

NEWS RELEASE

Aozora Bank revised Long Term Prime Rate

Tokyo (July 7, 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
0.90% per annum	0.95% per annum

* Effective date: On or after Friday, July 8, 2016