

# ***NEWS RELEASE***

## **Aozora Announces Agreement between Aozora Loan Services and Kiraboshi Bank regarding Utilization of Business Recovery Fund**

Tokyo November 5, 2018 – Aozora Bank, Ltd. (President and CEO: Shinsuke Baba; Head Office: Tokyo) ('Aozora' or 'the Bank') today announced the execution of a memorandum of understanding between the Bank's subsidiary, Aozora Loan Services Co., Ltd. (President: Takeo Saito; Head Office: Tokyo), and Kiraboshi Bank, Ltd. (President: Hisanobu Watanabe, Head Office: Tokyo) a subsidiary of the Tokyo Kiraboshi Financial Group, Inc. (President: Keizo Ajioka; Head Office: Tokyo) regarding the latter's use of the SME Partner Fund.

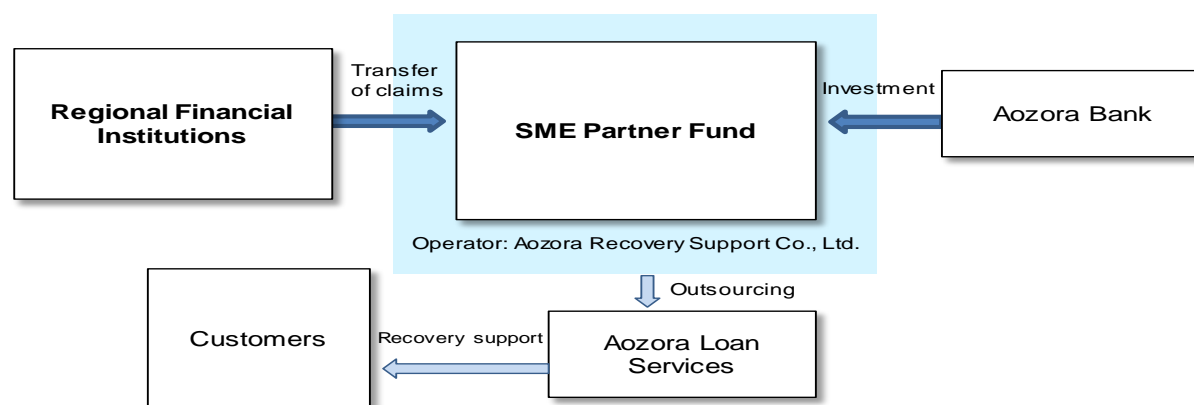
The SME Partner Fund is a business recovery fund established by the Aozora Bank Group for the purpose of supporting the business recovery and business succession needs of SMEs and other customers of regional financial institutions. The fund may be utilized by all regional financial institutions throughout Japan, and leverages the extensive expertise and network of the Aozora Bank Group.

Going forward, the Aozora Bank Group will continue to collaborate with regional financial institutions in the operation of business recovery funds. We also remain committed to offering solutions responding to the management challenges of SMEs and other customers of regional financial institutions, as well as contributing to regional revitalization, and the reinvigoration of regional economies and industries.

### **【Overview of Fund】**

Fund name	SME Partner Fund
Types of claims	Loans to SMEs held by regional financial institutions throughout Japan
Established	July 2016
Operator	Aozora Recovery Support Co., Ltd. (Aozora Bank subsidiary)
Outsourcee	Aozora Loan Services Co., Ltd. (Aozora Bank subsidiary)

### **【Overview of Scheme】**



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