

AIFUL Corporation
Press Release

AIFUL Announces Organizational Changes, Changes in Responsibilities of Directors, and Personnel Transfers

KYOTO, February 20, 2006 — AIFUL Corporation hereby announces that the following organizational changes, changes in the responsibilities of directors, and personnel transfers have been decided, effective April 1, 2006.

1. Organizational Changes: (Refer to Attached Corporate Organization Chart)

(1) Organizational Changes to Loan Business Division

The following organizational changes will be made to the Loan Business Division in order to make contact center operations more efficient and to support basic system development for the AIFUL Group.

• Establishment of New Counseling Center

The contact centers that currently operate as two departments comprising the East Japan Contact Center and the West Japan Contact Center will be changed into three departments comprising the East Japan Contact Center, the West Japan Contact Center, and the Counseling Center in order to divide the respective functions of inbound and outbound operations and to further increase operational efficiency.

• Establishment of New Next Generation Systems Loan Business Support Office

A new Next Generation Systems Loan Business Support Office will be established with the objective of providing support for the development of the AIFUL Group's basic system, which has been conducted under the Next Generation Systems Office, from the Loan Business Division, which is the end-user of the system.

As a result, the Loan Business Division will consist of 14 departments, which are the Next Generation Systems Loan Business Support Office, the Loan Business Planning Department, the Loan Business Advertising Department, the East Japan Contact Center, the West Japan Contact Center, the Counseling Center and the eight area Loan Business Departments.

(2) Establishment of New Information Systems Division

A new Information Systems Division will be established in order to strengthen the Group's overall information system organization, and the Next Generation Systems Office in the Management Planning Division will be transferred to the Information Systems Division.

As a result, the Information Systems Division will consist of three departments, which are the Next Generation Systems Office, the Information Systems Development Department, and the Information Systems Operating Department.

(3) Organizational Changes in the Management Planning Division

The following organizational changes will be made to the Management Planning Division in order to further promote and strengthen the AIFUL Group's long-term goal of becoming a comprehensive provider of retail financial services.

- A new Corporate Management Department will be established to strengthen the Group's supervisory and strategic functions, accompanying the expansion in the scale of the AIFUL Group.
- The Strategic Studies Office, a study and research department that aims to promote the Group's goal of becoming a comprehensive provider of retail financial services, will be abolished.
- The Business Development Department and the IT Planning Department within the Management Planning Division will become stand-alone departments.
- The Next Generation Systems Office, which develops the basic systems for the AIFUL Group, will be transferred to the Information Systems Division.
- As a result, the Management Planning Division will consist of two departments, which are the Management Planning Department and the Corporate Management Department.

(4) Organizational Changes in the Personnel Division

A new Human Resources Development Office will be established in the Personnel Division in order to carry out the training of human resources and personnel exchanges for the entire Group more actively than in the past and to promote Group synergy in terms of personnel.

As a result, the Personnel Division will consist of three departments, which are the Personnel Development Office, the Personnel Department, and the Training Department.

(5) Establishment of New Coordination Department

A new Coordination Department will be established to be in charge of handling communications with organizations in industry and government.

2. Changes in the Responsibilities of Directors

Name	New areas of responsibility	Former areas of responsibility
Sadatoshi Kobayashi	Senior Managing Director, Information System Division	Senior Managing Director, Information Systems Operating Department, Information Systems Development Department
Yasutaka Fukuda	Director, Deputy-General Manager, Finance Division (Relieved from serving concurrently as General Manager, Finance Department)	Director, Deputy-General Manager, Finance Division, serving concurrently as Manager, Finance Department
Hiroshi Abe	Director, General Manager Management Planning Division, concurrently oversees Business Development Department and IT Planning Department	Director, General Manager, Management Planning Division
Tsuneo Sakai	Director, oversees Public Relations Department, Guarantee Business Department, Coordination Department and Investor Relations Office, serving concurrently as Manager, Investor Relations Office	Director, oversees, Public Relations Office, Guarantee Business Department, and Investor Relations Department, serving concurrently as Manager, Investor Relations Office

3. Appointment of divisional and departmental managers

Name	New post
Minoru Shimamura	Manager, Corporate Management Department
Masakazu Eguchi	Manager, IT Planning Department

Keiichiro Okawa	Manager, Finance Department
Tomihisa Furukawa	Manager, General Affairs Department
Shoji Nakayama	Manager, Inspection Department
Munetaka Shimatani	Manager, Hokkaido-Tohoku Loan Business Department
Yasuko Aida	Manager, North Kanto Loan Business Department
Tadahiro Nihsida	Manager, Chubu Loan Business Department

4. Transfers of divisional and departmental managers

Name	New post	Former post
Hiroshi Azuma	Manager, Management Planning Department	Manager, Business Development Department
Kurema Shingou	Manager, Business Development Department	Manager, Management Planning Department
Isao Okada	Manager, Next Generation Systems Office (relieved from serving concurrently as Manager, IT Planning Department)	Manager, IT Planning Department, serving concurrently as Manager, Next Generation Systems Office
Minoru Kobayashi	Manager, Coordination Department	Manager, Strategic Studies Office
Kazushige Yoda	Manager, Human Resources Development Office	Manager, Kyushu Loan Business Department
Koshin Okamura	Manager, Inspection Department	Manager, General Affairs Department
Kazuhiro Umeda	Deputy General Manager, Loan Business Division, serving concurrently as Manager, Loan Business Planning Department, serving concurrently as Manager, Next Generation Systems Loan Business Support Office	Deputy General Manager, Loan Business Division, serving concurrently as Manager, Loan Business Planning Department
Marie Kawai	Manager, East Japan Contact Center	Manager, North Kanto Loan Business Department
Hideki Sakiyama	Manager, Counseling Center	Manager, Information Systems Development Department
Kojiro Sometani	Manager, Kyushu Loan Business Department	Manager, Hokkaido-Tohoku Loan Business Department
Tsuguo Nakagawa	Manager attached to Personnel Division	Manager, Credit Assessment Department
Akihiko Okazaki	Manager attached to Personnel Department (Temporarily seconded to LIFE Co., Ltd.)	Manager, Inspection Department
Masahiro Sato	Manager attached to Personnel Department (Temporarily seconded to LIFE Co., Ltd.)	Manager, East Japan Contact Center

Note: LIFE Co., Ltd., is a subsidiary of AIFUL Corporation.

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AIFUL Corporation Organization Chart (As of April 1, 2006)

