

Directors and Audit and Supervisory Committee Members



**Chairman**  
**Shigeyoshi Kinoshita**  
Conspectus of Corporate Management  
No. of Company shares held:  
**3,507,260**  
  
Cumulative years of service as Director of the Company:  
**42**

Apr. 1973 Joined Marubeni Corporation  
Apr. 1978 Joined Japan Consumer Finance Co., Ltd.  
Dec. 1980 Joined the Company  
Feb. 1983 Director and Chief General Manager, General Affairs Dept. of the Company  
May 1984 Director and Chief General Manager, Accounting Dept. of the Company  
Aug. 1986 Managing Director of the Company  
June 1988 Managing Director and Head of Business Promotion Division of the Company  
Oct. 1991 Representative and Senior Managing Director of the Company  
Oct. 1992 Representative and Senior Managing Director, and Head of the Loan Sales Division of the Company  
Oct. 1996 Representative Director and Deputy President of the Company  
June 2000 Representative Director and President of the Company  
June 2003 President and Chief Executive Officer of the Company  
June 2010 Chairman, President and Chief Executive Officer of the Company  
June 2021 Chairman of the Company (to present)



**Deputy Chairman**  
**Hiroshi Naruse**  
Supporting Conspectus of Corporate Management, Chair of Corporate Risk Committee, Chair of Financial Information Disclosure Committee, In charge of Internal Audit Dept.  
No. of Company shares held: **0**  
  
Cumulative years of service as Director of the Company:  
**4**

Apr. 1981 Joined The Mitsubishi Trust and Banking Corporation  
June 2008 Executive Officer, Assistant Director and General Manager, Trust Assets Planning Division of Mitsubishi UFJ Trust and Banking Corporation (MUTB)  
June 2010 Executive Officer and General Manager, System Planning Division of MUTB  
June 2010 Executive Officer of Mitsubishi UFJ Financial Group, Inc. (MUFG)  
Apr. 2011 Representative Director and President of Mitsubishi UFJ Trust Systems Co., Ltd.  
June 2011 Managing Director of MUTB  
June 2013 Senior Managing Director of MUTB, Managing Executive Officer of MUFG  
June 2014 Representative Director and President of MU Trust Apple Planning Company, Ltd.  
June 2016 Director, Deputy President and Executive Officer of MUTB  
May 2018 Senior Managing Corporate Executive of MUFG  
Apr. 2019 Representative Director, President of The Master Trust Bank of Japan, Ltd.  
Apr. 2021 Advisor of The Master Trust Bank of Japan, Ltd.  
June 2021 Deputy Chairman to the Company (to present)



**President & CEO**  
**Masataka Kinoshita**  
Chair of Appointment and Remuneration Committee  
No. of Company shares held:  
**1,203,120**  
  
Cumulative years of service as Director of the Company:  
**10**

Apr. 2003 Joined ABeam Consulting Ltd.  
Sept. 2005 Joined the Company  
Oct. 2009 General Manager, Credit Supervision Division of the Company  
Jan. 2010 General Manager, Corporate Planning Dept. of the Company  
Apr. 2010 General Manager, Guarantee Business Dept. of the Company  
Apr. 2012 General Manager, Business Promotion Dept. of the Company  
Apr. 2013 Chief General Manager, Business Planning Dept. of the Company  
Apr. 2014 Executive Officer and Chief General Manager, Business Planning Dept. of the Company  
June 2014 Executive Managing Officer, Deputy Head of Credit Business Promotion Division and Chief General Manager, Business Planning Dept. of the Company  
Apr. 2015 Executive Managing Officer and Deputy Head of Credit Business Promotion Division of the Company  
June 2015 Managing Director of the Company, Executive Managing Officer and Head of Credit Business Promotion Division of the Company  
June 2016 Executive Managing Officer of the Company  
June 2017 Deputy President of the Company  
June 2021 Deputy Chief Executive Officer of the Company  
President of the Company (to present)  
Chief Executive Officer of the Company (to present)



**Director (Outside)**  
**Michelle Tan**  
Chair of Compliance Committee  
No. of Company shares held:  
**0**  
  
Cumulative years of service as Director of the Company:  
**1**

Apr. 1997 Director of The Society for the Consumers of Kansai  
Assistant Professor, Faculty of Law and Policy Studies of Tezukayama University  
Apr. 2005 Professor, Faculty of Law and Policy Studies of Tezukayama University  
June 2007 Chief Director of NPO Japan Consumer Network (JACONET)  
Apr. 2010 Professor, Faculty of Law of Tezukayama University  
June 2013 Trustee of The Society for the Consumers of Kansai  
Director of IntaSect Research Institute, Inc. (Currently, IntaSect Global Communications) (to present)  
June 2018 President of OSAKA CONSUMERS' COOPERATIVE UNION  
Oct. 2022 Director, Ethical Business Research Institute (to present)  
June 2024 Director of the Company (to present)  
March 2025 Director of IntaSect Global Solutions Australia Pty Ltd (to present)



**Director (Outside)**  
**Member of the Audit and Supervisory Committee**  
**Kikuo Asano**  
Chair of the Audit and Supervisory Committee  
Chair of the Conflict of Interest Advisory Committee  
No. of Company shares held:  
**0**  
  
