

NEWS RELEASE

Aozora Announces Changes to Branch and Call Center Operating Hours

Tokyo September 3, 2018 — Aozora Bank, Ltd. (President and CEO: Shinsuke Baba; Head Office: Tokyo) ('Aozora' or 'the Bank') today announced changes to both its branch and call center operating hours as of February 1, 2019. These new operating hours are intended to provide a higher level of convenience to Aozora's customers.

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

1. Branch operating hours

The following operating hours will be effective as of February 1, 2019 for all branches (excluding the Kansai Branch).

Prior to January 31, 2019	After February 1, 2019*
Weekdays Banking services: 9:00~15:00 Consultation services: 9:00~17:00	Weekdays Banking services: 9:00~15:00 Consultation services: 9:00~20:00

* In-person and phone consultations after 15:00 are by appointment only. Please contact your sales representative to schedule an appointment ahead of time.

2. Call center operating hours

The following operating hours will be effective as of February 1, 2019.

Prior to January 31, 2019	After February 1, 2019*
Weekdays: 9:00~19:00 Weekends, Holidays: N/A	Weekdays: 9:00~21:00 Weekends, Holidays: 9:00~18:00 (excluding January 1 ~ January 3)

* Services available after 19:00 on weekdays and all hours on weekends and holidays are limited to product inquiries. Further details will be made available on our website.

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