JCB WORLD REPORT

No.50 JCB International and China CITIC Bank Launch Card

n 15 March, 2013, JCBI joined hands with China CITIC Bank Corporation Limited (CITIC) in issuing "CITIC Magic JCB Credit Card", which is the first JCB credit card issued by CITIC. On 21 January, 2013, Mr. Koremitsu Sannomiya, President and COO of JCBI, and Mr. Chen Jin, President of CITIC Credit Card Center, attended the launch ceremony held in Shenzhen, China.

CITIC is one of the earliest commercial banks established during China's reform and among the first of China's commercial banks engaging in domestic and international financial markets. JCBI and CITIC have had an acquiring business partnership since 1991 and signed a license agreement for JCB card issuing in 2011. Now the successful cooperation with CITIC in card issuing signifies that the development of the JCB brand in China has entered a new period.

The CITIC Magic JCB Credit Card is a dual-currency credit card for RMB and USD, issued in standard, gold and platinum card. The card is specially designed for women and offers many health



and beauty-related privileges. Cardmembers enjoy not only CITIC's proprietary loyalty program and services but also JCB value-added services such as JCB Plaza Lounge and JCB Global Shopping.

In China, JCB has been expanding card acceptance since 1982, and building cardmember base in partnership with top rank banks since 2005. JCB expects to expand the presence of the JCB brand through CITIC's extensive network and customer base. At the same time, by issuing CITIC Magic JCB Credit Card, CITIC will further improve customer service quality and product competitiveness. This is truly a win-win cooperation between JCBI and CITIC.



(From left) Mr. Chen Jin, President of CITIC Credit Card Center, Mr. Koremitsu Sannomiya, President & COO of JCBI

PVB Card Corporation Launches the PVBCC-JCB Prepaid Card with City Identification

P VB Card Corporation (PVBCC) and JCBI, in partnership with the City Government of Bacoor announced the launch of its first prepaid card coupled with City identification card on 5 February 2013. With an initial issuance of 500,000 cards, the "PVBCC-JCB SBR (Special Bacoor Resident Card)" is designed specifically for the residents, employees, officials and senior citizens of the City with many services and special benefits in the Philippines.

The main feature of the PVBCC-JCB SBR Card is identification. Cardmembers can use their cards for identification as a constituent of the city, and can also be used to pay at any merchants where JCB card is accepted and at all ATMs for cash disbursement in the Philippines.

Mr. Simoun S. Ung, President and CEO, PVBCC said, "The JCB



brand enables immediate acceptance for payment at most merchant establishments in the Philippines, including e-commerce websites. Moreover, the globally recognized brand is synonymous with responsive and high quality service and thus aspirational for most of the SBR Cardmembers."

With the PVBCC-JCB SBR Card, the City of Bacoor residents can also enjoy discounts and other privileges at various merchants affiliated by the City Government of Bacoor when they use the card at their establishments.

PVBCC and JCBI will continue to work together to provide high quality services to meet the diverse needs and progressive lifestyles of Filipino customers.



At the press conference

JCB International Signs MOU with Myanmar Payment Union

yanmar Payment Union (MPU), the national payment network of the Republic of the Union of the Myanmar (Myanmar), and JCBI, who has been continuing the payment card business in Myanmar since 1995, have signed a Memorandum of Understanding (MOU) for building JCB card acceptance network for both ATM and POS nationwide in Myanmar with all 18 member banks.

Myanmar with a population of 62 million is a country with increasing attractiveness as a new investment destination. As Myanmar will host the Southeast Asian Games in December 2013, followed by the Association of Southeast Asian Nations in 2014 to be chaired by Myanmar, there is growing demand for acceptance of payment cards from business visitors and tourists. All ATM and POS under the MPU network will start to accept JCB card in mid 2013.

At the same time, JCBI has signed MOU for issuing JCB cards in Myanmar with MPU member banks. JCBI anticipates the increasing need for local issuance of payment cards to Myanmar residents due to the rapid economic growth and the rise in national income.

MPU was established by Central Bank of Myanmar with local banks to promote a strong banking industry in Myanmar, and JCBI, with its expertise and experience from more than 30 years, cooperates to contribute to building up the payment infrastructure in the country.



