

AIFUL PRESS RELEASE

AIFUL Corporation (8515)

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Mr. Yoshitaka Fukuda, President & CEO

Listings: Tokyo Stock Exchange First Section,

Osaka Stock Exchange First Section,

Fiscal year end: March 31

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AIFUL Announce 23rd, Unsecured Straight Bond Issues

TOKYO, April 12, 2001 – AIFUL Corporation announced its 23rd unsecured straight bond issues. These bond issues are part of AIFUL's diversified plan for further improvements in financial position, and the continued strengthening of its overall financial health based on careful observation of market movements.

Issue name:	AIFUL Corporation 23rd Unsecured Bond (Limited Inter-bond Pari Passu Clause)
Issue amount:	20 billion yen
Interest rate:	2.17% per annum
Issue price:	100% of face value; face value equals 100 yen
Offering date:	April 12, 2001
Payment date:	April 25, 2001
Maturity date:	April 25, 2006 (5 year bond redeemable in lump sum at maturity)
Use of funds:	Operating loans
Lead underwriter:	Tokyo-Mitsubishi Securities Co., Ltd. Morgan Stanley Dean Witter & Co.
Trustees:	Sumitomo Trust & Banking Co. Ltd.
Rating:	Japan Credit Rating Agency (JCR) has rated the bonds A+ (A plus) Japan Rating and Investment Information, Inc. (R&I) has rated the bonds A- (A minus)