Message from the Executive Officer in Charge of Finance

Increase Financial Soundness and Social Trust to Realize Stable and Continuous Shareholder Returns and Corporate Value Enhancement



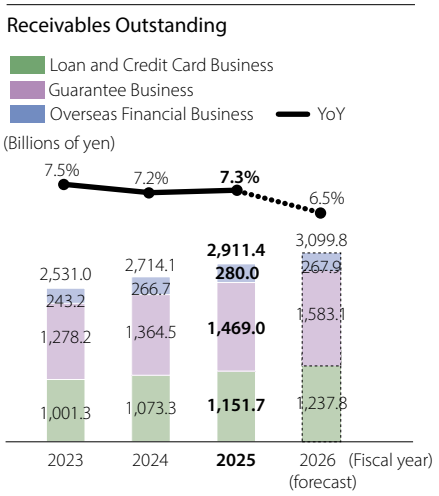
Executive Managing Officer
Kazuki Morishita

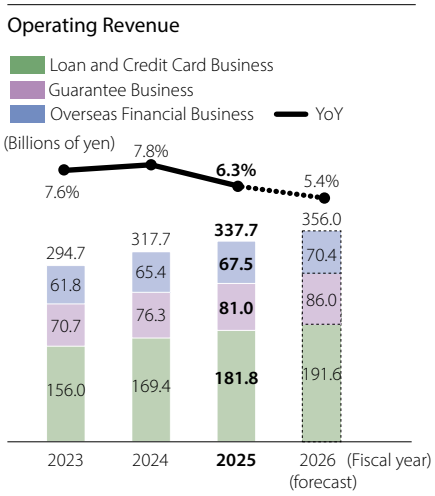
Steady Business Expansion Delivered a Strong First Year for the Medium-term Management Plan

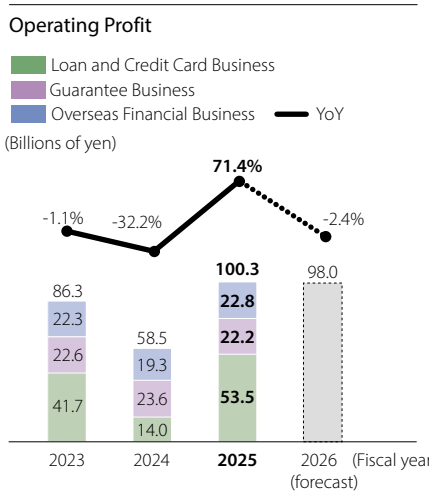
We view the fiscal year ended March 2026, the first fiscal year of our Medium-term Management Plan, as having delivered extremely favorable financial results.

Across the Loan and Credit Card Business, Guarantee Business, and Overseas Financial Business, the foundation for revenue growth is provided by steadily increasing our receivables outstanding and guaranteed receivables. In the fiscal year ended March 2026, utilization by existing customers in the Loan and Credit Card Business remained solid. In the Guarantee Business, we were able to expand our guarantee alliance, and also increase our guaranteed receivables by strengthening coordination with our guarantee alliance partners.

As a result, growth in consolidated receivables outstanding exceeded the plan, contributing to an increase in operating revenue. In addition, provision for bad debts and provision for loss on interest repayment







finished the fiscal year short of plan, greatly contributing to business performance in terms of profit.
In the fiscal year ending March 2027, although we anticipate increased revenue driven by continued expansion in receivables outstanding, we are forecasting lower profits due to higher financial expenses and provision for bad debts. We anticipate a certain increase in provision for bad debts, not because of a deterioration in our loan portfolio, but as a rebound from the limited increase in the allowance for doubtful accounts recorded in the previous fiscal year.
During periods of rising interest rates, expansion in receivables outstanding increases the outstanding balance of funds procured, while policy interest rate hikes lead to higher funding rates, increasing financial expenses. In consideration of these changes in the business environment, we believe that it is important to drive medium- to long-term profit growth from the sides of both revenue and cost, by controlling increases in general expenses while reviewing business processes to improve efficiency.
Going forward, we will continue to drive revenue growth by expanding receivables outstanding, while also continuing to review our cost structure, with the aim of realizing sustainable profit growth.

Balance Capital Efficiency and Financial Soundness to Provide Stable Returns to Shareholders

At ACOM, our basic approach to capital policy is to achieve sustainable enhancement of corporate value, maintain financial soundness, enhance profitability and firmly maintain stable and continuous dividends to shareholders.
The indicators we focus on to achieve this are the shareholders' equity ratio, return on equity (ROE), and the dividend payout ratio. Rather than



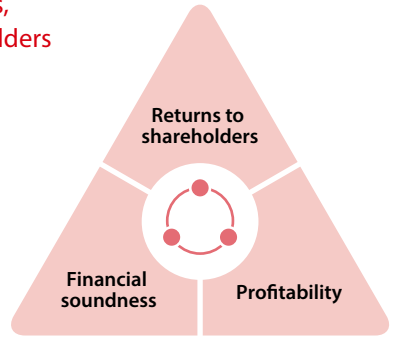
Capital Policy

Basic Approach to Capital Policy

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

As of March 31, 2026			Targets for March 31, 2028	
Shareholders' Equity Ratio*	**23.3%**	Achieved the target of 23%	Shareholders' Equity Ratio*	Approx. **23%**
ROE	**11.6%**	Operating revenue: 337.7 billion yen Operating profit: 100.3 billion yen	ROE	Approx. **10%**
Dividend Payout Ratio	**43.3%**	Dividend increased by 2 yen compared to previous year-end dividend forecast	Dividend Payout Ratio	Approx. **50%**

Dividend Per Share **22 yen**: interim 10 yen, year-end 12 yen



* Shareholders' equity ratio, calculated by adding guaranteed receivables to consolidated total assets

