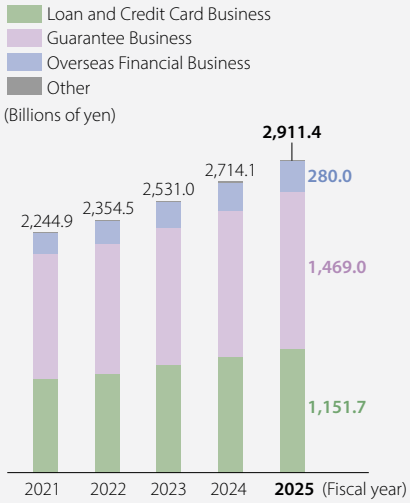
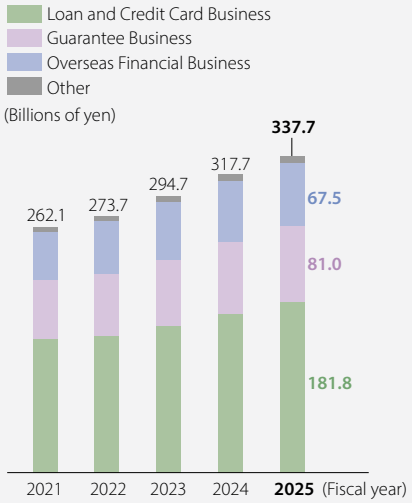
Financial Highlights

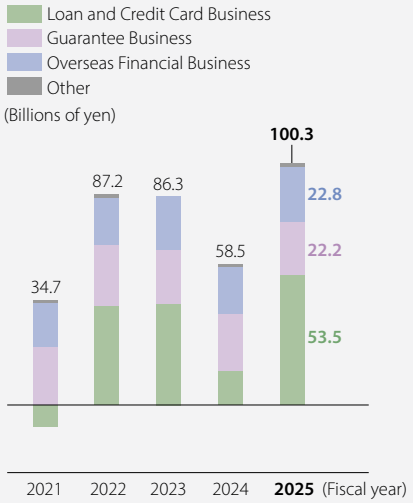
Receivables Outstanding



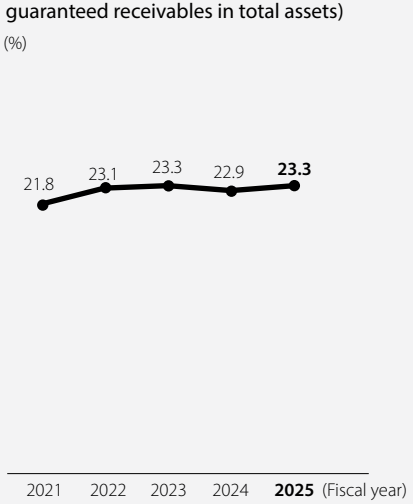
Operating Revenue



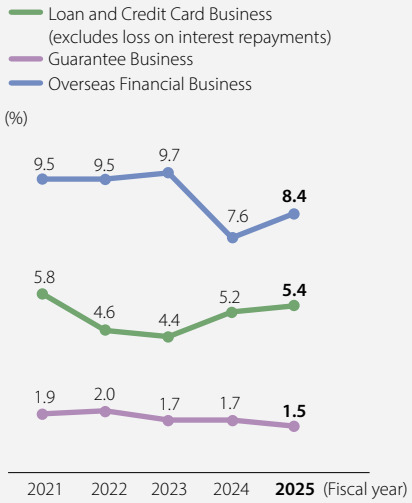
Operating Profit



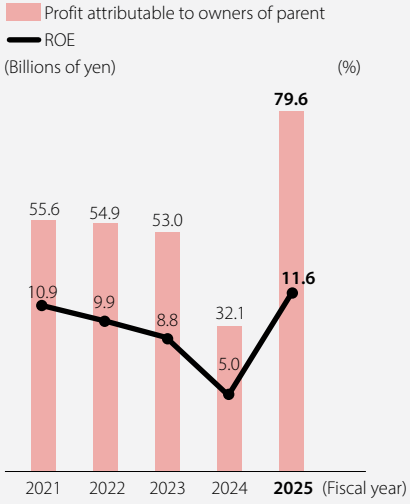
Shareholders' Equity Ratio (includes guaranteed receivables in total assets)



