

COnfidence

moderation

Creating



Corporate Philosophy

ACOM, based on the spirit of human dignity and in putting customers first, is contributing to the realization of an enjoyable and affluent personal life, and to improving lifestyles, through creative and innovative management

Vision

Meeting the expectations of all our 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.

Shareholders & Investors

Achieve stable and continuous returns through sustained growth in corporate value.

Alliance

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

Society

Contribute to the realization of a sustainable society through corporate activities.

Employees

Make our employees and their families happier tomorrow than today.

Partners

Build a strong relationship of trust and mutual development.

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ACOM publishes an integrated report to provide shareholders, investors, and other stakeholders with information on management policies, business strategies, and medium- and long-term value creation. In the editing of this report, we have referred to the IFRS Foundation's reporting framework and the Ministry of Economy, Trade and Industry's Guidance for Collaborative Value Creation.

Period of this Report

This report pertains to the fiscal year ended March 2025 (April 1, 2024—March 31, 2025); however, it also contains some more recent information.

Scope of this Report

This report contains information on ACOM CO., LTD. and its consolidated companies. "ACOM" refers to ACOM CO., LTD. whereas "ACOM Group" refers to ACOM CO., LTD. and its group companies.

Issue Date September 2025

Note on Forecasts

Performance forecasts contained within this report are based on the information available at the time of publishing. There are, however, multiple potential risks involved in our business development, and actual results may differ from forecast values due to various factors, not limited to those risks mentioned above.

Information is published as necessary on the website.

Disclosure Structure

- Financial Information Data Book Message from the President Financial Reports
- Corporate Information

History

- Management Policy Vision Structure
- Securities Report ("Yukashoken Hokokusho")
 - Earnings Release Presentation Materials

Integrated Report

Business Activities

Loan servicing

 Loan and Credit Card Business Guarantee Business

Overseas Financial Business

 Corporate Governance Sustainability

GRI Standards Comparison Table

Non-financial Information

 ESG Data Materialities

https://www.acom.co.jp/corp/english/



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1993

"Miru" Concert Monogatari as a means

Started hosting ACOM

of contributing to society

Installed MUJINKUN, the

first automatic contract

machine in the industry

Listed ACOM stock

counter market at the

Dealers Association

Registered as a money-

Local Finance Bureau in accordance with the

Order for Enforcement of "Money-Lending Business Control and Regulations

lender with the Kanto

on the over-the-

Japan Securities

1983

ACOM was founded as Maruito Gofuku Ten, a textiles business, in Kobe in 1936. The trade name "Maruito" was chosen because the harmony of warp and weft—elements of the kimono represents mutual trust. "When one trusts another from the bottom of one's heart, that trust is reciprocated without fail." We wish to broaden such trust. These wishes are 1979 expressed in our spirit of foundation, "Circle of Trust."

1960

1950

Started "Salary-Man Loan," a type of consum-

er finance business

We have inherited this spirit and it has remained unbroken as the basis of our corporate philosophy throughout our history of continuous changes.

Began industry-first operation of 24-hour, 365-day service ATMs at



1978 Foundation of ACOM

1973

Developed a 24-hour automatic cash dispenser

1970

Developed Japan's first automatic cash dispenser



1999

Began Credit Card business, the first in the industry



1996

Established EASY BUY in Kingdom of Thailand



Listed ACOM stock on the First Section of the Tokyo Stock Exchange 2004

Reached an agreement

with respect to a strate-

gic business and capital

Invested capital in IR Loan Servicing, Inc. and advanced into the servicing business

2001



Launched Guarantee Business for unsecured loans

2008

Became a consolidated subsidiary of MUFG

2007

Lowered the maximum lending interest rate to 18.0% at ACOM

2017

Established ACOM CONSUMER FINANCE CORPORATION in Republic of the Philippines



2013 Established MU Credit Guarantee

2022

Established the embedded finance company GeNiE Inc.



2021

Established ACOM (M) SDN. BHD. in Malaysia 445.4 437.5 434.9 433.9 414.9 343.6 277.0 279.5 273.7 237.6 Increasing impact from the COVID-19 Great East Japan Earthquake pandemic (from the end of 2019)

1936

Founded as a wholesale and retail textiles business under the name Maruito Gofuku Ten



1940

Operating Revenue (Billions of yen)

1970

Landmark events

1936

Beginning of period of economic growth (1954-1973)

1960

Enforcement of Money-

Lending Business Control and Regulations Law

Main enforcement of Money Lending Business Act Foundation of Japan Financial Services Association Full enforcement of Money Lending Business Act

Japanese Bankers Association announced Mutual Agreements on Consumer Lending by Banks

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ACOM Group is a leading company in the consumer finance industry,

operating with a focus on its three core businesses.

We will keep on enhancing the strengths we have developed over the course of our nearly 90-year history and continue to meet the expectations of our stakeholders.

Operating Revenue

317.7_{billion yen} 58.5_{billion yen}

Operating Profit

Overseas Financial Business

This business provides unsecured small loans to individuals overseas, leveraging the experience and expertise of our Japanese businesses.

Operating Revenue

65.4 billion yen **Operating Profit**

9.3 billion yen **Operating Revenue Share**



Loan and Credit Card Business

This business provides unsecured small loans to individuals based on customers' credit.

Operating Revenue

Operating Profit

billion yen **Operating Revenue Share** 53.3%

Guarantee Business

This business provides credit guarantees, underwriting customers' repayment of loans taken out with our alliance partners.

Operating

Revenues by

Business

Segment

Operating Revenue

76.3 billion yen **Operating Profit billion** yen

Operating Revenue Share



Global Business Platform

Kingdom of Thailand **EASY BUY Public** Company Limited

Investment ratio: 71.0% Sept. 1996 Incorporated:

Business Outline:

Unsecured loan business, Installment loan business

Malaysia ACOM (M) SDN. BHD.

Investment ratio: 100.0% Incorporated: July 2021

Business Outline: Unsecured loan business

ACOM CONSUMER FINANCE CORPORATION

Republic of the Philippines

Investment ratio: 80.0% Incorporated: July 2017

Business Outline: Unsecured loan business

ACOM Group by the Numbers



Founded

We were founded as a wholesale and retail textiles business in 1936.



Share of Loans No.1

We have the top share of the personal card loan market (non-bank category).



Total Number of Users 5.83_{million}

Our total number of users exceeds 5.80 million in Japan and overseas.



Receivables Outstanding

2.7 trillion yen

Our receivables outstanding (consolidated) exceed 2.7 trillion yen.



Guarantee Partners 64 companies

We have 64 companies who are guarantee partners, with guaranteed receivables exceeding 20.0 billion yen per company. As of May 29, 2025



Number of Group Employees

More than 5,000 Group employees are working as one to meet the expectations of all stakeholders.

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