

Vietnam Export Import Bank – Eximbank's Launch of Eximbank – JCB Credit Card

December 10, 2013, Vietnam Export Import Commercial Joint Stock Bank (Eximbank) and JCB have launched Eximbank – JCB Credit Card in order to diversify the products to meet various demands of customers. With the launch event of Eximbank and JCB, Eximbank has joined the member of issuing international card bearing the JCB brand in Vietnam. Eximbank is the 4th issuing bank in Vietnam.



card issuing to Vietnamese consumers that can be used almost everywhere credit cards are accepted. I hope our cardmembers experience its convenience and a variety of privileges and promotions. JCB is committed to expanding the payment card market cooperating with Eximbank."



Dinh Thi Thu Thao - Vice President of Eximbank stated, "The number of Vietnamese traveling abroad is increasing year by year. Adding a new option, JCB, to payment card brands on Eximbank credit card enables us to provide cardmembers more opportunities to pay with their cards at both real and online merchants around the world."

Koremitsu Sannomiya, President & COO of JCBI said: "The relationship with Eximbank, one of the leading banks in Vietnam, is a great opportunity for us to expand in this market. We entered Vietnam in 1991 to increase JCB card acceptance at shops and restaurants for Japanese tourists. Now we are promoting JCB



Koremitsu Sannomiya (President & COO, JCBI),
Dinh Thi Thu Thao (Vice President, Eximbank)

First JCB card in Laos introduced by Phongsavanh Bank

The first JCB card in Laos was launched by Phongsavanh Bank (PSVB) on February 5, 2014. PSVB now issues JCB credit card to the Lao people who can enjoy JCB's global merchant network with over 24 million locations. Laos is located in the centre of Mekong region (Thailand, Vietnam, Cambodia, Myanmar and Laos) which JCBI regards as one of the most important markets. Laos is the 3rd country in the Mekong region for JCBI to issue JCB cards following Thailand and Vietnam.

The Phongsavanh / JCB credit card features Japanese tastes as shown in the card design which is a reflection of the good friendship between Japan and Laos over the past decades. Furthermore, JCBI has started a variety of discount promotions in Laos for all JCB cardmembers. The lineup includes popular Japanese restaurants and Japanese related retail stores, which are expected to meet the local consumer demand as the Japanese brand is quite popular among people. JCBI plans to expand benefits and services for Lao's local cardmember in 2014.

In a launching ceremony held on February 5, 2014, Madam Sengdao, Managing Director of PSVB, said, "We are proud to be a member of JCBI and to be the first bank to issue JCB card in Laos. With today's launch, PSVB will access JCB's products and services to create a strong, sustainable and profitable business. Phongsavanh / JCB Credit Cards will offer consumers new payment options, greater convenience when making payments and a wide range of cardmember benefits."

Kimihisa Imada, Deputy President of JCBI, said, "It is important for us to have such a strong partner as PSVB in the market which is becoming an important cross point in the Mekong region in terms of economy. I believe there is the cordial relationship between Laos and Japan and huge growth potential in the card market along with its economic growth." He also said, "JCBI and PSVB will bring new values to the market with attractive benefits and establish a strong business presence in Laos."



At the launching ceremony



Bank Negara Indonesia to start issuing JCB card in Indonesia

Bank Negara Indonesia ("BNI") has launched Kartu Kredit BNI JCB Platinum card on 30 April 2014 in partnership with PT. JCB International Indonesia ("JCBIIDN"), the subsidiary of JCB International Co., Ltd. ("JCBI"), the international operations subsidiary of JCB.

BNI was the first bank in Indonesia, established by the government in 1946, and now has a nationwide network of 1,694 outlets spread throughout 34 provinces and 384 counties in Indonesia and 11,175 ATMs serving the Indonesian people. BNI is one of the top ranked in the credit industry as well, having issued 1.7 million cards to consumers and acquiring credit transactions at 40,000 merchants. JCB cards are today issued in 16 countries with 83 million cardmembers and accepted at 24 million merchants in 190 countries and territories around the world. JCB entered into the Indonesian market in 1983 to expand JCB card acceptance and JCB card issuing to residents of Indonesia was launched in 1996. JCB and BNI signed an issuing and acquiring license agreement in May 2013, culminating in the launch of the new Platinum card.