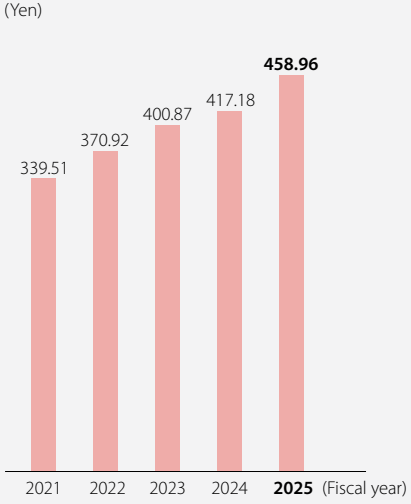
Operating Profit to Receivables Outstanding (ROA)



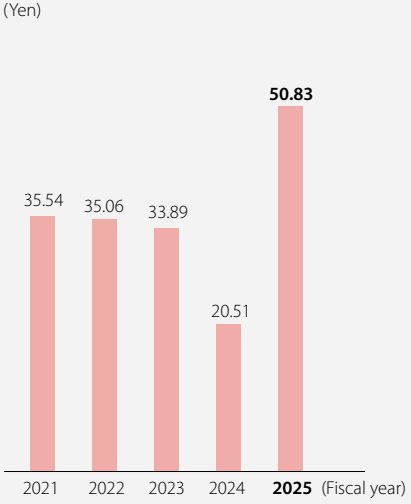
Profit Attributable to Owners of Parent / ROE



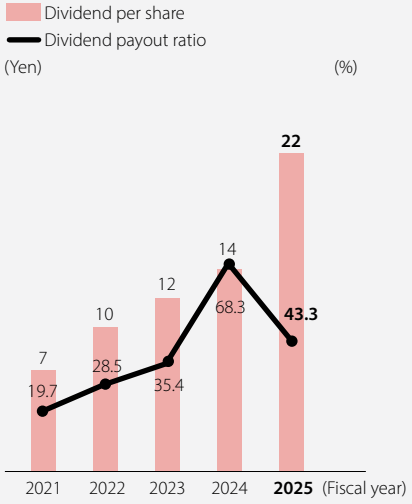
Book-value per Share (BPS)



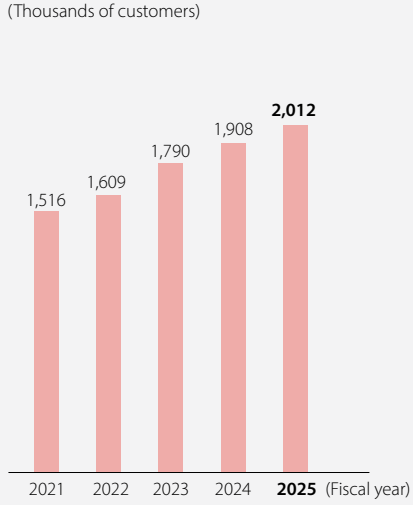
Earnings per Share (EPS)



Dividend per Share / Dividend Payout Ratio

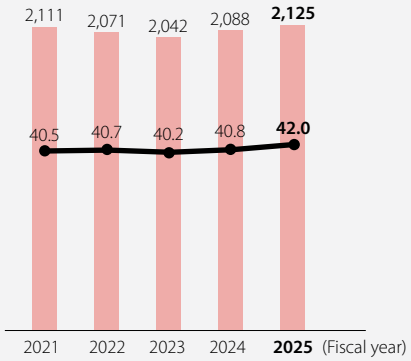


Loan Business Customers



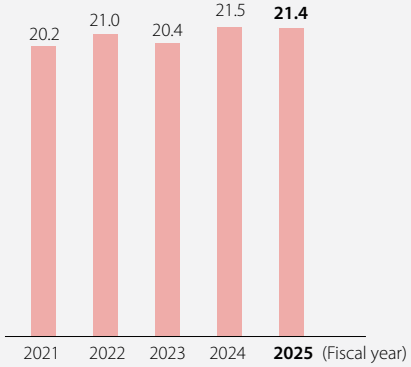
Non-financial Highlights

Number of Employees / Percentage of Female Employees



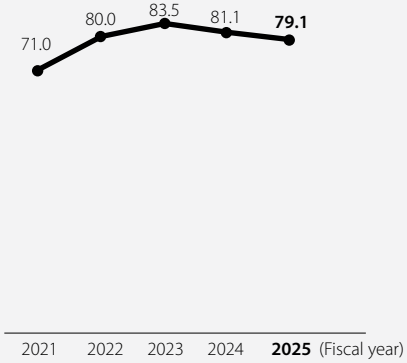
Average Overtime Working Hours

(Hours)

