

## Multi-Stakeholder Policy

Based on our understanding that collaborative value creation with diverse stakeholders—including our customers, alliance partners, employees, shareholders and investors, society, and business partners—is essential in corporate management, we have established “meeting the expectations of all stakeholders” as our Vision, and will strive to collaborate with our multiple stakeholders in an appropriate manner. Furthermore, recognizing that the appropriate distribution to our multiple stakeholders of revenues and outcomes generated through collaborative value creation and improved productivity will lead to persistent wage growth momentum and sustainable economic development, we will promote the following initiatives based on the importance of giving back to our employees and consideration of our business partners.

### 1. Giving Back to Our Employees

ACOM promotes its business activities with the aim of “contributing to the realization of an enjoyable and affluent personal life and to improving lifestyles” through creative and innovative management. While continuing to strengthen our existing businesses such as loan and credit card business, we will expand our business fields by developing new business and services, establishing new guarantee partners, and entering overseas markets. At the same time, we will strive to realize sustainable growth and productivity improvements with a focus on maximizing added value by developing the capabilities and improving the skills of our employees, and by creating a corporate environment where a diverse range of individuals can thrive. Furthermore, we will leverage our generated revenues and outcomes to improve compensation through wage increases and other measures in an appropriate manner that reflects our company’s circumstances pursuant to the fundamental principles of wage determination. We will also pursue other comprehensive compensation improvements via proactive initiatives centered on education and training to enhance employee engagement and further improve productivity. Through these efforts, we will deliver sustainable returns to our employees and will aim to fulfill the promise ingrained in our Vision of “Making our employees and their families happier tomorrow than today.”

Individual items

Specifically, in terms of wage increases, we are working to build a system that delivers greater returns to our employees. This includes not only large-scale improvements in compensation and the payment of lump-sum bonuses, but also switching to a bonus system that better reflects employee performance. In terms of education and training, we are implementing initiatives such as “selective training” to systematically develop future management candidates, “level-based training” to foster the competencies required at each level, training to promote women’s empowerment, and the “Vision Ingraining Program” to improve employee engagement.

## **2. Consideration of Our Business Partners**

ACOM will continue to comply with the contents of the Declaration of Partnership Building.

In the event that we decide to remove the Declaration from our portal site, we will voluntarily withdraw the publication of our Multi-Stakeholder Policy.

In our business relationships with consumption tax-exempt businesses, we will strive to build appropriate relationships by referring to the Government's published guidelines on the invoice system for tax-exempt businesses and their business partners.

## **3. Other Stakeholder-Oriented Initiatives**

ACOM will undertake the following initiatives for our other stakeholders.

- Customers  
Respond to the customer's desires of "what they want" and "the services they would like to get" with speed and always putting the customer first in Japan and overseas.
- Alliance Partners  
Contribute to the enhancement of the corporate value of our alliance partners by providing our accumulated know-how.
- Shareholders & Investors  
Achieve stable and continuous returns through sustained growth in corporate value.
- Society  
Contribute to the realization of a sustainable society through corporate activities.

We will steadily promote these initiatives while confirming their progress.

**End of Document**

March 10, 2025

Masataka Kinoshita, President & CEO, ACOM CO., LTD.