



May 13, 2010

Notification of Conclusion of Basic Agreement for Succession of Business by Company Split

On May 13, 2010, the Board of Directors of ACOM CO., LTD. ("ACOM") resolved to conclude the basic agreement for succeeding a part of unsecured card loan guarantee business of Mitsubishi UFJ NICOS Co., Ltd. ("MUN") on the effective date of October 1, 2010 by the company split. Specifics are as follows:

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: Late August, 2010 (planned)

Conclusion of Contract for Split: Late August, 2010 (planned)

Date of the Split (Effective Date): October 1, 2010 (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) Rights and Duties which a Succeeding Company Succeeds

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

(3) Forecast for Fulfillment of Obligation

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

When method of the company split, details of the allotment related to the company split, treatment related to the share options and bonds with share options of splitting company, capital increased by succession and a view of calculation of the allotment related to the company split are decided, ACOM will announce them promptly.

3. Outline of Split related Companies (as of March 31, 2010)

(1) Company Name	ACOM CO., LTD. (Succeeding Company)	Mitsubishi UFJ NICOS Co., Ltd. (Splitting Company)
(2) Head Office	1-1, Marunouchi 2-chome, Chiyoda-ku, Tokyo	33-5 Hongo 3-chome, Bunkyo-ku, Tokyo
(3) Representative	President & CEO: Shigeyoshi Kinoshita	President: Sohei Sasaki
(4) Business Outline	Loan business, credit card business, and guarantee businesses	Credit card business, finance business and guarantee business
(5) Paid-in Capital	63,832 million yen	109,312 million yen
(6) Incorporated	October 23, 1978	June 7, 1951
(7) Number of Stock Issued	159,628,280 shares	1,624,944,761 shares
(8) Total Net Assets	439,269 million yen (Consolidated)	185,938 million yen (Consolidated)
(9) Total Assets	1,482,520 million yen (Consolidated)	3,170,805 million yen (Consolidated)
(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%	Mitsubishi UFJ Financial Group, Inc. 84.98% The Norinchukin Bank 15.02%

4. Details for Split Business Division

(1) Business Division

Guarantee Business of Unsecured Card Loan issued by BTMU

When business results of split business division, amount of assets and liabilities to be succeeded are decided, ACOM will announce them promptly.

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 announced promptly when they are known.