

Earnings Release Presentation

Financial Results for the Fiscal Year Ended March 2025



May 12, 2025

■ Disclaimer

The figures contained in this presentation material with respect to ACOM Group's plans and strategies and other statements that are not historical facts are based on information available at the date of announcement of this presentation material. However, there are some potential risk factors in the Group's business management. Therefore, the actual results may differ from the forecast.

The trend of requests for interest repayment is also highly uncertain, due to its sensitivity to changes in external environmental changes. The Group may have to make additional provision for loss on interest repayment. Actual results may differ from forecast values due to various risk factors, not limited to those mentioned above.

■ Notation

L.C. Business	Loan and Credit Card Business
MUCG	MU Credit Guarantee Co., LTD.
yoy	year on year percentage point
ytd	year to date percentage point
(E)	estimates
EB、EASY BUY	EASY BUY Public Company Limited
ACF	ACOM CONSUMER FINANCE CORPORATION
ACM	ACOM(M)SDN. BHD.

■ Reference

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01

FY March 2025 Financial Results Summary

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Review of Medium-term Management Plan

From FY March 2023 to FY March 2025

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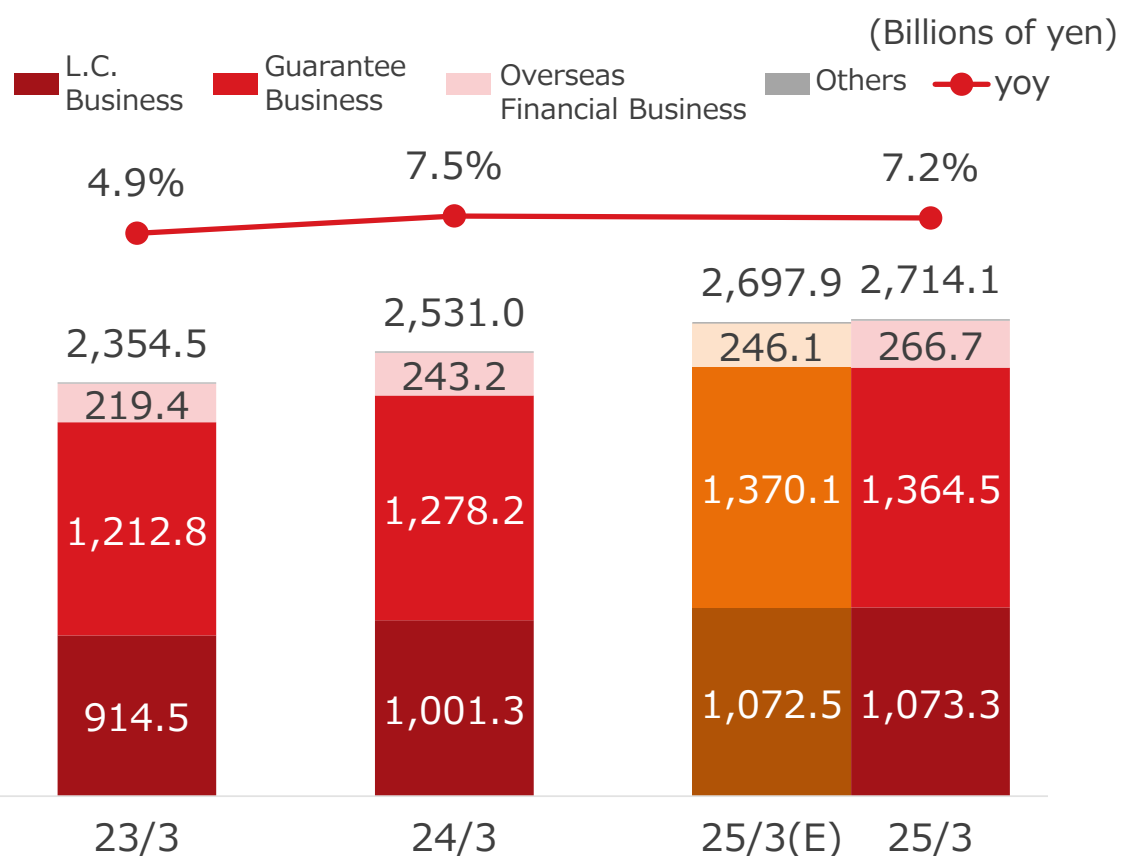
Medium-Term Management Plan

From FY March 2026 to FY March 2028

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Consolidated Financial Summary (Business Scale)

- Steady business expansion owing to favorable trend in domestic borrowing by existing customers and the impact of the depreciation of yen against baht.
- Consolidated outstanding Balance increased by 7.2% yoy to ¥2,714.1 bn.



Consolidated
Receivables
Outstanding

¥2,714.1bn

(yoy + 7.2%)

L.C. Business

¥ 1,073.3bn

(yoy + 7.2%)

Guarantee
Business

¥ 1,364.5bn

(yoy + 6.7%)

Overseas
Financial
Business

¥ 266.7bn

(yoy + 9.7%)

Consolidated Financial Summary (Business Performance)

- Operating Revenue increased by 7.8% yoy to 317.7 bn, owing to the impact of the depreciation of yen in addition to the expansion of business scale.
- Operating Profit decreased by 32.2% yoy to ¥58.5 bn due to the additions of loss on Interest Repayment.
- Profit attributable to owners of parent decreased by 39.5% yoy to ¥32.1 bn.

Operating Revenue

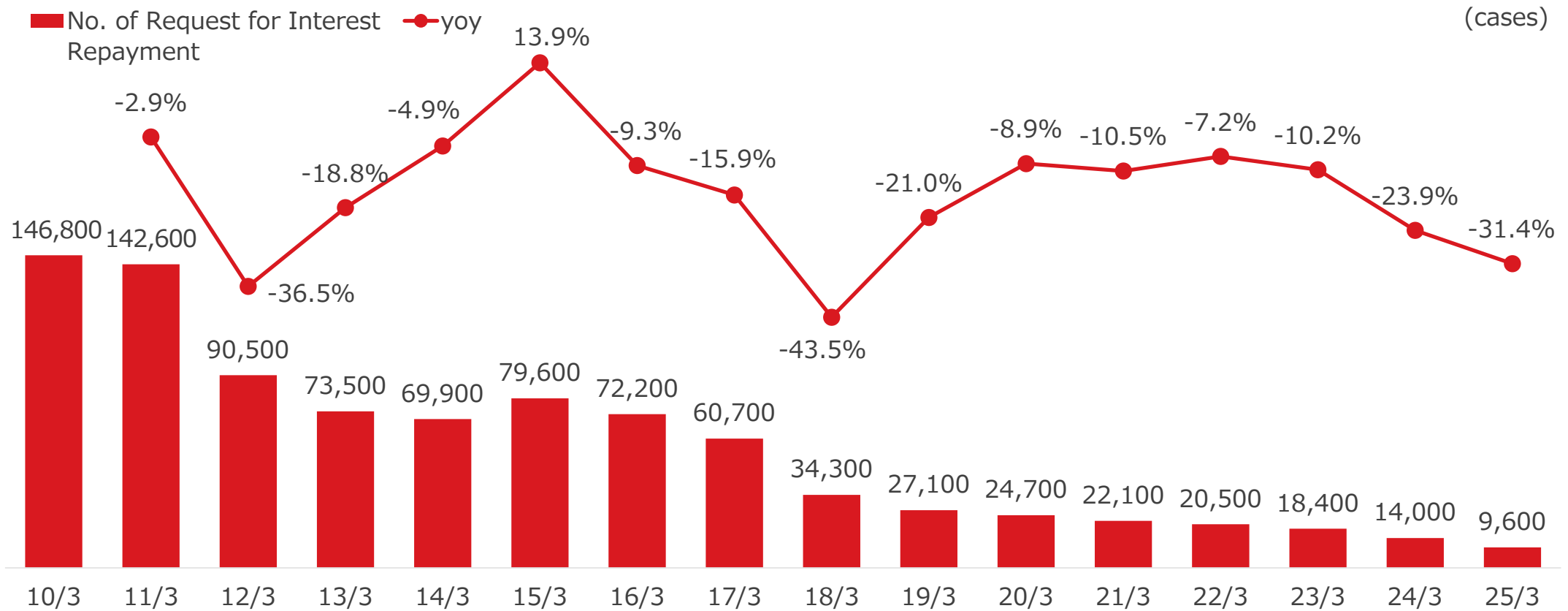
Consolidated	¥317.7bn (yoy + 7.8%)
L.C. Business	¥169.4bn (yoy + 8.6%)
Guarantee Business	¥76.3bn (yoy + 7.8%)
Overseas Financial Business	¥65.4bn (yoy + 5.7%)

Operating Profit

Consolidated	¥58.5bn (yoy - 32.2%)
L.C. Business	¥14.0bn (yoy - 66.4%)
Guarantee Business	¥23.6bn (yoy + 4.3%)
Overseas Financial Business	¥19.3bn (yoy - 13.5%)
Profit Attributable to Owner of Parent	¥32.1bn (yoy - 39.5%)

Trend of No. of Requests for Interest Repayment

- The number of requests for FY March 2025 decreased by 31.4% yoy (estimated to decrease by around 25%) to 9,600 cases.
- The number of requests for FY March 2026 is expected to decrease around 20% yoy.



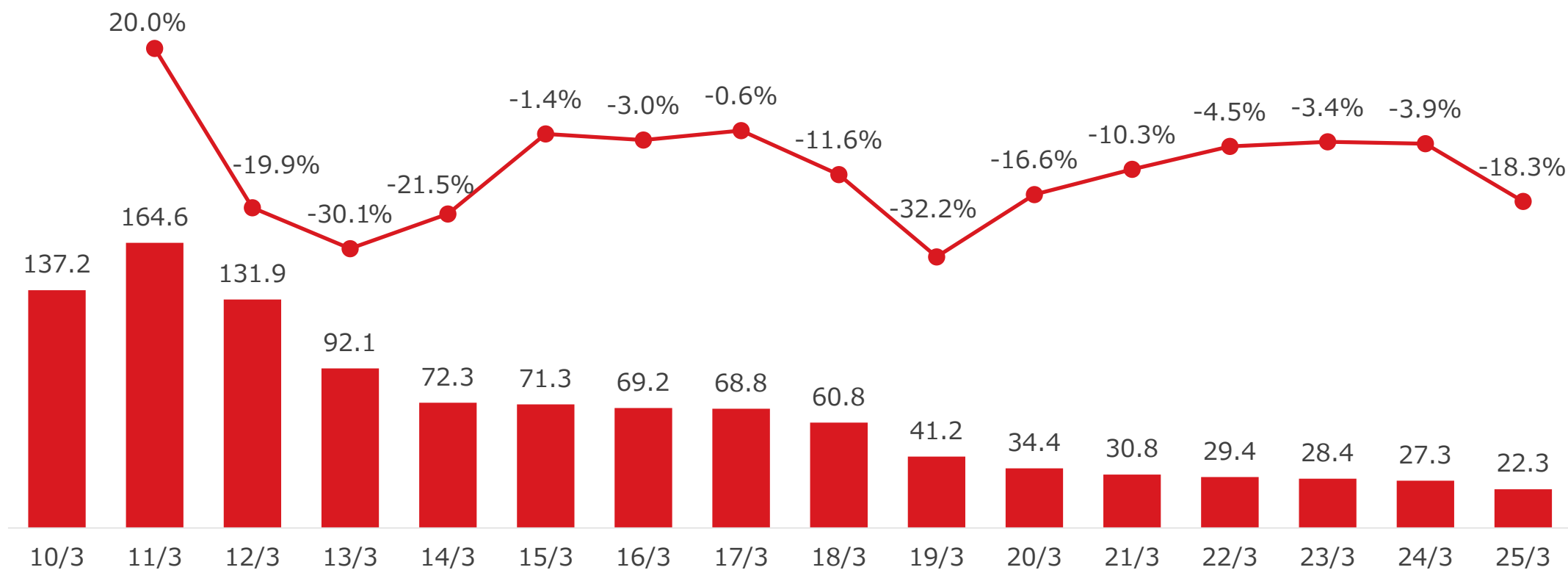
* No. of requests which interest repayment occurs as a result of ACOM's recalculation based on the interest ceiling as specified in Interest Rate Restriction Act from claims which lawyers or judicial scriveners accept debt consolidation (including reaccepted requests).

Trend of Loss on Interest Repayment

- Amount of drawdown decreased by 18.3% yoy(estimated to decrease by around 15%) to ¥22.3 billion in FY March 2025
- After adding ¥40.0 billion to provision, ¥48.0 billion remains.
- Estimate amount of drawdown to decrease around 25% yoy in FY March 2026

■ Drawdown for loss on interest repayment ● yoy

(Billions of yen)

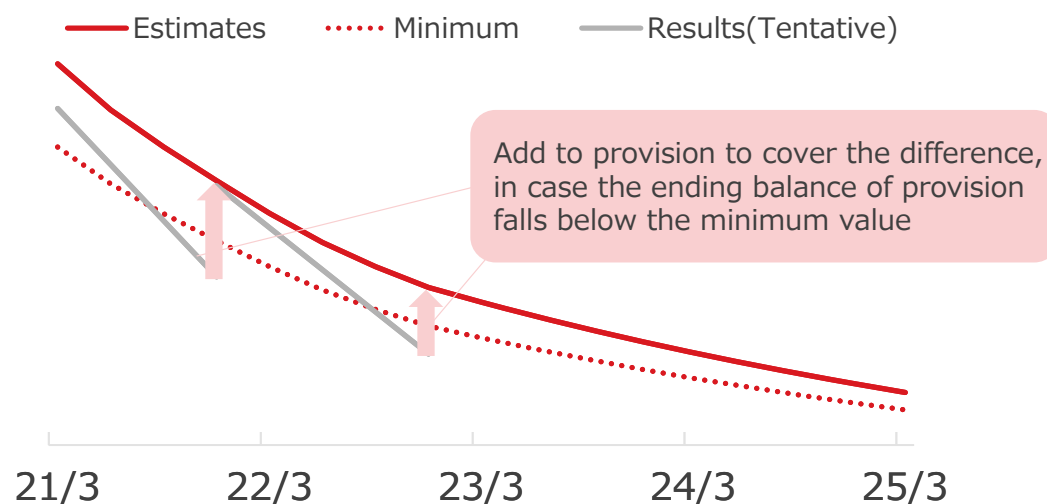


Evaluation Method of Provision for Loss on Interest Repayment (to FY March 2025)

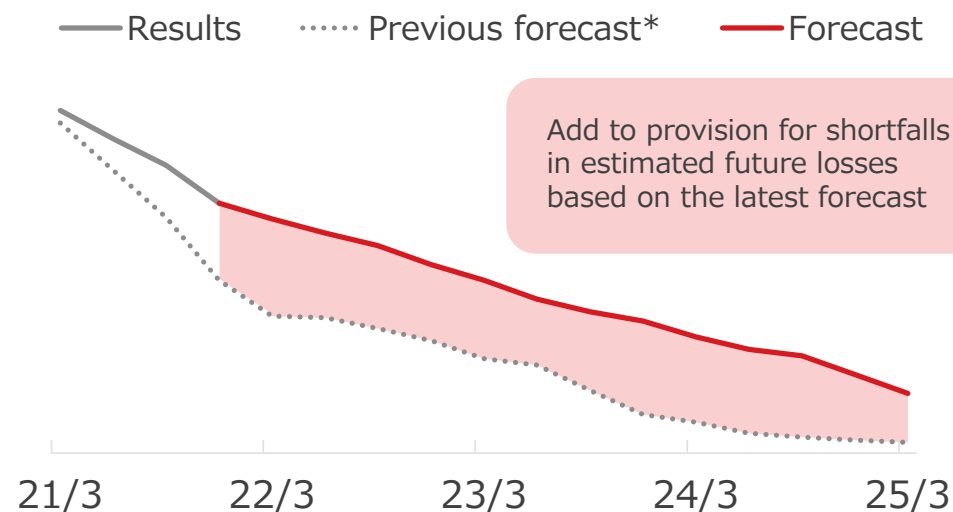
Evaluation method of Provision for Loss on Interest Repayment

- ① When quarterly ending balance of provision falls below the minimum value of estimate, addition will be made to cover the difference between these.
- ② Reassess the necessity of changing estimation method for the provision;
 - when the quarterly ending balance of provision falls significantly below the minimum value of initial estimate
 - **at formulation of medium-term management plan every 3 years**

■ Method of addition to Provision (above①)



■ Method of addition to Provision (above②)

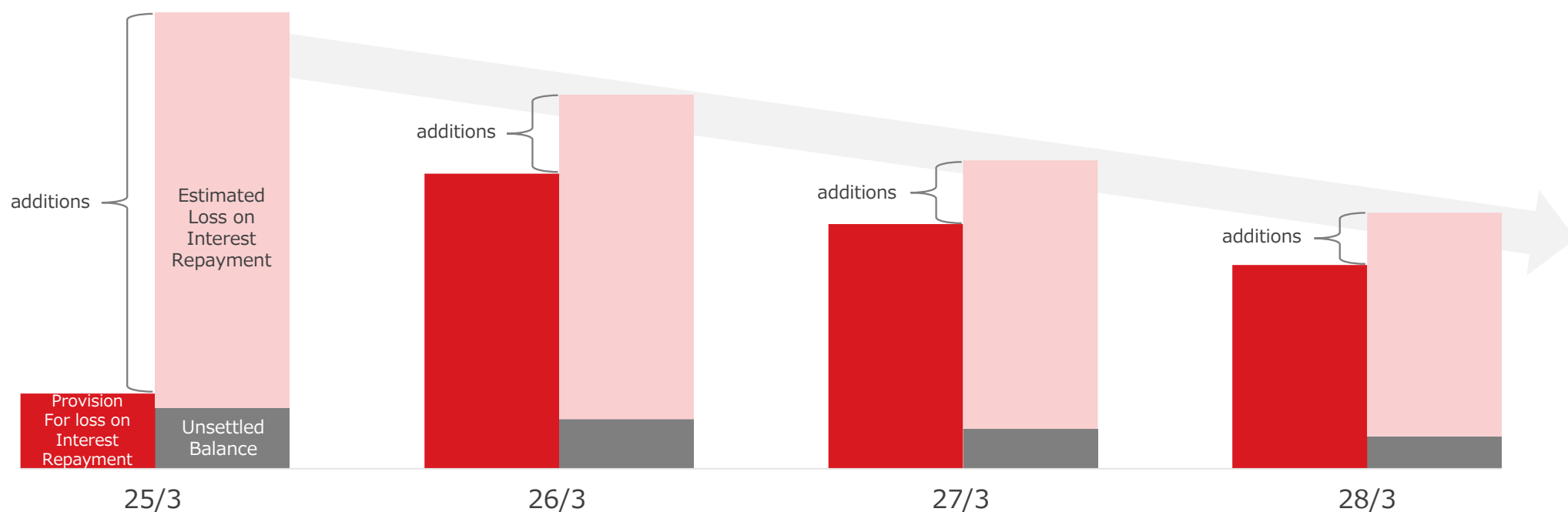


*The future forecast when addition of provision was made in FY March 2020.

Evaluation Method of Provision for Loss on Interest Repayment (from FY March 2026)

Evaluation method of Provision for Loss on Interest Repayment

- Evaluation of estimated loss on interest repayment will be conducted at the end of each fiscal year.
- The estimated amounts of additions to provision for loss on interest repayment will be incorporated into the earnings forecast and the mid-term management plan, which will be announced publicly.



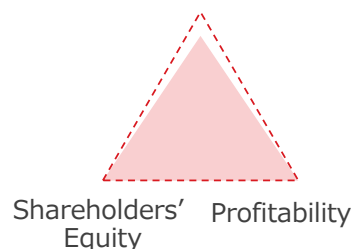
Capital Policy (Dividend Payment)

- **Basic Policy on Capital Policy** : Maintain and improve financial soundness and increase shareholder return
- **Basic Policy on Dividend Payment** : Expand shareholder return based on high profitability and appropriate capital adequacy

Target as of March 31, 2025

(at the time of formulating the mid-term management plan)

Return to Shareholders



ROE : around **10%**

Shareholder's Equity Ratio^{*1} : around **25%**

Dividend per Share : undecided
(Aiming for stable and continuous dividends)

Dividend Payout Ratio : around **35%**

as of March 31, 2025

Profitability	ROE 5.0%
Shareholder's Equity	Shareholders' Equity Ratio* 22.9%
Returns to Shareholders	interim ¥7 year-end ¥7

Based on the fact that operating profit excluding provision for loss on interest repayment exceeded expectation, the interim dividend is ¥7 and the year-end dividend is 7 yen (no amendment to dividend forecast)

Dividend Payout Ratio **68.3%**^{*2}

^{*1} Shareholders' equity ratio is computed using the sum of total consolidated assets and guaranteed receivables.

