

### JCBI to Launch JCB Ultimate Card for Affluent Chinese

JCBI announced the launch of the elite JCB Ultimate Card, the highest-status JCB card in China, to target the growing market of affluent Chinese consumers. In November 2014, China CITIC Bank has started issuing the China CITIC JCB Ultimate Card to selected customers.

China CITIC Bank is part of the CITIC Group, a major state-owned conglomerate. The bank, which has a nationwide branch network and solid customer base, including a substantial segment of affluent consumers, is aggressively expanding its card issuing business. China CITIC Bank has been steadily building a JCB merchant network and cardmember base as part of its long-term relationship with JCBI going back to 1991. The new Ultimate card is an important addition to the bank's existing JCB

product lineup of Standard, Gold, and Platinum cards.

China CITIC Bank JCB Ultimate Card is the highest-status JCB card in China. The card's main target is business men and women traveling to Japan. The card provides special offers at luxury restaurants and apparel and brand shops in Japan, as well as benefits such as currency exchange at no surcharge, airport limo service, and special rewards.

JCB partner banks have been issuing JCB cards to Chinese consumers since 2005. To date, 10 banks in China have issued approximately 10 million cards. "As China's economy continues

its rapid growth, the credit card needs of the expanding affluent segment will increase and become even more diverse. The new Ultimate Card is designed to meet the demands of very affluent customers for a higher status card with high-end services, making it an important strategic product for JCB partner banks in this market," said President & COO of JCBI Koremitsu Sannomiya.



(From left) Zhu Jialin, Vice President of China CITIC Bank, Hiroshi Takami, Minister for Finance of Economic Section, People's Republic of China Embassy of Japan, Koremitsu Sannomiya, President & COO of JCBI



Koremitsu Sannomiya, President & COO of JCBI

### Prime Bank Limited Introduces Bangladesh's First JCB Card

On June 3, 2014 Prime Bank Limited launched JCB card in Bangladesh, the first JCB card in the South Asia region. With the Prime Bank JCB Credit and Debit Card, Bangladeshis can now enjoy JCB's global merchant network of about 27 million locations. Bangladesh is the 17th country in which JCB cards have been issued.

Prime Bank - JCB Card is designed to make shopping easier for Bangladeshis, offering year-round discount promotions at popular retail stores and restaurants around the country. Promotions reflect the unique features of the JCB brand by including Japanese restaurants and retailers.

At the launch ceremony held on June 3, Prime Bank Chairman Azam J. Chowdhury said that "Prime Bank is launching JCB card in Bangladesh as part of our determined effort to provide our customers with newer and more diverse payment services. I am sure Prime Bank - JCB Card will become a major business success in the days ahead." Mr. Chowdhury added, "I am happy that with the issuance of JCB card in Bangladesh, Prime Bank

is enabling its customers to take advantage of paying by payment card across the globe."

JCBI Deputy President Kimihisa Imada said, "I want to stress that the JCB card issued by Prime Bank is not only the first in Bangladesh but the first in the entire South Asia region. I believe our strong business partnership with Prime Bank is an important milestone in our business expansion throughout Asia. With a population of 150 million and the high economic growth in recent years, Bangladesh has a consumer market with huge potential. We can expect more and more people to choose payment by card over cash. I am extremely confident that the JCB brand will prosper in Bangladesh thanks both to this market's growth potential and the favorable business environment for Japanese brands."



At the press conference

## JCB Releases the Elite JCB Ultimate Card in Southeast Asia

**P**T JCB International Indonesia, a subsidiary of JCBI (collectively "JCB"), has announced the launch of JCB Ultimate Card, an elite luxury card targeting the growing number of affluent Indonesians. In November 2014, PT CIMB Niaga Tbk (CIMB Niaga) has sent out invitations to selected customers to apply for CIMB Niaga Ultimate JCB Card. Application is by invitation only.

The number of affluent consumers in Indonesia is expanding in step with the country's rapid growth, creating a market for elite JCB cards. With platinum JCB cards already available to Indonesians since 2012, Ultimate JCB Card is being launched to meet the demand of the very affluent for an elite luxury card featuring the best in value-added services. Indonesian banks are strategically positioning the new card to capture this important market segment.

