February 20, 2015

Notification of Organization and Personnel Changes

ACOM CO., LTD. announces that the Board of Directors Meeting, held on February 20, 2015, resolved to execute the following changes in organization and personnel.

1. Change in Organization

(1) Outline of Change in Organization

- New "Business Process Management Department" will be established in order to integrate and enhance corporate-wide supervisory functions on business processes, internal regulations, manuals and documents, which is currently delegated to each department. The function of former "Business Process Management Department" will be consolidated into the new department.
- "Credit Guarantee Center," substructure of "Guarantee Business Department," will be split into "Tokyo Credit Guarantee Center" and "Osaka Credit Guarantee Center" in order to strengthen its structure.

(2) Date of Change

April 1, 2015

2. Change in Personnel

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

(Underbars _ indicate the new changes.)

(As of April 1, 2015)

New Assigned Departments	Name	Former Assigned Departments
○ Deputy Head of Credit Business Promotion Division ○ Business Planning Dept.	Executive Managing Officer Masataka Kinoshita	○ Deputy Head of Credit Business Promotion Division ○ Business Planning Dept. ○ Chief General Manager of Business Planning Dept.
○ Overseas Business Dept. and Guarantee Business Dept.	Executive Managing Officer Michio Atsuda	○ Overseas Business Dept. and Guarantee Business Dept. ○ Chief General Manager of Overseas Business Dept.

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New Assigned Departments	Name	Former Assigned Departments
○ Business Process Management Dept. and Corporate Risk Management Dept. ○ Vice in Charge of Compliance Dept.	Executive Managing Officer Nobuyoshi Matsutani	○ Business Process Management Dept. and Corporate Risk Management Dept. ○ Vice in Charge of Compliance Dept. ○ Chief General Manager of Business Process Management Dept.

(2) Change of Executive Officer

(Underbars _ indicate the new changes.)

(As of April 1, 2015)

New Position	Name	Former Position
○ Executive Officer, Chief General Manager of Guarantee Business Dept.	Michihito Onodera	○ Chief General Manager of Guarantee Business Dept.
○ Executive Officer, Chief General Manager of Compliance Dept.	Tomoo Shikanoya	○ Chief General Manager of Compliance Dept.
○ Executive Officer, Chief General Manager of West Japan Business Promotion Dept.	Masayuki Sone	○ Chief General Manager of West Japan Business Promotion Dept.
○ Executive Officer, Chief General Manager of Treasury Dept.	Takashi Kiribuchi	○ Chief General Manager of Treasury Dept.

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(3) Change of Chief General Manager

(As of April 1, 2015)

New Position	Name	Former Position
○ Chief General Manager of Overseas Business Dept.	Takeo Noda	○ General Manager of Overseas Business Dept.
○ Chief General Manager of Business Planning Dept.	Tomonori Okazaki	○ General Manager of Business Planning Dept.
○ Chief General Manager of Business Process Management Dept.	Naohiko Matsumoto	○ Chief General Manager of Corporate Risk Management Dept.
○ Chief General Manager of Credit Supervision Dept. I	Yasuhide Doi	○ Chief General Manager of Credit Supervision Division
○ Chief General Manager of Credit Supervision Dept. II	Kazuhisa Mikasa	○ General Manager of Credit Supervision Dept. II
○ Chief General Manager of Corporate Risk Management Dept.	Akihide Izumi	○ General Manager of Corporate Planning Dept.