^{*2} Dividend pay out ratio excluding provision for interest repayment is 35.6%.

Review of Medium-Term Management Plan

FY March 2023 to FY March 2025

Mid-Term Management Plan | From FY March 2023 to FY March 2025

Key Point of Mid-Term Management Plan

View this period as a time to make strategic moves to expand our business domain for future growth in each of our businesses

All Basics

- Fostering a Compliance Culture

Business Strategy

- Enhance brand strength by rebuilding perception*
- Provide high-quality customer experience through optimization of "human" and "digital" resources
- Challenge to create new businesses and services for next growth
- Expand guarantee tie-ups with financial institutions and realization of guarantee tie-ups with business companies
- Further strengthen ties with existing guarantee partners
- Expansion into new countries
- Expand business base in existing countries
- Optimize debt protection system

Functional Strategy

- Build a system infrastructure that can respond flexibly and quickly to environmental changes
- Establish human resource base by strengthening recruitment, training, and retention
- Increase employee engagement through permeation of vision
- Strengthen and Expand Sustainability Promotion System and Initiatives
- Strengthen governance by upgrading risk management
- Create a highly productive work environment by improving operational efficiency
- Maintain stability and improve cost efficiency by optimizing procurement methods

* Perception is the awareness, recognition, and perception of a company or brand that is a factor in consumers' image and purchase decisions.

Mid-Term Key Themes (from FY March 2023 to FY March 2025)

Enhance Brand Strength by Rebuilding Perception*¹



Revamping our TV Commercials

Provide High-quality Customer Experience



Apple Pay®*² and Google Pay™*³

* Perception is the awareness, recognition, and perception of a company or brand that is a factor in consumers' image and purchase decisions.

*² Apple Pay® is registered trademark of Apple Inc. *³ Google Pay™ is registered trademark of Google LLC.

Mid-Term Key Themes (from FY March 2023 to FY March 2025)

Challenge to Create New Business and Service for Next Growth



GeNiE inc., a subsidiary of the Company started and promoting Embedded Finance Business.

- April 2022 Established the company
- October 2024 Started Business
- March 2025 Achieved partnerships with eight companies
Total number of borrowing applicants exceeded 100,000



Alliance Partners (as of April 17, 2025)



GarageBank



 CROWDWORKS



WELLON
CLUB

tokihana トキハナ

Mid-Term Key Themes (from FY March 2023 to FY March 2025)

Expand guarantee partnerships with financial institutions and realization of guarantee tie-ups with business companies



MU Credit Guarantee Co., LTD

LINE Credit

 Minna no Ginko

 福岡銀行
The Bank of Fukuoka, LTD.

 熊本銀行
The Kumamoto Bank, Ltd.

Achieved guarantee partnerships with three financial institutions and a non-financial company.

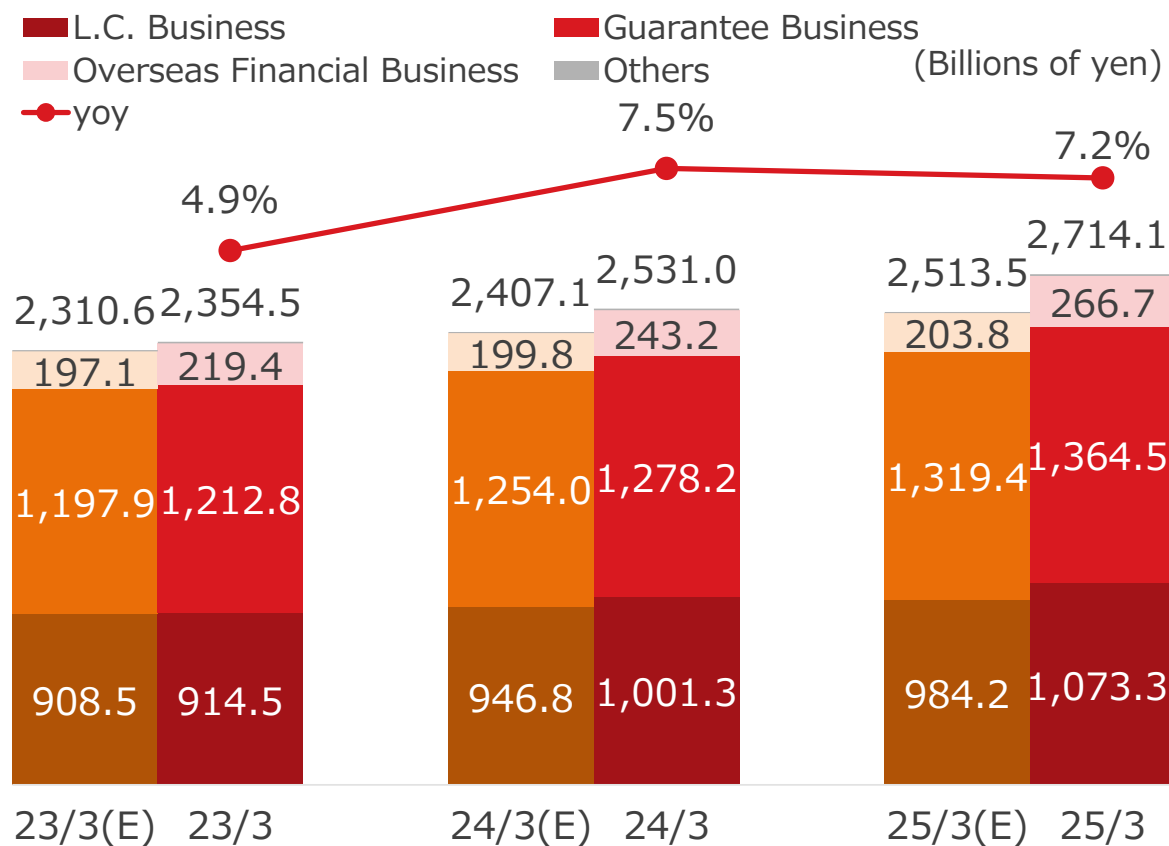
Expansion into New Countries



Started Business in Malaysia

Review of Mid-term Management Plan | Business Scale

- Achieved the 3-year mid-term plan target of consolidated outstanding balance of ¥2.5tn one year ahead of schedule
- Consolidated outstanding balance of the final year of mid-term management plan increased by 8.0% compared to the estimates (+¥200bn) to ¥2.7tn



Consolidated
Receivables
Outstanding

¥2,714.1bn
(yoy + 7.2%
Compared to E + 8.0%)

L.C. Business

¥ 1,073.3bn
(yoy + 7.2%
Compared to E + 9.1%)

Guarantee
Business

¥ 1,364.5bn
(yoy + 6.7%
Compared to E + 3.4%)

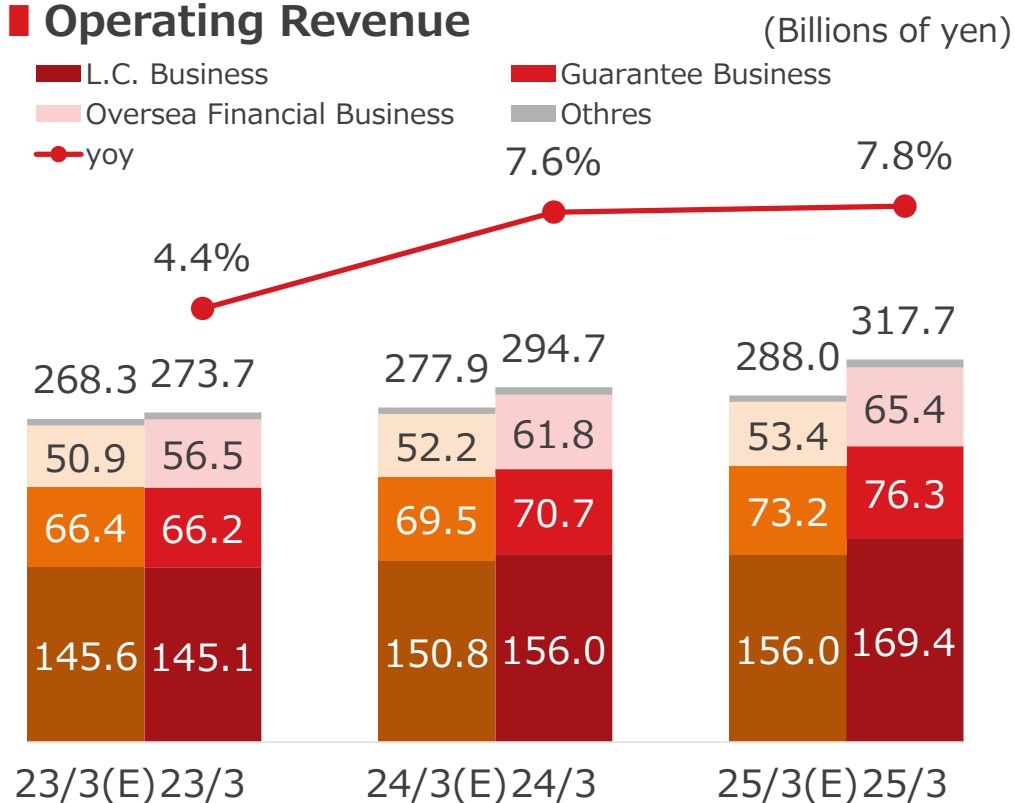
Overseas
Financial
Business

¥ 266.7bn
(yoy + 9.7%
Compared to E + 30.9%)

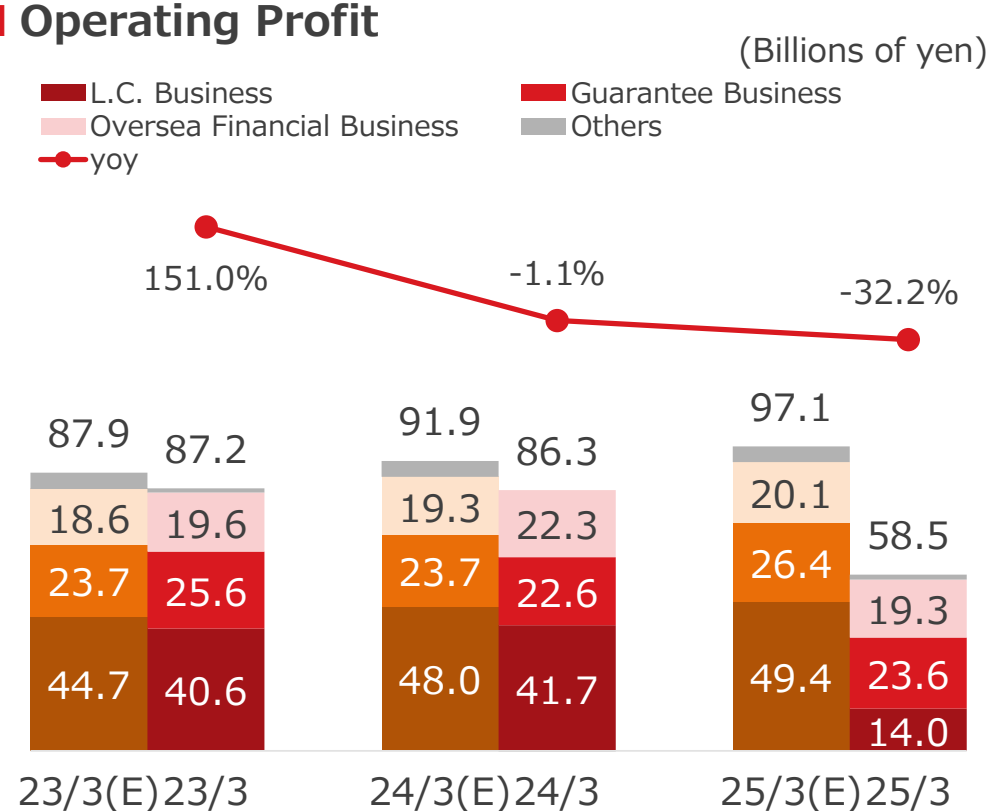
Review of Mid-term Management Plan | Performance

- Operating Revenue increased ¥29.7bn compared to the plan to ¥317.7bn owing to the consolidated outstanding receivables exceeded the plan.
- Operating profit decreased ¥38.5bn to ¥58.5bn compared to the plan.
- Operating profit excluding the impact of additions to provision of loss for interest repayment increased ¥1.4bn compared to the plan to ¥98.5bn.

■ Operating Revenue

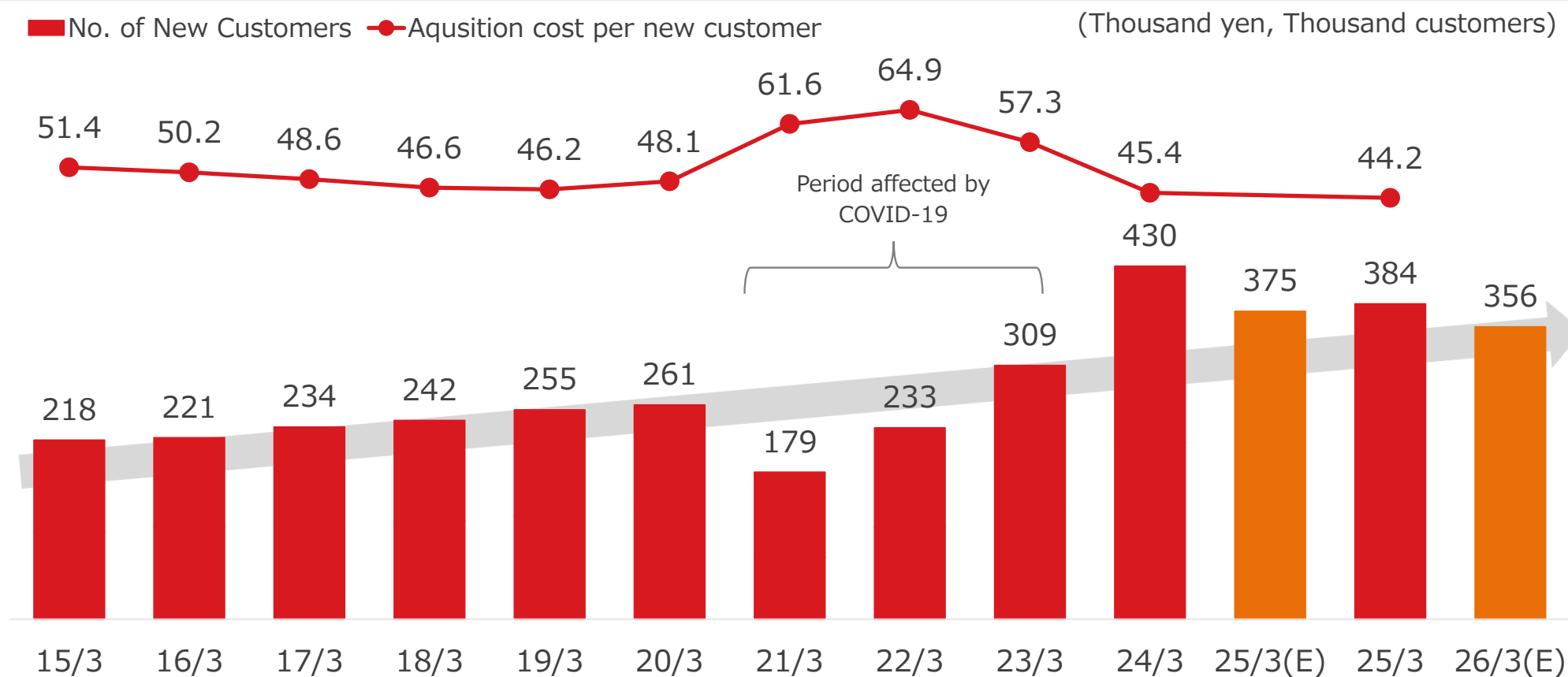


■ Operating Profit



Review of Mid-term Management Plan | No. of New Customers

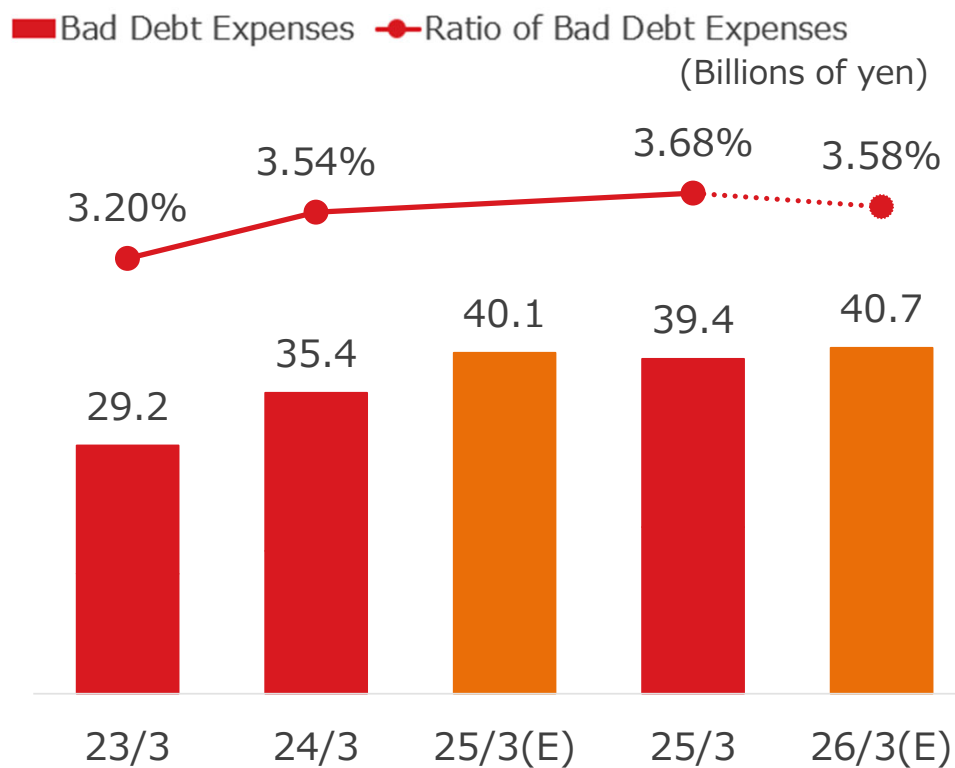
- No. of New Customers exceeded the annual forecast to 384,000.
- Acquisition cost per new customer was ¥44,000, ensured efficiency.
- 364,000 new customers are expected for FY March 2026.



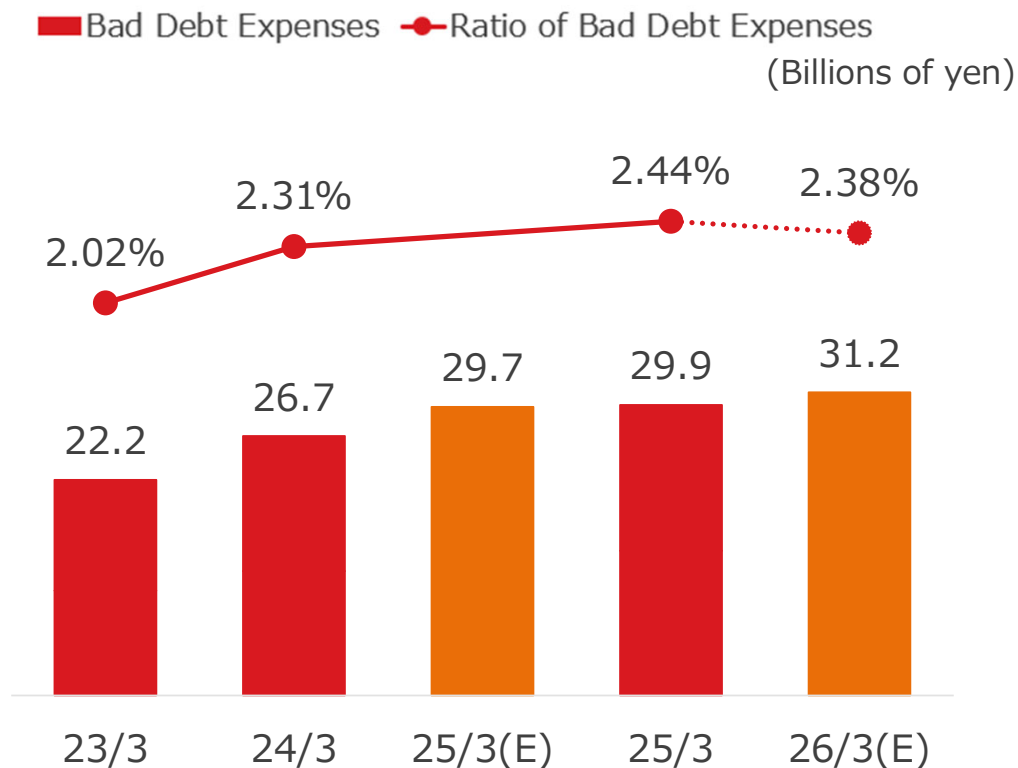
Review of Mid-term Management Plan | Bad Debt Expenses(Domestic)

- Bad debt expenses increased as the ratio of customers with shorter transaction periods, who have higher bad debt occurrence rates due to soaring number of new customers.
- Ratio of Bad Debt expenses is rising as favorable trend of strong new acquisition, remains within expectations.

