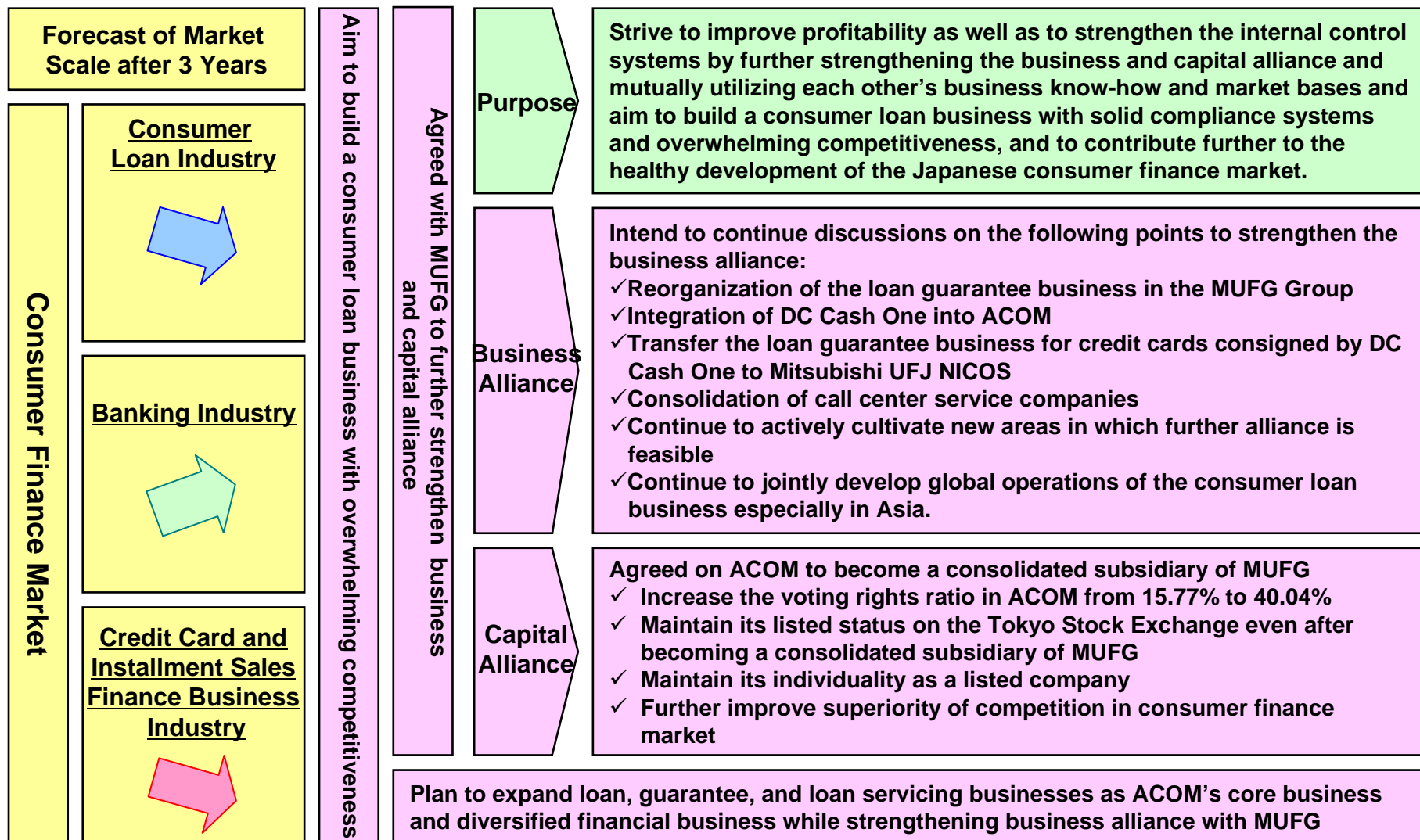

***ACOM CO., LTD., Mitsubishi UFJ Financial Group, Inc. and
The Bank of Tokyo-Mitsubishi UFJ, Ltd.
to Further Strengthen its Business and Capital Alliance***



