






Competitive Advantages of This Capital	Issues	Measures to Enhance This Capital
Human capital  <ul style="list-style-type: none"> Human resources who can realize our Corporate Philosophy Employees centered on permanent employees provide service that put customers first 	<ul style="list-style-type: none"> Advancement in securing human resources Growth of employees Improvement of work engagement 	<ul style="list-style-type: none"> Strengthen new graduate and mid-career recruitment activities ▶ P.34 Develop specialists in digital technologies and encourage the development of leaders ▶ P.34 Spread the vision and build a system to reward good performance ▶ P.36
Financial capital  <ul style="list-style-type: none"> Receivables outstanding of more than 2.7 trillion yen Credit ratings AA-(R&I) (JCR) 	<ul style="list-style-type: none"> Expand market share 	<ul style="list-style-type: none"> Enhance brand strength by restructuring perceptions Provide optimal credit and rebuild credit protection system
Manufacturing capital  <ul style="list-style-type: none"> Digital channels provide the same services as in-person channels Well-designed credit card issuing machines 	<ul style="list-style-type: none"> Channel strategy that adapts to current trends 	<ul style="list-style-type: none"> Provide high-quality customer experience with good responses and speedy credit screening
Intellectual capital  <ul style="list-style-type: none"> Japan's No.1 brand strength and customer appeal Expertise in credit screening and debt collection 	<ul style="list-style-type: none"> Establish dominant brand strength by enhancing top-of-mind awareness 	<ul style="list-style-type: none"> Enhance brand strength by rebuilding perceptions through the promotion of a new brand message
Social capital  <ul style="list-style-type: none"> Guarantee partners 64* (consolidated) * As of May 29, 2025 Overseas markets 3 countries 	<ul style="list-style-type: none"> Expand business fields to strengthen profitability 	<ul style="list-style-type: none"> Further strengthening cooperation with existing guarantee partners and expand new guarantee partners ▶ P.25 Expansion into new countries ▶ P.26

ACOM's Strengths	How Was This Strength Developed?	How Will This Strength Be Enhanced?
 Powerful brand image as a leading company	<ul style="list-style-type: none"> Achieved the No.1 share in the consumer finance industry Drove penetration of "ACOM for the first time" message through awareness advertising such as TV commercials 	<ul style="list-style-type: none"> Expand market share through measures to attract new customers and sales activities targeting existing customers Enhance brand strength by rebuilding perceptions through the promotion of a new brand message
 Ability to provide loans and swift screening powered by extensive data resources	<ul style="list-style-type: none"> Established a credit screening model using the transaction data of more than 12 million people in Japan 	<ul style="list-style-type: none"> Develop human resources who can effectively use digital technology through such means as promoting the Digital Human Resource Development Program
 Services and the ability to respond that go beyond customer expectations	<ul style="list-style-type: none"> Pursued CS* management for more than 30 years * Customer Satisfaction Provided responses to customers through employees who have abundant knowledge based on experience in the loan business over many years 	<ul style="list-style-type: none"> Continuously improve customer service skills through the selection of senior customer service consultants, monitoring of customer service logs, and related activities
 Counseling tailored to the individual (repayment consultations)	<ul style="list-style-type: none"> A corporate culture that aims to rebuild the household and individual finances of each customer – a culture fostered through CS management 	<ul style="list-style-type: none"> Provide high-quality customer experience through the optimization of "human" and "digital" resources (strive to increase operational efficiency through the use of digital technology and focus on repayment consultations that can only be provided by people)
 Adaptability to change and a spirit of taking on challenges	<ul style="list-style-type: none"> Took on the challenges of achieving industry firsts, such as automated application booths Established a sales structure that adapts to the times (manned branches ▶ Contact Centers ▶ website) 	<ul style="list-style-type: none"> Create opportunities for employees to willingly take on challenges such as the business contest DRIVE and Job Challenge

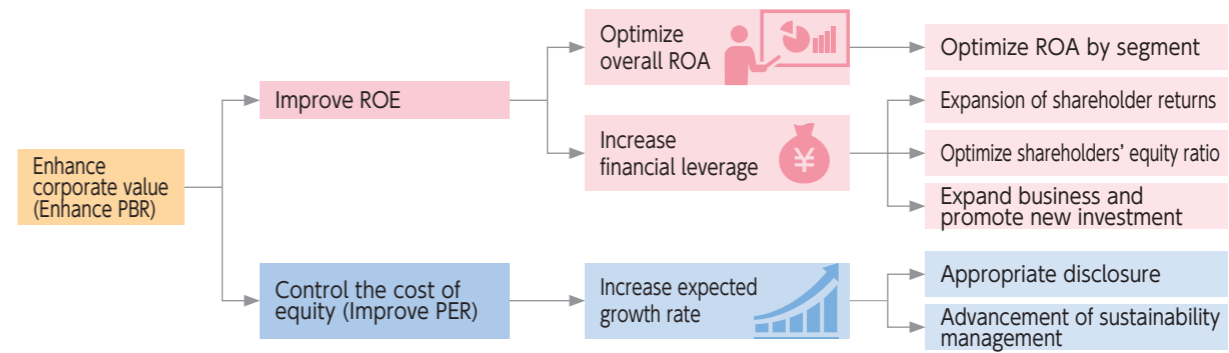
Message from the Director in Charge of Finance

Maintaining financial soundness, enhancing profitability, and firmly maintaining stable and continuous shareholder dividends to continuously improve corporate value

Kazuki Morishita Executive Managing Officer



Corporate Value Enhancement Logic Tree



Review of the Previous Medium-term Management Plan

The fiscal year ended March 2025 was the final year of the previous Medium-term Management Plan. Looking back on the three years of the previous plan, we regard it as a period to lay the groundwork for the expansion of business areas for each business to achieve new breakthroughs in the future. I believe that we have achieved a certain degree of success in our efforts to improve our brand power, provide high-quality customer experiences, take on the challenges of creating new businesses and services, expand guarantee partnerships with financial institutions and form new guarantee partnerships with operating companies, and expand into new countries.

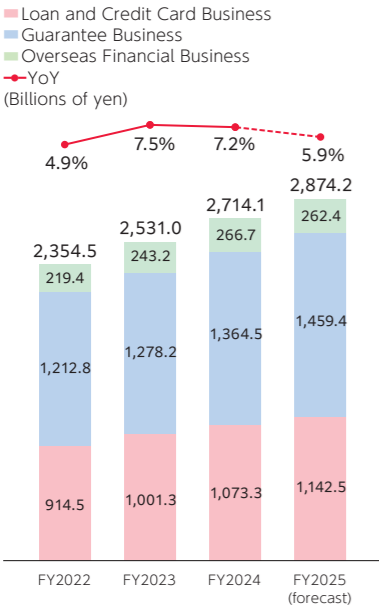
However, there were also some visible issues, and the Overseas Financial Business was affected by regional characteristics. In Thailand, the need for regulatory compliance in our loan businesses placed certain constraints on business operations. In the Philippines, due to the impact of the COVID-19 pandemic immediately after the launch of business, it took time to stabilize receivables.