CIMB Niaga was established as Bank Niaga in 1955. In 2002, it joined the CIMB Group, the second largest financial group in Malaysia in assets terms. Currently, CIMB Niaga has a nationwide network of 600 branches and 2,000 ATMs. The bank processes credit card transactions through an extensive merchant network and has issued about 1.5 million credit cards in Indonesia. In July 2013, CIMB Niaga was granted a JCB card issuing license, and since that time CIMB Niaga and JCB have been working together to design and market elite card services catering to affluent Indonesians. JCB Ultimate Card is the first JCB card in Southeast Asia to be issued with a higher status than JCB Platinum.

Ultimate cardmembers receive 9 times as many reward points as standard cards for purchases and 4% cash-back on spending in selected countries, including Japan, China, Korea, and Taiwan. Other services include Ultimate Concierge Desk, free access to airport lounges in Soekarno Hatta Airport (both international and domestic), special offers at around 350 JCB privilege merchants in Indonesia, and airport lounge check-in service exclusively for Ultimate cardmembers. The card also provides access to about 1,600 JCB privilege merchants outside Indonesia and a wide network of JCB Plaza cardmember service desks around the world.

"This partnership with one of Indonesia's leading banks is a significant step forward for JCB in its effort to increase its presence in this market," said JCBI Deputy President Kimihisa Imada. "CIMB Niaga is a rapidly growing bank with a card business providing a variety of benefits to its customers, including services catering to premium customers, such as golf and fine dining. JCB supports them with unique worldwide services that meet the increasingly diverse needs of CIMB Niaga's customers." He added, "We hope the success of this product will expand the partnership with CIMB Group to ultimately cover the whole ASEAN region."



(From left) Yuichiro Kadowaki, President Director of JCBI Indonesia, Yusuke Shindo, Minister of Japan Embassy in Indonesia, Arwin Rasyid, President Director of CIMB Niaga, Kimihisa Imada, Deputy President of JCBI

## ACLEDA Bank Plc. and JCBI Sign Card Issuing License Agreement

**A**CLEDA Bank Plc. (ACLEDA), a leading commercial bank in Cambodia, has signed a License Agreement with JCBI to issue JCB card.

Under the agreement, ACLEDA is licensed to issue JCB card. The agreement also establishes a basic framework for further business collaboration between ACLEDA and JCBI, including providing high-quality payment, travel, and entertainment services to cardmembers designed to benefit both ACLEDA and JCBI and expanding JCB merchant and cardmember networks.

Of the agreement, President and COO of JCBI Koremitsu Sannomiya said "This is a significant step forward for us in our effort to expand our cardmember base in the Mekong region, which we have positioned as a key area for our business strategy. Cardmembers can enjoy a variety of JCB card benefits at about 27 million locations worldwide. I am certain that this partnership will benefit both of us and help develop the Cambodian credit card market."



At the signing ceremony

President & Group CEO of ACLEDA Dr. In Channy said, "ACLEDA is delighted to be a strategic partner with JCBI, a world leader in payment services and a high-quality, worldwide credit card brand based in Japan. This License agreement will enable both ACLEDA and JCBI cardmembers and merchants to greatly expand their payment coverage on a global scale. Most important of all, ACLEDA ATM Cardholders can upgrade their status with ACLEDA and JCB card. This means that they can make purchases at about 27 million JCBI merchant locations and get cash at more than a million cash advance locations in 190 countries and territories around the world. The license agree-

ment not only facilitates domestic and international payments, it also brings greater convenience for cardholders and merchants of both ACLEDA and JCBI for payments in general. What's more, it offers the customer a variety of global payment choices that can be processed anywhere and anytime."

## Vietinbank and Techcombank Introduce New JCB Credit Cards in Vietnam

In May 2014, Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) and Vietnam Airlines introduced VietinBank - Vietnam Airlines, a JCB Co-branding card. A ceremony was held to commemorate the launch of the new card. The high-end credit card is a collaboration between three prestigious brands - Vietinbank, Vietnam Airlines, and JCB. The card is offered in Gold and Platinum grades to VietinBank VIP clients and Vietnam Airlines Golden Lotus Plus cardmembers.

