

AIFUL Corporation

Press Release

April 2, 2004

Consumer Finance Subsidiary Tryto Corporation Starts Operations

KYOTO — AIFUL Corporation has announced that it merged three of its subsidiaries—Happy Credit Corporation, Sinwa Co., Ltd., and Sanyo Shinpan Co., Ltd.—on April 1, 2004. The resulting company began official operations on Monday, April 5, 2004, and is called Tryto Corporation (Taichi Kawakita, President).

Tryto's executive officers were selected and approved by an extraordinary meeting of shareholders and a board of directors meeting held today.

Details are as follows:

Company name: Tryto Corporation
Headquarters: 9th floor, 381-1, Takasago-cho, Gojo-Agaru, Karasuma-Dori, Shimogyo-ku, Kyoto 600-8420, Japan (AIFUL's headquarters)
Tel: 075-353-5035 (reception)
Toll free: 0120-365157
URL: <http://365157.jp>

Start of operations: April 5, 2004 (Monday)
Registration number: No. 00728, registered with the Director of the Kinki Local Finance Bureau (2)

Officers: Taichi Kawakita, President
Yasuo Shiozawa, Managing Director (Manager of Business Management Division)
Sadayuki Matsuoka, Managing Director (Manager of Marketing Division)
Hiroshi Abe, Board Member
Keiji Kimoto, Auditor
Tadao Mushiake, Auditor
Minoru Shimamura, Auditor

Number of employees: 325 (270 full-time employees)
Loans outstanding: Approximately 60 billion yen
Number of accounts: Approximately 210,000 accounts
Number of branches: 101 (49 staffed, 52 unstaffed)
Affiliated ATMs: Money can be withdrawn and deposited at 1,661 AIFUL ATMs nationwide (as of end of March 2004)
* Customers do not pay any fees when using these ATMs.

Automatic contract terminals: 95

AIFUL Corporation

Headquarters: 381-1 Takasago-cho, Gojo-Agaru,
Karasuma-Dori, 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