IR Activities and External Evaluation

Basic Policy of IR Activities

We strive for the appropriate disclosure of accurate and timely corporate information. In disclosing information, in addition to statutory disclosures and timely disclosure based on laws and regulations, we actively strive to disclose information that we believe to be important or useful for shareholders, investors, securities analysts, rating agencies, and other stakeholders to deepen their understanding of ACOM. In addition, toward sustainable growth and the enhancement of corporate value over the medium to long term, we will engage in constructive dialogue with shareholders and seek to enhance IR activities that contribute to increasing shareholder value and corporate value by reflecting market assessments of ACOM in management.

Initiatives for Constructive Dialogue

Overseen by the Executive Officer in charge of the Finance Department, the Public & Investor Relations Office of the Finance Department cooperates daily with related departments to engage in dialogue with domestic and overseas investors through interim and fiscal year-end financial results briefings, conferences hosted by securities firms, overseas IR roadshows, and one-on-one interviews. Investor concerns and opinions obtained through dialogue are fed back to the Board of Directors and used to improve future corporate management and information disclosure.

Results of IR Activities in FY2025

Activity	Number of times	Overview
Briefings for institutional investors (including for foreign investors)	6	Held quarterly for analysts and institutional investors. Briefing given by the President in the second and fourth quarters
Overseas roadshows	2	Dialogue with foreign institutional investors by the President or Executive Officer in charge of the Finance Department
Conferences hosted by securities firms	3	Dialogue with institutional investors by the Executive Officer in charge of finance
Briefings for individual investors	2	Holding briefings by live streaming or face-to-face
Number of Dialogues with shareholders / investors	161	Total number of dialogues through the above activities, one-on-one interviews, etc.

Awards related to IR website

External institutions	Content
Daiwa Investor Relations Co., Ltd.	Daiwa Internet IR Awards 2025: Excellence Award
Nikko Investor Relations Co., Ltd.	FY2025 Website Ranking of All Listed Companies – Overall Category / Other Financial Services Category: Best Website Award
BroadBand Security, Inc.	Gomez IR Site Ranking 2025: Silver Award

Other external evaluations/accreditations

External institutions	Content
FTSE Russell	FTSE Blossom Japan Sector Relative Index
Osaka Prefecture	FY2025 Osaka Environment Awards: Encouragement Prize
Rouken	Hataraku-Yell 2026: Outstanding Employee Benefits Corporation Award (General Category)
Ministry of Economy, Trade and Industry/ Nippon Kenko Kaigi	Certified KENKO Investment for Health Outstanding Organization 2026: White 500
Japan Sports Agency	Sports Yell Company 2026, Japan Sports Agency
Link and Motivation Inc.	Best Motivation Company Award 2025: 5th Place / Large Corporation Category (less than 5,000 employees)
Ministry of Health, Labour and Welfare	Kurumin

CSR Activities

Social Contribution Policy

ACOM upholds the circle of trust, rooted in our founding spirit, and "improving lifestyle," as our business philosophy. Guided by these principles, our CSR activities encompass a wide range of initiatives in social welfare and community engagement. Through these efforts, we aim to build strong ties with local communities, while striving to be both "ACOM close at hand" and a corporate citizen in harmony with society.

Three Priority Areas

Based on the social issues identified through our materiality (priority areas) assessment, we have established three priority areas for our social contribution activities: Community (Development), Environment, and Disaster. Based on these three priority areas, we will contribute to the realization of a sustainable society through employee participation in activities.

Three Priority Areas



Priority Areas and Main Activities

Community (Development)	●Blood Donation Drives ●ACOM "Miru" Concert Monogatari ●Challenge What You Want to Start! Project
Environment	●Community Cleanup Activities ●Forest Conservation Activities
Disaster	●ACOM BlueBird Fund ●Donation of disaster supplies

Blood Donation Drives

Since 2012, many ACOM employees have voluntarily participated each year in blood donation drives organized by the Japanese Red Cross Society. Blood donation is an important part of social infrastructure that saves lives in the medical field, and contributing to the spread and promotion of blood donation by companies leads to the fulfillment of corporate social responsibilities. Blood donation activities in which employees participate also offer opportunities to deepen cooperation with local communities, such as through blood donation centers and local governments. These activities involve not only ACOM employees but also employees of companies located near the event venues, who are invited to participate and support the initiative. In the fiscal year ended March 2026, activities were held at our head office building, Fujimi Building, Harumi Building, Yokohama Business Park, and Osaka Crystal Tower, with a cumulative total of 442 employees participating.