Newly appointed

Apr. 1982 Joined Meiji Life Insurance Company  
Apr. 2005 General Manager, Profit Management & Actuarial Department of Meiji Yasuda Life Insurance Company  
Apr. 2012 Executive Officer, General Manager, Profit Management & Actuarial Department of Meiji Yasuda Life Insurance Company  
Apr. 2013 Executive Officer of Meiji Yasuda Life Insurance Company  
June 2013 President of The Institute of Actuaries of Japan  
July 2013 Managing Executive Officer of Meiji Yasuda Life Insurance Company  
Apr. 2015 Senior Managing Executive Officer of Meiji Yasuda Life Insurance Company  
Apr. 2017 Representative Director and President of Meiji Yasuda Real Estate Management Company Limited  
Nov. 2018 Deputy Chairperson of Pension Actuarial Subcommittee of Social Security Council  
June 2019 Outside Director of The Juroku Bank, Ltd. (currently Juroku Financial Group, Inc.)  
Apr. 2023 Representative Director and Chairman of Meiji Yasuda Real Estate Management Company Limited  
Apr. 2024 Representative Director and Chairman of Meiji Yasuda System Technology Company Limited (to present)  
June 2025 Director, Audit & Supervisory Committee Member of the Company (to present)



**Deputy President**  
**Takashi Kiribuchi**  
No. of Company shares held:  
**16,300**  
  
Cumulative years of service as Director of the Company:  
**5**

Mar. 1982 Joined the Company  
Apr. 2004 General Manager, System Dept. of the Company  
July 2005 General Manager, Public Relations Dept. of the Company  
Oct. 2005 Chief General Manager, Public Relations Dept. of the Company  
Apr. 2011 Chief General Manager, Treasury Dept. of the Company  
Apr. 2015 Executive Officer and Chief General Manager, Treasury Dept. of the Company  
June 2017 Executive Officer and Chief General Manager, Corporate Planning Dept. of the Company  
June 2020 Managing Director of the Company, Executive Managing Officer and Chief General Manager, System Development & Administration Division of the Company  
Apr. 2021 Executive Managing Officer and Head of System Development & Administration Division of the Company  
June 2021 Senior Managing Director of the Company  
June 2021 Senior Executive Managing Officer and Head of System Development & Administration Division of the Company  
June 2023 Deputy President of the Company (to present)  
Deputy Chief Executive Officer and Head of System Development & Administration Division of the Company (to present)



**Senior Managing Director**  
**Masashi Yoshiba**  
No. of Company shares held:  
**0**  
  
Newly appointed

Nov. 1987 Joined the Company  
Apr. 2012 General Manager, East Japan Business Promotion Department, Senior Manager, Business Management Group of the Company  
Apr. 2014 General Manager, Credit Business Promotion Division, Chief General Manager, Compliance for Credit Business Promotion Office of the Company  
Apr. 2015 General Manager, West Japan Business Promotion Department of the Company  
June 2015 Chief General Manager, West Japan Business Promotion Department of the Company  
Apr. 2017 Executive Officer and Chief General Manager, Compliance Department of the Company  
Apr. 2020 Executive Officer and Chief General Manager, Business Process Management Department of the Company  
June 2021 Executive Managing Officer  
June 2024 Senior Executive Managing Officer (to present)  
June 2025 Senior Managing Director of the Company (to present)



**Director**  
**Tadashi Yamamoto**  
No. of Company shares held:  
**0**  
  
Cumulative years of service as Director of the Company:  
**2**

Apr. 1992 Joined The Bank of Tokyo, Ltd.  
May 2017 Deputy General Manager, East Asia Planning Division, East Asia Headquarters of The Bank of Tokyo-Mitsubishi UFJ, Ltd.  
Apr. 2018 Deputy General Manager, East Asia Planning Division, East Asia Headquarters of MUFG Bank, Ltd.  
May 2018 General Manager, Credit Policy & Planning Division of MUFG Bank, Ltd.  
June 2018 General Manager, Credit Policy & Planning Division of Mitsubishi UFJ Financial Group Inc.  
June 2018 Executive Officer, General Manager, Credit Policy & Planning Division of MUFG Bank, Ltd.  
Apr. 2021 Executive Officer, General Manager, Corporate Planning Division of MUFG Bank, Ltd.  
Apr. 2022 Managing Executive Officer & CSO (in charge of Corporate Planning Division excluding Financial Resources Management, Global Business, and Office of Chairman of Japanese Bankers Association) & in charge of CPM and Corporate Administration Division, of MUFG Bank, Ltd.  
Apr. 2023 Member of the Board of Directors, Managing Executive Officer, Unit Head, and CDTO (CEO), Digital Service Unit (in charge of Digital Service Planning Division) of MUFG Bank, Ltd.  
June 2023 Managing Corporate Executive, Group Head and CDTO, Digital Service Business Group of Mitsubishi UFJ Financial Group, Inc.  
April 2024 Director of the Company (to present)  
Managing Corporate Executive, Group Head and CDTO, Retail & Digital Business Group, Mitsubishi UFJ Financial Group, Inc. (to present)  
Member of the Board of Directors, Managing Executive Officer, Unit Head, and CDTO (CEO), Retail & Digital Business Group (in charge of Digital Service Planning Division), MUFG Bank, Ltd. (to present)



**Director**  
**Full-time Member of the Audit and Supervisory Committee**  
**Akihiro Kiyooka**  
No. of Company shares held:  
**15,500**  
  