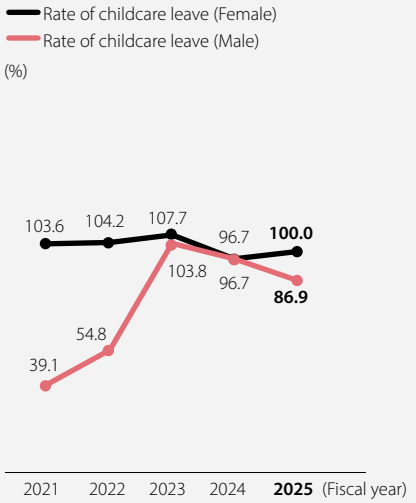


Rate of Annual Paid Leave Taken

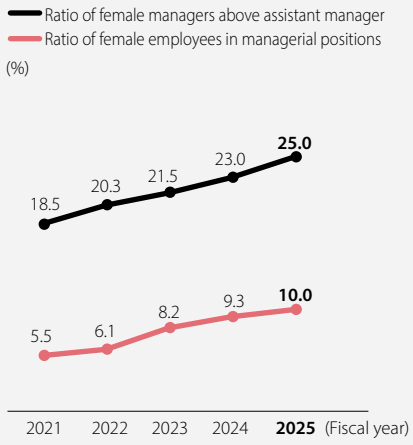
(%)



Rate of Childcare Leave (Female & Male)



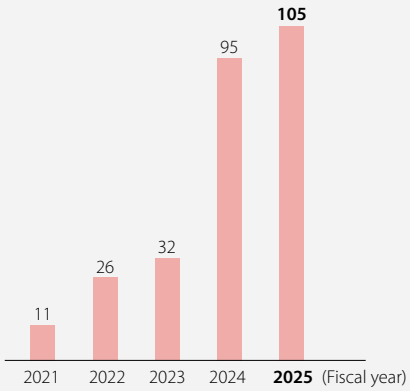
Ratio of Female Managers Above Assistant Manager / Ratio of Female Employees in Managerial Position*



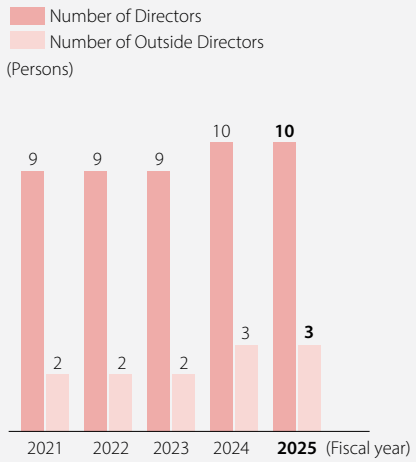
* Managerial positions mean employees equivalent to or above Chief Manager

Number of Financial Education Activities

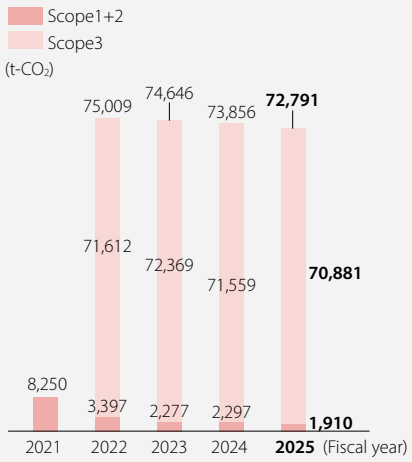
(Times)



