's New Promotion

Hawaii is the top destination for travelers from Japan and a priority for JCB as a flagship market for its international business. JCB's strategic activity in Hawaii is designed to improve the JCB brand image, with an impact extending to other destinations as well, and to increase JCB card carry rate and card use by Japanese outbound travelers.

● "Hawaii Travel Quiz" provided customers information about Hawaii and highlighted JCB brand services (1 – 28 December 2011/ 1-14 March 2012).

This web site featured quizzes on Hawaii and the JCB Card, with winners receiving chances to win JCB gift cards and Hawaii travel packages in a lucky draw. The quizzes were open to all consumers, including those without a JCB card, informing them about JCB services. Over 220,000 site visitors answered quiz questions, exceeding the initial goal for this activity.



● "JCB Travel Support Hawaii" featured tour guides on rounds at major tourist locations (10 December 2011 – 11 January 2012). Dressed in eye-catching JCB uniforms, guides made rounds at

Waikiki's Kalakaua Avenue and Ala Moana to give Japanese tourists information free-of-charge. The guides provided information on recommended shops and restaurants as well as hidden hot-spots known only to the locals, with a total of 7,000 highly-effective direct contacts informing customers about JCB services. Customers were both pleased and surprised, saying "Thanks, that really helps", "I had no idea JCB did this kind of thing" and "This is a great service!".

● "Hawaii-Bu" community web site was released on 16 January 2012 not only for the Hawaii fans but also to meet diversifying customer needs and expands JCB's customer contact channels. JCB staff in Hawaii created a blog entries with the latest useful and money-saving information that readers can comment on. In February there were about 100,000 visitors to Hawaii-Bu. JCB is looking at starting up similar sites for other popular destinations.



## JCB Launches "The City is Yours with JCB!" to attract Filipinos

JCB International announced the launch of its latest promotion in the Philippines entitled "The City is Yours with JCB!". The campaign will run from December 15, 2011 to April 30, 2012. During the promotion period, JCB cardmembers from BDO and RCBC Bankard, have a chance to win a brand-new Honda City for every Php500 purchase using the JCB Card. Aside from having chances of winning brand-new cars, JCB cardmembers can enjoy free items or discounts at participating fine retail shops, restaurants, resorts and spas.

With this campaign, JCB aims to stimulate demands of local cardmembers for using JCB Cards and to strengthen its cardmember base. "Seizing the flows of payments and people in South East Asia, where there is significant economic growth, is one of the most important tasks to achieve JCB's strategy,

and the Philippines is one of the key countries in the corridor. We have to invest more to expand both JCB cardmember base and merchant network, which we have built up with two potent partners" said Kimihisa Imada, Deputy President of JCBI.



## UNIVERSAL STUDIOS JAPAN® Promotion for China and Korea Cardmembers

JCB is leveraging sponsorship of UNIVERSAL STUDIOS JAPAN as an official marketing partner in a sales promotion targeting JCB cardmembers in China and Korea traveling to Japan. From January through March 2012, cardmembers purchasing a one-day Studio Pass with their JCB Card receive a free Universal Express™ Pass for priority entry to one attraction and a free snack. This is the first time JCB and UNIVERSAL STUDIOS JAPAN have collaborated on a sales promotion targeting inbound travelers to Japan.

★JCB is an official marketing partner of UNIVERSAL STUDIOS JAPAN®.



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## Let's Go to Kyushu with JCB! Promotion for Korea Cardmembers

JCB started a new model of sales promotion developed in collaboration with major local retailers, restaurants and other JCB merchants in the Fukuoka area to increase sales by targeting Korea cardmembers traveling to this popular destination close to Korea.

The Let's Go to Kyushu with JCB! promotion runs from 16 January to 15 May 2012 and offers JCB cardmembers in Korea presenting their JCB Card at participating merchant locations will receive a free travel pillow as well as 5% reward points on total purchases up to a maximum of 50,000 won. JCB and Korean Issuers also agreed to run other tie-up campaigns with the retailers at the same time. The merchants are also providing their own discounts and special offers to JCB cardmembers.

This sales promotion contribute to JCB's licensee issuing network outside Japan and merchant network inside Japan to benefit both issuers and merchants by increasing sales as well as pleasing JCB cardmembers. And at the same time, the promotion is encouraging inbound travel to Japan to boost the tourist industry.



## JCB Product Placements on China Travel Channel

JCB has been creating product placements for the Urban Style Navigation program on China Travel Channel, China's only nationwide TV station. The JCB logo and information on JCB brand services were highlighted in the Omotesando Japan and Korea features starting in December 2010, and in the Kansai Japan feature broadcast in December 2011 targeting Chinese New Year travelers who were once again planning to visit Japan. In addition, JCB created useful Japan travel guides for each featured area timed to the program broadcasts, which were distributed by major China travel agencies to customers

traveling to Japan. JCB is also planning to invite major China publishers and JCB brand issuing banks to come to Japan, experience the convenience and appeal of the JCB card and ad to JCB brand PR on their return to China.