■ Loan and Credit Card Business



■ Guarantee Business



New Medium-Term Management Plan

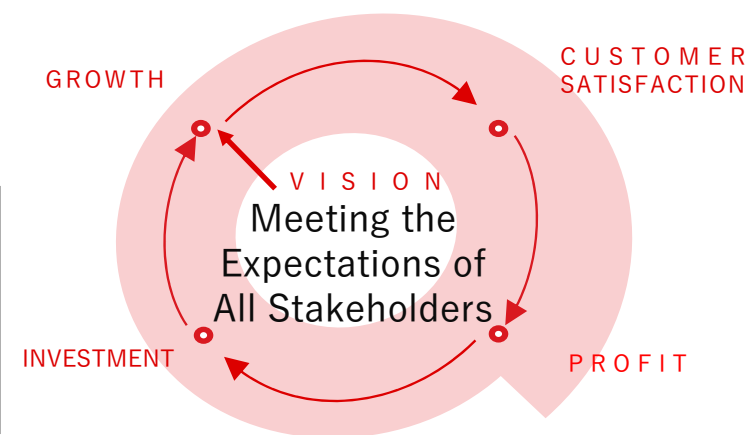
FY March 2026 to FY March 2028

Q Mid-Term Key Themes

(From FY March 2026 to FY March 2028)

Mid-term Policy

Accelerating our Growth Cycle to Achieve Our Vision



Business Strategies

- Enhance brand strength by rebuilding perception*
- Provide a quality customer experience by good responses and speedy credit screening
- Expansion of business alliance partners by GeNiE, Inc.
- Further strengthening cooperation with existing guarantee partners and expand new guarantee alliances
- Strengthen group collaboration with IR Loan Servicing Inc.
- Appropriate responses to regulations and maintain a high-quality portfolio by EASY BUY (Kingdom of Thailand)
- Aiming to turn profits by ACF (Philippine) and ACM (Malaysia)
- Expansion into new countries
- Challenge for new business

Functional Strategies

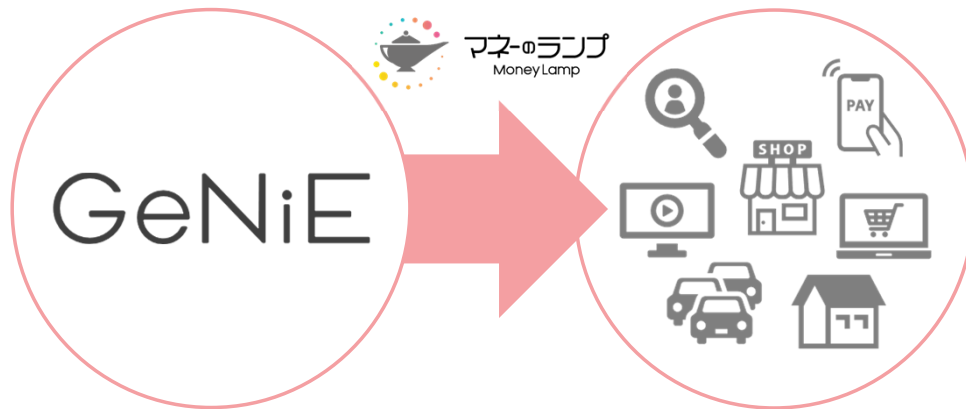
- Building a system infrastructure that can respond flexibly and quickly to changes in the environment and reinforcement of cyber security
- Establish the base of human resource by strengthening recruitment, training and retention
- Provide optimal credit and rebuild credit protection system
- Strengthen internal penetration to establish sustainable 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

* Perception is the awareness, recognition, and perception of a company or brand that is a factor in consumers' image and purchase decisions.



Mid-Term Key Themes (from FY March 2026 to FY March 2028)

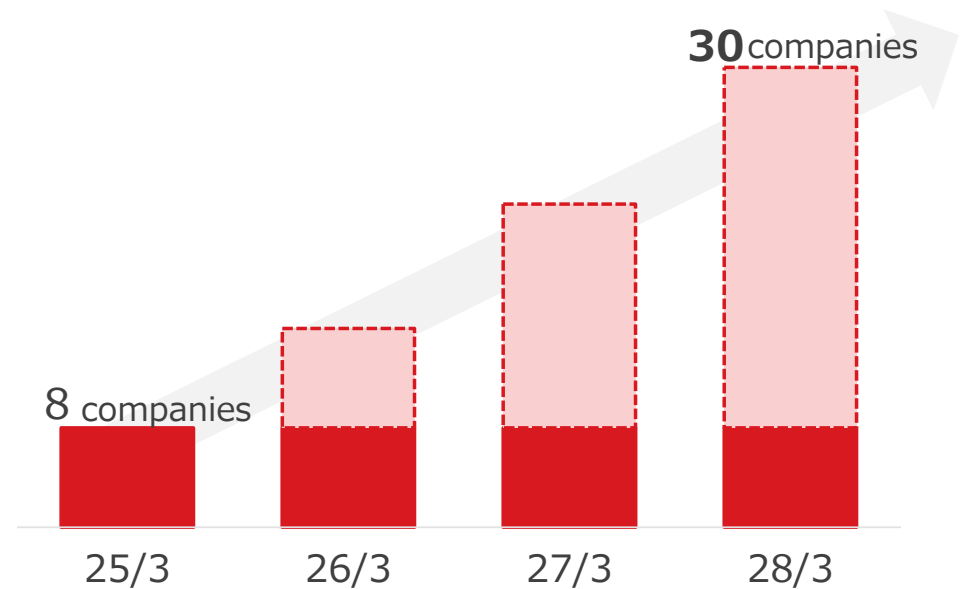
Expansion of Business Alliance of GeNiE, Inc.



Financial services have high affinity
with various businesses.

There are many potential partners.

Expand our alliance partners to more than 30.
Aiming for a leading position
in the embedded finance market.



Mid-Term Key Themes (from FY March 2026 to FY March 2028)

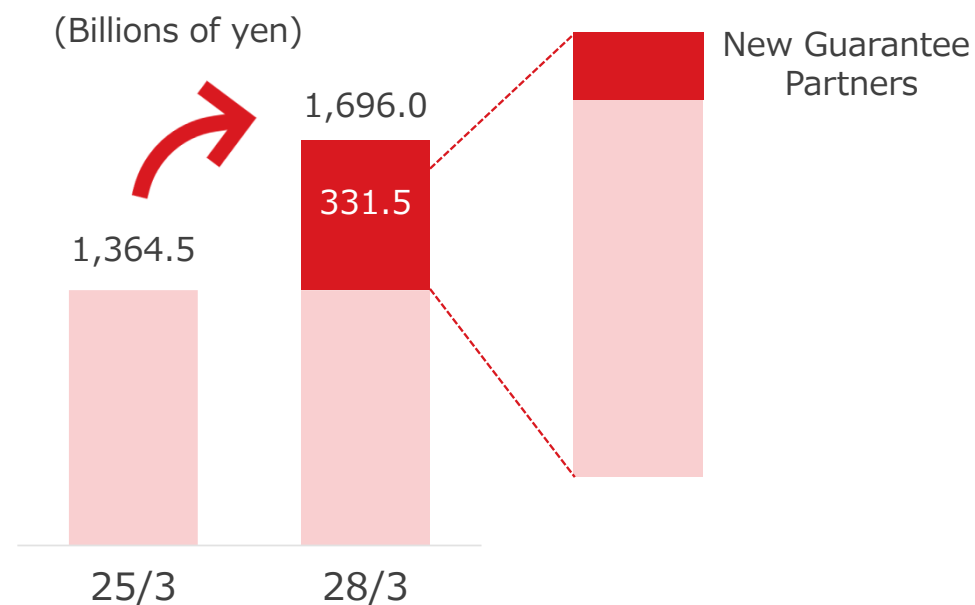
Expand New Guarantee Partnerships



In April 2025, new guarantee tie-ups with four financial institutions and one non-financial company. Aiming for further expansion of guarantee partners.

Aim to grow consolidated guarantee balance by ¥331.5 billion over three years of mid-term management plan.

20% of growth will come from new guarantee partners.



Mid-Term Key Themes (from FY March 2026 to FY March 2028)

Aiming to turn a profit ACM(Malaysia)

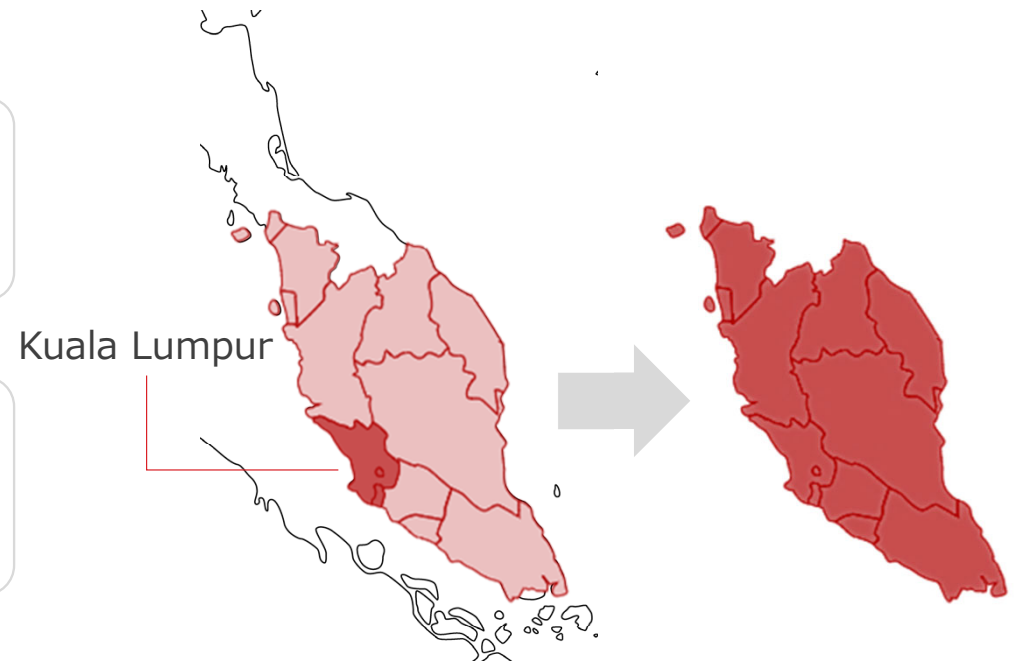
Expansion of Area to Attract Customers

The coverage area will be gradually expanded to cover the entire Malay Peninsula.

Sophisticated Credit Model

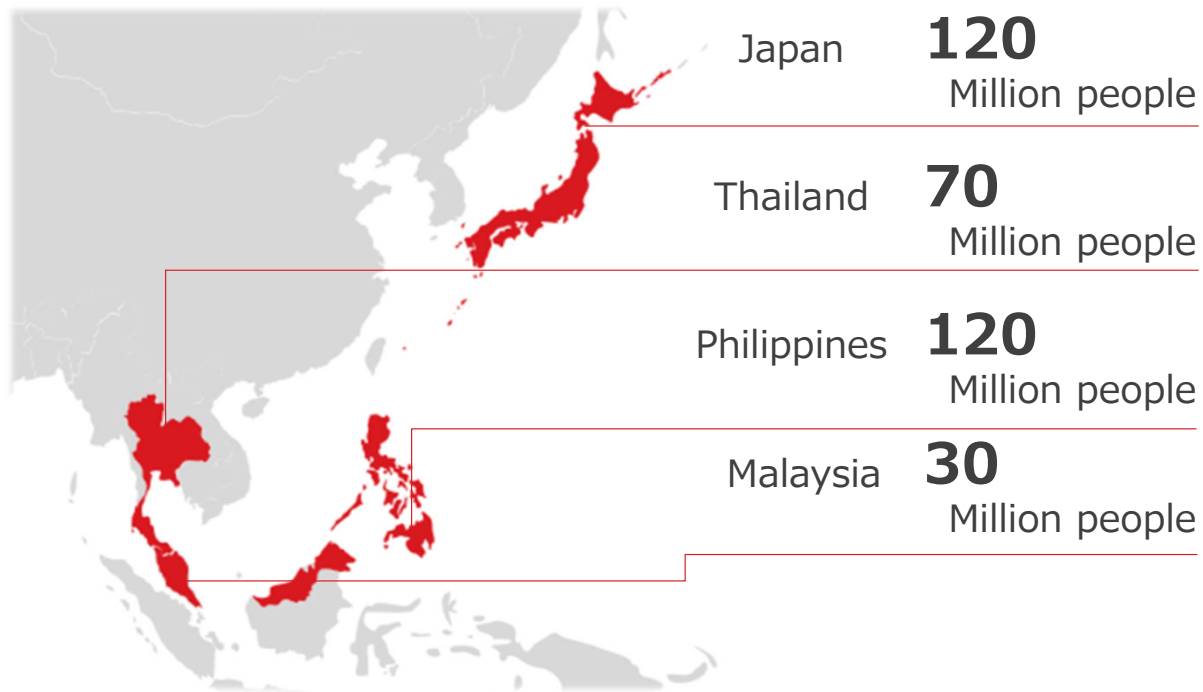
With the expansion of the area attracting customers, utilize the accumulated data and upgrade the credit model.

Aiming for profitability in the final year of the medium-term management plan



Mid-Term Key Themes (from FY March 2026 to FY March 2028)

Expansion into New Countries



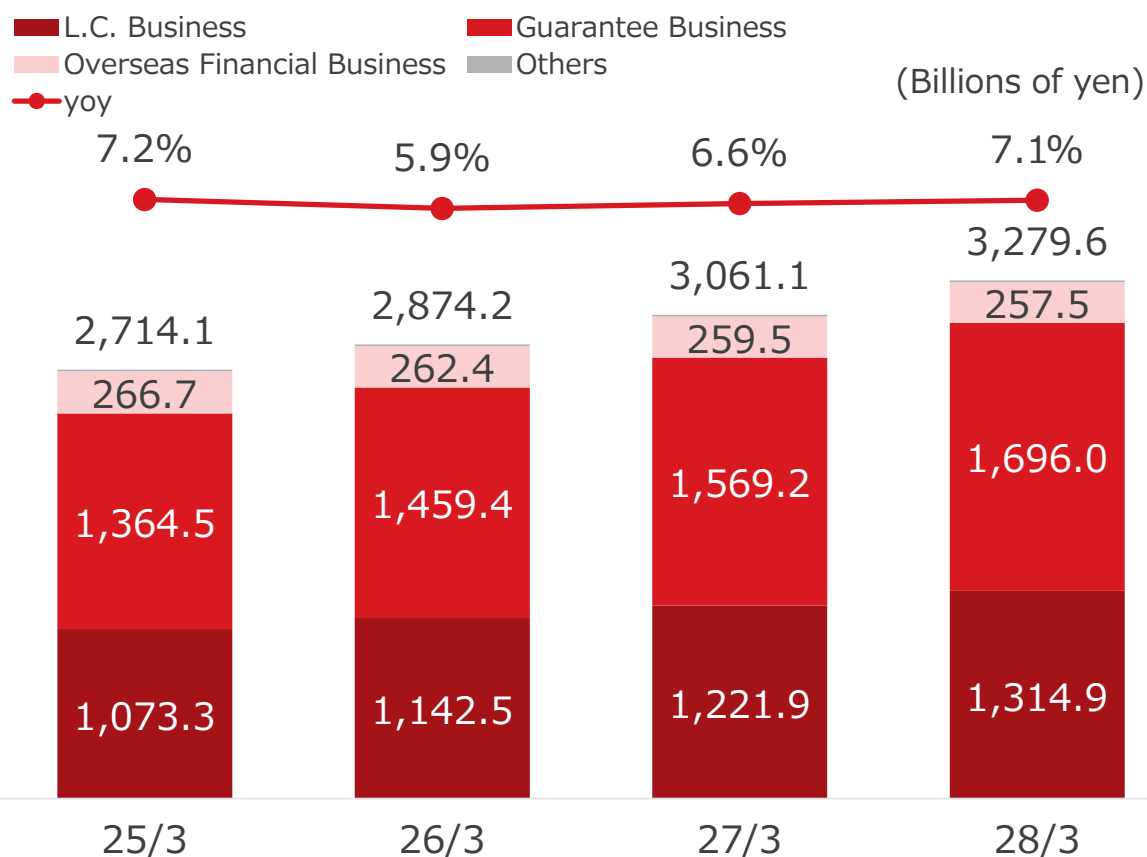
Current Market Population

340 Million  **1** Billion 

Looking at a Market Population of 1 billion, aiming to expand into more than one country in the mid-term management plan for the next three years.

New Mid-term Management Plan | Business Scale

Despite shrinking pent-up demands, aiming for a 1.2-fold increase to ¥3.2 trillion over the three years of the mid-term management plan, by steadily expand the scale of Loan and Credit card Business and Guarantee Business with our brand and new guarantee alliances.



