

**Sales Amount at “AIFUL’s Staffed Branches” reached
13.5 billion yen in FY2021**

■ **Group merchandise sales by AIFUL staffed branches**

Amid the growing popularity of the Internet-based loan WEB system, AIFUL has revised its approach to staffed branches that had been selling products and serving customers face-to-face.

Since April 2019, AIFUL's staffed branches have specialized in corporate sales.

(20 stores and 122 employees as of the end of March 2022).

AIFUL's staffed branches sell a wide variety of products and services of Group companies, including credit cards, individual installment sales, and small business loans, in an effort to maximize Group synergies.

We also sell QR code settlement and other non-group merchandise to enable 1-stop response to the needs of client companies.

(AIFUL aims to improve efficiency by differentiating the roles of Contact centers and AIFUL staffed branches. For example, AIFUL consolidates sales of AIFUL products into Contact centers and AIFUL staffed branches as sales company organizations.)

	Former operation	Current operation
Sale methods	Face-to-face product sales and customer service	Outbound sales
Sales targets	Mainly individual customers	Mainly corporate and sole proprietors
Merchandise for sale	In-house (AIFUL) products	B to B merchandise

	Before	Current (from Apr 2019)
Operations	<p>In house Business</p> <p>Reception work and others</p> <ul style="list-style-type: none"> • Customer service (when visiting branches) • Postal remittance service • Cashier service • Court appearance and management of unstaffed branches 	<p>B to B Business</p> <p>Outbound sales</p> <ul style="list-style-type: none"> • Sales of B to B products • Contracting services of B to B products • Customer after-sales follow-up
Products	<ul style="list-style-type: none"> • Unsecured loan • Consolidation loan • Small business support loan • Secured loan (Real estate etc.) • B to B sales of Group company (cross-selling) 	<ul style="list-style-type: none"> • B to B sales of group companies and non-group companies

■ Results (major results from Apr 2021 to Mar 2022)

Name	Cummulated number	Total amount (purchase and loan amount)
Business credit card (limited purpose card)	132	6,654 million yen
Installment sales finance	749	6,635 million yen
Small business loan	114	140 million yen
Medical fee-secured loan + Real state secured loan	14	126 million yen
Total		13,555 million yen

■ Main B to B products at AIFUL's Staffed Branches

Main products/services	Selling agency
<ul style="list-style-type: none"> • Business Credit Card • Acquiring • V-preca 	LIFECARD https://www.lifecard.co.jp/
<ul style="list-style-type: none"> • Small business loan • Factoring 	AIFUL BUSINESS FINANCE https://www.aiful-bf.co.jp/
<ul style="list-style-type: none"> • Medical-fee secured loan 	AG MEDICAL https://www.agmedical.co.jp/

Main products/services	Selling agency
<ul style="list-style-type: none"> • Installment sales finance 	AG GUARANTEE https://www.aifulguarantee.co.jp/
<ul style="list-style-type: none"> • BNPL 	AG MIRAI BARAI https://www.mirai-barai.co.jp/
<ul style="list-style-type: none"> • QR code settlement 	PayPay Corporation TakeMe Co.,Ltd.

■ Looking Forward

Currently, AIFUL's staffed branches place the greatest emphasis on installment sales of individual items for aesthetic salons and beauty care.

We will continue to aim to be a sales organization that can provide 1-stop financial, settlement, and services needed by companies nationwide.