Directors / Outside Directors



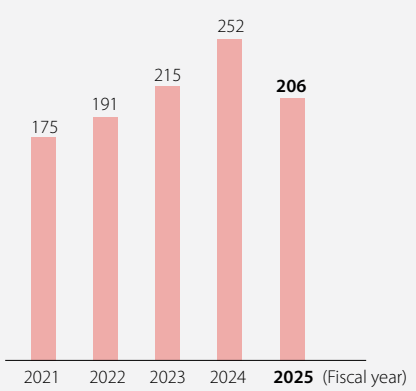
Greenhouse Gas Emissions (Scope 1, 2 and 3)



*Scope 3 emissions calculated since FY2022

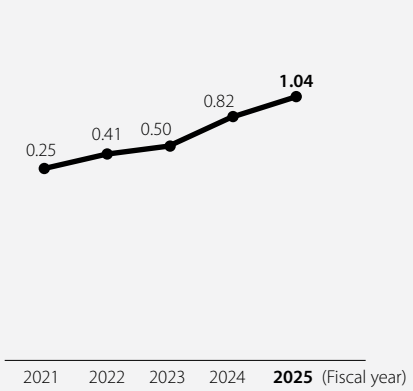
Training Expenses

(Millions of yen)



Absenteeism*

(%)



* Number of days absent from work due to injury or illness (including absences and leaves of absence) / Total number of working days of directly employed employees × 100

Key Financial Data for Eleven Years

	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025
Consolidated Business Performance Summary											(Millions of yen)
Operating revenue	237,683	245,148	263,453	277,069	279,510	266,316	262,155	273,793	294,730	317,742	337,709
Operating expenses	222,166	315,315	182,511	219,461	203,873	167,419	227,376	186,506	208,383	259,181	237,315
Operating profit	15,516	-70,166	80,942	57,607	75,636	98,896	34,779	87,287	86,347	58,561	100,394
Loan and Credit Card Business	-11,841	-93,373	46,864	11,804	28,056	52,725	-8,879	40,686	41,771	14,033	53,588
Guarantee Business	14,466	9,614	17,808	25,241	25,000	25,041	23,991	25,643	22,673	23,657	22,269
Overseas Financial Business	11,138	12,640	15,478	19,802	22,394	19,879	18,347	19,681	22,374	19,355	22,865
Profit attributable to owners of parent	14,598	-72,187	70,572	37,781	59,600	78,864	55,678	54,926	53,091	32,124	79,635
Ratio of net income to operating revenue	6.1	-29.4	26.8	13.6	21.3	29.6	21.2	20.1	18.0	10.1	23.6
From operating activities	-43,045	-37,451	-32,634	7,329	19,698	113,179	46,089	-1,318	-36,759	876	12,096
From investing activities	-2,368	-2,858	-1,711	-1,165	6,214	-4,566	-4,032	-2,692	-6,178	-6,478	-4,910
From financing activities	6,589	58,863	21,259	-12,573	-24,339	-108,786	-50,162	-12,933	57,163	-6,410	13,105
Consolidated Balance Sheet Summary											(Millions of yen)
Total assets	1,175,063	1,228,930	1,275,957	1,301,908	1,282,389	1,219,109	1,263,296	1,297,316	1,417,403	1,486,409	1,616,379
Net assets	338,132	267,226	344,437	381,501	442,496	515,128	563,963	619,837	674,175	709,035	782,455
Loan and Credit Card Business receivables outstanding	795,051	822,967	855,851	885,113	915,913	862,866	871,137	914,550	1,001,336	1,073,396	1,151,756
Guaranteed receivables	987,508	1,129,773	1,199,644	1,212,255	1,233,228	1,170,094	1,173,059	1,212,883	1,278,261	1,364,525	1,469,006
Overseas Financial Business receivables outstanding	192,068	191,845	221,107	227,387	201,524	193,709	192,784	219,473	243,277	266,794	280,079
Financial Indices, etc.											
Shareholders' equity ratio (includes guaranteed receivables in total assets) (%)	15.0	10.6	13.0	14.2	16.5	20.3	21.8	23.1	23.3	22.9	23.3
Dividend per share (Yen)	—	—	1	2	4	6	7	10	12	14	22
Dividend payout ratio (%)	—	—	2.2	8.3	10.5	11.9	19.7	28.5	35.4	68.3	43.3
Book-value per share (BPS) (Yen)	206.42	159.58	206.12	227.35	265.11	310.02	339.51	370.92	400.87	417.18	458.96
Earnings per share (EPS) (Yen)	9.32	-46.08	45.05	24.12	38.04	50.34	35.54	35.06	33.89	20.51	50.83
Return on equity (ROE) (%)	4.6	-25.2	24.6	11.1	15.5	17.5	10.9	9.9	8.8	5.0	11.6