The Kartu Kredit BNI JCB card offers premium services to define consumers, based on the concept of Indonesia-Japan fusion. Cardmembers have free access to selected

airport lounges in Indonesia and at some popular destinations abroad, and those spending a threshold amount will receive a free travel package to Japan¹. The cards have many other privileges including special offers such as cashback and discounts at more than 700 BNI and JCB privilege merchants in Indonesia, such as hotels, golf courses and Japanese restaurants. Cardmembers also can have advantage and special offers at around 1,600 JCB merchants worldwide as well as the exclusive JCB Plaza Lounges located in popular destinations including Singapore, Hong Kong and Paris.

BNI Vice President Director, Felia Salim said, "Collaboration between BNI and JCB is a new breakthrough to deepen their customer base in the retail sector. JCB itself is widely known as a provider of international payment services, so that this cooperation brings satisfaction to customers BNI. This cooperation is expected to increase the level of BNI's credit card ownership, which in turn will increase the influx of cheap funds to BNI."

"We believe this partnership will be able to encourage the public's desire to try new products from BNI," she said.

Kimihiisa Imada, Deputy President of JCB International said, "Indonesia's credit card market has high potential for the future as the national economy and consumer affluence continue to grow, and JCB is forming partnerships with major financial institutions in the country to build card business. BNI has launched the Kartu Kredit BNI JCB Platinum card providing high-quality services based on the new concept of Indonesia-Japan fusion to

serve the needs of the expanding affluent consumer segment."

¹ Conditions apply.



At the launching ceremony



E. Sun Bank Issues JCB Brand First Doraemon Design Card

E. Sun Bank launched the first JCB card featuring Doraemon on December 28, 2013. Doraemon has been the JCB promotional character in Taiwan since November 2012, with the widely-recognized robot cat helping to increase JCB brand awareness with merchant stickers and sales promotions highlighting JCB's wide acceptance and money

saving offers. Now the first JCB card with the Doraemon design is being issued by E. Sun Bank for its credit card with ETC (electronic toll collection) functionality. The popularity of the Doraemon design has resulted in about 110,000 cards issued in the first three months alone. Other banks in Taiwan are also planning to issue Doraemon design cards in the future.



Doraemon design



(From left) Yuichiro Komuro (Director and President, JCBI(Taiwan)), Kimihiisa Imada (Deputy President, JCBI), Ben Chen (Executive Vice General Manager, E. Sun Bank), Sean Lin (Vice General Manager, E. Sun Bank)



JCBI starts Business Expansion in Italy for JCB Card Issuance Co-badged with BANCOMAT/PagoBANCOMAT

JCBI announced the beginning of activity related to card issuance in Italy following the completion of a feasibility study into JCB co-badged card issuance with BANCOMAT/PagoBANCOMAT, the domestic payment brand managed by Consorzio BANCOMAT (Consorzio). Consorzio is Italy's National domestic scheme with over 30 million cardmembers and more than 45,000 ATMs in Italy.

JCBI and Consorzio reached a consensus after the study that there are no technical and operational impacts for co-badging BANCOMAT/PagoBANCOMAT with JCB Cards; subject to the respective compliance of schemes regulation and process. Therefore both parties executed "Verbale di chiusura attività (Memorandum of Understanding)" in October 2013. Following this study and the execution of the MOU, JCBI accelerates the sales activity for JCB

Card issuance in the Italian market.

The study means a substantial step towards the realization of mass JCB Card issuance in Italy and JCBI believes it would open up new opportunities for Italian banks to expand their customer offerings. Furthermore JCBI hopes to strengthen and stabilize our presence as an international payment brand in the European market while we maximize mutual benefits with Consorzio.



Kimihiya Imada (Deputy President, JCBI),
Sergio Moggia (General Manager, Consorzio)



At the signing ceremony

KCB Bank Group to Start JCB Merchant Acquiring in Africa for JCB

KCB, a major financial institution in East Africa, signed an agreement with JCBI in November 2013 to acquire JCB card transactions. Through this agreement, JCB cards will be accepted at all KCB merchant locations in Kenya, Uganda, South Sudan, Rwanda, Burundi and Tanzania.

Koremitsu Sannomiya, President & COO of JCBI stated, "We are very pleased with this big step forward in Africa. We see the African market as an area of large potential growth for JCBI and of increasing importance for our global card member base. I am confident that KCB will prove to be an excellent partner as we expand our business across the continent."

Joshua Oigara, the KCB Bank Group Chief Executive Officer was pleased to note the huge business potential this partnership will offer the bank, "Partnership with JCBI will enable KCB to offer

business opportunity to our East Africa merchants to accept and process JCB cards that are presented as a means of payment for goods and services at favourite outlets. This will support KCB efforts of growing card acceptance in the region and progressively move towards a cash-lite economy."

