

## Notification of Organization and Personnel Changes

ACOM CO., LTD. announces to implement the following changes in organization and personnel with the approval at the Board of Directors held on February 18, 2010.

### 1. Change in Organization

#### (1) Restructuring of Loan Business Related Division

Following changes in organization will be made to review subordinate structure by restructuring business outlets as a part of strengthening business management policy.

- (A) Affinity Card Promotion Center will be abolished due to restructuring of subordinate function in Contact Center Department of West Japan Division.
- (B) Service Center in Channel Operation Department of West Japan Division will be integrated into Service Center in Channel Operation Department of East Japan Division, and Service Center Department of East Japan Division will be established.

#### (2) Restructuring of Head Office

In order to strengthen marketing and credit risk management functions, credit planning function and credit risk management function in Credit Planning Department will be integrated into Credit Marketing Department and Corporate Management Department, respectively. Credit Planning Department will be abolished.

#### (3) Date of Change

April 1, 2010

### 2. Change in Personnel

#### (1) Change of Executive Managing Officer's Assigned Departments

(Underbars \_ indicate the new changes.)

(As of April 1, 2010)

New Assigned Departments	Name	Former Assigned Departments
<ul style="list-style-type: none"> <li>○ Corporate Planning Dept.</li> <li>○ Public Relations Dept.</li> </ul>	Executive Managing Officer Kiyoshi Tachiki	<ul style="list-style-type: none"> <li>○ Corporate Planning Dept.</li> <li>○ Public Relations Dept.</li> <li>○ <u>Credit Planning Dept.</u></li> </ul>

(2) Change of Executive officers

(As of April 1, 2010)

New Position	Name	Former Position
Chief Staff Specialist of System Development & Administration Dept.	Tsukasa Ashizuka	Executive Officer and Chief General Manager of System Development & Administration Dept.
Executive Officer and Chief General Manager of System Development & Administration Dept.	Teruyuki Sagehashi	Executive Officer and Chief General Manager of Business Process Planning Dept.

(3) Change of Chief General Managers

(As of April 1, 2010)

New Position	Name	Former Position
Chief General Manager of Business Process Planning Dept.	Minoru Saito	Chief General Manager of Corporate Management Dept.
Head of East Japan Division and Chief General Manager of Service Center Dept. of East Japan Division	Tomomi Uchida	Head of East Japan Division
Chief General Manager of Customer Relations Dept.	Akira Kakazu	General Manager of Compliance Dept.
Chief General Manager of Corporate Management Dept.	Makoto Kondo	Chief General Manager of Credit Planning Dept.

