

Sustainability Targets and Results of Efforts from FY2022 to FY2024

Priority Areas	Major Initiatives / Targets and Initiative Direction		Results of Efforts from FY2022-2024	Achievement Level
E	Promote corporate activities based on care for the environment	Introduction of renewable energy		
		Switching to renewable energy sources for power consumption under direct contracts during the fiscal year ended March 2023	Switched all direct contracts with electric power companies by June 2022 (approx. 630 stores, 3 corporate locations)	○
		Efforts to achieve net-zero GHG emissions		
		Achieving net-zero GHG emissions in house by 2030	Electricity contracted by management companies is being gradually switched to renewable energy sources Renewable energy ratio in the fiscal year ended March 2025: 54.1%	○
		Energy use intensity: 1% year-on-year reduction	96.3% compared to the fiscal year ended March 2024	
		Continued implementation of “green purchasing,” where items with the lowest possible environmental impact are selected and purchased		
		Considering environmental impact when purchasing goods and promoting the purchase of low-impact products	Continued implementation of preferential green purchasing in accordance with purchasing operation rules	○
S	Promote diversity based on the spirit of human dignity	Participation in community cleanup activities		
		Participating in cleanup activities held in the areas with ACOM locations	Participated in cleanup activities in Tokyo’s Minato, Chiyoda, and Chuo wards, as well as Yokohama City, with a total of 462 participants (cumulative)	○
		Implementation of forest conservation activities		
		Running “ACOM Forest” Forest Conservation Program	Held 35 cumulative times at activity sites in Kanagawa and Osaka prefectures, with a total of 547 participants (cumulative)	○
		Creation of comfortable work environments (promotion of health and productivity management, consideration of diverse work styles)		
		Number of employees working long hours (over 80 hours of monthly overtime): 0 as of the end of the fiscal year ending March 2025	0 participants as of the end of the fiscal year ended March 2023, 4 participants as of the end of the fiscal year ended March 2024, 11 participants as of the end of the fiscal year ended March 2025, for a total of 15 participants (cumulative)	×
		Promotion of female employee empowerment (promotion of diversity)		
	Provide financial services that put customers first	Increasing the ratio of female managers	As of the end of the fiscal year ended March 2025, the ratio of female managers was 9.3% (target: 9.0% for positions equivalent to section chief or above). Held Woman Career Program training for young female employees three times in total	○
		Support for persons with disabilities		
		Ratio of employees with disabilities (upholding the statutory ratio)	2.70% as of the end of the fiscal year ended March 2025 (statutory ratio: 2.50%)	○
		Implementation of the Vision Ingraining Program to improve engagement		
		Improving employee attitude survey scores	Up 1.3 percentage points compared to the fiscal year ended March 2023	○
		Implementation of “Challenge What You Want to Start! Project”		
	Pursue creative and innovative management that uses digital technology	Implementing “Challenge What You Want to Start! Project” every year (total: three times)	Held three times in total, with a total of 3,711 entries and 11 adopted entries (cumulative)	○
		Support for culture and the arts		
		Continuing to hold ACOM “Miru” Concert Monogatari	Held 40 times in total, with a total of 26,342 visitors and 531 employee volunteers (cumulative)	○
		Promotion of CS management		
		Improvement of customer satisfaction (CS) mindset	Held CS Awards three times in total, with all employees watching either live or as archive footage Total of 9,655 CS experirnce cards submitted (cumulative)	○
		Reflection of customer feedback		
		Ongoing implementation of improvement activities based on CS improvement cards	Total of 4,199 CS improvement cards submitted, with 186 adopted (cumulative) Expanded repayment methods for products for sole proprietors Modified member website and application	○
G	Provide financial services that put customers first	Ongoing implementation of customer feedback review meetings	Customer feedback consideration meetings held a total of 36 times among all departments	
		Efficient and effective customer attraction		
		Loan and Credit Card Business outstanding balance: 908.5 billion yen at the end of the fiscal year ended March 2023, 946.8 billion yen at the end of the fiscal year ended March 2024, 984.2 billion yen at the end of the fiscal year ending March 2025, 260,000 new customers each fiscal year (780,000 total)	Loan and Credit Card Business balance as of the end of the fiscal year ended March 2025 1,073.3 billion yen (+89.1 billion yen compared to plan), cumulative 1,123,000 new customers (+343,000 compared to plan)	○
		Stimulation of local economies through the Guarantee Business		
		Expanding new guarantee partnerships and revitalizing existing partnerships, resulting in consolidated guarantee outstanding balance of: 1,197.9 billion yen at the end of the fiscal year ended March 2023, 1,254.0 billion yen at the end of the fiscal year ended March 2024, 1,319.4 billion yen at the end of the fiscal year ending March 2025	Consolidated guaranteed receivables of 1,364.5 billion yen (+45.1 billion yen compared to plan) as of the end of the fiscal year ended March 2025	○
		Contribution to the Asian economy, especially ASEAN		
		Expanding into new countries	ACOM (M), a subsidiary in Malaysia, opened in September 2023	○
	Pursue creative and innovative management that uses digital technology	Overseas Financial Business outstanding balance: 197.1 billion yen at the end of the fiscal year ended March 2023, 199.8 billion yen at the end of the fiscal year ended March 2024, 203.8 billion yen at the end of the fiscal year ending March 2025	Overseas Financial Business balance of 266.7 billion yen (+62.9 billion yen compared to plan) as of the end of the fiscal year ended March 2025	○
		Support for cashless payments		
		Supporting payment by smartphone	Released a function that makes it easy to register a credit card on a smartphone	○
	Strengthen corporate governance	New business offering financial services in the “as-a-service model”		
		Launching new business during the fiscal year ended March 2023	Established GeNiE, Inc. in April 2022. Service launched in October 2024 due to plans being moved back.	△
		Advancement of Corporate Governance Code compliance		
		Properly complying with the Corporate Governance Code	Disclosed compliance with the Corporate Governance Code in our Corporate Governance Report	○
		Establishing organizations and meeting bodies	Implemented analysis and evaluation of the effectiveness of the Board of Directors	
		Risk management		
		Properly complying with the Corporate Governance Code	Held a total of 278 internal study sessions and training sessions, with a total of 2,184 participants (cumulative)	○
	Strengthen corporate governance	Establishing organizations and meeting bodies	Each of the Representative Directors and Executive Officers concurrently serving as Directors sent a “Risk Message” to all employees	
		Compliance		
		Implementing measures to revitalize communication	Developed and implemented communication measures in all departments and offices	
		Promoting measures for ensuring no harassment company-wide	Held a total of 154 harassment training sessions, with a total of 3,799 participants (cumulative)	○
			Regularly provided harassment-related information	