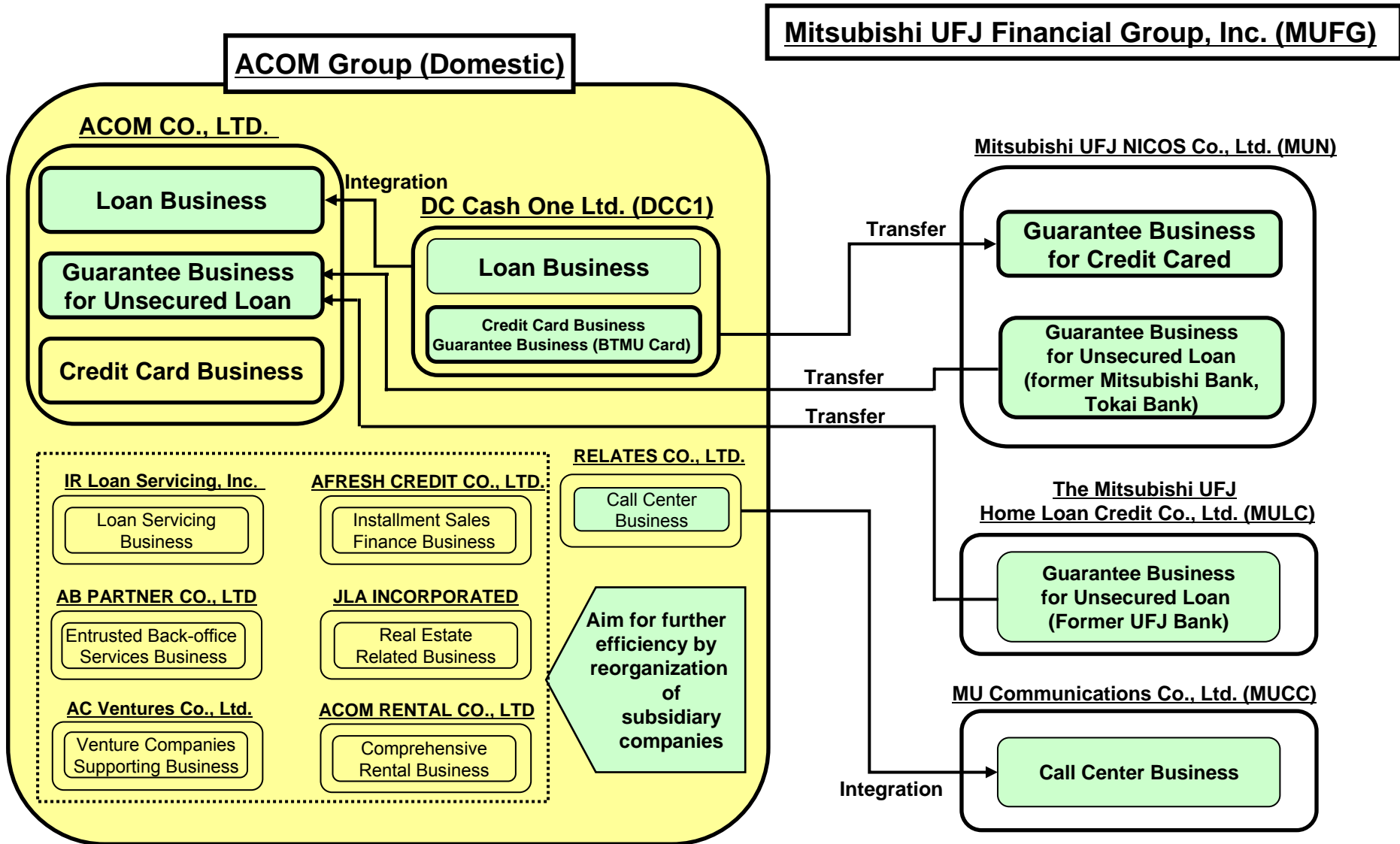
ACOM CO., LTD.