## JCB Brand Awareness Programs in Singapore

JCB has launched the first television commercial in Singapore on 7 January 2012 as our first sponsored brand advertisement aired on Channel News Asia on JAPAN HOUR, an informative and entertainment program on food & travel in Japan. This commercial features customers introducing JCB privileges and services they experienced in Japan.

JCB also sponsored the Discover Japan exhibition organized by Japan National Tourism Organization (JNTO) from 28 January to 26 February 2012. It was an outdoor art exhibition on Orchard Road – a road regularly frequented by the local residents as well as being a major tourist attraction. Orchard Road was used for the first time as the public space for the promotion of another country apart from Singapore.

With support from JNTO, from 22 to 26 February 2012 JCB held a brand awareness campaign in a showroom with the display of the giant JCB Lucky Cat posters located at the Orchard Road

and Ngee Ann City, a popular shopping mall to attract visitors. Posters featuring services for JCB cardmembers visiting Japan were also displayed inside the showroom and visitors received limited edition JCB souvenirs.



## JCB International Launches Tie-up Gourmet Fiesta with Chua Lam

JCB International launched a JCB Gourmet fiesta in cooperation with Mr. Chua Lam, a gourmet famed in Hong Kong from 18 November 2011 to 31 October 2012.

JCB Gourmet fiesta will give JCB cardmembers special offers at approximately 40 restaurants in Hong Kong and Macau area recommended by Mr. Chua Lam. Hong Kong is well-known as



a gourmet city, and is one of the core cities within Asia with 7 million residents and nearly 40 million visitors from overseas each year. JCB expects to enhance JCB brand value not only targeting its

cardmembers in Hong Kong, but to all JCB brand cardmembers through the gourmet fiesta.

Mr. Chua Lam empathizes with the JCB's activity in supporting disaster recovery in Eastern Japan, and has volunteered his engagement in JCB Gourmet Campaign. In addition, JCB will donate 10 HKD to National Federation of UNESCO Associations in Japan for every JCB card transaction at restaurants in Hong Kong and Macau.



(From left) Mr. Chua Lam, Mr. Kimihisa Imada, Deputy President of JCBI

## JCBI Launches Office in Brazil

JCB International do Brasil Representação Comercial Ltda. has been founded in March 2012, as the first subsidiary company in South America region, situated in São Paulo, Brazil, responsible for developing JCB brand expansion in terms of both card issuing and acquiring business through partners throughout 12 countries in South American continent.

JCB has been building its presence in South America since 1985 when it started an acquiring partnership with Bradesco Turismo in Brazil, currently with Cielo followed by signing acquiring agreement with First Data (former Argencard) for both territories of Argentina and Uruguay in 1988. In Peru, VisaNet Peru is JCB's acquiring partner since 2003. The new company will be taking a role of expanding JCB's acceptance in the other countries of South America such as Colombia, Chile, Paraguay

and Venezuela. In parallel with enhancement of its merchant network, JCB has a strong intention to issue JCB branded cards with partners to expand JCB brand throughout the region.

Mr. Taka Yazawa, Diretor Presidente de JCB International do Brasil Representação Comercial Ltda. mentioned, "Economy of the countries in South America in particular is growing rapidly. JCB believes that we are able to develop strong cardmember base and merchant acceptance in the region near future by strengthening relationship with our existing and future partners."



## First Representative Office in Dubai

JCB International has opened its first branch office in the Middle East. Situated in Dubai, the United Arab Emirates (UAE), the office will have responsibility for developing JCB license partners for JCB Card issuing and merchant acquiring businesses in the Middle East and African markets.

Mr. Takao Kawanishi, Chairman and CEO of JCBI said, "This is an important step for JCB in expanding its operations in the Middle East and Africa region. For the first time since JCB launched its international operations in 1981, it is establishing an independent office in the region as part of our strategy to grow and expand JCB's business in this increasingly important region. I am confident that the number of JCB licensee partners will increase, significantly boosting our existing merchant network and cardmembers base in the region."

JCB has been actively building its presence in the Middle East and Africa since 1987 with a strong group of acquiring partners in the region. In 2005, the first JCB card in the Middle East was issued in Bahrain by Credimax, this was followed by its program in the UAE in partnership with Majid Al Futtaim Group in 2008. Continuing its expansion in the region, JCBI has also announced new Issuing initiatives in both The Hashemite Kingdom of

Jordan and Lebanon to be launched during the course of 2012.

