



(Translation for reference only)

August 8, 2025

Consolidated Financial Results for the First Quarter of Fiscal Year 2025

For the Three Months Ended June 30, 2025

(Under Japanese GAAP)

Company name: AIFUL CORPORATION
 Stock Listing: Tokyo Stock Exchange
 Stock Code: 8515
 URL: <https://www.aiful.co.jp>
 Representative: Mitsuhide Fukuda, President and Chief Executive Officer
 For inquiry: Ikumi Abe, General Manager of Operation Management Department TEL (03) 4503 – 6050
 Scheduled date of commencement of dividend payments: —
 Supplementary materials for financial results: Yes
 Earnings release conference: Yes

I. Consolidated Financial Results for the First Quarter of Fiscal Year 2025

(April 1, 2025 – June 30, 2025)

(Amounts less than one million yen have been rounded down)

1. Consolidated Operating Results

(Millions of yen, Percentages indicate year-on-year changes)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent	
Three months ended								
June 30, 2025	51,616	15.7%	7,246	92.1%	6,737	72.7%	4,009	7.7%
June 30, 2024	44,629	15.4%	3,771	21.3%	3,901	14.5%	3,722	25.4%

Note: Comprehensive income: For the three months ended

June 30, 2025: 3,553 million yen 5.0%

June 30, 2024: 3,384 million yen 5.1%

	Net Income per Share (Yen)	Diluted Net Income per Share (Yen)
Three months ended		
June 30, 2025	8.37	—
June 30, 2024	7.70	—

2. Consolidated Financial Position

	Total Assets	Net Assets	Shareholders' Equity Ratio (%)
As of			
June 30, 2025	1,473,978	224,243	15.0
March 31, 2025	1,448,451	221,396	15.0

Reference: Shareholders' equity: As of June 30, 2025: 221,034 million yen
 As of March 31, 2025: 217,923 million yen

II. Dividend Information

	Dividend per share (Yen)				
	End of 1st quarter	End of 2nd quarter	End of 3rd quarter	Year-end	Annual
FY ended March 31, 2025	—	0.00	—	1.00	1.00
FY ending March 31, 2026	—				
FY ending March 31, 2026 (Forecast)		6.00	—	6.00	12.00

Note: Revisions to dividend forecasts: None

III. Consolidated Earnings Forecast for the Fiscal Year ending March 31, 2026

(April 1, 2025 – March 31, 2026)

(Millions of yen, Percentages indicate year-on-year changes)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent		Profit per Share (Yen)
Six months ending September 30, 2025	102,700	12.5%	11,600	28.4%	11,600	19.3%	9,100	26.6%	19.00
Fiscal year ending March 31, 2026	210,700	11.4%	29,500	16.6%	30,000	11.9%	23,800	5.7%	49.70

Note: Revisions to consolidated earnings forecasts: None

*Notes

(1) Significant changes in the scope of consolidation during the three months ended June 30, 2025: Yes

Included: 4 companies (AG Solution Technology Inc., Seven Seas co., Ltd., Liblock inc. and Salop inc.)

Excluded: —

Note: The above four companies are included in the scope of consolidation. For more details, please refer to “2.

Consolidated Financial Statements, (4) Notes to Consolidated Financial Statements and Notes (Significant Changes in Scope of Consolidation)” on page 12.

(2) Adoption of special accounting methods for quarterly consolidated financial statements: None

(3) Changes in accounting principles, procedures and methods of presentation

(a) Changes accompanying amendments to accounting standards: None

(b) Changes other than those in (a): None

(c) Change in accounting estimates: None

(d) Restatement: None

(4) Number of shares issued (Common stock)

(a) Number of shares issued at the end of the period (including treasury stock)

FY2025 1Q	484,620,136 shares	FY2024	484,620,136 shares
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(b) Number of treasury stock at the end of the period

FY2025 1Q	5,789,938 shares	FY2024	5,789,904 shares
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(c) Average number of shares during the period

FY2025 1Q	478,830,202 shares	FY2024 1Q	483,147,588 shares
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* A review for quarterly consolidated financial statements that is conducted by a certified public accountant or an audit corporation: None

* Note: Disclaimer concerning the proper use of business results forecasts

The forecasts and other forward-looking statements contained in this Report are based on information currently available to the Company as well as certain assumptions that the AIFUL Group has judged to be reasonable. Accordingly, actual results may differ from the forecasts due to various factors. For matters related to earnings forecast above, please refer to “1. Quarterly Qualitative Information on Business Results, (3) Information on the Forecasts for the Consolidated Business Results” on page 5.