Message from the Executive Officer in Charge of Finance

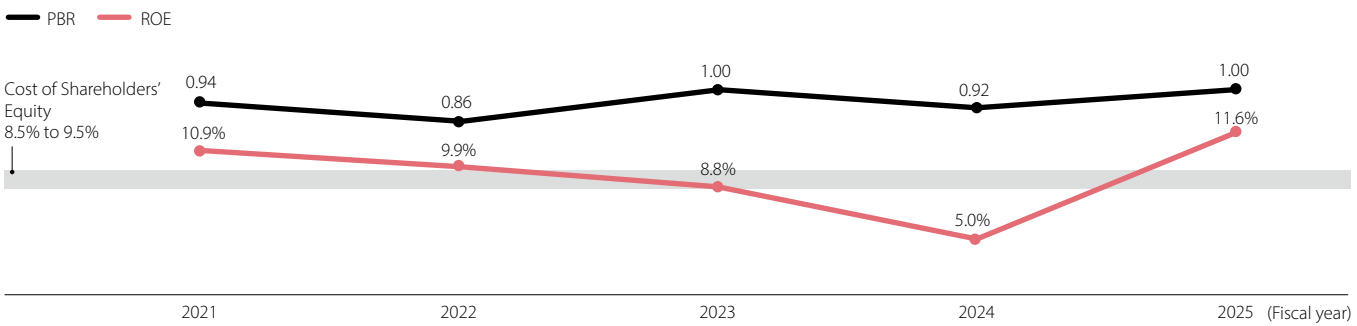
seeking to optimize any one of these alone, we consider it necessary to strike a balance that takes their interrelationships into consideration. For example, increasing the shareholders' equity ratio can increase financial soundness. However, increasing shareholders' equity also has a suppressive effect on ROE. We sometimes receive feedback from our investors saying that we should make more effective use of our capital. However, considering the matter from the perspective of financial soundness in the eyes of financial institutions and credit rating agencies, we believe that it is necessary to maintain a certain level of shareholders' equity.

Taking this into account, our Medium-term Management Plan targets a shareholders' equity ratio of approximately 23%, ROE of approximately 10%, and a dividend payout ratio of approximately 50%.

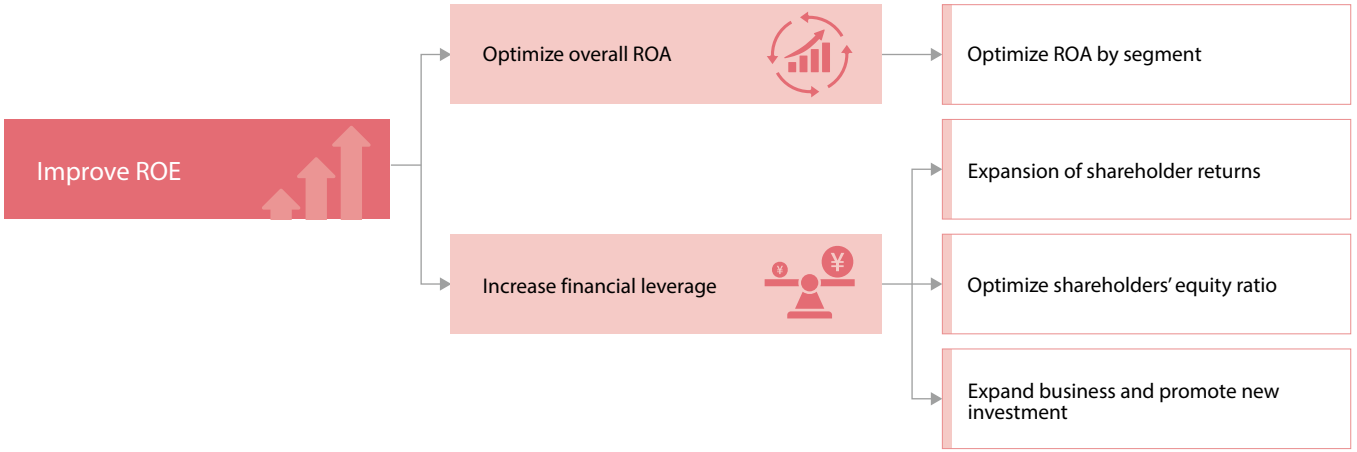
Based on information such as dialogues with credit rating agencies, we set the shareholders' equity ratio target at approximately 23% to provide a level of financial soundness expected by external stakeholders and a buffer for new investments and other purposes. ROE exceeded our target level of approximately 10% on better-than-expected results in the fiscal year ended March 2026. In the fiscal year ending March 2027, ROE is expected to decline due to higher costs and the absence of one-off factors.* In order to maintain ROE at around 10%, it will be important not only to achieve stable revenue growth through expansion of receivables outstanding, but also increase profit by controlling provision for bad debts and improving the efficiency of general expenses.

* In the fiscal year ended March 2026, a change in the Company's classification relating to the recoverability of deferred tax assets resulted in an adjustment to income taxes-deferred that increased profit.

Trends in PBR/ROE



Logic Tree for Improving ROE



Message from the Executive Officer in Charge of Finance

We set the dividend payout ratio at approximately 50% taking into account feedback from investors, and in consideration of the balance between ROE and the accumulation of shareholder's equity and profits over the term of the Medium-term Management Plan.
The year-end dividend for the fiscal year ended March 2026 was raised by 2 yen per share from our initial forecast in light of strong business performance, bringing our annual dividend to 22 yen per share. Our dividend policy uses the term "firmly maintain" to affirm our intention to provide stable dividends on an ongoing basis while avoiding dividend reductions. Accordingly, we plan to maintain the previous fiscal year's annual dividend of 22 yen per share for the fiscal year ending March 2027, despite forecasting lower profits. As for the possibility of future dividend increases, in cases where profit exceeds the plan, we will appropriately consider the dividend amount using the target payout ratio of 50% as a guideline.
Going forward, we will appropriately control shareholder's equity through shareholder returns while steadily accumulating profits by increasing profitability. While aiming to strike a balance between financial soundness and capital efficiency, we will firmly maintain stable and continuous shareholder dividends and drive sustainable growth in corporate value.

