

NEWS RELEASE

Aozora Announces Changes to ATM Service

Aozora Bank, Ltd. (President and CEO: Shinsuke Baba; Head Office: Tokyo) ('Aozora' or 'the Bank') announced changes to its ATM services in response to the gradual replacement of its existing ATM network with ATMs operated by Japan Post Bank Co., Ltd. (President and Representative Executive Officer: Norito Ikeda) ('Japan Post Bank').

The change will enable Aozora to expand its ATM service through an increased number of usable ATMs and extended operating hours.

Aozora places high importance on improving convenience for our customers and we appreciate the continued business of our customers and investors.

1. ATM operating hours

The following ATM operating hours will be effective as of August 27th, 2018.

Prior to August 27, 2018	After August 27, 2018
<p>1. Affiliated ATM operating hours Weekdays: 8:45~19:00 Weekends, Holidays: 9:00~17:00</p>	<p>1. Affiliated ATM operating hours Weekdays, Weekends, Holidays: 8:00~21:00</p>
<p>2. Aozora Branch ATM operating hours</p> <p>i. Sapporo, Shinjuku, Ikebukuro, Chiba, Nagoya Branches Weekdays: 8:45~19:00 Weekends, Holidays: 9:00~17:00</p> <p>ii. All other branches Weekdays: 9:00~17:00</p>	<p>2. Aozora Branch ATM (including Japan Post Bank ATMs) operating hours</p> <p>i. All Branches Weekdays: 9:00~17:00</p> <p>ATM operations at the Sapporo, Shinjuku, Ikebukuro, Chiba, and Nagoya branches will be suspended outside of branch operating hours (8:45~9:00, 17:00-19:00), weekends, and holidays. Please use affiliated ATMs at other locations.</p>

2. Affiliation with Seven Bank ATMs

Starting August 27, 2018, Aozora ATM cards will be accepted at Seven Bank Ltd. (President and Representative Director: Kensuke Futagoishi) ('Seven Bank') ATMs.

Seven Bank ATM services

Transactions available at Seven Bank ATMs	Ordinary deposits/withdrawals, balance inquiries, Aozora ATM card PIN number change
Seven ATM operating hours and service fees	Ordinary deposits, balance inquiries/ Free Aozora ATM card PIN number change/ Free Ordinary withdrawals: Weekdays 8:00~18:00: 108 yen per withdrawal Weekdays 18:00~21:00 and Weekends, Holidays: 8:00~21:00: 216 yen per withdrawal (Service fees will be applied at the time of withdrawal)

(Reference) Affiliated ATMs that accept Aozora ATM cards (From Monday, August 27, 2018)

Affiliated ATM*	Transaction	Hours	Service Fee
Japan Post Bank ATM	Ordinary deposits/withdrawals, balance inquiries	365 days/year 8:00~21:00	All transactions are free
Seven Bank ATM	Ordinary deposits/withdrawals, balance inquiries, PIN number change		Ordinary deposits, balance inquiries/ Free Aozora ATM card PIN number change/ Free Ordinary withdrawals: Weekdays 8:00~18:00: 108 yen per withdrawal Weekdays 18:00~21:00 and Weekends, Holidays: 8:00~21:00: 216 yen per withdrawal (Service fees will be applied at the time of withdrawal)
City Bank ATM Shoko Chukin ATM Trust Bank ATM E-Net ATM	Ordinary withdrawals balance inquiries		Service fees set by the affiliated financial institutions may be applied.

*Operating hours and limits for individual transactions may vary between affiliated ATMs.

3. Important Notice

Once ATMs in our branch locations have been replaced with Japan Post Bank ATMs, automatic bankbook updates and the ability to change ATM card pin codes will no longer be available. For bank book updates, please visit a teller window. For PIN code changes, please use a Seven Bank ATM or Aozora's telephone banking service. We apologize for any inconvenience caused by this change.

Customer inquiries: 0120-250-399 (toll-free) 9:00~19:00 (excluding weekends and holidays)

Media inquiries: Atsuhiko Goto, Business Strategy Division 03-6752-1217