Consolidated
Receivables
Outstanding

¥3,279.6bn
(CAGR 5.9%)

L.C. Business

¥ 1,314.9bn
(CAGR 7.0%)

Guarantee
Business

¥ 1,696.0bn
(CAGR 7.5%)

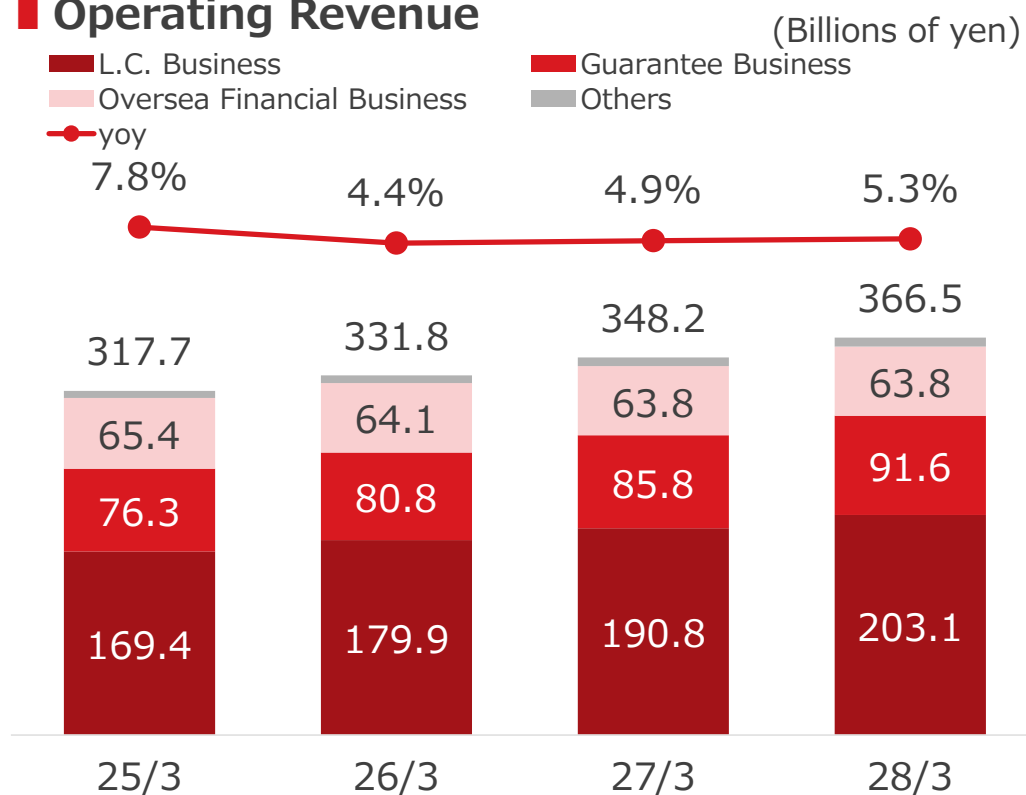
Overseas
Financial
Business

¥ 257.5bn
(CAGR -1.2%)

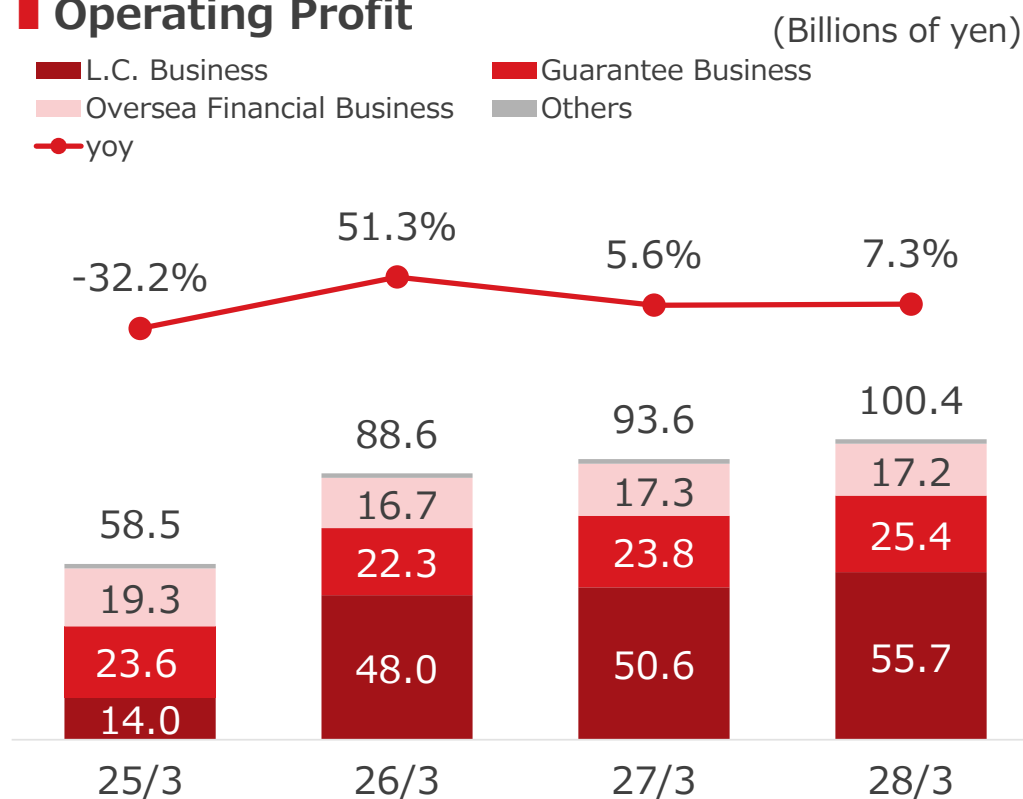
New Mid-term Management Plan | Business Performance

- Operating revenue is expected to increase steadily with business expansion.
- Operating profit is expected to increase for the third consecutive periods.

■ Operating Revenue



■ Operating Profit



Capital Policy

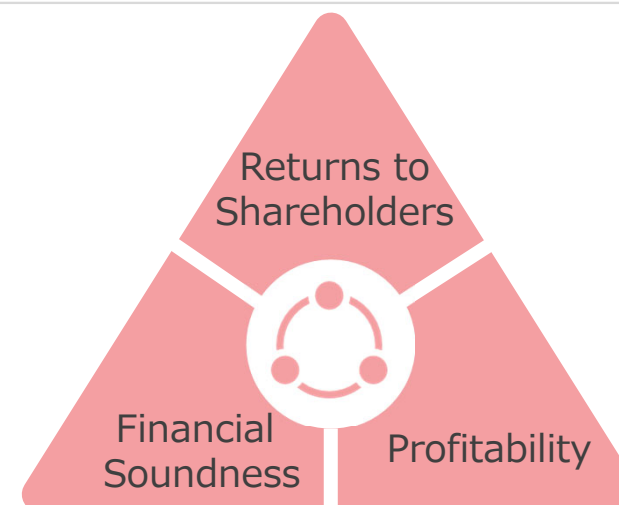
Basics on Capital Policy

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

Goals of the New Mid-term Management Plan

Previous mid-term
management plan

Shareholders Equity Ratio* ¹	25% around	➡	23% around
ROE	10% around	➡	10% around
Dividend Payout Ratio	35% around	➡	50% around



Dividends per Share

FY March 2025

FY March 2026

¥14	➡	¥20
Interim ¥7 Year-end ¥7* ²		Interim ¥10 _(expected) Year-end ¥10 _(expected)

*1 These values are computed using the sum of total assets and guaranteed receivables.

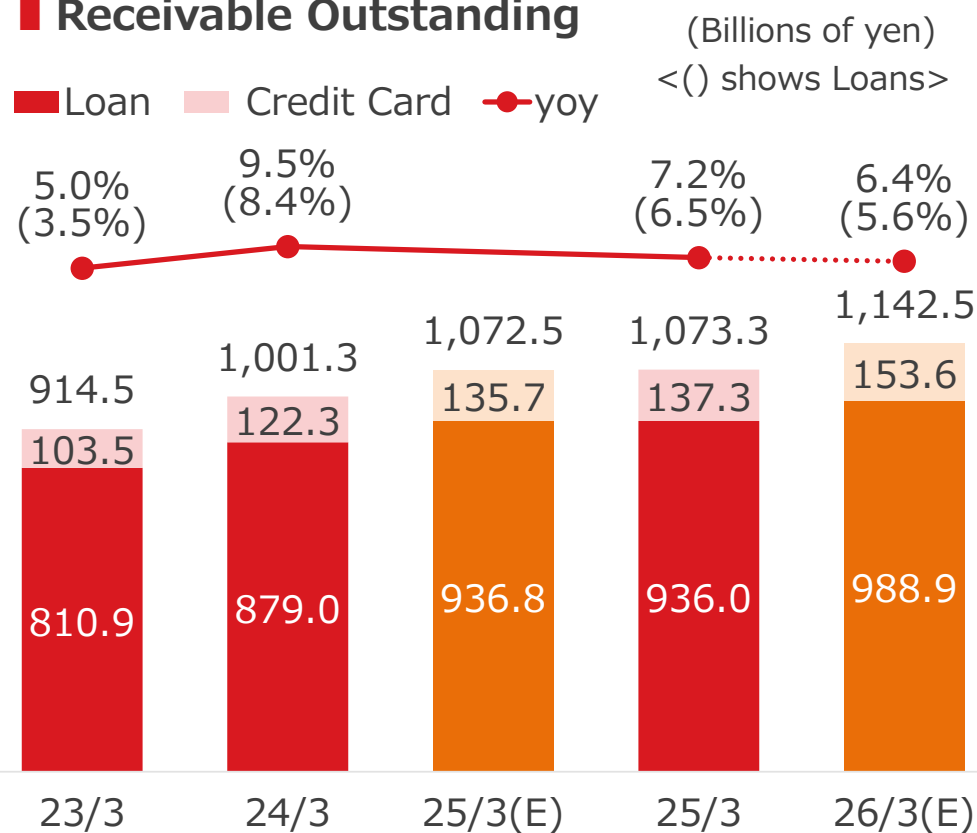
*2 The year-end dividend for the fiscal year ended March 31, 2025, is subject to approval at the annual shareholders' meeting to be held in June 2025.

Supplemental Information
FY March 2025

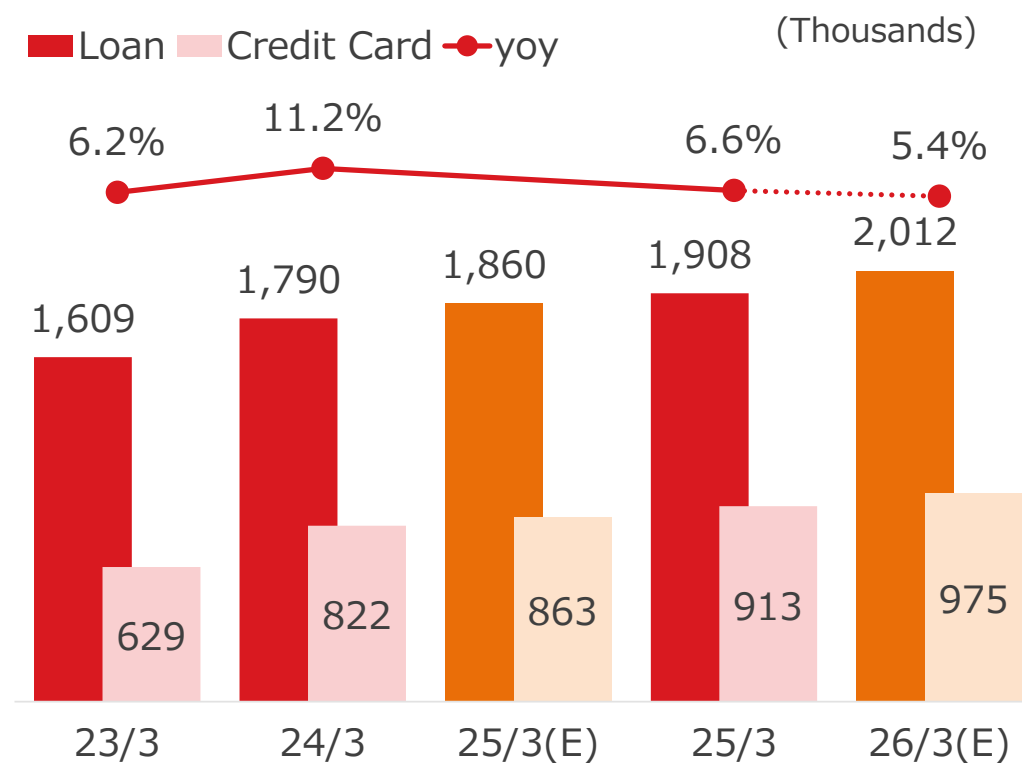
Loan and Credit Card Business | Business Scale

- Receivables Outstanding increased by 7.2% yoy to ¥1,073.3 billion, owing to strong demands from existing customers.
- No. of customer accounts for loans increased by 6.6% yoy to 1,908 thousand.

■ Receivable Outstanding



■ Number of Customers accounts*



* Credit Card Business : Number of cardholders

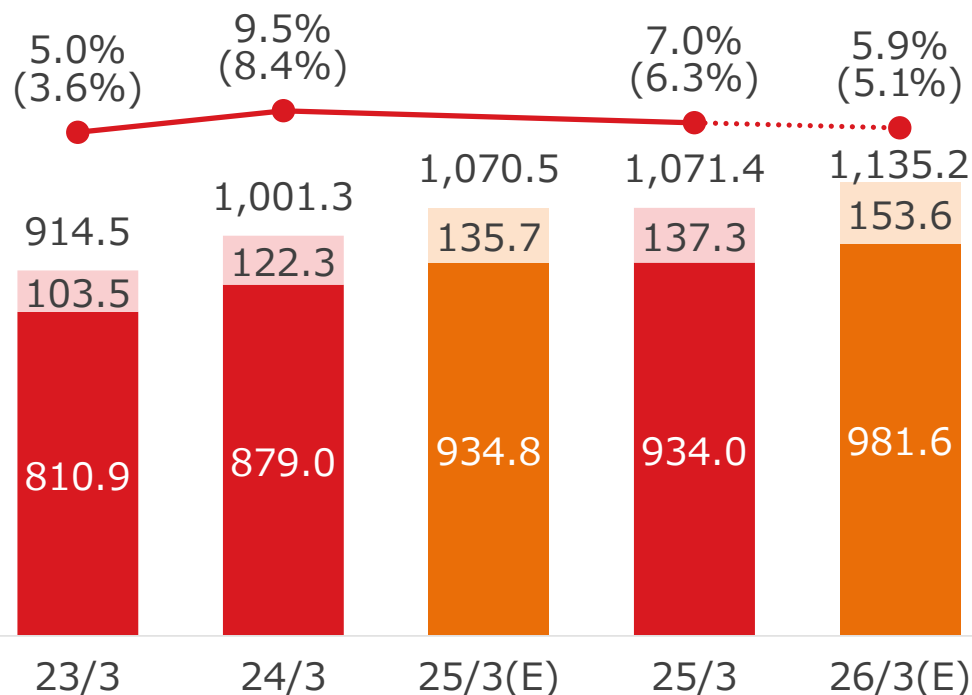
Loan and Credit Card Business | Business Scale(ACOM)

- Receivables Outstanding increased by 7.0% yoy to ¥1,071.4 billion, owing to strong demands from existing customers.
- No. of customer accounts for loans increased by 6.0% yoy to 1,897 thousand.

■ Receivables Outstanding

(Billions of yen)
<() shows Loans>

■ Loan ■ Credit Card ● yoy

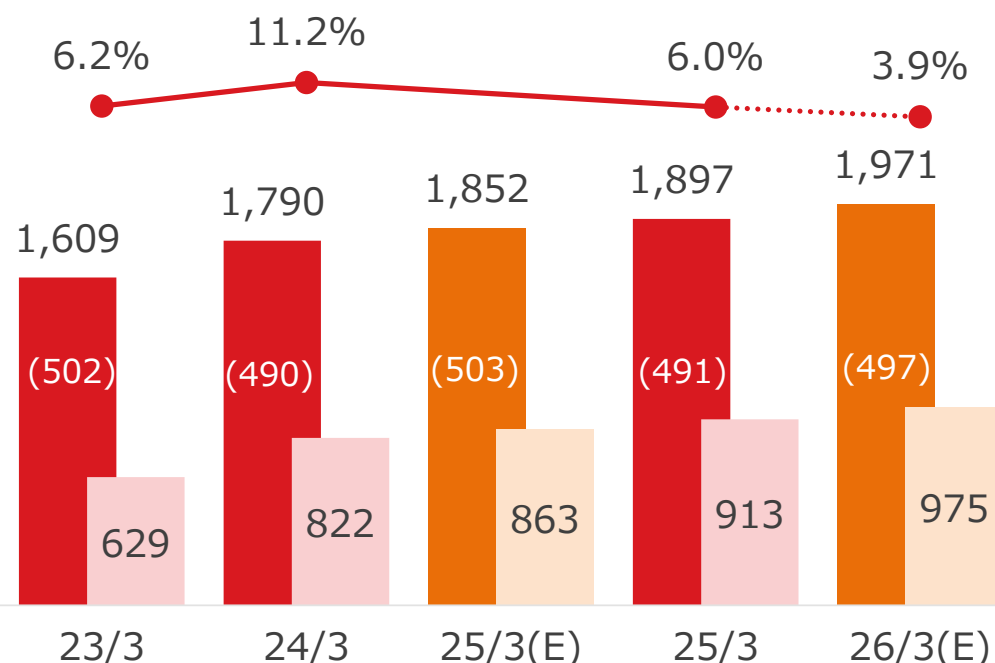


■ Number of Customers accounts*

(Thousands)

<() shows average balance per account(Thousands)>

■ Loan ■ Credit Card ● yoy

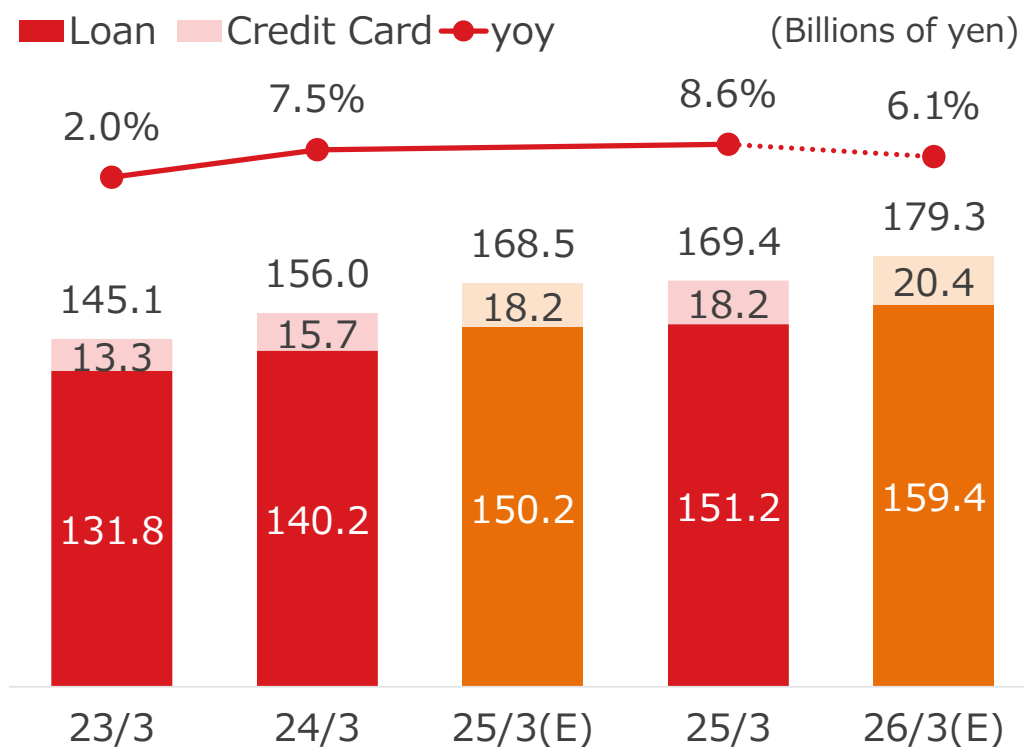


* Credit Card Business : Number of cardholders

Loan and Credit Card Business | Business Performance

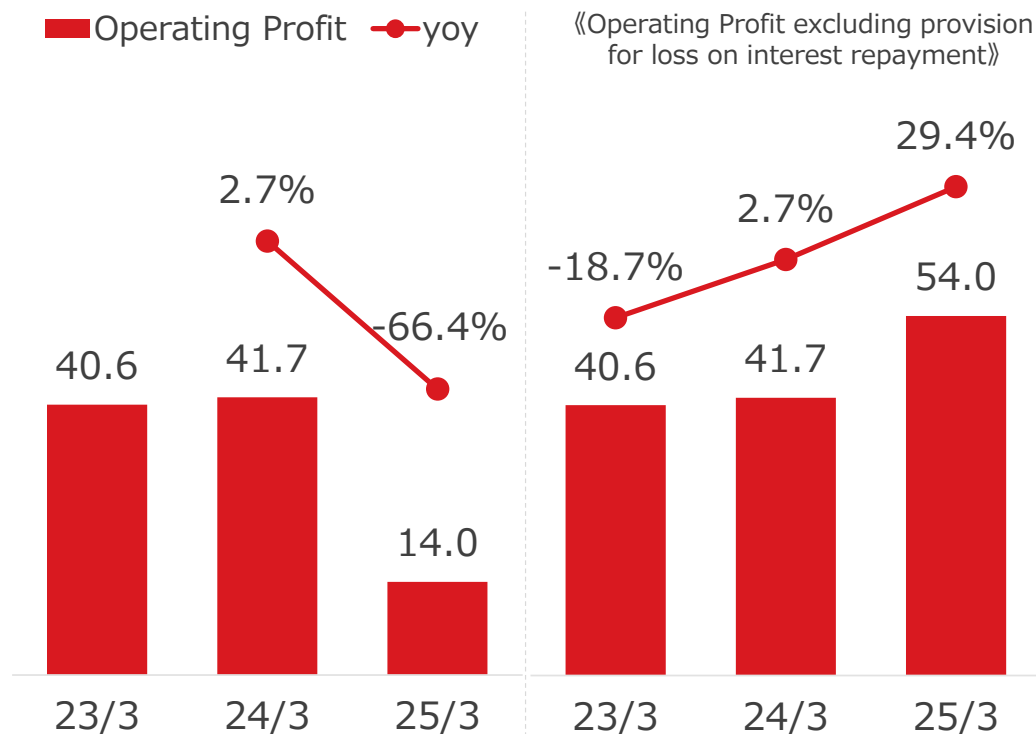
- Operating Revenue increased by 8.6% yoy to ¥169.4 billion.
- Operating Profit is ¥14.0 billion and operating Profit excluding provision for loss on interest repayment increased by 29.4% yoy to ¥54.0 billion.

