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Reference Documents for General Meeting of Shareholders

Proposals and references

Proposal No. 1: Dividends from Surplus

In the continuously challenging business environment surrounding the Company, taking into account the need for reinforcing its business foundation as well as the future business development, the Company proposes to pay a year-end dividend for the fiscal year ended March 31, 2010 as follows:

Matters concerning the year-end dividend

(1) Type of dividend property

Cash

(2) Matters concerning the distribution of dividend property and the total amount to be distributed

5 yen per share (common stock) Total amount: 783,308,020 yen

(3) Effective date of dividends from surplus

June 25, 2010

Proposal No. 2: Election of Ten Directors

The terms of office of all twelve Directors will expire at the conclusion of this General Meeting of Shareholders. To improve the management efficiency and ensure flexible decision making by the Board of Directors, the Company proposes that the number of Directors be reduced by two and the following ten Directors be elected.

The candidates for Directors are as follows:

No.	Name (Date of birth)	Career summary, position, assignment and significant concurrent positions	Number of shares of Company held
1	Yuji Ohashi (October 8, 1947)	<p>April 1970 Joined The Mitsubishi Trust and Banking Corporation (MTB)</p> <p>February 1994 General Manager, Sales Division II of MTB</p> <p>February 1996 General Manager, Global Business Division of MTB</p> <p>June 1997 Director and General Manager, London Branch of MTB</p> <p>June 1999 Director and General Manager, Corporate Planning Division of MTB</p> <p>April 2000 Managing Director of MTB</p> <p>June 2002 Senior Managing Director of MTB</p> <p>March 2004 Director and Deputy President of MTB</p> <p>June 2005 Director of MTB</p> <p>June 2005 Director of the Company</p> <p>July 2005 Deputy Chairman of the Company (to present)</p>	1,000
2	Shigeyoshi Kinoshita (April 14, 1949)	<p>April 1973 Joined Marubeni Corporation</p> <p>April 1978 Joined Japan Consumer Finance Co., Ltd.</p> <p>February 1983 Director and Chief General Manager, General Affairs Dept. of the Company</p> <p>May 1984 Director and Chief General Manager, Accounting Dept. of the Company</p> <p>August 1986 Managing Director of the Company</p> <p>June 1988 Managing Director and Head of Business Promotion Division of the Company</p> <p>October 1991 Representative and Senior Managing Director of the Company</p> <p>October 1992 Representative and Senior Managing Director and Head of the Loan Sales Division of the Company</p> <p>October 1996 Representative Director and Deputy President of the Company</p> <p>June 2000 Representative Director and President of the Company (to present)</p> <p>June 2003 President and Chief Executive Officer of the Company (to present)</p> <p>(Significant concurrent position) Chairman of Japan Consumer Finance Association</p>	3,220,164
3	Shigeru Akaki (September 5, 1949)	<p>September 1974 Joined Maruito Co., Ltd.</p> <p>April 1997 General Manager, Human Resources Dept. of the Company</p> <p>June 2000 Director and Chief General Manager, Human Resources Dept. of the Company</p> <p>June 2003 Managing Director of the Company</p> <p>June 2003 Executive Managing Officer of the Company</p> <p>June 2008 Senior Managing Director of the Company (to present)</p> <p>June 2008 Senior Executive Managing Officer of the Company (to present)</p>	500

No.	Name (Date of birth)	Career summary, position, assignment and significant concurrent positions	Number of shares of Company held
4	Satoru Tomimatsu (January 4, 1952)	October 1975 Joined Maruito Co., Ltd. April 2000 General Manager, Public Relations Dept. of the Company September 2000 Chief General Manager, Public Relations Dept. of the Company June 2002 Director and Chief General Manager, Public Relations Dept. of the Company June 2003 Executive Officer and Chief General Manager, Credit Business Management Dept. of the Company June 2004 Executive Officer and Chief General Manager, Business Promotion Dept. of the Company December 2004 Executive Managing Officer of the Company June 2005 Managing Director of the Company (to present) April 2007 Executive Managing Officer and Head of Credit Business Promotion Division of the Company (to present)	0
5	Kiyoshi Tachiki (November 17, 1951)	May 1975 Joined Maruito Co., Ltd. April 1999 General Manager, Business Development Dept. of the Company April 2000 Chief General Manger, Business Development Dept. of the Company April 2002 Chief General Manager, Market Development Dept. of the Company June 2002 Director and Chief General Manager, Market Development Dept. of the Company June 2003 Executive Officer and Chief General Manager, Market Development Dept. of the Company June 2004 Executive Officer and Chief Officer, Retail Strategy Planning Office of the Company June 2006 Managing Director of the Company (to present) June 2006 Executive Managing Officer and Chief Officer, Retail Strategy Planning Office of the Company April 2007 Executive Managing Officer of the Company (to present)	5,000

