

February 9, 2004

AIFUL Corporation Makes Organizational and Personnel Changes

KYOTO AIFUL Corporation has announced the following organizational change and changes in management personnel. These changes were resolved at a Board of Directors meeting held February 9, 2004.

1. Organizational Change (Effective April 1, 2004)

Abolition of Contact Center Preparatory Office

This office has provided support for the full-fledged operations of two Contact Centers in eastern and western Japan with the aims of high-quality customer service, greater operational efficiency, and cost reductions. As all transfer work will be completed in March this year, the Contact Center Preparatory Office in the Management Planning Division will be abolished.

2. Changes in Management Personnel (Effective February 15, 2004)

Name	New Position	Former Position
Minoru Kobayashi	General Manager, Credit Sales Business Department, Manager, Business Planning Division and West Japan Promotion Department	General Manager, Credit Sales Business Department General Manager, Business Planning Division
Yasuo Shiozawa	Manager attached to Personnel Division * Scheduled to be appointed Executive Director, and Manager, Business Management Department, Tryto Corporation	Manager, Contact Center Preparatory Office
Sadayuki Matsuoka	Manager attached to Personnel Division * Scheduled to be appointed Executive	Manager, South Kanto Department

	Director, and Manager, Sales Department, Tryto Corporation	
Tatsuhiko Kurihara	Manager, South Kanto Department	Manager, West Japan Promotion Department

* The appointments are scheduled to take place at the extraordinary general meeting of shareholders of Tryto Corporation to be held on April 2, 2004 and the board of directors meeting that will follow it. Tryto Corporation is a subsidiary of AIFUL Corporation in the consumer finance business.

3. Organization Chart (As of April 1, 2004)

See attached sheet.

<p>AIFUL Corporation Headquarters: 381-1 Takasagocho, Gojo Agar, Karasumadori, Shimogyo-ku, Kyoto President: Yoshitaka Fukuda Stock code: 8515 Exchanges: TSE 1st Section; OSE 1st Section Fiscal year: Ending March 31 Inquiries: Kenichi Kayama, General Manager, Public Relations Department Telephone: (03) 3274-3560 (Public Relations) (03) 3274-4561 (Investor Relations) Fax: (03) 3274-4581</p>

AIFUL Corporation Organization Chart (As of April 1, 2004)