■ Operating Revenue



■ Operating Profit

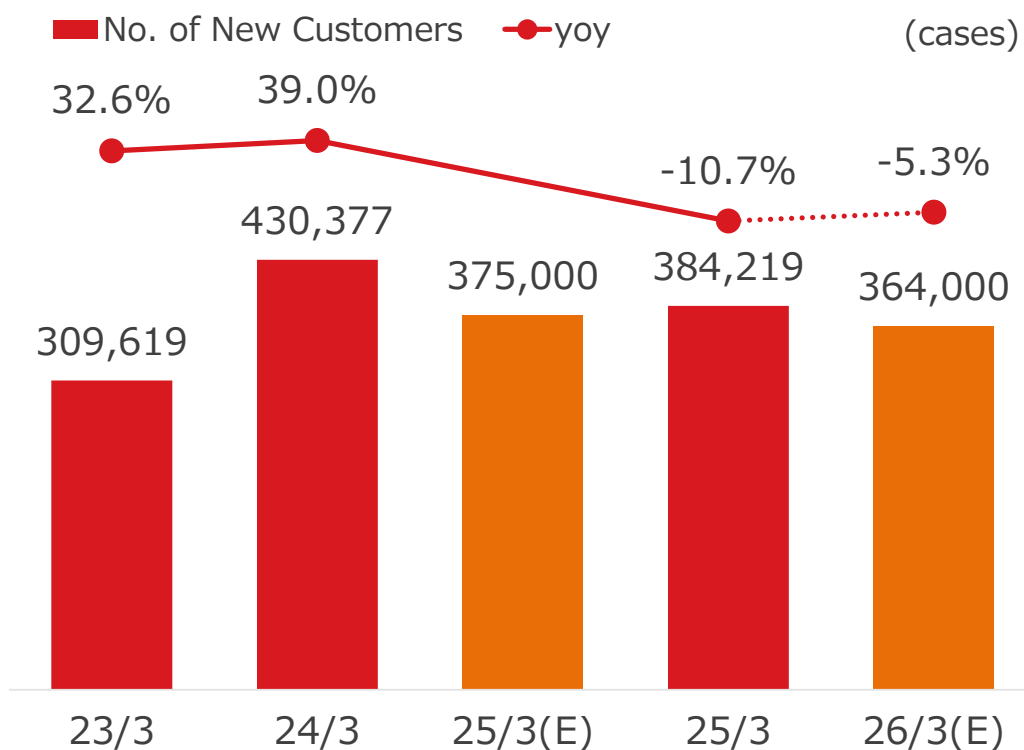
(Billions of yen)



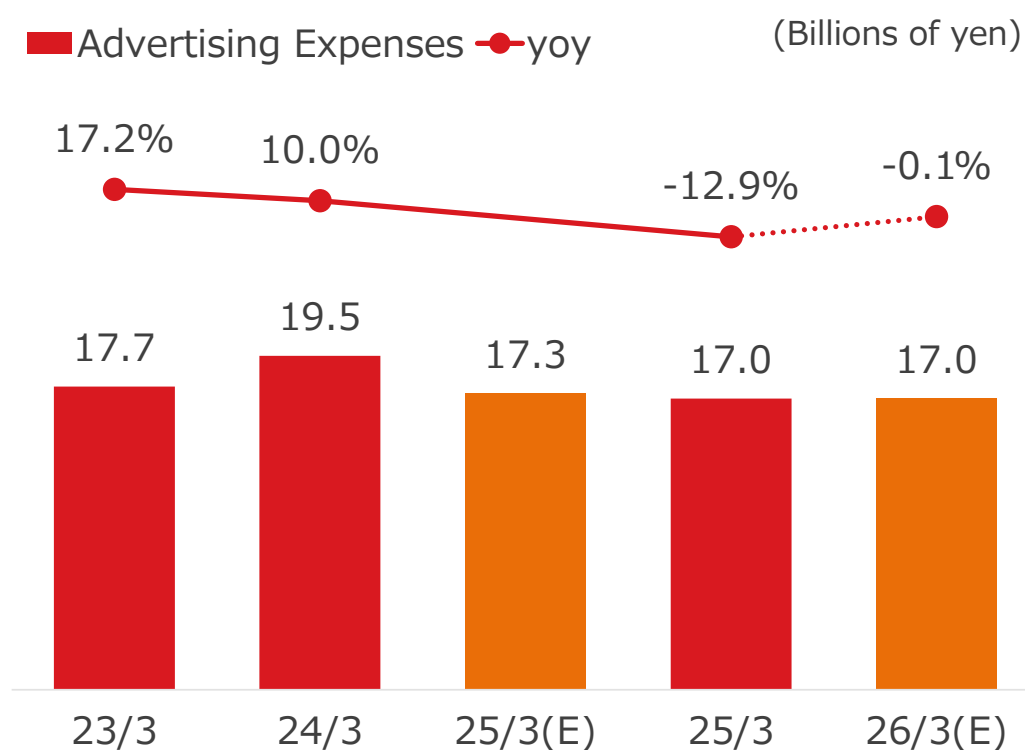
Loan and Credit Card Business | No. of New Customers

- No. of New Customers decreased by 10.7% yoy to 384,219.
- 364 thousand customers are expected in FY March 2026.

■ Number of New Customers (Unsecured)



■ Advertising Expenses (ACOM)

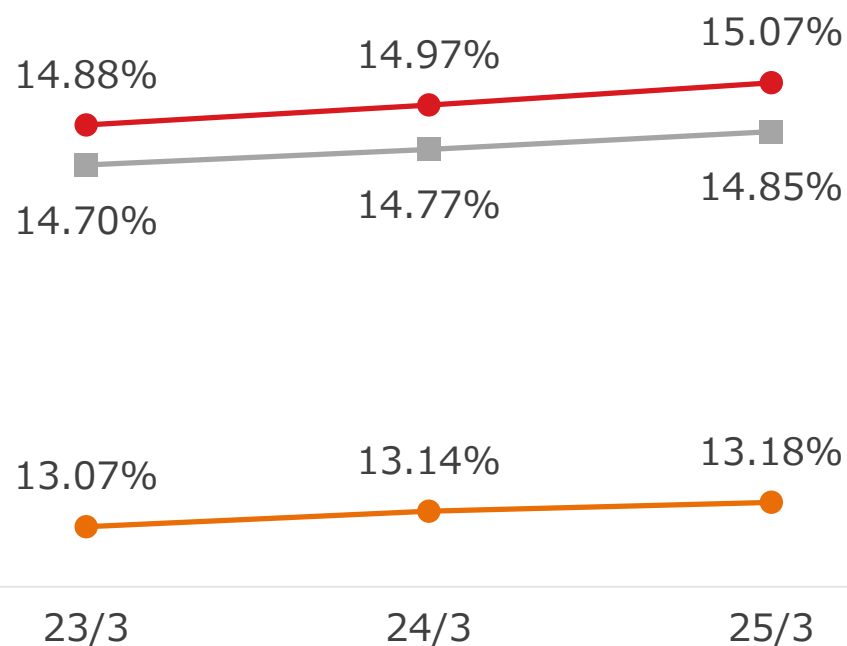


Loan and Credit Card Business | Yield・Bad Debt Expenses(ACOM)

- Average Loan Yield in L.C. Business increased by 8 basis points yoy to 14.85%.
- Ratio of Bad Debt Expenses increased by 14 basis points yoy to 3.68% due to the expansion of business scale.

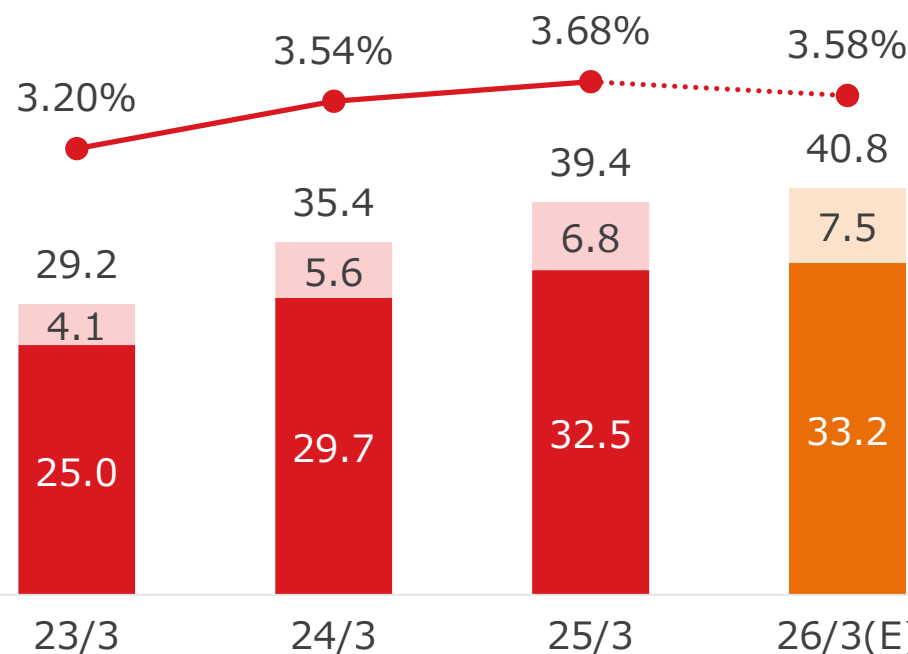
■ Average Loan Yield*1

● Loan ● Credit Card ■ Loan and Credit Card



■ Amount and Ratio of Bad Debt Expenses*2 (Billions of yen)

■ Credit Card ■ Loan ● Ratio of Bad Debt Expenses



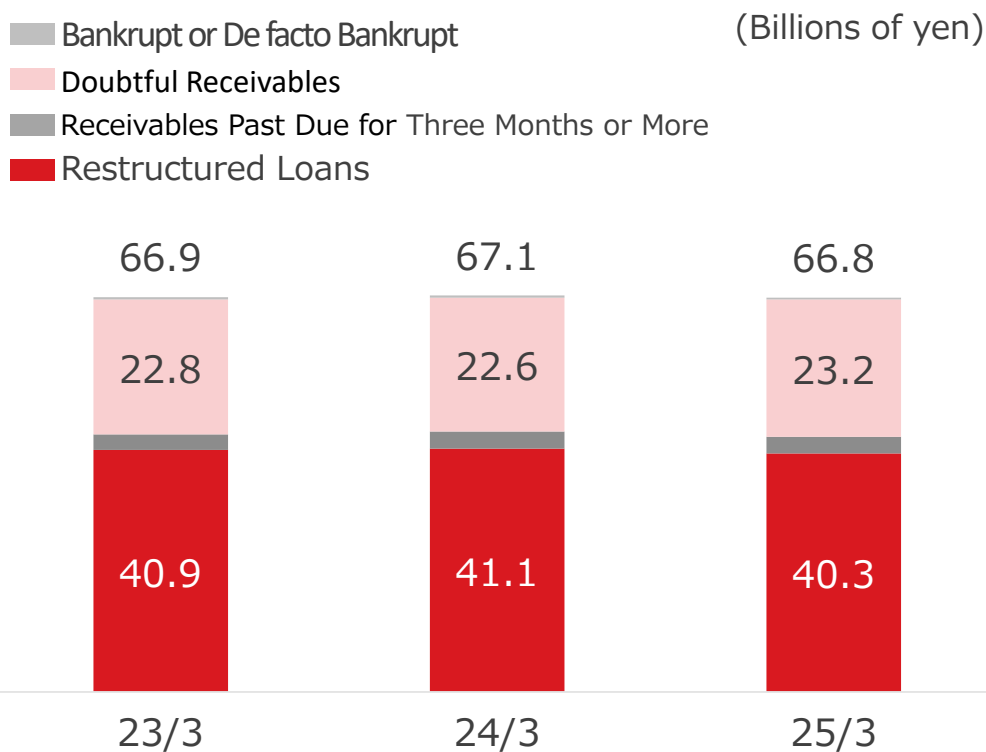
*1 Average yield of credit card is calculated by receivables and fees of revolving.

*2 Amount and ratio of bad debt expenses exclude waiver of repayments accompanying requests for interest repayment.

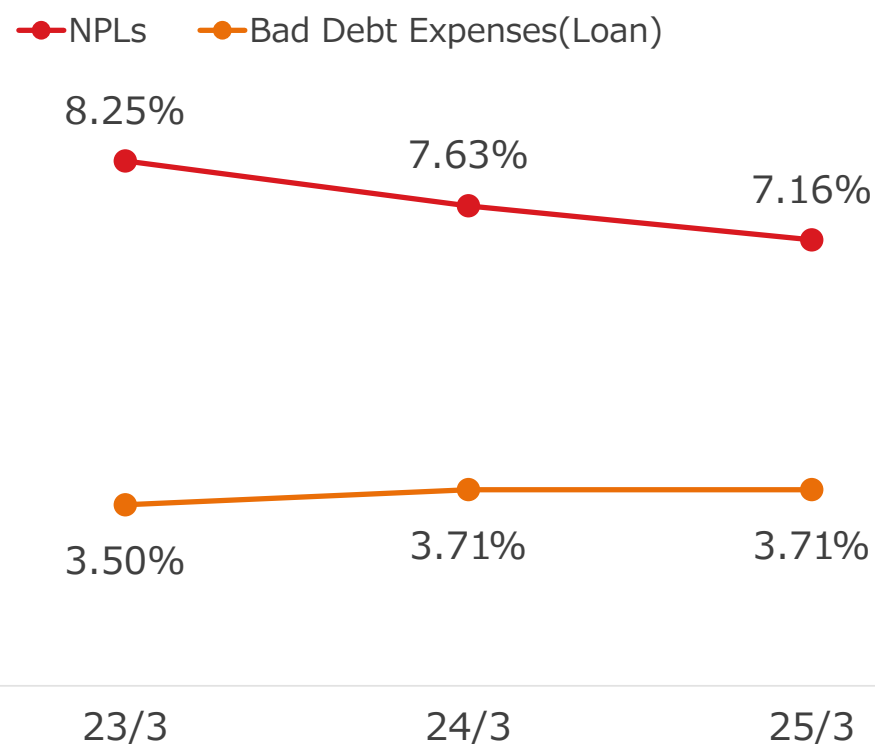
Loan Business | Non-performing Loans(ACOM)

- NPLs decreased ¥0.2 billion to ¥66.8 billion.
- Ratio of NPLs decreased by 0.47% yoy to 7.16%.

■ Non-performing Loans



■ Ratio of NPLs and Bad Debt Expenses*

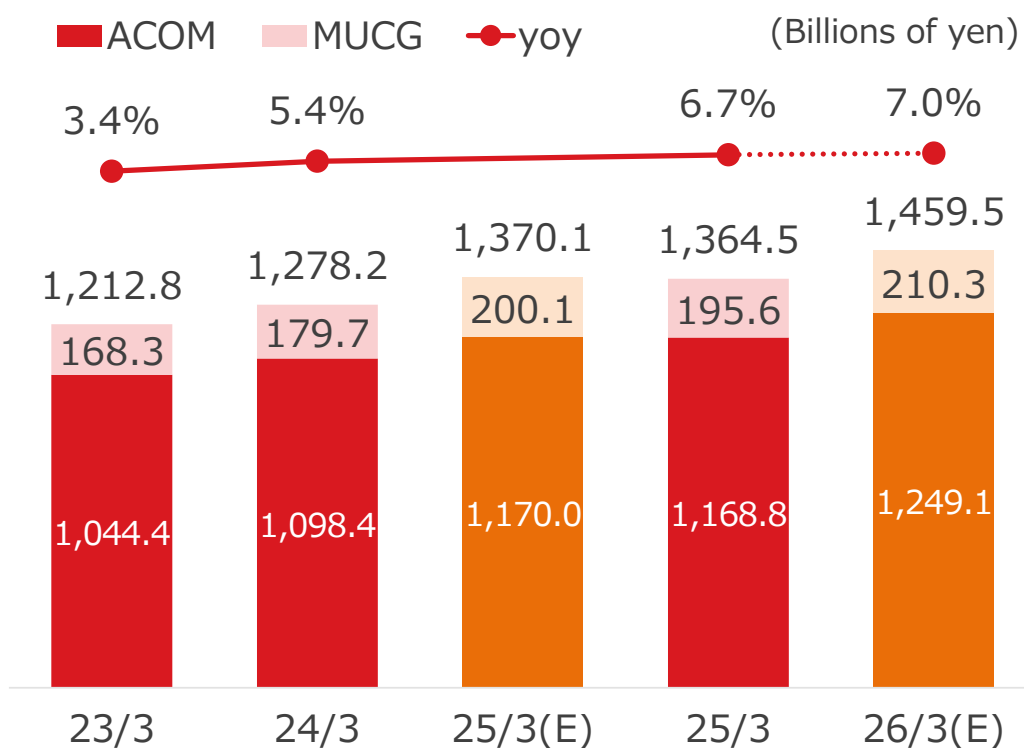


* Ratio of bad Debt Expenses includes waiver of repayments accompanying requests for interest repayment.

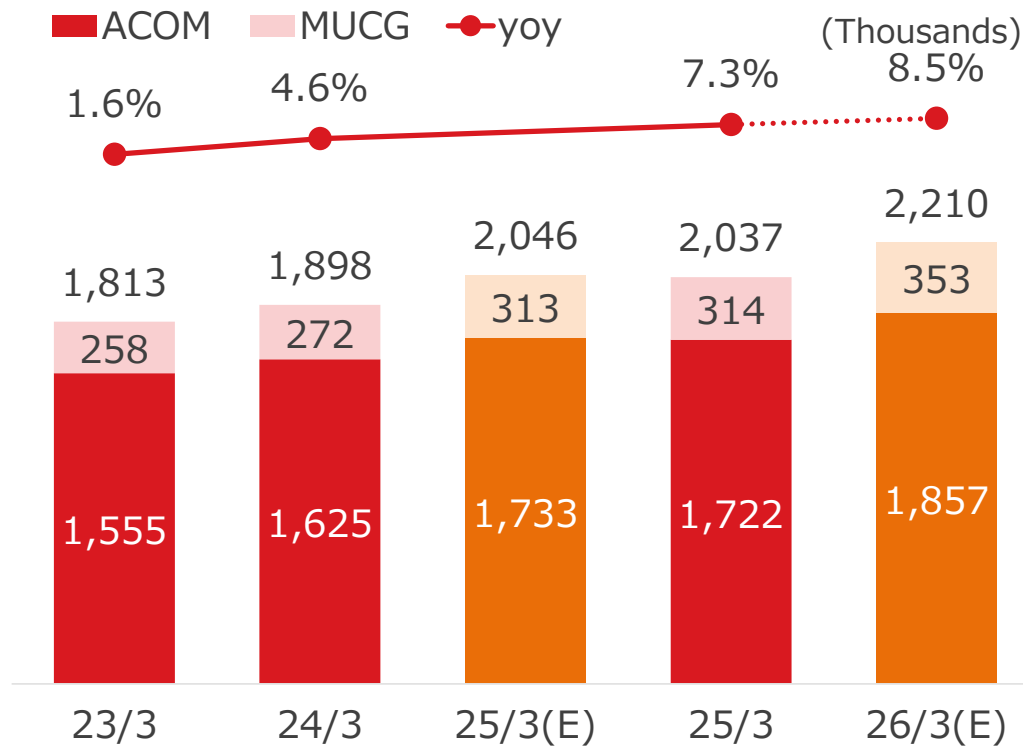
Guarantee Business | Business Scale

- Guaranteed Receivables increased by 6.7% yoy to ¥1,364.5 billion, owing to strong demands from new and existing customers.
- No. of customer accounts increased by 7.3% yoy to 2,037 thousand.

Guaranteed Receivables



Number of Customer Accounts



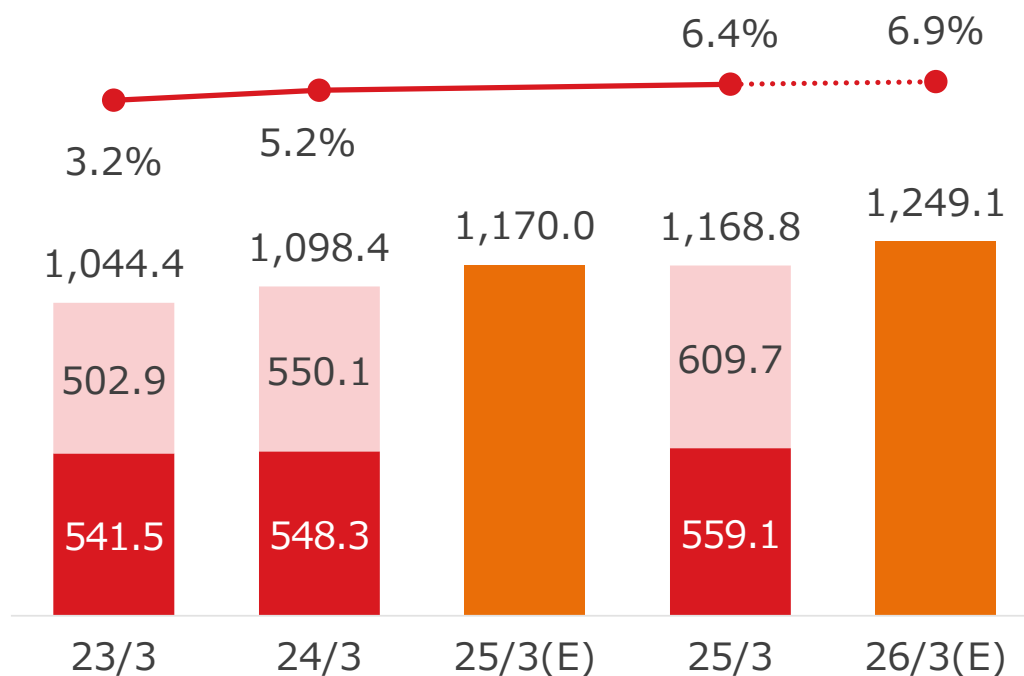
Guarantee Business | Business Scale (ACOM)

- Guaranteed Receivables increased by 6.4% yoy to ¥1,168.8 billion.
- No. of customer accounts increased by 6.0% yoy to 1,722 thousand.

