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Accelerate our growth cycle and meet the expectations of all stakeholders

Review of the Previous Medium-term Management Plan

We designated the previous Medium-term Management Plan, whose final year was the fiscal year ended March 2025, as a period for "laying the foundations for business field expansion, leading to dramatic progress in each area of business." Working toward 16 key themes over this period, we met the plan's target for receivables outstanding of 2.5 trillion yen one year earlier than planned. In the final year of the plan, we ended far above this mark, at 2.7 trillion yen. Operating revenue totaled 317.7 billion yen, 29.7 billion yen higher than targeted over the Medium-term Management Plan. This actually marked the first time in 16 years that operating revenue exceeded 300 billion yen. Operating profit, on the other hand, amounted to 58.5 billion yen, falling short of the target set in the Medium-term Management Plan to the tune of 38.5 billion yen, primarily due to an additional provision for loss on interest repayments. Excluding this factor, operating profit amounted to 98.5 billion yen, exceeding the Medium-term Management Plan target by 1.4 billion yen. As we managed to achieve all 16 key themes set out in the previous Medium-term Management Plan, I believe we succeeded in laying the foundations for business field expansion to effect dramatic progress in each area of business. I would like to highlight several specific initiatives which illustrate this.

Enhance Brand Strength by Rebuilding Perceptions*

In September 2024, we revamped our sales commercials. Previous commercials had been based on the concept of "for the things you can only do now," and were designed to evoke images of usage scenarios and situations in which funding needs would arise. With the new commercials, we have reworked the images to give an impression of services that can be used with peace of mind. The new concept promotes the idea of "for the things that matter now," reflecting our desire to be there for customers during those important moments. The commercials also incorporate the message that ACOM is a leading company in the industry, while also offering the peace of mind that comes with being a member of MUFG Group.

We have also consistently used "ACOM for the first time" as a key message to reinforce its brand appeal. The ways we support "firsts" are not limited to the area of card loans. To realize a society in which we support these "firsts" for all people embarking on new endeavors for a brighter future, where anyone can take on their chosen challenge, we have been running the "Challenge What You Want to Start! Project."

* Corporate and brand awareness, recognition and perception that reflects consumer impressions and purchase-determining factors

Provide High-quality Customer Experience through Optimization of "Human" and "Digital" Resources

To date, we have managed to switch parts of the communication with customers traditionally handled by employees to an automated voice calling system. By setting variables such as call placement timing and telephone numbers in advance, this system has enabled us to automatically place and wrap up calls without human intervention. At present, we have switched roughly 30% of our outbound calls to an automated voice calling system. As a result, the increased call volume has enabled us to reach more customers with greater efficiency.

In addition, through efforts to enhance UI and UX, we have expanded web functionality. Customers can update their registered information and complete new contract-related confirmations online.

However, there will always remain things that "only people can do" and cannot be resolved through digital resources. We believe that "touching someone's heart" is one of them. We make a point of ensuring that all customers who interact with ACOM Group feel that doing business with us is a pleasant experience. That is why we see it as important for each employee to communicate with customers in an empathetic and heartfelt way.

Challenge to Create New Businesses and Services for Next Growth

To drive further business expansion in the Loan and Credit Card Business, in October 2024 we launched services through GeNiE Inc. (hereinafter "GeNiE"), a consolidated subsidiary providing embedded finance. During the previous Medium-term Management Plan, we formed partnerships with eight companies, and cumulative applicants for the "Money Lamp" embedded finance service provided by GeNiE broke the 100,000 mark.

In March 2025, GeNIE was ranked third in the Financial Innovation Category of the Tokyo Financial Award 2024, selected from among 136 business operators across 35 countries and regions including Japan. The award was presented as part of a collaborative event between the Tokyo Metropolitan Government's Tokyo Financial Award* and the Financial Services Agency's Japan Fintech Week 2025.

* Tokyo Financial Award recognizes companies in two categories. The Financial Innovation Category recognizes financial businesses and other organizations that develop and provide innovative financial products and services to address the needs and challenges of residents and companies in Tokyo. The Sustainability Category acknowledges businesses engaged in financial activities that contribute to sustainable urban development, including initiatives that utilize sustainable finance.

Expand Guarantee Tie-Ups with Financial Institutions and Realization of Guarantee Tie-Ups with Business Companies

We launched a guarantee partnership with LINE Credit Corporation in March 2023. In February 2024, our consolidated subsidiary MU Credit Guarantee Co., LTD. started guarantee partnerships with Minna Bank, Ltd., The Bank of Fukuoka, Ltd., and The Kumamoto Bank, Ltd. Steady partnership negotiations have borne fruit, leading to new partnerships with one business company and three financial institutions.

