

November 7, 2025

Notice Regarding Revisions to Financial Results Forecast

AIFUL CORPORATION hereby announces revisions to its consolidated and non-consolidated financial results forecasts for the first half of the fiscal year ending March 31, 2026, which were previously announced on May 9, 2025, as outlined below.

I. Revisions to the Earnings Forecast for the second quarter of fiscal year ending March 31, 2026 (April 1, 2025- September 30, 2025)

1. Consolidated

(Millions of yen)

	Operating revenue	Operating profit	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share (yen)
Previous forecasts (A)	102,700	11,600	11,600	9,100	19.00
Revised forecasts (B)	104,400	16,700	16,400	12,600	26.31
Change (B-A)	1,700	5,100	4,800	3,500	-
Change (%)	1.7	44.0	41.4	38.5	-
Reference: Consolidated results for the previous first half of FY ended March 31, 2025	91,273	9,036	9,721	7,188	14.94

2. Non-Consolidated

(Millions of yen)

	Operating revenue	Operating profit	Ordinary profit	Profit	Basic earnings per share (yen)
Previous forecast (A)	58,700	7,400	9,400	8,000	16.71
Revised forecast (B)	59,600	12,200	14,700	12,600	26.31
Change (B-A)	900	4,800	5,300	4,600	-
Change (%)	1.5	64.9	56.4	57.5	-
Reference: Consolidated results for the previous first half of FY ended March 31, 2025	53,350	6,491	8,505	6,200	12.89

II. Reasons for the Revision

On the revenue side, the loan, credit, and credit guarantee businesses are expanding steadily, supported by robust funding demand. On the expense side, credit costs are expected to decline mainly due to an improved collection environment, while general and administrative expenses, including personnel costs, are also projected to decrease compared with the initial plan.

As a result, operating profit on a consolidated basis is expected to be 16.7 billion yen (up 5.1 billion yen from the previous forecast), ordinary profit 16.4 billion yen (up 4.8 billion yen), and profit attributable to owners of the parent 12.6 billion yen (up 3.5 billion yen). On a non-consolidated financial basis, operating profit is expected to be 12.2 billion yen (up 4.8 billion yen), ordinary profit 14.7 billion yen (up 5.3 billion yen), and profit 12.6 billion yen (up 4.6 billion yen).

III. Revision to Full-year Financial Forecast

Full-year financial forecasts are currently being calculated and will be announced on the second-quarter earnings release date (scheduled for Tuesday, November 11, 2025).