

AIFUL to Establish Risk Management Committee

KYOTO — AIFUL Corporation has announced plans to establish a Risk Management Committee in April 2007, as described below. This committee, which will report directly to the Board of Directors, is expected to strengthen AIFUL's risk-management system.

1. Reasons for Establishment of Risk Management Committee

AIFUL has long considered risk management to be an important management issue. The Compliance Committee has been handling information regarding legal risks, while the Management Planning Division's Risk Management Committee and Information Management Office have been responsible for addressing potential and actual risks. In doing so, these organizations have been working cooperatively with the Investor Relations Office, the Public Relations Department, the Legal Department, and other relevant departments.

In order to firm up its risk prevention framework, AIFUL has established a new Risk Management Committee that reports directly to the Board of Directors, and given it the task of performing cross-divisional control and management of risks. This step is expected to reinforce systems for proactive measures to eliminate risks and accelerate the response if any incident may emerge, which, in turn, will contribute to increasing corporate value.

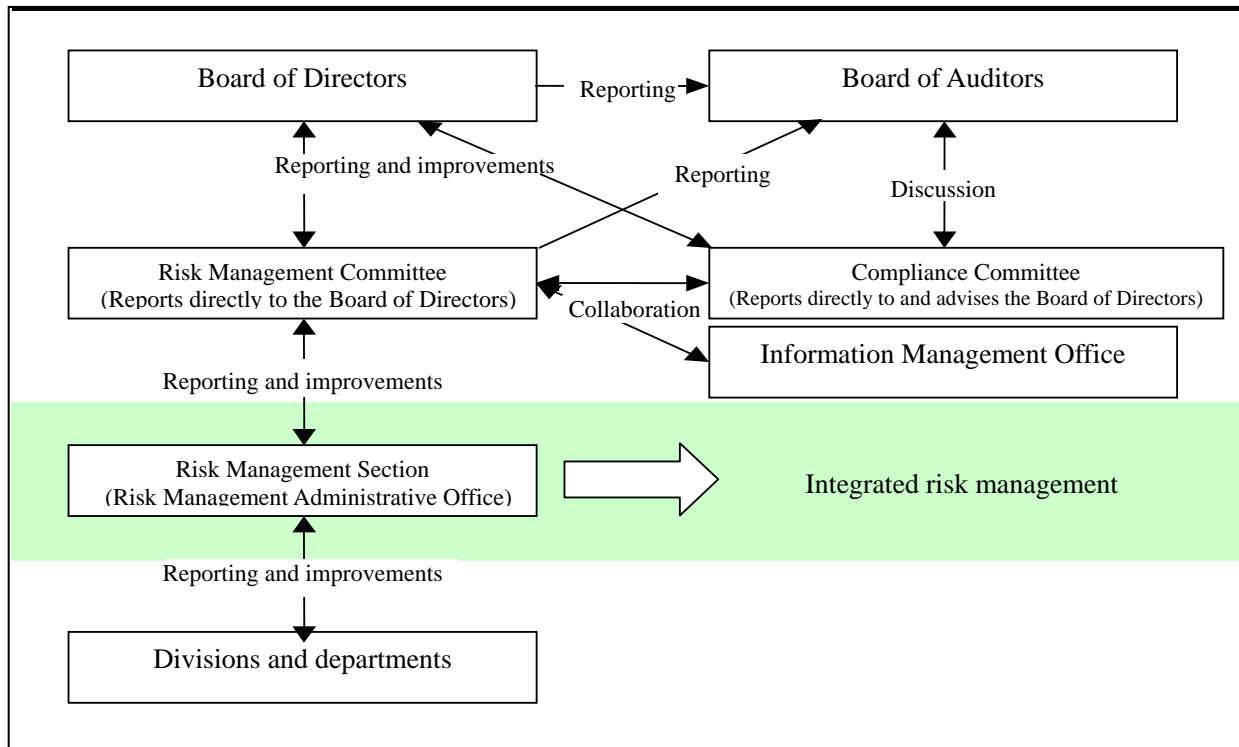
2. Responsibilities of the Risk Management Committee

- (1) Regularly identify risks, study risk prevention and reduction measures, study crisis-preparedness measures
- (2) Provide leadership and oversee the response in time of crisis

3. Membership of the Risk Management Committee

- (1) Chairman
President and CEO
- (2) Members
Chairman of the Compliance Committee, Senior General Manager of the Management Planning Division, and the directors who oversee the Compliance Monitoring Department, Legal Department, Inspection Department, General Affairs Department, and Public Relations Department.
- (3) Administrative Office
A Risk Management Section will be established within the Management Planning Department to provide administrative support for the Risk Management Committee.
- (4) Structure
The administrative office will compile information on risk from all divisions and departments (integrated management), will share this information with the Risk Management Committee, and support its operations. Information will be passed to the Compliance Committee as needed. Depending on the type of risk, the administrative office will cooperate with the relevant departments.

Risk-management framework



AIFUL Corporation

Headquarters: 381-1 Takasago-cho, Gojo-Agaru,
 Karasuma-Dori, Shimogyo-ku, Kyoto
 President: Yoshitaka Fukuda
 Stock code: 8515
 Exchanges: TSE 1st Section; OSE 1st Section
 Fiscal year: Ending March 31
 Inquiries: Kenichi Kayama, General Manager,
 Public Relations Department
 Telephone: (03) 4503-6050 (Public Relations)
 (03) 4503-6100 (Investor Relations)