Results from Past Drives

	FY2023	FY2024	FY2025
Number of drives	9	10	8
Number of participants	509	458	442

ACOM "Miru" Concert Monogatari

We host the ACOM "Miru" Concert Monogatari in communities across Japan, inviting local residents to attend free of charge. The event has exceeded 290 performances since the first concert in 1994, and has been enjoyed by around 260,000 people. This unique concert combines vividly colored shadow theater, live performances by a piano trio (piano, violin, and cello), and storytelling. A distinctive feature of the concert is that it is held as a "barrier-free concert," designed so that everyone can enjoy it together. We incorporate sign-language interpretation on stage and provide accessibility support services, including captioning glasses and wheelchair-accessible seating, so that everyone can enjoy the concert together.
In addition, as part of our support for people with disabilities, we provide attendees of the ACOM "Miru" Concert Monogatari with gifts made at local facilities that support people with disabilities. Insertion of pamphlets and other materials is entrusted to a work facility for people with intellectual disabilities in Ota-ku, Tokyo.



CSR Activities

Challenge What You Want to Start! Project

For many years, ACOM has carried out marketing with the key message of "ACOM for the First Time." However, our support for "firsts" extends beyond the field of card loans. To support people taking a new step toward a bright future and create a society where everyone can take on the challenges of doing what they want to do, we carry out the Challenge What You Want to Start! Project. In this project, we recruit people who want to try new things. For those who are selected, we dispatch "first-time coaches" who are professionals in their respective fields, and provide opportunities for selectees to take on the challenges of "starting what they want to start" with a dedicated coach.

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PROJECT

Community Cleanup Activities

ACOM employees participate in community cleanup projects around office locations with a large employee presence, helping to beautify the local environment while strengthening communication with the community.
In the fiscal year ended March 2026, a cumulative total of 201 employees participated in community cleanup activities in Tokyo (Minato, Chiyoda, and Chuo wards), Kanagawa Prefecture (Yokohama City), and Osaka Prefecture (Suita City).

Events Participated in During FY2025

Minato Ward	Clean Campaign – A Town with Zero Street Smoking!
Chiyoda Ward	Chiyoda Ward Cleanup Day
Chuo Ward	Green Day on the Street Corner
Yokohama City	Hama Road Supporter Activities
Suita City	My City Big Cleanup

Forest Conservation Activities

We began our forest conservation activities in June 2022 for purposes such as cutting greenhouse gas emissions and preserving biodiversity. We conduct activities in Kanagawa Prefecture and Osaka Prefecture, where our contact centers are located.
This activity contributes to the maintenance and conservation of healthy forests through work by employee volunteers. In Kanagawa, activities mainly include pruning branches[*1] and thinning trees[*2], and in Osaka, we are clearing underbrush[*3] and planting trees. In the fiscal year ended March 2026, we held the activity five times in Kanagawa and eight times in Osaka. A cumulative total of 206 employees and their family members participated. These initiatives were recognized, and our activities in Osaka Prefecture received the Encouragement Award in the Business Activities Category of the FY2025 Osaka Environment Award.
Through this activity, we are maintaining and conserving the environment in Kanagawa and Osaka, as well as fostering environmental awareness among our employees.

*1 Cutting off excess branches
*2 Cutting down some trees in areas of excess density to create adequate spacing
*3 Trimming weeds and bushes around planted saplings until they have grown

Results from Past Activities

	FY2023	FY2024	FY2025
Kanagawa Prefecture	4	8	5
Osaka Prefecture	7	12	8





ACOM BlueBird Fund

The ACOM Bluebird Fund was launched in 1984 at the initiative of employees and continues to this day. We provide relief donations in the event of large-scale natural disasters using funds collected through workplace donation boxes, payroll deductions, and commissions from vending machines installed in our offices.



FY2025 Results

Relief Fund for the 2025 Earthquake off the Tokara Islands	100,000 yen
Okinawa Prefecture Typhoon Disaster Relief Fund	100,000 yen
Kumamoto Prefecture Heavy Rain Disaster Relief Fund	200,000 yen
Kagoshima Prefecture Heavy Rain Disaster Relief Fund	200,000 yen
Kumamoto Prefecture Heavy Rain Disaster Relief Fund	400,000 yen
Kagoshima Prefecture Heavy Rain Disaster Relief Fund	400,000 yen
Shizuoka Prefecture Typhoon Disaster Relief Fund	200,000 yen
Kagoshima Prefecture Typhoon Disaster Relief Fund	100,000 yen
Tokyo Typhoon Disaster Relief Fund	100,000 yen
Large-scale Fire Disaster Relief Fund for Saganoseki, Oita City	100,000 yen
Aomori Prefecture East Coast Earthquake Disaster Relief Fund	100,000 yen