

acom Integrated Report 2026

Fiscal Year Ended
March 2026

Celebrating 90 Years and Looking to the Future

Vision Structure

ACOM's management philosophy is based on mutual trust—trusting others and earning their trust. Our founder, who started his business as a draper, expressed this philosophy with the term "Circle of Trust" and reflected on it in his memoir Zuien as follows:
"Business should be a way of first benefiting suppliers, then offering consumers benefits that win their patronage, and then earning profits oneself. The theory is simple, but everyone struggles to put it into practice. To do so, we must devote ourselves to this theory and put it into practice with conviction."
Believing that trust is built through unstinting effort and hard work, he adopted three precepts to guide his conduct:

- As a merchant, conduct business by proper means
- Choose new methods
- Persevere continuously in your efforts



These precepts have profoundly influenced ACOM's subsequent innovations.

Integrated Report 2026 Highlights

1 Sources of Value Creation Cultivated over 90 Years

Looking back on the years leading up to the 90th anniversary of our founding, we explore the sources of value creation that have supported ACOM's sustainable growth, including our corporate culture and unique strengths.

2 Perspectives on ACOM from the Front Lines and Management

Through the voices of our outside directors and employees, we demonstrate how our corporate philosophy and values are embodied in everyday operations, conveying a sense of ACOM's character from diverse perspectives.

3 Growth Strategies Ahead of the 100th Anniversary of Our Founding and the 50th Anniversary of Our Establishment

Through messages from our president and the executive officers in charge of our three core businesses, we present our medium- to long-term vision and describe our endeavors as we work toward the 100th anniversary of our founding and the 50th anniversary of ACOM's establishment.

Celebrating 90 Years

The Spirit of Foundation

Circle of Trust

Origin of Company Name

acom

affection
confidence
moderation

Corporate Philosophy

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

Vision

Meeting the expectations of all our stakeholders

Customers	Respond to the customer's desires of "what they want" and "the services they would like to get" with speed and always putting the customer first in Japan and overseas
Alliance Partners	Contribute to the enhancement of the corporate value of our alliance partners by providing our accumulated know-how
Employees	Make our employees and their families happier tomorrow than today
Society	Contribute to the realization of a sustainable society through corporate activities
Shareholders & Investors	Achieve stable and continuous returns through sustained growth in corporate value
Partners	Build a strong relationship of trust and mutual development

Action Guidelines

Contents

About ACOM

90 Years of ACOM's History 3
Strengths and Management Capital Built Over Time 5

Management Strategy for Medium- to Long-term Growth

Message from the President 7
Value Creation Process 13
Sustainability 14
Sustainability Goals and Results of Initiatives 15

Investment in Businesses and People

Message from the Executive Officer in Charge of Finance 17
Deepen Corporate Culture that Respects Human Rights 23
Strengthen Human Resource Base for Sustainable Growth 25

Economic Value Creation

Provide Safe and Secure Financial Services 29
- Loan and Credit Card Business 29
- Guarantee Business 33
- Overseas Financial Business 36

Promote Environment-friendly Business Activities 39

Customer Satisfaction

Ensure Customer Satisfaction and Trust 41

Governance

Dialogue Between Audit and Supervisory Committee Members (Outside Directors) 44
Corporate Governance 47
Risk Management 54
Compliance Activities 55

Stakeholder Engagement

IR Activities and External Evaluation 56
CSR Activities 57

Data Section

Financial Highlights / Non-financial Highlights 59
Key Financial Data for Eleven Years 61
Company Information 63
Stock Information 64

Editorial Policy

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

Scope of this Report

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

Period of this Report

Fiscal Year 2025 (April 1, 2025 to March 31, 2026), with some information from fiscal 2026 also included