At the press conference



(From left) Mr. Yusuke Matsui, Senior Vice President of Head of Sales/Marketing Asia Pacific, Mr. U Mya Than, Deputy Chairman of MPU

Sacombank Launches JCB Car Card in Vietnam

Ai Gon Thuong Tin Commercial Joint Stock Bank (Sacombank), one of the leading commercial banks in Vietnam and JCBI launched "Sacombank-JCB Car Card" in Vietnam on 9 November 2012. This new card is focusing on car owner customers with many services and special benefits in Vietnam.

Sacombank-JCB Car Cardmembers can enjoy promotions and discounts when purchasing car-related services such as repair, maintenance and replacement of spare-parts, car accessories, navigation equipment, car washing and insurance; as well as discounts of up to 50% at hundreds of shopping spots, dining venues and service points with the icon of Sacombank Plus; purchase in installments at 0% interest rate, and earn points to redeem for gifts while shopping. In addition, customers can use the Car Card at any JCB accepting locations in 190 countries and territories and enjoy various benefits throughout the world with JCB.

From November 2012 to January 2013 Sacombank offered a promotion of VND 500,000 for the first 1,000 Car Cardmembers who have a total payment value at



POS and through the Internet of a minimum VND 5 million. Mr. Kimihisa Imada, Deputy President of JCBI said in the launch ceremony, "Vietnam is the country with a high potential of population increase and economic growth. We are sure that the collaboration with Sacombank will contribute to a further development of card market in Vietnam."

Sacombank and JCBI also continue to work together to provide high-quality services meeting the diverse needs and lifestyles of Vietnam's customers.



(From left) Mr. Kimihisa Imada, Deputy President of JCBI, Mr. Phan Huy Khang, CEO of Sacombank

JCB and Bank Negara Indonesia Sign Issuing and Acquiring Partnership

T. JCB International Indonesia (JCBIIDN), the subsidiary of JCBI, and leading commercial Bank Negara Indonesia (BNI) have signed a card issuing and merchant acquiring partnership.

BNI has a long history as the first bank in Indonesia established by the national government in 1946, and now is a major commercial bank with 1,636 branches and a network of 8,279 ATMs throughout the country. BNI is top level in the card market as well, in both number of cards issued and number of merchants acquired. Since 1983, JCBI entered into the Indonesian market to expand JCB card acceptance, JCBI has been increasing convenience for JCB cardmembers. With this new partnership, JCBIIDN looks forward to expanding the JCB brand through the BNI network in the market that is expected to grow strongly in the future, and BNI is aiming to improve services to meet the diversifying needs of its customers as the economy grows.

"We are very glad that BNI, a prestigious leading bank in Indonesia, has become our new partner," said Mr. Kimihisa Imada, Deputy President of JCBI. "I am sure that BNI's robust brand trusted by Indonesian consumers and our Japan based quality brand will create new value for customers in Indonesia. We are committed to actively invest and bring in our expertise in both quality of services and technologies that we developed in the world in order to contribute to Indonesian payment industry."

Director of Consumer & Retail BNI, Mr. Darmadi Sutanto stated, "Collaboration with JCBIIDN is a new breakthrough in the deepening base lending in the retail sector. JCB itself has been widely known as a provider of international payment services, so as to give pride to customers who have JCB cards. Cooperation between JCBIIDN and BNI is expected to increase the level of credit cards ownership, so that the amount that will ultimately encourage the flow of cheap money into BNI from low cost of fund product."

"We believe this partnership will be able to encourage the public's willingness to try new product BNI credit card, especially for the staff who work in a large company, BNI customers from Japan, Japanese expatriates, the Japanese community in Indonesia, and fanatical users items from Japan" Mr. Sutanto said.

BNI will be phasing in JCB card acceptance at 40,000 merchants in Indonesia starting October 2013, and plans to launch a JCB Platinum credit card by December in the same year.



At the press conference

Doraemon Promotion in Taiwan

Doraemon, a cat-like robot from the future popular with young and old alike became JCB's new promotional character in Taiwan in January 2013. Stickers featuring Doraemon and the JCB emblem show customers that JCB is welcome at shops, restaurants and other merchants. In addition, JCB promotions featuring Doraemon are increasing brand recognition and promoting card applications and sales.

