



January 29, 2019

Notice Regarding Organizational and Personnel Changes

AIFUL Corporation has announced the following organizational changes, and changes in executive officer and general managers.

I Organizational Changes (effective as of April 1, 2019)

1. Changes to the Divisions

a. Creation of new Division

‘Guarantee Business Division’ will be newly established as an administrative organization of Guarantee Business Department and Guarantee Business Promotion Department.

b. Abolition of Division

‘Accounting Division’ will be abolished.

2. Changes to the Department

a. Creation of new Division

‘Corporate Sales Promotion Department’ and ‘Business Center’ will be newly established.

b. Abolition of Department

‘Business Process Management Department’ and ‘Marketing Department’ will be abolished.

c. Name Changes

The name of ‘Compliance Department’ will be changed to ‘Corporate Risk Management Department’, and the name of ‘Credit Assessment Department’ will be changed to ‘Credit Governance Department’.

II Appointment of New Executive Officer (effective as of April 1, 2019)

Name	New position	Current position
Akitaka Domoto	Executive Officer, Assistant Senior General Manager of Loan Business Division, General Manager of Credit Management Promotion Department	(Executive Officer, Assistant Senior General Manager of Sales Division, General Manager of Sales Planning and Promotion Department of LIFECARD CO., LTD.)

III Changes to the Responsibilities of Executive Officers (effective as of April 1, 2019)

Name	New position	Current position
Kazumitsu Oishi	Director, Senior Managing Executive Officer, <u>In charge of Subsidiary Management Department, Corporate Sales Promotion Department, Eastern Japan Loan Business Department and Western Japan Loan Business Department</u>	Director, Senior Managing Executive Officer, <u>Chairperson of Compliance Committee, Senior General Manager of Credit Management Division, In charge of Compliance Department</u>
Tsuguo Nakagawa	Director, Senior Managing Executive Officer, <u>Chairperson of Compliance Committee, In charge of Accounting Department, Corporate Risk Management Department, General Affairs Department and Personnel Department</u>	Director, Senior Managing Executive Officer, <u>Senior General Manager of Accounting Division, In charge of Credit Assessment Department, General Affairs Department and Personnel Department</u> (scheduled to retire from President of BUSINEXT CORPORATION*)
Mitsuhide Fukuda	Director, Senior Managing Executive Officer, Senior General Manager of Loan Business Division, <u>Credit Management Division and Guarantee Business Division, In charge of Credit Governance Department</u>	Director, Senior Managing Executive Officer, Senior General Manager of Loan Business Division, <u>In charge of Guarantee Business Department, Guarantee Business Promotion Department and Marketing Department</u>
Yoshiaki Tanaka	Director, Executive Officer, <u>Attached to Management Planning Division</u>	Director, Executive Officer, Responsible for <u>Management Planning Department and Business Process Management Department</u>
Shinichiro Okuyama	Managing Executive Officer, <u>Responsible for Credit Governance Department</u>	Managing Executive Officer, <u>Responsible for Marketing Department, General Manager of Marketing Department</u>
Atsushi Suda	Executive Officer, <u>Assistant Senior General Manager of Guarantee Business Division, Responsible for Corporate Risk Management Department, (President of Astry Loan Services Corporation) (Executive Officer of LIFECARD CO., LTD.)</u>	Executive Officer, <u>Responsible for Compliance Department, General Manager of Compliance Department</u> (President of Astry Loan Services Corporation)
Hideaki Minamizawa	Executive Officer, Responsible for Personnel Department, General Manager of Personnel Department <u>(scheduled appointment as President of BUSINEXT CORPORATION*) (Executive Officer of LIFECARD CO., LTD.)</u>	Executive Officer, Responsible for Personnel Department, General Manager of Personnel Department
Toshiaki Ando	Executive Officer, <u>Special Mission on Management Planning Division</u>	Executive Officer, <u>Assistant Senior General Manager of Loan Business Division, General Manager of Loan Business Promotion Department</u>

Name	New position	Current position
Ikuo Yamauchi	Executive Officer, Responsible for Overseas Business Department, General Manager of Overseas Business Department	Executive Officer, Responsible for <u>Subsidiary Management Department</u> and Overseas Business Department, General Manager of Overseas Business Department

Note: BUSINEXT CORPORATION is a wholly owned subsidiary of AIFUL. This appointment will be officially decided at the Extraordinary General Meeting of Shareholders of the company to be held on April 2019, and the meeting of the Board of Directors to be held thereafter.

IV Appointment of General Manager (effective as of April 1, 2019)

Name	New areas of responsibility
Etsushi Yamada	General Manager of Loan Business Promotion Department
Miyazawa Atsushi	(General Manager of Sales Planning and Promotion Department of LIFECARD Co., Ltd)
Yuzuru Kataoka	(General Manager of Customer Center of LIFECARD Co., Ltd)

V Changes to the Responsibilities of General Managers (effective as of April 1, 2019)

Name	New areas of responsibility	Former areas of responsibility
Hideki Fuchigami	General Manager of Corporate Sales Promotion Department	(General Manager of Sales Department 1 of LIFECARD Co., Ltd)
Takaya Tsutsumi	General Manager of Business Center	(General Manager of Customer Center of LIFECARD Co., Ltd)
Kenichiro Ishii	General Manager of Management Planning Department	General Manager of Management Planning Department and Business Process Management Department
Yoshihide Fukuda	General Manager of Corporate Risk Management Department and Administrative Information Office	General Manager of Administrative Information Office
Munetaka Shimatani	General Manager of General Affairs Department	General Manager of Internal Auditing Department
Yorihiro Fujii	General Manager of Credit Governance Department	General Manager of Credit Assessment Department
Hirofumi Haruguchi	General Manager of Internal Auditing Department	General Manager of General Affairs Department