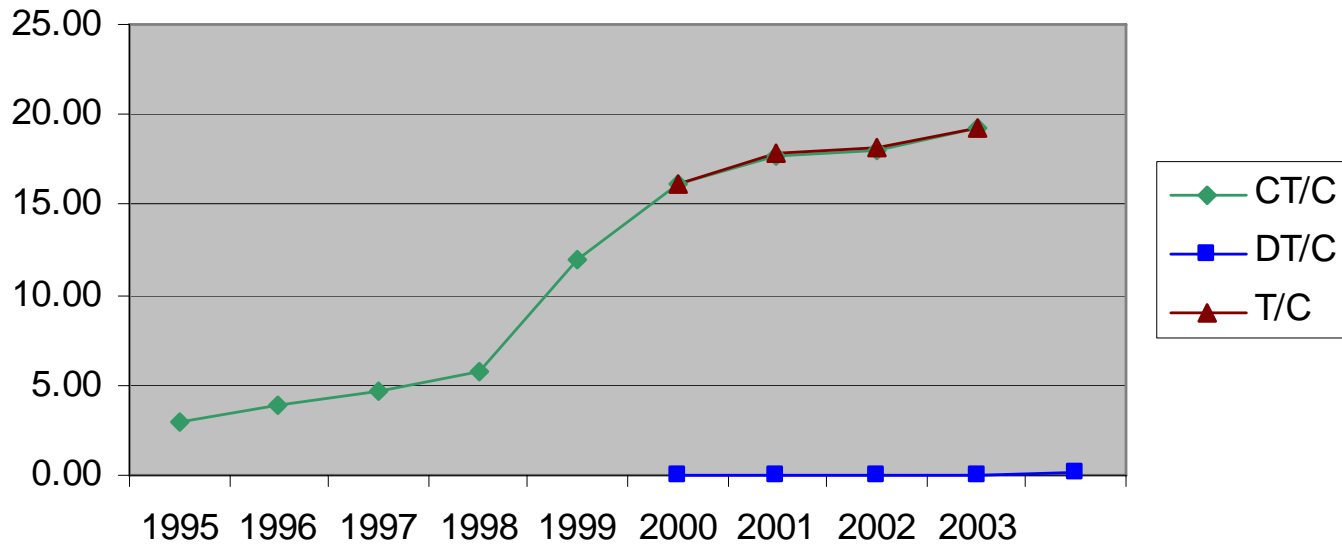


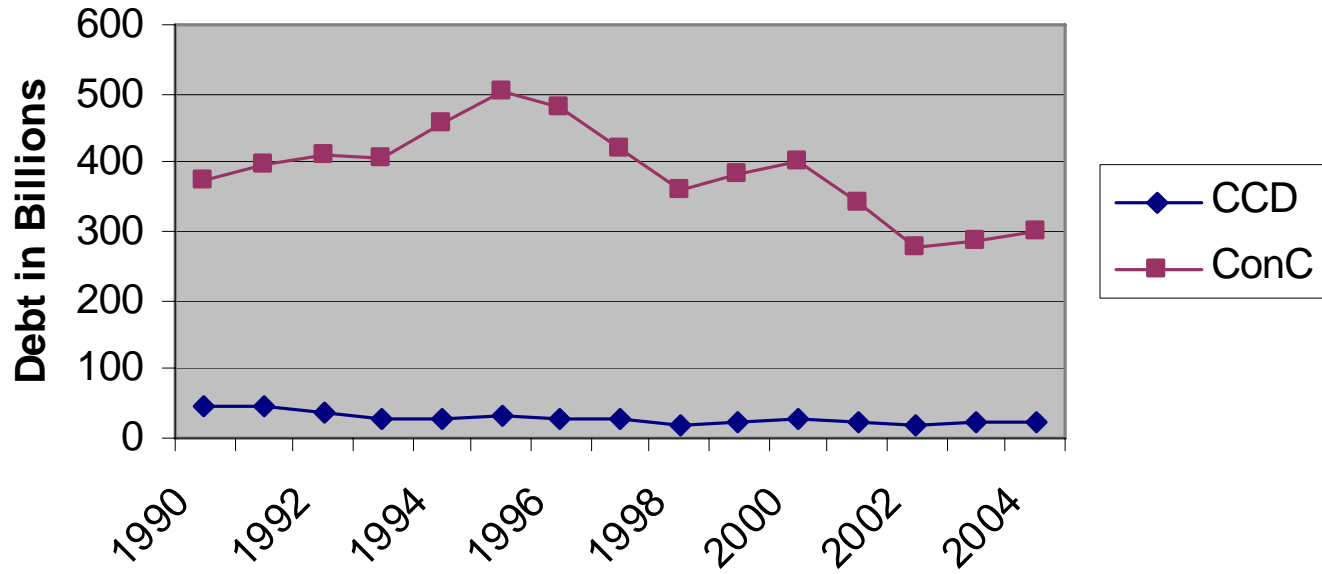
Charging Ahead

Japan

Japan Card Transactions



Japan Consumer Debt



Japan Bankruptcies

