

Notice Regarding Organizational and Personnel Changes

AIFUL Corporation has announced the following organizational changes, and changes in executive officer and general managers.

I Organizational Changes (effective as of April 1, 2022)

1. The Operations Management Section under Management Planning Department within Management Planning Division will be independent from Management Planning Division and the Operation Management Department will be newly established.
2. The Overseas Business Department under Management Planning Division will be independent from Management Planning Division.

II Retiring Executive Officer (Effective as of April 1, 2022)

Name	New areas of responsibility	Former areas of responsibility
Tsuguo Nakagawa	Director	Director Senior Managing Executive Officer, In charge of Accounting Department, General Affairs Department and Personnel Department (Director and Executive Officer of LIFECARD CO., LTD.)
Katsuhiko Nagasue	Advisor (Advisor of LIFECARD CO., LTD.)	Executive Officer, Senior General Manager of Group Systems Division (Director Senior Managing Executive Officer of LIFECARD CO., LTD.)

III Appointment of New Executive Officer (effective as of April 1, 2022)

Name	New areas of responsibility	Former areas of responsibility
Jyunichi Nizuma	Executive Officer, Responsible for Internal Auditing Department and Legal Department, General Manager of Legal Department (Executive Officer of LIFECARD CO., LTD.)	General Manager of Legal Department (General Manager of Legal Department and Risk Management Department of LIFECARD Co., LTD.)

Name	New areas of responsibility	Former areas of responsibility
Etsushi Yamada	(Executive Officer of LIFECARD CO., LTD.)	General Manager of Personnel Department (General Manager of Personnel Department of LIFECARD Co., LTD.)

IV Changes to the Responsibilities of Executive Officers (effective as of April 1, 2022)

Name	New position	Current position
Masayuki Sato	Representative Director Senior Managing Executive Officer, <u>Senior General Manager of Loan Business Division and Credit Management Division, In charge of Credit Governance Department and Overseas Business Department</u> (Director and Executive Officer of LIFECARD CO., LTD.)	Representative Director Senior Managing Executive Officer, <u>Senior General Manager of Management Planning Division</u> (Director and Executive Officer of LIFECARD CO., LTD.) (<u>Representative Director and Managing Director of Sumishin Life Card Company, Limited</u>)
Akira Kamiyo	Director Senior Managing Executive Officer, Chairperson of Compliance Committee, <u>Senior General Manager of Management Planning Division,</u> In charge of <u>Operations Management Department, Personnel Department, Legal Department</u> and Corporate Risk Management Department (Director and Executive Officer of LIFECARD CO., LTD.)	Director Senior Managing Executive Officer, Chairperson of Compliance Committee, <u>Senior General Manager of Loan Business Division, Credit Management Division and Guarantee Business Division,</u> In charge of <u>Credit Governance Department</u> and Corporate Risk Management Department (Director and Executive Officer of LIFECARD CO., LTD.)
Keiji Masui	Director Senior Managing Executive Officer, <u>Senior General Manager of Guarantee Business Division</u> In charge of Corporate Sales Promotion Department, Eastern Japan Business Department and Western Japan Business Department (Director Senior Managing Executive Officer of LIFECARD CO., LTD.)	Director Senior Managing Executive Officer, In charge of Corporate Sales Promotion Department, Eastern Japan Business Department and Western Japan Business Department (Director Senior Managing Executive Officer of LIFECARD CO., LTD.) (<u>President and Representative Director of Sumishin Life Card Company, Limited</u>) (<u>President and Representative Director of AIFUL GUARANTEE CO., LTD.</u>) (<u>Chairman and Representative Director of AG MIRAIBARAI CO., LTD.</u>)
Kazuhiko Tsuda	Managing Executive Officer, In charge of <u>Accounting Department and General Affairs Department,</u> Responsible for <u>Operations Management Department</u> and Administrative Information Office (Executive Officer of LIFECARD CO., LTD.)	Managing Executive Officer, Responsible for <u>Accounting Department, General Affairs Department and Administrative Information Office</u> (Executive Officer of LIFECARD CO., LTD.)
Atsushi Suda	Executive Officer, Assistant Senior General Manager of Guarantee Business Division, Responsible for Corporate Risk Management Department and <u>General Affairs Department</u> (Executive Officer of LIFECARD CO., LTD.)	Executive Officer, Assistant Senior General Manager of Guarantee Business Division, Responsible for Corporate Risk Management Department (Executive Officer of LIFECARD CO., LTD.)

Name	New position	Current position
Toshiaki Ando	Executive Officer, Assistant Senior General Manager of Finance Division, General Manager of Finance Department and Group Finance Department (Executive Officer of LIFECARD CO., LTD.) <u>(To be elected President and Representative Director of AIFUL GUARANTEE CO., LTD.)</u> <u>(To be elected Chairman and Representative Director of AG MIRAIBARAI CO., LTD.)</u>	Executive Officer, Assistant Senior General Manager of Finance Division, General Manager of Finance Department and Group Finance Department (Executive Officer of LIFECARD CO., LTD.)
Ikuo Yamauchi	Executive Officer, Responsible for Personnel Department and Overseas Business Department, General Manager of Overseas Business Department (Executive Officer of LIFECARD CO., LTD.) <u>(To be elected President and Representative Director of AG Capital CO., LTD.)</u>	Executive Officer, <u>In charge of Legal Department,</u> Responsible for Personnel Department and Overseas Business Department, General Manager of Overseas Business Department (Executive Officer of LIFECARD CO., LTD.)
Takayuki Nakata	Executive Officer, <u>Senior General Manager of Group Systems Division,</u> In charge of Group Digital Promotion Department (Executive Officer of LIFECARD CO., LTD.)	Executive Officer, <u>Assistant Senior General Manager of Group Systems Division,</u> In charge of Group Digital Promotion Department (Executive Officer of LIFECARD CO., LTD.)

V Appointment of General Manager (effective as of April 1, 2022)

Name	New areas of responsibility
Mahito Oishi	General Manager of Personnel Department (General Manager of Personnel Department of LIFECARD Co., LTD.)
Kinya Numata	(General Manager of Brand Promotion Department of LIFECARD Co., LTD.)

VI Changes to the Responsibilities of General Managers (effective as of April 1, 2022)

Name	New areas of responsibility	Former areas of responsibility
Kenta Tanaka	General Manager of Management Planning Department and Management Planning Department	General Manager of Management Planning Department

Name	New areas of responsibility	Former areas of responsibility
Tatsuhiko Murase	General Manager of Corporate Risk Management Department (General Manager of Corporate Risk Management Department of LIFECARD Co., LTD.)	General Manager of Corporate Risk Management Department
Fumio Teraoka	General Manager of Group Digital Promotion Department	General Manager of System 1 (General Manager of System 1 of LIFECARD Co., LTD.)
Ichiro Yamaguchi	General Manager of System 1 (General Manager of System 1 of LIFECARD Co., LTD.)	General Manager of Group Digital Promotion Department

※Appointment and change of responsibility for directors and executive officers of Group companies and changes in general managers are scheduled to be officially appointed at extraordinary general meetings of shareholders of Group companies and at meetings of the Board of Directors.