JCBI has also seen substantial growth of in-bound traffic from its Asian cardmembers into the region in recent years, both from a tourist and business perspective. JCBI 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 customers from around the world.



ACLEDA Bank to Start JCB Acquiring in Cambodia

On January 29, 2014, ACLEDA Bank, one of the major commercial banks in Cambodia started merchant acquiring for JCB. With this launch, JCB cards will be accepted at over 650 ACLEDA merchants throughout the country.



Cambodia is a rapidly growing country with more than 6% of annual economic growth rate since the beginning of 2000s, and increasing attractiveness as a new investment destination as well as other Mekong region countries.

Kimihiya Imada, Deputy President of JCBI, said, "I believe that the acceptance of JCB cards by ACLEDA will improve the brand awareness of JCB and bring more benefit and convenience to merchants and JCB card members visiting the country."

"We expect that the need for payment card acceptance will further grow in Cambodia because an increasing number of people are visiting this country every year. We feel it is important for us to cater to such need particularly among JCB cardmembers in neighboring countries such as Thailand and Vietnam." he added.

JCBI is looking forward to working even more closely with its partners in Cambodia to ensure that the JCB card acceptance network continues to grow, providing more convenience and service to JCB cardmembers.

JCB Merchants in Europe Increase with new Licensed Acquirers

JCB is increasing its presence in Europe by expanding its merchant network. JCBI concluded Acquiring License Agreements with new partners from various countries.

European Merchant Services BV (EMS) of the Netherlands, founded in 2005 by a joint venture between First Data and International Card Services, has a large market share which will contribute to broader acceptance of JCB cards.

Another Netherlands-based new partner is Adyen, a growing payment service provider founded in 2006. Adyen is expanding its business using new technology such as mobile payments. Adyen merchants are located not only in the Netherlands but also in other popular destinations such as France, the UK and Germany.

JCBI also welcomed new licensed acquirers in Germany. ICP International Cash Processing GmbH (part of ICP Group), founded in 2006, is one of the leading full-service providers in the payment market, offering processing, acquiring and network operation services.

easyCash GmbH (an Ingenico Group company) has been developing solutions for cashless payment transactions since 1992. The company holds acquiring licenses for all common debit and credit cards and continuously expands their business as a leading full-service provider throughout Europe. ICP and easyCash join four other existing JCB acquirers headquartered in Germany. Germany is a strate-

gically important country for JCB, where an alliance with the German debit card system "girocard" is also in place. This partnership with EMS, Adyen, ICP, and easyCash, together with existing licensee PaySquare BV, expands the JCB merchant network in the region.

Kimihisa Imada, Deputy President of JCBI commented, "European acquiring market is changing rapidly, with new competitors entering the market, whilst we see existing players continuing their growth. We are pleased to welcome new partners to the JCB network and look forward to building up mutual partnership and alliance."



EUROPEAN
MERCHANT
SERVICES

ICP

adyen
payments made easy

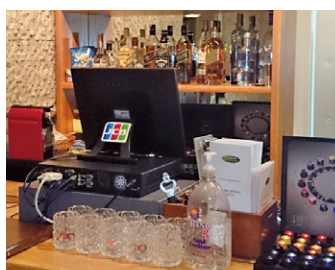
easycash
An ingenico company

All Mongolian Banks to Start Accepting JCB Cards in Mongolia

JCBI, Bank of Mongolia ("BOM"), chair of the nationwide payment network, and Trade and Development Bank of Mongolia ("TDBM"), a major commercial bank in Mongolia, have announced that all Mongolian banks have started JCB merchant acquiring business. This launch enables acceptance of JCB cards at over 8,500 locations throughout Mongolia.

BOM, as the country's central bank, started setting up a countrywide payment network in 2010 in order to cater to the rising demand for international and domestic payment card acceptance. JCBI joined hands with BOM and TDBM, a partner of JCBI since 1994 acting as a gateway to the JCB network, and they have signed a master license agreement for merchant acquiring in May 2013. The agreement provided for JCB acceptance on BOM's nationwide payment network via the TDBM gateway.

The launch of JCB card acceptance between JCBI and the two Mongolian institutions will enable JCBI to expand its merchant network in Asia Pacific, and to provide more benefits to JCB cardmembers around the world visiting the country. Leveraging the broad acceptance network in the country, JCBI is seeking an opportunity to start the card issuance with banks in Mongolia in the near future.



