

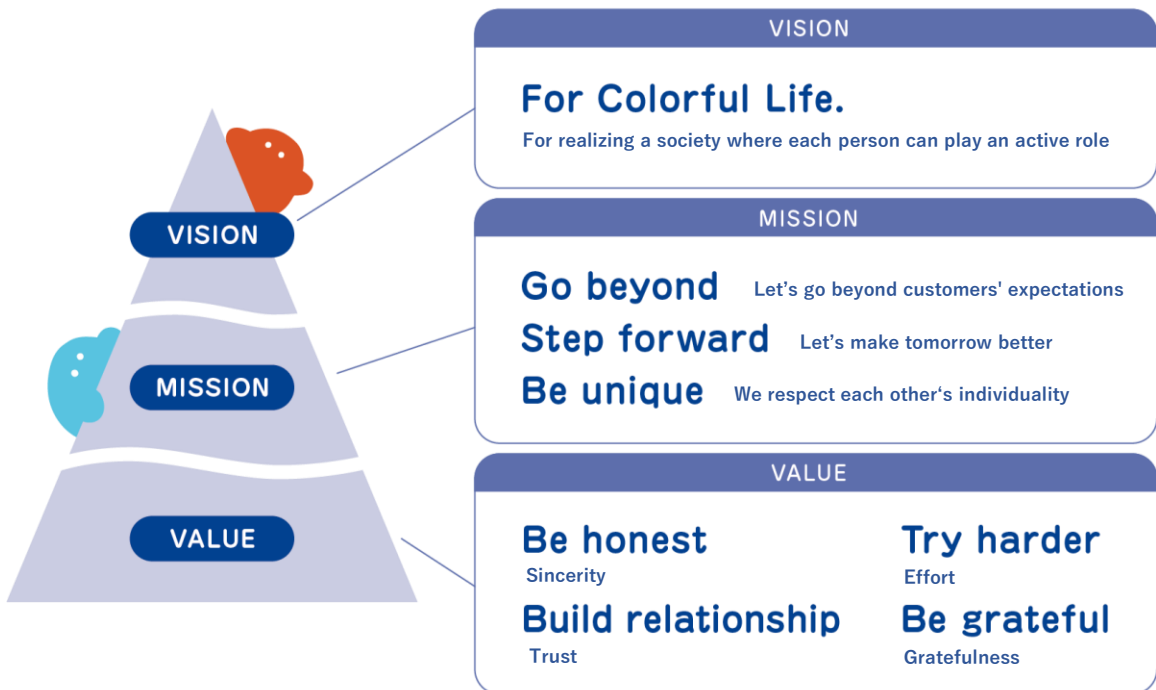
AIFUL
Corporate Brochure



‘Earn the trust of society through corporate activity based in integrity’

The AIFUL Group has upheld the corporate philosophy: “Earn the trust of society through corporate activity based in integrity” as an unalterable underlying philosophy, and in April 2021, restructured our philosophy system and defined our VISION, MISSION, and VALUE.

VISION / MISSION / VALUE



For Colorful Life.

For realizing a society where each person can play an active role

Your originality in your daily life and work. AIFUL hopes to brighten our society further with the characteristics of individuals. So that all kinds of people can envision a future in which they will be able to be themselves, we value individuality.



We aim to grow as an “IT-based financial group” by reforming our organization and systems according to the changes in the business environment and utilizing digital technologies.

We are committed to contributing to economy and society by supporting our customers’ sound consumption and business activities under the corporate philosophy: “Earn the trust of society through corporate activity based in integrity,” and aim to “grow as an IT-based financial group by reforming our organization and systems according to the changes in the business environment and utilizing digital technologies.

For this, we are strengthening the hiring and training of personnel with expertise in the three areas of digital promotion, data analysis, and design. By promoting in-house production in each field, we aim to “improve customer convenience and visibility,” “reduce costs,” and “increase response speed”.

In order to realize our vision, we adopted a management strategy that emphasizes a balance between “Profitability,” and “Growth Potential.

