Message from the President

Become the Top Company for Each of Our Stakeholders: ACOM Aims to Become a Dominant Presence



President & CEO
Masataka Kinoshita

Message from the President

Reflecting on Our 90-Year Journey and Legacy

On April 2, 2026, ACOM marked the 90th year of its founding. We are deeply delighted and proud to have reached this milestone. The Company owes its success today to the support of all its stakeholders, including customers, alliance partners, employees, shareholders and investors, society, and partners, and we are sincerely grateful to each and every one of you.

Looking back on this journey, we can see that a corporate culture of constantly embracing challenges regardless of circumstances has long prevailed at ACOM. In 1993, we worked to create a new business model by introducing MUJINKUN, an automatic contract machine. Then, in 1996, we took on the challenge of expanding into the Kingdom of Thailand as our first overseas venture. In 2001, we invested in IR Loan Servicing, Inc. and launched our loan servicing business. In the same year, we recognized the growth potential of bank card loans and also entered the guarantee business. Although initially there were concerns that it would compete with our loan business, we concluded that we could create new value by applying the know-how we had cultivated in that business, and came together as a company to take on the challenge. Not stopping at finance, we boldly entered different fields of business such as video and CD rentals, bridal services, and even internet cafes.

Out of these various businesses, the ones that continue to operate to this day are the loan and credit card business, guarantee business, overseas financial business, and loan servicing business; thus, not all of the ventures were necessarily successful. Nevertheless, these ventures provided us with a wealth of experience, which has proven to be a major asset because it contributed to the formation of our current businesses. And I believe the most significant outcome was fostering throughout the Company a spirit of constantly taking on new challenges.

Twenty years ago, the consumer finance industry went through a major turning point. In January 2006, the Supreme Court passed a ruling on interest repayment claims, holding that the collection of interest exceeding the limit prescribed by the Interest Rate Restriction Act was, in principle, invalid. There was consequently a rapid increase in interest repayment claims, which had a significant impact on the operations of money lenders. This trend also led to the phased implementation of the amendment of the Money Lending Business Act, as well as the introduction of various regulations in 2010 such as limits on total borrowing and a reduction in the maximum lending interest rate. Together, these brought structural change to the entire industry.

To overcome this significant change in circumstances, the Board of Directors approved the Group Management Reformation initiative in 2006. We made a series of difficult decisions to radically reorganize our business foundation, including closing or automating half of our approximately 300 existing manned stores around Japan, implementing a voluntary retirement program for some 700 employees, and consolidating our contact centers and subsidiaries. I believe that, after undergoing these reforms, we have been able to continue operating to this day thanks to the efforts of each of our employees, who persevered with a strong determination to ensure that the Company would survive no matter the circumstances.

In addition, to strengthen our relationship with MUFG Group, we entered into a strategic business and capital alliance in 2004. As a result, we became an equity-method affiliate of MUFG, and in 2008, we became its consolidated subsidiary. The deepening of this partnership helps us to secure a stable funding base even amid difficult business conditions, while also supporting the continuity and growth of our business.

The Medium-term Management Plan: First-Year Results and Initiatives for Growth

Although we projected that the personal loan market would grow by approximately 3% year on year by the end of the fiscal year ended March 2026, actual growth was approximately 7%, exceeding our projection. Furthermore, our business volume and performance also finished the fiscal year higher than planned.

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

Key Themes for the Medium Term

The Foundation of Everything

- Fostering a compliance culture

Business Strategies

- Enhance brand strength by restructuring perceptions
- Providing a high-quality customer experience by enhancing customer service quality and the speed of credit screening
- Expansion of GeNiE Inc.'s business alliance
- Further strengthening cooperation with existing guarantee partners and expanding new guarantee alliances
- Strengthen group collaboration with IR Loan Servicing, Inc.
- Appropriately responding to regulations and maintaining a high-quality portfolio under EASY BUY (Thailand)
- Aiming to turn a profit at ACF (Philippines) and ACM (Malaysia) at an early stage
- Expansion into new countries
- Challenge for new business

Functional Strategies

- Strengthening cybersecurity while building a system infrastructure that can respond flexibly and quickly to environmental changes
- Establishing a human resource base by strengthening recruitment, training, and retention
- Provide optimal credit and rebuild credit protection system
- Strengthening awareness across the company in order to establish sustainability 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

Message from the President

Looking at the composition of new customers, we can see that in 2019, before the COVID-19 pandemic, approximately 70% of customers were male, and approximately 30% were female. The ratio of women to men has since increased, and currently approximately 65% of customers are male, and approximately 35% are female. We attribute this to a change in attitudes toward borrowing among women, who had previously held a conservative view toward taking out loans. We also recognize that, due to an increase in convenience as a result of shifting application and contract channels to the internet, consumption behaviors have changed to emphasize immediate purchases and experiences.

