

August 19, 2008

Notification of Organization and Personnel Changes

ACOM CO., LTD. (hereinafter, "ACOM") announces to implement the following changes in organization and personnel with the approval at the Board of Directors held on August 19, 2008.

1. Change in Organization

(1) Reorganization of Loan Business Related Departments

Four departments divided by function will be integrated and reorganized into two divisions divided by region and Channel Operation Department and Contact Center Department will be organized under each regional division in order to reinforce cooperation of each function and streamline decision making.

(2) Reorganization of Business Planning Function

Advertising Department will be integrated into Credit Marketing Department in order to reinforce cooperation of each function such as market research and market analysis and streamline decision making.

(3) Date of Change

October 1, 2008

2. Change in Personnel

(1) Change of Director's Assigned Department and Assignment

(Underbar _ indicates the new change.)

(As of October 1, 2008)

New Assigned Department and Assignment	Name	Former Assigned Department and Assignment
<ul style="list-style-type: none">○ Supporting Conspectus of Corporate Management○ <u>Internal Audit Dept.</u>	Deputy Chairman Yuji Ohashi	<ul style="list-style-type: none">○ Supporting Conspectus of Corporate Management

(2) Changes of Executive Managing Officer's Assigned Departments and Assignments

(Underbars _ indicate the new changes.)

(As of October 1, 2008)

New Assigned Departments and Assignments	Name	Former Assigned Departments and Assignments
<ul style="list-style-type: none"> ○ Employment Counseling Office ○ Compliance Dept. 	<p>Executive Managing Officer Osamu Moriya</p>	<ul style="list-style-type: none"> ○ <u>Internal Audit Dept.</u> ○ Compliance Dept. ○ Employment Counseling Office
<ul style="list-style-type: none"> ○ Head of Credit Business Promotion Division ○ <u>Credit Marketing Dept.</u> ○ <u>East Japan Division</u> ○ <u>West Japan Division</u> ○ Affinity Card Promotion Dept. ○ Credit Business Management Dept. ○ Compliance for Credit Business Promotion Office 	<p>Executive Managing Officer Satoru Tomimatsu</p>	<ul style="list-style-type: none"> ○ Head of Credit Business Promotion Division ○ <u>Advertising Dept.</u> ○ <u>Credit Business Branch Operations Dept.</u> ○ <u>ACM Operation Dept.</u> ○ <u>East Japan Contact Center Dept.</u> ○ <u>West Japan Contact Center Dept.</u> ○ Affinity Card Promotion Dept. ○ Credit Business Management Dept. ○ Compliance for Credit Business Promotion Office
<ul style="list-style-type: none"> ○ Corporate Planning Dept. ○ Credit Administration Dept. 	<p>Executive Managing Officer Kiyoshi Tachiki</p>	<ul style="list-style-type: none"> ○ Corporate Planning Dept. ○ <u>Credit Marketing Dept.</u> ○ Credit Administration Dept.

3. Reference

Organization Chart: Appendix 1

Table of Directors and Executive Officers with Assignments: Appendix 2

Organization Chart

(As of October 1, 2008)