Despite these challenges, the business performed strongly. We were able to achieve consolidated receivables outstanding of 2.5 trillion yen—which was set as a target during the previous Medium-term Management Plan period—one year ahead of schedule. In the final fiscal year, we were able to finish at 2.7 trillion yen, exceeding the plan target by 200 billion yen.

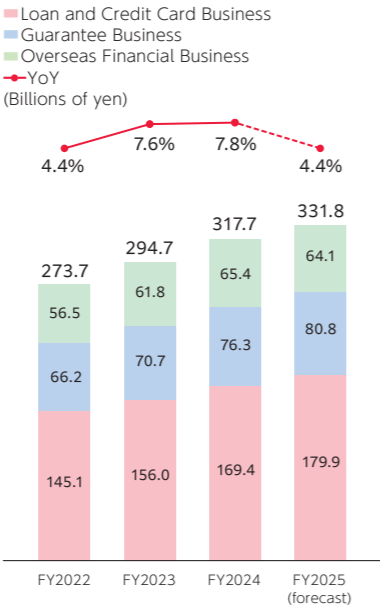
Operating revenue was 317.7 billion yen, an increase of approximately 30 billion yen compared to the Medium-term Management Plan target, as a result of receivables outstanding significantly exceeding the planned amount. This was the first time in 16 years that operating revenue had exceeded 300 billion yen.

On the other hand, operating profit stood at 58.5 billion yen, a decrease of 38.5 billion yen compared to the Medium-term Management Plan target. This was due to the impact of additional provisions for loss on interest repayments, and operating profit excluding this impact was 98.5 billion yen, an increase of 1.4 billion yen compared to the Medium-term Management Plan target.

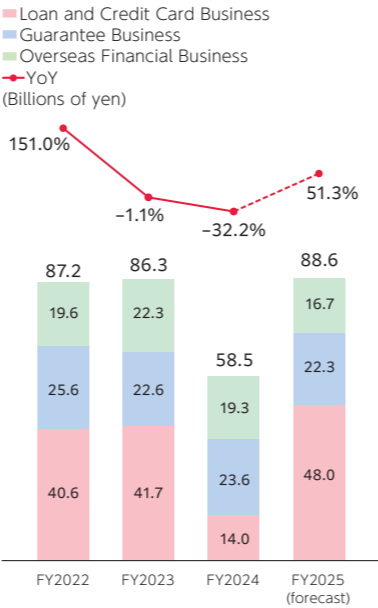
Receivables Outstanding



Operating Revenue



Operating Profit

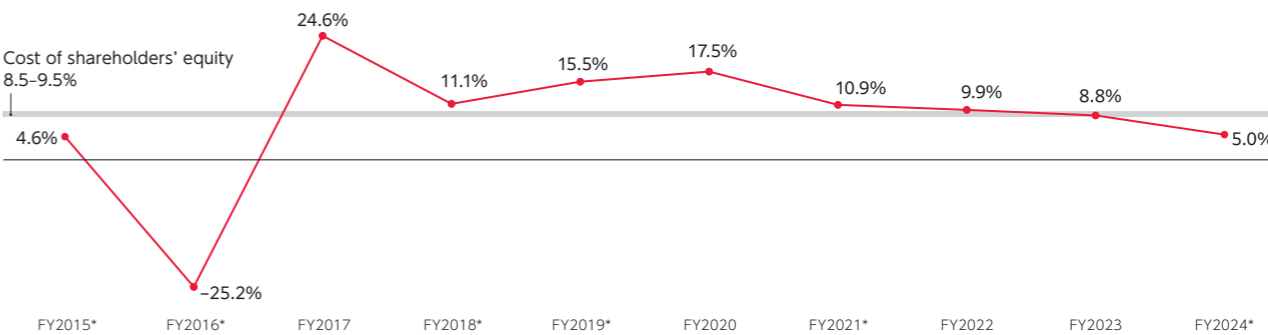


Acknowledgment of the Current State of Corporate Value and Issues Going Forward

Our cost of shareholders' equity is estimated at around 8.5-9.5%, based on CAPM and equity yield. ROE for the fiscal year ended March 2025 was 5.0%, which was lower than the cost of shareholders' equity due to additional provisions for loss on interest repayments. The PBR was also 0.92x, which is below the standard of 1.00x. PBR is closely related to ROE, and as a company, we recognize that PBR above 1.00x is the

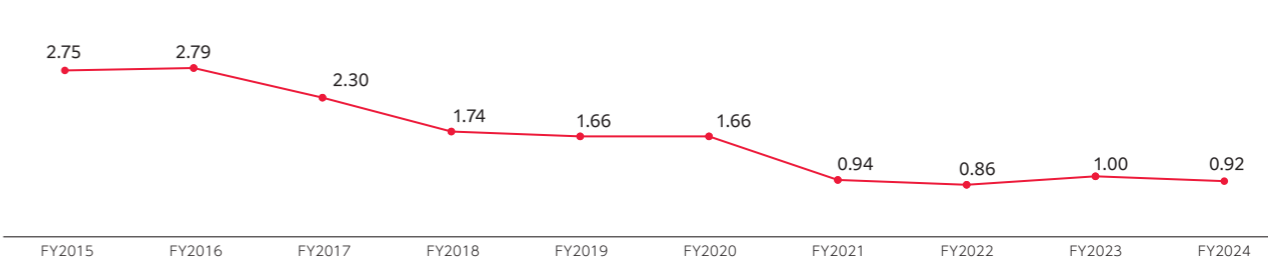
minimum acceptable level. To improve corporate value, we must work to improve ROE and control the cost of shareholders' equity. In our new Medium-term Management Plan, we recognize the need to improve profitability with a target of ROE of 10%, while limiting the cost of shareholders' equity through appropriate disclosure and strengthened sustainability management.

ROE Trends



*Additions to provisions for loss on interest repayments

PBR Trends



Path to Enhance Corporate Value: Improve ROE

Optimize ROA by Segment

Improving profitability is an urgent issue, and there is a need to improve ROA for each segment. For example, ROA for the Loan and Credit Card Business is 5% of our receivables outstanding (on an operating profit basis), 1.5% of the credit guarantee balance in the Guarantee Business, and around 10% of the stable period for the Overseas Financial Business.