Cumulative years of service as Director of the Company:  
**1**

Apr. 1990 Joined National Mutual Insurance Federation of Agricultural Cooperatives  
Apr. 2006 Joined the Company  
Oct. 2009 Director and General Manager, Business Administration Department of IR Loan Servicing, Inc.  
Apr. 2011 General Manager, Treasury Department of the Company  
Apr. 2013 General Manager, Corporate Planning Department of the Company  
Apr. 2014 Chief General Manager, Finance Department of the Company  
June 2015 Executive Officer and Chief General Manager, Finance Department of the Company  
Apr. 2017 Executive Officer (Special mission, General Affairs Department) of the Company  
Apr. 2017 Executive Officer and Chief General Manager, General Affairs Department of the Company  
Apr. 2019 Executive Officer (Special mission, Corporate Planning Department) of the Company  
June 2019 Executive Managing Officer of IR Loan Servicing, Inc.  
President and CEO of IR Loan Servicing, Inc.  
Chief Executive Officer of IR Loan Servicing, Inc.  
Apr. 2020 Executive Officer (Special mission, Credit Supervision Division) of the Company  
Apr. 2024 Executive Officer (Special mission, Credit Management Department) of the Company  
June 2024 Director, Full-time Member of the Audit & Supervisory Committee of the Company (to present)



**Director (Outside),**  
**Member of the Audit and Supervisory Committee**  
**Takuji Akiyama**  
No. of Company shares held:  
**0**  
  
Cumulative years of service as Director of the Company:  
**4**

Mar. 1982 Joined Tohmatsu & Aoki Audit Corporation (currently Deloitte Touche Tohmatsu LLC)  
Apr. 1986 Registered as a certified public accountant  
Aug. 2018 Retired from Deloitte Touche Tohmatsu LLC  
Sept. 2018 Representative of Takuji Akiyama CPA Office (to present)  
Feb. 2019 Auditor (Outside) of IWAKI & CO., LTD. (currently Astena Holdings Co., Ltd.) (to present)  
June 2021 Director, Member of the Audit and Supervisory Committee of the Company (to present)

\* Michelle Tan, Kikuo Asano and Takuji Akiyama have been appointed as independent officers as they meet the Company's criteria for assessing the independence of outside directors.

Executive Officers

◀ Chief Executive Officer

**Masataka Kinoshita**  
Supervisor of All Business Execution

◀ Deputy Chief Executive Officer

**Takashi Kiribuchi**  
Assistant in charge of all business execution  
Head of System Development & Administration Division  
In charge of Corporate Planning Dept., System Development Dept., System Operation Dept., System Planning Office and System Management Office

◀ Senior Executive Managing Officer

**Masashi Yoshiba**  
In charge of Human Resources Dept. and Business Process Management Dept.

**Michihito Onodera**

Head of Guarantee Business Division  
In charge of Guarantee Business Management Dept., Guarantee Business Promotion Dept. I, Guarantee Business Promotion Dept. II and Compliance for Guarantee Business Office

◀ Executive Managing Officer

**Masaru Kuroda**  
In charge of Overseas Business Management Dept. and Accounting Dept.

**Yuji Kinoshita**

Head of Credit Business Promotion Division  
In charge of Business Promotion Dept., East Japan Business Promotion Dept., West Japan Business Promotion Dept., Compliance for Credit Business Promotion Office, Credit Management Dept. and Compliance for Credit Management Office

**Masatoshi Nabeoka**

In charge of General Affairs Dept. and Compliance and Risk Management Dept.

**Kazuki Morishita**

In charge of Finance Dept. and Business Planning Dept.  
Chief General Manager of Finance Dept.

◀ Executive Officer

**Hitoshi Yokohama**  
Guarantee Business Division (Special Mission)  
President of MU Credit Guarantee Co., LTD.

**Takeo Noda**  
Overseas Business Management Dept. (Special Mission)  
CEO of EASY BUY Public Company Limited

**Akifumi Kinoshita**  
Chief General Manager of Accounting Dept.

**Osamu Morimoto**  
Chief General Manager of Corporate Planning Dept.

**Tomohiro Nakazawa**  
Chief General Manager of System Development Dept.

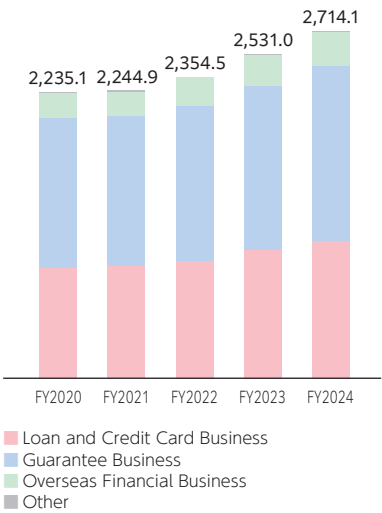
**Masayuki Kurita**  
Chief General Manager of Overseas Business Management Dept.

**Masato Takami**  
Overseas Business Management Dept. (Special Mission)  
President of ACOM CONSUMER FINANCE CORPORATION

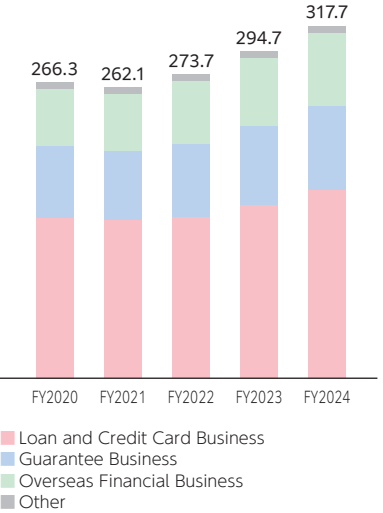
**Wataru Yoshioka**  
Chief General Manager of Business Planning Dept.