September 8, 2008

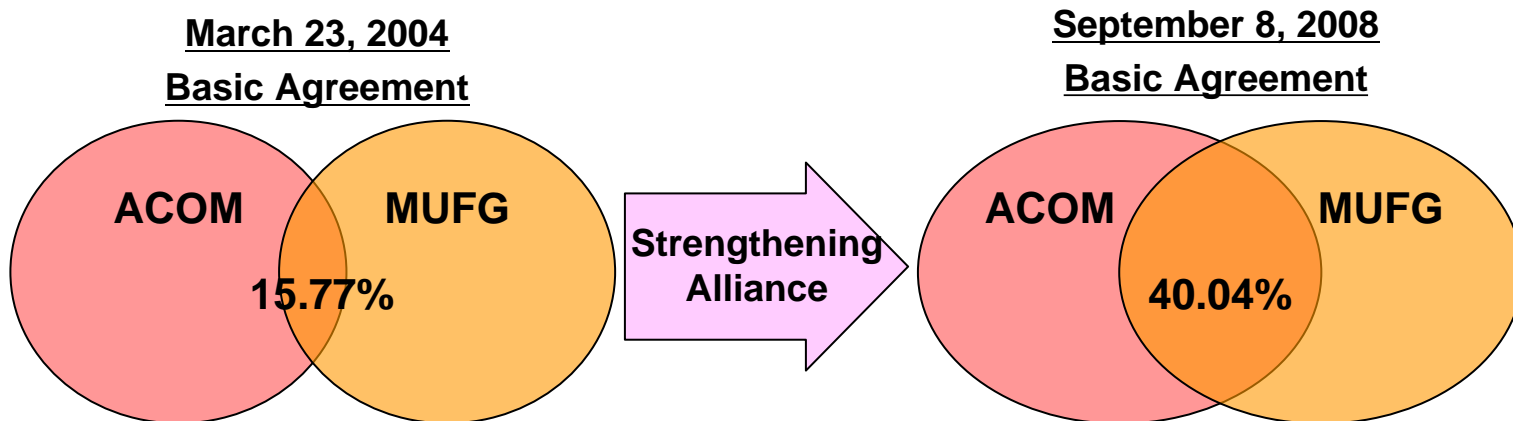
1. Direction of the ACOM Group Strategy



2. An Outline of Business Reorganization with MUFG



3. Strengthening of Capital Alliance

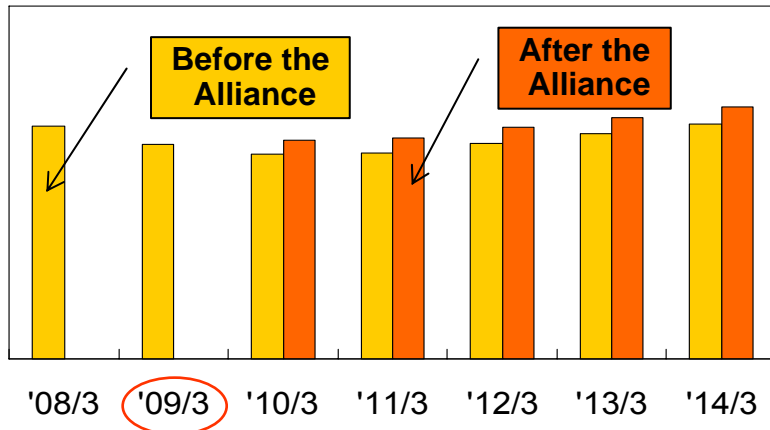


- **Build a strong business foundation for long-term and stable growth by becoming a consolidated subsidiary of MUFG from its equity-method affiliate**
 - ✓ Focus on guarantee and overseas business as ACOM's growth strategy
 - ✓ Promote the brand image of "relief and confidence"
 - ✓ Business expansion targeting for the overall retail finance market by utilizing business resources
 - ✓ Further improve corporate value for stakeholders
- **Realization of faster growth due to synergies with MUFG**
 - ✓ Aim to increase the market share of loan business by complementing/merging ACOM's credit screening know-how, major and efficient infrastructure, and responding capability to behavior regulation with MUFG's brand power, customer-drawing power, and fund-raising capability
 - ✓ Dramatically scale up revenue of guarantee business stemming from overwhelming infrastructure of bank network with close relationship of MUFG and BTMU

