

January 24, 2017

Notice Regarding Organizational and Personnel Changes

I. Organizational Changes: Effective as of April 1, 2017

1. Creation of New Department and Upgrade to Department

- The Subsidiary Management Department will be divided into two departments: the Subsidiary Management Department (domestic subsidiaries) and the Overseas Business Department.
- The Business Process Management Section will be upgraded to department status, discrete from the Management Planning Division.
- The IT Planning Department will be newly established, separating the IT planning related matter from the Marketing Department.

2. Amalgamation of Departments and Name Changes

- The Business Operations Support Center will be combined to Counseling Center.
- The Guarantee Business Department 2 will be closed and current the Guarantee Business Department 1 will change its name to the Guarantee Business Department.

II. Changes to the Responsibilities of Executive Officers (Effective as of April 1, 2017)

Name	New Position	Current position
Kazumitsu Oishi	Chairperson of the Compliance Committee Senior General Manager of the Credit Management Division and the Accounting Division In charge of the Information Systems Development Department, Information Systems Operation Department, the Compliance Department and the General Affairs Department	Chairperson of the Compliance Committee Senior General Manager of the Credit Management Division and the Accounting Division In charge of the Information Systems Development Department, Information Systems Operation Department, the Compliance Department, the General Affairs Department and the Credit Assessment Department
Tsuguo Nakagawa	Senior General Manager of the Loan Business Division In charge of the Marketing Department, the IT Planning Department and the Credit Assessment Department	Senior General Manager of the Loan Business Division In charge of the Marketing Department
Mitsuhide Fukuda	In charge of the Guarantee Business Department	In charge of the Guarantee Business Department 1 and the Guarantee Business Department 2
Yoshiaki Tanaka	Responsible for the Management Planning Department and the Business Process Management Department General Manager of the Management Planning Department	Responsible for the Management Planning Department General Manager of the Management Planning Department
Kazuyoshi Wakamatsu	Responsible for the Internal Auditing Department	Responsible for the Credit Assessment Department

Name	New Position	Current position
Shinichiro Okuyama	Responsible for the Marketing Department and the IT Planning Department General Manager of the Marketing Department (Executive Officer of LIFECARD Co., Ltd)	Responsible for the Marketing Department General Manager of the Marketing Department
Kazuhiko Tsuda	Responsible for the Accounting Department and the General Affairs Department General Manager of the Accounting Department (Executive Officer of LIFECARD Co., Ltd)	Responsible for the Accounting Department and the General Affairs Department General Manager of the Accounting Department
Toshiaki Ando	Assistant Senior general manager of the Loan Business Division General Manager of the Loan Business Promotion Department	General Manager of the Loan Business Promotion Department
Ikuo Yamauchi	Responsible for the Subsidiary Management Department and the Overseas Business Department General Manager of the Overseas Business Department	Responsible for the Subsidiary Management Department General Manager of the Subsidiary Management Department
Yuji Fukada	Attached to the Personnel Department	Responsible for the Finance Department General Manager of the Finance Department

III. Appointment of General Managers (Effective as of April 1, 2017)

Name	New areas of responsibility
Tsuyoshi Kagitani	General Manager of the Western Japan Loan Business Department
Tatsuhiko Murase	General Manager of the Subsidiary Management Department
Kazuhiko Sanada	General Manager of the IT Planning Department
Yorihiro Fujii	General Manager of the Credit Assessment Department
Yoshito Kiso	General Manager attached to the Personnel Department (General Manager of the Sales Department 2 of LIFECARD Co., Ltd)
Ichiro Yamaguchi	General Manager attached to the Personnel Department (General Manager of the Business Development Department of LIFECARD Co., Ltd and scheduled appointment as Director of BUSINEXT CORPORATION*)

IV. Changes to the Responsibilities of General Managers (Effective as of April 1, 2017)

Name	New areas of responsibility	Former areas of responsibility
Norio Nakanishi	General Manager of the Eastern Japan Loan Business Department	General Manager of the Western Japan Loan Business Department
Hiroshi Azuma	General Manager of the Counseling Center	General Manager attached to the Management Planning Division
Masahiro Sekihara	General Manager of the Credit Management Promotion Department	General Manager of the Internal Auditing Department
Kenichiro Ishii	General Manager of the Business Process Management Department	General Manager of the General Affairs Department
Jun Mitsuishi	General Manager of the Finance Department	General Manager attached to the Personnel Department (General Manager of the Business Development Department of LIFECARD Co., Ltd and Director of BUSINEXT CORPORATION)
Hirofumi Haruguchi	General Manager of the General Affairs Department	General Manager of the Business Operation Support Center
Yuki Okano	General Manager of the Guarantee Business Department	General Manager of the Guarantee Business Department 1
Munetaka Shimatani	General Manager of the Internal Auditing Department	General Manager of the Eastern Japan Loan Business Department
Keiichiro Okawa	General Manager attached to the Personnel Department (General Manager of the Sales Department 3 of LIFECARD Co., Ltd)	General Manager of the Guarantee Business Department 2
Koujiro Sometani	General Manager attached to the Personnel Department (General Manager attached to the Sales Division of LIFECARD Co., Ltd)	General Manager of the Credit Assessment Department
Atsushi Yoshimura	General Manager attached to the Personnel Department (General Manager of the Accounting Department of LIFECARD Co., Ltd)	General Manager attached to the Personnel Department (Sales Planning and Promotion Department of LIFECARD Co., Ltd)
Hideaki Kuwahata	General Manager attached to the Personnel Department (scheduled appointment as Managing Director of LIFE GUARANTEE CO.,LTD.*)	General Manager of the Counseling Center and Credit Management Promotion Department

Note: BUSINEXT CORPORATION and LIFE GUARANTEE CO., LTD. are wholly owned subsidiary of AIFUL.

These appointments will be officially decided at the Extraordinary General Meeting of Shareholders of each companies to be held on April 2017, and the meeting of the Board of Directors to be held thereafter.