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1. Quarterly Qualitative Information on Business Results

(1) Information on Business Results

In the non-bank industry surrounding the AIFUL Group, the number of new contracts and the balance of operating loans in the consumer finance business have continued to grow steadily against a backdrop of brisk capital needs. Although the status of interest repayment claims is susceptible to changes in the external environment and certain considerations are necessary, the number of claims is steadily decreasing.

Under these circumstances, in order to achieve the targets of Medium-term Management Plan ending in the fiscal year March 2027, the Group has strived to raise its profit level by pursuing growth of the balances in core businesses such as the loan business, the credit guarantee business and the credit business, and reforming its cost structure. In addition, we will invest in high-growth businesses and M&A to further increase corporate value toward a new stage of growth.

AG Solution Technology Inc., Seven Seas co., Ltd., Liblock inc. and Salop inc. which were non-consolidated subsidiaries until the previous fiscal year, have been included in the scope of consolidation from the first quarter of the current fiscal year due to an increase in its materiality.

(Overview of the Results)

During the three months ended June 30, 2025, AIFUL Group's operating revenue amounted to 51,616 million yen (up 15.7 % year on year). The principal components were 28,555 million yen in interest on loans receivable (up 11.1 % year on year), 5,684 million yen in revenue from the credit card business (up 5.0 % year on year) and 5,766 million yen in revenue from the credit guarantee business (up 13.2 % year on year). In addition, operating revenue increased by 1,505 million yen due to an increase in the number of consolidated subsidiaries including BitCash Inc., which was consolidated from the first quarter of the previous fiscal year (deemed acquisition date of June 30, 2024).

Operating expenses increased by 8.6 % year on year to 44,370 million yen. The main factors were a 622 million yen increase in financial expenses and a 1,399 million yen increase resulting from the increase in the number of consolidated subsidiaries.

As a result, AIFUL Group's operating profit for the first quarter of fiscal year 2025 was 7,246 million yen (up 92.1% year on year), and ordinary profit was 6,737 million yen (up 72.7% year on year). Profit attributable to owners of the parent was 4,009 million yen (up 7.7% year on year) as a result of posting income tax expense of 2,653 million yen.

The results by business segment are as follows.

(AIFUL Corporation)

Loan business

In the loan business, the Company has promoted the acquisition of new customers by strengthening branding through TV commercials and other means, and by implementing effective and efficient advertising strategies centered on web advertising. In addition, through in-house development in the digital field by in-house engineers, the Company has been able to respond quickly to customer needs by continuously upgrading official website, smartphone apps and application forms in order to enhance UI/UX and improve customer satisfaction.

As a result, at the end of the first quarter of the current fiscal year, unsecured loans outstanding were 610,943 million yen (up 2.2% from the end of the previous fiscal year), secured loans outstanding were 1,275 million yen (down 7.9% from the end of

the previous fiscal year), small business loans outstanding were 15,468 million yen (up 4.1% from the end of the previous fiscal year), and the total balance of operating loans in the loan segment was 627,688 million yen (up 2.2% from the end of the previous fiscal year) (726 million yen off-balance sheet operating loans from the securitization have been included).

In addition, the number of new contracts for unsecured loans was 78,000 (down 12.2 % year on year) and the contract rate was 31.4 % (down 4.8pt year on year) in the first quarter of the current fiscal year.

Credit guarantee business

AIFUL has leveraged its credit screening know-how for individuals and small- and medium-sized enterprises as well as its unique strengths as an independent entity to increase the credit guarantee balance by promoting the diversification of credit guarantee products and increasing the number of guarantee partners.

As a result, credit guarantee outstanding for unsecured personal loan at the end of the first quarter of the current fiscal year was 208,774 million yen (up 7.1 % from the end of the previous fiscal year), and credit guarantee for business loan was 72,885 million yen (up 4.8 % from the end of the previous fiscal year).