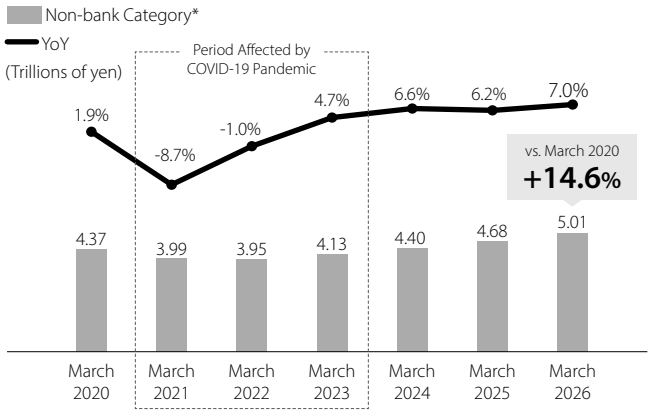
In formulating our Medium-term Management Plan, we defined our vision for ACOM as being the preferred service provider for our customers, the preferred contract partner for our alliance partners, and the preferred employer for our employees. The greater the gap between this vision and our present state, the greater the issues that must be overcome to implement our business strategies and functional strategies. However, these are hurdles that must be overcome to build the next evolution of ACOM, and I am confident that, through the collective efforts of our employees, we will realize this vision.

At the end of the first year of our Medium-term Management Plan, both our business strategies and functional strategies progressed largely as planned, and the business volume and business performance of our three core businesses continued to develop steadily.

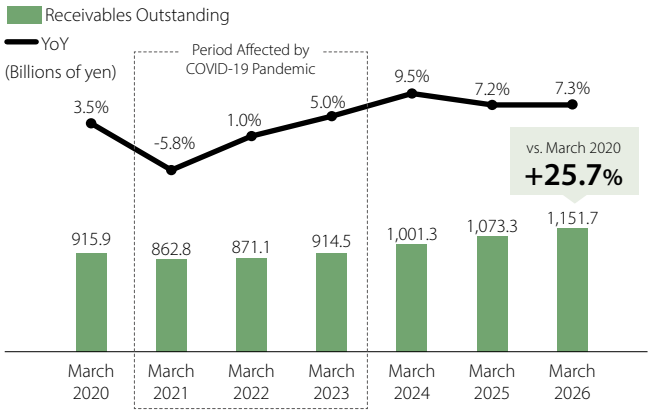
First of all, the balance of receivables outstanding in the loan and credit card business increased by 25.7% compared with the pre-COVID-19 fiscal year ended March 2020, outpacing the 14.6% growth in the market size of the non-bank category during the same period. Furthermore, although our consolidated subsidiary GeNiE, tasked with providing embedded finance since October 2024, had aimed to establish partnerships with 16 companies as of the end of the fiscal year ended March 2026, it actually established partnerships with 29 companies—almost twice as many.

Business Volume of Loan and Credit Card Business

Personal Loan Market



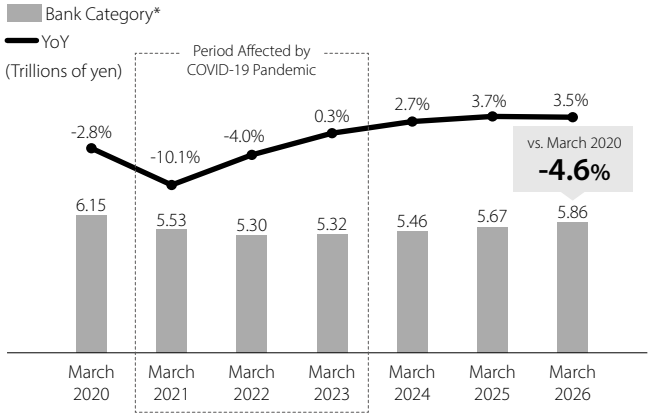
Loan and Credit Card Business



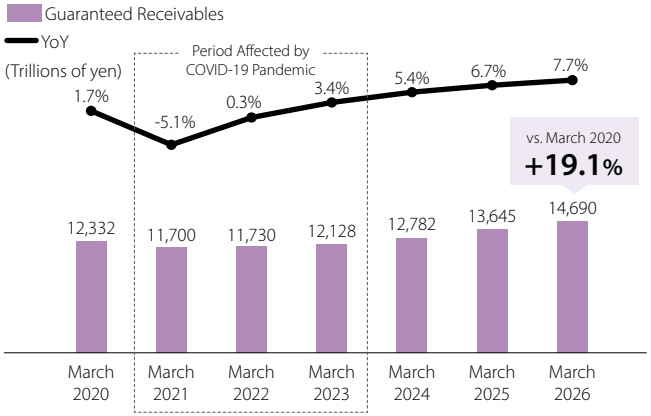
* The non-bank category represents receivables outstanding (including loans by deed) based on statistics issued by the Japan Financial Services Association. Figures for March 2026 are preliminary.