3. Reference

(1) Organization Chart: Appendix 1

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

ACOM CO., LTD.
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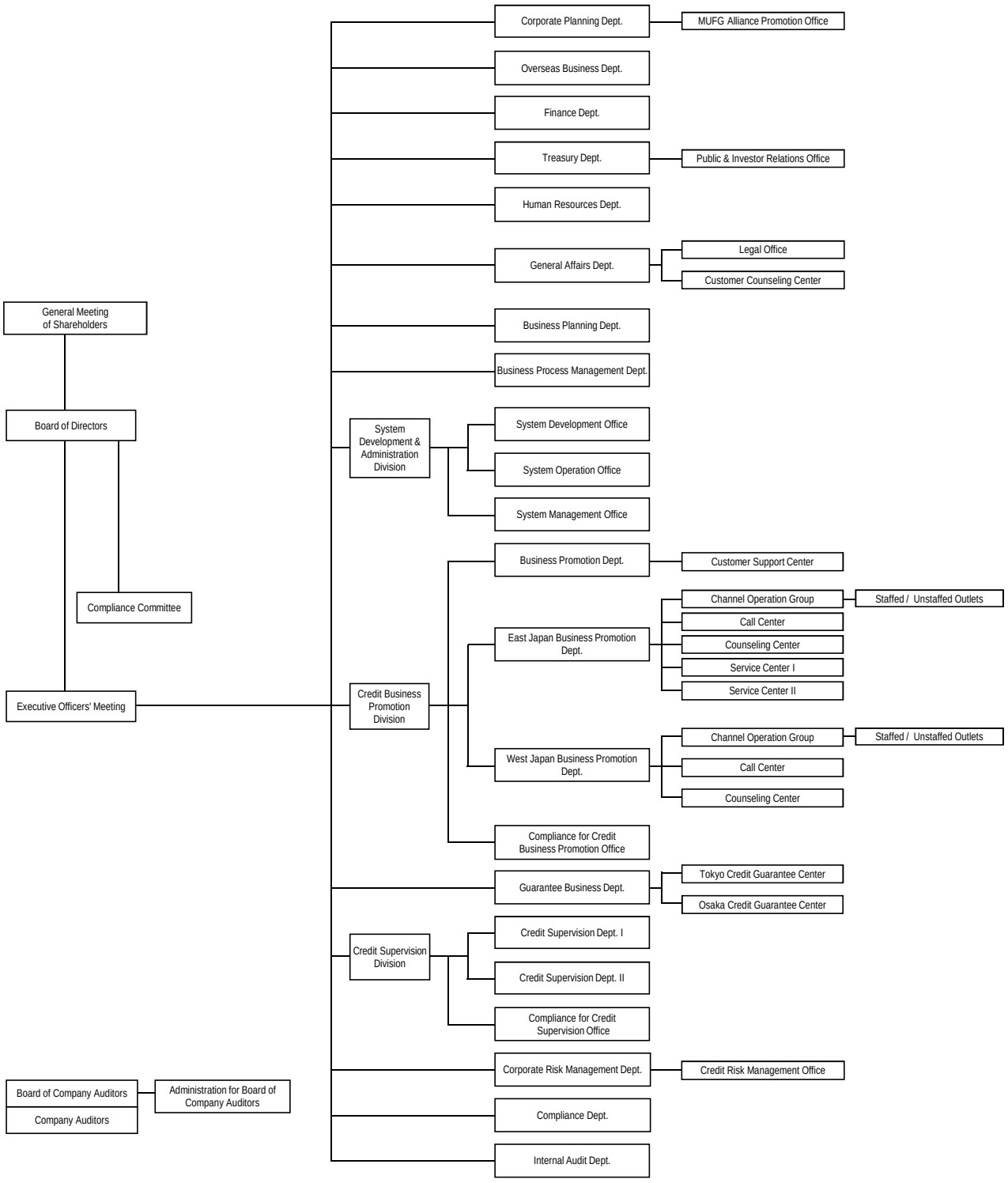
Organization Chart

[Appendix 1]

(As of April 1, 2015)



[Appendix2]

Table of Directors Served Concurrently as Executive Officer, etc.

(As of April 1, 2015)

Position	Name	Served Concurrently as Executive Officer, etc.
Chairman and President	Shigeyoshi Kinoshita	○ Conspectus of Corporate Management ○ Chief Executive Officer
Deputy Chairman	Toshiaki Kajiura	○ Supporting Conspectus of Corporate Management ○ Compliance Dept. and Internal Audit Dept.
Senior Managing Director	Kiyoshi Tachiki	○ Senior Executive Managing Officer
Senior Managing Director	Satoru Tomimatsu	○ Senior Executive Managing Officer
Managing Director	Kazuo Fukumoto	○ Executive Managing Officer
Director	Tadachiyo Osada	
Director (Outside)	Mitsuhiro Umezu	

Table of Executive Officers with Assignment and Assigned Department & Office

(As of April 1, 2015)

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	Kiyoshi Tachiki	○ Chairman of Financial Information Disclosure Committee ○ Corporate Planning Dept., Finance Dept., Treasury Dept., and General Affairs Dept.
Senior Executive Managing Officer	Satoru Tomimatsu	○ Head of Credit Supervision Division ○ Credit Supervision Dept. I, Credit Supervision Dept. II and Compliance for Credit Supervision Office
Executive Managing Officer	Kazuo Fukumoto	○ Head of Credit Business Promotion Division ○ Business Promotion Dept., East Japan Business Promotion Dept., West Japan Business Promotion Dept. and Compliance for Credit Business Promotion Office
Executive Managing Officer	Masataka Kinoshita	○ Deputy Head of Credit Business Promotion Division ○ Business Planning Dept.
Executive Managing Officer	Etsuro Tabuchi	○ Special Mission
Executive Managing Officer	Teruyuki Sagehashi	○ Human Resources Dept. and System Development & Administration Division
Executive Managing Officer	Michio Atsuda	○ Overseas Business Dept. and Guarantee Business Dept.
Executive Managing Officer	Nobuyoshi Matsutani	○ Business Process Management Dept. and Corporate Risk Management Dept. ○ Vice in Charge of Compliance Dept.
Executive Officer	Yoshiharu Kita	○ Chief General Manager of Internal Audit Dept.
Executive Officer	Noriyoshi Watanabe	○ Chief General Manager of Corporate Planning Dept.
Executive Officer	Yoshinori Matsubara	○ Chief General Manager of System Development & Administration Division
Executive Officer	Satoru Miyakawa	○ Chief General Manager of General Affairs Dept.
Executive Officer	Tomomi Uchida	○ Chief General Manager of Business Promotion Dept.
Executive Officer	Makoto Kondo	○ Vice in Charge of Guarantee Business Dept.
Executive Officer	Yasuhiro Kamura	○ Chief General Manager of East Japan Business Promotion Dept.
Executive Officer	Michihito Onodera	○ Chief General Manager of Guarantee Business Dept.
Executive Officer	Tomoo Shikanoya	○ Chief General Manager of Compliance Dept.
Executive Officer	Masayuki Sone	○ Chief General Manager of West Japan Business Promotion Dept.
Executive Officer	Takashi Kiribuchi	○ Chief General Manager of Treasury Dept.