NEWS RELEASE

Aozora Bank revised Long Term Prime Rate

Tokyo (February 9, 2016) – 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

1.00% per annum 1.10% per annum

* Effective date: On or after Wednesday, February 10, 2016