Key Financial Data for Eleven Years

		FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025
Financial Indices, etc.												(Millions of yen)
Return on assets (ROA)	(%)	1.2	-6.0	5.6	2.9	4.6	6.3	4.5	4.3	3.9	2.2	5.1
Loan and Credit Card Business		-1.5 (5.7)	-11.5 (6.2)	5.6 (5.6)	1.4 (5.9)	3.1 (5.3)	5.9 (5.9)	-1.0 (5.8)	4.6 (4.6)	4.4 (4.4)	1.4 (5.2)	4.8 (5.4)
Guarantee Business		1.5	0.9	1.5	2.0	1.9	2.0	1.9	2.0	1.7	1.7	1.5
Overseas Financial Business		5.7	6.6	7.5	8.8	10.4	10.1	9.5	9.5	9.7	7.6	8.4
Price book-value ratio (PBR)	(Times)	2.75	2.79	2.30	1.74	1.66	1.66	0.94	0.86	1.00	0.92	1.00
Price earnings ratio (PER)	(Times)	60.84	-9.66	10.52	16.38	11.54	10.23	8.98	9.10	11.89	18.62	9.05
Non-financial Indices (Non-consolidated)												
Employees	(People)	1,892	1,854	1,936	2,020	2,063	2,112	2,111	2,071	2,042	2,088	2,125
Ratio of female employees	(%)	35.8	35.7	38.7	39.2	39.5	40.2	40.5	40.7	40.2	40.8	42.0
Ratio of female managers above assistant manager	(%)	11.3	12.1	13.8	15.1	16.3	17.0	18.5	20.3	21.5	23.0	25.0
Average length of service	(Year)	14.8	15.2	14.9	14.4	14.8	14.8	15.0	15.3	15.5	15.2	14.7
Voluntary turnover rate	(%)	—	—	—	3.9	3.4	3.1	2.8	3.8	3.8	2.9	3.3
Percentage of employees with disabilities	(%)	2.14	2.52	2.39	2.37	2.27	2.33	2.35	2.65	2.65	2.70	2.71
Number of participants in ACOM "Miru" Concert Monogatari	(People)	11,042	10,771	8,839	9,611	9,519	—	930	7,357	8,017	10,968	6,512
Number of participants in financial education activities	(People)	900	950	950	800	1,420	588	663	1,757	2,263	5,233	6,345
Number of participants in blood donation drives	(People)	253	428	487	371	305	102	393	493	509	458	442
Crude oil equivalent of energy use (total)	(kl)	7,130	6,883	6,359	5,731	5,097	4,807	4,457	4,440	3,360	2,930	2,220

Note 1: Numbers in parentheses below "Return on assets" for the Loan and Credit Card Business indicate return on operating receivables (not including loss on interest repayment).

Note 2: ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc., from the beginning of the fiscal year ended March 2019. Accordingly, the figures in the balance sheet for the fiscal year ended March 2018 are after retrospective application of the relevant accounting standards.

Note 3: Based on the Act on Rationalizing Energy Use and Shifting to Non-fossil Energy (Act on the Rational Use of Energy), ACOM compiled annual use of fuel, heat, and electricity and multiplied the amounts by a conversion factor to calculate the calorific value in gigajoules (GJ). The Company totaled the calculated calorific value (GJ) and multiplied the total use calorific value by 0.0258 (the crude oil equivalent factor) to calculate the amount of energy used in one year (crude oil equivalent).

