

February 2, 2016

Notice Regarding Organizational Restructuring and Personnel Changes

AIFUL Corporation has announced the following changes in executives' and general managers' positions and other organizational changes.

1. Organizational Changes: as of April 1, 2016

Changes in the Management Planning Division

The Marketing Department will be an independent department, discrete from the Management Planning Division.

2. Changes to the Responsibilities of Executive Officers (Effective as of April 1, 2016)

Name	New Position	Current position
Masayuki Sato	Senior General Manager of the Management Planning Division, Supervising the Personnel Department	Senior General Manager of the Management Planning Division, Overseeing the Personnel Department
Kazumitsu Oishi	Chairperson of the Compliance Committee Senior General Manager of the Credit Management Division and Accounting Division, Supervising the Information Systems Department, the Compliance Department, the General Affairs Department and the Credit Assessment Department	Senior General Manager of the Credit Management Division, Overseeing the Guarantee Business Department 1 and the Guarantee Business Department 2
Tsuguo Nakagawa	Senior General Manager of the Loan Business Division Supervising Marketing Department	Senior General Manager of the Loan Business Division
Mitsuhide Fukuda	In charge of the Guarantee Business Department 1 and the Guarantee Business Department 2 (President of BUSINEXT CORPORATION and scheduled appointment as President of AsTry Loan Services Corporation)	(President of BUSINEXT CORPORATION)
Hiroshi Uemura	Supervising the Finance Department	In charge of the Finance Department
Kazuhiko Tsuda	In charge of the Accounting Department and the General Affairs Department, General Manager of the Accounting Department	In charge of the Accounting Department and the General Affairs Department, General Manager of General Affairs Department

3. Appointment of Executive officers (Effective as of April 1, 2016)

Name	New areas of responsibility	Former areas of responsibility
Katsuhiko Nagasue	Executive officer In charge of the Information Systems Department (Director and Managing Executive Officer of LIFECARD Co., Ltd)	(Director and Executive Officer of LIFECARD Co., Ltd)
Toshiaki Ando	Executive officer General Manager of the Loan Business Promotion Department	General Manager of the Loan Business Promotion Department
Ikuo Yamauchi	Executive officer In charge of the Subsidiary Management Department and General Manager of the Subsidiary Management Department	General Manager of the Subsidiary Management Department
Hideaki Minamizawa	Executive officer In charge of the Personnel Department and General Manager of the Personnel Department	General Manager attached to the Personnel Department (General Manager of the Sales Department 1 of LIFECARD Co., Ltd)
Yuuji Fukada	Executive officer In charge of the Finance Department and General Manager of the Finance Department	General Manager of the Finance Department

4. Appointment of General Managers (Effective as of April 1, 2016)

Name	New areas of responsibility
Kenichiro Ishii	General Manager of the General Affairs Department
Hideki Fuchigami	General Manager attached to the Personnel Department (General Manager of the Sales Department 1 of LIFECARD Co., Ltd)
Yutaka Mitsutake	General Manager attached to the Personnel Department (General Manager of the Credit Management Department of LIFECARD Co., Ltd)

5. Changes to the Responsibilities of General Managers (Effective as of April 1, 2016)

Name	New areas of responsibility	Former areas of responsibility
Minoru Shimamura	General Manager of the Audit and Supervisory Committee Office	General Manager of the Personnel Department
Masafumi Ogawa	General Manager attached to the Personnel Department (General Manager of the Operation Center of LIFECARD Co., Ltd)	General Manager attached to the Personnel Department (General Manager of the Management Planning Department of LIFECARD Co., Ltd)
Atsushi Yoshimura	General Manager attached to the Personnel Department (General Manager of the Business Planning and Promotion Department of LIFECARD Co., Ltd)	General Manager attached to the Personnel Department (General Manager of the Credit Management Department of LIFECARD Co., Ltd)
Yoshihide Fukuda	General Manager attached to the Personnel Department (General Manager at LIFE Stock Center)	General Manager of the Accounting Department

Note: AsTry Loan Service Corporation is a wholly owned subsidiary of AIFUL.

It is planned to make the final decisions at AsTry Loan Service Corporation's Extraordinary General Meeting of Shareholders to be convened on April, 2016 and at a meeting of the Board of Directors to be convened at a later date.