Since the Loan and Credit Card Business, which is our main business, accounts for a large proportion of our business volume and business performance, we must increase profit margins by acquiring new customers and growing receivables outstanding while improving cost efficiency. For example, it is important to take a long-term view of the balance that a single customer will hold after one year, the interest income that can be earned, the percentage of customers with whom we can continue transactions from the second year onward, and the associated revenue. In addition to this, it is necessary to calculate appropriate advertising expenses and invest in attracting new customers, while staying mindful of the profits obtained throughout the entire transaction with customers, rather than just seeking to recover profits in a single year. To maximize profits, it is also essential to build lasting relationships that foster customer satisfaction and promote ongoing, long-term transactions.

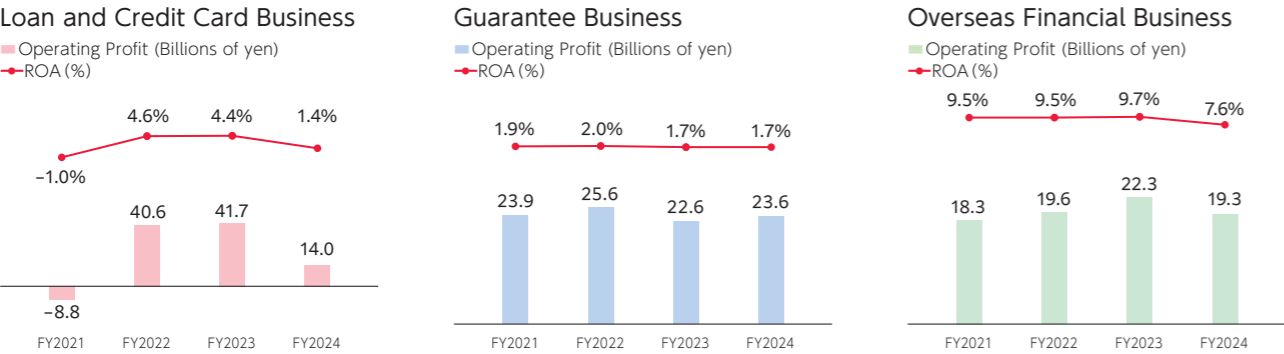
We believe that efficient circulation of these initiatives is the key to improving profitability. By providing the know-how cultivated in our Loan and Credit Card Business to the retail businesses of our partners, we will also improve the profitability of the Guarantee Business. In addition, we believe that it is necessary for the Corporate Planning Department, which manages budgets, to thoroughly control expenses incurred in each business and work to reduce unnecessary costs.

Expansion of Shareholder Returns

Under the previous Medium-term Management Plan, the target for the dividend payout ratio was set at 35%. In the new plan, it was raised to 50%. The dividend amount for the full year will be increased by 6 yen to 20 yen in the first year of the new plan. The use of the expression “firmly maintain” at the end of our approach to capital policy expresses our strong will to secure a dividend amount of 20 yen even if profits fluctuate, while aiming to achieve a dividend payout ratio of 50%.

To reiterate, we aim to achieve a dividend payout ratio of 50%. Even if profits decline temporarily due to unforeseen circumstances, we will maintain a dividend amount of 20 yen per share. If profits continue to grow steadily, we believe that it will be possible to increase dividends further by aiming for a dividend payout ratio of 50%.

Operating Profit to Receivables Outstanding by Business (ROA)



Capital Policy

Basics on Capital Policy

To achieve sustainable enhancement of corporate value, maintain financial soundness, enhance profitability and firmly maintain stable and continuous dividends to shareholders

Vision for the Medium-term Management Plan

(Previous Medium-term Management Plan)

Shareholders' Equity Ratio*.....Approx. 25% ➡ **Approx. 23%**
ROE.....Approx. 10% ➡ **Approx. 10%**
Dividend Payout Ratio.....Approx. 35% ➡ **Approx. 50%**

* Shareholders' equity ratio, calculated by adding credit guarantee balance to consolidated total assets

Dividend Per Share

FY2024 **14 yen** ➡ **20 yen** (FY2025)
Interim: 7 yen ➡ **10 yen** (expected)
End of the fiscal year: 7 yen ➡ **10 yen** (expected)



Optimize Shareholders' Equity Ratio

As of the end of March 2025, the shareholders' equity ratio, calculated by adding the credit guarantee balance to consolidated total assets, was 22.9%. As guarantee obligations may arise as contingent liabilities due to the nature of our business, we include the credit guarantee balance when calculating our shareholders' equity ratio. Given such risks, we have determined that it is more appropriate from a business management perspective to calculate shareholders' equity ratio by adding the credit guarantee balance.

Our reason for setting the target value for shareholders' equity ratio at 25% under the previous Medium-term Management Plan is that it has been evaluated as appropriate through continuous communication with external rating agencies, and we have determined that it is necessary to secure a certain margin with a view to future investment through new businesses and M&A, and compliance with international accounting standards (IFRS).

Under the new Medium-term Management Plan, we have reviewed the margin and set a new target of 23%, a decrease of 2% from the previous target. Equity capital will accumulate as a result of continuing to record stable profits. However, if the balance of receivables outstanding and credit guarantees increases, then the denominator for our shareholders' equity ratio will also increase. For this reason, we would like to

continue to expand our businesses while steadily accumulating a certain amount of profit, implementing stable and continuous dividends, and maintaining the current level.

Expand Business and Promote New Investments

Based on these capital policies, carrying on from the previous Medium-term Management Plan, we will continue to expand our business operations by increasing GeNIe business partnerships, expanding new guarantee partners, and strengthening our Overseas Financial Business. The business target under the new Medium-term Management Plan is 3.2 trillion yen, which is 1.2 times higher than for the fiscal year ended March 2025. Operating revenue is expected to increase over three consecutive fiscal years to 366.5 billion yen, reflecting steady growth in business volume. Operating profit is also expected to increase over three consecutive fiscal years to 100.4 billion yen.

In addition, the new Medium-term Management Plan has set the medium-term priority theme of taking on the challenge of expanding into new countries and creating new businesses. Over the next three years, we will conduct research activities with a view to expanding into one or more countries. We are considering M&A as one option for entering these markets, and we plan to invest in expanding into new countries and creating new businesses.

Path to Enhance Corporate Value: Control the Cost of Equity

Appropriate Disclosure and Advancement of Sustainability Management

In recent years, many guidelines for information disclosure have been put forward both in Japan and abroad, and we recognize that we have not yet been able to adequately respond to them. Going forward, we will work actively to enhance information disclosure and strive to eliminate asymmetry in the information we disclose. Information disclosure is an important item that is attracting the attention of all stakeholders, including shareholders, partners, employees, and even students who are considering joining the company. We believe that clearly disclosing our values and the kind of initiatives in which we will engage is very important for ensuring smooth communication with all stakeholders.