Growth Initiatives Ahead of the 100th Anniversary of our Founding and the 50th Anniversary of ACOM's Establishment

With regard to future growth investments, we intend to invest in areas that will contribute to our future revenue base, such as the Overseas Financial Business, new businesses, and human capital, while maintaining a balance with financial soundness.
The Overseas Financial Business currently operates in three countries: the Kingdom of Thailand, the Republic of the Philippines, and Malaysia. We aim to expand into at least one more country during the current Medium-term Management Plan, and are presently intensively assessing Cambodia for this purpose. We are cautiously proceeding with measures such as evaluating investment candidates and completing procedural arrangements to prepare for future overseas expansion.
In developing our business in ASEAN, it will be important to not only expand into new countries, but also create and expand new business opportunities in countries where we already operate. For example, EASY BUY in Thailand is entering a phase where it will secure stable profits while maintaining the current scale of its business, and is also exploring new business opportunities in the local market.
In Japan, we are working to build a new revenue base through initiatives such as GeNiE's embedded finance operations. GeNiE has a business model that will require time to absorb fixed costs until the business reaches a certain scale, but is expected to continuously contribute to profits as its outstanding balance grows. We view this as an important initiative that paves the way for the Group's growth five to ten years in the future.

Leveraging Human and Digital Capabilities to Build the Next Foundation for Growth

We consider human capital developed on business front lines to be a major factor underpinning ACOM's competitiveness. Developed over our history, know-how such as customer service and credit assessment practices spreads throughout the business front lines in day-to-day operations. New employees gain a practical grasp of ACOM's service



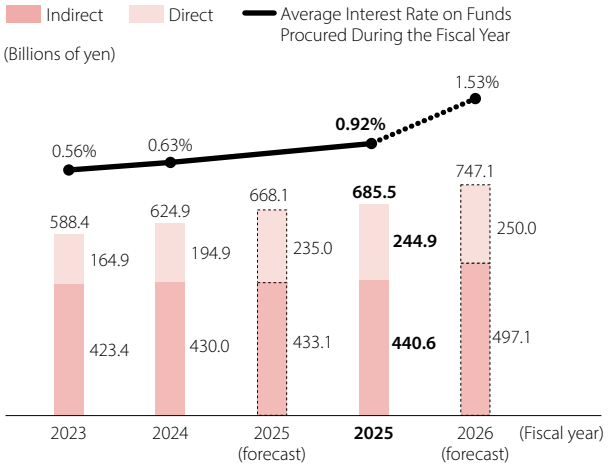
skills and decision-making ability through hands-on experience in frontline environments.
However, rather than relying on people to handle all operations, we will promote digitalization and automation in areas that can be handled through means such as email, app notifications, and automated voice calling systems, in order to establish a system where employees can focus on areas where human capabilities are needed more.
In areas handled by humans, it will be increasingly important to have customer service skills for engaging customers emotionally through conversation and encouraging them to take the next step. These skills are systematically reinforced through frontline sales training and initiatives that celebrate superior customer service. Accumulating this human capital not only contributes to business performance, but also helps strengthen relationships with alliance partners in the Guarantee Business. We believe that working to increase profitability and productivity while appropriately leveraging human and digital capabilities will help build a foundation for growth unique to ACOM.

Using Stable Financing to Strengthen the Financial Foundation Supporting Growth

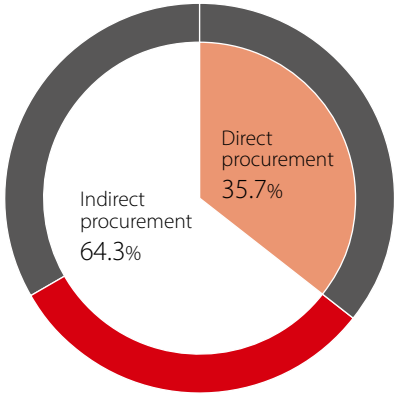
It is our view that in periods of rising interest rates, the manner in which funds are procured becomes more important than ever. At ACOM, expanding receivables outstanding forms the foundation for revenue growth, but also increases the outstanding balance of funds procured. Furthermore, as higher interest rates on funds procured lead to increased financial expenses, it is important to secure stable funding while keeping financial expenses under control.
Our basic policy on financing is to maintain a balance, procuring approximately one-third of funding from MUFG Bank, one-third from other financial institutions, and one-third directly via corporate bonds and commercial paper.
Funding from MUFG Bank plays an important role in ensuring stable fund procurement. When procuring funds from other financial institutions, we aim to keep financial expenses under control by doing business with a sufficient number of financial institutions and comparing their terms. In procuring funds directly, we believe it is

Outstanding Balance of Funds Procured / Composition of Funding Sources (Fiscal Year Ended March 2026)

Outstanding Balance of Funds Procured



Composition of Funding Sources



Ratio of Fixed-Rate Borrowings
75.4%

Ratio of Long-Term Borrowings
87.6%

Current Portion of Borrowings
328.4 billion yen

necessary to access the corporate bond market regularly and maintain contact with investors. It is also important to diversify funding sources while securing a range of financing methods in this way, in order to enhance the stability of our financial management.
With regard to the balance between fixed-rate and floating-rate borrowings, and long-term and short-term borrowings, our basic policy is to favor long-term, fixed-rate borrowings. Even so, it will be necessary to adjust this balance in a timely and appropriate manner, taking into account the pace of interest rate increases and their impact on financial expenses.
At the same time, we will move quickly to maintain and improve our credit rating, and further diversify our financing methods. While working to ensure stable financing and control financial expenses, we will strengthen the financial foundation that supports our growth, and drive sustainable corporate value enhancement.

