

Aozora Bank, Ltd.

Aozora Bank revised Long Term Prime Rate

Tokyo (September 8, 2005) – Aozora Bank, Ltd. (“Aozora Bank”) today announced that it changed Long Term Prime Rate as follows, in view of recent economic and financial conditions:

Long-Term Prime Rate

New Rate After Change	Before Change
1.55% per annum	1.60% per annum

* Effective date : On or after Friday, September 9, 2005