Our corporate philosophy includes “The Spirit of Human Dignity,” and this philosophy has permeated widely within the company. On the other hand, we had not established a formal human rights policy until now, but in June 2025 we formulated a new human rights policy. We have also been actively

engaged in social contribution activities such as holding “barrier-free” concerts that can be enjoyed by children and people with disabilities, blood donation activities, and forest conservation activities. Despite this, we feel that there is a lack of proper information disclosure and awareness raising with regard to these activities, and I believe that we need to be more proactive than ever before in this area.

In recent years, as reported in the news, there have been many cases of financial fraud. We are also taking measures to prevent damage from such cases. Specifically, we are working to prevent damage by detecting signs of fraud from the information available at the time of application and contacting customers directly with that information. Another aspect of our corporate philosophy is “Customers First,” and we believe that engaging in business with a constant awareness of what is truly beneficial to our customers is an important focal point within our company. I feel that it is necessary to work on sustainability, not only within the Sustainability Promotion Office, but in all departments. We will continue working to further enhance the level of our information disclosure and sustainability initiatives.

Message to Stakeholders

Our business is designed to generate stable profits as our receivables outstanding accumulate. We also believe that the response to interest repayment claims (which have been considered a risk factor in the past) is becoming clearer, and it is unlikely that there will be any situations in which we see significant damage to profits in the future. We hope that you will understand the essence and unique nature of

our business, and evaluate it as a sound investment. In addition to returning profits to shareholders, we also invest in our employees, disclose information to students, and build mutually beneficial relationships with guarantee partners, system vendors, advertising agencies, and other business partners.

Key Points of the Previous Medium-term Management Plan

—Viewed as a period to make strategic moves to expand our business domain for future growth in each of our businesses

- Targets
- We are aiming to surpass pre-COVID-19 levels in each of the three core businesses through accommodating cashless payments and digital investments
 - We are targeting operations worth 2.5 trillion yen across the three core businesses and the Embedded Finance
 - Aiming for increased revenue and profit for three consecutive years

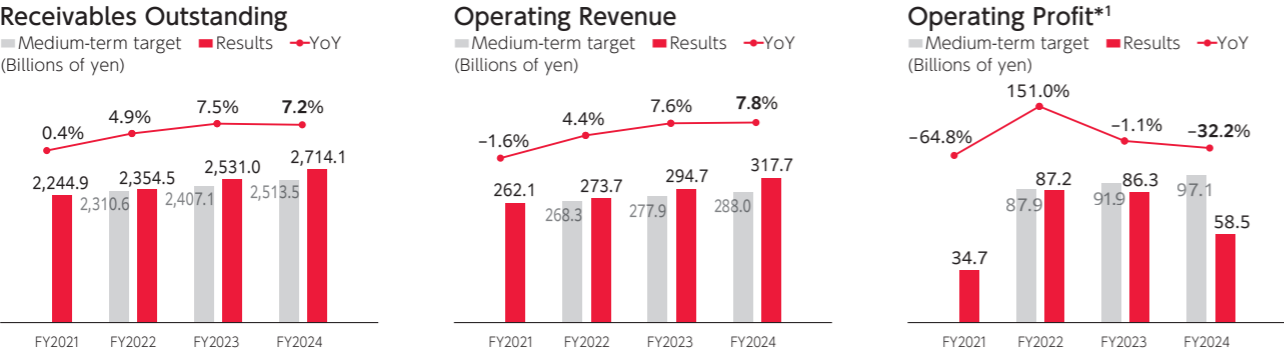


Results

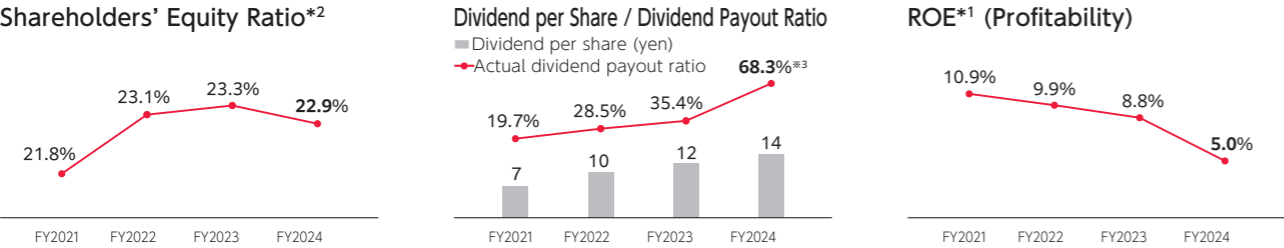
The target for receivables outstanding of 2.5 trillion yen, set for the final year of the Medium-term Management Plan, was achieved one year ahead of schedule. This increased further to 2.7 trillion yen as of the end of the fiscal year ended March 2025.

Operating revenue exceeded planned figures for three consecutive fiscal years as a result of receivables outstanding exceeding plan targets. On the other hand, operating expenses increased for three consecutive fiscal years due to increases in advertising expenses and provision for bad debt associated with efforts to strengthen acquisition of new customers. As a result, operating profit excluding interest repayment expenses remained below the planned amount until the fiscal year ended March 2024, but exceeded the plan target in the final fiscal year ended March 2025.

In terms of the expansion of business areas outlined in the previous Medium-term Management Plan, in the Loan and Credit Card Business, we launched embedded finance services. In the Guarantee Business, we established partnerships with operating companies, and in the Overseas Financial Business, we commenced operations in Malaysia, with each initiative progressing steadily.



- Basics on capital policy
- Basics on dividend payment
- Targets for March 2025
- Continuously raise financial soundness and expand return to shareholders
- Expand return to shareholders on the basis of high profitability and appropriate capital adequacy
- Shareholders' equity ratio² **Approx. 25%** Dividend payout ratio **Approx. 35%** ROE **Approx. 10%**



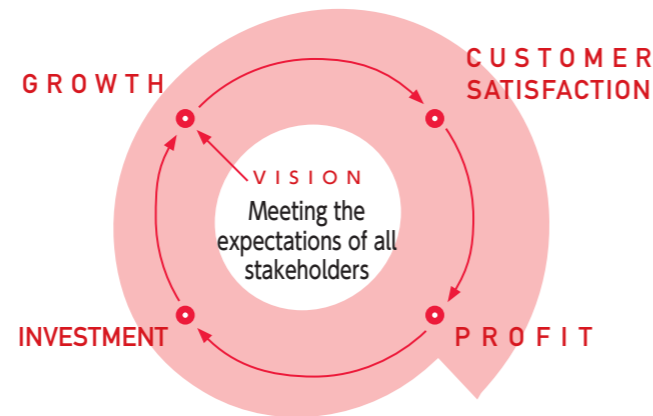
*1 Incurred interest repayment expenses of 58.9 billion yen in the fiscal year ended March 2022 and 40.0 billion yen in the fiscal year ended March 2025.
*2 Shareholders' equity ratio, calculated by adding credit guarantee balance to consolidated total assets
*3 Dividend payout ratio excluding interest repayment expenses was 35.6%.

