



**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

#### VISION

### 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 individuality of each person. Aiming for a future where every one can be themselves, we value individuality.

#### MISSION

### Be unique

We respect each other’s individuality

While respecting each other’s individuality, we keep creating a variety of values.

### Go beyond

Let’s go beyond customers’ expectations

We always think from customers’ point of view and keep going beyond their expectations with our swift services while devoting the utmost effort.

### Step forward

Let’s make tomorrow better

By improving things on a daily basis, we contribute to realization of a happy tomorrow for many people.

#### VALUE

### Sincerity

Be honest

### Effort

Try harder

### Trust

Build relationship

### Gratefulness

Be grateful



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 “Reliability,” “Profitability,” and “Growth Potential.

In terms of “reliability,” we are promoting financial diversification and business portfolio diversification, aiming to achieve a “shareholders’ equity ratio of 20%,” which is one of the indicators.

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 2022  
Mitsuhide Fukuda  
President and CEO



High degree of flexibility and speedy decision-making



A wide variety of products and services



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. We aim to create businesses that meet all customer needs through business diversification.

### AIFUL Group's Business

<p>Loan / Credit Guarantee</p>	<p>Small Business Loan</p>	<p>Credit / Credit Guarantee</p>	<p>BNPL</p>
<p>Social Lending</p>	<p>Venture Capital</p>	<p>Debt Collection</p>	<p>Restructuring</p>
<p>Leaseback</p>	<p>Warehousing</p>	<p>Rent Guarantee</p>	<p>Overseas</p>

## 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. For this reason, the AIFUL Group has set a goal of achieving professional credit operations, and is continually providing training for decision-makers.





## 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.



WEB



Unmanned shop



Tel



Affiliated ATMs



Transfer

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

### 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.

## 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

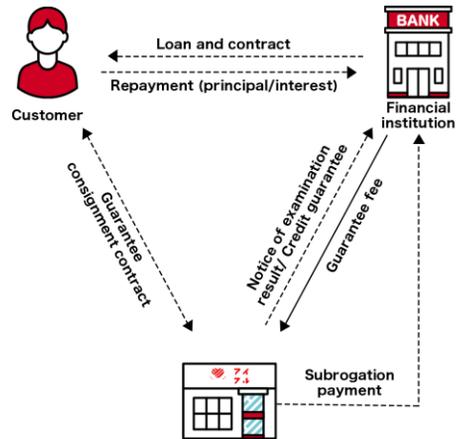
LIFECARD began selling V-preca for the first time in Japan in 2011. V-preca is an online-designated Visa prepaid card that can be used just like a credit card at online Visa membership shops. No personal identification or examination is required for V-preca, and it can be used for a wide range of purposes. 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 2022, a total of over 17.5 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 2022 , the AIFUL Group has established partnerships with 144 financial institutions (101 banks



for the individuals and 104 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 828 unmanned branches nationwide(as of March 31, 2022).

From April 2019, we began selling corporate products within the AIFUL Group as a corporate sales organization, including various products of LIFECARD, various loans of AIFUL Business Finance and AG Medical, and installment sales of individual products of AG Guarantee. As of the end of March 2022, there are 20 sales branches.



### AIFUL and partnership ATMs

The AIFUL Group strives to ensure the convenience of customers by making ATMs available to customers. There are 436 AIFUL ATMs, and as many as 84,774 partnership ATMs (as of March 31, 2022). AIFUL ATMs also provide services to customers of LIFECARD and AIFUL BUSINESS FINANCE, 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 874 places nationwide (as of March 31, 2022).



## 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.

By using smartphone app instead of a card, customer can borrow and repay from nearby Seven Bank ATM or Lawson Bank ATM.

## 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 FY2021, AIRA & AIFUL, which operates a loan business in the Kingdom of Thailand, held a hackathon for students of Chulalongkorn University in December 2021 and a programming class for junior high school students in March 2022. We aim to contribute to local communities not only in Japan but also in our overseas offices.