Expansion into New Countries

In September 2023, we launched our personal loan business in Malaysia. Initially, customers were required to visit our office to complete the loan agreements due to local regulations and other requirements. Later, we obtained a license to conduct online transactions from local authorities, enabling procedures for online contract services to be completed entirely over the web. The introduction of this service has led to improved convenience for customers.

ACOM Group’s Growth Cycle (Business Model)

ACOM Group sees the provision of financial services as its core business. However, the provision of these services is merely a means to an end. We are confident that the truly unique value we can provide to our domestic and overseas customers lies in responding to their desires in terms of “what they want” and “the services they would like to get” with speed.

ACOM Group’s vision is to continuously meet the expectations of all its stakeholders, including customers, alliances, employees, shareholders and investors, society, and partners. In order to continuously meet those expectations, each ACOM Group company and employee must achieve growth. To achieve this growth, investment in both businesses



and people is needed. This investment requires us to continuously generate profits. To continuously generate profits, ACOM Group must ensure that its customers and partners are satisfied, to which end the growth of ACOM Group is essential. We call this process the growth cycle. Given that stakeholder expectations are constantly increasing, we believe that all ACOM Group companies and employees must continuously implement this growth cycle in order to meet stakeholder expectations.

Key Points of the New Medium-term Management Plan

In formulating the Medium-term Management Plan that started in April 2025, we set a vision of where we want to be in the fiscal year ending March 2031, six years from now, to ensure that ACOM Group is always the first choice of customers. To realize this vision, we set up 11 key business- and function-oriented working groups that have been engaged in discussions on challenges to be addressed over the three-year period up to the fiscal year ending March 2028. Based on those discussions, we delved deeply into the measures to be undertaken at over 30 Medium-term Management Plan development review meetings. At the review meetings, which were attended by directors responsible for business execution, titled executive officers and others, we managed to incorporate opinions based on diverse perspectives through lively discussions.

We adopted "accelerating our growth cycle to achieve our vision" as our medium-term policy, and are working toward 19 key themes. Here we will explain four of the themes that make up our business strategy.

Medium-term Policy Accelerating our Growth Cycle to Achieve Our Vision

Key medium-term themes

The foundation of everything

- Fostering a compliance culture

Business Strategies

- Enhance brand strength by rebuilding perception
- Provide a high-quality customer experience by good responses and speedy credit screening
- Expansion business alliance partners by GeNIE Inc.
- Further strengthening cooperation with existing guarantee partners and expanding new guarantee alliances
- Strengthen group collaboration with IR Loan Servicing Inc.
- Appropriate responses to regulations and maintaining a high-quality portfolio by EASY BUY (Thailand)
- Aiming to turn profits by ACF (Philippines) and ACM (Malaysia) at an early stage
- Expansion into new countries
- Challenge for new business

Functional Strategies

- Building a system infrastructure that can respond flexibly and quickly to changes in the environment and reinforcement of cyber security
- Establish the base of human resource by strengthening recruitment, training and retention
- Provide optimal credit and rebuild credit protection system
- Strengthen internal penetration to establish sustainable management
- Enhancement of risk management and governance
- Creating a highly productive environment by improving business efficiency
- Maintain stability and improve cost efficiency through optimal financing
- Improve decision-making speed and accuracy through data utilization
- Implement new action guidelines

• Expansion business alliance partners by GeNiE Inc.

During the previous Medium-term Management Plan, GeNiE solidified its business foundations to introduce services providing new financial experiences. Over the course of the new Medium-term Management Plan, GeNiE will aim to expand our business partnerships to more than 30 companies and establish a leading position in the embedded finance market.

GeNiE provides the Money Lamp embedded finance service to companies offering services through the web and mobile apps. By using Money Lamp, companies can provide lending functions under their own brand through their existing services. The service is being increasingly adopted by companies providing various services such as digital wallets, online fashion shops, car leasing and crowd sourcing. As financial services are highly compatible with a wide range of businesses, there are many potential partners, and we believe there is ample room to expand the number of business alliance partners.

We are confident that businesses that harness ACOM's credit and collection capabilities will be valuable, and will continue to work diligently in this area.

• Expanding new guarantee alliances

The negotiations undertaken since the previous Medium-term Management Plan have borne fruit, and as of the end of May 2025, we have formed guarantee alliances with one company and five financial institutions. During the new Medium-term Management Plan, we will strive to further expand this number.