**Hideo Nomura**  
Chief General Manager of Internal Audit Dept.

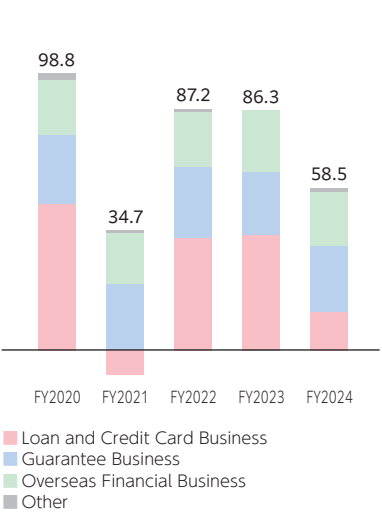
Receivables Outstanding  
(Billions of yen)



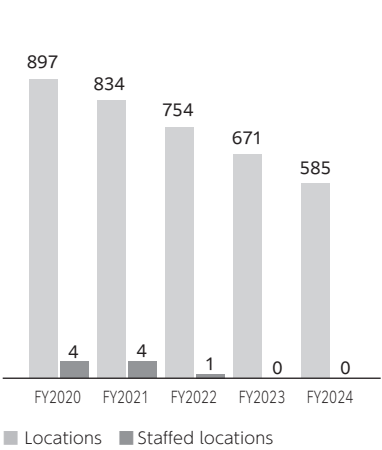
Operating Revenue  
(Billions of yen)



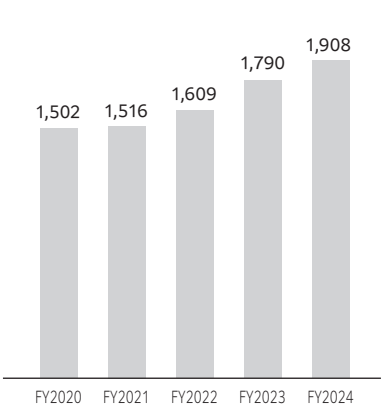
Operating Profit  
(Billions of yen)



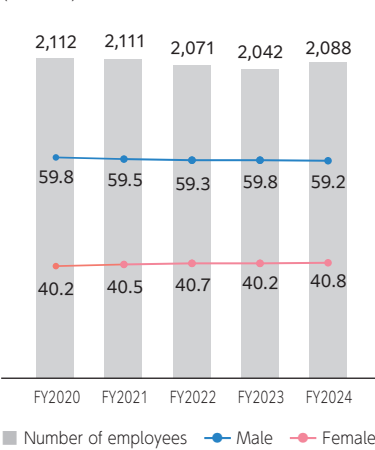
Loan Business Locations  
(Locations)



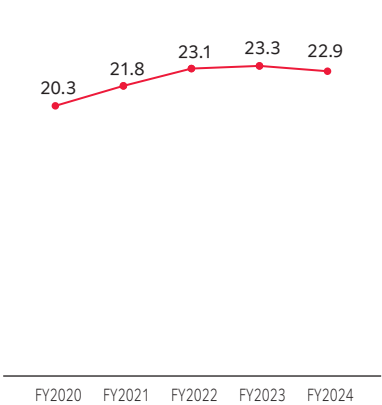
Loan Business Customers  
(Thousands of customers)



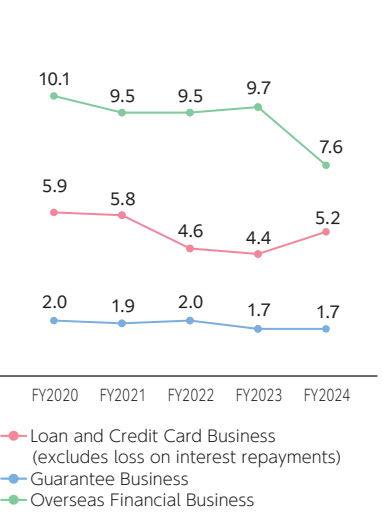
Number of Employees  
(Ratio of Male and Female Employees)  
(Persons)



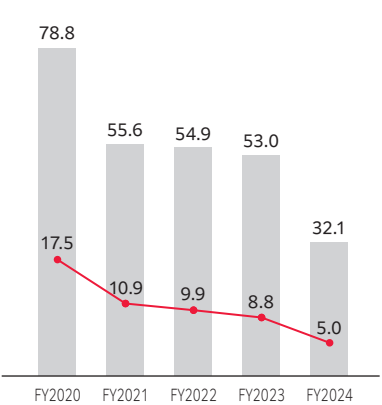
Shareholders' Equity Ratio  
(includes guaranteed receivables in total assets)  
(%)



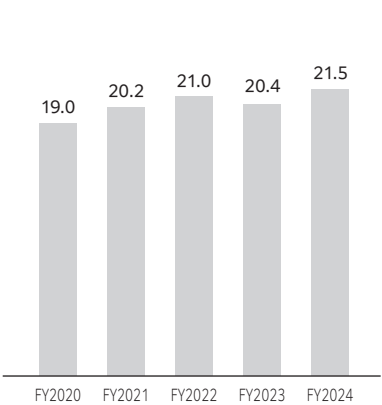
Operating Profit to Receivables Outstanding (ROA)  
(%)



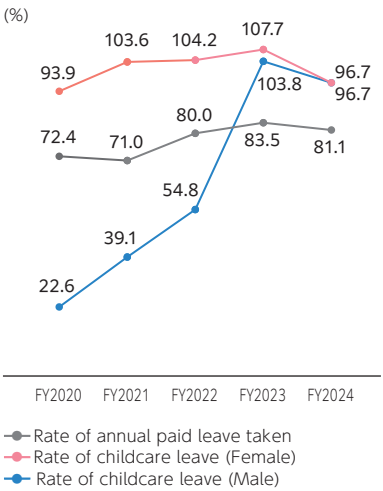
Profit Attributable to Owners of Parent / ROE  
(Billions of yen) (%)



