

# 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 32<sup>nd</sup>, Unsecured Straight Bond Issues**

**TOKYO, December 4, 2002** – AIFUL Corporation announced its 32<sup>nd</sup> 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:	<b>AIFUL Corporation 32<sup>nd</sup> Unsecured Bond</b> (Limited Inter-bond Pari Passu Clause)
Issue amount:	18.5 billion yen
Interest rate:	1.30% per annum
Issue price:	100% of face value; face value equals 100 yen
Offering date:	December 4, 2002 to December 19, 2002
Payment date:	December 20, 2002
Maturity date:	December 20, 2006 (4 year bond redeemable in lump sum at maturity)
Use of funds:	Operating loans
Lead underwriter:	The Nomura Securities Co., Ltd.
Trustees:	Sumitomo Trust & Banking Co., Ltd. Aozora Bank, Ltd. Mizuho Asset Trust & Banking Co., Ltd. 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)