In terms of “profitability,” we are striving to reduce costs by accumulating excellent assets, attracting customers effectively and efficiently, and introducing BPR and

RPA, and are targeting ROA of over 2% and ROE of over 15% as indicators.

In terms of “growth potential,” we are targeting “10% annual growth in operating assets” by aggressively developing the guarantee business and overseas business, which are expected to grow in the future.

In the business environment surrounding our group, we continue to face several challenges that require close attention, such as the economic slowdown caused by the spread of the COVID-19, soaring energy prices due to the Ukraine issue, and rising interest rates worldwide. However, we will continue to aim “to improve profitability and efficiency” and “achieve high growth rates” by capturing the demand for funds accompanying the recovery of economic activity, while further enhancing “reliability” by securing stable earnings.

We will continue to do our utmost to meet the expectations of all stakeholders.

June 2023
Mitsuhide Fukuda
President and CEO



1. High degree of flexibility and speedy decision-making



2. A wide variety of products and services



3. Credit and screening capabilities that have been nurtured for many years

1. High degree of flexibility and speedy decision-making

The AIFUL Group strives to diversify its business portfolio in Japan and abroad by utilizing its prompt decision making capabilities unique to a company independent of business groups.

Prompt decision making

The Group has been making decisions and executing operations in a prompt manner since the introduction of the executive officer system in June 2007. One of the great strengths of AIFUL, an independent non-bank company, is being able to make decisions flexibly and promptly in the rapidly changing times.

Diversification of the business portfolio

To provide products and services tailored to the needs of customers, the AIFUL Group mainly engages in the loan business for customers and small businesses, the credit card business, credit guarantee business for

financial institutions, and overseas operations in Asia.

AG MEDICAL CORPORATION launched a financial services specializing in the healthcare industry on July 2021, AG Smile Leaseback Corporation started leaseback business on April 2022.

Furthermore, in January 2023, FPC Co., Ltd., which engages in small amount short-term insurance business, and in March 2023, Seven Seas Co., Ltd., which provides system engineering services, joined the our group. We aim to create businesses that meet all customer needs through business diversification.

AIFUL Group's Business

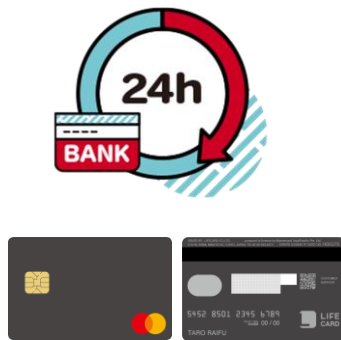
Loan/Credit Guarantee 	Small Business Loan AG BusinessSupport AG Medical	Credit/Credit Guarantee LIFE CARD AG Guarantee	BNPL AG MiraiBarai	Social Lending AG CrowdFunding
Venture Capital AG Capital	Debt Collection AG LoanServices	Restructuring AG Partners	Leaseback AG SmileLeaseback	Warehousing AG StockCenter
Rent Guarantee ANSHIN	Small Amount Short-Term Insurance FPC	System engineering service Seven Seas	Overseas AIRA & AIFUL REKSA FINANCE	

2. A wide variety of products and services

To achieve the aims of its customer first policy, the AIFUL Group creates new products as each employee of the Group always listens sincerely to feedback from customers and thinks about products and services they need.

The AIFUL Group develops products with free ideas and creativity, with each and every employee working seriously with customers. We aim to realize a customer-first principle with a wealth of products and services, including smartphone apps that pursue convenience for

customers using cash advances, 24/7 immediate transfer services that allow customers to transfer money anytime and anywhere, and a variety of affiliated credit cards and V-preca that meet diverse needs.



3. Credit and screening capabilities that have been nurtured for many years

The credit and screening capabilities of the AIFUL Group are based on its “scoring system,” in which credits are judged based on statistical data, and the know-how the Group has developed over a long period.

