

Notification of Succession of Business by Company Split

On July 21, 2009, the Board of Directors of ACOM CO., LTD. (“ACOM”) resolved to succeed unsecured card loan guarantee business of The Mitsubishi UFJ Home Loan Credit Co., Ltd. (“MULC”) on the effective date of September 1, 2009 by the company split. Specifics are as follows:

In addition, certain articles and details otherwise to be required to be disclosed are omitted as this company split is expected that the effects of total asset and operating revenue are less than 10 percent of net asset and less than 3 percent, respectively.

1. Purpose of Company Split

Under an agreement with ACOM, Mitsubishi UFJ Financial Group, Inc. (“MUFG”), and The Bank of Tokyo-Mitsubishi UFJ, Ltd. (“BTMU”) to further strengthen its strategic business and capital alliance on September 8, 2008, this company split is conducted as part of the business reorganization within the MUFG Group.

2. Essentials of Company Split

(1) Schedule of Company Split

Board of Directors for Approval of Split: July 21, 2009

Conclusion of Contract for Split: July 21, 2009

Date of the Split (Effective Date): September 1, 2009 (planned)

* This company split is conducted by without approval for the company split at General Shareholders’ Meeting pursuant to the provision of simplified absorption-type company split provided by Article 796, Paragraph 3 of the Companies Act.

(2) Method of the Company Split

ACOM and MULC will become a succeeding company and a splitting company, respectively by a method of absorption-type company split.

(3) Details of the Allotment related to the Company Split

Not applicable

(4) Treatment related to the Share Options and Bonds with Share Options of Splitting Company

Not applicable

(5) Capital Increased by Succession

There is no increase in capital by succession.

(6) Rights and Duties which a Succeeding Company Succeeds

ACOM will succeed to the rights and duties of the succeeding business and the contractual status.

(7) Forecast for Fulfillment of Obligation

ACOM and MULC conclude that there will not be any doubtfulness for executing obligation after effective date of the company split.

3. Outline of Split related Companies (as of March 31, 2009)

(1) Company Name	ACOM CO., LTD. (Succeeding Company)	The Mitsubishi UFJ Home Loan Credit Co., Ltd. (Splitting Company)
(2) Head Office	1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo	1-1 Otemachi 1-chome, Chiyoda-ku, Tokyo
(3) Representative	President & CEO: Shigeyoshi Kinoshita	President: Moritoshi Hattori
(4) Business Outline	Loan business, credit card business, and guarantee businesses	Guarantee business and investigate and management businesses of secured real property
(5) Paid-in Capital	63,832 million yen	55,100 million yen
(6) Incorporated	October 23, 1978	September 1, 1977
(7) Number of Stock Issued	159,628,280	2,274,378,400
(8) Total Net Assets	452,406 million yen (Consolidated)	103,728 million yen
(9) Total Assets	1,605,567 million yen (Consolidated)	290,686 million yen
(10) Date for the Settlement of Accounts	March 31	March 31
(11) Major Shareholders and Holding Ratio	Mitsubishi UFJ Financial Group, Inc. 36.88% Maruito Shokusan Co., Ltd. 17.13%	The Bank of Tokyo-Mitsubishi UFJ, Ltd. 99.87%

4. Details for Split Business Division

(1) Business Division

Guarantee Business of Unsecured Card Loan issued by BTMU

(2) Business Results of Split Business Division (Fiscal Year ended March 31, 2009)

Operating Revenue: 8,905 million yen

(3) Amount of Assets and Liabilities to be Succeeded (as of March 31, 2009)

Liabilities: 6,435 million yen of provision for loss on guarantees, etc.

5. The Status of the Listing Company after the Company Split

There will be no change in company name, head office, representative, business outline, paid-in capital, and date for the settlement of accounts caused by this company split.

6. Effect on Business Performance of ACOM after the Company Split

Effect on consolidated and non-consolidated business performance will be negligible.