Refining Our Financial and Business Foundations to Continue Being a Trusted Company

As a company engaged in the money-lending business, we consider it important to fulfill our responsibilities as a lender and continue operating our business in a way that earns society's trust. In the past, there was a period when issues such as excessive lending and multiple debt led to public scrutiny of lender responsibility across the industry. To prevent such a situation from recurring, we coordinate with industry organizations such as the Japan Financial Services Association, working steadily to raise awareness on an ongoing basis about money management and preventing financial fraud, by providing educational material and holding financial education programs at universities and high schools.

We have also experienced a period when the business environment was greatly changed by a sharp increase in interest repayment claims. We navigated that difficult time by rigorously cutting costs while relying on our relationship with MUFG Group for support. Today, our relationship with MUFG Group goes beyond financing and encompasses not only the Guarantee Business, but also aspects such as risk management, compliance, and human resources. The sense of unity resulting from coordination across the entire Group also contributes to the stability of our management foundation.

In supporting this management foundation, we consider it crucial to visit frontline sites in person and observe the actual operations and issues before making management decisions. It is also important, when reviewing restaffing plans and business processes, to not base decisions on numbers alone, but to consider feedback from the front line and incorporate it in the responses required.
We have celebrated our 90th anniversary. In order to build on the experience and management foundation developed over the years and achieve sustainable growth toward our 100th anniversary and beyond, we must not only work toward numerical financial indicators, but also build up the trust and confidence that people place in us as a company. For example, in the capital markets, companies with the same credit rating may be assessed differently depending on industry category and public perception. We consider social trust to be an important issue that is also relevant to financing and perception in capital markets.
There is no shortcut that can build social trust in a sudden leap. It is important to ensure a stable financial foundation and accumulate profits continuously, rather than on a one-off basis. In order to do this, we must steadily grow our existing businesses while also launching new businesses and continuously developing pillars for subsequent growth.

Our long experience navigating difficult business environments has instilled a cautious style of business management in our organization. However, I feel that it will also be necessary going forward to encourage proactive pursuit of growth. As more young and new employees join ACOM every year, the atmosphere in the Company is gradually changing. We are already seeing interest within the Company in proactively pursuing new businesses, and I expect that this will help expand our potential for the next stage of growth.
Beyond these changes and expectations, we want to be a company where everyone working for us can take pride in our businesses and speak openly about their work to their family and friends. As the Executive Officer in Charge of Finance, I will continue working to increase ACOM's financial soundness and the trust society places in us, while contributing to the sustainable enhancement of the Company's corporate value.

Deepen Corporate Culture that Respects Human Rights

Basic Approach

We uphold "The Spirit of Human Dignity" as our corporate philosophy. This means that we have a constant sense of gratitude to all stakeholders, extending to shareholders and business partners as well as customers and employees, as we build relationships of mutual respect. We place respect for the fundamental human rights of all people at the core of our actions. By respecting, recognizing, and embracing diverse attributes and values, including gender, age, disability, marital status, and nationality, we strive to create an equitable environment in which everyone can realize their full potential and thrive.

Human Rights Policy

We have established a human rights policy to clarify our basic approach to respecting human rights based on our corporate philosophy of "The Spirit of Human Dignity." The ACOM Human Rights Policy respects international human rights standards, including the United Nations Guiding Principles on Business and Human Rights and the ILO Core Labour Standards, and applies to all stakeholders with whom we interact through our business activities, including our officers and employees, customers, and business partners. This policy was approved by the Board of Directors, and we work to ensure its effectiveness through human rights due diligence.

For more information about the ACOM Human Rights Policy, please refer to our website.
https://www.acom.co.jp/corp/english/csr/theme/staff/

Process for Identifying Human Rights Issues

STEP 1
Catalogue Human Rights Issues and Value Chain
Catalogue human rights issues and value chain relevant to the Company, taking into account its business activities and relationships with stakeholders

STEP 2
Catalogue Adverse Impacts and Rights Holders
For each human rights issue, identify who could be impacted and what adverse effects could occur

STEP 3
Identify Salient Human Rights Issues
Assess each human rights issue in terms of severity and likelihood of occurrence, and determine which issue the Company should prioritize

STEP 4
Adjust Prioritization Based on ACOM's Circumstances
Adjust the priorities by taking into account the initiatives already implemented by the Company, the status of its responses, and the potential for remediation

Main Human Rights Risks and Countermeasures

Stakeholders	Human Rights Risks	Measures to Address Human Rights Risks
Customers	Risks relating to consumer interactions (products, advertising, and communication), discrimination, and the handling of personal information	We have established systems for managing personal information and external communications, and conduct appropriate operations and monitoring. We also gather customer feedback via channels such as reporting hotlines, and use it to improve our services.
Business Partners and Alliance Partners	Risks relating to work environments (long working hours etc.), harassment, discrimination, and the handling of personal information	We have established frameworks for managing contracts and subcontractors, and conduct appropriate operations and monitoring. We also regard respect for human rights in our relationships with business partners and alliance partners as an important consideration. Going forward, we will take further steps, including considering appropriate policies and communicating them to these partners.
Employees	Risks relating to work environments (long working hours, etc.), harassment, discrimination, and the handling of personal information	We have established frameworks for managing work and preventing harassment, and conduct appropriate operations and monitoring. In addition, we are working to maintain and improve appropriate work environments through training and the establishment of consultation channels and whistleblowing hotlines.
Society	Risks relating to discriminatory expressions and the handling of personal information	We have established systems for managing information and reviewing external communications, and conduct appropriate operations and monitoring. We also strive to give consideration to human rights when disseminating information, and work to prevent inappropriate expressions and discriminatory treatment by providing training and raising awareness among officers and employees.
Shareholders & Investors	Risks relating to fair information provision and the handling of personal information	We have established systems for managing investor information, and conduct appropriate operations and monitoring, including access rights management. In addition, we strive to provide timely, appropriate, and fair disclosure and work to maintain appropriate communication with shareholders and investors.