Business Volume of Guarantee Business

Personal Loan Market



Guarantee Business



* The bank category represents the personal card loan receivables of domestic banks and shinkin banks based on statistics issued by the Bank of Japan. Figures for March 2026 are preliminary.

Moving on to the guarantee business, although the market size of the bank category decreased by 4.6% compared with the fiscal year ended March 2020, we achieved 19.1% growth during the same period. We also made steady progress in expanding new guarantee alliances, adding one company and five banks for a total of six new alliance partners (The Mortgage Corporation of Japan, Resona Bank, Saitama Resona Bank, Kansai Mirai Bank, AEON Bank, and PayPay Bank). In addition, we established a guarantee partnership with Tomato Bank in April 2026, and are scheduled to establish a partnership with ORIX Bank in October. Furthermore, we reached agreements regarding partnerships with several financial institutions, and are steadily expanding our business foundation.

In our overseas financial business, the non-bank sector in the Kingdom of Thailand has been contracting due to various regulations introduced against the backdrop of a persistently high household debt ratio.* Yet even amid these circumstances, EASY BUY has been increasing its market share by leveraging its position as a top brand to attract new customers. Moreover, we are considering entering a new business compatible with money-lending in order to secure a new revenue base.

At ACF in the Republic of the Philippines, loan receivables have been steadily increasing. We will work to expand the balance of receivables outstanding while maintaining and improving the quality of loans with the aim of achieving single-year positive profits in the final fiscal year of the Medium-term Management Plan.

At ACM in Malaysia, we had previously only served Kuala Lumpur, but have since expanded part of our customer attraction area. As a result, applications as of the end of March 2026 have increased to approximately 3.7 times the previous level. We plan to gradually expand the customer attraction area to cover all of Peninsular Malaysia over the three-year period of the Medium-term Management Plan. This will expand the reach of our services from Kuala Lumpur's population of approximately 2 million to the approximately 20 million people living in Peninsular Malaysia. The data accumulated from this venture will be leveraged to refine our credit models with the aim of achieving single-year positive profits in the final fiscal year of the Medium-term Management Plan.

We also aim to expand into at least one more country during the current Medium-term Management Plan, and in August 2026, we entered into an agreement to acquire shares in a Cambodian microfinance institution as part of our efforts to enter the country's financial services market. Going forward, we will actively work to expand into new countries and markets in order to grow the revenue base of our overseas financial business.

* The household debt ratio is an indicator of financial soundness that measures the debt burden of households (individuals and families) relative to gross domestic product (GDP).

The Next Ten Years: Making ACOM a Dominant Presence

In hindsight, our management flexibility was highly constrained for about a decade following the 2006 Supreme Court ruling on interest repayment. With interest repayments placing a major burden on our business and leaving us with little spare cash, we prioritized strengthening our defensive posture to protect the Company.

Beginning in the fiscal year ended March 2018, a return to positive business performance allowed us to gradually shift from defense to offence, and we pursued new initiatives such as expanding into the Republic of the Philippines and Malaysia, as well as taking on the challenge of embedded finance.

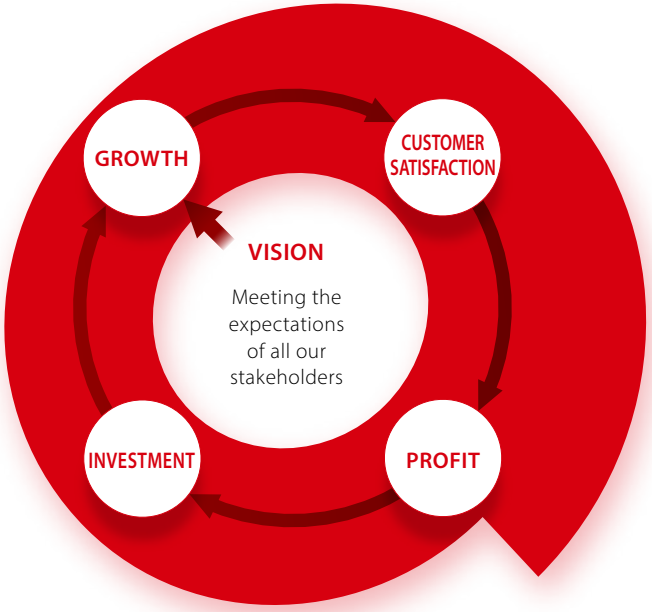
However, in order to achieve vigorous growth, we must restore the entrepreneurial "can-do" spirit that once permeated the Company, and boldly seek to create new value through rapid decision-making and execution.