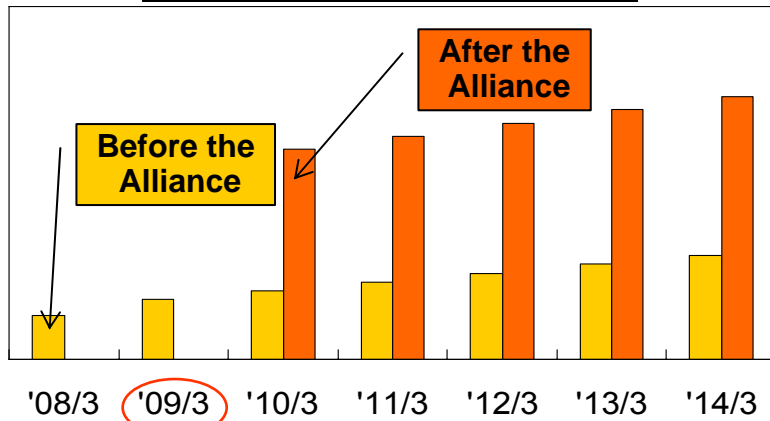
4. An Image of Business Scales and Revenue after the Strengthened Alliance



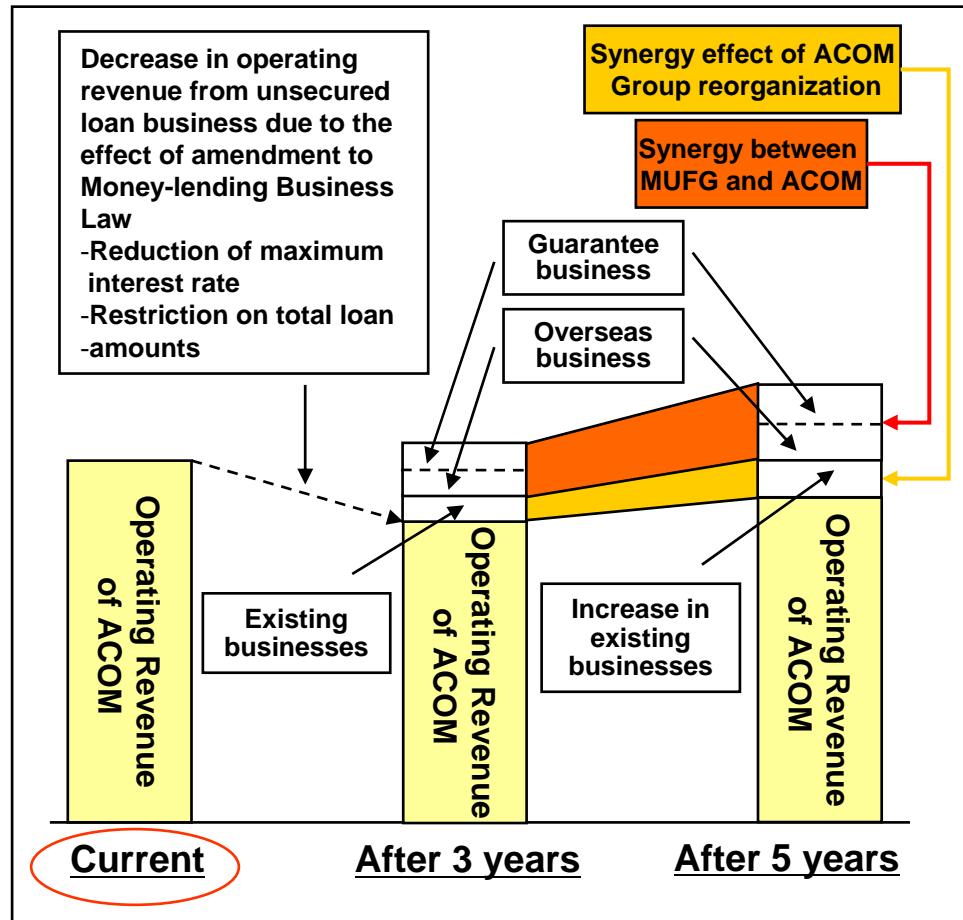
Receivables Outstanding of Loan Business



Guaranteed Receivables



Operating Revenue



Note: The graphs described in this presentation material with respect to ACOM's plans and strategies and other statements that are not historical facts are forward-looking statements about the future performance of ACOM which are based on management's assumptions and belief in light of the information currently available to it and involve risks and uncertainties and actual results may differ from those in the forward-looking statements as results of various facts. Potential risks and uncertainties include, without limitation, general economic conditions in ACOM's market and changes in the size of the overall market for consumer loans, the rate of default by customers, the fluctuations in number of cases of claims from and the amount paid to customers who claim us to reimburse the portion of interest in excess of the interest ceiling as specified in the Interest-Rate Restriction Law, the level of interest rates paid on the ACOM's debt and legal limits on interest rates charged by ACOM.