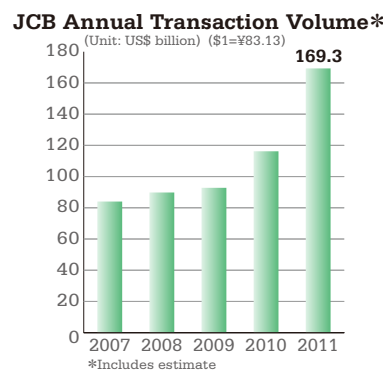
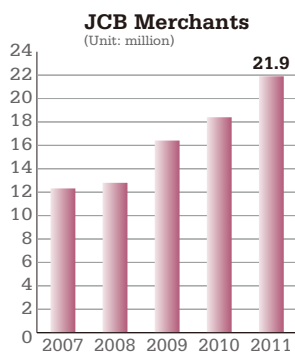
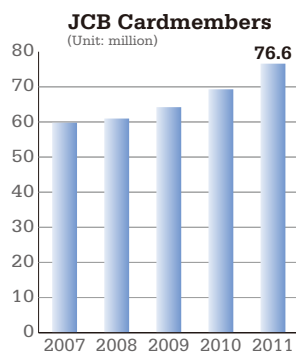
Mr. Obaid Bawany, Chief Representative at JCB International, Dubai Representative Office said, "We are very happy with our success so far, and eager to expand the JCB brand throughout the region." He added, "The Middle East and Africa in particular is seen as a growth market and strategically we are aiming to increase our cardmember base and market share in the region by focusing on our offering for our licensed issuers and acquiring partners."

JCB has also seen substantial growth in recent years of in-bound traffic from its Asian cardholders into the region. JCB is looking forward to working even more closely with its partners in the region to ensure that the acceptance infrastructure is expanded to meet the growing demand from these cardholders.

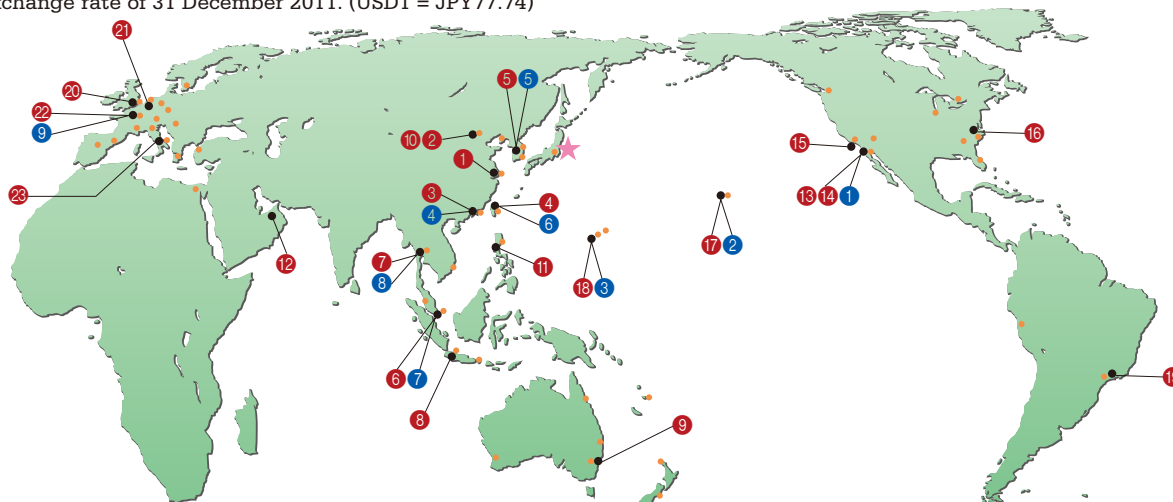


(From left) Mr. Rui Yoshida, Manager, Mr. Obaid Bawany, Chief Representative of Dubai office

## Key Statistics for 2011



Note: Cardmembers and merchants from 2007 to 2010 are as of the end of March, and 2011 as of the end of December. From 2007 to 2010 annual transaction volume is from April to March, and 2011 is from January to December. 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 December 2011. (USD1 = JPY77.74)



## JCB International Offices

## Asia / Pacific

- 1 JCB International Business Consulting (Shanghai) Co., Ltd.
- 2 JCB International Business Consulting (Shanghai) Co., Ltd. Beijing Branch
- 3 JCB International (Asia) Ltd.
- 4 JCB International (Taiwan) Co., Ltd.
- 5 JCB Card International (Korea) Co., Ltd.
- 6 JCB International Asia Pacific Pte. Ltd.
- 7 JCB International (Thailand) Co., Ltd.
- 8 P.T. JCB International Indonesia
- 9 JCB International (Oceania) Pty Ltd.
- 10 JCB International Co., Ltd.  
Beijing Representative Office
- 11 JCB International Co., Ltd.  
Manila Representative Office

### Middle East/Africa

- 12 JCB International Co., Ltd.**  
**Dubai Representative Office**

## Americas

- 16** JCB International Credit Card Co., Ltd.  
U.S. Head Office
- 16** JCB International Credit Card Co., Ltd.  
Los Angeles Branch
- 16** JCB International Credit Card Co., Ltd.  
San Francisco Branch
- 16** JCB International Credit Card Co., Ltd.  
New York Branch
- 17** JCB International Credit Card Co., Ltd.  
Honolulu Branch
- 18** JCB International (Micronesia) Ltd.
- 19** JCB International do Brasil  
Representação Comercial Ltda.

## Europe

- 20 JCB International (Europe) Ltd.  
EMEA Head Office
- 21 JCB International (Europe) Ltd.  
Branch in Frankfurt
- 22 JCB International (Europe) Ltd.  
Paris Branch
- 23 JCB International (Italy) S.p.A.

(As of the end of May 2012)

## 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 March) |

(As of the end of March 2012)



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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