At JCB merchants in Mongolia

JCB to Issue Prepaid Card in Japan

JCB Prepaid Card, a reloadable prepaid card available in Japan, was launched in October 2013. JCB Prepaid Card allows cardmembers to enjoy shopping at a number of acceptance locations participating in JCB Prepaid Card program including both face-to-face and online merchants. The prepaid card can be purchased at JCB website or at convenience stores, and cardmembers can earn reward points when they reload value with their JCB credit cards.

“Customer’s preference for payment product is becoming diversified to the extent where we feel we need to cater to such demand. Customers may simply purchase JCB Prepaid Card at

online or retailers and do not have to sign up or go through credit screening process. Along with credit and debit card products, we are happy to be able to meet the demand of customers who have various needs and preferences such as those who want to manage their spending differently from credit cards or those who cannot access to credit for various reasons in addition to gift-giving needs,” said Yoshihiro Kumura, Senior Vice President, Products and Services of JCB.

For the promotional purpose, limited quantity of JCB prepaid cards were given away at major shopping mall in March.



At street promotion

New JCB Guide App for Smartphone

JCB released the free JCB Japan Guide app for smartphone in Korean language in March 2014. As with the English language version released April 18, 2012, the Guide provides JCB cardmembers visiting Japan access to JCB special offer information, basic information about Japan’s public transport and climate and sightseeing information, as well as SNS plugins so that users can make comments about special offers.



JCB Japan Guide in Korean

app gives access to contents and the ability to download special offers for nine new areas of Hong Kong, Macau, Singapore, Thailand, Indonesia, Australia, the UK, Italy and France as well as access to existing JCB Guide apps for Hawaii, Korea, Taiwan, Guam and Saipan, Los Angeles, Las Vegas, San Francisco and New York.



JCB Overseas Travel Guide

As of March 2014 over 270,000 JCB special offer-related apps have been downloaded. JCB will continue to expand this convenient service for other popular destinations to meet customer needs.

EMVCo Expands Scope to Develop Tokenization Specifications

Since becoming a member of EMVCo in 2004, JCB has been actively engaged in EMVCo’s activities in managing and evolving the EMV Specifications and related testing processes.

In January 2014, EMVCo announced it will expand its focus from chip-based payments to include tokenization. Tokenization is the process of replacing a traditional card account number with a unique payment token that is restricted in how it can be used with a specific device, merchant, transaction type or channel.

In the same manner that EMV Chip Specifications have brought fraud protection measures in the card-present space, tokens can provide similar protection in the card-not-present and mobile environments.

This is just another example of JCB’s commitment as a global payment brand to continue to look into the evolving payment landscape, and to fulfill our role in the industry by enhancing security and facilitating interoperability.



*EMVCo is the global technical body that facilitates worldwide interoperability and acceptance of secure chip based payment transactions.

JCB Mobile Wallet Adopted by Tressa Yokohama, a Large-Scale Commercial Complex

JCB is pleased to announce the 2014 launch of the Tressa Wallet Application Service at Tressa Yokohama, a large-scale commercial complex operated by Toyota Automall Create (TAC) in Yokohama. The Tressa Wallet Application Service (Android/iOS) is a mobile wallet smart-phone application which allows users to perform unified management of information on special offers, coupons and loyalty points. The application utilizes the JCB Mobile Wallet platform.

Customers visiting Tressa Yokohama can take advantage of a unique prepaid type e-purse system called Tressa Money. TAC and Toyota Finance Corporation (TFC) have issued the Tressa Style Card that includes payment functions and loyalty point card functions for use with Tressa Money. There are more than 100,000 members of the Tressa Style Card.

TAC and TFC are introducing the mobile wallet application offered by JCB, and will continue to expand functions and services, such as loyalty points, discounts and privileges along with payment features.



Screen examples

[Major Mobile Wallet Services in use at Tressa Yokohama]

From June 2014

- Receiving information on special offers and coupons
- In-store use of coupons
- Exchanging accumulated points for Tressa Money (Prepaid card)

In addition, the following functions are being considered for introduction

- Expansion of functions for loyalty point card and prepaid card
- Additional payment services (NFC & Barcode)

With the launch of mobile wallet, TAC and TFC are aiming to improve customer convenience and increase sales through expanding services. JCB is looking to develop and promote new service products for stakeholders leveraging the increasing popularity of smartphones.

JCB will continue to provide the necessary technology and services for our partners around the world.

