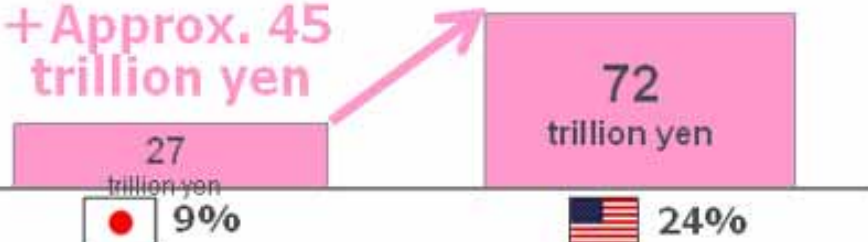


15 Create New Revenue Sources (1) Credit Card Business-1

Japan's credit card market offers great potential for further expansion

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

+ Approx. 45 trillion yen



(Ref.) Size of small payment market in Japan:

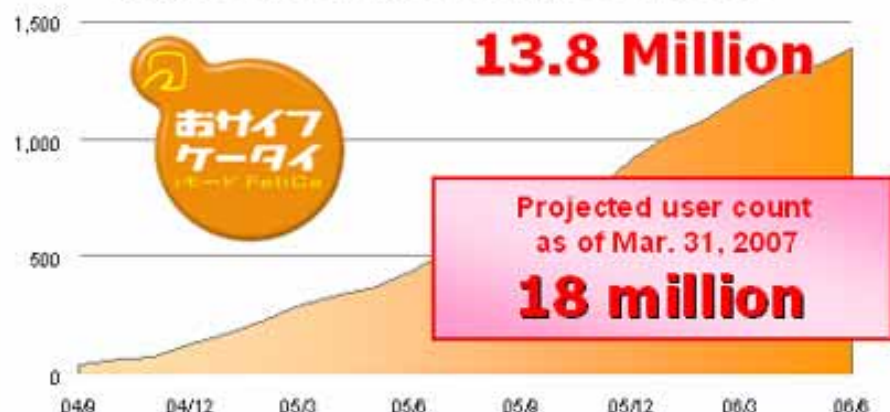
Approx. 57 trillion yen

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

◆Source: NTT DoCoMo press release material,
"DoCoMo launches Mobile Credit Services" (Apr. 4, 2006)

Growing uptake of i-mode Felica

■ No. of i-mode Felica-enabled handset users (As of Jun. 30, 2006)



Targets of Credit Card Business

New service deployment (Promotion, advertisement, etc)

Increase uptake of i-mode
FeliCa-enabled phones

Increase installation
of payment terminals

Credit Card Business

iD

No. of installed
payment terminals
as of Mar. 31, 2007
150,000 (forecast)

DCMX

Near-term goal:
Acquire
10 million
mobile credit
users

FeliCa
Networks

Sumitomo
Mitsui Card

UC Card

Investee's business

Synergies to Core Business

- Reinforce competitiveness (customer retention, etc)
- Prolong handset replacement cycle

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

DCMX mini (Launched Apr. 28, 2006)

- Easy application from i-mode (3 steps)
- Shopping credit line: Up to ¥10,000/month
- Pay together with phone bill
- Usage log can be confirmed via i-mode

Provided only on mobile phones (iD)

DCMX (Started card issuance in late June 2006)

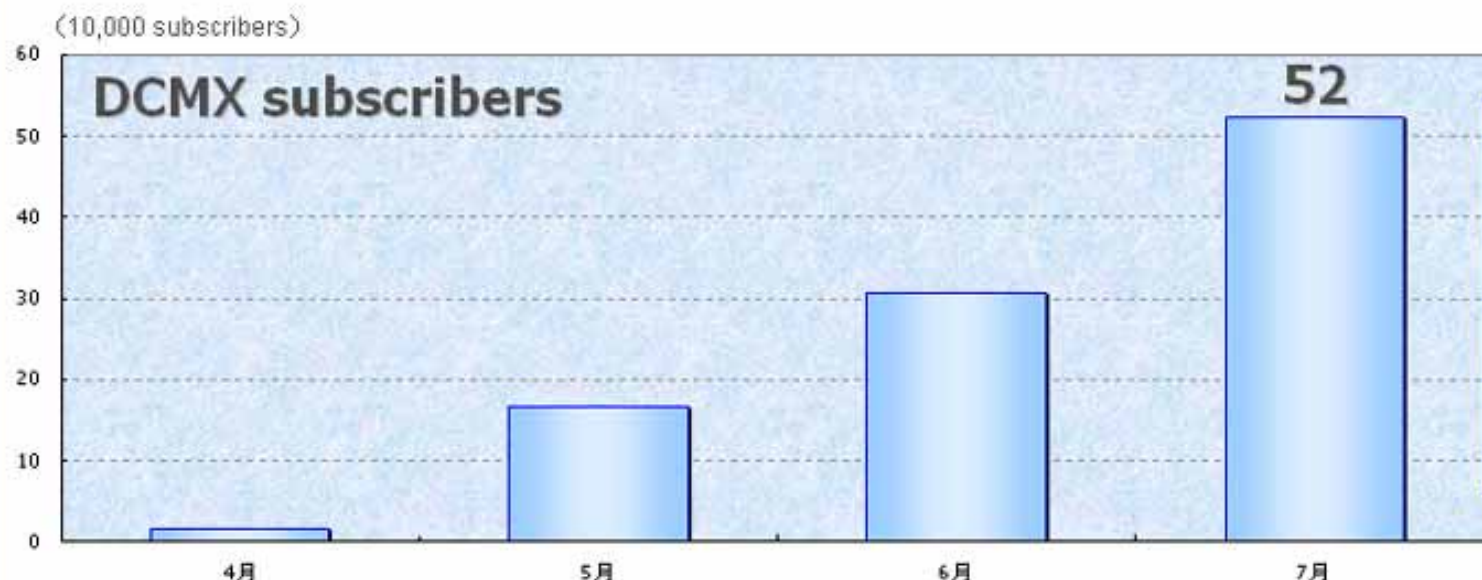
- Higher credit lines (from ¥200,000)
- Cashing function also available
- Linked with "DoCoMo Point" program

Provided on mobile phones (iD)

as well as Plastic cards

Credit service made a favorable start

■ No. of DCMX subscribers **520,000** (As of Jul. 31, 2006)



No. of installed payment terminals

iD

Approx. 30,000

(As of Jun. 31, 2006)

Approx. 150,000

(Forecast)

(As of Mar. 31, 2007)