JCB sponsored the 100 years before the birth of Doraemon exhibition (Doraemon's birthday is 3 September 2112). The exhibition included displays of 100 original and life-size Doraemon

figures, a replica of the neighborhood where the Doraemon stories take place, sales of items modeled after Doraemon's secret gadgets and a cafeteria serving Doraemon-themed food items.



The event ran for 100 days until 7 April 2013 and offered special discounts to visitors paying for tickets or shopping with JCB card at the event.

JCB also ran tie-up campaigns with Taiwan Rakuten and Breeze Center, Taiwan's largest shopping center, giving shoppers who pay with JCB card chances in a lucky draw to win a Doraemon blanket pillow, pocket tissue case and other original goods over a two month period starting in February. During the campaign a greeting show from Doraemon appeared at

the mall to create even more excitement.



At the press conference



Phongsavanh Bank to Start JCB Issuing and Acquiring in Laos

n 16 November 2012, JCBI took another step forward in accelerating its Mekong region business by signing an issuing and acquiring license agreement with Phongsavanh Bank Limited (PSVB), the first private commercial bank established in Lao P.D.R.. In the signing ceremony held on the same day, Madam Sengdao Bouphakonekham, General Managing Director of PSVB said "We aim to be a bank of choice in Lao P.D.R. through the partnership with JCBI", while emphasizing the fact that PSVB will be the first JCB issuer in the country. JCBI targets to be the top card brand in Lao P.D.R. whose credit card market still stands at its dawn, through this new partnership with PSVB.

Lao P.D.R. is located in the middle of Mekong region sharing borders with China, Thailand, Cambodia, Vietnam and Myanmar and increasing number of JCB cardmember visit the country. Furthermore, the country has been maintaining a high level of economic growth in the past years and the Lao people's trust and expectation for Japanese product are quite notable. These facts

make the business in the country very promising for JCBI. The both parties plan to launch acquiring business around August 2013 which will be followed by launching of the first JCB card featured with "Japanese Uniqueness" in 2013.



(From left) Mr. Kimihisa Imada, Deputy President of JCBI, Madam Sengdao Bouphakonekham, General Managing Director of PSVB

International Bank of Azerbaijan to start JCB Merchant Acquiring in Azerbaijan

nternational Bank of Azerbaijan, a major financial institution in Azerbaijan has signed an acquiring agreement with JCBI. Through this agreement, JCB cards will be accepted at their merchant locations in the Republic of Azerbaijan.

Mr. Koremitsu Sannomiya, President and COO of JCBI stated, "This is a confirmation of our continuing commitment to developing JCB's acceptance network globally. Azerbaijan is an increasingly important market in the Caucasus region with a booming economy. The agreement with International Bank of Azerbaijan will help further enhance the strong acceptance network we have in the region and ensure that JCB cardmembers can use their cards at locations throughout the country."

"We are pleased to partner with JCBI as the licensed acquirer of

JCB cards in Azerbaijan", said Mr. Emil Mustafayev, First Deputy Chairman of The Board of the International Bank of Azerbaijan "We are seeing an increase in traffic from Asian markets in particular and our merchants will benefit from being able to cater to these important new source of JCB cardmembers".

JCB continues to see a growth in in-bound traffic from its Asian cardmembers 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 to JCB cardmembers from around the world.



Blom Bank Signs Agreement for JCB Acquiring in Lebanon

lom Bank, a major banking institution in Lebanon with operations throughout the region has signed an acquiring agreement with JCBI in February 2013. Through this agreement, JCB cards will be accepted at all Blom Bank merchants in Lebanon.

"After extensive discussions with JCBI, we are very happy to partner with JCBI in Lebanon." said Ms. Jocelyne Chahwan, Assistant General Manager at Blom Bank. "We are of course aware of JCB's increasing presence in the region and our partnership will allow us to offer increased convenience to JCB cardmembers. Our merchants will also benefit from their ability to cater to this growing cardmember base."