Scoring system

The scoring system is a system in which credits can be provided to customers promptly and uniformly by using the large amount of credit information that the Group has collected over the past years. The system was developed over a long period of time, and is used for all of the AIFUL Group’s operations, including credit screening, the establishment of limit amounts and interest rates in the loan business, as well as the guarantee business and the credit card business.

Expertise of decision makers

The Group makes the utmost efforts to meet the needs of customers. When extending credit under the customer first policy, decisions must be made by accurately assessing the actual situation, looking into personal circumstances, characteristics and taking into

account all kinds of information, to ensure that facilities can be used easily and comfortably. AIFUL Group continuously provide ongoing training to our decision makers as credit professionals to ensure that we meet our customers' needs to the fullest extent.





Loan Business

The AIFUL Group provides unsecured loans and small business loans tailored to the needs of customers by applying the know-how it has developed over the years

Unsecured loans

In unsecured loans, the AIFUL Group responds to needs of customers through the “4S” approach, in addition to developing creative products, which is the Group’s strength. The four Ss are “Speed (prompt and convenient),” responding to the urgent needs of customers, “Simple (simple and convenient),” offering simple application procedures and transactions, “Secret (maintaining confidentiality),” observing the privacy of customers, and “Safe (safety and reliability),” providing counseling when customers receive or return loans.

Small business loans

Applying the credit know-how that it has developed over the years, the AIFUL Group responds to the funding needs of individuals and business operators through a diverse range of products, and clear and prompt credit offering. The product lineup includes AIFUL’s “business support plan,” in which either secured or unsecured loans can be extended, and AG MEDICAL’s “Secured Medical Loan,” a product that responds to the needs of medical institutions, dispensing pharmacies and nursing business managers.



Smartphone App



WEB



Unmanned shop



Affiliated ATMs



Transfer

The AIFUL Group provides a variety of channels tailored to the needs of customers.

Credit Card Business

Under the “Be Unique” concept of LIFECARD, the AIFUL Group responds to the needs of customers by boldly taking on challenges based on its original creative capabilities without being contained in the existing frames, and providing independent and unique products and services.

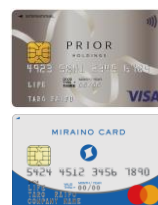
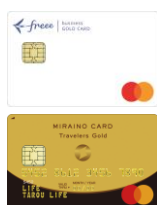
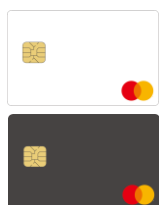
Credit card business

LIFECARD-which is issued under a license agreement with Mastercard, Visa and JCB-can be used at member shops not only in Japan, but also overseas. With LIFECARD, the AIFUL Group provides reliable, convenient, and unique services.

We are responding to the needs and lifestyles of our customers by actively working on new services and added value, such as responding to Apple Pay, Google Pay, forming tie-ups with artists, and forming card alliances with cloud accounting entities, university hospitals, and banks.

Prepaid card business

LIFECARD began selling V-preca for the first time in Japan in 2011. V-preca is an online-designated Visa prepaid card that can be used just like a credit card at online Visa membership shops. No personal identification or examination is required for V-preca, and it can be used for a wide range of purposes. In addition to private customers who mainly use it for online shopping and games, V-preca is used by business operators for campaigns and incentives. As of the end of March 2023, a total of over 19.4 million V-preca cards have been sold since the initial release in 2011.

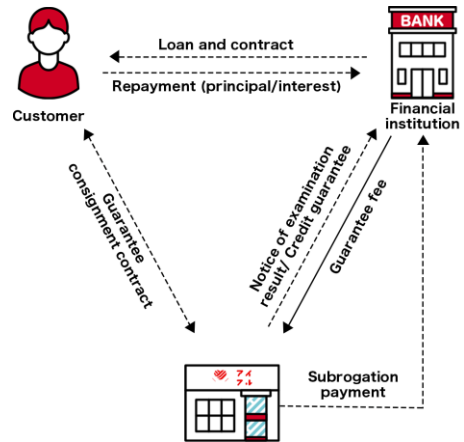


Guarantee Business

The AIFUL Group runs a guarantee business with financial institutions in unsecured loans for individuals and small business loans for companies and small business operators. Its two brands for this business are the AIFUL and LIFECARD brands.