Deepen Corporate Culture that Respects Human Rights

Diversity & Inclusion

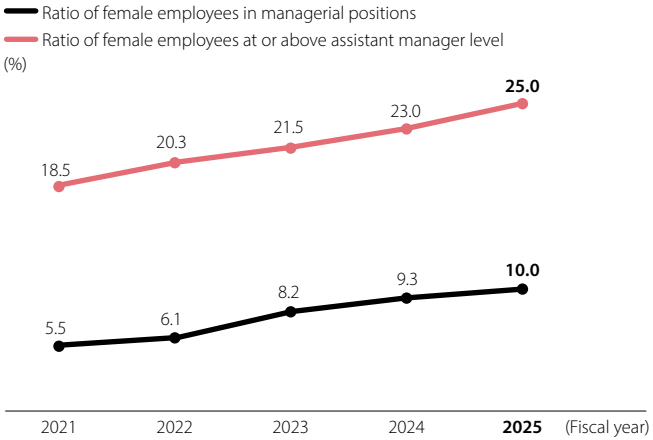
Promoting Women's Empowerment

To create an environment where female employees can independently develop their careers and fully realize their potential, we offer the Woman Career Program, a training program that supports career development. Among program participants, about half of the employees eligible to apply for a selective training program have voluntarily applied for our training program for future management candidates. In this way, the program is expanding opportunities for diverse personnel to pursue decision-making roles.

As a result of these initiatives, progress has been made in appointing women to managerial positions, and the ratio of female employees in managerial roles has improved, along with the ratio of female employees at or above assistant manager level. Going forward, we will continue to foster an environment where diverse personnel have equitable access to opportunities, in order to improve the quality of corporate decision-making and contribute to sustainable value creation.



Trends in the Ratios of Female Employees in Managerial Positions and in Positions at or above Assistant Manager Level



Follow-Up for Employees with Disabilities

To cultivate an environment where employees with disabilities can experience job satisfaction and work comfortably while making the most of their individual abilities, we have established a follow-up system that aligns with the employees' individual circumstances. Aspects include an annual questionnaire on the work environment and job responsibilities, consultations with supervisors and the Human Resources Department, and a reporting hotline.

We also undertake initiatives to promote and establish diversity and inclusion while fostering an organizational culture that respects diversity. These include workplace training on universal manners and efforts to disseminate information on various relevant programs.

	FY2021	FY2022	FY2023	FY2024	FY2025
Percentage of Employees with Disabilities	2.35%	2.65%	2.65%	2.70%	2.71%

Zero Harassment

Initiatives to Prevent Harassment

From the perspective of respecting human rights, we are striving to create a work environment where people can work with peace of mind under a policy that has no tolerance for any kind of harassment. Specifically, we have established internal rules, and seek to promote understanding of harassment and raise awareness about its prevention through training and educational efforts.

Measures Against Harassment

Policy	Establishment of the ACOM Group Code of Ethics and the Code of Conduct, as well as messages from the company president
Training	Harassment training sessions (total of 16 held in fiscal year ended March 2026)
Reporting & Consultation	Whistleblowing system (ethics hotline)
Fair disciplinary action	Disciplinary measures

Approach to Customer Harassment

Guided by our principles of "The Spirit of Human Dignity" and "Customers First," we use customer feedback to improve our products and services and work to ensure satisfaction for each of our customers. At the same time, we recognize that protecting the dignity of our employees and providing a safe work environment are important corporate responsibilities. Therefore, working from the perspective of respecting the human rights of both customers and employees, we have established and implemented a policy for addressing customer harassment.

For more information about the ACOM Group Policy on Customer Harassment, please refer to our website.
https://www.acom.co.jp/corp/english/csr/theme/customer/

