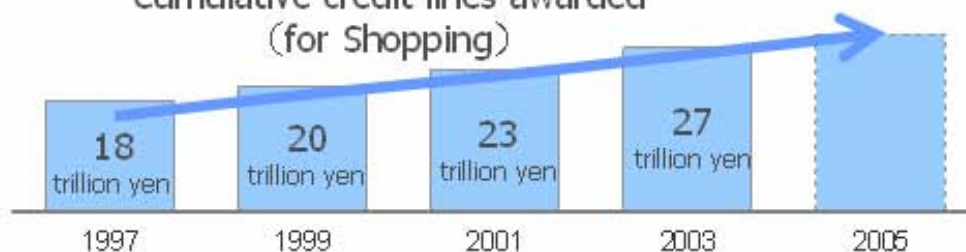


18 Create New Revenue Sources (2) Credit Card Business -1

Japan's credit card market offers great potential for expansion

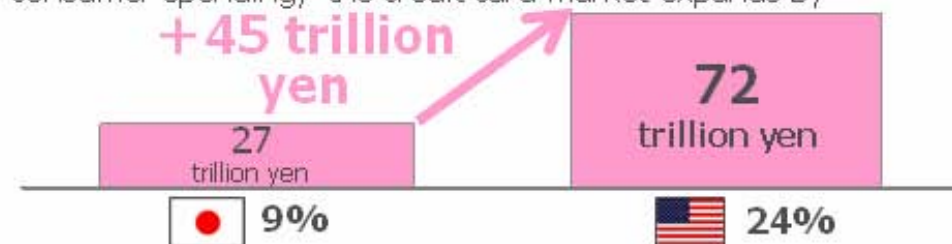
Purchases paid by credit cards have grown steadily over last several years

Cumulative credit lines awarded
(for Shopping)



Growth potential is even higher, when compared by the % of credit card payments to total consumer spending

If credit card usage rises to the US level of 24% of total consumer spending, the credit card market expands by



(Reference) Size of small payment market in Japan

Approx. 57 trillion yen

(Market size of small amount payments of 3,000 yen or less)

Source:

DoCoMo's IR presentation material published April 4, 2006, entitled "DoCoMo launched mobile credit service"

Rapid growth of i-mode FeliCa uptake

(million subscribers)

Projected user count
as of Mar. 31, 2007

18 million

**No. of i-mode FeliCa enabled handset users
(as of Mar. 31, 2006) :**

11.8 million

iD

No. of installed
reader/writer machines
(As of Mar. 31, 2007, forecast)

150,000



Mobile "Edy" service
launched Jul. 10, 2004



Mobile "Suica" service
launched Jan. 28, 2006

04/9 04/12 05/3 05/6 05/9 05/12 06/3 06/6 06/9 06/12 07/3