Of the credit guarantee for the business loans, 2 million yen comes from lease guarantees and 792 million yen comes from guarantees provided to AG BUSINESS SUPPORT CORPORATION.

As a result of the above, in the first quarter of the current fiscal year, AIFUL posted operating revenue of 29,272 million yen (up 10.6 % year on year), operating profit of 4,644 million yen (up 47.2 % year on year), ordinary profit of 5,732 million yen (up 32.2 % year on year), and profit of 4,030 million yen (down 0.1 % year on year).

(LIFECARD Co., Ltd.)

Credit business (Credit card business)

In the credit card business, LIFECARD has worked to acquire new members and increase active cardholders by issuing new tie-up cards, adding and improving functions such as card usage notification services, and expanding courtesy service.

As a result, the transaction volume for the first quarter of the current fiscal year was 194,403 million yen (up 2.9% year on year), and the balance of installment receivables for credit card business at the end of the first quarter of the current fiscal year was 113,454 million yen (down 1.8% from the end of the previous fiscal year) (6,001 million yen off-balance sheet operating loans from the securitization have been included).

Card Cashing

The total amount of loans outstanding at the end of the first quarter of the current fiscal year in LIFECARD's loan business was 21,643 million yen (down 0.6% from the end of the previous fiscal year) (1,613 million yen off-balance sheet operating loans from the securitization have been included).

Credit guarantee business

Credit guarantee outstanding for unsecured personal loan at the end of the first quarter of the current fiscal year was 26,739 million yen (down 1.2 % from the end of the previous fiscal year), and credit guarantee for business loan was 1,814 million yen (down 2.3 % from the end of the previous fiscal year).

As a result of the above, LIFE CARD Co., Ltd. recorded operating revenue of 10,046 million yen (up 5.6 % year on year), operating profit of 260 million yen (up 45.1% year on year), ordinary profit of 300 million yen (up 50.3 % year on year), and quarterly net loss of 109 million yen (compared with quarterly profit of 429 million in the previous fiscal year).

(Other)

Twelve consolidated subsidiaries (AIRA & AIFUL Public Company Limited, AG BUSINESS SUPPORT CORPORATION, AG Loan Services Corporation, AG Capital Co., Ltd., AG Payment Service CO.,LTD, AG Medical Corporation, FPC Co., Ltd., BitCash Inc., AG Solution Technology Inc., Seven Seas co., Ltd., Liblock Inc. and Salop, Inc.) that are not included in reportable segments for the first quarter of the current fiscal year, posted operating revenue of 12,548 million yen (up 43.2% year on year), operating profit of 1,382 million yen (compared with operating loss of 322 million yen in the previous fiscal year), ordinary profit of 1,406 million yen (compared with ordinary loss of 312 million yen in the previous fiscal year), and quarterly profit of 1,064 million yen (compared with quarterly net loss of 334 million yen in the previous fiscal year).

In addition, due to an increase in the number of consolidated subsidiaries, operating revenue increased by 1,642 million yen mainly due to 1,047 million yen increase in fee income and 576 million yen increase in software development sales that is included in other operating revenue. Operating expenses increased by 1,261 million yen mainly due to 490 million yen increase in cost of software development sales included in cost of sales and 519 million yen increase in commissions included in other operating expenses.

(Financial Position)

Assets at the end of the first quarter of the current fiscal year increased by 25,527 million yen from the end of the previous fiscal year to 1,473,978 million yen (up 1.8% from the end of the previous fiscal year). This was primarily due to rise in total receivables, including 15,767 million yen increase in operating loans and 5,308 million yen increase in installment receivables.

Liabilities increased by 22,681 million yen to 1,249,735 million yen (up 1.8% from the end of the previous fiscal year). This was primarily due to an increase in interest-bearing liabilities through borrowings, etc.

Net assets increased by 2,846 million yen to 224,243 million yen (up 1.3% from the end of the previous fiscal year). The increase was mainly attributable to an increase in retained earnings.

(2) Overview of Cash Flows for the first quarter of fiscal year 2025

Cash and cash equivalents (hereinafter referred to as "funds") at the end of the first quarter of the current fiscal year decreased by 10,063 million yen (including 786 million yen increase in cash and cash equivalents due to newly consolidated subsidiaries) from the end of the previous fiscal year to 45,865 million yen (down 18.0 % from the end of the previous fiscal year). The situation of each category of cash flow for the first quarter of the current fiscal year and the contributing factors are as follows.

