

January 5, 2026

Notice of Fund Procurement Implementation through Social Loan

AIFUL CORPORATION (President and CEO: Mitsuhide Fukuda; hereinafter, “the Company”) will raise funds through social loans from Daishi Hokuetsu Bank, Ltd. as described below. Going forward, the Company will diversify its fund procurement methods, including indirect financing through borrowing from financial institutions and direct financing through issuance of bonds, while contributing to the realization of a society that can provide access to financial services for everyone.

1.Outline of Social Loan

Implementation Date	January 5, 2026
Lender	Daishi Hokuetsu Bank, Ltd.
Borrowing Amount	1 billion yen
Borrowing Period	3 years
Use of funds procured	Eligible social projects as defined in the Social Finance Framework
Others	Social loans based on the social finance framework, which has obtained "Social 1(F)" from Japan Credit Rating Agency, Ltd. (JCR)

【Overview of Qualified Social Projects】

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Support for Small and Medium Enterprise **AG BusinessSupport** **AG Capital**

Support for business funding for SMEs in need of funds for business growth and continuity

3 GOOD HEALTH AND WELL-BEING

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Support for medical and nursing care facilities **AG Medical**

Support for business funds for hospitals and nursing care facilities

8 DECENT WORK AND ECONOMIC GROWTH

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

10 REDUCED INEQUALITIES

Provision of financial services to individuals in emerging countries

Improvement of financial literacy by providing individuals with access to financial services in emerging economies with immature financial services

2. Third-party assessment of the Social Finance Framework and Framework eligibility

AIFUL has established a Social Finance Framework in accordance with the International Capital Markets Association (ICMA) Social Bond Principles 2021, the Loan Market Association (LMA) Social Loan Principles 2023, and the FSA's Social Bond Guidelines 2021. The Company has received the highest rating of "Social 1 (F)" in the "JCR Social Finance Framework Evaluation" by Japan Credit Rating Agency, Ltd.

For more information on the Social Finance Framework and JCR's evaluation on the Social Finance Framework, please refer to the following website.

ESG Finance Information

https://www.aiful.co.jp/group/en/sustainability/esg_finance/

3. Reference

March 22, 2023 Notice Regarding Formulation of Social Finance Framework

https://www.aiful.co.jp/group/ir/pdf/nre20230322_1.pdf