Sustainability Targets and Results of Efforts from FY2022 to FY2024

Priority Areas	Major Initiatives / Targets and Initiative Direction	Results of Efforts from FY2022-2024	Achievement Level
E	Promote corporate activities based on care for the environment		
	Introduction of renewable energy Switching to renewable energy sources for power consumption under direct contracts during the fiscal year ended March 2023	Switched all direct contracts with electric power companies by June 2022 (approx. 630 stores, 3 corporate locations)	▶ P.44 ○
	Efforts to achieve net-zero GHG emissions Achieving net-zero GHG emissions in house by 2030	Electricity contracted by management companies is being gradually switched to renewable energy sources Renewable energy ratio in the fiscal year ended March 2025: 54.1% 96.3% compared to the fiscal year ended March 2024	○
	Continued implementation of "green purchasing," where items with the lowest possible environmental impact are selected and purchased Considering environmental impact when purchasing goods and promoting the purchase of low-impact products	Continued implementation of preferential green purchasing in accordance with purchasing operation rules	○
	Participation in community cleanup activities Participating in cleanup activities held in the areas with ACOM locations	Participated in cleanup activities in Tokyo's Minato, Chiyoda, and Chuo wards, as well as Yokohama City, with a total of 462 participants (cumulative)	▶ P.56 ○
	Implementation of forest conservation activities Running "ACOM Forest" Forest Conservation Program	Held 35 cumulative times at activity sites in Kanagawa and Osaka prefectures, with a total of 547 participants (cumulative)	▶ P.55 ○
	Creation of comfortable work environments (promotion of health and productivity management, consideration of diverse work styles) Number of employees working long hours (over 80 hours of monthly overtime): 0 as of the end of the fiscal year ended March 2025	0 employees as of the end of the fiscal year ended March 2023, 4 employees as of the end of the fiscal year ended March 2024, 11 employees as of the end of the fiscal year ended March 2025, for a total of 15 employees (cumulative)	×
	Promotion of female employee empowerment (promotion of diversity) Increasing the ratio of female managers	As of the end of the fiscal year ended March 2025, the ratio of female managers was 9.3% (target: 9.0% for positions equivalent to section chief or above). Held Woman Career Program training for young female employees three times in total	▶ P.35 ○
	Support for persons with disabilities Ratio of employees with disabilities (upholding the statutory ratio)	2.70% as of the end of the fiscal year ended March 2025 (statutory ratio: 2.50%)	○
	Implementation of the Vision Ingraining Program to improve engagement Improving employee attitude survey scores	Up 1.3 percentage points compared to the fiscal year ended March 2023	▶ P.36 ○
S	Promote diversity based on the spirit of human dignity		
	Implementation of "Challenge What You Want to Start! Project" Implementing "Challenge What You Want to Start! Project" every year (total: three times)	Held three times in total, with a total of 3,711 entries and 11 adopted entries (cumulative)	▶ P.55 ○
	Support for culture and the arts Continuing to hold ACOM "Miru" Concert Monogatari	Held 40 times in total, with a total of 26,342 visitors and 531 employee volunteers (cumulative)	▶ P.54 ○
	Promotion of CS management Improvement of customer satisfaction (CS) mindset	Held CS Awards three times in total, with all employees watching either live or as archive footage Total of 9,655 CS experience cards submitted (cumulative)	○
	Reflection of customer feedback Ongoing implementation of improvement activities based on CS improvement cards	Total of 4,199 CS improvement cards submitted, with 186 adopted (cumulative) Expanded repayment methods for products for sole proprietors Modified member website and application	○
	Efficient and effective customer attraction Loan and Credit Card Business outstanding balance: 908.5 billion yen at the end of the fiscal year ended March 2023, 946.8 billion yen at the end of the fiscal year ended March 2024, 984.2 billion yen at the end of the fiscal year ending March 2025, 260,000 new customers each fiscal year (780,000 total)	Loan and Credit Card Business balance as of the end of the fiscal year ended March 2025: 1,073.3 billion yen (+89.1 billion yen compared to plan), cumulative 1,123,000 new customers (+343,000 compared to plan)	○
	Stimulation of local economies through the Guarantee Business Expanding new guarantee partnerships and revitalizing existing partnerships, resulting in consolidated guarantee outstanding balance of: 1,197.9 billion yen at the end of the fiscal year ended March 2023, 1,254.0 billion yen at the end of the fiscal year ended March 2024, 1,319.4 billion yen at the end of the fiscal year ending March 2025	Consolidated guaranteed receivables of 1,364.5 billion yen (+45.1 billion yen compared to plan) as of the end of the fiscal year ended March 2025	○
	Contribution to the Asian economy, especially ASEAN Expanding into new countries	ACOM (M), a subsidiary in Malaysia, opened in September 2023	○
	Overseas Financial Business outstanding balance: 197.1 billion yen at the end of the fiscal year ended March 2023, 199.8 billion yen at the end of the fiscal year ended March 2024, 203.8 billion yen at the end of the fiscal year ending March 2025	Overseas Financial Business balance of 266.7 billion yen (+62.9 billion yen compared to plan) as of the end of the fiscal year ended March 2025	○
	Pursue creative and innovative management that uses digital technology		
G	Support for cashless payments Supporting payment by smartphone	Released a function that makes it easy to register a credit card on a smartphone	▶ P.44 ○
	New business offering financial services in the "as-a-service model" Launching new business during the fiscal year ended March 2023	Established GeNIE Inc. in April 2022. Service launched in October 2024 due to plans being moved back.	△
	Advancement of Corporate Governance Code compliance Properly complying with the Corporate Governance Code	Disclosed compliance with the Corporate Governance Code in our Corporate Governance Report	○
	Risk management Implementing company-wide activities to foster a risk-aware culture	Held a total of 278 internal study sessions and training sessions, with a total of 2,184 participants (cumulative)	○
	Compliance Implementing measures to revitalize communication	Developed and implemented communication measures in all departments and offices Held a total of 154 harassment training sessions, with a total of 3,799 participants (cumulative)	○

Medium-term Policy

Accelerating our growth cycle to achieve our vision



To continue meeting the expectations of all stakeholders, each employee must achieve **growth**. To achieve this growth, we must **invest** in both our businesses and our people. This investment requires us to continuously generate **profits**. To do so, we must ensure that our **customers and business partners** are satisfied, and, to achieve this, ACOM Group itself must **grow**. We call this process “the growth cycle.” Given that stakeholder expectations are constantly increasing, we believe that we must continuously implement this growth cycle in order to keep meeting those expectations. Under our Medium-term Management Plan, we aim to accelerate the speed of this growth cycle.