(Cash flows from operating activities)

Net cash used for operating activities amounted to 24,598 million yen, a decrease of 35.2% year on year. This was mainly due to a decline in funds reflecting an increase in operating loans and installment receivables.

(Cash flows from investing activities)

Net cash provided by investing activities amounted to 1,201 million yen, compared with net cash used for investing activities of 10,620 million yen in the previous fiscal year. This was mainly due to proceeds from withdrawal of time deposits exceeding payments for purchase of property, plant and equipment and intangible assets.

(Cash flow from financing activities)

Net cash provided by financing activities amounted to 12,588 million yen, a decrease of 75.1 % year on year. This was mainly due to proceeds from borrowings exceeding repayments.

(3) Information on the Forecasts for the Consolidated Business Results

The Group's earnings forecast for the fiscal year ending March 31, 2026 remains unchanged from the earnings forecast announced on May 9, 2025. However, these forecasts are based on information available as of the date of publication of these materials. There are various risks in the current business environment surrounding us, and the final results may differ from the forecasts.

2. Quarterly Consolidated Financial Statements and Notes

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Current assets		
Cash and deposits	60,608	45,899
Operating loans	785,674	801,441
Accounts receivables - installment	197,300	202,609
Operational investment securities	3,361	3,204
Customers' liabilities for acceptances and guarantees	303,943	320,647
Other operating receivables	19,376	19,590
Purchased receivables	9,877	9,785
Accrued receivables	18,090	18,663
Other	28,723	30,081
Allowance for doubtful accounts	(90,017)	(88,893)
Total current assets	1,336,938	1,363,030
Non-current assets		
Property, plant and equipment	34,154	34,256
Intangible assets		
Goodwill	9,707	10,372
Other	19,795	20,705
Total intangible assets	29,502	31,078
Investment and other assets	47,855	45,613
Total non-current assets	111,512	110,948
Total assets	1,448,451	1,473,978

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Liabilities		
Current liabilities		
Notes & accounts payable-trade	60,961	57,786
Acceptances and guarantees	303,943	320,647
Short-term borrowings	84,894	108,476
Short-term loans payable to subsidiaries and associates	488	606
Commercial papers	17,400	29,000
Current portion of bonds	15,000	30,000
Current portion of long-term borrowings	252,042	247,415
Income taxes payable	4,171	2,031
Reserves	1,929	933
Other	48,639	50,051
Total current liabilities	789,470	846,949
Non-current liabilities		
Bonds payable	95,000	80,000
Long-term borrowings	324,792	306,352
Provision for loss on interest repayment	8,772	7,988
Policy reserves and others	1,868	1,542
Other	7,151	6,903
Total non-current liabilities	437,584	402,786
Total liabilities	1,227,054	1,249,735
Net Assets		
Shareholders' equity		
Capital stock	94,028	94,028
Capital surplus	14,017	14,017
Retained earnings	112,319	115,622
Treasury shares	(4,541)	(4,541)
Total shareholders' equity	215,824	219,127
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	813	797
Foreign currency translation adjustment	1,285	1,109
Total accumulated other comprehensive income	2,098	1,907
Non-controlling interests	3,473	3,209
Total net assets	221,396	224,243
Total liabilities and net assets	1,448,451	1,473,978