The markets in which we operate still offer opportunities for growth. The personal loan market in Japan is valued at 5.8 trillion yen in the bank category and 5 trillion yen in the non-bank category, for a total market size of 10.8 trillion yen. With the market expected to continue expanding, our Group will work to achieve growth in receivables exceeding the market growth rate in both the loan and credit card business and the guarantee business, and steadily increase our market share. There is also room for growth beyond the domestic market. We currently operate businesses in four countries—Japan, the Kingdom of Thailand, the Republic of the Philippines, and Malaysia—which have a combined total population of 340 million people. Meanwhile, the wider world has a population of approximately 8.3 billion people, each

of whom wants financial services that meet their needs. Although we do not anticipate offering services to all 8.3 billion, we believe it is possible to reach about three times the current figure of 340 million, i.e., 1 billion people. In order to triple our current market population in the next ten years, we will proceed to expand into new countries. Achieving these goals moves us closer to becoming a dominant presence. By "dominant," we mean a company that is the first choice of all our stakeholders, including customers, alliance partners, and employees. To realize a "dominant ACOM," we must accelerate our growth cycle. This requires reforming the awareness of all Company employees and further accelerating decision-making and execution.

The Growth Cycle of ACOM Group



We must further strengthen our corporate culture in which every employee takes action on their own initiative with a strong commitment to see things through. It will also be important for employees to not keep necessary information to themselves, but instead share their knowledge and expertise throughout the Group. We believe these initiatives will help to increase the overall competitive strength of our organization by improving operational efficiency and enhancing expertise. Furthermore, by sharing the resulting knowledge with our business partners, we can earn their trust and build stronger relationships with them. I believe that we can become an even stronger company by acting with a commitment to deepen our ties with business partners beyond mere commercial interests.

Becoming the Company We Aspire to Be: What Must Be Preserved, and What Must Be Changed

What must be preserved is our commitment to deeply understand our customers and always put them first. In the B2C business, it is essential to engage with customers sincerely, accurately grasp the intentions and objectives behind their use of our services, and respond to their needs. Unless we can do that, customers will not continue to choose us. As the digitalization of society continues, customer contact points are shifting from physical stores to the internet. To gain a better understanding of our customers, it is important for employees to review and evaluate our online services as they would a physical store, and continuously work to improve service quality. We must proactively consider our services from various perspectives, asking ourselves questions such as "Is any aspect inconvenient?" "Do the services meet customers' expectations and take their feelings into consideration?" and "What measures are our competitors taking?" We must make gaining a deep understanding of our customers a fundamental part of our work.

Meanwhile, we are conducting a radical revision of our operational processes in our loan and credit card business. Since April 2026, we have engaged external consultants to advance our business process reengineering (BPR) initiatives. We recognize that as this business has been expanding for many years, the number of employees and range of business processes have grown, resulting in some duplication of work and divergence of processes from their original purposes. To address these issues, we are undertaking a radical reorganization of our business processes, making use of digital technologies including generative AI, with the aim of increasing productivity, optimizing our cost structure, and strengthening our competitiveness. Through these efforts, we aim to build a structure that enables us to provide higher-quality services to customers with greater speed.

To make these operational reforms more effective, it is essential to transform each employee's awareness and behavior. Each employee must be attuned to changes in the external environment as we proceed with this transformation. A mindset that constantly asks "Are there areas where we are falling behind other companies?" and "Are there fields where we should be doing more?" can only be developed by staying attuned to changes in society such as new technologies and services. We believe that giving each employee a broad perspective and strengthening their ability to accurately apprehend changes will help to establish a competitive advantage and drive sustainable growth. To deliver greater value, we must also further strengthen our synergy with MUFG. Our business is to provide our customers with methods of payment such as cash and credit cards. We recognize that what our customers seek are solutions for situations where they wish to buy a product or service, but lack the immediate means to pay for it. To better meet this need, we will build more effective collaborations with MUFG's diverse range of business

partners. As a member of MUFG, we want to jointly provide new services that delight MUFG's customers. For example, if MUFG undertakes a new venture in the digital field, then we will purse opportunities to roll out services that leverage our strengths in support of that venture. We will continue to explore new opportunities both in Japan and overseas with a broad perspective.

