May 29, 2013
ACOM CO., LTD.
The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Notification of Final Agreement Formed to Jointly Run a Guarantee Business between ACOM CO., LTD. and The Bank of Tokyo-Mitsubishi UFJ, Ltd.

ACOM CO., LTD. (President and CEO: Shigeyoshi Kinoshita, "ACOM") and The Bank of Tokyo-Mitsubishi UFJ, Ltd. (President: Nobuyuki Hirano, "BTMU") have each announced on September 27, 2012 that, on condition of approval by the competent authorities, both parties formed a basic agreement to commence consideration of jointly running guarantee business for financial institutions ("guarantee business") BTMU would succeed from Mobit Co., Ltd. (President: Masahiro Kudo, "Mobit") upon termination of joint venture between BTMU and SMBC Consumer Finance Co., Ltd. (President and Representative Director, CEO: Ryoji Yukino, "SMBC Consumer Finance")

Based on the basic agreement, ACOM and BTMU resolved to conclude a share transfer agreement of the joint venture today.

ACOM and BTMU will strive to maximize corporate value of the joint venture by utilizing expertise developed by ACOM, the core consumer finance company within Mitsubishi UFJ Financial Group, through joint operation.

1. Establishment of Joint Venture and Its Schedule

(1) Method of Establishing Joint Venture

With effect on March 1, 2014, new loan guarantee company, which will be established by ACOM, will succeed Mobit's guarantee business by means of an absorption-type company split. Concurrently, BTMU will transfer 50% of common stocks of new loan guarantee company to ACOM that BTMU acquires upon this absorption-type company split. Therefore, the new company will be a joint venture of ACOM and BTMU, with each company holding 50.1% and 49.9% of issued shares, respectively.

(2) Schedule

Date of Basic Agreement	September 27, 2012
Date of Share Transfer Agreement and Shareholders' Agreement	May 29, 2013
Establishment of New Loan Guarantee Company	September 2013 (Provisional)
Date of Absorption-type Company Split Agreement	December 2013 (Provisional)
Effective Date of Absorption-type Company Split and Share Transfer (Commencement Date of Service of New Loan Guarantee Company)	March 1, 2014 (Provisional)

* Schedule above is subject to change, should it be absolutely necessary, upon consultations between firms in concern.

(3) Outline of Joint Venture (Provisional)

(1) Company Name	MU Credit Guarantee Co., Ltd.
(2) Head Office	Shinjuku-ku, Tokyo
(3) Representative	President will be dispatched from BTMU Senior Managing Director will be dispatched from ACOM
(4) Business Outline	Guarantee Business for Financial Institutions
(5) Capital Stock	300 million yen
(6) Composition of Shareholders	ACOM 50.1% BTMU 49.9%

2. Outline of Company to be Split

(1) Company Name	Mobit Co., Ltd.
(2) Head Office	4-1, Nishi-shinjuku 2-chome, Shinjuku-ku, Tokyo
(3) Name and Position of Representative	President: Masahiro Kudo
(4) Business Outline	Personal Loan Business and Guarantee Business for Financial Institutions
(5) Capital Stock	20 billion yen (as of March 31, 2013)
(6) Number of Employees	189 (as of March 31, 2013)
(7) Date of Incorporation	May 17, 2000
(8) Composition of Shareholders	BTMU 50% SMBC Consumer Finance 50%
(9) Date for the Settlement of Accounts	March 31

(10) Business Results and Financial Status for Past 3 Years (Billions of yen)

	FY March 2011	FY March 2012	FY March 2013
Net Assets	23.7	29.0	30.3
Total Assets	186.5	175.1	180.5
Operating Revenue	34.4	30.6	30.3
Ordinary Income	6.6	9.7	5.9
Net Income	4.5	5.4	4.2
Loans Receivable	180.9	168.3	172.7
Guaranteed Receivables	68.3	68.4	71.0