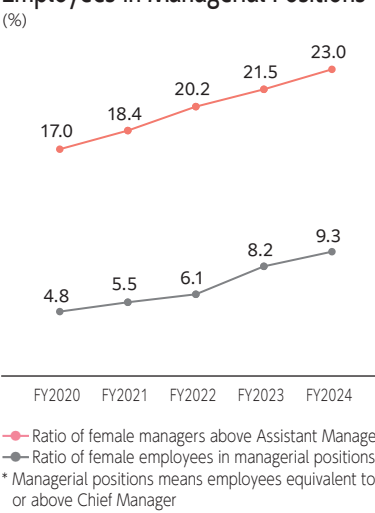
Average Overtime Working Hours  
(Hours)



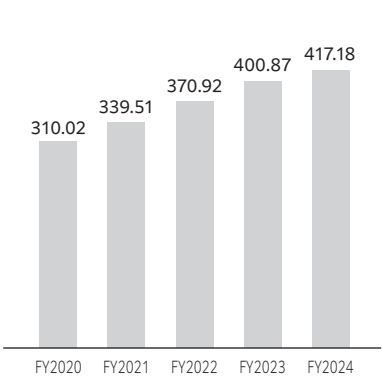
Rate of Annual Paid Leave Taken / Rate of Childcare Leave  
(Male and Female)  
(%)



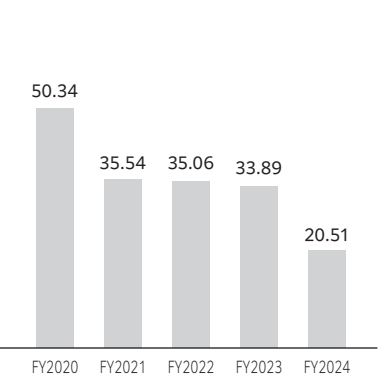
Ratio of Female Managers above Assistant Manager / Ratio of Female Employees in Managerial Positions\*  
(%)



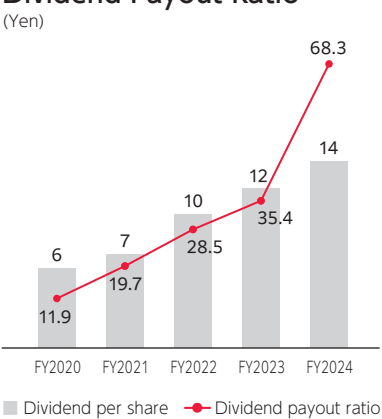
Book-value per Share (BPS)  
(Yen)



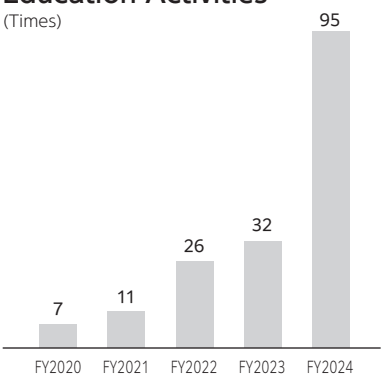
Earnings per Share (EPS)  
(Yen)



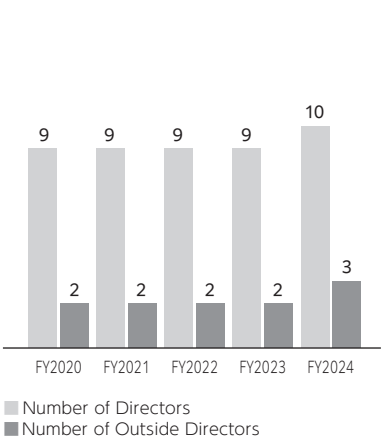
Dividend per Share / Dividend Payout Ratio  
(Yen)



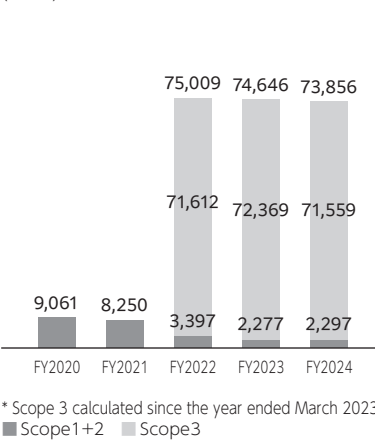
Number of Financial Education Activities  
(Times)



Directors / Outside Directors  
(Persons)



CO<sub>2</sub> Emissions (Scope 1, 2 and 3)  
(t-CO<sub>2</sub>)



(Millions of yen, %)