Continuing to Grow by Contributing to People, Regions, and Society

Among ACOM's material issues, "provide safe and secure financial services" is a key theme at the core of our business that we are addressing as a top priority. With regard to "promote environment-friendly business activities," we are working to conserve resources and reduce greenhouse gas (GHG) emissions by switching the electricity procured by the Company to renewable energy for approximately 500 automatic contract machines located across Japan. Due to the nature of the finance industry, direct GHG emissions associated with business activities are limited, and there are few opportunities for us to take action toward decarbonization. However, despite these circumstances, we are working to reduce our environmental impact by steadily advancing the initiatives available to us. We are also advancing various initiatives to "deepen corporate culture that respects human rights," positioning respect for the human rights of not only our customers, but also each of our employees and business partners as an important management issue. Furthermore, in order to "strengthen our human resource base for sustainable growth," we are working to enhance our strength as an organization with emphasis on developing human resources that can support business growth, as well as securing diverse talent. As a result of our recruitment initiatives, we ranked 60th among companies preferred by humanities students and second in its industry category in a survey of employer popularity among university students graduating in 2027, jointly conducted by Mynavi Corporation and Nikkei Inc. We were the only company from the consumer finance industry to be selected, which indicates to us that our brand is steadily growing in awareness and recognition in the employment market.

ACOM promotes social contribution initiatives on an ongoing basis. It is thanks to everyone in society that we are able to sustainably operate, and we consider contributing back to society to be an important responsibility for us as a corporation.

One example of our efforts in this domain is the ACOM "Miru" Concert Monogatari, a barrier-free concert held for all to enjoy, which we have been holding around Japan from Hokkaido to Okinawa for over 30 years. Through this activity, we bring people inspiring experiences different from everyday life.

In addition, through the "Challenge What You Want to Start!" Project, we dispatch professional coaches to support the efforts of people who want to take on a challenge but are struggling to take the first step. The initiatives are intended to help enhance people's quality of life, such as by supporting them in realizing personal dreams like playing the piano to mark a special family occasion.

These activities are not simply philanthropic, but are relevant to our main business in the sense that they support individuals in making their aspirations a reality.

Our social contribution activities go beyond simply providing financial support, and emphasize the proactive involvement of each of our employees. At ACOM "Miru" Concert Monogatari events, employee volunteers handle tasks such as venue operation, which creates opportunities to interact directly with customers. ACOM employees also proactively take part as volunteers in our forest conservation activities by planting trees and performing maintenance work on site. Through these initiatives, we not only strengthen our ties with society, but also facilitate transformations in the awareness and behavior of our employees.

Concluding Remarks

We are sincerely grateful to each of our stakeholders for their constant, generous support and guidance. While flexibly responding to changes in the market environment, we will continue to take on challenges and evolve in order to help realize a sustainable society through our loan and credit card business, guarantee business, and overseas financial business. Going forward, we will continue to create new value by practicing highly transparent management and steadily producing results through sincere and agile business management. We look forward to your continued support in this endeavor.

Material Issues (Priority Areas)

Area of Contribution

Provide Safe and Secure Financial Services

Foundation

- **Promote environment-friendly business activities**
- **Deepen corporate culture that respects human rights**
- **Strengthen human resource base for sustainable growth**
- **Strengthen corporate governance**

Value Creation Process

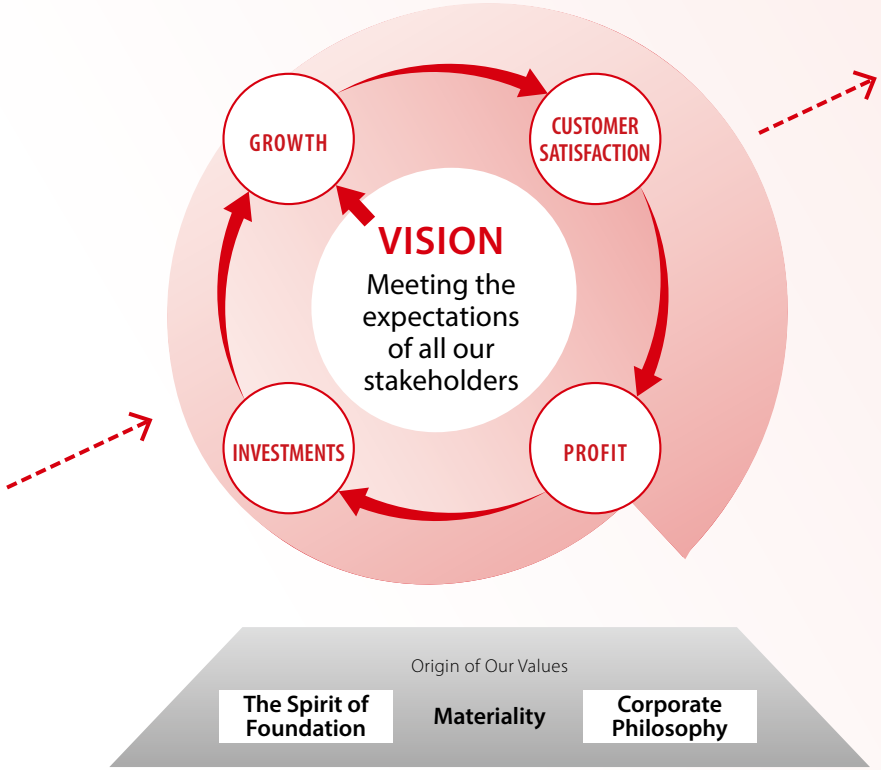
Contribute to the Realization of an Enjoyable and Affluent Personal Life, and to Improving Lifestyles

