

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 52nd Unsecured Straight Bond Issues

TOKYO, November 10, 2005 – AIFUL Corporation announced its 52nd 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 52nd Unsecured Bond (Limited Inter-bond Pari Passu Clause)
Issue amount:	10 billion yen
Interest rate:	1.63% per annum
Issue price:	100% of face value; face value equals 100 yen
Offering date:	November 10, 2005
Payment date:	November 24, 2005
Maturity date:	November 22, 2012 (7 years bond redeemable in lump sum at maturity)
Use of funds:	Operating loans
Lead underwriter:	The Nomura Securities Co., Ltd. Goldman Sachs (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- Fitch Ratings Limited has rated the bonds A-