	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024
<b>Consolidated Business Performance Summary</b>											
Operating revenue	219,289	237,683	245,148	263,453	277,069	279,510	266,316	262,155	273,793	294,730	<b>317,742</b>
Operating expenses	205,215	222,166	315,315	182,511	219,461	203,873	167,419	227,376	186,506	208,383	<b>259,181</b>
Operating profit	14,073	15,516	-70,166	80,942	57,607	75,636	98,896	34,779	87,287	86,347	<b>58,561</b>
Loan and Credit Card Business	-8,364	-11,841	-93,373	46,864	11,804	28,056	52,725	-8,879	40,686	41,771	<b>14,033</b>
Guarantee Business	11,125	14,466	9,614	17,808	25,241	25,000	25,041	23,991	25,643	22,673	<b>23,657</b>
Overseas Financial Business	10,156	11,138	12,640	15,478	19,802	22,394	19,879	18,347	19,681	22,374	<b>19,355</b>
Profit attributable to owners of parent	12,864	14,598	-72,187	70,572	37,781	59,600	78,864	55,678	54,926	53,091	<b>32,124</b>
Ratio of net income to operating revenue	5.9	6.1	-29.4	26.8	13.6	21.3	29.6	21.2	20.1	18.0	<b>10.1</b>
Net cash provided by operating activities	-38,249	-43,045	-37,451	-32,634	7,329	19,698	113,179	46,089	-1,318	-36,759	<b>876</b>
Net cash provided by investing activities	-5,155	-2,368	-2,858	-1,711	-1,165	6,214	-4,566	-4,032	-2,692	-6,178	<b>-6,478</b>
Net cash provided by financing activities	13,503	6,589	58,863	21,259	-12,573	-24,339	-108,786	-50,162	-12,933	57,163	<b>-6,410</b>

**Consolidated Balance Sheet Summary**

Total assets	1,190,368	1,175,063	1,228,930	1,275,957	1,301,908	1,282,389	1,219,109	1,263,296	1,297,316	1,417,403	<b>1,486,409</b>
Net assets	328,315	338,132	267,226	344,437	381,501	442,496	515,128	563,963	619,837	674,175	<b>709,035</b>
Loan and Credit Card Business receivables outstanding	768,735	794,982	822,916	855,811	885,081	915,883	862,839	871,118	914,533	1,001,325	<b>1,073,387</b>
Guaranteed receivables	861,212	987,508	1,129,773	1,199,644	1,212,255	1,233,228	1,170,094	1,173,059	1,212,883	1,278,261	<b>1,364,525</b>
Overseas Financial Business receivables outstanding	195,472	192,068	191,845	221,107	227,387	201,524	193,709	192,784	219,473	243,277	<b>266,794</b>

**Financial Indices, etc.**

Shareholders' equity ratio (includes guaranteed receivables in total assets)	15.2	15.0	10.6	13.0	14.2	16.5	20.3	21.8	23.1	23.3	<b>22.9</b>
Dividend per share (yen)	—	—	—	1	2	4	6	7	10	12	<b>14</b>
Dividend payout ratio	—	—	—	2.2	8.3	10.5	11.9	19.7	28.5	35.4	<b>68.3</b>
Book-value per share (BPS) (yen)	199.53	206.42	159.58	206.12	227.35	265.11	310.02	339.51	370.92	400.87	<b>417.18</b>
Earnings per share (EPS) (yen)	8.21	9.32	-46.08	45.05	24.12	38.04	50.34	35.54	35.06	33.89	<b>20.51</b>
Return on equity (ROE)	4.2	4.6	-25.2	24.6	11.1	15.5	17.5	10.9	9.9	8.8	<b>5.0</b>
Return on assets (ROA)	1.1	1.2	-6.0	5.6	2.9	4.6	6.3	4.5	4.3	3.9	<b>2.2</b>
Loan and Credit Card Business	-1.1% (5.5%)	-1.5% (5.7%)	-11.5% (6.2%)	5.6% (5.6%)	1.4% (5.9%)	3.1% (5.3%)	5.9% (5.9%)	-1.0% (5.8%)	4.6% (4.6%)	4.4% (4.4%)	<b>1.4% (5.2%)</b>
Guarantee Business	1.3%	1.5%	0.9%	1.5%	2.0%	1.9%	2.0%	1.9%	2.0%	1.7%	<b>1.7%</b>
Overseas Financial Business	5.7%	5.7%	6.6%	7.5%	8.8%	10.4%	10.1%	9.5%	9.5%	9.7%	<b>7.6%</b>
Price book-value ratio (PBR)	2.09	2.75	2.79	2.30	1.74	1.66	1.66	0.94	0.86	1.00	<b>0.92</b>
Price earnings ratio (PER)	50.79	60.84	-9.66	10.52	16.38	11.54	10.23	8.98	9.10	11.89	<b>18.62</b>

**Non-financial Indices (Non-consolidated)**

Number of employees	1,851	1,892	1,854	1,936	2,020	2,063	2,112	2,111	2,071	2,042	<b>2,088</b>
Ratio of female employees	33.3	35.8	35.7	38.7	39.2	39.5	40.2	40.5	40.7	40.2	<b>40.8</b>
Ratio of female managers above Assistant Manager	10.4	11.3	12.1	13.8	15.1	16.3	17.0	18.4	20.2	21.5	<b>23.0</b>
Average length of service	15.0	14.8	15.2	14.9	14.4	14.8	14.8	15.0	15.3	15.5	<b>15.2</b>
Voluntary retirement ratio	—	—	—	—	3.6	3.0	2.9	3.0	3.5	3.3	<b>2.4</b>
Percentage of employees with disabilities	2.11	2.14	2.52	2.39	2.37	2.27	2.33	2.35	2.65	2.65	<b>2.70</b>
Number of participants in ACOM "Miru" Concert Monogatari	9,765	11,042	10,771	8,839	9,611	9,519	—	930	7,357	8,017	<b>10,968</b>
Number of participants in financial education classes	750	900	950	950	800	1,420	588	663	1,757	2,263	<b>5,233</b>
Number of participants in blood donation drives	199	253	428	487	371	305	102	393	493	509	<b>458</b>
Crude oil equivalent of energy use (total)	7,383	7,130	6,883	6,359	5,731	5,097	4,807	4,457	4,440	3,360	<b>2,930</b>

(Notes)

- Numbers in parentheses below "Return on assets" for the Loan and Credit Card Business indicate return on operating receivables (not including loss on interest repayment).
- ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc., from the beginning of the fiscal year ended March 2019. Accordingly, the figures in the balance sheet for the fiscal year ended March 2018 are after retrospective application of the relevant accounting standards.

