

February 18, 2008

**AIFUL Announces Organizational Changes, Appointment and
Changes in Responsibilities of Executive Officers, and Personnel Transfers**

KYOTO — AIFUL Corporation has announced the following organizational changes, appointment and changes in the responsibilities of executive officers, and personnel transfers, effective April 1, 2008.

1. Organizational Changes (Refer to Organization Chart Attached)

(1) Organizational Change in Management Planning Division

The Marketing Department, which has been conducting scoring construction and group brand strategy as an independent organization, will be transferred under the Management Planning Division.

As a result, the Management Planning Division will consist of three departments: the Management Planning Department, the Corporate Management Department, and the Marketing Department.

(2) Organizational Change in Credit Management Division

In order to strengthen control and management in the Credit Management Division, a new Credit Management Planning and Promotion Department will be established in the Credit Management Division.

As a result, the Credit Management Division will consist of seven 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, the Assistance Center, and the Credit Management Planning and Promotion Department.

(3) Organizational Change in Personnel Division

The name of the Training Department will be changed to the Human Resources Development Department in conjunction with the introduction of the new training system.

(4) Organizational Change in Information Systems Division

The Next Generation Systems Office in the Information Systems Division will close because the basic system planning and construction release target for the AIFUL Group overall has been met.

(5) Closure of Finance Division

The Finance Division will be eliminated because the Finance Department is the only department under the division.

2. Appointment of Executive Officer

Name	New areas of responsibility	Former areas of responsibility
Masayuki Sato	Director Executive Officer overseeing Business Development Department General Manager, Business Development Department (Senior Managing Director, LIFE Co., Ltd.)	Director (Senior Managing Director, LIFE Co., Ltd.)

3. Changes to the Responsibilities of Executive Officers

Name	New areas of responsibility	Former areas of responsibility
Shintaro Hashima	Director Managing Executive Officer Senior General Manager, Information Systems Division, concurrently overseeing Legal Department and Compliance Monitoring Department	Director Managing Executive Officer Senior General Manager, Information Systems Division, concurrently overseeing General Affairs Department and Legal Department
Tsuneo Sakai	Director Managing Executive Officer overseeing Public Relations Department, Coordination Department, Guarantee Business Department and Investor Relations Office General Manager, Investor Relations Office	Director Managing Executive Officer overseeing Public Relations Department, Coordination Department and Investor Relations Office General Manager, Investor Relations Office
Yoshinobu Takaishi	Director Managing Executive Officer overseeing Finance Department	Director Managing Executive Officer Senior General Manager, Finance Division
Masami Munetake	Director Executive Officer Senior General Manager, Personnel Division, concurrently overseeing Credit Assessment Department	Director Executive Officer Senior General Manager, Personnel Division, concurrently overseeing Compliance Monitoring Department
Yasutaka Fukuda	Executive Officer overseeing Finance Department	Executive Officer Deputy General Manager, Finance Division
Yasuo Hotta	Executive Officer overseeing Accounting Department and General Affairs Department (President and Representative Director, Marutoh K.K.)	Executive Officer overseeing Accounting Department

Akira Takami	Executive Officer overseeing Guarantee Business Department (President and Representative Director, AGM Research Institute Co., Ltd.)	Executive Officer overseeing Business Development Department, Guarantee Business Department and Marketing Department General Manager, Business Development Department (President and Representative Director, AGM Research Institute Co., Ltd.)
Isao Okada	Executive Officer Deputy General Manager, Information Systems Division	Executive Officer Deputy General Manager, Information Systems Division General Manager, Information Systems Development Department
Itaru Sato	Executive Officer overseeing Internal Auditing Department	Executive Officer overseeing Credit Assessment Department and Internal Auditing Department General Manager, Credit Assessment Department

* Marutoh K.K. and AGM Research Institute Co., Ltd. are subsidiaries of AIFUL Corporation.

4. Appointment of General Managers

Name	New position
Hideyuki Oka	General Manager, East Japan Counseling Center
Kohei Takekura	General Manager, Kinki Loan Business Department
Toshinori Nakagawa	General Manager, Information Systems Operating Department

5. Personnel Transfers

Name	New Position	Former Position
Hidemi Tokuhisa	General Manager, Internal Auditing Department	General Manager, Secured Loan Management Department General Manager, Assistance Center
Tadahiro Nishida	General Manager, Secured Loan Management Department General Manager, Credit Management Planning and Promotion Department	General Manager, Kinki Loan Business Department
Shoji Nakayama	General Manager, West Japan Loan Recovery Department General Manager, Assistance Center	General Manager, Internal Auditing Department
Kazushige Yoda	General Manager, Management Planning Department	General Manager, Personnel Department
Katsuyuki Komiya	General Manager, Public Relations Department	General Manager, West Japan Loan Recovery Department
Keiichiro Okawa	General Manager, Guarantee Business Department	General Manager, East Japan Counseling Center
Shunichi Moriyama	General Manager, Credit Assessment Department	General Manager, Guarantee Business Department

Hisayoshi Asada	General Manager, Information Systems Development Department	General Manager, Next Generation Systems Office
Hiroshi Azuma	General Manager, Personnel Department	General Manager, Management Planning Department
Toshihiko Chuma	General Manager, Human Resources Development Department	General Manager, Training Department
Kenichi Kayama	General Manager attached to Personnel Division	General Manager, Public Relations Department
Katsuhiko Nagasue	Returning to LIFE Co., Ltd.	General Manager, Information Systems Operating Department (Seconded from LIFE Co., Ltd.)

AIFUL Corporation

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Exchanges: TSE 1st Section; OSE 1st Section

Fiscal year: Ending March 31

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AIFUL Corporation Organization Chart (As of April 1, 2008)