◇ Guarantee business for individuals and small business operators

The AIFUL Group has established a business model in partnership with financial institutions in the guarantee business. This model helps to integrate the brand power and the level of familiarity each financial institution enjoys in its respective region, and combine these with the credit technologies that the AIFUL Group possesses in the retail sector. The credit guarantee business has a high “Security - reliability” “Profitability” and “Growth” which is one of the field that the Group will focus. AIFUL Group is striving to expand the credit guarantee tie - ups mainly in credit guarantee for small businesses by applying the know-how that it has developed over the years. As of the end of March 2023 , the AIFUL Group has established partnerships with 149 financial institutions (105 banks



for the individuals and 105 banks for companies and business operators) for the AIFUL brand, and 158 (158 banks for the individuals and 39 banks for companies and business operators) for the LIFECARD brand.

Overseas Business

The AIFUL Group manages its financial business in Thailand and Indonesia by applying the know-how that it has developed over the years in Japan.

AIRA & AIFUL Public Company Limited (the Kingdom of Thailand)

The AIFUL Group established a joint venture, AIRA & AIFUL Public Company Limited (A&A), with AIRA Capital, an overseas subsidiary in the Kingdom of Thailand, in December 2014. This company started a consumer finance business in September 2015, using the A Money brand. Since the commencement of operation, the loans outstanding has steadily increased, and as of December 2021, the loans outstanding is 23.4 billion yen and the number of branches is 46.



REKSA FINANCE (the Republic of Indonesia)

REKSA FINANCE manages the used cars loan business in Indonesia. The AIFUL Group obtained shares of it and participated in the management in May 2017. REKSA FINANCE is working to expand its business assets.



Network

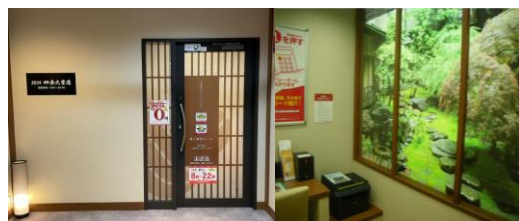
Branches

AIFUL manages a 817 unmanned branches nationwide(as of March 31, 2023).

From April 2019, we began selling corporate products within the AIFUL Group as a corporate sales organization. We aim to achieve further business expansion by promoting LIFECARD's merchant enrollment, corporate card sales, and AD MEDICAL's medical fee secured loans, among other products from our group, in a flexible and efficient manner. As of the end of March 2023, there are 23 sales branches.

AIFUL and partnership ATMs

The AIFUL Group strives to ensure the convenience of customers by making ATMs available to customers. There are 249 AIFUL ATMs, and as many as 99,983 partnership ATMs (as of March 31, 2023). AIFUL ATMs also provide services to customers of LIFECARD and AG BUSINESS SUPPORT, enabling them to fully enjoy the merits of the AIFUL Group.



The Shijo Omiya Branch.
Features an interior decoration style reminiscent of a Kyomachiya or a traditional Kyoto town house.

Temairazu



Unlike the existing automatic contract machine, customers are not required to operate machines

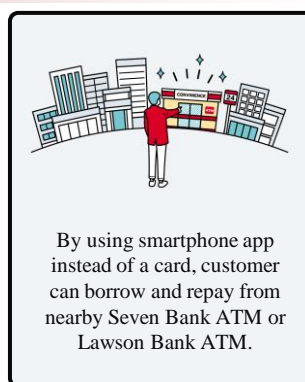
when using Temairazu (simple and quick), an unmanned contract telephone box. They process the necessary procedures directly with operators through the telephones that are installed in the box, shortening the entire contract process from application to actually entering the contract. In this sense, the box serves as a contract room that meets the needs of customers, including those who are busy and have no time to go through lengthy procedures. The AIFUL Group has established these boxes at 856 places nationwide (as of March 31, 2023).



