

Aozora Bank, Ltd.

Aozora Bank revised Long Term Prime Rate

Tokyo (November 10, 2008) – 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
2.40% per annum	2.35% per annum

* Effective date: On or after Tuesday, November 11, 2008