

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,
Kyoto Stock Exchange

Fiscal year end: March 31

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AIFUL Announce 18th, 19th, Unsecured Straight Bond Issues

TOKYO, January 9, 2001 – AIFUL Corporation announced its 18th and 19th 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:	AIFUL Corporation 18th Unsecured Bond With Limited Inter-bond Pari Passu Clause
Issue amount:	10 billion yen
Interest rate:	2.00% per annum
Issue price:	100% of face value; face value equals 100 yen
Offering date:	January 10 to January 25, 2001
Payment date:	January 26, 2001
Maturity date:	January 26, 2004
Use of funds:	Operating loans
Lead underwriter:	Daiwa Securities SB Capital Markets Co., Ltd.
Trustees:	Sumitomo Trust & Banking Co. Ltd. (lead) The Mitsubishi Trust and Banking Corporation The Toyo Trust and Banking Co., Ltd.
Rating:	Japan Credit Rating Agency (JCR) has rated the bonds A+ (A plus) and placed the bonds on Credit Monitor; Japan Rating and Investment Information, Inc. (R&I) has rated the bonds A- (A minus)

Issue name:	AIFUL Corporation 19th Unsecured Bond With Limited Inter-bond Pari Passu Clause
Issue amount:	35 billion yen
Interest rate:	2.00% per annum
Issue price:	100% of face value; face value equals 100 yen
Offering date:	January 10 to January 25, 2001
Payment date:	January 26, 2001
Maturity date:	January 26, 2004

Use of funds:	Operating loans
Lead underwriter:	Nomura Securities Co. Ltd.
Trustee:	Aozora Bank, Ltd. (lead) Sumitomo Trust & Banking Co. Ltd. Yasuda Trust and Banking Co., Ltd.
Rating:	Japan Credit Rating Agency (JCR) has rated the bonds A+ (A plus) and placed the bonds on Credit Monitor; Japan Rating and Investment Information, Inc. (R&I) has rated the bonds A- (A minus)

About Aiful Corporation

A pioneer since 1995 of unmanned loan machines, Aiful Corporation is one of Japan's top four consumer finance companies, providing services to 1.8 million customers through a network of over 1,000 branches and 18,000 cash dispensers. Drawing on an extensive database, the Company has proficiencies in credit risk assessment and market forecasting.