

March 1, 2007

**AIFUL Announces Organizational Changes, Changes in the Responsibilities of Directors, and Personnel Transfers**

KYOTO — AIFUL Corporation has announced that its board of directors decided on March 1, 2007 to approve the following organizational changes, changes in the responsibilities of directors, and personnel transfers.

**I. Organizational Changes: Effective April 1, 2007 (Refer to Organization Chart Attached)**

1. Creation of New Division, Upgrade to Department

- AIFUL will establish a new Credit Management Division with the aim of increasing the efficiency of operations and strengthening compliance structures by centralizing claims management operations.
- Upgrade to department
  - The Assistance Center, which is an office that specializes in claims with public intervention, will be upgraded to department status.
  - The Secured Loan Management Section, which is a unit for the centralized management of secured claims, will be upgraded to become the Secured Loan Management Department. After these changes, the new Credit Management Division will consist of six departments: the East Japan Counseling Center, the West Japan Counseling Center, the East Japan Loan Recovery Department, the West Japan Loan Recovery Department, the Secured Loan Management Department, and the Assistance Center.

2. Transfer of Departments

- In conjunction with the establishment of the new Credit Management Division, the East and West Japan Counseling Centers within the Loan Business Division will become organizations under the jurisdiction of the Credit Management Division.
- The Marketing Department within the Management Planning Division will become an independent department.

3. Amalgamation of Departments and Name Changes

- The Loan Business Advertising Department and the Loan Business Planning Department, which are highly interrelated as loan business support departments, will be combined to form the Loan Business Planning and Advertising Department.

- The Compliance Office will change its name to the Compliance Monitoring Department with the aim of further strengthening compliance functions.
- In conjunction with the streamlining of the Company's network of business branches, the eight loan business departments within the Loan Business Division will become seven loan business departments: the East Japan Loan Business Department, the Kanto Loan Business Department, the Tokyo Koshinetsu Loan Business Department, the Chubu Loan Business Department, the Kinki Loan Business Department, the Chugoku-Shikoku Loan Business Department, and the Kyushu Loan Business Department.

#### 4. Closure of Departments

- The Next Generation Systems Loan Business Support Office, which supports the construction of computer systems from the end-user perspective ahead of the construction of next generation systems, will close because support for the definition of system requirements is virtually complete. Necessary operations will be transferred to the Next Generation Systems Office.
- The Human Resources Development Office, which supports the exchange of personnel within the Group, will close because of the reorganization of the Group's businesses, and its operations will be transferred to the Personnel Department.
- The Business Administration Department, which checks on legal compliance status and monitors debt collection operations, will close, and its operations will be transferred to the Compliance Monitoring Department and the Inspection Department.
- The IT Planning Department, which promotes the strengthening of the IT operations and the company-wide optimization of computer usage, will close, and its operations will be transferred to the Management Planning Division.

## II. Personnel Changes (Effective as of April 1, 2007)

### Changes to the responsibilities of Directors

Name	New areas of responsibility	Former areas of responsibility
Taichi Kawakita	Senior Managing Director / Representative Director Chairman, Compliance Committee overseeing Credit Assessment Department and Inspection Department	Senior Managing Director / Representative Director Chairman, Compliance Committee
Shintaro Hashima	Managing Director overseeing General Affairs Department and Legal Department	Managing Director overseeing General Affairs Department, Legal Department and Compliance Office
Koji Imada	Director	Director overseeing East Japan Loan Recovery Department and West Japan Loan Recovery Department
Hiroshi Abe	Director	Director

	Senior General Manager, Information Systems Division concurrently overseeing Compliance Monitoring Department	Senior General Manager, Information Systems Division
Akira Takami	Director overseeing Business Development Department, Guarantee Business Department and Marketing Department General Manager, Business Development Department	Director overseeing Business Development Department and Guarantee Business Department General Manager, Business Development Department
Tsuguo Nakagawa	Director Senior General Manager, Credit Management Division	Director overseeing Inspection Department and Credit Assessment Department

### Appointment of Manager

Name	New position
Hideaki Minamizawa	General Manager, Tokyo Koshinetsu Loan Business Department

### Personnel Transfers

Name	New Position	Former Position
Hidemi Tokuhisa	General Manager, Secured Loan Management Department General Manager, Assistance Center	General Manager, Legal Department
Tadahiro Nishida	General Manager, Kinki Loan Business Department	General Manager, Chubu Loan Business Department
Tatsuhiko Kurihara	General Manager, Chubu Loan Business Department	General Manager, South Kanto Loan Business Department
Yasuko Aita	General Manager, Kanto Loan Business Department	General Manager, North Kanto Loan Business Department
Tomihisa Furukawa	General Manager, East Japan Loan Business Department	General Manager, General Affairs Department
Yukinori Mitsuhashi	General Manager, West Japan Contact Center	General Manager, Marketing Department
Takeshi Joja	General Manager, East Japan Contact Center	General Manager, Loan Business Advertising Department
Keiji Masui	General Manager, Loan Business Planning and Advertising Department	General Manager, Kinki Loan Business Department
Itaru Sato	General Manager, Credit Assessment Department	General Manager, Personnel Department
Kazushige Yoda	General Manager, Personnel Department	General Manager, Human Resources Development Office
Munetaka Shimatani	General Manager, Legal Department	General Manager, Hokkaido-Tohoku Loan Business Department
Yoshiaki Masago	General Manager, Compliance Monitoring Department	General Manager, Compliance Office
Masakazu Eguchi	General Manager, General Affairs	General Manager, IT Planning

	Department	Department
Katsuhiko Nagasue	General Manager, Information Systems Operating Department	General Manager, Information Systems Development Department
Isao Okada	Deputy General Manager, Information Systems Division General Manager, Information Systems Development Department	General Manager, Next Generation Systems Office
Hisayoshi Asada	General Manager, Next Generation Systems Office	Deputy General Manager, Next Generation Systems Office
Minoru Shimamura	General Manager, Marketing Department	General Manager, Corporate Management Department General Manager, Group Audit Department
Yasuo Shiozawa	General Manager, Corporate Management Department General Manager, Group Audit Department	General Manager, Personnel Department (Seconded to Tryto Corporation)
Hiroshi Azuma	General Manager, Management Planning Department	General Manager, Management Planning Department General Manager, Business Administration Department
Hideaki Kuwahata	General Manager, Personnel Department (Seconded to Tryto Corporation)	General Manager, Personnel Department (Seconded to Wide Corporation)

\* Tryto Corporation and Wide Corporation are full subsidiaries of AIFUL Corporation.

<b>AIFUL Corporation</b>	
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# AIFUL Corporation Organization Chart (As of April 1, 2007)

