Press Release July 31, 2001

## **AIFUL Corporation Adopts New Crime Prevention Systems**

KYOTO — AIFUL Corporation, placing top priority on the safety of its customers and employees, has implemented various safeguards in the wake of the series of robberies that have recently taken place in the consumer finance industry. The company has developed enhanced crime prevention manuals, held crime prevention drills with local police, posted additional security guards at staffed branches, started using colored paintballs to help identify criminals, and increased the number of fire extinguishers at branches.

Now, in addition to these measures, the Company is to implement the new systems listed below at its staffed branches nationwide.

- 1. Introduction of remote surveillance system for crime prevention cameras using an IP transmission system\*1
- (1) Commencement date: Wednesday, August 1, 2001
- (2) Branches covered: All 539 staffed branches nationwide Introduction will be phased in starting in the Kinki region and is scheduled to be completed at all staffed branches by the end of December 2001.
- (3) Details of new crime prevention systems:
- (a) Video surveillance system

Crime prevention camera images from staffed branches will be transmitted to emergency centers in 16 locations nationwide via CCTV lines\*2, monitored and recorded. The company will adopt the latest hybrid digital VTR for the recording of images using a system that combines HDD (hard disc drive) and DV (digital video), allowing the storage of clear images with the high picture quality characteristics of digital recording and no deterioration in picture quality. There will also be a significant reduction in storage space compared to the previous tape system.

## (b) Emergency response

In the event of an emergency at a branch, the center linked to the emergency report from the branch (emergency button pushed) receives the report. The center staff and the security guards permanently stationed at each center work together to check the close up pictures for the office that sent the emergency report. The objectives are to assess the situation accurately, promptly liaise with related organizations (the security company responsible for the branch, police station and fire station), and minimize damage and injury. This new system will strengthen the Company's response to emergencies.

<sup>\*1</sup> An IP transmission system is a method of transmitting data using Internet Protocol (the Internet communication format). Until now, AIFUL has transmitted crime prevention video images, interphone voices, automatic contract machine and ATM transaction data using various lines, including ISDN lines. However, with the IP transmission system, it is possible to transmit data using one telecommunications line, leading to efficiency and cost reductions.

<sup>\*2</sup> CCTV lines are leased lines used for the IP transmissions described above. As the data transmitted via this line is sent via the company's leased line, the data cannot be intercepted from outside.

## 2. Minimization of cash at branches

In addition to the remote surveillance system for crime prevention cameras, all staffed branches nationwide will operate at minimum cash requirements from Monday, July 16, 2001, and the company will not store cash in its safes.

Accompanying this, service for customers will be as follows:

- (1) Loans for customers taking out unsecured loans will be through ATMs.
- (2) As a rule, loans for customers taking real estate-secured loans as well as business loans will be transferred into the bank account specified by the customer.

With the safety of its customers and employees as a top priority, AIFUL will continue to pursue crime prevention in the future. The company appreciates your understanding.

## **AIFUL Corporation**

Headquarters: 381-1 Takasagocho, Gojyo Noboru, Karasumadori,

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) 3274-3560 (Public Relations)

(03) 3274-4561 (Investor Relations)

Fax: (03) 3274-4581