VietinBank cardmembers can enjoy outstanding incentives and benefits in areas such as banking, aviation, insurance, travel, and entertainment. The new card collaborates with prestigious partners on offering outstanding card products in Vietnam, reaffirming VietinBank's commitment to providing diverse value incentives and variety for all its customers. The new card highlights VietinBank's strategic vision of product development, modernization, and banking service in general, and card products and services in particular. This innovative new card also makes an important contribution to implementing the non-cash payment

policy passed by the Government and the State Bank of Vietnam.

Vietnam Technological and Commercial Joint - Stock Bank (Techcombank) and JCBI have officially announced the launch of Techcombank JCB Dreamcard. The product launch ceremony was held on the same day as the official announcement and was attended by more than 2,000 people.

Techcombank JCB Dreamcard enables cardmembers to withdraw cash at all Techcombank ATMs nationwide, 24 hours per day, 7 days per week. Cardmembers can also make purchases at about 27 million JCB merchants worldwide, including in Vietnam. Applying for a card is quick and easy. Customers who have their salaries paid via a Techcombank account for at least 3 months can apply for a card without any secured assets. The Techcombank JCB Dreamcard means cardmembers will no longer worry about having cash on hand to meet an unexpected daily need or having to pass up a sales promotion due to lack of cash.



(From left) Trinh Ngoc Thanh, Executive Vice President of Vietnam Airlines, Pham Huy Thong, Deputy General Director of VietinBank, Hiroshi Terada, Executive Vice President, Sales & Marketing HQ / Asia Pacific of JCBI



(From left) Murat Yuldashev, Executive Director of Techcombank, Hiroshi Terada, EVP, Sales & Marketing HQ / Asia Pacific of JCBI

## China Cardmembers Exceed 10 Million

In September 2014, the number of JCB cardmembers in China has exceeded 10 million.

JCBI has been building its presence in China since 1982. In the early years, JCBI focused on building a merchant network to serve Japanese cardmembers traveling to China. Today, JCBI has partnerships with 12 major financial institutions through which the company acquires merchants that accept JCB cards. To meet growing credit card demand, JCBI began to actively form issuing partnerships in 2005. JCBI has such partnerships with 10 major Chinese banks: Bank of China, Bank of Shanghai, China Construction Bank, China Everbright Bank, China CITIC Bank, China Merchants Bank, China Minsheng Banking Corporation, Industrial and Commercial Bank of China, Pingan Bank, and

Shanghai Pudong Development Bank. China has now grown to become the biggest market for JCB card issuance outside Japan. In addition, China CITIC Bank has started issuing the Ultimate Card, the highest status JCB card in China, as part of an expanded product line-up designed to meet the needs of specific markets.

In October 2014, JCB appointed Toshifumi Ooka as the new Chairman and President of JCB International China. Ooka joined JCB in 1983 and has worked for a total of 12 years with JCBI China in Shanghai and Beijing on building JCB's business in China. As Chairman and President of JCBI China, he will focus on further strengthening win-win relationships with our partners, including responding to changes in the rapidly growing Chinese market.



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Toshifumi Ooka, Chairman & President of JCBI China

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

## State Bank to Issue JCB Debit Card in Mongolia

JCBI and State Bank, a government-run bank in Mongolia, are pleased to announce a new partnership to issue JCB cards in Mongolia. State Bank plans to begin issuing debit cards in spring 2015. This will be the first JCB card to be issued in Mongolia.

JCBI Deputy President Kimihisa Imada said, "This new partnership with State Bank gives JCBI the opportunity to launch the JCB brand in Mongolia, a market with a high growth potential for both the card issuing and processing business as the central bank moves forward on building a credit card payment infrastructure. I am delighted that the partnership will enable State Bank and JCBI to provide consumers in Mongolia with appealing services, such as JCB Plaza Lounges and other T&E services that embody the Japanese spirit of hospitality."

State Bank CEO D. Batsaikhan said, "Since March 2014, State Bank has been accepting JCB card through the Bank of Mongolia at 270 ATMs, 1600 merchants, and 540 branches.

Since then, we have advanced our partnership to the next level by becoming the first to issue JCB card in Mongolia. We are honored to have a global brand like JCB as a partner. Our goal is to provide services to tourists and business travelers from both countries and for Mongolians living and studying in Japan. We intend to offer valuable and worthwhile services that meet the needs of JCB card customers in Mongolia and Japan. We hope that our partnership will result in more attractive services to our customers both in Mongolia and Japan."



