

**AIFUL Corporation Changes Directors' Responsibilities,
Personnel and Organization**

Kyoto — AIFUL Corporation has announced the following changes in directors' responsibilities and general manager positions, as well as organizational changes. These changes were resolved at a Board of Directors meeting held February 4, 2002 and will become effective April 1, 2002.

1. Changes in Directors' Responsibilities

Name	New Responsibilities	Present Responsibilities
Takashi Noda	Senior Managing Director General Manager – Guarantee Business Department	Senior Managing Director General Manager – Business Development Division
Yuji Kataoka	Managing Director General Manager – Personnel Division	Managing Director General Manager – Management Planning Division
Koji Imada	Director Administration Department Credit Risk Management Department Operation Department	Director General Manager – Personnel Division
Masami Munetake	Director General Manager – Management Planning Division	Director Administration Department Credit Risk Management Department Operation Department
Hiroshi Abe	Director General Manager – Business Management Division General Manager – Corporate Governance Department General Manager – Office of the President	Director Information Systems Department

2. Promotions to General Manager

Name	New Position	Current Position
Hiroshi Azuma	General Manager – Management Planning Department 1, Management Planning Division	Manager – Secretariat, General Affairs Department
Hideo Ichikawa	General Manager – Management Planning Department 2, Management Planning Division	Manager – Management Planning Department 2, Management Planning Division
Kohei Takekura	General Manager – Personnel Department	Manager – Personnel Department

3. Changes in General Manager Positions

Name	New Position	Current Position
Yasuo Shiozawa	General Manager – Management Planning Department 4, Management Planning Division	General Manager – Management Planning Department 1, Management Planning Division
Yutaka Dogomori	General Manager – Management Planning Department 3, Management Planning Division	General Manager – Management Planning Department 2, Management Planning Division
Junichiro Ogawa	General Manager – Secured Loan Business Department, Loan Business Division	General Manager – Personnel Department
Hirotooshi Kawada	General Manager – Development Department, Loan Business Division	General Manager – Secured Loan Business Department, Loan Business Division
Yoshiaki Sakata	General Manager – Publicity Department, Loan Business Division	General Manager – Publicity Department, Loan Business Division General Manager – Development Department, Loan Business Division

4. Organizational Changes

1) Establishment of the Business Management Division

Oversees the newly established Corporate Governance Department, Office of the President, and Business Development Department.

2) Establishment of the Corporate Governance Department

Established under the Business Management Division in order to improve the management and administration of group companies.

3) Establishment of the Office of the President

Established under the Business Management Division in order to improve administrative functions as the group expands.

4) Establishment of Management Planning Departments 3 and 4

Established under the Management Planning Division in order to improve current operations.

5) Elimination of the Business Development Division

Eliminated the Business Development Division, which controlled the Business Development Department and Guarantee Business Department. The Business Development Department is now under the control of the Business Management Division.

5. Organization Chart (As of April 1, 2002)

See attached reference.

AIFUL Corporation

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Exchanges: TSE 1st Section; OSE 1st Section

Fiscal year: Ending March 31

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