

December 5, 2007

Aozora Bank, Ltd.  
8304 (TSE 1<sup>st</sup> section)  
The Sumitomo Trust & Banking Co., Ltd.  
8403 (TSE 1<sup>st</sup> section・OSE 1<sup>st</sup> section)  
First Credit Corporation

## Business Alliance Agreement between Aozora Bank and First Credit Corporation

Tokyo, November 20, 2007 – Aozora Bank, Ltd. “Aozora Bank” and First Credit Corporation “First Credit” today concluded a business alliance agreement in the area of real estate collateralized lending and the provision of a variety of services, including the introduction of customers, in accordance with the November 20<sup>th</sup> comprehensive business alliance agreement between Aozora Bank Group and The Sumitomo Trust & Banking Group.

This alliance will combine Aozora’s long-established partnerships with regional financial institutions and real estate deal composition capabilities, based on its strong real estate business information network, with First Credit’s specialized real estate collateral loan risk management and arrangement capabilities. The collaboration will provide Aozora customers with a broader range of funding opportunities, ultimately aiming to expand real estate business for both groups.

### Overview of First Credit Corporation

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|-----------------------------|---|
| (1) Trade name              | First Credit Corporation  |
| (2) Location of head office | 6-2, Otemachi 2 chome, Chiyoda-ku, Tokyo                                    |
| (3) Area of business        | Real estate secured loan business, etc.                                     |
| (4) Capital                 | 13.5 billion yen (wholly owned by The Sumitomo Trust and Banking Co., Ltd.) |
| (5) Date of establishment   | December 8, 1982  |
| (6) Number of employees     | 264   |

Aozora Bank Group and The Sumitomo Trust & Banking Group restate their commitment to continuing discussions based on the basic agreement.

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