(2) Quarterly Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

i. Quarterly Consolidated Statements of Income Three months ended June 30

	(Millions of yen)	
	Three months ended Jun 30, 2024 (Apr 1, 2024 to Jun 30, 2024)	Three months ended Jun 30, 2025 (Apr 1, 2025 to Jun 30, 2025)
Operating revenue		
Interest on loans receivable	25,699	28,555
Revenue from credit card business	5,416	5,684
Revenue from installment sales	1,636	2,094
Revenue from credit guarantee	5,095	5,766
Other financial revenue	6	5
Insurance premiums	1,114	1,557
Fee income	847	2,214
Other operating revenue	4,813	5,737
Total operating revenue	44,629	51,616
Operating expenses		
Financial expenses	2,259	2,882
Cost of sales	128	533
Insurance claims and others	896	990
Other operating expenses	37,573	39,964
Total operating expenses	40,857	44,370
Operating profit	3,771	7,246
Non-operating income		
Dividend income	5	7
Interest on loans	12	18
Share of profit of entities accounted for using equity method	0	0
Foreign exchange gains	72	—
Real estate rent	23	27
Other	21	36
Total non-operating income	135	92
Non-operating expenses		
Foreign exchange loss	—	590
Provision for doubtful accounts	1	1
Other	4	8
Total non-operating expenses	5	600
Ordinary profit	3,901	6,737
Extraordinary losses		
Loss on disposal of non-current assets	—	6
Business restructuring expenses	—	155
Total extraordinary losses	—	161
Profit before income taxes	3,901	6,576
Income taxes – current	410	1,729
Income taxes – deferred	12	923
Total income taxes	422	2,653
Profit	3,478	3,922
Profit (loss) attributable to non-controlling interests	(243)	(86)
Profit attributable to owners of parent	3,722	4,009

ii. Quarterly Consolidated Statements of Comprehensive Income
Three months ended June 30

	(Millions of yen)	
	Three months ended Jun 30, 2024 (Apr 1, 2024 to Jun 30, 2024)	Three months ended Jun 30, 2025 (Apr 1, 2025 to Jun 30, 2025)
Profit	3,478	3,922
Other Comprehensive income		
Valuation difference on available-for-sale securities	(145)	(15)
Foreign currency translation adjustment	51	(354)
Share of other comprehensive income of entities accounted for using equity method	0	0
Total other comprehensive income	(93)	(369)
Comprehensive income	3,384	3,553
Comprehensive income attributable to		
Owners of parent	3,602	3,817
Non-controlling interests	(217)	(264)

(3) Quarterly Consolidated Statements of Cash Flows

	(Millions of yen)	
	Three months ended Jun 30, 2024 (Apr 1, 2024 to Jun 30, 2024)	Three months ended Jun 30, 2025 (Apr 1, 2025 to Jun 30, 2025)
Cash flows from operating activities		
Profit before income taxes	3,901	6,576
Depreciation	995	1,189
Amortization of goodwill	55	290
Increase (decrease) in policy reserves and others	46	(326)
Increase (decrease) in allowance for doubtful accounts	1,122	(993)
Increase (decrease) in provision for bonuses	(823)	(1,030)
Increase (decrease) in provision for share-based remuneration	17	21
Increase (decrease) in allowance for loss on interest repayment	(976)	(783)
Interest and dividend income	(17)	(26)
Decrease (increase) in foreign exchange gains	59	593
Share of loss (profit) of entities accounted for using equity method	(0)	(0)
Decrease (increase) in operating loans receivable	(22,314)	(17,816)
Decrease (increase) in accounts receivable – installment	(5,931)	(5,308)
Decrease (increase) in other operating receivable	(743)	(214)
Decrease (increase) in accrued receivables	(8,546)	(597)
Increase (decrease) in deposits	2,478	537
Decrease (increase) in purchased receivable	(187)	92
Decrease (increase) in claims provable in bankruptcy	461	356
Decrease (increase) in other current assets	344	(993)
Increase (decrease) in other current liabilities	(4,520)	(3,051)
Other	(317)	375
Subtotal	(34,896)	(21,111)
Interest and dividend income	37	46
Income taxes paid	(3,106)	(3,533)
Cash flow from operating activities	(37,965)	(24,598)
Cash flows from investing activities		
Payments into time deposits	(4,652)	—
Proceeds from withdrawal of time deposits	4,949	4,646
Purchase of property, plant and equipment	(139)	(523)
Purchase of intangible assets	(2,854)	(1,602)
Purchase of investment securities	(469)	(548)
Purchase of shares of subsidiaries resulting in a change in scope of consolidation	(6,759)	—
Other	(695)	(770)
Cash flows from investing activities	(10,620)	1,201