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: 2,395 Overseas: 3,231
Financial capital	Consolidated receivables outstanding: 2,911.4 billion yen Treasury shares: 719.0 billion yen Credit ratings: AA- (R&I, JCR)
Manufac-turing capital	Sales network Japan: 501 locations Overseas: 105 locations Instant credit card issuance machines: 503 Digital channels (website, app) that provide the same services as in-person channels
Intellectual capital	Brand strength and customer appeal Expertise in credit screening Expertise in debt collection
Social capital	GeNiE partners: 29 companies Guarantee Partners: 63 companies (consolidated) Overseas markets: 3 countries Users Loan Business: 2.01 million Guarantee Business: 2.18 million Overseas Financial Business: 1.44 million



Achieve our vision / Demonstrate our raison d'etre

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
- **Shareholders & Investors**: Achieve stable and continuous returns through sustained growth in corporate value
- **Society**: Contribute to the realization of a sustainable society through corporate activities
- **Partners**: Build a strong relationship of trust and mutual development

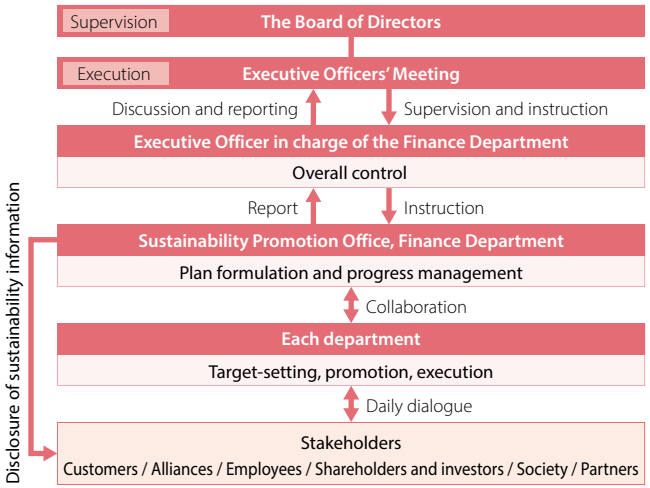
Sustainability

Basic Policy on Sustainability

Under our founding spirit of the "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

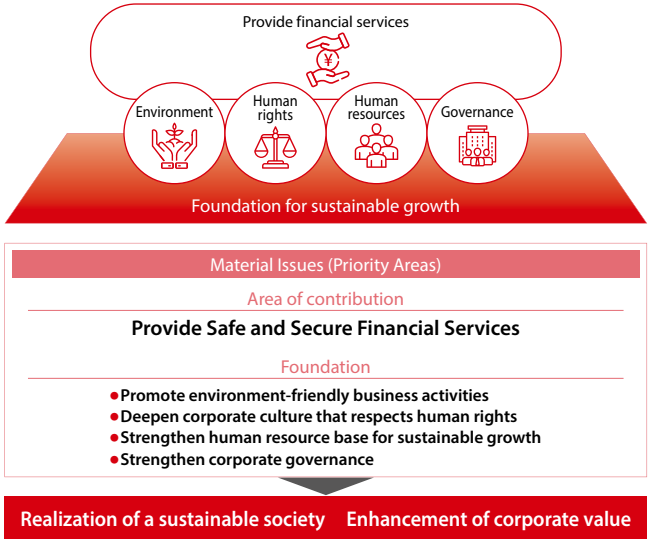
Under our sustainability promotion organization, the Sustainability Promotion Office, which is part of the Finance Department, studies and formulates company-wide sustainability plans, while key matters are examined and decided by the Executive Officers' Meeting and the Board of Directors. The KPIs and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



Materiality

Social issues are reviewed both in terms of priority considering our business characteristics and in terms of 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.

Sustainable business growth through the resolution of social issues



Process for Identifying Materiality

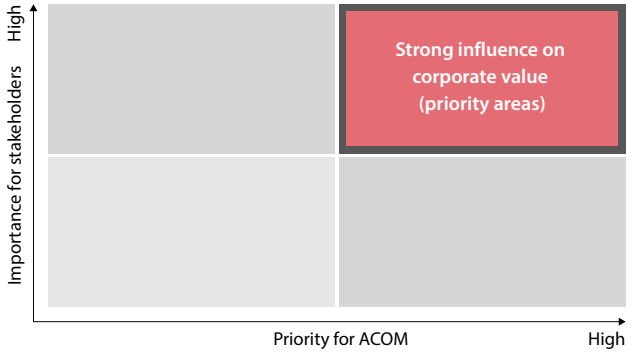
ACOM's material issues are identified in the following four-step process described below. Once identified, goals and directions are set for the initiatives associated with each material issue, and progress is managed on a yearly basis.