At the press conference

## JCBI Signs License Agreement with Redeban Multicolor S.A. to Start Accepting JCB Cards in Colombia

JCBI has signed a license agreement to build a JCB acceptance network in Colombia with Redeban Multicolor S.A. ("RBM"), the largest merchant acquirer in Colombia. Under this arrangement, JCB cards will be accepted at all 200,000 RBM merchants throughout Colombia, starting in early 2015.

JCBI has been expanding its merchant network and increasing its presence in South America. Currently, JCB cards are accepted at about 27 million merchants worldwide, including 1.5 million merchants in major South American countries. JCBI plans to start issuing JCB cards in Brazil, Colombia's neighbor, in 2015. The partnership with RBM will improve card acceptance for all JCB cardmembers visiting Colombia and contribute to the issuance of JCB card in the region.

Established in Bogota in 2000, RBM is Colombia's largest merchant acquirer both in number of transactions and billed volume. RBM has around 200,000 merchants in the country.

JCBI Deputy President Kimihisa Imada observed that "South America is an emerging market with great potential that has

been attracting a great deal of attention from around the world. The issuing of JCB cards in Brazil makes it essential to make the card widely

accepted in Colombia to meet the demand both of these cardholders visitors worldwide carrying JCB cards. We also believe that the RBM merchant network is vital to a potential card issuing business in Colombia. JCBI is therefore honored to team up with RBM, the Colombian leader in this market. We look forward to working closely with RBM on bringing benefits and convenience to both JCB cardmembers and RBM merchants."



RBM Chief Executive Officer Enrique A. De Rosa B. said, "As the largest payment solution provider in Colombia, we are honored to welcome JCB as a new brand to Colombia. We believe that this partnership will enable RBM to strengthen the service line-up we offer to our customers. We are excited about processing transactions that will be generated by worldwide JCB cardmembers, Brazilian and Asian cardmembers, especially, because these are crucial markets to the development of the Pacific Alliance, of which Colombia is a founding member."

## Interswitch Limited in Nigeria to Start Processing JCB Merchants in Africa for JCB

In September 2014, Interswitch Limited (Interswitch), an integrated payment and transaction processing company, signed an agreement with JCBI to process JCB card transactions.

Interswitch is a leading electronic payments provider doing business in Nigeria and throughout West and East Africa. The agreement means JCB cards can be used at major card accepting locations in Nigeria. Under the agreement, JCB cards are also accepted throughout the Interswitch network in Uganda and Gambia.

President and Chief Operating Officer of JCBI Koremitsu Sannomiya stated, "We are very excited about this big step forward in Africa for JCB. The African market is an area of large potential growth for JCB and of increasing importance for our global cardmember base. I am confident that Interswitch will

prove to be an excellent partner as we grow our business across the African continent."



Managing Director and Chief Executive Officer Mitchell Elegbe of Interswitch said, "This partnership supports our corporate mandate to provide state-of-the-art electronic payment technology in African markets. We are committed to helping the average African achieve financial access and even now look forward to maximizing the potential of our collaboration with JCB."

JCB has also seen substantial growth in recent years of in-bound traffic into the region from its Asian cardholders, tourist and business alike. JCB is looking forward to working even more closely with its partners in the region to ensure that the JCB card acceptance network continues to grow and provide even greater convenience and service to JCB customers from all around the world.

## JCBI and Banco de Sabadell S.A. Sign License Agreement

On 15 September 2014, Banco de Sabadell S.A. (Banco Sabadell), one of the leading bank groups in Spain, became the 6th business in Spain to sign a license agreement with JCBI. This agreement enables Banco Sabadell to accept JCB cards at its merchants.

Founded in 1881, Banco Sabadell is Spain's fourth largest private banking group. The Group has about 135,000 merchants and 3,000 ATMs throughout the country. Under this new agreement, merchants and ATMs will phase in sequentially from early 2015.

The facilitation of JCB card at Banco Sabadell merchants will significantly increase JCB brand coverage in Spain. JCBI will also work even more closely with its other partners in the region to improve JCB card acceptance and expand the card issuing business to provide even more convenience and services to JCB cardmembers around the world.