Strengthen Human Resource Base for Sustainable Growth

Message from the Executive Officer in Charge of Human Resources

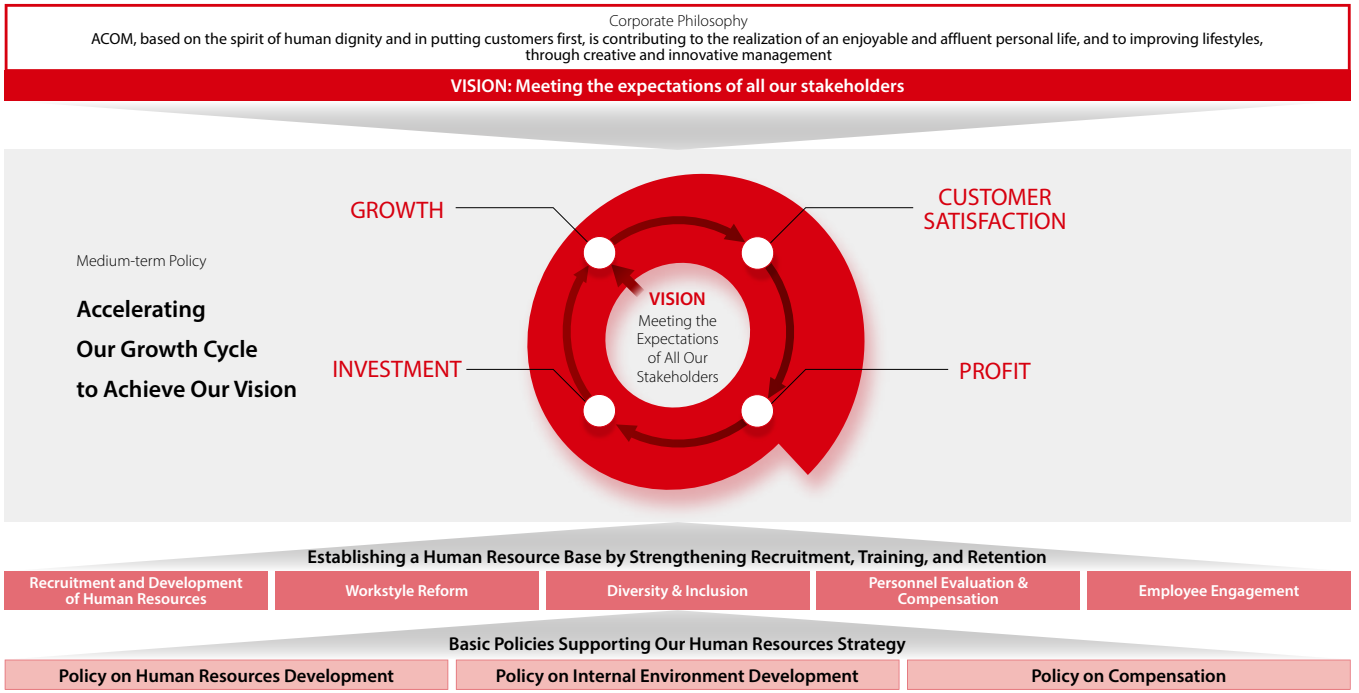
Toward Enhanced Corporate Value Through Human Capital Management

Executive Managing Officer
Kazuki Morishita



In order to achieve our vision of meeting the expectations of all our stakeholders, we are working to enhance the value of our human capital in line with our Policy on Human Resources Development, Policy on Internal Environment Development, and Policy on Compensation.
Under the Medium-term Management Plan launched in the fiscal year ended March 2026, we advanced a range of human resource initiatives with our policy of "accelerating our growth cycle." In terms of securing human resources, we achieved our recruitment target while improving the environment and opportunities that support employees' independent learning, with the aim of fostering a culture of proactive personal growth. In addition to establishing a framework for developing the next generation of leaders and expanding opportunities for gaining practical experience, we are working to increase employees' engagement and their desire to take on new challenges with various initiatives, including the introduction of a program that rewards results and a program for certifying skills relating to IT and systems.
As a result of these initiatives, employee engagement reached its highest-ever score in our employee attitude survey. Our initiatives to improve employee benefits also received an award under the employee welfare recognition program Hataraku Yell for a fifth consecutive year. In addition, we were selected for the first time as a 2026 Certified KENKO Investment for Health Outstanding Organization (White 500), an award given to the top 500 companies recognized in the large enterprise category of the Outstanding Organizations of KENKO Investment for Health Program. In this way, steady progress is being made on creating an environment where employees can work comfortably and experience satisfaction in their job.
Meanwhile, completing the first year of our Medium-term Management Plan has made various issues clear. Amid rapid changes in the business environment, further efforts are needed to develop more advanced digital skills and secure enough specialized human resources of the required quality. In response to these circumstances, we are strengthening our recruitment activities and improving the digital literacy of our entire workforce. Meanwhile, although steady progress is being made in the appointment of women, we consider it essential to increase the pace of promotions.
With this understanding, we will further accelerate the virtuous cycle of recruitment, training, and retention. In particular, we will focus on fostering a culture that encourages employees to learn on their own initiative and constantly take on challenges, while also increasing our ability to create value by combining digital and human capabilities. We will also strengthen the cohesion of the organization as a whole by developing human resources through cooperation between officers and frontline staff, and sharing values across the Group.
We position human capital at the core of our approach to sustainability, and will continue to create an environment where employees can work comfortably and find job satisfaction. We aspire to be a company that continues to create new value for society by enabling each employee to experience tangible growth and realize their full potential. Going forward, we will enhance our corporate value over the medium- to long-term by promoting deeper integration of human capital management.

Overall View of Our Personnel Strategy



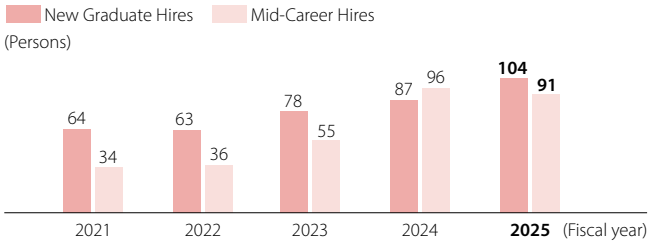
Strengthen Human Resource Base for Sustainable Growth

Recruitment and Development of Human Resources

Strengthening New Graduate and Mid-Career Recruitment Activities

In order to implement the "creative and innovative management" advocated in our corporate philosophy and continue to meet the expectations of our stakeholders, even amid intensifying competition between companies and accelerating changes in external conditions, we must create new value by respecting the abilities, ideas, and values of diverse personnel. Accordingly, we are advancing initiatives to recruit new graduates and mid-career professionals in order to secure the human resources that are necessary for executing our business strategy.
In new graduate recruitment, we are focusing on securing diverse talent while taking our human resource portfolio into account from the perspective of building a talent pool for future business development. In addition, we actively disseminated information via platforms such as YouTube and Instagram to enhance our brand image and increase awareness. As a result, in the Mynavi and Nikkei 2027 Graduate Employment Company Popularity Rankings, we ranked 60th in the General Humanities Category and second in the Credit, Leasing, and Other Financial Category.
In mid-career recruitment, we are strengthening recruitment of personnel with specialized skills who can make an immediate contribution, enabling us to respond rapidly to increasingly complex business challenges. Going forward, we will work to further increase the agility and competitiveness of our organization by acquiring diverse talent.