Key Themes for the Medium Term

Business strategies

- Enhance brand strength by rebuilding perception*
- Provide a high-quality customer experience by good responses and speedy credit screening
- Expansion of business alliance partners by GeNiE Inc.
- Further strengthening cooperation with existing guarantee partners and expand 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

Function 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

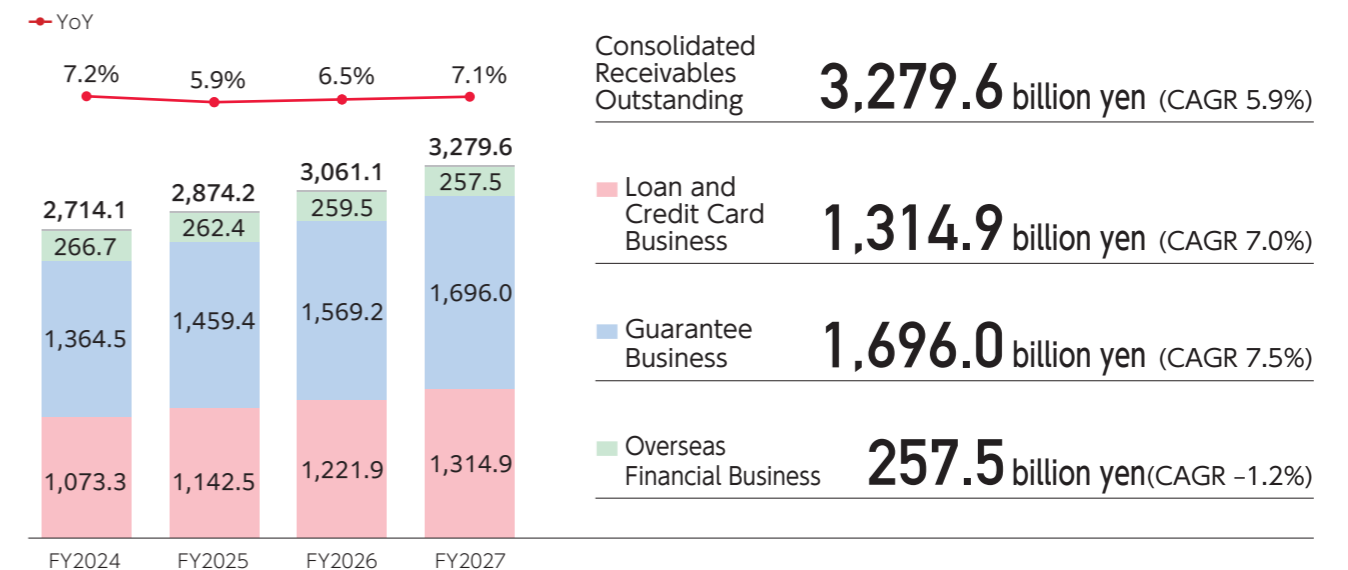
Foundation for all activities

Foster a compliance culture

* Perception: Consumers' impressions, as well as awareness, recognition and perception of companies and brands that become causal factors in purchasing decisions

Medium-term Management Plan

Receivables Outstanding (Billions of yen)

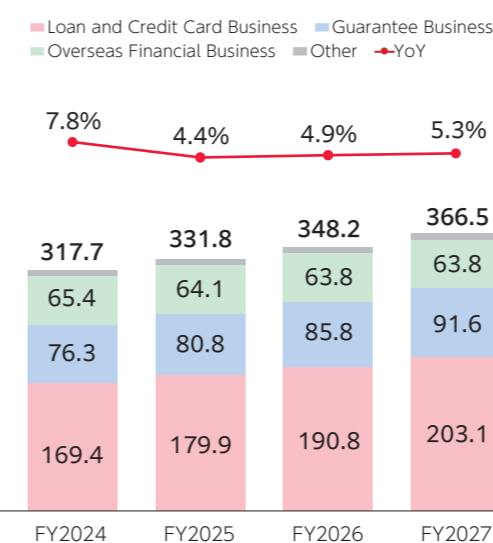


As pent-up demand shrinks, we will steadily expand the size of our Loan and Credit Card Business and Guarantee Business by improving our brand power and forming new guarantee alliances, aiming for business volume of **3.2 trillion yen**, a **1.2-fold increase** over the three years of the Medium-term Management Plan.

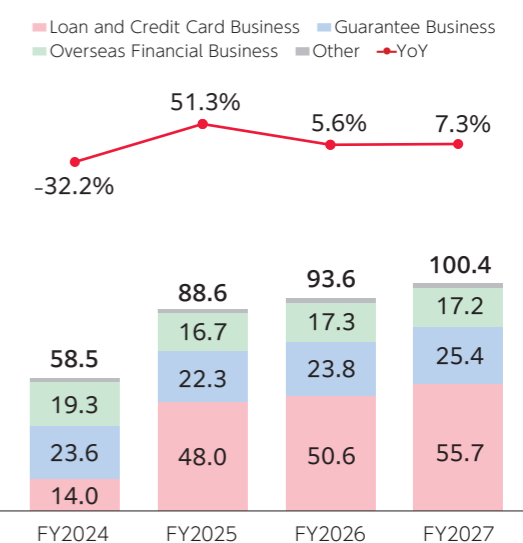
Aim to **increase revenue and profit** for **three consecutive fiscal years**

Aim for operating profit of **100 billion yen** in the final year of the Medium-term Management Plan

Operating Revenue (Billions of yen)



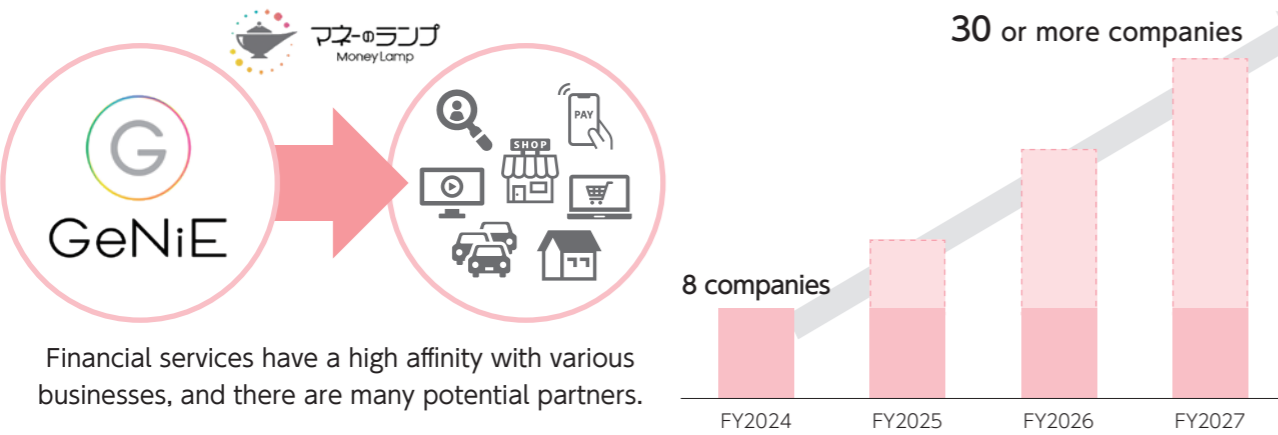
Operating Profit (Billions of yen)



Loan and Credit Card Business Expansion of Business Alliance Partners with GeNiE Inc.

