

**AIFUL Announces Details of Organizational Restructuring,
Changes in the Responsibilities of Executive Officers, and Personnel Transfers**

KYOTO — AIFUL Corporation announces the following details of organizational restructuring, changes in the responsibilities of executive officers, and personnel (general manager) transfers.

1. Organizational Restructure Effective January 1, 2010 (Please Refer to the Organization Chart Attached)

(1) Organizational Restructuring of the Loan Business Division

- The Company's automated contract machine and toll-free inquiry operations conducted by the East Japan Contact Center and the West Japan Contact Center will be consolidated into a single Contact Center.
- In line with moves to rationalize the Company's branch network, the seven business departments that currently fall within the scope of the Loan Business Division will be consolidated into the East Japan Loan Business and West Japan Loan Business departments. The seven departments are: the East Japan Loan Business Department; the Kanto Loan Business Department; the Tokyo Koshinetsu Loan Business Department; the Chubu Loan Business Department; the Kinki Loan Business Department; the Chugoku-Shikoku Loan Business Department; and the Kyushu Loan Business Department.
- As a result, the Loan Business Division will consist of four departments: the Loan Business Planning and Promotion Department; the Contact Center; the East Japan Loan Business Department; and the West Japan Loan Business Department.

(2) Organizational Restructuring of the Personnel Division

- The Human Resources Development Department, which is engaged in the education and training of the Group's human resources, will be eliminated and its functions incorporated into the Personnel Department.
- With the Group's personnel functions housed in the Personnel Department, the Personnel Division will also be closed.

(3) Closure of the Credit Assessment Department

- The Credit Assessment Department will be closed and its functions incorporated into the West Japan Loan Recovery Department.

(4) Closure of the Investor Relations Office

- The Investor Relations Office will be closed and its functions incorporated into the Finance Department.

(5) Closure of the Public Relations Department

- The Public Relations Department will be closed and its functions incorporated into the Coordination Department.

- (6) Closure of the Compliance Monitoring Department
- The Compliance Monitoring Department will be closed and its functions incorporated into the General Affairs Department.
- (7) Change in the Name of a Department
- The name of the Credit Management Planning and Promotion Department will be changed to the Credit Management Promotion Department.

2. Changes to the Responsibilities of Executive Officers (Effective as of January 1, 2010)

Name	New areas of responsibility	Former areas of responsibility
Tsuneo Sakai	Director Senior Executive Officer Overseeing the Finance Department and the Guarantee Business Department In charge of the Coordination Department	Director Senior Executive Officer Overseeing the Finance Department, Public Relations Department, Guarantee Business Department, and the Investor Relations Office In charge of the Coordination Department
Nobuyuki Wakuta	Director Senior Executive Officer General Manager, Management Planning Division In charge of the Corporate Management Department	Director Senior Executive Officer General Manager, Management Planning Division General Manager, Management Planning Department In charge of the Corporate Management Department
Masami Munetake	Director Executive Officer Overseeing the Personnel Department In charge of the Information Systems Division	Director Executive Officer General Manager, Personnel Division Overseeing the Credit Assessment Department In charge of the Information Systems Division
Yasuo Hotta	Director Executive Officer Overseeing the Accounting Department In charge of the Legal Department and the General Affairs Department	Director Executive Officer Overseeing the Accounting Department and the General Affairs Department In charge of the Legal Department and the Compliance Monitoring Department
Yasuo Shiozawa	Executive Officer Overseeing the Corporate Management Department	Executive Officer Overseeing the Corporate Management Department General Manager, Corporate Management Department
Minoru Kobayashi	Executive Officer Overseeing the Coordination Department	Executive Officer Overseeing the Coordination Department General Manager, Coordination Department
Masayuki Noda	Executive Officer Overseeing the Legal Department and the General Affairs Department	Executive Officer Overseeing the Legal Department and the Compliance Monitoring Department General Manager, Compliance Monitoring Department

3. Appointment of General Managers (Effective as of January 1, 2010)

Name	New position
Mitsuei Kawase	General Manager attached to the Personnel Department (Seconded to Businext Corporation ¹)
Akitaka Domoto	General Manager, Management Planning Department
Toshiaki Ando	General Manager attached to the Personnel Department (Seconded to Life Co., Ltd. ¹)
Yuji Fukada	General Manager, Loan Business Planning and Promotion Department

1. Businext Corporation and Life Co., Ltd. are subsidiaries of AIFUL Corporation.

4. Personnel Transfers (Effective as of December 18, 2009)

Name	New position	Former position
Tomihisa Furukawa	General Manager attached to the Personnel Department	General Manager, East Japan Loan Business Department
Hideaki Minamizawa	General Manager, East Japan Loan Business Department General Manager, Tokyo Koshinetsu Loan Business Department	General Manager, Tokyo Koshinetsu Loan Business Department

5. Personnel Transfers (Effective as of January 1, 2010)

Name	New position	Former position
Hiroshi Azuma	General Manager, Personnel Department	General Manager, Personnel Department General Manager, Human Resources Development Department
Shinichiro Okuyama	General Manager, Marketing Department	General Manager attached to the Management Planning Division
Keiji Masui	General Manager, Corporate Management Department	General Manager, Loan Business Planning and Promotion Department
Ikuo Yamauchi	General Manager, Finance Department	General Manager, Investor Relations Office
Kohei Takekura	General Manager, Coordination Department	General Manager, Kinki Loan Business Department
Yoshihide Fukuda	General Manager, General Affairs Department	General Manager, Credit Management Planning and Promotion Department
Yukinori Mitsuhashi	General Manager, Contact Center	General Manager, West Japan Contact Center
Hideaki Minamizawa	General Manager, East Japan Loan Business Department	General Manager, East Japan Loan Business Department General Manager, Tokyo Koshinetsu Loan Business Department
Hideaki Kuwahata	General Manager, West Japan Loan Business Department	General Manager attached to the Personnel Department
Hideki Sakiyama	General Manager, East Japan Counseling Center General Manager, East Japan Loan Recovery Department	General Manager, West Japan Counseling Center

Name	New position	Former position
Tadahiro Nishida	General Manager, West Japan Counseling Center General Manager, West Japan Loan Recovery Department	General Manager, Secured Loan Management Department
Shoji Nakayama	General Manager, Secured Loan Management Department	General Manager, West Japan Loan Recovery Department
Minoru Shimamura	General Manager, Credit Management Promotion Department	General Manager, Marketing Department
Makoto Murase	General Manager attached to the Personnel Department (Seconded to Life Co., Ltd.)	General Manager, Finance Department
Kojiro Sometani	General Manager attached to the Personnel Department (Plans to assume the position of Senior Representative Director of Businext Corporation ²)	General Manager, Kyushu Loan Business Department

2. Plans are to submit an appointment proposal at Businext Corporation's extraordinary meeting of shareholders scheduled for January 5, 2010, and at the company's Board of Directors' meeting to be held thereafter.