

# 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 39<sup>th</sup> Unsecured Straight Bond Issues**

**TOKYO, January 13 , 2004** – AIFUL Corporation announced its 39<sup>th</sup> 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:	<b>AIFUL Corporation 39<sup>th</sup> Unsecured Bond</b> (Limited Inter-bond Pari Passu Clause)
Issue amount:	10 billion yen
Interest rate:	1.07% per annum
Issue price:	100% of face value; face value equals 100 yen
Offering date:	January 13, 2004 to January 23, 2004
Payment date:	January 26, 2004
Maturity date:	January 25, 2008 (4 year bond redeemable in lump sum at maturity)
Use of funds:	Operating loans
Lead underwriter:	The Nomura Securities Co., Ltd.
Trustees:	Sumitomo Trust & Banking Co., Ltd. Mizuho Asset Trust & Banking Co., Ltd. The Chuo Mitsui Trust & Banking Co., Ltd.
Rating:	Japan Credit Rating Agency (JCR) has rated the bonds A Japan Rating and Investment Information, Inc. (R&I) has rated the bonds A- (A minus)