We will expand alliance partners to 30 or more companies and aim for a leading position in the embedded finance market

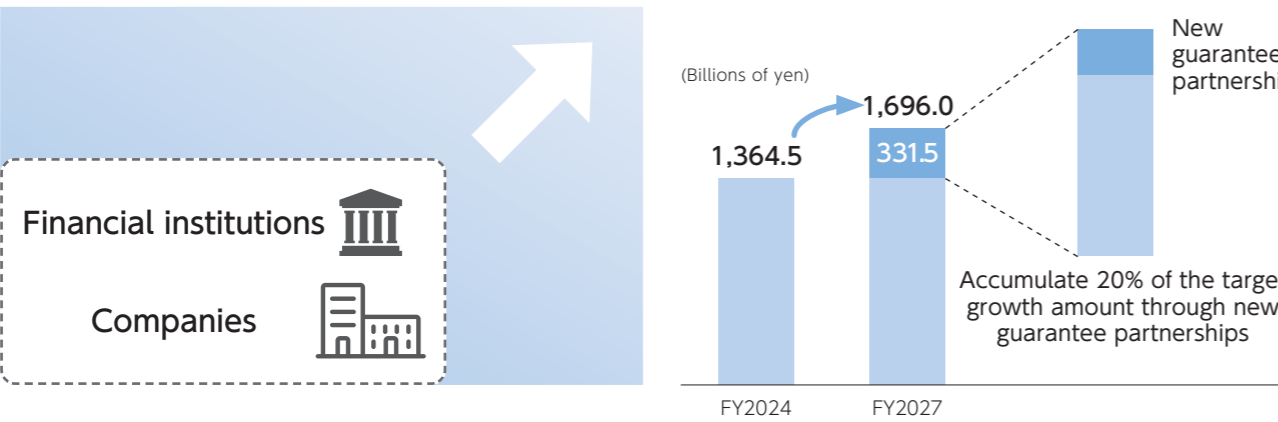
GeNiE provides “money lamp” embedded financial services for business companies that provide services through the web and apps. Using “money lamp” services, these companies can provide lending functionality under their own brand names on existing services. By co-creating customer experiences tailored to the needs of partner companies, we will form alliances with influential companies in each industry and seek to expand our customer base. By the end of the Medium-term Management Plan, we will aim to expand our partner portfolio to 30 or more companies and take a leading position in the embedded finance market.



Guarantee Business Expand New Guarantee Alliances

Around 20% of the balance growth of 330 billion yen achieved over the three years of the Medium-term Management Plan will be accumulated through new partnerships

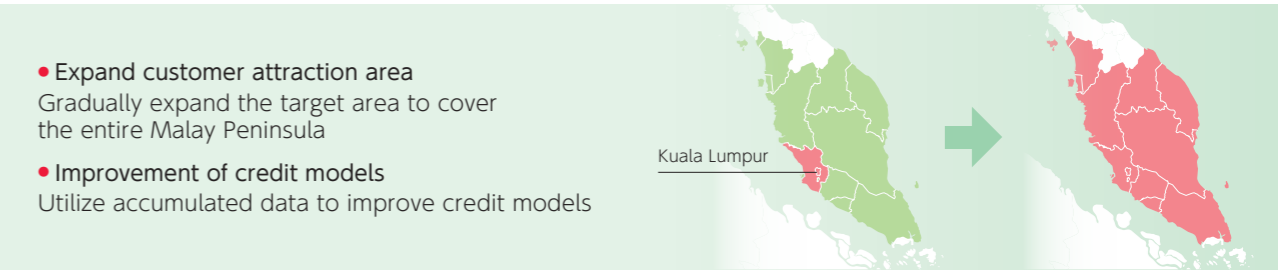
In terms of the expansion of new guarantee partners, we will continue to pursue a basic strategy of exclusive alliances with leading financial institutions in each prefecture (one prefecture, one bank), and aim to partner with financial institutions in blank areas in cooperation with our consolidated subsidiary, MU Credit Guarantee. We will also continue to form guarantee partnerships with operating companies that we have been focusing on since the previous Medium-term Management Plan, and will aim to accumulate around 20% of the target balance growth of 330 billion yen over the three years of the Medium-term Management Plan through new guarantee partnerships.



Overseas Financial Business Aiming to Turn Profits by ACM (Malaysia) at an Early Stage

We aim to achieve single-year positive profits at ACM in the final year of the Medium-term Management Plan

Currently, in Malaysia, we are operating exclusively in Kuala Lumpur. This area of operations will be gradually expanded to cover the entire Malay Peninsula. In addition, we will steadily accumulate loan balances by expanding the customer attraction area, and utilize the data we have accumulated so far to improve our credit model. We will establish a system that can respond to the expanding scale of our business, and aim for single-year positive profits in the final year of the Medium-term Management Plan.



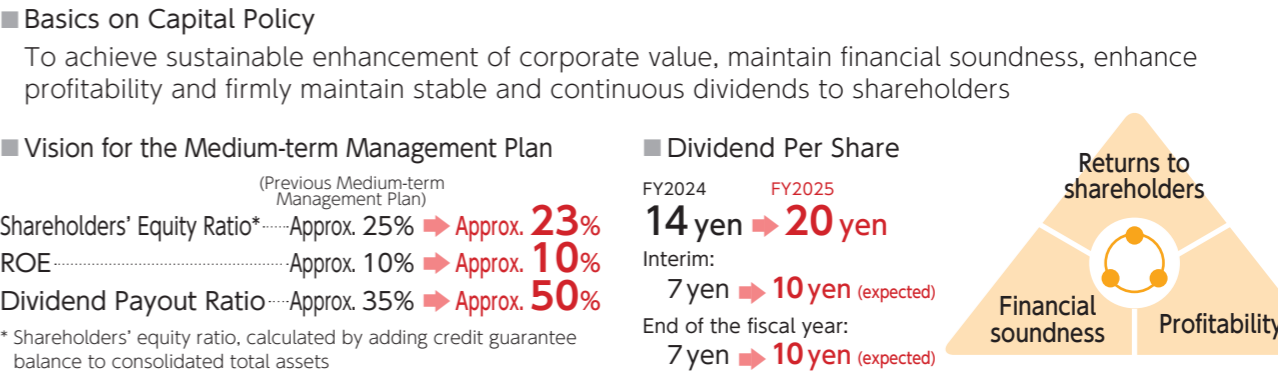
Overseas Financial Business Expansion into New Countries

We aim to expand into one or more new countries during the Medium-term Management Plan period

Currently, the Group operates in Japan, Thailand, the Philippines, and Malaysia. The combined population of these countries is around 340 million. We aim to expand into one or more new countries during the Medium-term Management Plan period, with a view to a future market population of 1 billion.



