

NEWS RELEASE

Aozora Bank revised Long Term Prime Rate

Tokyo (August 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
0.95% per annum	0.90% per annum

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