(Millions of yen)		
	Three months ended Jun 30, 2024 (Apr 1, 2024 to Jun 30, 2024)	Three months ended Jun 30, 2025 (Apr 1, 2025 to Jun 30, 2025)
Cash flows from financing activities		
Proceeds from short-term borrowings	604,249	598,398
Repayments of short-term borrowings	(602,830)	(573,849)
Proceeds from issuance of commercial papers	61,600	62,400
Redemption of commercial papers	(30,400)	(50,800)
Proceeds from long-term loans payable	88,700	49,553
Repayments of long-term loans payable	(68,918)	(72,572)
Proceeds from issuance of bonds	30,000	—
Redemption of bonds	(30,000)	—
Cash dividends paid	(483)	(478)
Purchase of treasury stock	(1,315)	(0)
Other	(133)	(62)
Cash flows from financing activities	50,467	12,588
Effect of exchange rate changes on cash and cash equivalents	26	(39)
Net increase (decrease) in cash and cash equivalents	1,906	(10,849)
Cash and cash equivalents at beginning of period	51,934	55,928
Increase in cash and cash equivalents from newly consolidated subsidiaries	2,086	786
Cash and cash equivalents at end of period	55,927	45,865

(4) Notes to Quarterly Consolidated Financial Statements

(Notes on Premise of Going Concern)

Not applicable.

(Significant Changes in Scope of Consolidation)

AG Solution Technology Inc., Seven Seas Co., Ltd., Liblock Inc. and Salop Inc., non-consolidated subsidiaries until the previous fiscal year, became consolidated subsidiaries from the first quarter of the current fiscal year due to an increase in its materiality.

(Changes in Presentation Method)

(Quarterly Consolidated Statements of Income)

“Interest on loans” and “Real estate rent” included in “Other” under “Non-operating income” in the first quarter of the previous fiscal year, is presented separately from the first quarter of the current fiscal year because it now exceeds 20/100 of the total amount of non-operating income. The consolidated financial statements for the previous fiscal year have been reclassified to reflect this change in presentation.

As a result, 56 million yen presented as "Other" under "Non-operating income" in the consolidated statement of income for the previous fiscal year has been reclassified as "Interest on loans" of 12 million yen, “Real estate rent” of 23 million yen and "Other" of 21 million yen.

(Quarterly Consolidated Statements of Cash Flows)

"Increase (decrease) in deposits," included in "Increase (decrease) in other current liabilities" under "Cash flows from operating activities" in the first quarter of the previous fiscal year, is presented separately from the first quarter of the fiscal year under review due to an increase in its materiality. The consolidated financial statements for the previous fiscal year have been reclassified to reflect this change in presentation.

As a result, negative 2,042 million yen presented in "Increase (decrease) in other current liabilities" under "Cash flows from operating activities" in the consolidated statements of cash flows for the first quarter of the previous fiscal year has been reclassified into 2,478 million yen in "Increase (decrease) in deposits" and negative 4,520 million yen in "Increase (decrease) in other current liabilities."

(Notes in Case of any Significant Changes in the Amount Shareholders' Equity)

Three months ended June 30, 2024 (Apr 1, 2024 to Jun 30, 2024)

1. Dividends paid

Resolution	Class of shares	Total dividends (Millions of yen)	Dividend per share	Record date	Effective date	Source of dividends
Board of Directors meeting held on May 10, 2024	Common stock	483	1.00	March 31, 2024	June 6, 2024	Retained earnings

2. Dividends whose record date is in the three months ended June 30, 2024 but whose effective date is after June 30, 2024

Not applicable

3. Significant Changes in the Amount of Shareholders' Equity

(Repurchase of own shares)

The Company repurchased 3,373,900 shares during the three months ended June 30, 2024, in accordance with a resolution of the Board of Directors meeting held on May 27, 2024. As a result, treasury stock increased by 1,315 million yen.

Three months ended June 30, 2025 (Apr 1, 2025 to Jun 30, 2025)

1. Dividends paid

Resolution	Class of shares	Total dividends (Millions of yen)	Dividend per share	Record date	Effective date	Source of dividends
Board of Directors meeting held on May 9, 2025	Common stock	478	1.00	March 31, 2025	June 5, 2025	Retained earnings

2. Dividends whose record date is in the three months ended June 30, 2025 but whose effective date is after June 30, 2025

Not applicable

(Notes to Segment Information)

Segment Information

Three months ended June 30, 2024 (Apr 1, 2024 to Jun 30, 2024)

1. Information related to operating revenue and profit or loss of each reporting segment

(Millions of yen)

	Reporting segment			Other*1	Total
	AIFUL	LIFECARD	Subtotal		
Operating revenue					
Operating revenue from third parties	26,461	9,421	35,882	8,746	44,629
Inter-segment sales and transfers	13	88	101	15	117
Total	26,474	9,510	35,984	8,761	44,746
Segment profit (loss)	4,036	429	4,466	(334)	4,131

*1. The “other” classification comprises business segments not included in reporting segments and encompasses the activities of AG BUSINESS SUPPORT CORPORATION and AG Loan Services Corporation, etc.