- Based on the Act on Rationalizing Energy Use and Shifting to Non-fossil Energy (Act on the Rational Use of Energy). ACOM compiled annual use of fuel, heat, and electricity and multiplied the amounts by a conversion factor to calculate the calorific value in gigajoules (GJ). The Company totaled the calculated calorific value (GJ) and multiplied the total use calorific value by 0.0258 (the crude oil equivalent factor) to calculate the amount of energy used in one year (crude oil equivalent).



Outline of ACOM (As of March 31, 2025)

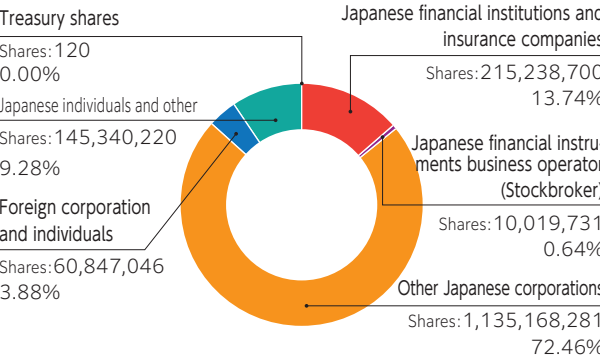
Company name	ACOM CO., LTD.
Head office	Tokyo Shiodome Building 1-9-1, Higashi-Shinbashi, Minato-ku, Tokyo
Established	April 2, 1936
Incorporated	October 23, 1978
Paid-in capital	63,832,520,000 yen
Number of employees	2,088 (non-consolidated), 5,498 (consolidated)
Business outline	Loan Business Guarantee Business Credit Card Business
Main financing bank	MUFG Bank, Ltd.

Stock Overview (As of March 31, 2025)

Status of Shares

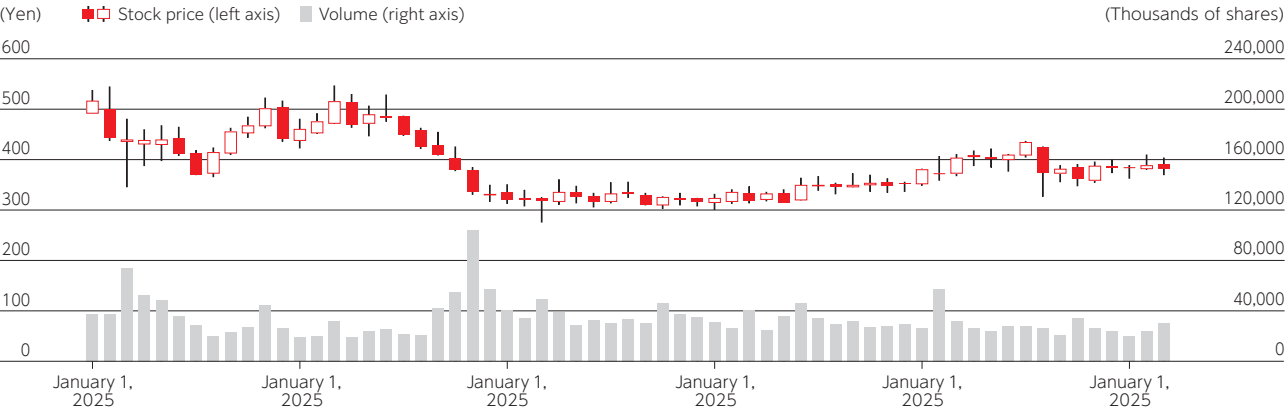
Number of shares authorized	5,321,974,000
Number of shares issued	1,566,614,098
Number of shareholders	16,652
Stock exchange listings	Tokyo Stock Exchange (Standard Market)
Stock code	8572

Ownership and Distribution of Our Shares by Category of Shareholders



(Note) % is calculated by investment ratio.

Historical Stock Prices

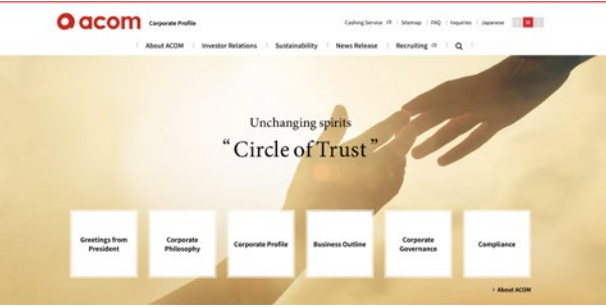


	FY2020	FY2021	FY2022	FY2023	FY2024
Annual high	546	529	360	409	436
Annual low	366	276	301	315	326
Total shareholder return (%) (Indicator for comparison: TOPIX Total Return Index (%))	118.68 (142.13)	75.63 (144.96)	77.90 (153.38)	99.73 (216.79)	98.13 (213.44)

\* High and low stock prices are from the First Section of the Tokyo Stock Exchange up to April 3, 2022 and from the Standard Market of the Tokyo Stock Exchange since April 4, 2022.

Affiliated associations Japan Financial Services Association  
Japan Consumer Credit Association  
Japan Business Federation (Keidanren)

Website More information about our company can be found on our website.