"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 JCBI and of increasing importance for our cardmember base worldwide. I am confident that Blom Bank will prove to be an excellent partner as we expand our business across the continent" Mr. Koremitsu Sannomiya, President and COO of JCBI, said.

"Lebanon is a dynamic country with a history of business innovation in the region. This agreement will significantly increase JCB's acceptance in Lebanon and will be a continuation of JCB's strategy in the Middle East & Africa region," he adds.

JCBI has begun JCB merchant acquiring business in Lebanon since 1997. Lebanon is a key business and tourist destination, especially from within the region. JCB cardmembers will now

benefit from the increased merchant locations where they are able to use their cards.



Banco Bilbao Vizcaya Argentaria to Start JCB Merchant Acquiring in Spain

B anco Bilbao Vizcaya Argentaria (BBVA), a major international financial group, started JCB merchant acquiring operations in Spain based on a license agreement with JCBI. BBVA started facilitating JCB acceptance at BBVA-acquired merchants throughout Spain in March 2013.

Spain is one of the most popular tourist destinations in the world.

Since 1984, JCBI has expanded its merchant network in the cities such as Barcelona and Madrid. By the partnership between BBVA and JCBI, the number of JCB merchant in Spain totals approximately 800,000. BBVA is the fifth licensee of Spanish

institution in the country in addition to EURO6000, Bankia, Catalunya Banc, and Comercia Global Payments.



JCB and Hokkaido Sign Partnership

J CB has signed a comprehensive partnership with Hokkaido, a popular destination for inbound visitors to Japan, for the promotion of tourism, food products and environmental protection. This is the first comprehensive partnership between Hokkaido and a credit card company.

The objective of the partnership is to inform JCB cardmembers in Japan and abroad about Hokkaido, its tourist attractions and special food products, and to stimulate the regional economy through increased consumption. JCB and Hokkaido are working together on promotional activities at JCB merchants throughout Hokkaido, promoting Hokkaido tourism with special merchant decals, publishing Hokkaido information through JCB media channels and web sites.



JCB Day 5 Support for Disaster Recovery

or every JCB transaction in Japan on the 5th, 15th and 25th of selected months JCB donates 1 yen of its own funds to support recovery efforts in areas affected by the earthquake-tsunami disaster of March 2011. JCB's "Day 5 Support for Disaster Recovery" program makes it possible for JCB cardmembers to help in the recovery effort at no extra cost to themselves just by shopping with JCB cards on these days. In 2011 the program ran from August to October, and in 2012 from February to April. The enthusiastic participation of JCB cardmembers resulted in a total JCB donation of approx. USD 1 million. affected by the disaster, so JCB has decided to continue the Day 5 program in 2013 to make it possible for JCB and JCB cardmembers to be more involved in supporting the recovery. JCB is committed to leveraging its cardmembers, merchants and partner companies to contribute to disaster recovery through its core business.



Continuing funding is needed for full-scale recovery in the areas

JCB Mobile Wallet Pilot Launched

CB has launched a one month trial focusing on usability for the new JCB Mobile Wallet platform.

The JCB Mobile Wallet handles payment, point programs, discounts and other special offers with some unique functionalities, making it the Mobile Wallet of choice for users who want to take advantage of convenience and savings.

The trial offered discounts and special offers at shops and restaurants at JCB Headquarters in Omotesando, Tokyo and tested the usability of app functions such as redeeming points for discount coupons and exchanging points among users.

JCB is aiming to release the JCB Mobile Wallet in 2013, using the results of the trial to improve contents and functions from the viewpoint of

users, merchants and service providers. The first market to be introduced will be Japan, followed by other markets depending upon the needs in each market.



Screen examples

JCB Promotions Around the World

Japan Inbound Services

CB is enhancing services for cardmembers traveling to Japan.

Okinawa Special Offer Guide

Okinawa is an important tourist destination and over 200 merchants on the islands give special offers to JCB card-



members. Okinawa is attracting more travelers as the relationship with nearby Taiwan grows in familiarity and as China steps up issuing of Okinawa multiple-entry visas.

