

NEWS RELEASE

Aozora Bank Announces Response to Legislation for the Facilitation of Financing

Aozora Bank, Ltd. today announced its approach and the establishment of frameworks in response to the enforcement of the 'Act Concerning Temporary Measures to Facilitate Financing for SMEs, etc.'

The Bank has established 'Basic Policies for the Facilitation of Financing for SMEs, etc.', which stipulate the basic stance on the further facilitation of financing for its small and medium-sized corporate customers and individual housing loan customers. In addition, internal systems have been strengthened in order to take full advantage of the Bank's active and effective financial intermediary capabilities in the facilitation of funding.

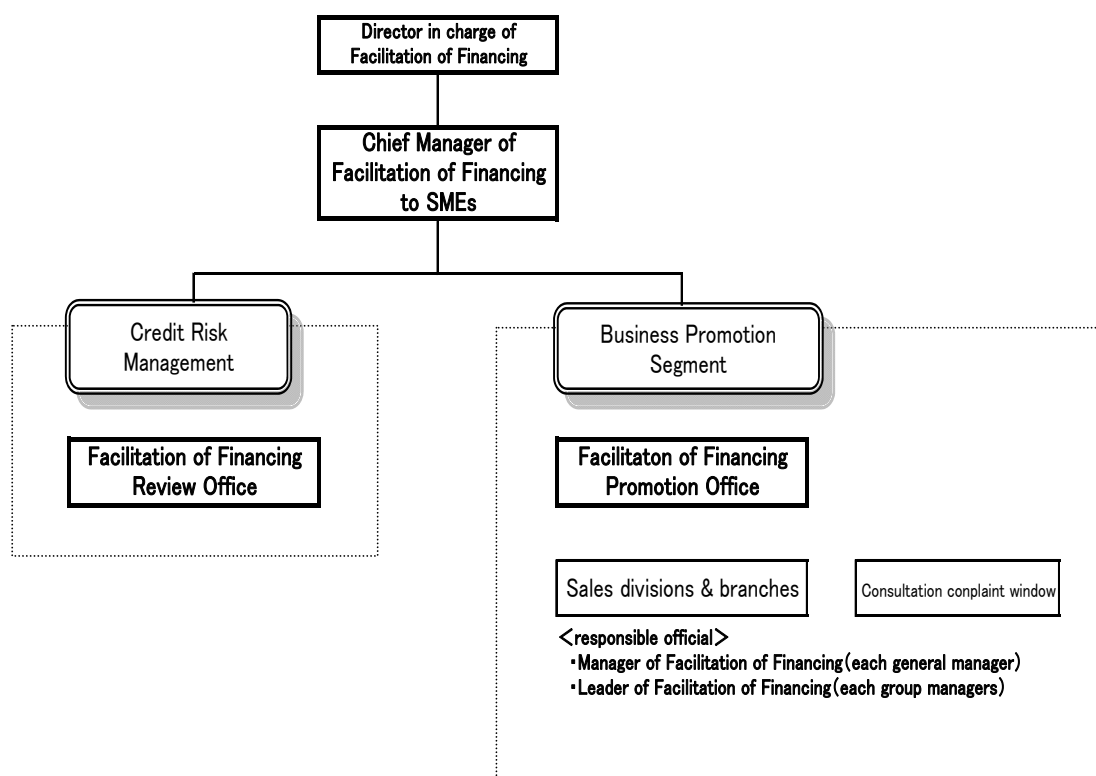
Through the introduction of these policies, Aozora Bank reasserts its commitment to respond more effectively to the needs of its customers through the provision of consultation and a range of other services.

"Basic Policies for Facilitation of Financing for SMEs, etc."

1. Facilitating financing to the customers is one of the critical responsibilities of a financial institution, and Aozora Bank makes foremost effort to respond as positively as possible to meet the customers' requests, in order to fulfill its social responsibility and public role.
2. Upon receiving request from the customers for a loan or revision of loan terms, the Bank conducts appropriate credit evaluation and examination of terms and conditions that are deemed to most accurately assess a particular business of a company or an individual, by deeply understanding the customer's actual business condition and characteristics of business.
3. The Bank ensures that an appropriate system is in place to provide advice and guidance on the customers' business management and to assist the customers' business improvement.
4. The Bank strives to improve its capability to appropriately assess business value of its customers. It also positively implements actions and measures to exert the broad range of the Bank's financial intermediary function.

5. The Bank pays keen attention to respond earnestly to the consultations and complaints of the customers, provides the customers with the information needed, and act quickly and properly to handle the matter.
6. Upon receiving requests from the customers concerning a new loan or revision of loan terms and conditions, the Bank strives to adequately handle the request seeking various ways including coordination with other financial institutions involved in the business of the customer.

【System for Facilitation of Financing】



1. Head Office Framework

- (1) Director in charge of Facilitation of Financing
(Responsibilities)

Awareness of the necessity for the facilitation of financing, and assumes overall responsibility for the establishment and enhancement of the framework for the management of Bank-wide operations for this purpose.

- (2) Chief Manager of Facilitation of Financing
(Responsibilities)

Leads the management of all aspects of the facilitation of financing.

(3) Facilitation of Financing Promotion Office

(Responsibilities)

Promotion of the Bank's marketing activities relating to the facilitation of financing.
This function is established within the Small and Medium Enterprise Solutions Division.

(4) Facilitation of Financing Review Office

(Responsibilities)

Ensures that credit review is conducted in the correct manner in order to facilitate the financing process.
This function is established within the Credit Review Division.

2. Sales Division and Branch Framework

The positions of 'Manager of Facilitation of Financing' and 'Leader of Facilitation of Financing' are established in each sales division and branch to ensure a swift and courteous response to customer consultations or inquiries.

3. Enhanced Consultation Service

Customer Service Offices that already form part of banking business groups respond to inquiries from customers relating to the facilitation of financing. Please feel free to direct your inquiries to the following personnel/offices:

【Consultation related to loans to small and medium-sized corporate customers】

Please contact the sales personnel in charge of your corporation.

【Inquiries related to loans to small and medium-sized corporate customers】

Please contact the Customer Service Office on:

Phone : 03-4520-1680

Hour : Weekdays 9:00~17:00 (excluding weekends and public holidays)

【Consultation for current housing loan customers】

Please contact the branch personnel in charge of your account.

Phone : 0120-109-250 (Toll-free)

03-3354-6001

Hour : Weekdays 9:00~17:00 (excluding weekends and public holidays)

【Inquiries from current housing loan customers】

Please contact the Customer Service Office on:

Phone : 03-4520-3500

Hour : Weekdays 9:00~17:00 (excluding weekends and public holidays)

End