No.	Name (Date of birth)	Career summary, position, assignment and significant concurrent positions	Number of shares of Company held
6	Shozo Tanaka (April 18, 1950)	January 1975 Joined Maruito Co., Ltd. June 1998 Head of West Japan Division of Loan Business Promotion Division of the Company April 2002 Head of Osaka and West Japan Division of Credit Business Promotion Division of the Company June 2002 Director and Head of Osaka and West Japan Division of the Company October 2002 Director and General Manager, Business Promotion Dept. No. 3 and Business Promotion Dept. No. 4 of the Company April 2003 Director and Chief General Manager, Credit Supervision Dept. II of the Company June 2003 Executive Officer and Chief General Manager, Credit Supervision Dept. II of the Company April 2007 Executive Officer and Chief General Manager, Credit Supervision Dept. I of the Company June 2007 Managing Director of the Company (to present) June 2007 Executive Managing Officer and Head of Credit Supervision Division of the Company (to present) (Significant concurrent position) Director of IR Loan Servicing, Inc.	2,920
7	Shigeru Sato (January 17, 1952)	October 1975 Joined Maruito Co., Ltd. April 1999 General Manager, Treasury Dept. of the Company June 2000 Chief General Manager, Treasury Dept. of the Company June 2003 Executive Officer and Chief General Manager, Treasury Dept. of the Company June 2007 Executive Managing Officer of the Company (to present) June 2008 Managing Director of the Company (to present) (Significant concurrent position) President of ACOM Health Insurance Society	0

No.	Name (Date of birth)	Career summary, position, assignment and significant concurrent positions	Number of shares of Company held
8	Masahiko Shinshita (June 24, 1951)	<p>April 1975 Joined The Mitsubishi Bank, Limited</p> <p>December 2000 General Manager, Integration Planning Office of The Bank of Tokyo-Mitsubishi, Ltd. (BTM)</p> <p>April 2001 General Manager, Corporate Administration Division of Mitsubishi Tokyo Financial Group, Inc.</p> <p>July 2003 General Manager, Legal and Compliance Office of BTM</p> <p>June 2004 General Manager, Guarantee Business Dept. of the Company</p> <p>March 2005 Chief General Manager, Guarantee Business Dept. of the Company</p> <p>April 2005 Executive Officer and Chief General Manager, Guarantee Business Dept. of the Company</p> <p>June 2008 Managing Director of the Company (to present)</p> <p>June 2008 Executive Managing Officer and Chief General Manager, Guarantee Business Dept. of the Company</p> <p>April 2009 Executive Managing Officer of the Company</p> <p>October 2009 Executive Managing Officer and Chief General Manager, Overseas Business Development Dept. of the Company (to present)</p> <p>(Significant concurrent position) Director and Chairman of EASY BUY Public Company Limited</p>	0
9	Tatsuo Taki (October 7, 1952)	<p>April 1975 Joined The Mitsubishi Trust and Banking Corporation (MTB)</p> <p>September 2000 General Manager, Hong Kong Branch of MTB</p> <p>July 2002 Representative Director of Mitsubishi Trust Information Systems</p> <p>June 2004 Executive Officer and General Manager, Corporate Risk Management Division of MTB</p> <p>April 2005 Director of DC Cash One Ltd.</p> <p>June 2005 Managing Director of DC Cash One Ltd.</p> <p>April 2007 Executive Officer and Chief General Manager, Corporate Management Dept. of the Company</p> <p>June 2008 Managing Director of the Company (to present)</p> <p>June 2008 Executive Managing Officer and Chief General Manager, Corporate Management Dept. of the Company</p> <p>October 2009 Executive Managing Officer of the Company (to present)</p> <p>(Significant concurrent position) Director of AFRESH CREDIT CO., LTD.</p>	1,000

No.	Name (Date of birth)	Career summary, position, assignment and significant concurrent positions	Number of shares of Company held
10	Kyota Omori (March 14, 1948)	<p>April 1972 Joined The Mitsubishi Bank, Limited</p> <p>May 1998 General Manager, Systems Division of The Bank of Tokyo-Mitsubishi, Ltd. (BTM)</p> <p>June 1999 Director and General Manager, Systems Division of BTM</p> <p>May 2001 Director and General Manager, Corporate Planning Office of BTM</p> <p>June 2001 Non-Board Member Director and General Manager, Corporate Planning Office of BTM</p> <p>February 2002 Non-Board Member Director and General Manager, General Planning Office of BTM</p> <p>May 2003 Non-Board Member Managing Director of BTM</p> <p>June 2003 Managing Director of BTM</p> <p>May 2004 Non-Board Member Managing Director and Head of the Americas Division of BTM</p> <p>June 2005 Managing Officer of Mitsubishi Tokyo Financial Group, Inc.</p> <p>October 2005 Managing Officer of Mitsubishi UFJ Financial Group, Inc.</p> <p>January 2006 Managing Executive Officer and Head of the Americas Division of The Bank of Tokyo-Mitsubishi UFJ, Ltd. (BTMU)</p> <p>October 2007 Senior Managing Executive Officer and Head of the Americas Division of BTMU</p> <p>April 2008 Senior Managing Officer of Mitsubishi UFJ Financial Group, Inc.</p> <p>June 2008 Director of the Company (to present)</p> <p>June 2008 Director and Deputy President of Mitsubishi UFJ Financial Group, Inc. (to present)</p> <p>(Significant concurrent position) Director and Deputy President of Mitsubishi UFJ Financial Group, Inc.</p>	0

Notes: 1. Mr. Kyota Omori, a candidate for Director, is Director and Deputy President of the Company's parent company, Mitsubishi UFJ Financial Group, Inc., with which the Company has entered into an agreement for business management and business and capital alliance.

2. No special interest exists between the Company and the candidates for Directors other than Mr. Kyota Omori.