

### A "casual day" in practice

**Tokyo (August 29, 2003)** – Aozora Bank, Ltd. (Aozora Bank) today announced that it would start putting a "casual day" in practice.

Aozora Bank had established a casual-day period during the summer time from Monday, July 14, 2003 through Friday, August 29, 2003 and this had been applied to all of its employees including those in the marketing departments. In principle, they had worked wearing neither suits nor ties, but had worn light clothes that had been deemed appropriate to the "casual day" during this period.

It announced that it has decided to put this into practice throughout the year after setting the new criteria for the casual-day style considering its clients' comments as well as progress in efficiency of work at the Bank.

The rough criteria newly set for the casual-day style are as follows:

- (1) For those in the marketing departments, they are to wear, in principle, suits.  
However, the Bank approves of their wearing business-casual clothes, i.e., jackets or blazers with ties.
  
- (2) For those in indirect departments, the Bank approves of their wearing clothes that are deemed appropriate to this style as mentioned above, i.e., that they wear neither suits nor ties.

The Bank will ensure that its employees will wear moderate clothes observing the TPO in putting the casual day in practice. It will also continue to monitor whether or not their clothes are acceptable and review such criteria based on opinions voiced inside and outside of the Bank.

Aozora Bank would like to take this opportunity to inform its clients that it will continue to send the images out to them that it is the Bank that stays ahead of other competitors as well as make efforts so that it will serve its clients with the latest financial services that meet our clients' requirements.