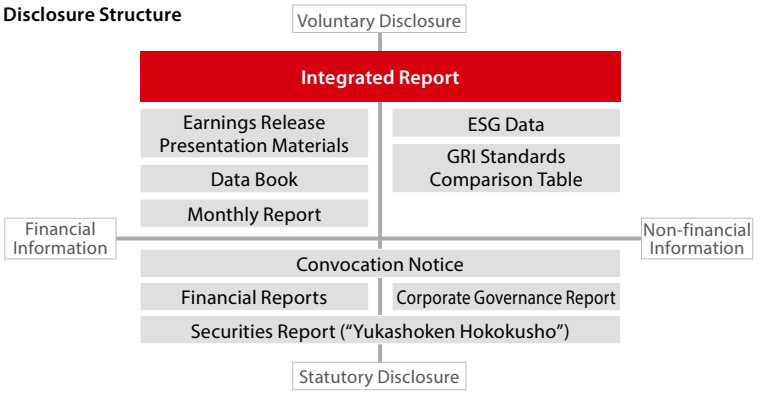
Issue Date

September 2026

Note on Forecasts

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

Disclosure Structure



90 Years of ACOM's History

Since our founding in 1936 as Maruito Gofuku Ten in Kobe, we have continued to take on challenges ahead of the industry under our spirit of foundation, "Circle of Trust." This spirit embodies the belief that "When one trusts another from the bottom of one's heart, that trust is reciprocated without fail." By following this spirit, we have continued to expand and evolve our businesses, and are now celebrating our 90th anniversary. Going forward, we will continue co-creating value with our stakeholders and striving for sustainable growth and increased corporate value.

Widening the Circle of Trust through challenge and growth.

90th

Founding

1936
Founded as a wholesale and retail textiles business

The Spirit of Foundation
Circle of Trust

Establish

1960
Started "Salary-Man Loan," a type of consumer finance business



1970
Developed Japan's first automated cash loan machine

1973
Developed a 24-hour cash dispenser (CD)



1978
Established ACOM

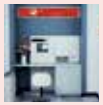
1979
Installed the industry's first 24-hour, 365-day ATM



1983
Registered as a money lender with the Kanto Local Finance Bureau following the enactment of "Money-Lending Business Control and Regulation Law"

Growth

1993
Introduced "MUJINKUN", the first automatic contract machine in the industry



1994
Started hosting ACOM "Miru" Concert Monogatari as part of our social contribution activities

1996
Established EASY BUY Public Company Limited (hereinafter "EASY BUY") in the Kingdom of Thailand

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



1999
Launched the industry's first credit card business



2001
Invested capital in IR Loan Servicing, Inc. and entered the servicing business

Launched Guarantee Business for unsecured loans



2004
Reached an agreement with respect to a strategic business and capital alliance with MUFG



2007
Lowered the maximum lending interest rate to 18.0% at ACOM

2008
Became a consolidated subsidiary of MUFG

2013
Established MU Credit Guarantee



2017
Established ACOM CONSUMER FINANCE CORPORATION (hereinafter "ACF") in the Republic of the Philippines



2021
Established ACOM (M) SDN. BHD. (hereinafter "ACM") in Malaysia



2022
Established GeNiE Inc., an embedded finance company



Boost

Optimized the business portfolio and deepened our core businesses in response to a changing business environment



Trends in Operating Revenue

90 Years of ACOM's History

1970

Developed
Japan's first
automated cash loan machine

Inspired by a desire to provide the same convenience as vending machines, which rapidly became popular in the 1960s, we developed Japan's first automated cash loan machine.
As a pilot initiative for future automation, we introduced CDs at selected branches and launched a 24-hour, 365-day card loan service. We responded to customers' needs for cash borrowing at night and on holidays, thereby improving convenience and expanding opportunities to use our services.

1979

Installed the
industry's first
24-hour, 365-day ATM

With the aim of providing customers with even greater convenience through technological innovation as an industry leader, we installed the industry's first 24-hour, 365-day ATM.
The introduction of ATMs dramatically improved convenience for our customers. The improved operational efficiency of deposits and withdrawals led to the installation of ATMs at branches throughout Japan.

1993

Introduced "MUJINKUN", the first automatic contract machine in the industry

The automatic contract machine originated from an idea conceived by an employee who viewed things from the customer's perspective.
At a time when staffed branches were the norm, we believed that customers who felt nervous or uneasy might find it less stressful to interact with a machine, making them more comfortable visiting our branches. This led us to develop the industry's first such machine.
The name "MUJINKUN" became widely established in Japanese society through the expansion of branches and the broadcasting of television commercials.

Thank You for 90 Years
90th
ACOM Firsts

1999

Launched the industry's first credit card business

We entered the credit card business in earnest after obtaining a license to issue Mastercard®. The credit card, which centered on a cash advance function, was the first initiative of its kind in the credit card industry. We also developed the world's first instant credit card issuance machine and installed it adjacent to automatic contract machines nationwide.
In addition, we developed a credit card system incorporating the unique strengths of a consumer finance company, with the aim of gaining competitive advantages in our Loan Business.

2000

Launched "ACOM for the First Time" commercials

In 2000, we began broadcasting "ACOM for the First Time" TV commercials based on the concept of ACOM supporting the dreams of young people while depicting the authentic everyday lives of young people from diverse backgrounds. The phrase "ACOM for the First Time" was born from our desire for people to experience ACOM's services and discover what makes ACOM appealing. For more than 25 years, we have conducted marketing using this phrase as our key message.