Smartphone Application

AIFUL renewed its smartphone application in May 2018, as we see it as our important point of contact with customers.

To further increase customer convenience, the application allows complete on-line operation from application to contract, logging-in with biometric authentication for safety, and card less withdrawal and deposit transactions at Seven Bank and LAWSON Bank ATMs throughout Japan, as well as real-time checking of current loan status.



24/7 Loan service

In December 2020, we have revamped our loan services to allow borrowers to borrow via wire transfer, enabling immediate borrowing 24 hours a day, 365 days a year.

We aim to make it more convenient for customers to use our service by making it possible to immediately borrow money “anytime,” regardless of night, weekend or holidays, and “anywhere.”



Contact Center

The Contact Center in Kusatsu City, Shiga Prefecture has established a sales system that integrates customer service and administrative operations, including reception at Temairazu, accepting web applications, responding to various inquiries, providing various product guidance, and providing payment guidance.

In addition, we have introduced communication tools such as CTI, a telecom system that integrates telephones and computers, Chatbot, a chatbot messaging service that allows users to switch from automated chat responses to attended operators, and Robot Call, a service that links IVR, an automated voice guidance service. We attentively and efficiently deal with inquiries from our customers throughout the country.

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Storing Customer Feedback in the Database

The AIFUL Group collects opinions and requests from our customers as “customers’ voices” and saves them in a database. This is used to improve our customer service and to develop highly convenient products that can meet the financial needs of customers.



TV Commercial

The AIFUL Group broadcasts TV commercial messages featuring Mao Daichi, a popular actress, with a catch copy “Ai Ga Ichiban (Love(AI=AIFUL) is the best)” aiming to earn the “integrity” “reliability” and “trust” of customers.





The AIFUL Group promotes ESG (Environment, Social, and Governance) initiatives, and our mission is to meet the expectations of the society that supports us, our employees, business partners, and shareholders and to contribute to society through all of our business activities.

Environment



Management of energy consumption

As one of the AIFUL Group's initiatives to address environmental issues, we are striving to reduce energy consumption and manage the amount of energy used.

Resource saving such as web-based credit card statements

We are promoting paperless and environmentally friendly services by making credit card statements available on the Internet.

Endorsement of COOL CHOICE

The AIFUL Group endorses COOL CHOICE, a national campaign promoted by the Ministry of the Environment to prevent global warming.

■ Implementation of Cool Biz Warm Biz

Use of LEDs at the entire Kusatsu Center Centralized management of elevator thinning and air conditioner operating hours

Social

Sponsorship of Hackathons

In order to deepen "coexistence with society and local communities" through human resource support and collaborative activities in various specialized fields, we have begun sponsoring hackathons (aihack) in March 2019.

The "ai" of "aihack" has two meanings: "show interest = love" for students who will lead the future and human resources in various specialized fields, and "AI" that reminds of technology.

In addition to students in Japan, AIRA&AIFUL, a company that operates a loan business in Thailand, also holds hackathons for students at Chulalongkorn University. This effort underscores our commitment to contributing not only to local communities domestically, but also internationally through our overseas presence.

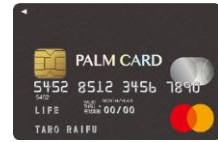


Social Contribution Through Credit Cards

LIFECARD issues social-contribution cards, and donates part of revenues to affiliated groups and NPOs.

In the point program, we establish a charity course, to enable members to donate by using their points.

Also, in cooperation with the Musashi-koyama shopping street "PALM," we issue cards with the prepaid feature. By doing so, we aim to improve the convenience of the shopping street for customers and revitalize local economies.



