

Value Creation Process

Founded on the founding spirit—the Circle of Trust—ACOM is spiritually underpinned by three concepts: the spirit of human dignity, customers first, and creative and innovative management. This forms the foundation that underpins the business activities through which we aim to contribute to the realization of an enjoyable and affluent personal life, and to improving lifestyles.

Goal  
To contribute to the realization of an enjoyable and affluent personal life, and to improving lifestyles

External environment

Demographic change in Japan

Economic growth in Asia

Lifestyle changes

Digitalization

Growth of cashless payments

Climate change

Capital

Financial capital

Receivables outstanding

Loan and Credit Card Business: 914.5 billion yen

Guarantee Business: 1,212.8 billion yen

Overseas Financial Business: 219.4 billion yen

Treasury shares

581.0 billion yen

Credit ratings

R&I A+ JCR A+

Human capital

Employees

In Japan: 2,278 Overseas: 3,055

Manufacturing capital

Sales network

Japan: 755 locations Overseas: 110 locations

Instant credit card issuers: 647 devices

Digital channels (website, app) provide the same services as in-person channels

Intellectual capital

Powerful, established brand with strong appeal to customers

Expertise in credit screening

Expertise in debt collection

Social capital

Users

Loan Business: 1.60 million

Guarantee Business: 1.81 million

Overseas Financial Business: 1.48 million

Guarantee partners: 55 (consolidated)

Business model

ACOM's strengths

Powerful brand image as a leading company

Ability to provide loans and swift screening powered by extensive data resources

Services and ability to respond that go beyond customer expectations

Counseling tailored to the individual (repayment consultations)

Adaptability to change and a spirit of taking on challenges

Loan and Credit Card Business

More than 12 million customers (cumulative)

Guarantee Business

Cooperation with alliance partners through close communication

Overseas Financial Business

The top market share in Thailand through expansion of our customers-first philosophy abroad

Three Core Businesses

Medium-term Management Plan

Materiality (priority issues)

Promote environment-friendly corporate activities

Promote diversity based on The Spirit of Human Dignity

Provide financial services that put customers first

Pursue creative and innovative management utilizing digital technology

Strengthen governance

Output

Value for customers

Share of loans

19.6%

Share of guaranteed receivables

22.8%

Share in Thailand\*

17.9%

Value for employees

Employee engagement

Best Motivation Company Award 2023 Large Corporation Category

4th place

Mynavi and Nikkei 2024 Graduate Employment Company Popularity Rankings credit, leasing, and other financial category

3rd place

Average amount of overtime

21.0 hours/month

Annual paid leave taken

80.0%

Percentage of female in assistant manager

29.3%

Value for shareholders

Operating revenue

273.7 billion yen

Overseas Financial Business: 20.6%

Guarantee Business: 24.2%

Loan and Credit Card Business: 53.0%

Operating profit

87.2 billion yen

Dividend

10 yen per annum

Dividend payout ratio

28.5%

Dialogues with shareholders/investors

146 per annum

Value for society

Performances of ACOM Miru Concert Monogatari

258 in total

CO2 emissions (Scope 1 and 2)

3,397 t-CO2

Vision

Continuing to respond to all our stakeholders' expectations

Customers

Responding to the customer's desire of "what they want" and "the services they would like to get" with speed and mind of customers first in Japan and overseas

Alliance

Contribute to the enhancement of corporate value of our alliance partners by providing our accumulated know-how

Employees

Make our employees and their families happier tomorrow than today

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

Partners

Build a strong relationship of trust and mutual development