Customers making use of our services are not simply seeking money; beyond that there is something they want or some service they wish to enjoy. To cater to the needs of these customers, we will further expand new guarantee alliance partners. Of the 331.5 billion yen outstanding balance of consolidated guarantees we are targeting for the new Medium-term Management Plan, we will accrue roughly 20% through these new guarantee alliances.

• Aiming to turn profits at ACM (Malaysia) at an early stage

Currently, our operations in Malaysia are limited to Kuala Lumpur. We will gradually expand the service area to eventually cover all areas of the Malay Peninsula. By expanding the areas across which we attract customers, we will steadily build up loan receivables while utilizing the data accumulated to date to implement more sophisticated credit models, with the aim of achieving single-year profitability by the final year of the Medium-term Management Plan.

• Expansion into new countries

When we think about customers, we consider more than just those in Japan. The areas where ACOM Group does business, including Japan, together with Thailand, the Philippines, and Malaysia, have a combined population of around 340 million people. Given that the world's population is around 8.0 billion, ACOM Group's services reach only 4% of the population. As we have our sights set on a future market population of over one billion people, we aim to expand into at least one new country during the new Medium-term Management Plan.

We believe that if our services can reach even more people, we can attain significant growth. In anticipation of an expanding future market population, we will continue to conduct research activities, including the prospect of entering regions outside Asia.

ACOM Group's Vision for Sustainability Management

Guided by our founding spirit—the Circle of Trust—we are spiritually underpinned by three concepts laid out in our corporate philosophy: The Spirit of Human Dignity, Customers First, and Creative and Innovative Management. This forms the foundation of business activities through which we aim to contribute to the realization of an enjoyable and affluent personal life, and to improving lifestyles, for all of our stakeholders.

In conducting our business activities, we recognize the critical importance of a sustainable environment, society and economy. In the interest of ensuring sustainability in our management, we view the synchronization of business sustainability and social sustainability to be a key management challenge. To facilitate this, we have established the Basic Policy on Sustainability and identified materialities (priority areas) as part of efforts to solve this challenge.

I believe that in the course of these efforts, there are social issues that we should take the lead in addressing. One of those is to help people lead sustainable lives by providing safe and secure financial services which is one of the materialities we have identified.

ACOM Group will continue to provide financial services that customers can use with peace of mind, catering to what they want, or want to do, in the moment. Through those business activities, we believe we can help people lead vibrant lives.

At the same time, we recognize that responding to financial trouble, which has recently been on the rise, is an important social issue to be addressed by us. We provide financial education programs designed to prevent harm from financial fraud. By continually offering educational programs on finance to high school students, university students as well as those already in the workforce, we are working to further improve financial literacy.

In addition, to consistently provide customers with financial services that offer safety and peace of mind, we require foundations that will support sustained development. We have identified materialities to achieve this, namely "promote environment-friendly business activities," "deepen corporate culture that respects human rights," "strengthen human resource base for sustainable growth," and "strengthen governance." We will address each of these to build solid foundations and advance sustainability management going forward.

Meeting Stakeholder Expectations and Increasing Corporate Value

ACOM Group has identified the stakeholders to whom it should provide value as customers, alliances, employees, shareholders and investors, society, and the partners who support its business. Furthermore, we have created a vision that outlines the kinds of value we will deliver to each type of stakeholder.

We will focus on continually meeting the expectations of stakeholders to ensure they maintain interest in, and perceive value from, ACOM Group, whether that means ACOM is their choice for using services, for finding a partner, or for working together.

We recognize that ACOM Group's financial services play an important and indispensable role in supporting the national economy. We will do our utmost to fulfill the social responsibility and mission demanded of our Loan and Credit Card Business, Guarantee Business, and Overseas Financial Business, so that we can satisfy the expectations of all stakeholders and become a company that grows alongside society. We look forward to your continued understanding and support.



Contributing to the Realization of an Enjoyable and Affluent Personal Life, and to Improving Lifestyle

External environment

Demographic change in Japan

Economic growth in Asia

Lifestyle change

Digitalization

Growth of cashless payments

Climate change

Management capital

Human capital	Employees In Japan: 2,355 Overseas: 3,163
Financial capital	Consolidated receivables outstanding 2,714.1 billion yen Treasury shares 653.5 billion yen Credit ratings R&I AA- JCR AA-
Manufacturing capital	Sales network Japan: 585 locations Overseas: 108 locations Instant credit card issuers: 584 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	Guarantee partners 64 (consolidated)* Overseas markets 3 countries Users Loan Business 1.90 million Guarantee Business 2.03 million Overseas Financial Business 1.44 million <small>*As of May29, 2025</small>

Achieve our vision / Demonstrate our raison d'être

Meeting the expectations of all our stakeholders

