

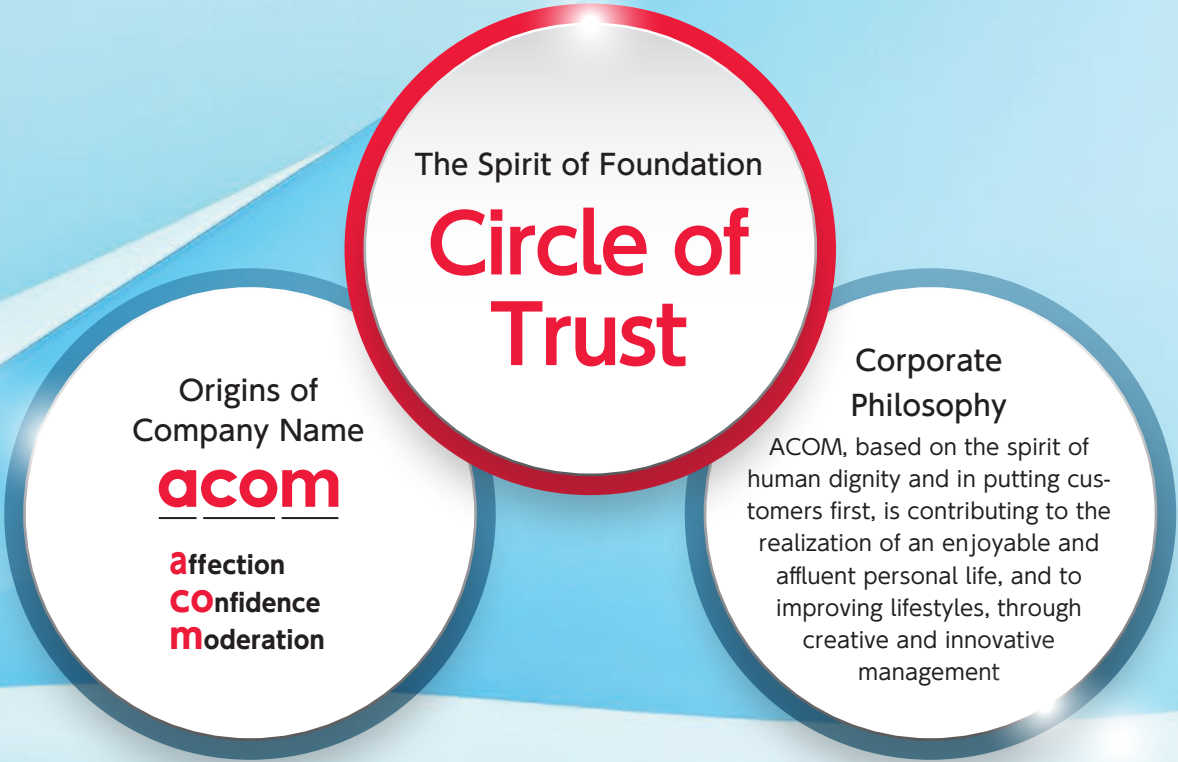
# Integrated Report 2025

acom

Fiscal Year Ended March 2025







Vision

Meeting the expectations of all our stakeholders



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Editorial Policy

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.

Disclosure Structure



Information is published as necessary on the website.  
<https://www.acom.co.jp/corp/english/>





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 expressed in our spirit of foundation, “Circle of Trust.”

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


1936

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



1960

Started “Salary-Man Loan,” a type of consumer finance business



1970

Developed Japan’s first automatic cash dispenser



1970

Developed Japan’s first automatic cash dispenser

1973

Developed a 24-hour automatic cash dispenser

1978

Foundation of ACOM


1979

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



1993

Installed MUJINKUN, the first automatic contract machine in the industry



Listed ACOM stock on the over-the-counter market at the Japan Securities Dealers Association

1996


Established EASY BUY in Kingdom of Thailand



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


1999

Began Credit Card business, the first in the industry



2001

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



2004

Reached an agreement with respect to a strategic business and capital alliance with MUFG



2008

Became a consolidated subsidiary of MUFG



2017

Established ACOM CONSUMER FINANCE CORPORATION in Republic of the Philippines



2013

Established MU Credit Guarantee



2022

Established the embedded finance company GeNiE Inc.

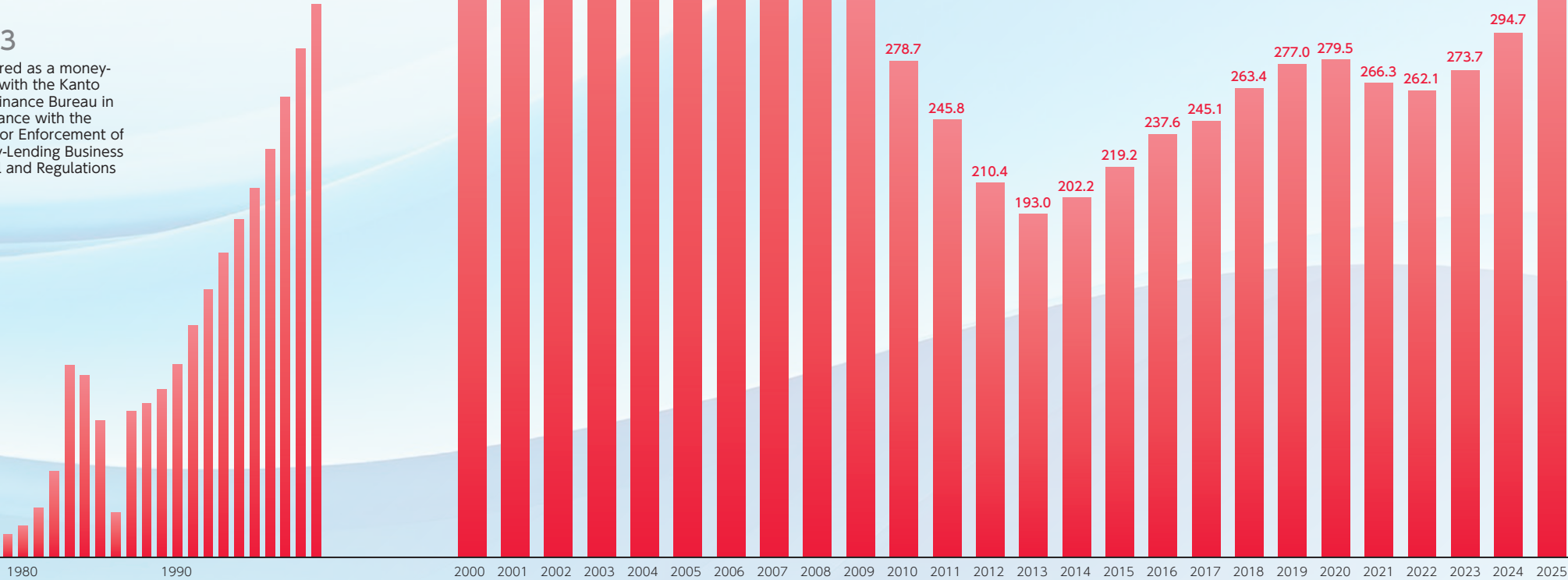


2021

Established ACOM (M) SDN. BHD. in Malaysia



Operating Revenue (Billions of yen)



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

Great East Japan Earthquake

Full enforcement of Money Lending Business Act

Japanese Bankers Association announced Mutual Agreements on Consumer Lending by Banks

Increasing impact from the COVID-19 pandemic (from the end of 2019)

Landmark events

Beginning of period of economic growth (1954-1973)

Enforcement of Money-Lending Business Control and Regulations Law



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.