STEP 1 — Identification of Social Issues
Consult international guidelines such as the SDGs and the GRI standards based on the MUFG Group's priority issues.
Identify the social issues applicable to us

STEP 2 — Review the Importance and Priority
Review the social issues identified in STEP 1 from two perspectives: the priority for us and the importance for stakeholders

STEP 3 — Organization and Integration
The Medium-term Management Plan development review meetings, consisting of the president and executive officers, extensively discuss the prioritized social issues and select the issues in line with our business strategy

STEP 4 — Identify Materiality
Organize common themes across individual items under the selected issues and discuss them at the executive officers' meeting and the board of directors to identify material issues



Sustainability Goals and Results of Initiatives

	Main Initiatives	Goals and direction of initiatives	Results of Efforts in FY2025	Achievement Level
Provide safe and secure financial services	Promoting CS management	Improving customer satisfaction (CS) awareness	●Held CS Awards in February 2026, viewed by all employees	○
			●Total of 3,812 CS experience cards submitted under a system that enables employees to share CS experiences internally	○
	Reflecting customer feedback	Ongoing implementation of improvement activities based on CS improvement cards	●Total of 1,412 CS improvement cards submitted by employees with insights from daily operations and proposals for improvement, of which 64 were adopted	○
		Ongoing implementation of customer feedback review meetings	●Customer feedback review meetings held a total of 12 times	○
	Enhancing brand strength by rebuilding perceptions Providing a high-quality customer experience by enhancing customer service quality and the speed of credit screening	Loan and Credit Card Business outstanding balance: 1,314.9 billion yen at the end of the fiscal year ending March 2028	●Loan and Credit Card Business outstanding balance: 1,151.7 billion yen at the end of the fiscal year ended March 2026	—
	Further strengthening cooperation with existing guarantee partners and expanding new guarantee alliances	Guarantee Business outstanding balance: 1,696.0 billion yen at the end of the fiscal year ending March 2028	●Guarantee Business outstanding balance: 1,469.0 billion yen at the end of the fiscal year ended March 2026	—
	Appropriately responding to regulations and maintaining a high-quality portfolio under EASY BUY (Thailand) Aiming to turn a profit at ACF (Philippines) and ACM (Malaysia) at an early stage	Overseas Financial Business outstanding balance: 257.5 billion yen at the end of the fiscal year ending March 2028	●Overseas Financial Business outstanding balance: 280.0 billion yen at the end of the fiscal year ended March 2026	—
	Expansion of GeNiE Inc.'s business alliance	Gaining more partners in pursuit of a leading position in the embedded finance market (aiming for business alliances with approximately 60 companies by the end of the fiscal year ending March 2028)	●Business alliances with 29 companies as of the end of the fiscal year ended March 2026	—
	Promoting initiatives to ensure that no one suffers from financial fraud	Taking steps against fraudulent contracts and unauthorized use	●Implemented measures to control the fraud detection rate through rapid rule-setting in the fraud detection system ●Set appropriate rules for risks associated with 3-D Secure	○
		Promoting proper financial education that addresses social issues that the Company should prioritize	●Held a total of 105 financial education program lectures, attended by a total of 6,345 people ●Created new video content and posted it on our corporate profile website	○
Promote environment-friendly business activities	Taking steps to achieve net-zero greenhouse gas (GHG) emissions in-house	Achieving net-zero GHG emissions from own operations by 2030	●Continued the transition to renewable electricity, with renewable energy accounting for 50.7% of electricity use through the fiscal year ended March 2026 (down 3.4% year on year)	○
	Increasing and improving environmentally friendly initiatives	Energy use intensity: 1% year-on-year reduction	●88.8% compared to the fiscal year ended March 2025	○
		Encouraging green procurement and calculating and disclosing purchase ratios	●Achieved 100% green purchasing for business cards and copy paper used internally, and disclosed it on our corporate profile website	○
Deepen corporate culture that respects human rights	Taking actions on human rights policy and human rights due diligence	Formulating human rights policy	●Formulated a human rights policy in June and disclosed it on our corporate profile website	○
		Developing human rights due diligence	●Assessed and identified key human rights risks in preparation for establishing a human rights due diligence framework	○
	Managing employees' health	Number of employees working long hours (over 80 hours of monthly overtime): 0 as of the end of the fiscal year ending March 2028	●Nine employees as of the end of the fiscal year ended March 2026	×
		Reducing absenteeism*1 to 1.0% or less by the end of the fiscal year ending March 2028	●1.04% as of the end of the fiscal year ended March 2026	—
	Promoting diversity	Increasing the proportion of female workers in managerial positions (assistant manager level or higher: 26.5%; chief manager level or higher: 11.0% by the end of the fiscal year ending March 2028)	●Assistant manager level or higher: 25.0%; chief manager level or higher: 10.0% as of the end of the fiscal year ended March 2026	—
		Taking steps to maintain and increase the motivation of young employees	●Held meetings with career consultants for 52 employees	○
		Promoting measures to better motivate middle-aged employees (including those reaching retirement age for a managerial position)	●Held career training sessions a total of 4 times for employees reaching the retirement age for a managerial position	○
	Support for persons with disabilities	Percentage of employees with disabilities (upholding the statutory ratio)	●2.71% as of the end of the fiscal year ended March 2026 (statutory employment rate: 2.50%)*2	○
	Revitalizing communication	Implementing measures to revitalize communication	●Developed and implemented communication measures in each department and office	○