Establishment of Social Finance Framework

Based on our corporate philosophy, the AIFUL Group is committed to developing products based on the concept of financial inclusion and contributing to the development of domestic industry by supporting companies that dare to dream and take on new challenges. At the same time, we are working to contribute to society by providing business support for the healthcare and welfare sectors in Japan, which are facing major social issues due to the aging of the population, and by providing access to financial services in emerging countries with underdeveloped financial infrastructures.

To enhance these efforts, we have pioneered the industry's first 'Social Finance Framework' in March 2023.

Governance

Risk Management Committee

Chaired by the President and Representative Director, this committee is composed of all directors. The committee regularly receives risk status reports to identify risks, constantly reviews the risk management system, and reports to directors with the purpose of preventing risks and controlling losses in times of crisis through the establishment of an appropriate risk management system. In principle, these meetings are held on a quarterly basis and extraordinary meetings are held as necessary.

Whistleblower Hotline

In accordance with the Whistleblower Protection Act and other laws and regulations, we have established internal reporting system regulations and established a whistleblower hotline for persons working at corporations, corporations, or organizations that maintain a business relationship with the AIFUL Group.

Compliance and Corporate Governance

For the AIFUL Group, compliance means to meet the expectations of all stakeholders, not just to comply with laws and regulations. Our important goal of corporate governance is “to be a company that is trusted by stakeholders and society, and achieves corporate management with transparency, impartiality and efficiency.”

Establishment of a Compliance Scheme

AIFUL established a Compliance Committee with external members, including a lawyer. The Committee holds regular meetings to formulate and manage compliance programs, review and discuss various measures for improvement of internal management schemes, collect information, carry out preventive measures, and make decisions on employee education.

Establishment of a Group Compliance Scheme

The AIFUL Group Compliance Committee was formed with the aim of sharing a unified corporate ethic and establishing a compliance scheme throughout the Group.