JCB Promotions Around the World

Myanmar & Laos Sales Promotions

People visiting Myanmar and Laos now have more reasons to use JCB card. JCB has launched discount promotions in Myanmar and Laos for all JCB cardmembers.

The promotion covers most of the popular Japanese restaurants in both countries, reflecting the strong brand characteristics of JCB. In Myanmar, the discount merchants are popular restaurants, travel agencies and spa/massage. In Laos, JCB

offers discount promotions including popular Japanese and local restaurants, hotels and Japanese cosmetic stores.

Promotion information of both countries is introduced in local free paper magazines and JCB original guidebook which are distributed at local major locations. As the promotion can be applied to all JCB cardmembers, these discount promotions are also expected to boost JCB's issuing business in neighboring countries such as Thailand and Vietnam.



Myanmar Japan



JCB Vientiane Promotion Map



JCB Special Offer merchants

JCB Promotions Around the World

JCB Brand Promotions in China

In the second half of 2013 JCB launched two media tie-ups in China. One is with China's most widely known travel media company, "World Traveller Media" ("旅行者"), for an ongoing JCB branding promotion in magazines, TV shows, web sites and Weibo that started November 2013. On television, in addition to airing commercials, JCB special overseas travel feature is being broadcast once every three months. A Hawaii feature was shown in January, followed by an Indonesia feature in April of this year.

Next is a tie-up with the popular gourmet variety show "Tao Zui Shanghai" ("淘最上海") to promote JCB card use in China. The promotion started in March 2014 using "Tao Zui Shanghai" contents and linked to China's top video site Youku ("优酷"). For four minutes of every show, a different up-to-date JCB promotion is introduced. While real-time TV viewership is dropping, video site Youku uses a wide range of leads and guarantees a big audience. This type of video contents promotion is very effectively based on the Chinese love of Internet video and conveys JCB promotions and services in an easy-to-understand way.



Tao Zui Shanghai TV show



Tao Zui Shanghai and JCB Special website



Advertisement in a shopping mall

JCB ran a promotion in Shanghai's Lujiazui financial district for card use in China. JCB presence increased immediately by focused advertising and campaigns in this area where the businessmen and women who support consumption gather. For overseas travelers, limited-time special offer tour packages and JCB Special Offer Guides are available at 420 travel agencies, increasing awareness of JCB services for outbound international travelers. In addition, starting in

November 2013, JCB cardmembers with cards issued in China receive JCB's overseas shopping insurance that provides coverage of damage to items purchased with JCB while traveling internationally, for more peace-of-mind when shopping.



Bus wrapped in an advertisement which offers JCB special offers



Advertisement at travel agency

In order to effectively increase awareness of these promotions, JCB will be starting up a new promotion website and making active use of China's social networks Weibo and WeChat.

KURA-KURA BUS Free Ride in Bali

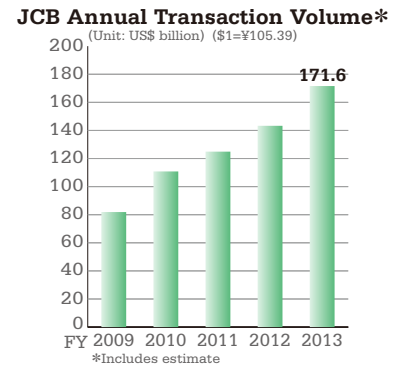
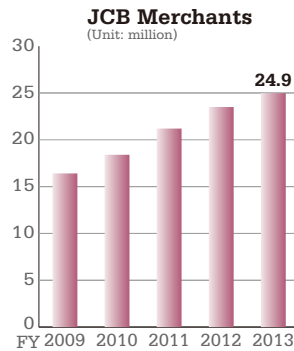
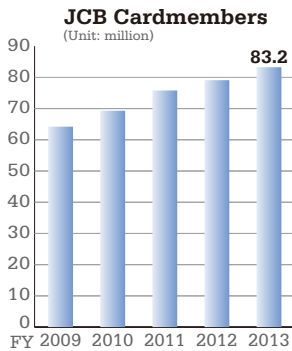
On April 1, 2014 JCB launched a new brand service in Bali, Indonesia. While Bali is Asia's largest resort, unlike Hawaii or Guam, it did not have convenient public transportation. That's where KURA-KURA BUS comes in - a new shuttle bus service linking Bali's popular resort hotels, shopping and tourist areas. Now JCB cardmembers can ride the KURA-KURA BUS for free when they show their JCB card to the driver. We hope the next time you are in Bali you will enjoy riding the KURA-KURA BUS, with its cute turtle design, for convenient and money-saving access to shopping, dining and sightseeing. In addition, "Always Welcome JCB" campaign offers exclusively JCB cardmembers special discounts up to 20% at over 50 selected merchants in Bali, giving another reason to bring JCB cards when travelling to Bali.