■ **Guaranteed Receivables**

(Billions of yen)

■ MUBK ■ Regional Banks, etc. ● yoy

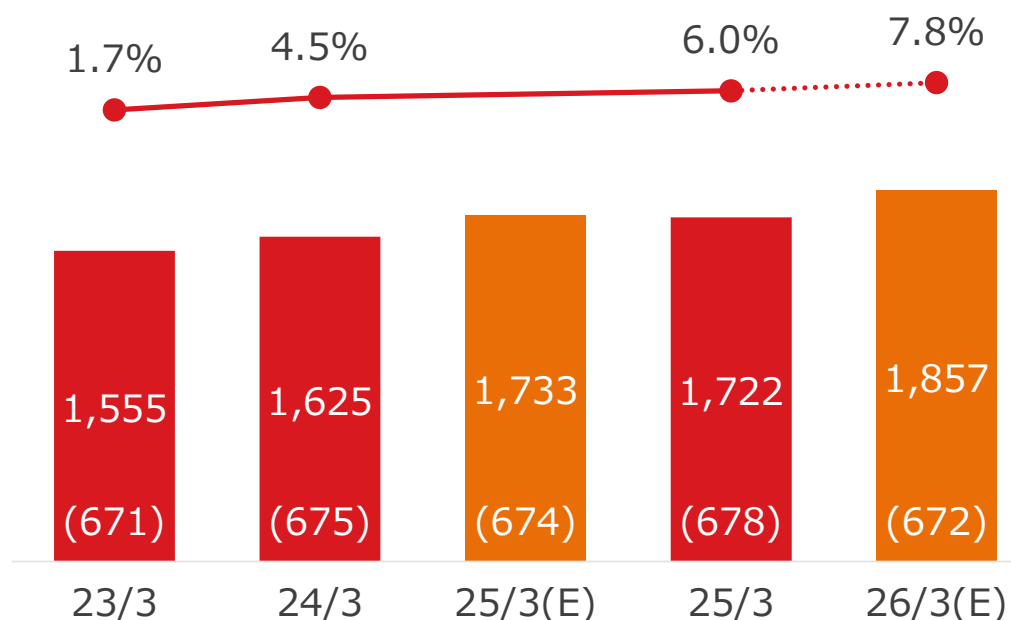


■ **Number of Customer Accounts**

(Thousands)

<() shows average balance per account (Thousands of yen)>

■ No. of Customer Accounts ● yoy



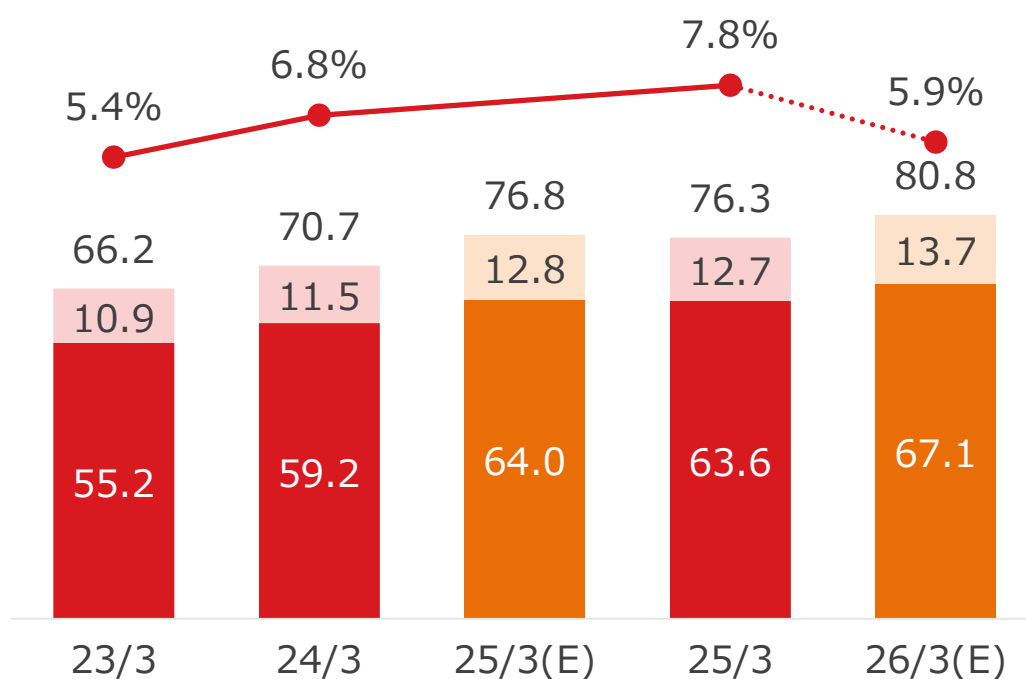
Guarantee Business | Business Performance

- Operating Revenue increased by 7.8% yoy to ¥76.3 billion owing to the expansion of business scale and revision of guaranteed fee rates.
- Operating Profit increased by 4.3% yoy to ¥23.6 billion.

■ Operating Revenue

(Billions of yen)

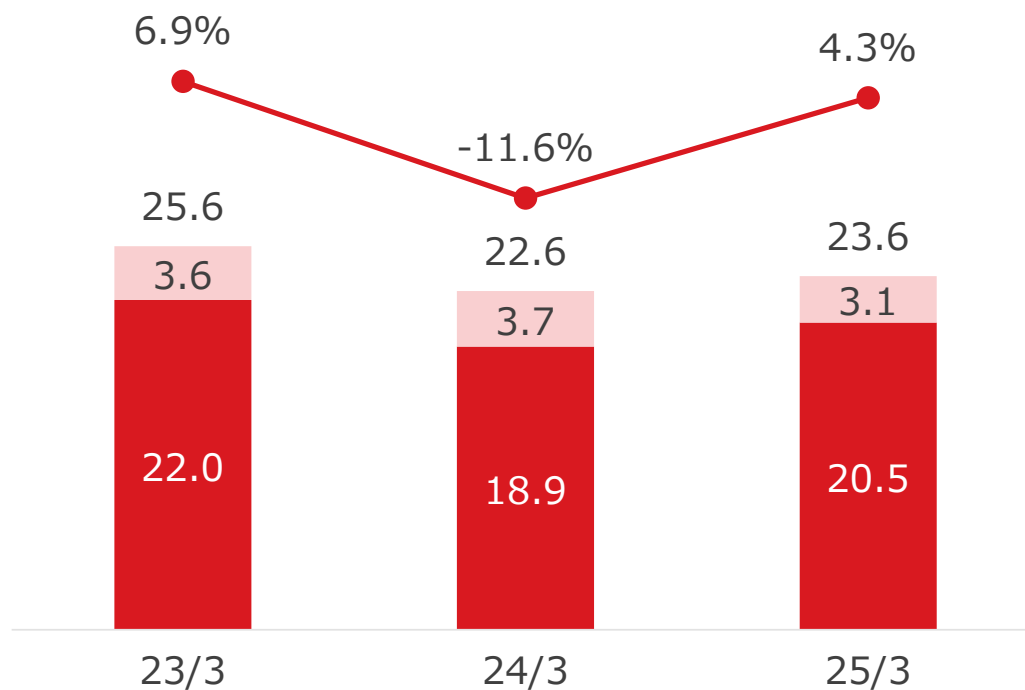
■ ACOM ■ MUCG ● yoy



■ Operating Profit

(Billions of yen)

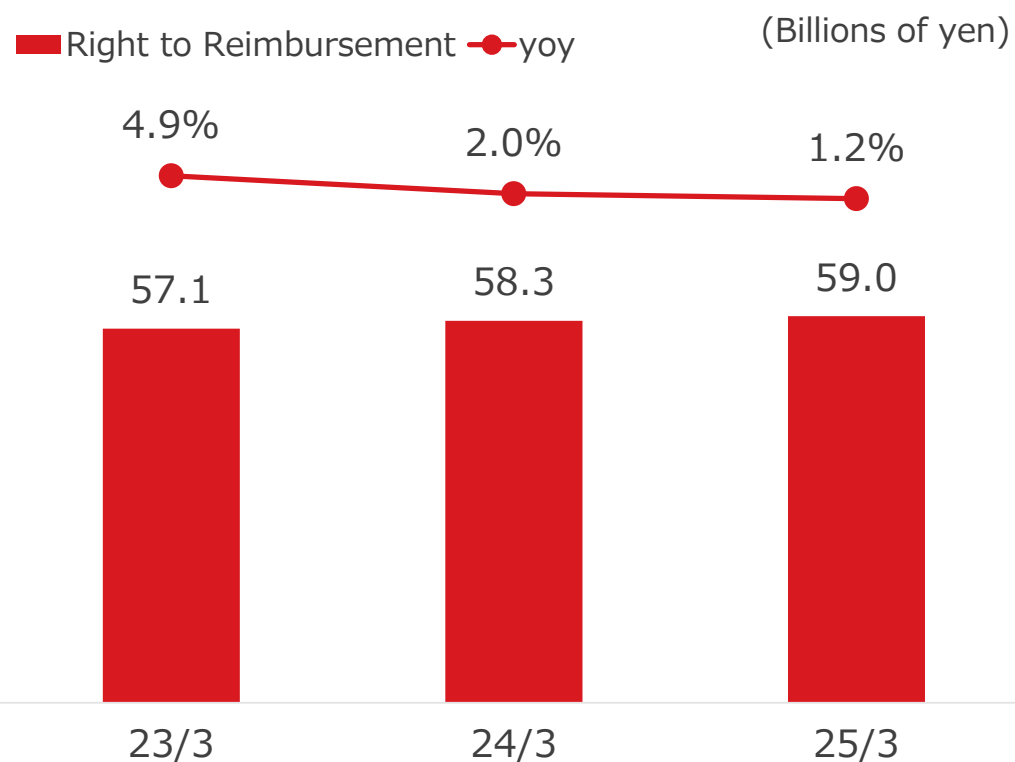
■ ACOM ■ MUCG ● yoy



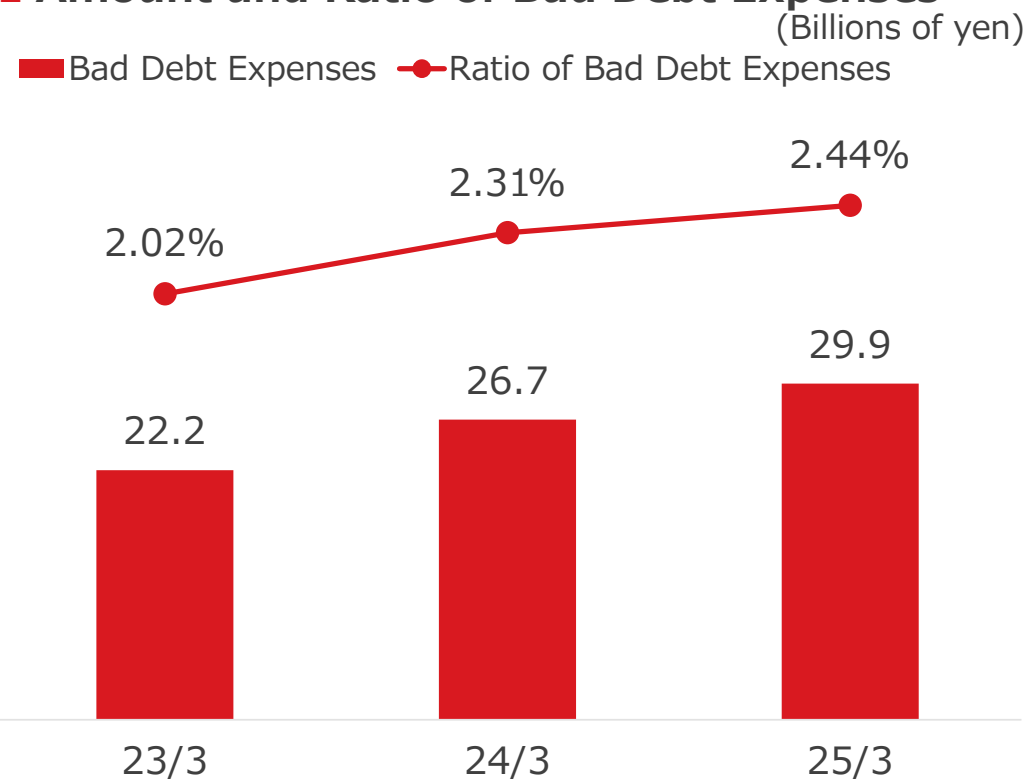
Guarantee Business | Right to Reimbursement・Bad Debt Expenses (ACOM)

- Right to reimbursement increased by 1.2% yoy to ¥59.0 billion.
- Ratio of Bad Debt Expenses increased by 13 basis points yoy to 2.44%.

■ Right to Reimbursement*

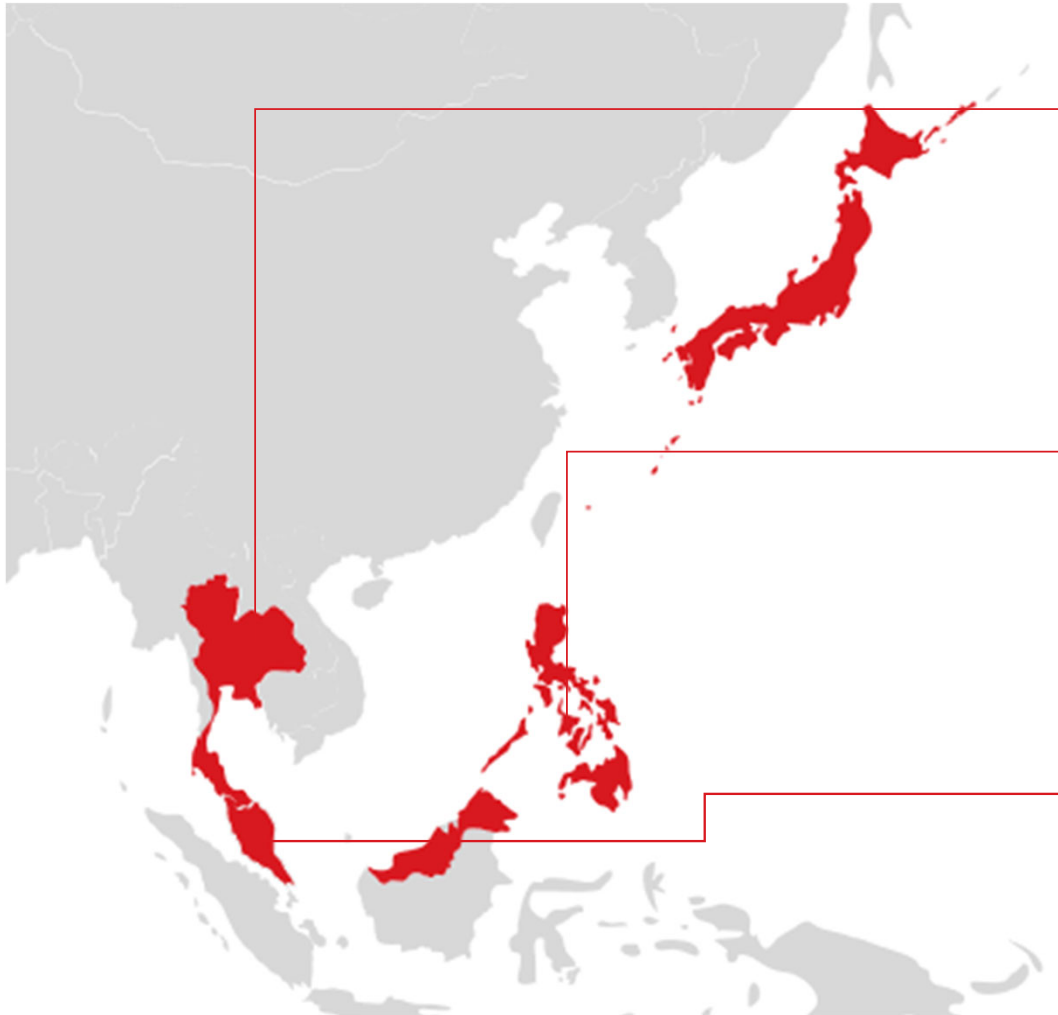


■ Amount and Ratio of Bad Debt Expenses



* Right to reimbursement is loans in which guarantee obligations have been performed by ACOM, but not yet written-off.

Overseas Financial Business | Base of Global Business



Kingdom of Thailand

EASY BUY Public Company Limited

Equity stake : 71.00%

Incorporated : September 1996

Business Outline : Unsecured Loan, Installment Loan

Republic of the Philippines

ACOM CONSUMER FINANCE CORPORATION

Equity stake : 80.00%

Incorporated : July 2017

Business Outline : Unsecured Loan

Malaysia

ACOM (M) SDN. BHD.

Equity stake : 100.00%

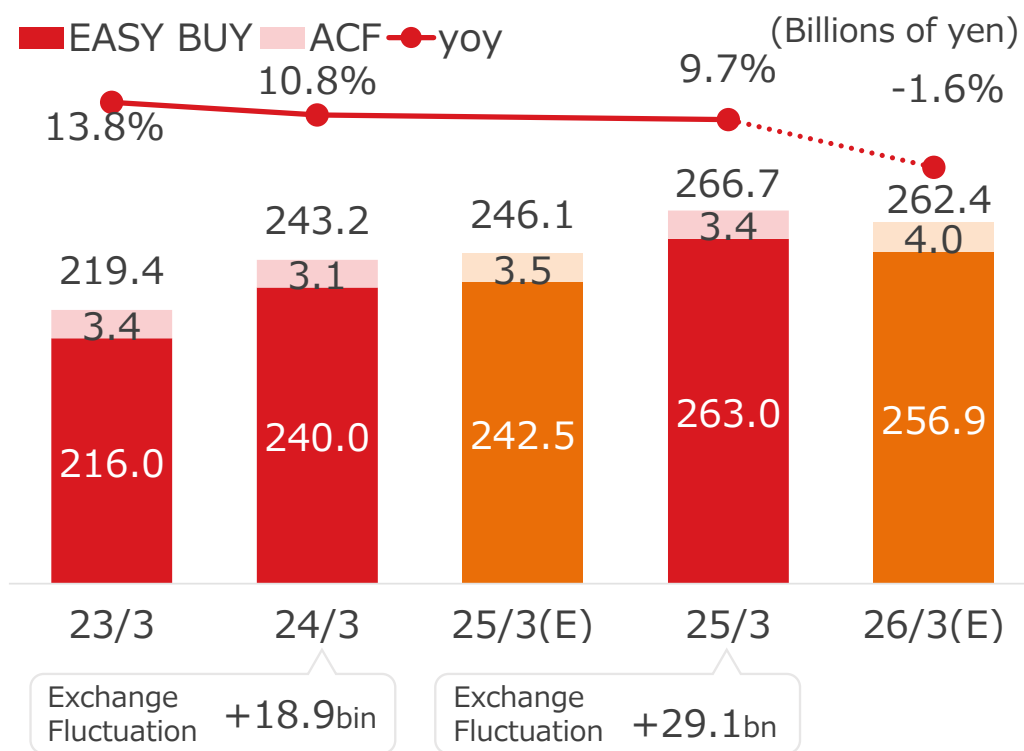
Incorporated : July 2021

Business Outline : Unsecured Loan

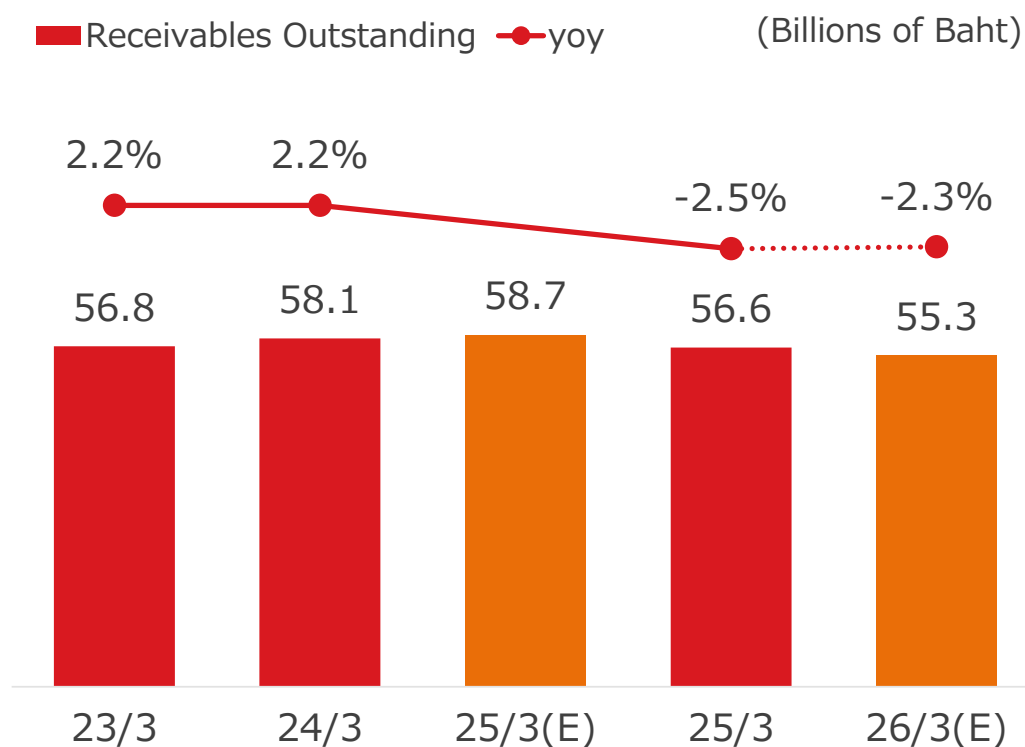
Overseas Financial Business | Receivables Outstanding^{*1}

- Receivables Outstanding(Yen Basis) increased by 9.7% yoy to ¥266.7 billion owing to the impact of the depreciation of yen.
- Receivables Outstanding(Local Currencies Basis) at EASY BUY in Thailand decreased by 2.5% yoy to 56.6 billion baht.