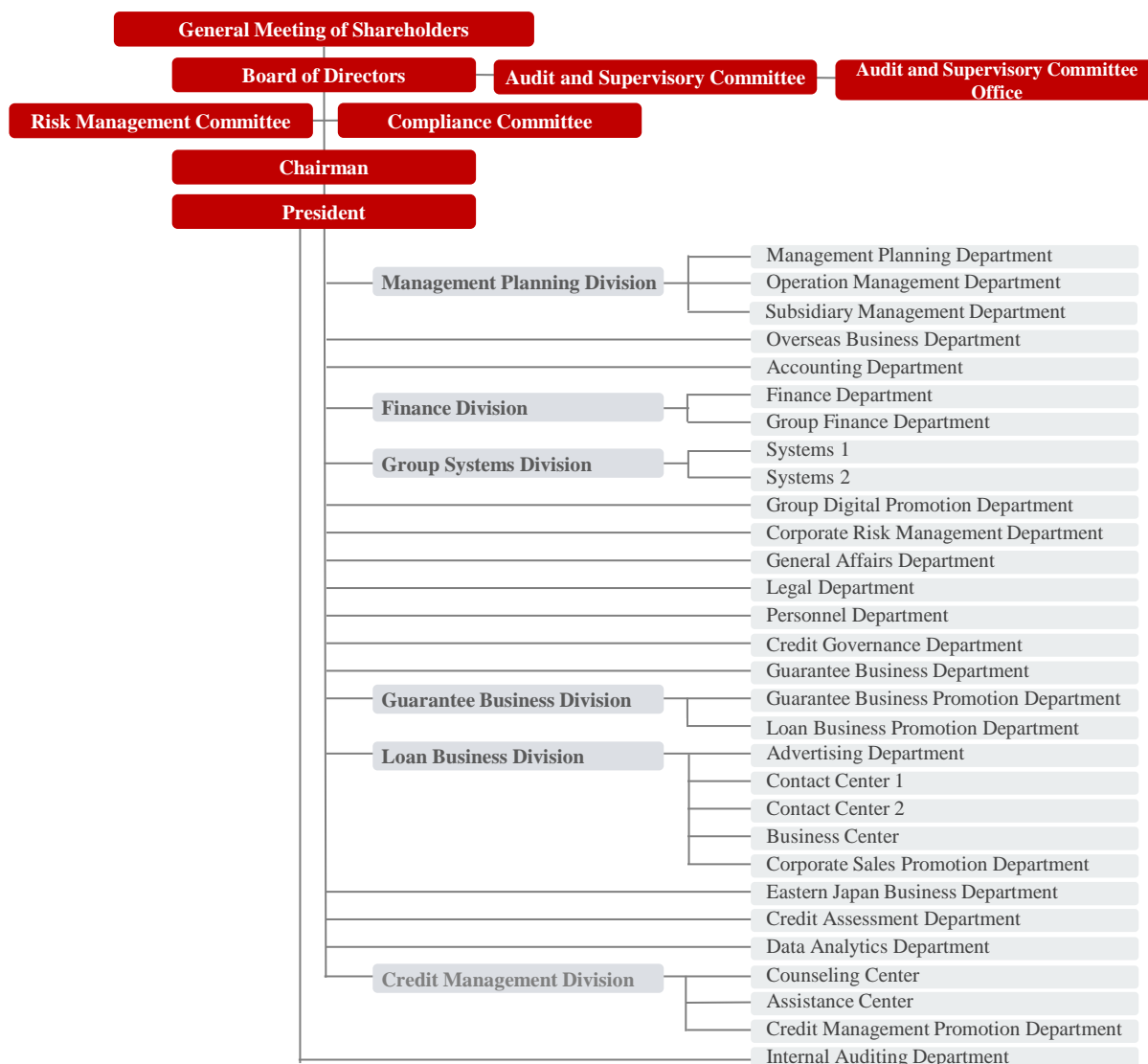
Corporate Overview

(as of March 31, 2023)

Company Name	AIFUL CORPORATION	
Head Office	381-1 Takasago-cho, Gojo-Agaru, Karasuma-Dori, Shimogyo-ku, Kyoto, Japan	
Date of Establishment	April 1967	
Paid-in Capital	94.0 billion yen	
President	Mitsuhide Fukuda, President & CEO	
Business Outline	Loan Business (unsecured, small business), Guarantee Business	
Stock Listing	Listed on October 1998 Prime Market of the Tokyo Stock Exchange (securities code: 8515)	
Fiscal Year	April 1 to March 31	
Loan Balance	(non-consolidated)	502.8 billion yen
	(consolidated)	648.7 billion yen
Number of Employees	(non-consolidated)	1,059
	(consolidated)	2,180

Organization Chart

(as of April 1, 2023)



