

NEWS RELEASE

<Aozora Bank's Kyoto Branch to relocate to Shijo Karasuma intersection area>

TOKYO February **, 2008 – Aozora Bank, Ltd. today announced the relocation of its Kyoto branch, scheduled to open on February 12th, to within three minutes walk of the Hankyu Kyoto Line Karasuma Station and the Kyoto City Subway Line Shijo Station, opposite the Kyoto Industry Hall. The positioning of the branch in the vicinity of this major intersection will allow the bank to attract a larger number of visitors than at its current location, as well as improving the level of convenience for existing customers.

Entering the branch from Shijo-dori, customers will be guided to the 2nd floor by elevator, where private booths provide a comfortable environment in which dedicated staff guide each customer through the diverse range of financial products and services, developing plans tailored to their individual asset management needs.

The new Kyoto branch is representative of Aozora's *wealth management consultation banking* approach, a retail strategy that has been developed to put a clear focus on customer needs, and is underpinned by the bank's extensive lineup of products and provision of expert advice.

- Current branch location

- Oike-Kado, Kawaramachi-dori,
Nakagyo-ku, Kyoto 604-8006

- New location

- Muromachi-Higashi Iru, Shijo-dori,
Shimogyo-ku, Kyoto 600-8009

- (Opposite the Kyoto Industry Hall, Shijo Karasuma Intersection West)*