■ Overseas Financial Business(Yen Basis)^{*2}



■ EASY BUY(Local Currencies Basis)



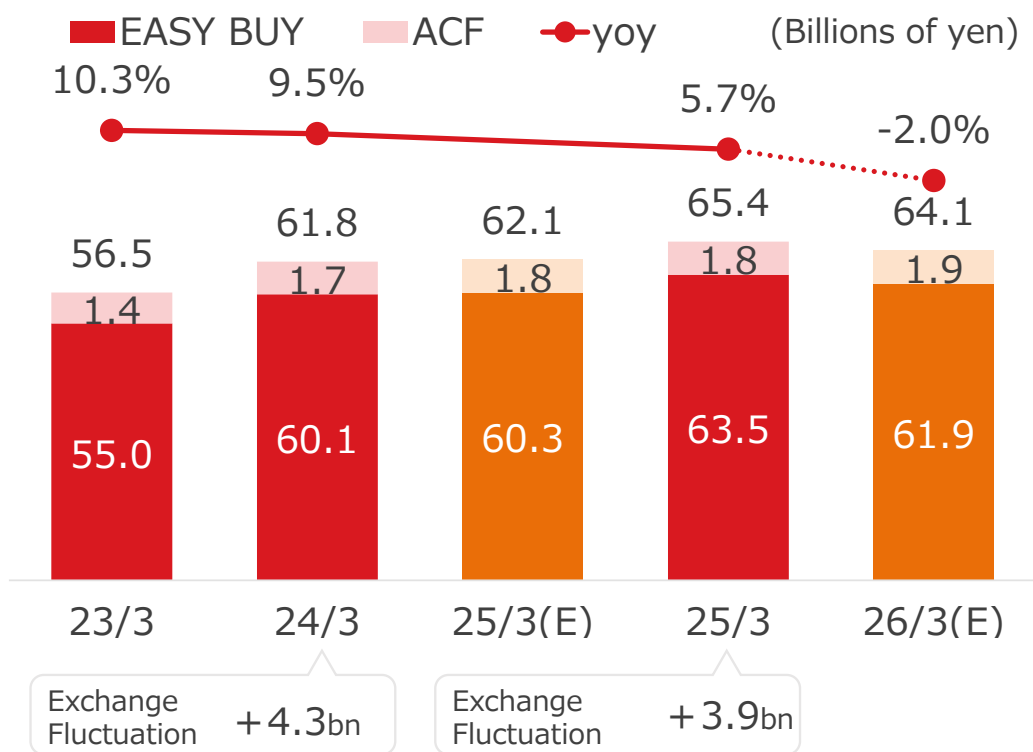
^{*1} Receivables outstanding = "accounts receivable - operating loans" + "accounts receivable - installment"

^{*2} Exchange rates : Baht ¥3.80(23/3), ¥4.13(24/3), ¥4.64(25/3), ¥4.64(Forecast) Exchange fluctuation : +¥0.51(25/3)

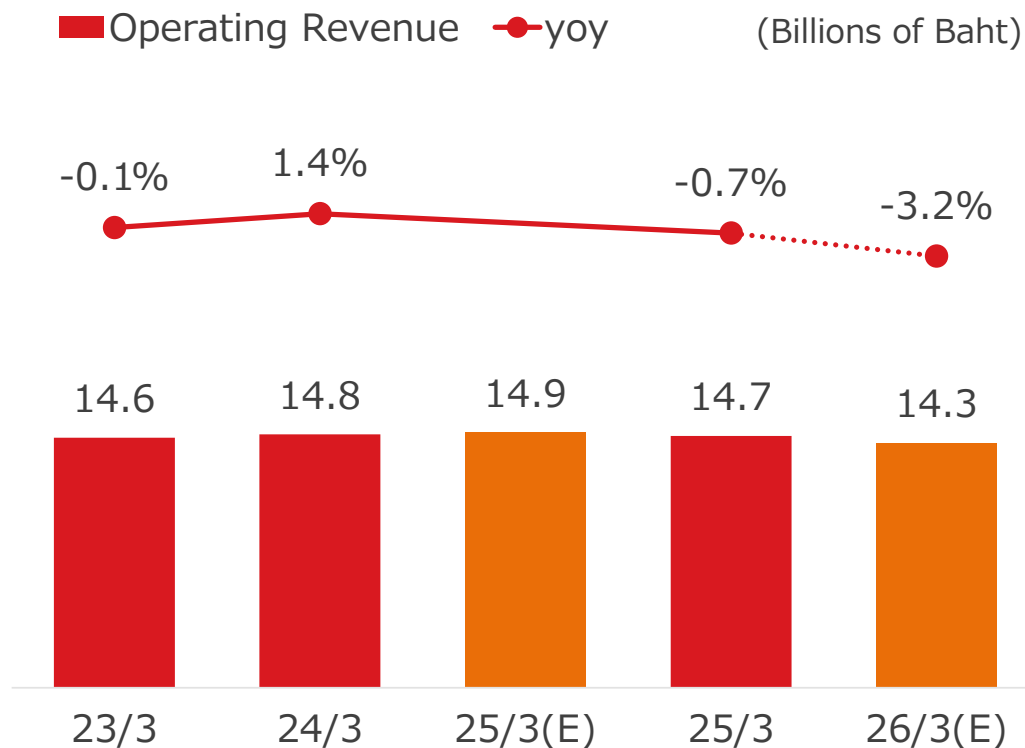
Overseas Financial Business | Operating Revenue

- Operating Revenue(Yen Basis) increased by 5.7% yoy to ¥65.4 billion owing to the impact of the depreciation of yen.
- Operating Revenue(Local Currencies Basis) at EASY BUY decreased by 0.7% yoy to 14.7 billion baht.

Overseas Financial Business(Yen Basis)*



EASY BUY(Local Currencies Basis)

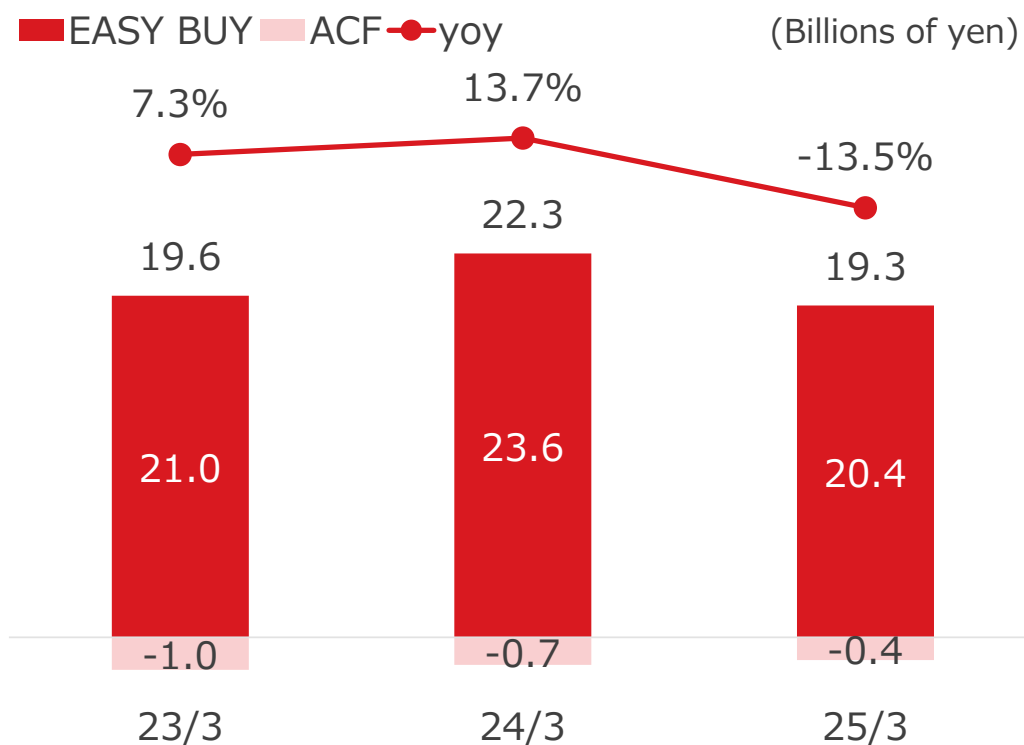


* Exchange rates : Baht: ¥3.75 (23/3), ¥4.04 (24/3), ¥4.30 (25/3), ¥4.30 (Forecast) Exchange fluctuation : +¥0.26 (25/3)

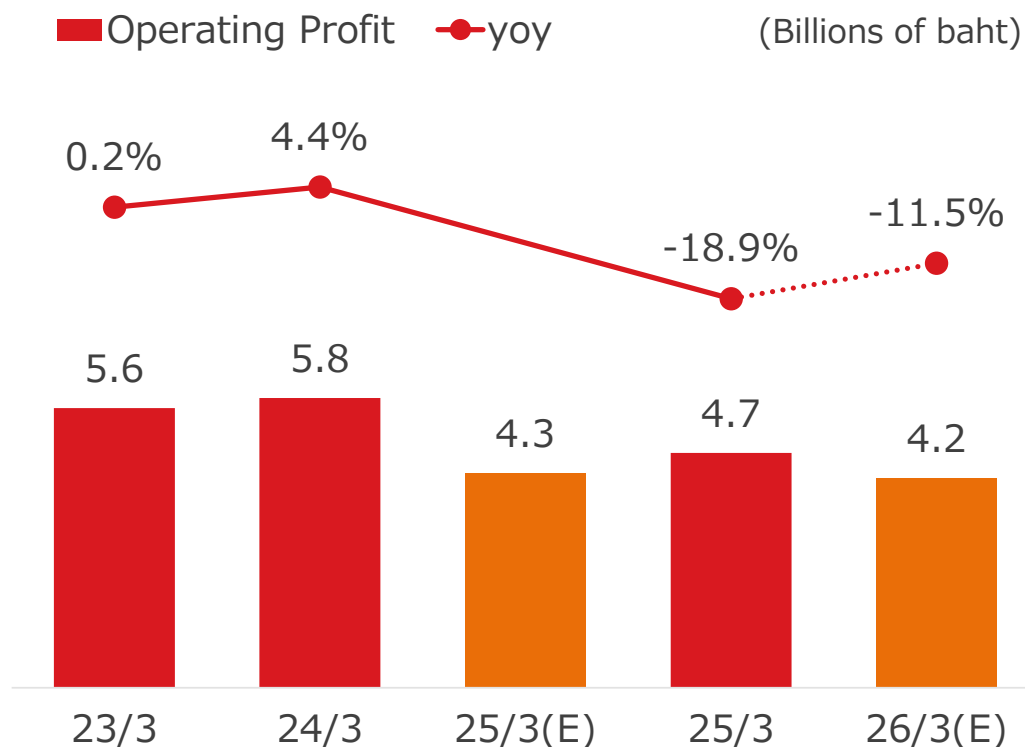
Overseas Financial Business | Operating Profit

- Operating Profit(Yen Basis) decreased by 13.5% yoy to ¥19.3 billion.
- Operating Profit(Local Currencies Basis) at EASY BUY decreased by 18.9% yoy to 4.7 billion baht due to increase of bad debt expenses.

Overseas Financial Business(Yen Basis)*



EASY BUY(Local Currencies Basis)

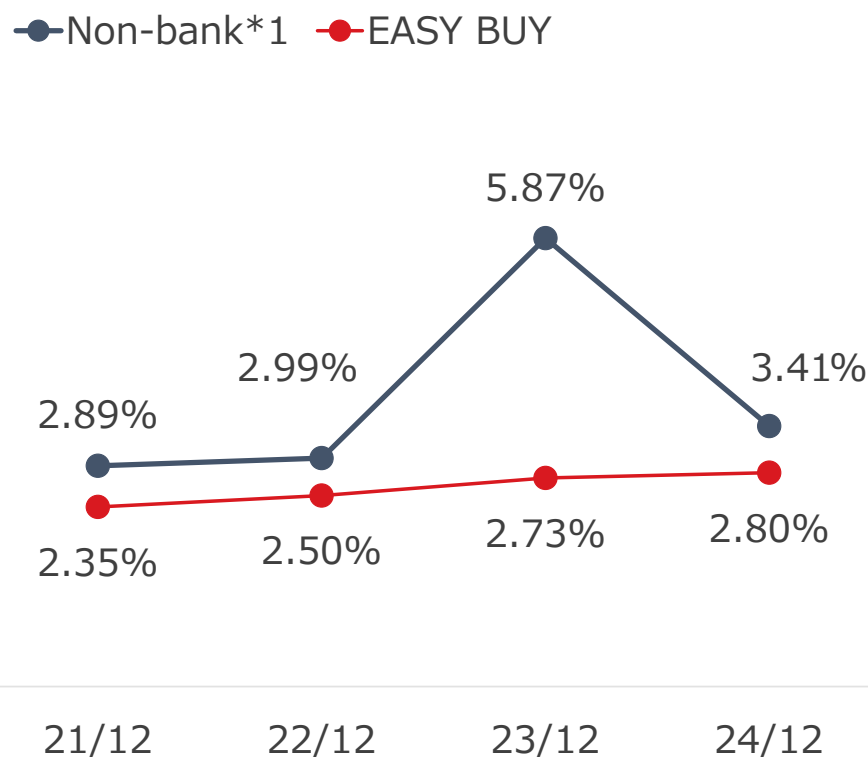


* Segment Profit

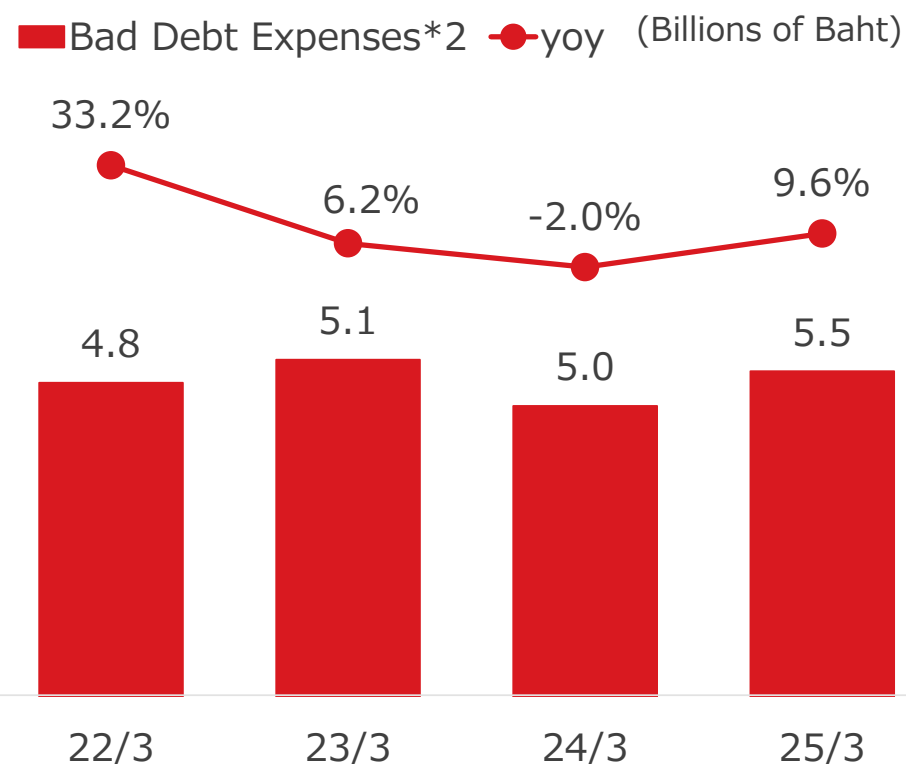
Overseas Financial Business | Bad Debt Expenses(EASY BUY)

- NPL ratio in the non-bank*¹ market has improved. EASY BUY's NPL ratio remains low.
- Bad debt expenses increased 9.6% yoy to THB 5.5 bn.

■ NPLs



■ Bad Debt Expenses(Local Currency Basis)

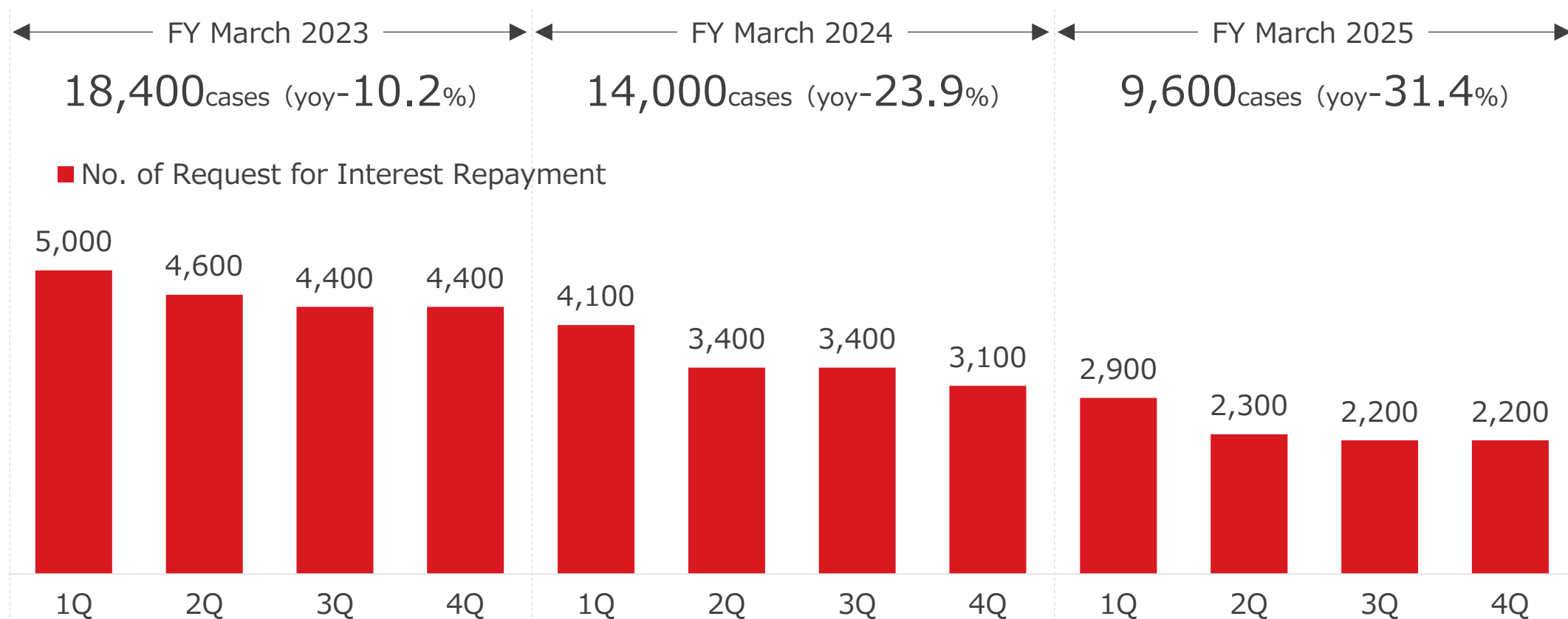


*¹ Data for non-banks are from the Central Bank of Thailand statistical data.