Company Information (As of March 31, 2026)

Company name	ACOM CO., LTD.
Head office	Tokyo Shiodome Building 1-9-1, Higashi-Shinbashi, Minato-ku, Tokyo
Established	April 2, 1936
Incorporated	October 23, 1978
Capital stock	63,832,520,000 yen
Employees	2,125 (non-consolidated), 5,626 (consolidated)
Registration number	Director-General of the Kanto Local Finance Bureau (15) No. 00022 Kanto (Comprehensive) No. 5
Business outline	Loan and Credit Card Business Guarantee Business Overseas Financial Business
Main financial institutions	MUFG Bank, Ltd.
Affiliated associations	Japan Financial Services Association Japan Consumer Credit Association Japan Business Federation (Keidanren)



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

Subsidiary Information

Consolidated Subsidiaries (As of March 31, 2026)

MU Credit Guarantee Co., LTD

Business lines:	Guarantee Business
Incorporated	September 2013
Share capital	¥300 million (ACOM ratio: 100.00%)
Head office	Sumitomo Fudosan Kandaizumicho Bldg. 6F, 1-9-2, Kanda Izumicho, Chiyoda-ku, Tokyo
URL	https://www.mucg.co.jp/

IR Loan Servicing, Inc.

Business lines:	Loan Servicing Business
Incorporated	June 2000
Share capital	¥520 million (ACOM ratio: 100.00%)
Head office	Nakano-sakaue Sun Bright Twin 16F, 2-46-1, Honcho, Nakano-ku, Tokyo
URL	https://www.irservicing.co.jp/

GeNiE Inc.

Business lines:	Unsecured loan business
Incorporated	April 2022
Share capital	¥250 million (ACOM ratio: 100.00%)
Head office	2-10-9, Hatchobori, Chuo-ku, Tokyo
URL	https://genie-ml.com/

EASY BUY Public Company Limited

Business lines:	Unsecured loan business and installment loan business (installment sales finance business) in Kingdom of Thailand
Incorporated	Sept. 1996
Share capital	6.0 billion Thai Baht (ACOM ratio: 71.00%)
Head office	Rasa Two, 8th - 11th Floor No.1818, Phetchaburi Road, Makkasan, Ratchathewi, Bangkok 10400, Thailand
URL	http://www.easybuy.co.th/en

ACOM CONSUMER FINANCE CORPORATION

Business lines	Unsecured loan business in the Republic of the Philippines
Incorporated	July 2017
Share capital	3.0 billion Philippine Pesos (ACOM ratio: 80.00%)
Head office	10th Floor, 45 San Miguel Building, 45 San Miguel Avenue, Ortigas Center, Pasig City 1605, Philippines
URL	https://www.acom.com.ph/

ACOM (M) SDN. BHD.

Business lines	Unsecured loan business in Malaysia
Incorporated	July 2021
Share capital	200 million RM (ACOM ratio: 100.00%)
Head office	D-07-05, D-07-06, D-07-07 & D-07-08, Menara Suezcap 1, KL Gateway No. 2, Jalan Kerinchi Gerbang Kerinchi Lestari Kuala Lumpur Wilayah Persekutuan
URL	https://acom.com.my/en

Equity-method Affiliate (As of March 31, 2026)

MU Communications Co., Ltd.

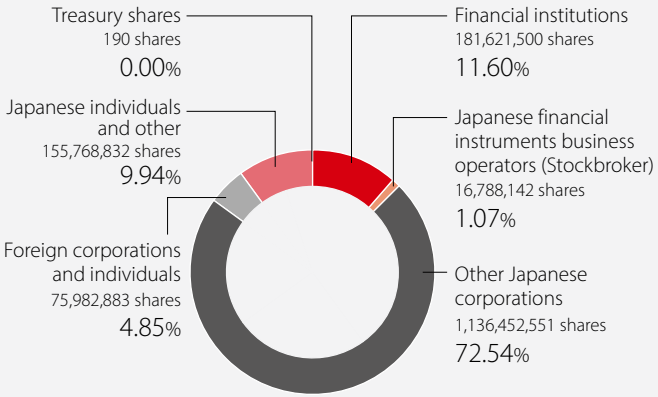
Business lines	Subcontracting contact center operations/ contract staff services
Incorporated	April 2007
Share capital	¥1,020 million (ACOM ratio: 23.15%)
Head office	Hatsudai Daiya Building, 1-3-4, Honmachi, Shibuya-ku, Tokyo
URL	http://mucc.co.jp/

Stock Information (as of March 31, 2026)

Status of Shares

Number of shares authorized	5,321,974,000 shares
Number of shares issued	1,566,614,098 shares
Number of shareholders	30,829
Stock exchange listings	Tokyo Stock Exchange (Standard Market)
Stock code	8572

