

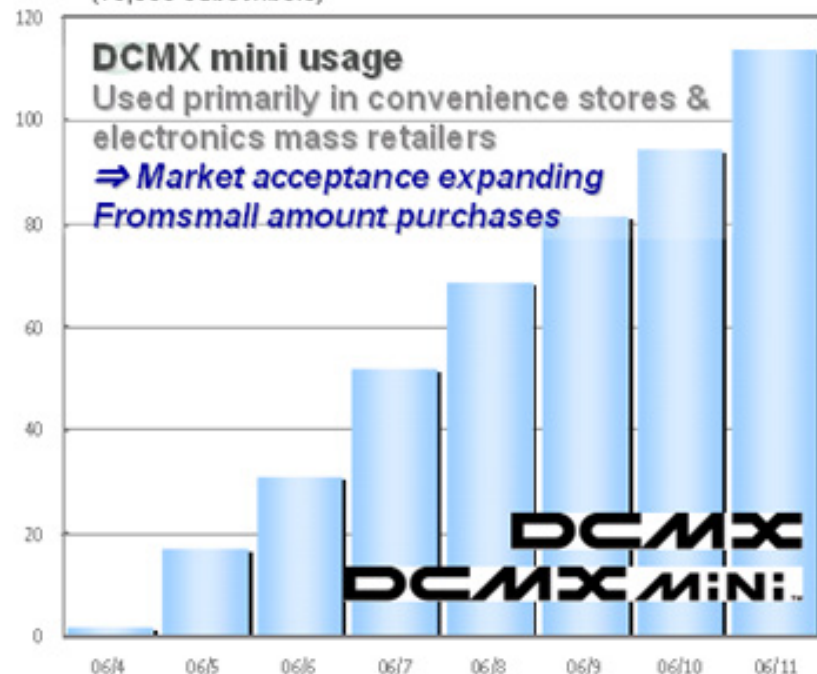
Credit Business

- DCMX membership topped 1.4 million. User base of "Osaifu-Keitai" e-wallet phones grew to approx. 17.4 million.
- Plan to further increase the number of merchants to enlarge the mobile credit market.

◇DCMX subscribers (DCMX,DCMX mini)

As of Jan.9, 2007 **Over 1,400,000**

(10,000 subscribers)



User base of "Osaifu Keitai" e-wallet phones:
approx. 17.4 million
(As of Nov. 30, 2006)



Projected user count
as of Mar. 31, 2007
approx. 20 million

◇Growth of merchants

No. of iD payment terminals installed

As of Nov. 30, 2006: Approx. 85,000

As of Mar. 31, 2007: Approx. 150,000(planned)

No. of terminals committed for installation*: Approx. 350,000

iD service to be supported by all principal convenience store chains
(Plan to complete deployment in all outlets by Spring/2007)

• am/pm



• Lawson



• Family Mart



• Circle K Sunkus (within FY2007)



Expand usage by deploying iD in taxis
(within FY2006)

• Checker Cab



• Tokyo Radio Taxi Assn.
(Tokyo Musen Taxi)



* Names of companies are listed in Japanese alphabetical order

Expand mobile credit market

*: Total number of iD terminals committed for installation as of Jan. 9, 2006, which is the sum of the units already installed and units planned for installation in the future.