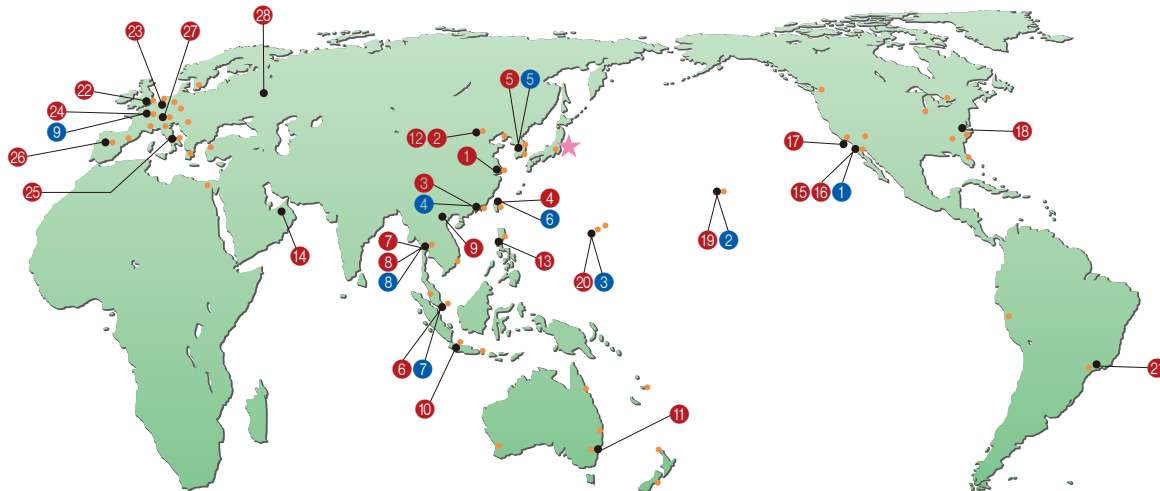
JCB Free Ride Area



Key Statistics



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 from FY2010.
 *JCB's official transaction volume is based on Japanese Yen, and has been converted to USD with the exchange rate of Dec 30, 2013, which is USD1 = JPY105.39.
 *JCB changed how it calculated the number of cardmembers and transaction volume in 2011.



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 Holding (Thailand) Co., Ltd.
- ⑧ JCB International (Thailand) Co., Ltd.
- ⑨ The Representative Office of JCB International (Thailand) Co., Ltd in Hanoi
- ⑩ PT. JCB International Indonesia
- ⑪ JCB International (Oceania) Pty Ltd.
- ⑫ JCB International Co., Ltd. Beijing Representative Office
- ⑬ JCB International Asia Pacific Pte. Ltd., Manila Branch

Middle East/Africa

- ⑭ JCB International Co., Ltd. Dubai Representative Office

Americas

- ⑮ JCB International Credit Card Co., Ltd. U.S. Head Office
- ⑯ JCB International Credit Card Co., Ltd. Los Angeles Branch
- ⑰ JCB International Credit Card Co., Ltd. San Francisco Office
- ⑱ JCB International Credit Card Co., Ltd. New York Office
- ⑲ JCB International Credit Card Co., Ltd. Honolulu Branch
- ⑳ JCB International (Micronesia) Ltd.
- ㉑ JCB International do Brasil Administradora de Cartões de Pagamento Ltda.

Europe

- ㉒ JCB International (Europe) Ltd. EMEA Head Office
- ㉓ JCB International (Europe) Ltd. Branch in Frankfurt
- ㉔ JCB International (Europe) Ltd. Branch in Paris
- ㉕ JCB International (Italy) S.p.A.
- ㉖ JCB International (Europe) Ltd. Branch in Madrid
- ㉗ JCB International (Europe) Ltd. Branch in Vienna
- ㉘ JCB International (Eurasia) Limited Liability Company

(As of the end of April 2014)

JCB PLAZA Lounge

- ① Los Angeles
 - ② Honolulu
 - ③ Guam
 - ④ Hong Kong
 - ⑤ Seoul
 - ⑥ Taipei
 - ⑦ Singapore
 - ⑧ Bangkok
 - ⑨ Paris
- (As of the end of April 2014)



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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