## JCBI Launches J/Speedy™, Global Contactless Payment Service using NFC technology

JCBI has announced the launch of J/Speedy, a service that makes payment more convenient and faster than ever. J/Speedy uses NFC technology, meets global standards for proximity communication, and incorporates EMV chip technology for enhanced security.

JCBI is moving quickly to make J/Speedy available at merchants and on issuing J/Speedy cards at JCB partners worldwide. As a credit card issuer, JCB will begin J/Speedy card and mobile issuing in Japan in 2015, based on feedback from a pilot program to test its feasibility now in progress in Tokyo.

By simply tapping the J/Speedy Card or other J/Speedy embedded device close to the merchant terminal reader, customers can pay quickly and without having to sign the receipt. International NFC payment protocols make it possible to accept J/Speedy around the world, while EMV technology

ensures highly secure payment transactions. In addition to plastic cards, J/Speedy can also be issued for a wide variety of devices, including mobile and wearable devices, opening up a whole new range of JCB brand contactless payment options.

JCBI Executive Vice President of Infrastructure & Technologies HQ Tac Watanabe commented, "The need for contactless card and mobile payment is growing with the development of card payment markets in Asia's emerging economies and the increasing use of smartphones.

To realize the potential of new payment technologies, we will continue both to provide a wide variety of payment services through the global market and build a payment infrastructure in Japan for inbound travelers."



## JCBI Sponsors Japan-Myanmar 60th Anniversary Charity Football Match and Sports and Education for the Children of Myanmar

On June 28, 2014 JCBI sponsored the Nippon Foundation Charity Football Match between the Myanmar national team and Cerezo Osaka, one of Japan's J. League clubs, to celebrate the 60th anniversary of diplomatic relations between Myanmar and Japan. A portion of sponsorship funds will be used to support sports and education for the children of Myanmar.

The match was intended to deepen relations between the two countries through competition in a sport popular in both countries. Over the next 3 years, the Nippon Foundation will also use the project to support sports and education for Myanmar children living in rural areas. The project will donate sports

equipment, dispatch coaches, host sports events, and also provide scholarships to schoolchildren.

JCBI Deputy President Kimihisa Imada said, "Practicing corporate social responsibility is an essential component of the JCB corporate mission, and we are engaged in all kinds of activities aimed at fulfilling our obligations in this regard. Such sponsorships have the potential to increase JCB brand recognition in Myanmar, needless to say, but we want to do more than that and make real contributions to Myanmar society and help foster a relationship between Japan and Myanmar that is strong, enduring, and friendly."



Myanmar Sports Project



©The Nippon Foundation

## JCB Supports Inbound Travelers to Japan

### Japan Shopping Tourism Organization Strengthens Inbound Travel to Japan

According to the Japan National Tourist Organization, about 10.36 million international travelers visited Japan in 2013, exceeding 10 million annually for the first time with an increase of 24% over the previous year. The Japanese government has set a goal of 20 million for 2020, the year of the Tokyo Summer Olympics.

To help promote foreign travel to Japan, JCB, along with JTB Corp., USP Japan Inc. and 3 other companies, has established the Japan Shopping Tourism Organization (JSTO) in September 2013. Now, JSTO also has the support of the Japanese

government, 40 leading companies, 200 shopping centers, and 15,000 shops. JSTO aims to make Japan the best shopping tourism

destination in the world by communicating worldwide the allure and culture of Japan. The organization sponsors special campaigns aimed at foreign travelers twice a year. More than 15,000 shops participate in campaigns throughout Japan that present tourists a variety of special offers.



**Japan. Shopping!**

Japan Shopping Tourism Organization

### Free Admission to Tokyo Tower for JCB Cardmembers Visiting Japan

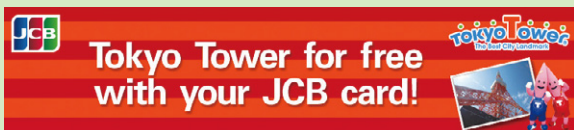
JCB is offering JCB cardmembers from around the world free admission to Tokyo Tower's Main Observatory. When any of JCB's 17 million international cardmembers (\*1) in 16 countries and territories visits Japan they can enjoy the view from Tokyo Tower's 150m high Main Observatory for free (\*2) just by showing their JCB card at the admission ticket window. This offer is valid until June 30, 2015.