New Graduate Hires / Mid-Career Hires

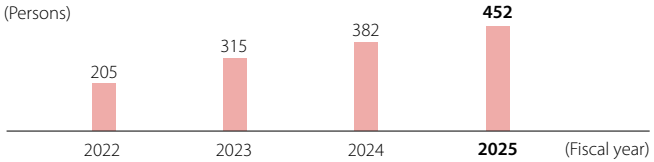


* The figure for new graduate hires represents the number of new graduate hires in the following fiscal year

Developing Digital Human Resources to Optimize Human and Digital Capabilities

As a leading company in the consumer finance industry, our strengths lie in our expertise cultivated in many years of business, and in our credit and collection capabilities. Even so, we are strengthening efforts to develop digital human resources, positioning the establishment of a framework for rapidly responding to progress in digitalization, technological innovation, and changes in the market environment as an urgent issue. In April 2023, we launched our Digital Human Resource Development Program. In the fiscal year ended March 2026, employees selected from among those who had completed basic training in digital skills were provided with advanced training in professional skills such as data analysis, programming, AI, and UI/UX, or sent to attend cross-boundary learning programs.
In addition, we are working to increase digital literacy and adaptability to change across the entire Company by providing support for obtaining IT- and statistics-related qualifications and holding study sessions on generative AI.

Change in Cumulative Number of Employees Holding Digital-Related Qualifications (Data Collected Since FY2022)



* Digital-related qualifications included in the data include Information Technology Engineer Examinations, Japan Statistical Society Certificates, AI certifications, and Python-related certifications

Developing the Next Generation of Leaders

Since the fiscal year ended March 2026, we have been promoting the early development of ACOM Group's next generation of leaders under the following two pillars.

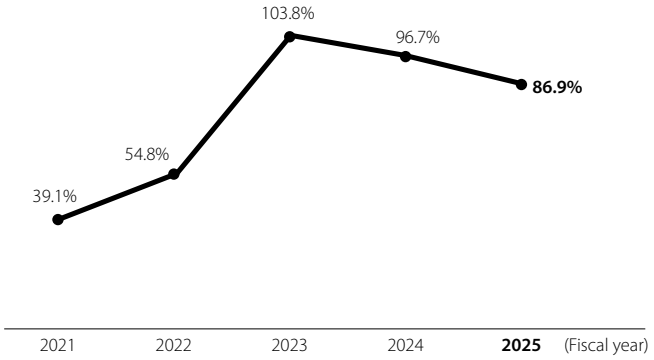
Executive-Led Measures	In addition to strengthening on-the-job training, we are providing opportunities to gain practical experience managing subsidiaries or on stretch assignments (assignment to key projects), while also endeavoring to pass on a management perspective through one-on-one meetings and dialogue sessions with executives.
HR-Led Initiatives	In addition to our existing training, we are promoting growth through practical experience by providing opportunities for employees to share knowledge in internal lectures and interact with external professionals.

Workstyle Reform

Childcare Leave Initiatives

ACOM is building an environment where employees feel comfortable taking childcare leave. Initiatives include the introduction of a tool that provides management with information to promote an understanding of male childcare leave, as well as information on diversity, inclusion, and healthcare, with the aim of achieving 100% childcare leave uptake among male employees.
Furthermore, we have revised our support system for early returnees as an initiative to facilitate smooth reinstatement and support career development. Previously provided as a bonus, financial support is now paid with monthly wages in order to promptly reduce economic burdens such as childcare fees, helping employees to continue pursuing their desired career development paths. In addition, we are strengthening our support system for addressing diverse needs through initiatives such as offering the Children and Families Agency's babysitter dispatch service discount coupons as an employee benefit.

Change in the Ratio of Male Employees Taking Childcare Leave



* The number of male employees who took childcare leave in the relevant fiscal year, divided by the number of male employees whose spouses gave birth in the relevant fiscal year (figures calculated at the end of each fiscal year). The male employee childcare leave uptake ratio is affected by differences between the fiscal year in which an employee's spouse gives birth and the fiscal year in which the employee actually takes childcare leave.

Strengthen Human Resource Base for Sustainable Growth

Promoting Health and Productivity Management

Believing that physical and mental health is essential to employees' happiness and sustainable corporate development, we have established a policy on health and productivity management—our Declaration on Health and Productivity Management. Under this policy, we promote the early detection and prevention of illness through initiatives such as subsidies for comprehensive medical checkups and cancer screening. We also aid employees in improving their exercise and dietary habits via a health management portal, encourage regular exercise with walking events, and jointly hold health and productivity management events with business partners. Through these multifaceted initiatives, we aim to create a work environment where employees can enjoy work and demonstrate their full capabilities.

As a result of our continued promotion of these initiatives, we were selected as a 2026 Certified KENKO Investment for Health Outstanding Organization (White 500), an award given to the 500 most outstanding companies recognized in the large enterprise category of the Outstanding Organizations of KENKO Investment for Health Program, which is jointly operated by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi. This is the fifth consecutive year in which we have been certified as a KENKO Investment for Health Outstanding Organization (Large Enterprise Category). Going forward, we will strive to enhance our corporate value by further expanding our health promotion initiatives.

2026 健康経営優良法人 KENKO Investment for Health 大規模法人部門 ホワイト500



Health and productivity management event held jointly with a partner



Health event organized by employees

Personnel Evaluation & Compensation

Increasing Employee Compensation

We consider the recruitment and retention of talented personnel who will drive sustainable growth to be a top priority along with enhancing employee engagement. Accordingly, we have raised overall wage levels and implemented base salary adjustments with the aim of renewing our remuneration system to ensure competitiveness in the market.