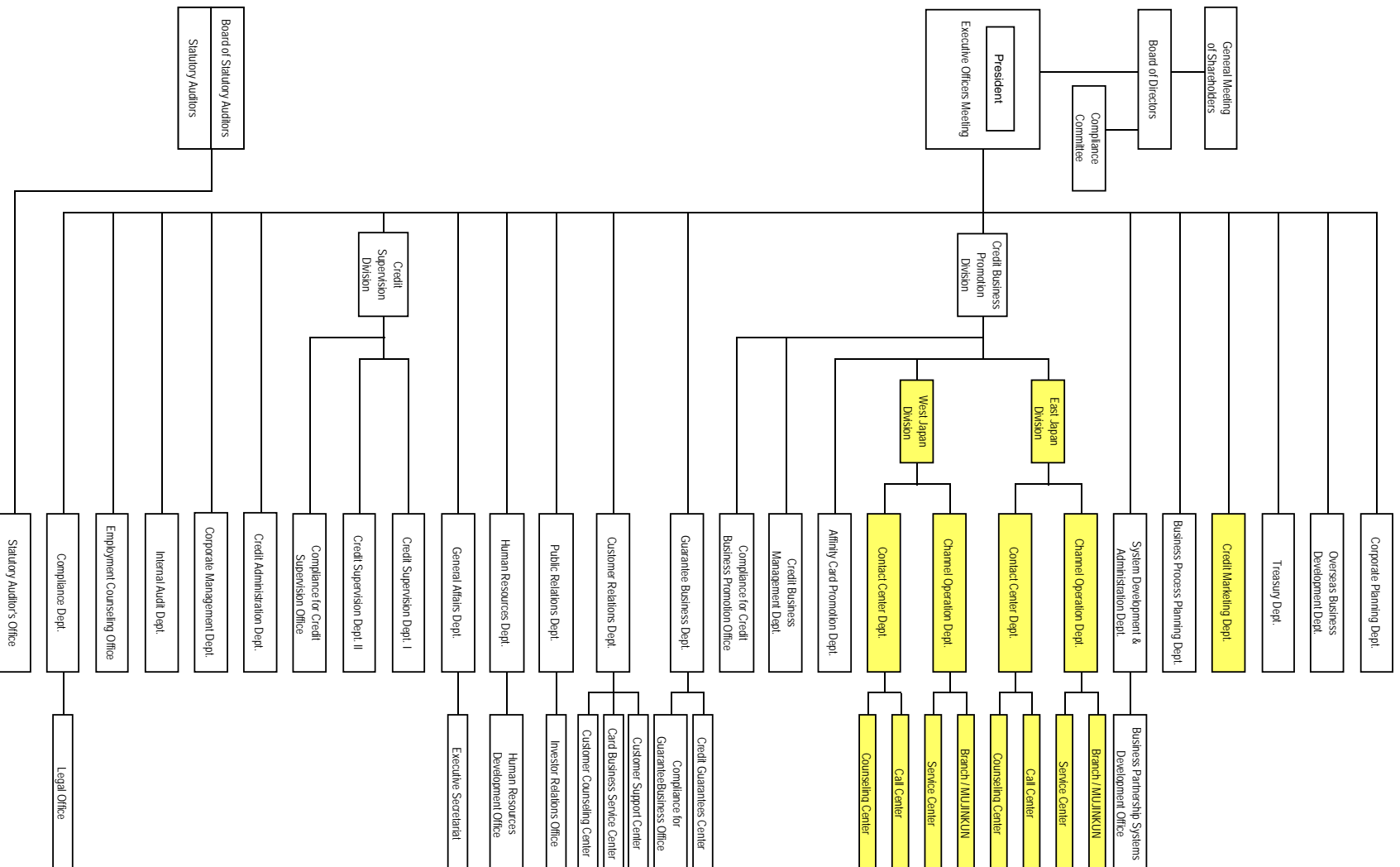


Table of Directors and Executive Officers with Assignments

(As of October 1, 2008)

Position	Name	Position as Executive Officer	Assigned Departments and Assignments
Chairman	Kyosuke Kinoshita		<ul style="list-style-type: none"> ○ Conspectus of Corporate Management
Deputy Chairman	Yuji Ohashi		<ul style="list-style-type: none"> ○ Supporting Conspectus of Corporate Management ○ Internal Audit Dept.
President	Shigeyoshi Kinoshita	Chief Executive Officer	<ul style="list-style-type: none"> ○ Supervisor of All Business Execution
Senior Managing Director	Shigeru Akaki	Senior Executive Managing Officer	<ul style="list-style-type: none"> ○ System Development & Administration Dept. ○ Human Resources Dept. ○ General Affairs Dept.
Managing Director	Osamu Moriya	Executive Managing Officer	<ul style="list-style-type: none"> ○ Compliance Dept. ○ Employment Counseling Office
Managing Director	Satoru Tomimatsu	Executive Managing Officer	<ul style="list-style-type: none"> ○ Head of Credit Business Promotion Division ○ Credit Marketing Dept. ○ East Japan Division ○ West Japan Division ○ Affinity Card Promotion Dept. ○ Credit Business Management Dept. ○ Compliance for Credit Business Promotion Office
Managing Director	Kiyoshi Tachiki	Executive Managing Officer	<ul style="list-style-type: none"> ○ Corporate Planning Dept. ○ Credit Administration Dept.
Managing Director	Shozo Tanaka	Executive Managing Officer	<ul style="list-style-type: none"> ○ Head of Credit Supervision Division ○ Credit Supervision Dept. I ○ Credit Supervision Dept. II ○ Compliance for Credit Supervision Office
Managing Director	Shigeru Sato	Executive Managing Officer	<ul style="list-style-type: none"> ○ Treasury Dept. ○ Public Relations Dept.
Managing Director	Masahiko Shinshita	Executive Managing Officer	<ul style="list-style-type: none"> ○ Overseas Business Development Dept. ○ Guarantee Business Dept. ○ Chief General Manager of Guarantee Business Dept.
Managing Director	Tatsuo Taki	Executive Managing Officer	<ul style="list-style-type: none"> ○ Business Process Planning Dept. ○ Customer Relations Dept. ○ Corporate Management Dept. ○ Chief General Manager of Corporate Management Dept.
Director	Kyota Omori		
	Tsukasa Ashizuka	Executive Officer	<ul style="list-style-type: none"> ○ Chief General Manager of System Development & Administration Dept.
	Etsuro Tabuchi	Executive Officer	
	Kazuo Fukumoto	Executive Officer	<ul style="list-style-type: none"> ○ Chief General Manager of Corporate Planning Dept.
	Akihiko Hyodo	Executive Officer	<ul style="list-style-type: none"> ○ Chief General Manager of Compliance Dept.
	Yoshio Kodera	Executive Officer	<ul style="list-style-type: none"> ○ Chief General Manager of Overseas Business Development Dept.
	Teruyuki Sagehashi	Executive Officer	<ul style="list-style-type: none"> ○ Chief General Manager of Business Processing Planning Dept.