2022

Began providing
Japan's first
embedded finance service specializing in personal loan services

The challenge of embedded finance began with a proposal from an employee. GeNiE partners with various businesses trusted by end users to provide embedded finance functions. This enables alliance partners to embed financial functions into their own services without obtaining a license*.

* The legal license necessary for operating a money lending business (money lending business registration). This is subject to certain regulations in Japan.

Strengths and Management Capital Built Over Time

ACOM's Strengths	How Was This Strength Developed?	How Will This Strength Be Enhanced?
Powerful brand image as a leading company	●Drove penetration of "ACOM for the first time" message through awareness advertising such as TV commercials ●Fostered a sense of security and trust backed by the brand strength of MUFG	●Enhance brand strength by restructuring perceptions* ▶p.32 * Corporate and brand awareness, recognition and perception that reflect consumer impressions and purchase-determining factors
Ability to provide loans and swift screening powered by extensive data resources	●Established a credit screening model using the transaction data of more than 13 million people in Japan	●Advance analytical methods to deepen customer understanding ●Deepen feature engineering and optimize the model implementation environment
Service quality and responsiveness that exceed customer expectations	●Pursued CS* management for more than 30 years * Customer Satisfaction ●Responses delivered by employees with extensive knowledge gained through many years of experience in the loan business	●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)	●A corporate culture that aims to rebuild the household and individual finances of each customer - a culture fostered through CS management	●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) ▶p.43
Adaptability to change and a spirit of taking on challenges	●Took on the challenges of achieving industry firsts, such as automated contract machines ●Established a business structure suited to the times (GeNiE)	●Create opportunities for employees to willingly take on challenges such as the business contest DRIVE and Job Challenge ▶p.28

ACOM Group by the Numbers

Receivables Outstanding

2.9 trillion yen

Our receivables outstanding (consolidated) exceed 2.9 trillion yen.

Operating Profit

100.3 billion yen

Operating profit exceeds 100 billion yen through business operations in Japan and overseas.

Guarantee Partners

63 companies

We have 63 companies who are guarantee partners, with guaranteed receivables exceeding 20.0 billion yen per company.

Total Number of Users

6.09 million

Our total number of users exceeds 6.0 million in Japan and overseas.

Global Business Platform

Thailand
EASY BUY Public Company Limited
Investment ratio: 71.0%
Established: Sept. 1996
Business outline: Unsecured loan business, Installment loan business

Malaysia
ACOM (M) SDN. BHD.
Investment ratio: 100.0%
Established: July 2021
Business lines: Unsecured loan business

The Philippines
ACOM CONSUMER FINANCE CORPORATION
Investment ratio: 80.0%
Established: July 2017
Business lines: Unsecured loan business



Strengths and Management Capital Built Over Time

	Competitive Advantages of This Capital	Issues	Measures to Enhance This Capital
Human capital	●Human resources who can realize our Corporate Philosophy ●Customer-first service delivered primarily by full-time employees ●High level of work engagement	■Advancement in securing human resources ■Growth of employees ■Further improvement of work engagement	●Establishing a human resource base by strengthening recruitment, training, and retention ▶p.25
Financial capital	●Receivables outstanding of more than 2.9 trillion yen ●Credit ratings AA- (R&I, JCR) ●Treasury shares: 719.0 billion yen	■Further expansion of market share	●Enhance brand strength by restructuring perceptions ▶p.32 ●Further strengthening cooperation with existing guarantee partners and expanding new guarantee alliances ▶p.35
Manufacturing capital	●Digital channels provide the same services as in-person channels	■Channel strategy that adapts to current trends	●Providing a high-quality customer experience by enhancing customer service quality and the speed of credit screening
Intellectual capital	●Japan's No.1 brand strength and customer appeal ●Expertise in credit screening and debt collection	■Establish dominant brand strength by enhancing top-of-mind awareness	●Enhance brand strength by restructuring perceptions ▶p.32
Social capital	●Number of GeNiE partners: 29 companies ●Number of guarantee partners: 63 companies ●Overseas markets: 3 countries ●Total number of users Loan Business 2.01 million Guarantee Business 2.18 million Overseas Financial Business 1.44 million	■Expand business fields to strengthen profitability	●Expansion of GeNiE Inc.'s business alliance ▶p.32 ●Further strengthening cooperation with existing guarantee partners and expanding new guarantee alliances ▶p.35 ●Expansion into new countries ▶p.38