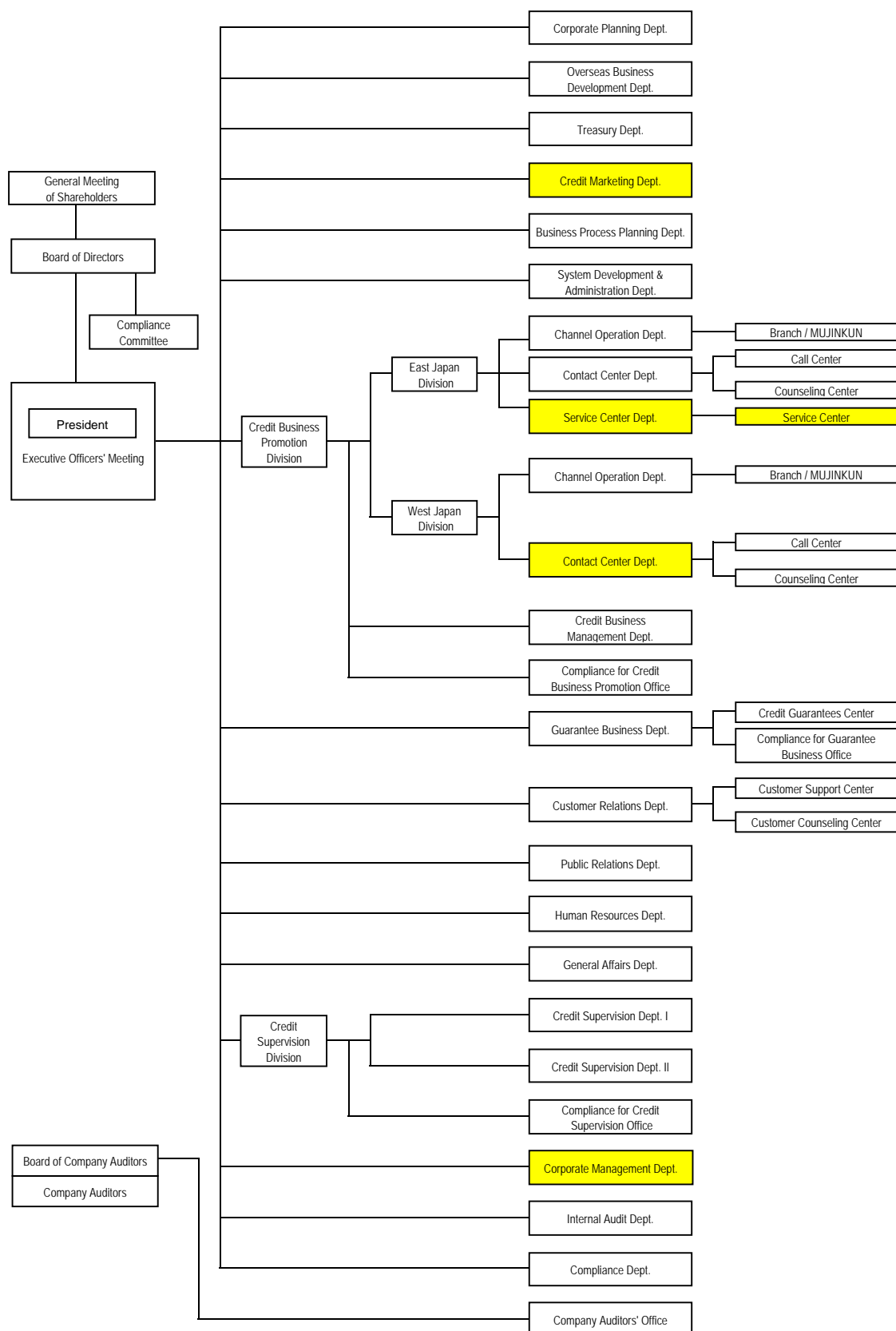
3. Reference

Organization Chart: Appendix 1

Table of Directors Served Concurrently as Executive Officer, etc. and Table of Executive Officers with Assignment and Assigned Department and Office: Appendix 2

# Organization Chart

(As of April 1, 2010)



**Table of Directors Served Concurrently as Executive Officer, etc.**

(As of April 1, 2010)

Position	Name	Served Concurrently as Executive Officer, etc.
Chairman	Kyosuke Kinoshita	○ Conspectus of Corporate Management
Deputy Chairman	Yuji Ohashi	○ Supporting Conspectus of Corporate Management ○ Internal Audit Dept.
President	Shigeyoshi Kinoshita	○ Chief Executive Officer
Senior Managing Director	Shigeru Akaki	○ Senior Executive Managing Officer
Managing Director	Osamu Moriya	○ Executive Managing Officer
Managing Director	Satoru Tomimatsu	○ Executive Managing Officer
Managing Director	Kiyoshi Tachiki	○ Executive Managing Officer
Managing Director	Shozo Tanaka	○ Executive Managing Officer
Managing Director	Shigeru Sato	○ Executive Managing Officer
Managing Director	Masahiko Shinshita	○ Executive Managing Officer
Managing Director	Tatsuo Taki	○ Executive Managing Officer
Director	Kyota Omori	

**Table of Executive Officers with Assignment and Assigned Department & Office**

(As of April 1, 2010)

Position	Name	Assignment and Assigned Department & Office, etc
Chief Executive Officer	Shigeyoshi Kinoshita	○ Supervisor of All Business Execution ○ Chairman of Risk Management Committee
Senior Executive Managing Officer	Shigeru Akaki	○ System Development & Administration Dept. and General Affairs Dept.
Executive Managing Officer	Osamu Moriya	○ Customer Relations Dept. and Compliance Dept.
Executive Managing Officer	Satoru Tomimatsu	○ Head of Credit Business Promotion Division ○ Credit Marketing Dept., East Japan Division, West Japan Division, Credit Business Management Dept. and Compliance for Credit Business Promotion Office
Executive Managing Officer	Kiyoshi Tachiki	○ Corporate Planning Dept. and Public Relations Dept.
Executive Managing Officer	Shozo Tanaka	○ Head of Credit Supervision Division ○ Credit Supervision Dept. I, Credit Supervision Dept. II and Compliance for Credit Supervision Office
Executive Managing Officer	Shigeru Sato	○ Chairman of Financial Information Disclosure Committee ○ Treasury Dept. and Human Resources Dept.
Executive Managing Officer	Masahiko Shinshita	○ Overseas Business Development Dept. and Guarantee Business Dept. ○ Chief General Manager of Overseas Business Development Dept.
Executive Managing Officer	Tatsuo Taki	○ Business Process Planning Dept. and Corporate Management Dept.
Executive Officer	Etsuro Tabuchi	○ Public Relations
Executive Officer	Kazuo Fukumoto	○ Chief General Manager of Corporate Planning Dept.
Executive Officer	Akihiko Hyodo	○ Chief General Manager of Compliance Dept.
Executive Officer	Teruyuki Sagehashi	○ Chief General Manager of System Development & Administration Dept.