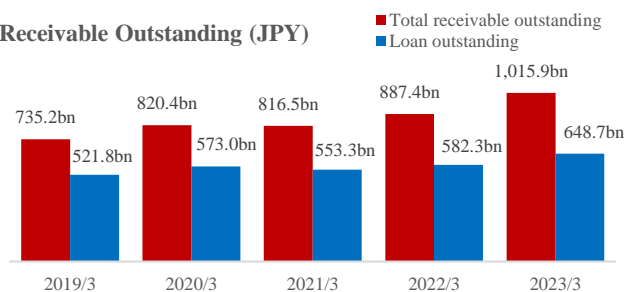
Introduction of the AIFUL Group

1967 Apr	Yoshitaka Fukuda, AIFUL CORPORATION's current chairman, establishes a sole proprietorship as a consumer finance company.
1978 Feb	Marutaka, Inc. (currently AIFUL CORPORATION) is established and commences operations in three shops in Kyushu and one shop in Kyoto City.
1982 May	Marutaka, Inc. absorbs three affiliates. At the same time, its corporate name is changed to AIFUL CORPORATION.
1985 Mar	Introduced first Scoring System (automated credit check system).
1994 Nov	Opened Heartful Center (now Contact Center) .
1995 Mar	Ojido-san, an automatic contract machine, is installed at the Kanda Kitaguchi Branch and Ikebukuro Nishiguchi Branch.
2000 Mar	Listed on the First Section of the Tokyo Stock Exchange.
2001 Jan	Established small business finance company BUSINEXT CORPORATION (currently AIFUL BUSINESS FINANCE CORPORATION)
Mar	LIFE Co., Ltd. becomes a wholly owned subsidiary.
Nov	Established servicer company AsTry Loan Services Corporation (currently AG Partners Corporation).
2004 Mar	Converted KOKUSAI Capital Co., Ltd. (currently AG Capital Co.,Ltd) into 100% subsidiary .
2011 Jul	The Group is reorganized.
2014 Jan	LIFE GUARANTEE CO.,LTD (AG GUARANTEE CO., LTD.) commences installment guarantee business.
Dec	AIRA & AIFUL Public Company Limited, a joint venture, is established with AIRA Capital, an overseas subsidiary in Thailand.
2017 May	Acquired 40% of shares of REKSA FINANCE, which manages the used cars loan business in Indonesia.
2020 Jun	Established AG Miraibarai Co.,Ltd, which manages the Postpay settlement business.
2021 Apr	Restructured the philosophy established in 2007 and designed it to "VISION/MISSION/VALUE
Jul	AG Medical Finance Co., Ltd., commences the medical fee-type secured loan business
Sep	AG Crowdfunding Co.,Ltd. commences social lending (peer-to-peer lending) business
2022 Apr	Established AG Smile Leaseback Corporation, which manages the Leaseback business
	Shifted to 'Prime Market' of the Tokyo Stock Exchange
Jul	Renewal of Group Visual Identity/ Announcement of New "Art Symbol" and "Corporate Name Logo"
2023 Jan	Acquired shares of FPC Co., Ltd., which manages the small amount short-term insurance business, and became member of the AIFUL Group
Feb	AIFUL BUSINESS FINANCE CORPORATION changed its corporate name to AG BUSINESS SUPPORT CORPORATION
	Renewal of LIFECARD's Visual Identity/ Announcement of New "Art Symbol" and "Corporate Name Logo"
	Started advertng campaign (TV commercials) for the first time in 16 years at LIFECARD
Mar	Acquired shares of Seven Seas Co., Ltd., which manages the system engineering service, and became member of the AIFUL Group
	Balance of consolidated total receivable exceeded one trillion yen for the first time in 12 years

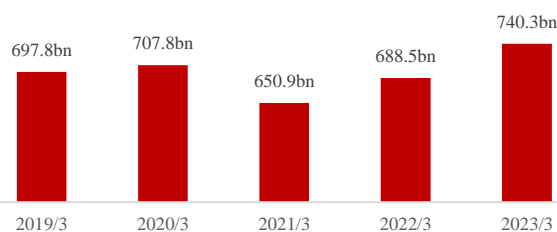
Financial Highlights (consolidated basis)

(as of March 31, 2023)

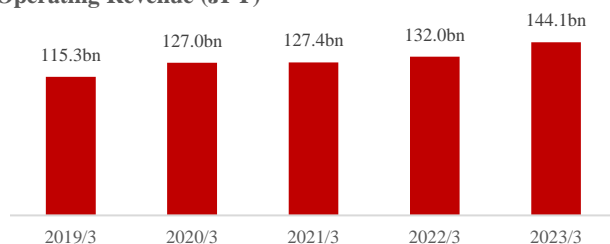
Receivable Outstanding (JPY)



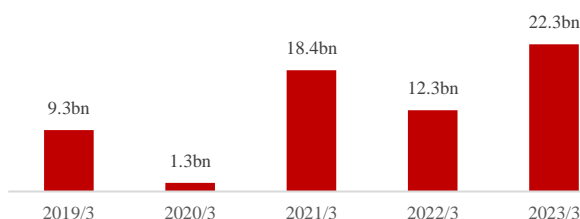
Credit Card Purchase Result (JPY)



Operating Revenue (JPY)



Net Profit (JPY)





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