Ownership and Distribution of Our Shares by Category of Shareholders



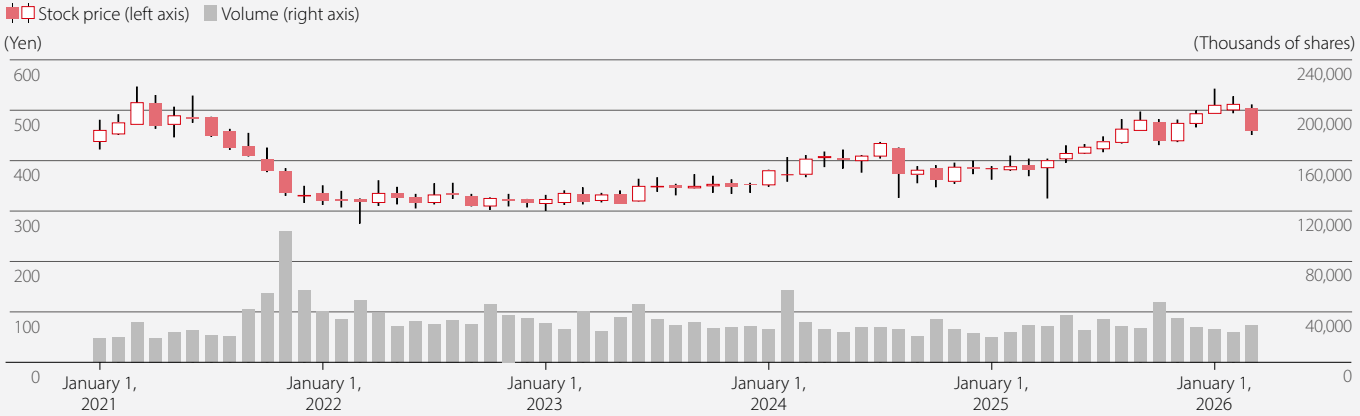
Note: % is calculated by investment ratio.

Major Shareholders (Top 10)

	Shareholder name	Number of shares held (Thousands of shares)	Percentage of ownership (%)
1	Mitsubishi UFJ Financial Group, Inc.	588,723	37.57
2	Maruito Shokusan Co., Ltd.	273,467	17.45
3	Maruito Co., Ltd.	125,533	8.01
4	The Master Trust Bank of Japan, Ltd. (Trust Account)	114,334	7.29
5	Foundation of Kinoshita Memorial Enterprise	92,192	5.88
6	Maruito Shoten Co., Ltd.	38,733	2.47
7	Mitsubishi UFJ Trust and Banking Corporation	31,572	2.01
8	Custody Bank of Japan, Ltd. (Trust Account)	16,340	1.04
9	MASA&COMPANY Co., Ltd.	11,000	0.70
10	The Nomura Trust and Banking Co., Ltd. (Employees' pension trust / Mitsubishi UFJ Trust and Banking Corporation account)	9,000	0.57

Note 1: For the number of shares held, the amount is rounded down to the nearest thousand.
Note 2: The percentage of ownership is calculated after deducting 190 treasury shares.

Historical Stock Prices



	FY2021	FY2022	FY2023	FY2024	FY2025
Annual high	529	360	409	436	539
Annual low	276	301	315	326	323
Total shareholder return (%) (Indicator for comparison: TOPIX Total Return Index (%))	63.30 (101.99)	65.24 (107.92)	83.84 (152.53)	82.49 (150.17)	101.96 (202.20)

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

ACOM CO., LTD.

Tokyo Shiodome Building, 1-9-1 Higashi-Shinbashi, Minato-ku, Tokyo

Public & Investor Relations Office, Finance Dept.

TEL: 03-6865-6474

E-mail: ir@acom.co.jp

https://www.acom.co.jp/corp/english/

The cover



Artwork name
Toward A Bright Future

Artist
Momotaro

Artist's comments on the artwork

I based my artwork on expressing the path from the past through the present and into the future in layers, thereby creating a dynamic composition.
Although it is a two-dimensional work, I hope it conveys vivid impressions of sound and light, as well as a sense of hope.

Cooperation Paralym Art®
障がい者アートを応援しています

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

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