

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 40th Unsecured Straight Bond Issues

TOKYO, April 2, 2004 – AIFUL Corporation announced its 40th 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:	AIFUL Corporation 40th Unsecured Bond (Limited Inter-bond Pari Passu Clause)
Issue amount:	10 billion yen
Interest rate:	1.03% per annum
Issue price:	100% of face value; face value equals 100 yen
Offering date:	April 2, 2004
Payment date:	April 15, 2004
Maturity date:	April 15, 2009 (5 year bond redeemable in lump sum at maturity)
Use of funds:	Operating loans
Lead underwriter:	Daiwa Securities SMBC Co. Ltd. UBS Securities Japan Ltd
Trustees:	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)