2. Difference between the total amount of profit of reportable segments and the amount recorded in the consolidated financial statements and the main details of such difference (matters concerning difference adjustment)

(Millions of yen)

Profit	Amount
Reporting segment total	4,466
Profit (loss) categorized as “other”	(334)
Inter-segment eliminations	(368)
Other adjustments	(40)
Profit attributable to owners of parent posted in consolidated financial statements	3,722

3. Information related to impairment loss on non-current assets or goodwill of each reporting segment

(Significant changes in the amount of goodwill)

Goodwill increased by 12,141 million yen due to inclusion of FPC Co., Ltd. and BitCash Inc. in the scope of consolidation in the first quarter under review.

The amount of goodwill for which the allocation of acquisition cost has not been completed is calculated on a provisional basis.

Three months ended June 30, 2025 (Apr 1, 2025 to Jun 30, 2025)

1. Information related to operating revenue and profit or loss of each reporting segment

(Millions of yen)

	Reporting segment			Other*1	Total
	AIFUL	LIFECARD	Subtotal		
Operating revenue					
Operating revenue from third parties	29,257	9,953	39,211	12,405	51,616
Inter-segment sales and transfers	14	93	108	143	251
Total	29,272	10,046	39,319	12,548	51,868
Segment profit (loss)	4,030	(109)	3,921	1,064	4,985

*1. The “other” classification comprises business segments not included in reporting segments and encompasses the activities of AG BUSINESS SUPPORT CORPORATION and AG Loan Services Corporation, etc.

2. Difference between the total amount of profit of reportable segments and the amount recorded in the consolidated financial statements and the main details of such difference (matters concerning difference adjustment)

(Millions of yen)

Profit	Amount
Reporting segment total	3,921
Profit (loss) categorized as “other”	1,064
Inter-segment eliminations	(658)
Other adjustments	(318)
Profit attributable to owners of parent posted in consolidated financial statements	4,009

3. Information related to impairment loss on non-current assets or goodwill of each reporting segment

(Significant changes in the amount of goodwill)

Goodwill increased by 904 million yen due to inclusion of Seven Seas Co., Ltd., Liblock Inc. and Salop Inc. in the scope of consolidation in the first quarter under review.

(Important Subsequent Events)

Business combination through acquisition of shares

The Company resolved to acquire a portion of the shares of PT Multindo Auto Finance (Republic of Indonesia) at the Board of Directors meeting held on July 28, 2025 and entered into a share transfer agreement and a shareholders' agreement on July 31, 2025. This acquisition is subject to approval by relevant authorities and will be executed promptly upon obtaining the necessary permits and approvals.

1. Purpose of share acquisition

The purpose of the share acquisition is to expand into business areas of Indonesia where PT REKSA FINANCE, a non-consolidated subsidiary of the Company, has not yet entered, to improve efficiency in competitive areas, to acquire advanced IT system capabilities, to reduce cost, and to leverage economies of scale.

2. Name, business and size of the target company

(a) Name

PT Multindo Auto Finance

(b) Business

Used car loan

(c) Size (as of December 31, 2024)

Net assets: 412.2 billion IDR (approximately 4 billion yen)

(Note: The Japanese yen amount in parentheses has been converted at the rate of 1 IDR = 0.0098 yen.)

3. Scheduled timing of share acquisition

The acquisition will be executed promptly after obtaining necessary permits and approvals.

4. Number of shares to be acquired, acquisition price and ownership ratio after acquisition

(a) Number of shares to be acquired

85.0% of the issued shares

(b) Acquisition price

Undetermined as procedures including approval by relevant authorities are still in progress.

(c) Ownership ratio ownership ratio

85.0%

5. Impact on consolidated financial results

This transaction has no impact on the consolidated financial results for the first quarter of the current fiscal year. The impact of the transaction on future consolidated performance is currently under review.