JCBI President and COO Koremitsu Sannomiya commented, "It is our responsibility to make shopping easier and more fun for visitors to Japan. Tokyo Tower is a major landmark with one of the best views of the city and is visited by about 2 mil-

lion people from around the world every year. JCB is a leader in the payment card industry and we are committed along with our partners to providing even better and unique services to our customers."

\*1 The service is available to cardmembers with JCB cards issued outside Japan.

\*2 Admission to the 250m high Special Observatory requires an additional charge.



### JCB Global Wifi Helps JCB Cardmembers Stay Connected When Visiting Japan

Starting November 2014, JCB cardmembers from around the world can take advantage of the JCB Global Wifi mobile router rental offer and stay connected when visiting Japan.

The number of international visitors to Japan is rising dramatically and exceeded 10 million in 2013. JCB caters to the needs of these travelers by offering services that enhance their travel experience.

JCB has teamed up with Vision Inc. to provide LTE-capable mobile wifi router rental to cardmembers at a special low price of 600 yen (about USD 5.50) per day (excluding tax). Now all JCB cardmembers outside Japan can enjoy fast internet access when visiting Japan for business or pleasure.

More and more JCB cards are being issued outside Japan, especially in East and Southeast Asia. In March 2014, there were more than 17 million JCB cardmembers, a 58% increase over the past two years. JCB Global Wifi will help these cardmembers by providing convenient internet access at a low price.



**JCB GLOBAL WiFi**

## Marketing and Services Leveraging O2O and Customer Big Data

JCB has developed “Ima-Recommend! (Recommend Now!)”, a new coupon and information delivery service linked to customer card usage. This service provides real time online-to-offline marketing designed to guide customers to merchants by delivering the latest information corresponding to customer demographics, purchasing trends, and other data. Ahead of the full-scale rollout in the second half of 2015, JCB is conducting a feasibility trial in Shinjuku, the urban area in Tokyo, from October 2014 to March 2015 in cooperation with merchants.

Special offer information and coupons are sent to the customer’s mobile phone based on such factors as customer characteristics, pre-selected interests and preferences, and card usage history and conditions set by the merchant providing the particular offer.

Most coupon services require customers to search for coupons by themselves when they go shopping. With similar services already available in the market, what distinguishes “Ima-Recommend!” from others is a real-time advantage it offers.

1. When a customer makes a purchase using a JCB card in Shinjuku, the transaction authorization triggers “Ima-Recommend!” to send coupons and other special offer information in real time from merchants in the area.
2. Customer information including demographic characteristics, selected interests and preferences, and purchasing trends are matched with conditions set by the merchant providing the offer. Only coupons that match customer preferences are sent.
3. Future customer activity can be predicted based on cardmember demographic and purchasing history so that the customer receives a comprehensive package of special offers from a variety of merchants.



Screen example

## JCBI Sponsors Toyota Mekong Club Championship 2014

JCBI has become an Associate Partner of the Toyota Mekong Club Championship 2014 for the top football clubs of Southeast Asia’s Mekong region. The championship was held in Vietnam from October 31 to November 2.

With a population of about 220 million people (\*1), the Mekong region is showing its potential for vigorous economic growth and increased consumer spending. The Toyota Mekong Club Championship, now in its first year, unites the countries of the Mekong region together through their love of football. The top league or cup winning club teams from Cambodia, Laos, Myanmar, and Vietnam compete to see who is number one in the region.

JCBI became the sponsor of the game to help strengthen the relation-



ship among the countries of the Mekong region through football, a sport popular in all these countries. JCBI is committed to promoting cashless payment by offering convenient and secure card solutions for cardmembers in the Mekong region.

\*1 Cambodia, Laos, Myanmar, Vietnam, and Thailand



Toyota Mekong Club Championship 2014



Card recruiting booth



## JCB Appoints Ichiro Hamakawa to Succeed Takao Kawanishi as President and Chief Executive Officer, Kawanishi Named Chairman

JCB announced the appointment of Ichiro Hamakawa as President and Chief Executive Officer (CEO) effective June 26, 2014 after approval at the shareholders’ meeting in Tokyo held on that date. Hamakawa has succeeded Takao Kawanishi, who had been JCB’s President and CEO since 2010. Kawanishi continues to serve as Company Chairman.