JCB Japan Travel Guide for Taiwan Cardmembers

JCB and major Taiwan travel agency Cola joined together to offer special travel packages to visitors from Taiwan to Japan from October through December 2012, including Kansai area packages with admission tickets to JCB-sponsored UNIVERSAL STUDIOS JAPAN®.



Also in October 2012, JCB released the JCB Japan Travel Guide, which gets high marks from visitors from China, in a new

edition for those from Taiwan in traditional Chinese and including extra information such as the Okinawa special offers. The guide is distributed by JCB issuers in Taiwan as well as 30 major travel agencies to customers purchasing Japan travel products.

★JCB is an official marketing partner of UNIVERSAL STUDIOS JAPAN®. R Universal Studios. CR13-1024.

JCB Japan Guide App for China and Taiwan Cardmembers

Free iPhone app, JCB Japan Guide, is now available in simplified Chinese and traditional Chinese, to help JCB China and Taiwan cardmembers enjoy travelling to Japan. The JCB Japan

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Guide provides JCB cardmembers access to location-based deals and offers using GPS locator functionality as well as travel and sightseeing information.

*iPhone is a trademark of Apple Inc.

Sales Promotions in China

Promotional Message

JCB has developed a promotional message and key visual for use in China over the mid to long term. The message is "Dare to enjoy life (gan xiang



ren sheng)" and conveys the fact that JCB provides a higher level of credit card quality and service that helps you gain a higher level lifestyle. This message is the anchor for the image that JCB will deliver to the consumer through services and sales promotions as the international payment brand that provides a touch of added value to your life with travel, gourmet, shopping and beauty-related services.

International Travel Promotion

In 2012 JCB ran an international travel promotion for Chinese cardmembers traveling to Korea, Thailand, Hawaii, Guam and Saipan in cooperation with major travel agen-



cies C-trip, U-tour and Tuniu. JCB also sponsored the popular "Wonderful World" program which broadcasts nationwide on China's Travel Channel with product placements in features on Hong Kong / Macau and on Thailand.

China LPGA Tour Sponsorship

JCB became an official partner of the China LPGA("CLPGA") Tour in 2012. In February 2013, JCB started a tie-up promotion offering 50% off weekday and 40% off weekend green fees at 12 golf courses, some of which are honored to host CLPGA's official tournaments. Also in 2013, JCB started presenting the player voted by media representatives as having the most feminine and elegant play style with the new "JCB Most Impressive Player Award" to help promote women's golf in China. Other promotional activities include 8 tour players

wearing the JCB emblem and a JCBsponsored pro-am tournament on March 26 with representatives from JCB partners.



Sales Promotions in Vietnam

ore and more JCB cards are issued in Vietnam. JCB ran a promotion together with Yahoo! Vietnam during the ASEAN Football Federation Suzuki Cup. The promotion featured popular celebrities as ambassadors presenting prizes signed by Vietnam national football team members to winners of photo contests and top-scorers in football matches organized as part of the promotion.

In order to promote credit card use in daily life, JCB

cardmembers are enjoying 20% discount on purchases at FamilyMart convenience stores starting November 2012 and at TOUS les JOURS bakaries starting March 2013, with a resulting significant increase in card use at these stores



Thailand Inbound Campaign

hailand is an important destination market with increasing numbers of inbound visitors. JCB's inbound campaign started in February 2013. JCB has created a unique JCB logo sticker featuring the elephant, a symbol of Thailand, for display at merchants accepting JCB card to increase visibility. At the same time, a JCB sales promotion offers shoppers spending THB 1,000 at Jungceylon Shopping Center in Phuket, Thailand's largest resort area, a THB 200



coupon good for fares on tuk tuk taxis, and JCB special offers give cardmembers discounts and other privileges at famous restaurants and spas. With 30 tuk tuk wrapped

in JCB ads for the campaign zipping around, Phuket's entertainment and shopping district is filled with JCB colors





"JCB Swipe and Drive" in the Philippines

CBI partnered with one of the biggest mall operators in the Philippines Robinsons Land Corporation to launch "JCB Swipe and Drive" - the latest installment of JCB brand campaign.