*1 Rate of sick leave or absence from work due to illness (total annual days of absence or leave due to physical or mental illness / total working days of directly employed employees × 100)
*2 Statutory employment rate as of the end of March 2026

Sustainability Goals and Results of Initiatives

	Main Initiatives	Goals and direction of initiatives	Results of Efforts in FY2025	Achievement Level
Deepen corporate culture that respects human rights	Zero harassment	Promoting measures for ensuring zero harassment throughout the company	●Held a total of 16 harassment training sessions, with a total of 305 participants	○
			●Regularly provided information on harassment and related matters through channels such as the company intranet	○
	Promoting measures for enhancing engagement	Improving employee attitude survey scores	●Achieved an engagement score of 62.2 points, rated AA (+2.1 points year on year)	○
Strengthen human resource base for sustainable growth	Improving the brand of ACOM as a working company	Strengthening measures such as events for new graduates with job offers and family visits to workplaces to deepen and spread understanding about the company	●Refreshed job fair booth decorations in conjunction with new TV commercial to boost the appeal of our brand image	○
		Using social media to convey our corporate culture and job satisfaction with the aim of boosting our brand image and presence as a working company	●Released workplace introduction videos and short employee interview videos on YouTube ●Held the company's first YouTube Live event in February (live stream with real-time two-way participation) ●Established an official Instagram account and posted workplace introduction videos, etc.	○
	Developing human resources for each theme	Promoting the development of human resources with business skills that serve as a foundation for different talent segments	●Provided support for obtaining IT- and statistics-related qualifications and held regular study sessions on generative AI in order to develop digital human resources ●Promoted the creation of educational content and participation in external training sessions to develop IT human resources ●Provided support for language learning to develop overseas human resources ●Conducted external training aimed at acquiring sales skills for the B2B business	○
	Visualizing and increasing human capital	Organizing a database of human resources (HR transparency)	●Upgraded the human resources system ●Began considering the introduction of a talent management system	○
		Refining disclosure items associated with personnel-related nonfinancial data while taking into consideration the perspectives of stakeholders	Added the following content to disclosure items on our corporate profile website and securities report ●Statement on human capital strategy linked to corporate strategy ●Statement on decision policies for employee salaries, etc. ●Statement regarding support for improvement and challenges ●Information on fairness in assessment ●Statement regarding development of specialized talent	○
Strengthen corporate governance	Advancing Corporate Governance Code compliance	Properly complying with the Corporate Governance Code	●Updated corporate governance report in response to the Tokyo Stock Exchange's request for "Action to Implement Management That is Conscious of Cost of Capital and Stock Price"	○
		Establishing organizations and meeting bodies	●Conducted questionnaire on the effectiveness of the Board of Directors, then analyzed and evaluated the results	○
	Risk Management	Implementing company-wide activities to foster a risk-aware culture	●Appointed risk management promotion officers at each department ●Held a total of 277 internal study sessions and training sessions, with a total of 2,203 participants	○
		Practicing risk management based on risk ownership	●The Risk Management Department monitored the risk assessments of the Department in Charge of Corresponding Risk ●Established evaluation standards aimed at assessing the status of risk ownership initiatives at each department	○
		Compliance with cybersecurity guidelines	●Established regulations concerning third-party management	○
	Compliance	Preventing money laundering and other financial crimes, and responding to prevent and mitigate resulting damage	●Coordinated with the Financial Literacy Improvement Consortium to establish a new framework for coordinating with credit information agencies to share information on applicants suspected of impersonation	○
		Fostering a corporate culture in which employees can speak up (increase willingness to use the whistleblowing system)	●Used company intranet and other channels to raise awareness of the whistleblowing system	○