ACOM Corporate Profile <https://www.acom.co.jp/corp/english/>

Major Shareholders (Top 10)

Shareholder name	Number of shares held (Thousands)	Percentage of ownership (%)
Mitsubishi UFJ Financial Group, Inc.	588,723	37.57
Maruito Shokusan Co., Ltd.	273,467	17.45
The Master Trust Bank of Japan, Ltd. (Trust Account)	130,967	8.35
Maruito Co., Ltd.	125,533	8.01
Foundation of Kinoshita Memorial Enterprise	92,192	5.88
Maruito Shoten Co., Ltd.	38,733	2.47
Mitsubishi UFJ Trust and Banking Corporation	31,572	2.01
Custody Bank of Japan, Ltd. (Trust Account)	17,548	1.12
Custody Bank of Japan, Ltd. (Trust Account 4)	16,504	1.05
MASA&COMPANY Co., Ltd.	11,000	0.70

(Notes)  
1. For the number of shares held, the amount is rounded down to the nearest thousand.  
2. The percentage of ownership is calculated excluding treasury shares.

Subsidiary Information

Consolidated Subsidiaries (As of September 1, 2025)

MU Credit Guarantee Co., LTD	
Business outline	Guarantee business
Incorporated	September 2013
Paid-in capital	¥300 million (ACOM ratio: 100.00%)
Head office	Sumitomo Fudosan Kandaizumicho Bldg. 6F, 1-9-2, Kanda Izumicho, Chiyoda-ku, Tokyo
URL	<a href="https://www.mucg.co.jp/">https://www.mucg.co.jp/</a>

IR Loan Servicing, Inc.	
Business outline	Loan servicing
Incorporated	June 2000
Paid-in capital	¥520 million (ACOM ratio: 100.00%)
Head office	Nakano-sakaue Sun Bright Twin 16F, 2-46-1, Honcho, Nakano-ku, Tokyo
URL	<a href="https://www.irservicing.co.jp/">https://www.irservicing.co.jp/</a>

GeNiE Inc.	
Business outline	Unsecured loan business
Incorporated	April 2022
Paid-in capital	¥250 million (ACOM ratio: 100.00%)
Head office	2-10-9, Hatchobori, Chuo-ku, Tokyo
URL	<a href="https://GeNiE-ml.com/">https://GeNiE-ml.com/</a>

EASY BUY Public Company Limited	
Business outline	Unsecured loan business and installment loan business (installment sales finance business) in Kingdom of Thailand
Incorporated	September 1996
Paid-in capital	6.0 billion Thai Baht (ACOM ratio: 71.00%)
Head office	Rasa Two, 8th-11th Floor No.1818, Phetchaburi Road, Makkasan, Ratchathewi, Bangkok 10400, Thailand
URL	<a href="https://www.easybuy.co.th/en">https://www.easybuy.co.th/en</a>

ACOM CONSUMER FINANCE CORPORATION	
Business outline	Unsecured loan business in Republic of the Philippines
Incorporated	July 2017
Paid-in capital	3.0 billion Philippine Pesos (ACOM ratio: 80.00%)
Head office	10th Floor, 45 San Miguel Building, 45 San Miguel Avenue, Ortigas Center, Pasig City 1605, Philippines
URL	<a href="https://www.acom.com.ph/">https://www.acom.com.ph/</a>

ACOM (M) SDN. BHD.	
Business outline	Unsecured loan business in Malaysia
Incorporated	July 2021
Paid-in capital	80 million RM (ACOM ratio: 100.00%)
Head office	D-07-06 & D-07-07, Menara Suezcap 1, KL Gateway No. 2, Jalan Kerinchi, Gerbang Kerinchi Lestari, Kuala Lumpur, Wilayah Persekutuan, Malaysia
URL	<a href="https://acom.com.my/en">https://acom.com.my/en</a>

Equity-method Affiliate (As of March 31, 2025)

MU Communications Co., Ltd.	
Business outline	Subcontracting contact center operations/contract staff services
Incorporated	April 2007
Paid-in capital	¥1,020 million (ACOM ratio: 23.15%)
Head office	Hatsudai Daiya Building, 1-3-4, Honmachi, Shibuya-ku, Tokyo
URL	<a href="https://mucc.co.jp/">https://mucc.co.jp/</a>



# ACOM CO., LTD.

Tokyo Shiodome Building, 1-9-1 Higashi-Shinbashi, Minato-ku, Tokyo  
Public & Investor Relations Office, Finance Dept.  
Tel: 03-6865-6474 E-mail: [ir@acom.co.jp](mailto:ir@acom.co.jp) <https://www.acom.co.jp/corp/english/>



The cover

[Artwork name / Artist]

From that first step / Hajime Tajiri

[Artist's comments on the artwork]

Whatever you set out to do, you must begin with a single step.  
Every challenge starts with that small step.

## [Cooperation]

Paralym Art aims to create a world in which people with disabilities use art to attain their dreams without depending on social security, by running social contribution projects which provide people with disabilities with ongoing support through cooperation between individuals and private companies. Many people with disabilities face challenges including poverty, or a lack of understanding from people around them regarding their participation in society. Systems for helping them to overcome such challenges are still inadequate. Paralym Art serves as a bridge to have various companies and organizations use the artworks (pictures, designs, etc.) of artists with disabilities. Such usage broadcasts the abilities of these people with disabilities to society, and the social participation and economic independence of the artists are furthered by payments for the art made to them and to facilities for people with disabilities.

<https://paralymart.or.jp/association/>

