

# 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 48<sup>th</sup>, 49<sup>th</sup> Unsecured Straight Bond Issues

**TOKYO, July 6, 2005** – AIFUL Corporation announced its 48<sup>th</sup>, 49<sup>th</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 48<sup>th</sup> Unsecured Bond</b> (Limited Inter-bond Pari Passu Clause)
Issue amount:	10 billion yen
Interest rate:	0.45% per annum
Issue price:	100% of face value; face value equals 100 yen
Offering date:	July 6, 2005
Payment date:	July 20, 2005
Maturity date:	July 20, 2008 (3 year bond redeemable in lump sum at maturity)
Use of funds:	Operating loans
Lead underwriter:	The Nomura Securities Co., Ltd. Deutsche Securities Limited.
Trustees:	Aozora Bank, 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- Fitch Ratings Limited has rated the bonds A-

Issue name:	<b>AIFUL Corporation 49<sup>th</sup> Unsecured Bond</b> (Limited Inter-bond Pari Passu Clause)
Issue amount:	10 billion yen
Interest rate:	0.80% per annum
Issue price:	100% of face value; face value equals 100 yen
Offering date:	July 6, 2005
Payment date:	July 20, 2005
Maturity date:	July 20, 2010 (5 year bond redeemable in lump sum at maturity)
Use of funds:	Operating loans

Lead underwriter: Credit Suisse First Boston Securities Japan Limited.  
Goldman Sachs (Japan) Ltd.

Trustees: Sumitomo 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-  
Fitch Ratings Limited  
has rated the bonds A-