Strengthening Recruitment Competitiveness through Higher Starting Salaries

To enhance our competitiveness in the labor market, we have increased starting salaries. (E.g., career-track employees who graduated from university: 270,000 yen → 300,000 yen)

Base Salary Adjustments for Existing Employees (Corrective Measures and Basic Salary Raise Excluding Regular Pay Raise)

Following the increase in starting salaries, we implemented base salary adjustments of 18,000 to 30,000 yen, primarily for younger and mid-career employees, to maintain appropriate compensation levels aligned with each qualification and role.

Optimizing the Remuneration System

We expanded the range of individual performance pay increases and increased differentiation in bonus multipliers for managers (chief manager level and above). This shift provides attractive compensation commensurate with the responsibilities of higher-level roles, while moving toward a remuneration system that provides greater rewards for individual performance and contributions.

Rate of pay increase (rate of increase in base pay) *1

April 2023	April 2024	April 2025	April 2026
5.2%*2	4.9%	4.1%*3	5.4%

*1 The increase rate includes regular salary increases
*2 Base salary increases, excluding regular salary increases, were brought forward from payment of October 2022
*3 In addition to revising base salaries, beginning with the summer bonus for the fiscal year ended March 2026, we have raised the standard amount for individual performance pay (the base amount used for bonus calculations) for nearly all job grades, thereby improving compensation on an annual income basis

Building a System to Reward Good Outcomes

By building a remuneration system that appropriately recognizes and rewards employees' efforts and achievements, we aim to improve motivation and job satisfaction and create an organization where all employees can maximize their individual potential. In the fiscal year ended March 2026, we not only increased wages, but also introduced a new system to accurately recognize employees who take on challenges, with the aim of boosting employee growth and accelerating the Company's growth cycle.

Through these measures, we will encourage employees to take on challenges on their own initiative, while creating an environment where they can perform at a high level, with the aim of increasing productivity across the whole organization and sustainably enhancing corporate value.

Introduction of the IT and System Skills Certification Program

We have introduced our IT and System Skills Certification Program with the aim of supporting the shift to digital solutions and strengthening the recruitment and retention of IT talent. Under this program, employees with advanced expertise are certified according to their skill level, and allowances based on market standards are provided to ensure a competitive remuneration system. Through rigorous annual skill assessments, including renewals and revocations, we encourage employees to independently pursue self-development and maintain a performance-driven environment that rewards challenge and achievement.



Strengthen Human Resource Base for Sustainable Growth

Employee Engagement

Sharing the New Action Guidelines

To embed the newly updated action guidelines introduced in the fiscal year ended March 2026, the Company is promoting initiatives that unite management and frontline employees in driving their adoption across the organization.

In roundtable discussions between the president and managers at the deputy general manager level and above, participants declared the principles they would personally lead by and shared best practices from within their departments, fostering a shift in mindset among our leadership.

In addition, we conducted an "Action Guideline Embedding Program" across all departments, in which the president explained the background of the reform and his expectations for employees through a video message, after which departments conducted dialogue-focused workshops to deepen understanding. Employees recorded their insights in a "Notebook for Creating the Future"* and made concrete action declarations. By translating these principles into daily workplace behavior, we are working to enhance engagement across the entire organization.

* A workbook designed to systematically organize the vision and action guidelines



Message from the President



Notebook for Creating the Future

Supporting Improvement and Challenges

We believe that providing incentives for employees to take on challenges and fostering an organizational culture of creative and innovative management directly drive the enhancement of corporate value. DRIVE, a business contest held across the entire ACOM Group, received 71 applications in the fiscal year ended March 2026, which marked the second round of the program. Aiming to create a culture that celebrates taking on challenges, we promote initiatives with a bottom-up structure that enables anyone to make suggestions regardless of position.

In the fiscal year ended March 2026, we launched the PRO Conference, an executive-led innovation forum involving executive officers and select employees. Of the seven proposals adopted through the conference, two have already been approved for implementation, with others under continued review.

Through these multilayered initiatives, we aim to foster an organizational culture where every employee continually takes on challenges.

DRIVE



Primary screening for DRIVE

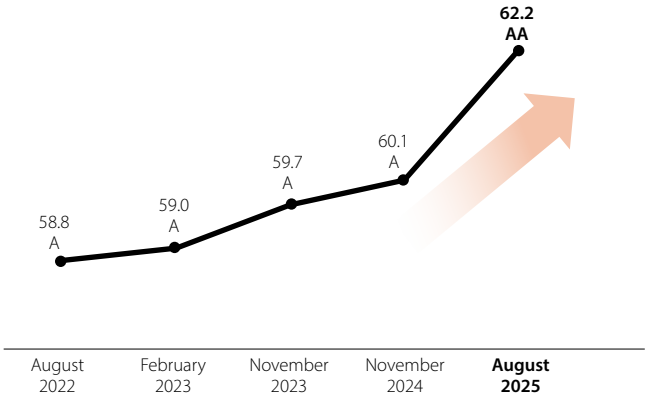


The PRO Conference in progress

Employee Attitude Survey

Since 2019, we have been conducting employee engagement surveys using Motivation Cloud, a service provided by Link and Motivation Inc. These surveys conduct a fixed-point observation of engagement across the organization by measuring the level of employees' expectations and satisfaction. For seven consecutive years, ACOM has been recognized in the major company (fewer than 5,000 employees) division of the Best Motivation Company Award hosted by Link and Motivation. Based on the survey results, our officers, managers of sections and divisions and the Human Resources Department communicate with one another to drive initiatives that enhance engagement for both employees and the organization.

Change in Engagement Score and Rating



* The standard engagement score is 50.0
* The engagement rating is divided into eleven levels from AAA (67.0 or higher) to DD (lower than 33.0)
* The graph shows overall figures, including those of employees assigned to ACOM and ACOM Group companies