JCB cardmembers who reside in the Philippines were treated to a draw of one Lexus CT 200h and thirty Samsung GALAXY S III smartphones in a three-month JCB Swipe and Drive promo from 2 November, 2012 until 31 January, 2013. With a

receipt of minimum of PHP 1,500 purchase in any stores at Robinsons Magnolia, Galleria and Place Manila, JCB cardmembers were entitled to one raffle coupon.

With this campaign, JCBI has been extremely successful in improving JCB brand visibility and recognition through our presence in the mall as well as advertisement in mass and digital media.

"'JCB Swipe and Drive' campaign demonstrates our strong partnership with leading global consumer brands and our commitment to the Philippines and markets across Asia. I am hopeful that our strong performance with this campaign will lead to tremendous growth opportunity for JCB in the Philippines," said Mr. Kimihisa Imada, Deputy President of JCBI.



At a grand draw of JCB Swipe and Drive Raffle



Always Welcome JCB in Indonesia

enovations of Bali's airport and roads are proceeding apace in Indonesia in preparation for APEC (Asia-Pacific Economic Cooperation) 2013 this fall, and increasing number of visitors are coming from Korea and China where there are more than 10 million JCB cardmembers, in addition to those from Australia and Japan. Here in Asia's best resort, JCB is running the "Always Welcome JCB" promotion where cardmembers paying with JCB at participating merchants enjoy discounts of 10% to 20%. In March 2013, 45 merchants were participating, with an outlook for more than 150 merchants by the end of the year.

Signs and billboards at the airport and everywhere around the island display the "Always Welcome JCB" slogan along with participating merchant logos, and merchant information is featured in the popular free paper Api Magazine. Merchants are also letting customers know about the discount at a

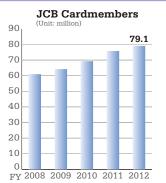
glance with signage and tent cards at the merchant location. No coupon or other paperwork is required, making it even easier to take advantage of the special offer. JCB cardmembers visiting or living in Bali are very pleased with the promotion.

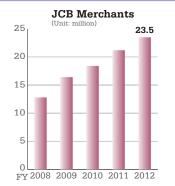
Participating restaurants and other merchants are increasing, so people will be seeing more and more "Always Welcome JCB" around the island in the future.

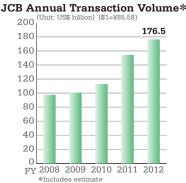




Key Statistics for 2012

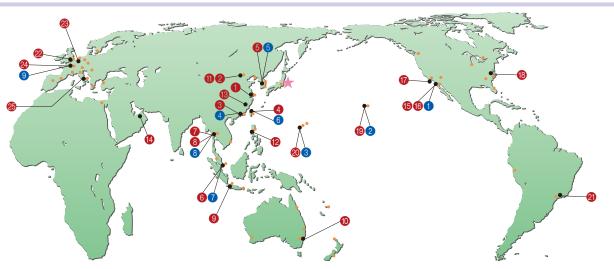






Note: *Cardmembers and merchants are as of the end of Mar until FY2010 and are as of the end of Dec from FY2011 and onward. *Annual transaction volume is from Apr to Mar until FY2010 and is from Jan to Dec for FY2011 and FY2012. *JCB's official transaction volume is based on Japanese Yen, and has been converted to USD with the exchange rate of Dec 29, 2012, which is USD1 = JPY85.58.

*JCB changed how it calculated the number of cardmembers and transaction volume in 2011.



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🚯 JCB International Credit Card Co., Ltd.

🕡 JCB International Credit Card Co., Ltd.

🔞 JCB International Credit Card Co., Ltd.

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④ JCB International do Brasil

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Los Angeles Branch

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Branch in Frankfurt

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- 8 JCB International (Asia) Ltd.
- 4 JCB International (Taiwan) Co., Ltd.
- **5** JCB Card International (Korea) Co., Ltd.
- JCB International Asia Pacific Pte. Ltd.
- 🕖 JCB International Holding (Thailand) Co., Ltd.
- 8 JCB International (Thailand) Co., Ltd.
- PT. JCB International Indonesia
- Ø JCB International (Oceania) Pty Ltd.
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(As of the end of March 2013)

JCB PLAZA Lounge





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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