### AIFUL Announces Organizational Changes and Changes to Personnel and Responsibilities

KYOTO — AIFUL Corporation has announced organizational changes, the appointment of new directors, the retirement of directors and a corporate auditor, and changes in the responsibilities of directors, as detailed below.

## 1. Organizational Changes: As of April 1, 2006 (See attached Organization Chart)

Organizational Changes in the Management Planning Division
In order to ensure speedy implementation of the management strategy of the entire AIFUL
Group, the Marketing Department, which currently creates marketing strategy and scoring for the
Group overall as an independent department, will be transferred to the Management Planning
Division. As a result, the Management Planning Division will consist of four departments: the

Division. As a result, the Management Planning Division will consist of four departments: the Management Planning Department, the Corporate Management Department, the Group Audit Department, and the Marketing Department.

#### 2. Changes to the Responsibilities of Directors: As of April 1, 2006

Name	New areas of responsibility	Former areas of responsibility
Katsuhide Horiba	Senior Managing Director	Senior Managing Director, Senior
		General Manager, Finance Division
Masayuki Sato	Director	Director overseeing Marketing
	(Senior Managing Director,	Department
	LIFE Co., Ltd.)	(Senior Managing Director, LIFE
		Co., Ltd.)

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

#### 3. Appointment of New Directors: As of June 27, 2006

The candidates for director listed in the table on the next page will be appointed at the annual general meeting of shareholders scheduled for June 27, 2006, conditional on the resolution of the subsequent meeting of the Board of Directors.

Appointment of New Directors: As of June 27, 2006 (Cont.)

Name	Position and areas of	Former position
	responsibility	
Nobuyuki Wakuta	Managing Director, Senior	Executive Officer, Head Office,
	General Manager,	Sumitomo Trust & Banking Co.,
	Management Planning	Ltd.
	Division, concurrently	
	overseeing IT Planning	
	Department	
Yoshinobu Takaishi	Managing Director, Senior	Director, Senior General Manager,
	General Manager, Finance	Business Planning Division,
	Division	Nihon Building Services Co., Ltd.
Yasuo Hotta	Director overseeing	Standing Corporate Auditor,
	Accounting Department	AIFUL Corporation
Akira Takami	Director overseeing Business	Advisor, AIFUL Corporation
	Development Department and	
	Guarantee Business	
	Department	
Tsuguo Nakagawa	Director overseeing Inspection	General Manager, Personnel
	Department and Credit	Division
	Assessment Department	

Yoshinobu Takaishi and Nobuyuki Wakuta are scheduled to be appointed as advisors to AIFUL Corporation on April 1, 2006 and April 17, 2006, respectively.

# 4. Changes to Responsibilities of Directors: As of June 27, 2006

The following changes to responsibilities of directors are conditional on their appointment by the annual general meeting of shareholders scheduled for June 27, 2006 and on resolution at the subsequent meeting of the Board of Directors.

Name	New areas of responsibility	Former areas of responsibility
Hiroshi Abe	Director, Senior General	Director, Senior General Manager,
	Manager, Information Systems	Management Planning Division,
	Division	concurrently overseeing Business
		Development Department and IT
		Planning Department
Tsuneo Sakai	Director overseeing Public	Director overseeing Public
	Relations Department,	Relations Department, Guarantee
	Coordination Department,	Business Department Coordination
	Investor Relations Office,	Department, Investor Relations
	concurrently General Manager,	Office, concurrently General
	Investor Relations Office	Manager, Investor Relations Office

## 5. Retirement of Directors and Corporate Auditor: As of June 27, 2006

Name	Areas of responsibility	
Katsuhide Horiba	Senior Managing Director	
Sadatoshi Kobayashi	Senior Managing Director, Senior General Manager,	
	Information Systems Division	
Takashi Koumoto	Director overseeing Accounting Department	
Yasuo Yanagibashi	Director overseeing Inspection Department and Credit	
	Assessment Department	
Yasuo Hotta	Standing Corporate Auditor	

Yasuo Hotta is scheduled to be appointed as a director after retiring as the standing corporate auditor of AIFUL Corporation.

**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) 4503-6050 (Public Relations)

(03) 3274-6100 (Investor Relations)

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

	Management Planning Division		Management Planning Department
			Corporate Management Department
		•	Group Audit Department
			Marketing Department
			Business Development Department
		_	IT Planning Department
General Meeting of Shareholders	Finance Division	_	Finance Department
			Investor Relations Office
Board of Auditors			Public Relations Department
Board of Directors			Coordination Department
Bodia of Bilotolo	Information Systems Division	力	Next Generation Systems Office
Compliance Committee		ŀ	Information Systems Development Department
President		Ļ	Information Systems Operating Department
Fresident			General Affairs Department
			Compliance Office
			Legal Department
			Accounting Department
	Personnel Division	_	Human Resources Development Office
		ŀ	Personnel Department
		Ĺ	Training Department
			Credit Assessment Department
			Inspection Department
	Loan Business Division	]7	Next Generation Systems Loan Business Support Office
			Loan Business Planning Department
			Loan Business Advertising Department
			East Japan Contact Center
			West Japan Contact Center
			Counseling Center
			Hokkaido-Tohoku Loan Business Department
			North Kanto Loan Business Department
			South Kanto Loan Business Department
			Tokyo Central Loan Business Department
			Chubu Loan Business Department
			Kinki Loan Business Department
			Chugoku-Shikoku Loan Business Department
			Kyushu Loan Business Department
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			East Japan Loan Recovery Department
			West Japan Loan Recovery Department
	<b>L</b>		Guarantee Business Department