### 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.

## 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.



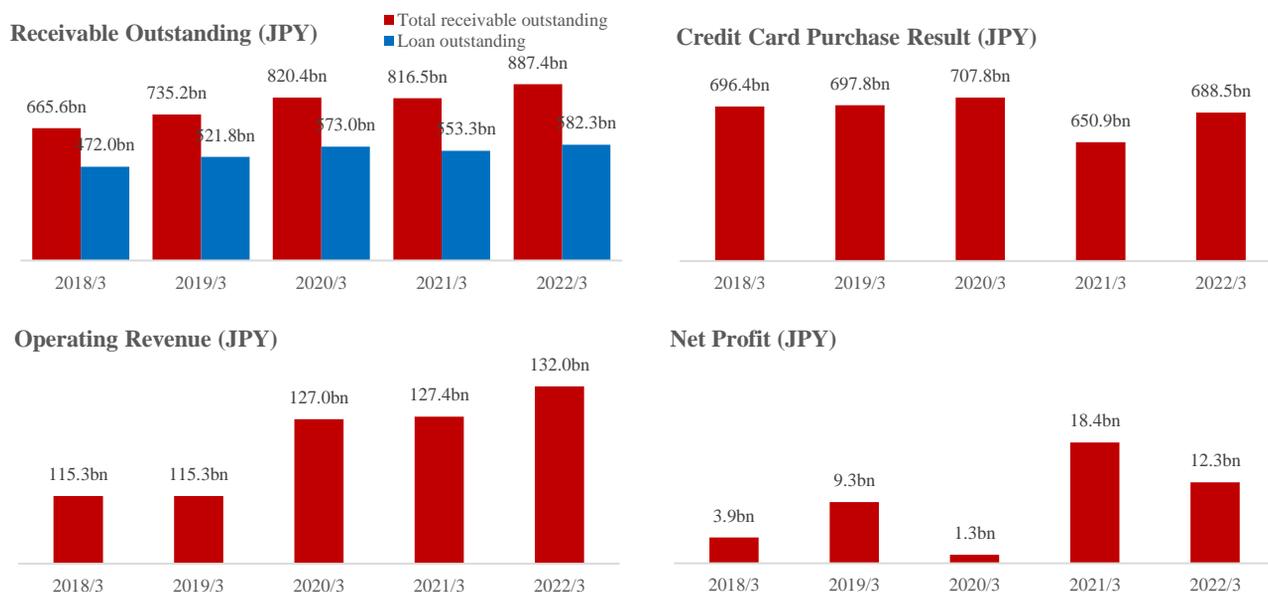


# Introduction of the AIFUL Group

- 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.
- 1984 Feb Start of ATM operations (AIFUL Fine Cards issued).
- 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.
- 1997 Jul AIFUL's shares are registered in the over-the-counter market with the Japan Securities Dealers Association.
- 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).
- 2002 Apr Established Compliance Committee.
- 2003 Jan Received "Listed Company Disclosure Commendation" from the Tokyo Stock Exchange
- 2004 Mar Converted KOKUSAI Capital Co., Ltd. (currently AG Capital Co.,Ltd) into 100% subsidiary .
- 2007 Apr A new corporate philosophy, "Earn the trust of society through corporate activity based in integrity," is announced.
- Apr Established Risk Management Committee .
- Jun Introduction of executive officer system .
- 2010 Jul LIFECARD CO., LTD, which engages mainly in the credit card business and the credit guarantee business, is established with the full capital contribution from LIFE Co., Ltd.
- 2011 Jul The Group is reorganized.
- 2014 Dec AIRA & AIFUL Public Company Limited, a joint venture, is established with AIRA Capital, an overseas subsidiary in Thailand.
- 2015 Oct AIRA & AIFUL Public Company Limited (A&A) commences the consumer finance business in Thailand with the A Money brand.
- Nov Shares of Anshin Guarantor Service Co., Ltd., a group company, are listed on the Tokyo Stock Exchange Mothers.
- 2017 Apr The 50th anniversary of its establishment.
- May Acquired 40% of shares of REKSA FINANCE, which manages the used cars loan business in Indonesia.
- 2018 Apr Established AsTry Partners Corporation (current AG Partners Corporation), which manages the corporate turnaround & restructuring business.
- 2020 Jun Established AG Miraibarai Co.,Ltd, which manages the Postpay settlement business.
- Jul Changed trade name of five AIFUL Group companies
- 2021 Jul AG Medical Finance Co., Ltd., commences the medical fee-type secured loan business
- 2022 Apr Established AG Smile Leaseback Corporation, which manages the Leaseback business
- Apr Shifted to 'Prime Market' of the Tokyo Stock Exchange
- Jul Changed trade name of four AIFUL Group companies
- Jul Renewal of Group Visual Identity/ Announcement of New "Art Symbol" and "Corporate Name Logo"

## Financial Highlights (consolidated basis)

(as of March 31, 2022)





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