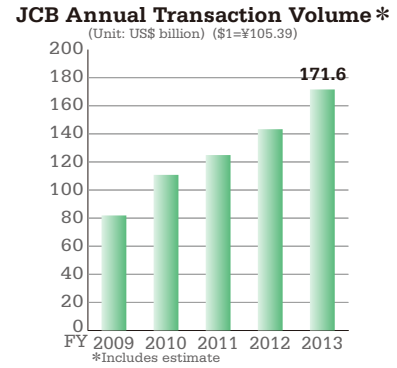
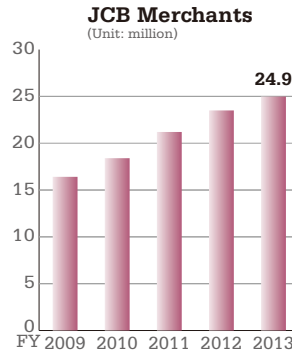
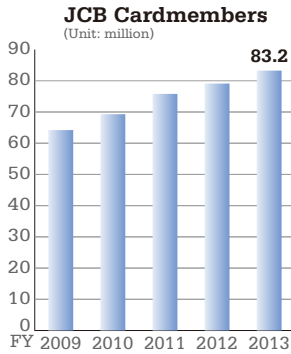
Hamakawa joined JCB in an advisory capacity in May 2014 from Mitsubishi UFJ Financial Group, where he was Senior Managing Director and Chief Planning Officer. In his 36-year career, Hamakawa has held a wide range of leadership positions, primarily in corporate planning, including Executive

Officer and General Manager at UFJ Holdings, Managing Executive Officer and Deputy Chief Executive of the Retail Banking Business Unit at the Bank of Tokyo-Mitsubishi UFJ, and Managing Director and Chief Planning Officer at Mitsubishi UFJ Financial Group.

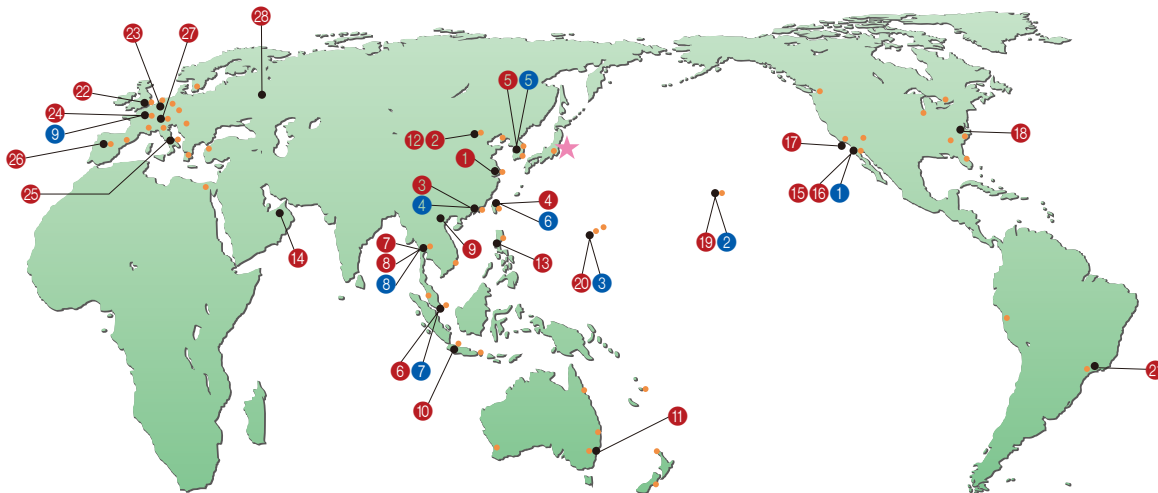


JCBI also announced the appointment of Hamakawa as Vice Chairman effective the same day. Takao Kawanishi, Chairman and CEO, and Koremitsu Sannomiya, President and Chief Operating Officer, will both remain in their current roles.

# 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

### Russia/CIS

- ㉘ JCB International (Eurasia) Limited Liability Company

(As of the end of November 2014)

## 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 November 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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