

AIFUL Corporation

Press Release

May 27, 2002

**AIFUL Forms Partnership with Daiwa Bank
for Business Loan Guarantee**

KYOTO — AIFUL Corporation has formed a partnership with the Resona Group member, The Daiwa Bank, Limited, and will begin providing guarantee services for the bank's business loans on May 30, 2002.

In the partnership, AIFUL will employ its expertise in the area of credit screening for business loans to screen and guarantee applicants for business loans from Daiwa Bank (product name: Super Dunk). Moreover, should other banks in the Resona Group begin offering this product, AIFUL plans to provide similar screening and guarantee services to these banks as well.

AIFUL is pursuing guarantee partnerships with financial institutions with diversified earnings sources as part of its business strategy to offer total financial services in the retail finance segment. While AIFUL has already formed guarantee partnerships with a total of 11 financial institutions, this is the first partnership with a major city bank.

AIFUL will continue to actively pursue partnerships with financial institutions.

Product Overview (Product Name: Super Dunk)

Loan format	Account overdraft (card loan)	Deed loan
Loan target	Individual business owners and corporations	
Loan amount	¥500,000-¥2,000,000 (¥100,000 increments)	¥500,000-¥5,000,000 (¥100,000 increments)
Loan period	1 year renewable	1 year
Interest rate	Annual 14.0% (includes fixed interest rate and guarantee fees)	
Repayment method	Regular payments (according to balance)	
	Overdrawn balance	Monthly payment
	¥500,000 or below	¥10,000
	¥500,001-1,000,000	¥20,000
	¥1,000,001-2,000,000	¥30,000
Collateral and third-party guarantor	Not required. However, a guarantee from the representative is required.	

AIFUL Corporation

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