Capital Policy



Basic Policy on Sustainability

Under our founding spirit of “Circle of Trust,” we aim to both solve social issues and raise enterprise value, and realize a sustainable society, through our corporate philosophy of “The Spirit of Human Dignity,” “Customers First,” and “Creative and Innovative Management.”

Sustainability Promotion Organization

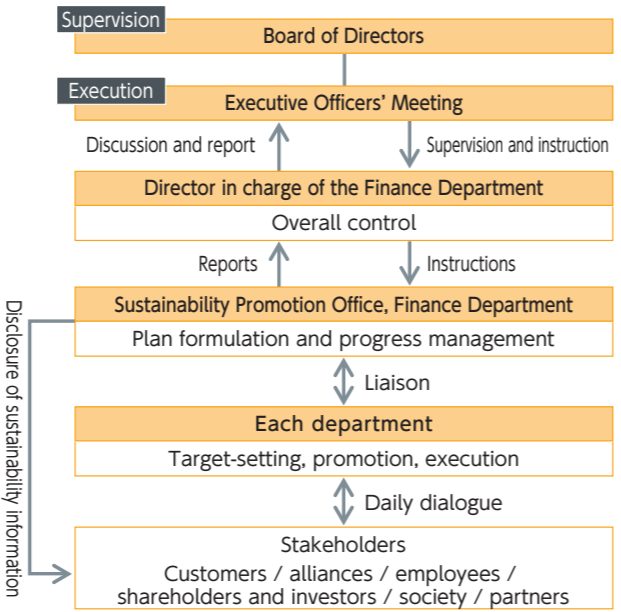
Under ACOM's sustainability promotion organization, Sustainability Promotion Office, which is part of the Finance Department, studies and formulates company-wide sustainability plans, while key matters are examined and decided by the Executive Officers' Meeting and the Board of Directors. The KPI and progress reports for identified materialities (priority areas) are reported to the Executive Officers' Meeting and the Board of Directors on a quarterly basis.

Materialities (Priority Areas)

Social issues are reviewed in terms of priority with consideration given to our business characteristics and importance for stakeholders. In this way, our priority areas have been identified. We will contribute to resolving issues and advancing society in a way that only ACOM can.

Area of contribution	Provide safe and secure financial services
Foundation	Promote environment-friendly business activities Deepen corporate culture that respects for human rights Strengthen human resource base for sustainable growth Strengthen governance

Materiality Identification Process



Sustainable business growth through the resolution of social issues



Sustainability Goals and Direction of Initiatives

Priority areas	Major initiatives	Goals and direction of initiatives
Provide safe and secure financial services	Promoting CS management	Improving customer satisfaction (CS) mindset
	Reflecting customer feedback	Ongoing implementation of improvement activities based on CS improvement cards
	Enhance brand strength by rebuilding perceptions*1	Ongoing implementation of customer feedback review meetings
	Provide a high-quality customer experience by good responses and speedy credit screening	Loan and Credit Card Business outstanding balance: 1,314.9 billion yen at the end of the fiscal year ending March 2028
	Further strengthening cooperation with existing guarantee partners and expand new guarantee alliances	Guarantee Business outstanding balance: 1,696.0 billion yen at the end of the fiscal year ending March 2028
	Appropriate responses to regulations and maintaining a high-quality portfolio by EASY BUY (Thailand)	Overseas Financial Business outstanding balance: 257.5 billion yen at the end of the fiscal year ending March 2028
	Aiming to turn profits by ACF (Philippines) and ACM (Malaysia)	
	Expansion of business alliance partners by GeNiE Inc.	Gaining more partners in pursuit of a leader's position in the embedded finance market
	Promoting initiatives to ensure that no one suffers from financial fraud NEW*2	Taking steps against fraudulent contracts and unauthorized use
		Promoting proper financial education with consideration of social issues that need to be prioritized
Promote environment-friendly business activities	Taking steps to achieve net zero GHG emissions in-house	Achieving net-zero GHG emissions in house by 2030
	Increasing and improving environmentally friendly initiatives	Energy use intensity: 1% year-on-year reduction Encouraging green procurement and calculating and disclosing purchase ratios
Deepen corporate culture that respects for human rights	Taking actions on human rights policy and human rights due diligence NEW	Formulating human rights policy Developing human rights due diligence
	Managing employees' health	Number of employees working long hours (over 80 hours of monthly overtime): 0 as of the end of the fiscal year ended March 2028 Reducing presenteeism*3 to 1.0% or less by the end of the fiscal year ending 2028
	Promoting diversity	Increasing the ratio of female workers in managerial positions (assistant manager level or higher: 26.5%; section manager level or higher: 11.0% by the end of the fiscal year ending 2028) Taking steps to maintain and increase the motivation of young employees Promoting measures to better motivating middle-aged employees (including those reaching retirement age for a managerial position)
	Supporting persons with disabilities	Ratio of employees with disabilities (upholding the statutory ratio)
	Promoting measures for enhancing engagement	Improving employee attitude survey scores
	Improving the brand of ACOM as a working company NEW	Strengthening measures such as events for new graduates with job offers and family visits to workplaces to deepen and spread understanding about the company Using social media to convey our corporate culture and job satisfaction with the aim of boosting our presence as a working company and our brand image
	Developing human resources for each theme NEW	Promoting the development of human resources with business skills, which serves as the personnel base for each of the different themes
Strengthen human resource base for sustainable growth	Visualizing and increasing human capital NEW	Developing and improving a personnel database (visualization of personnel)
		Refining the items for the disclosure of personnel-related nonfinancial data with consideration of a stakeholder's perspective
	Advancing Corporate Governance Code compliance	Properly complying with the Corporate Governance Code Establishing organizations and meeting bodies
	Risk management	Implementing company-wide activities to foster a risk-aware culture Practicing risk management based on risk ownership
Strengthen governance	Compliance	Implementing measures to revitalize communication Promoting measures for ensuring no harassment company-wide

*1 Perception means understanding, recognition and perception by companies and brands, which are factors deciding consumers' images and purchase decisions
*2 NEW is added to represent existing initiatives as materiality (priority areas), starting with the new Medium-term Management Plan
*3 A situation in which an employee attends the workplace despite suffering from a disease, poor physical condition and/or mental problem and is unable to work satisfactorily