*² Figures as of the end of December are shown for overseas subsidiaries because their fiscal year ends on December 31.

No. of Requests for Interest Repayment*

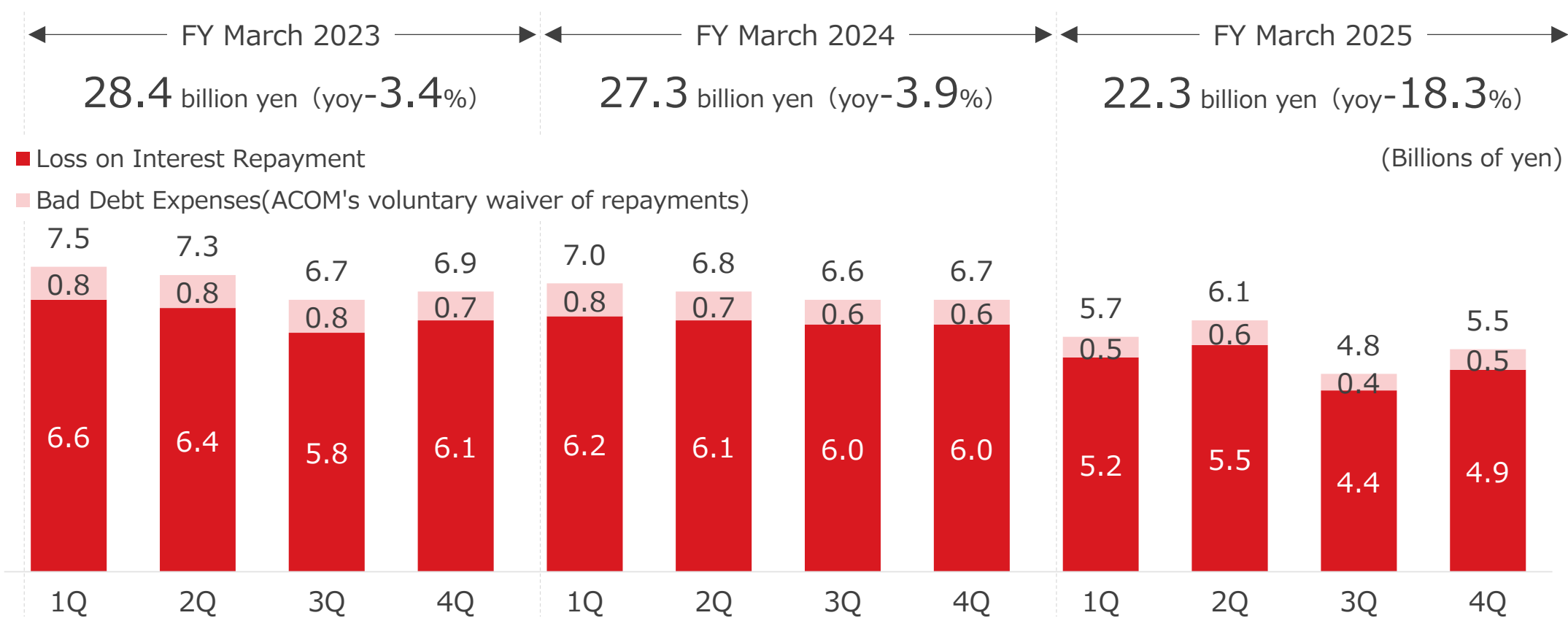
- The number of requests for FY March 2025 decreased by 31.4% yoy (estimated to decrease by around 25%) to 9,600 cases.
- The number of requests for FY March 2026 is expected to decrease around 20% yoy.



* No. of requests which interest repayment occurs as a result of ACOM's recalculation based on the interest ceiling as specified in Interest Rate Restriction Act from claims which lawyers or judicial scriveners accept debt consolidation (including reaccepted requests).

Loss on Interest Repayment

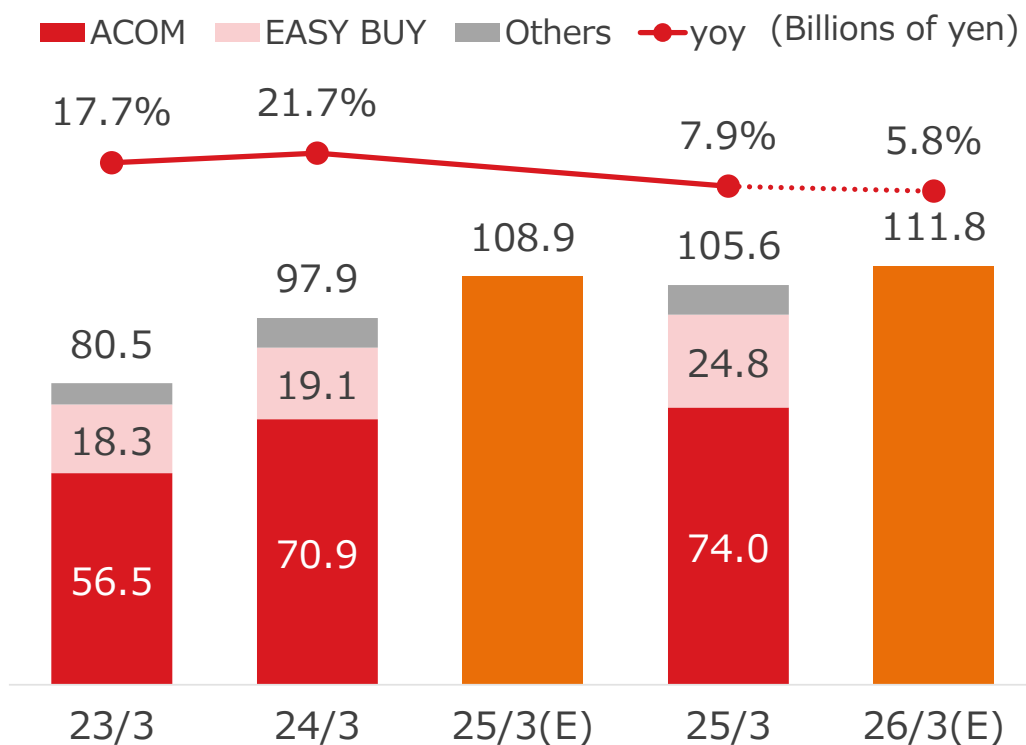
- Amount of drawdown was ¥5.5 billion in 4Q, and ¥22.3 billion (down -18.3% yoy) in total in FY March 2025.
- After adding ¥40.0 billion to provision, ¥48.0 billion remains.
- Estimate amount of drawdown to decrease around 25% yoy in FY March 2026.



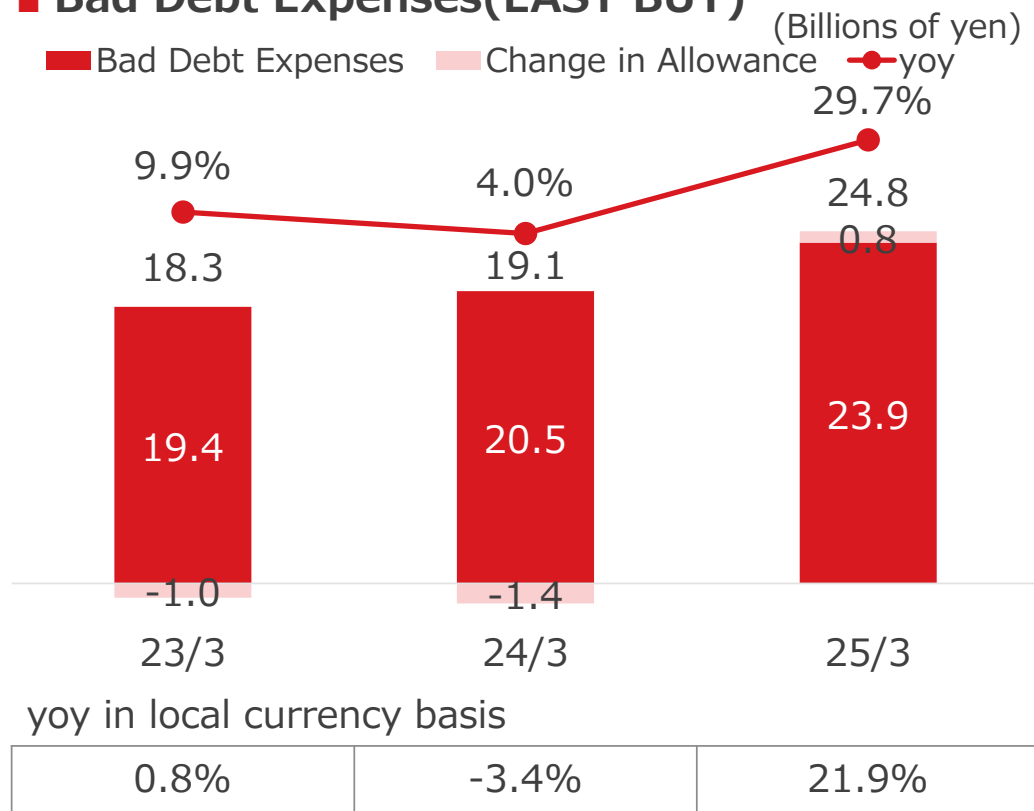
Q Provision for Bad Debts

- Provision for Bad Debts (Consolidated) increased by 7.9% yoy to ¥105.6 billion due to an increase in ACOM and EASY BUY.
- Provision for Bad Debts at EASY BUY increased by 29.7% yoy to ¥24.8 billion.

■ Bad Debt Expenses(Consolidated)



■ Bad Debt Expenses(EASY BUY)

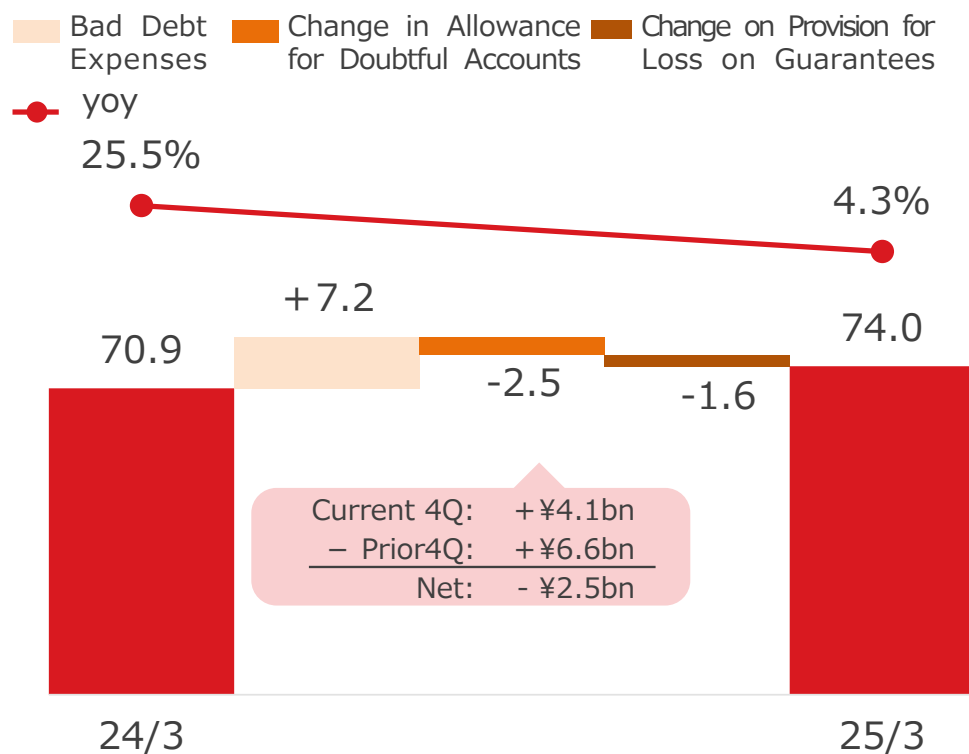


Q Provision for Bad Debts (ACOM)

- Provision for Bad Debts increased by ¥3.0 billion yoy to ¥74.0 billion mainly due to the expansion of business scale.

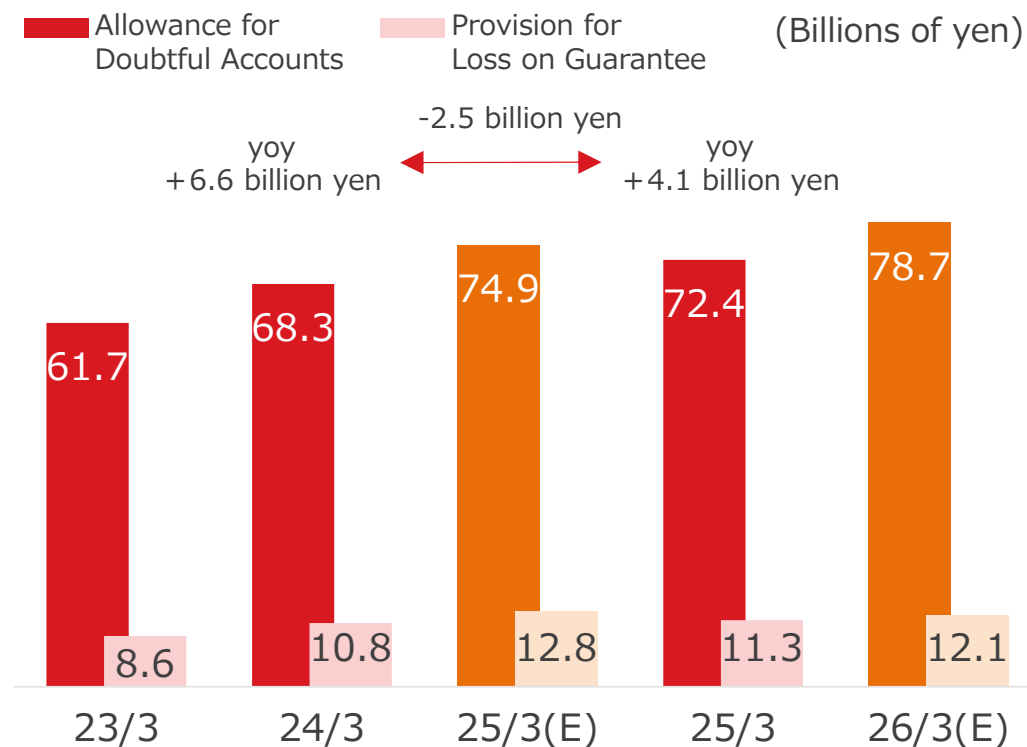
Bad Debt Expenses

(Billions of yen)



Reserves for Loan and Guarantee

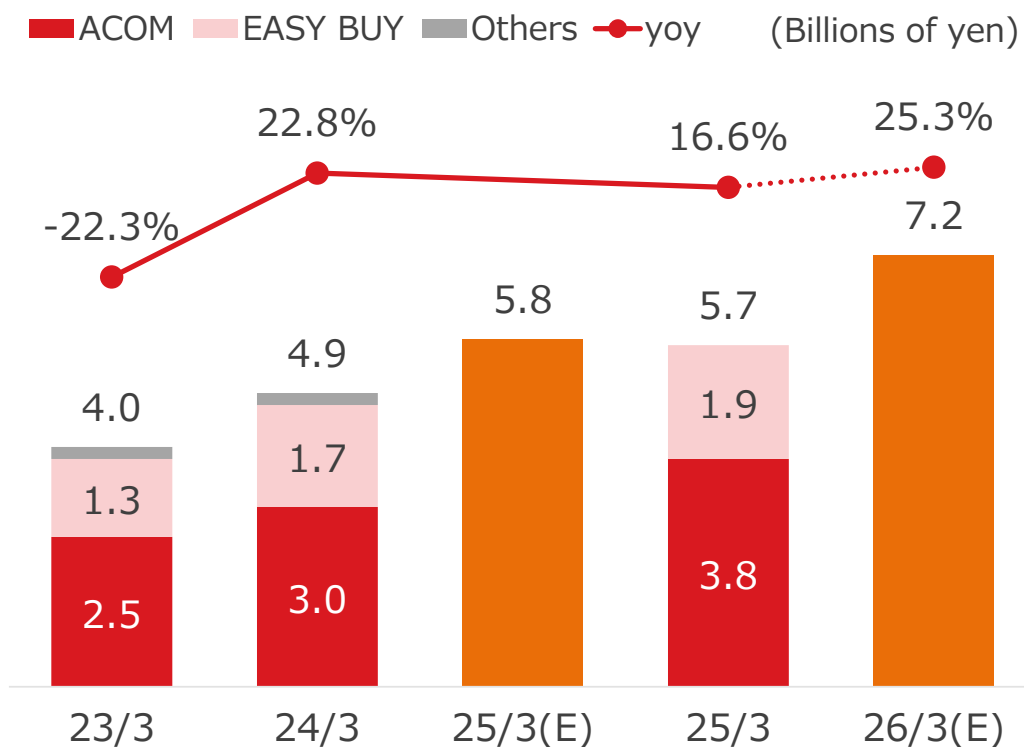
(Billions of yen)



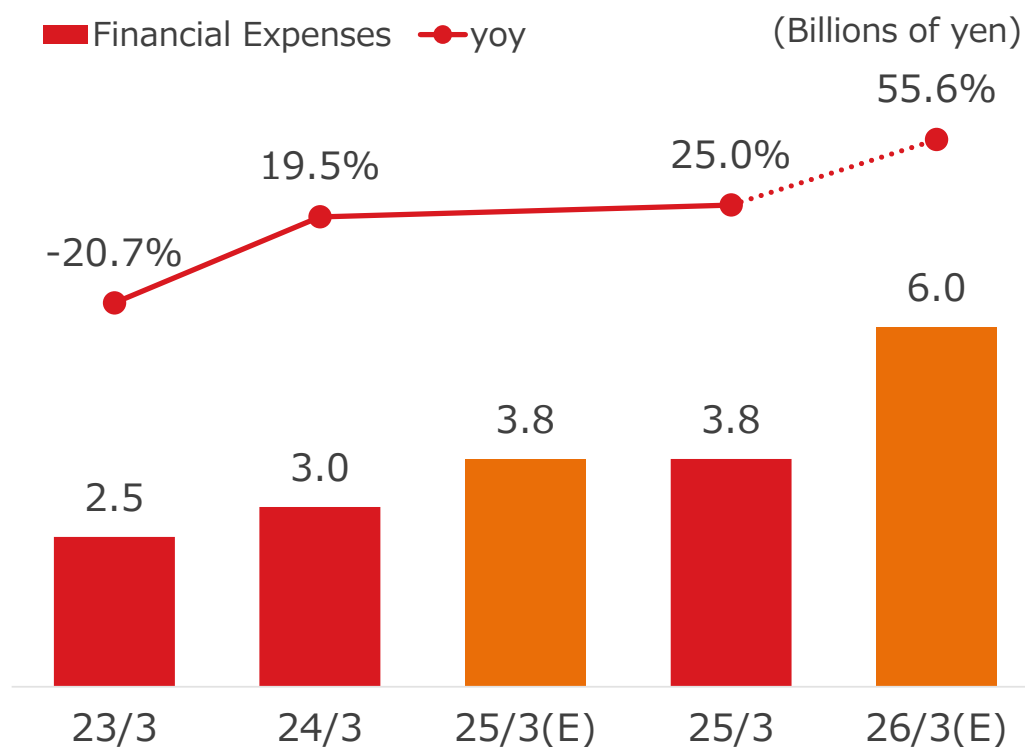
Financial Expenses

- Financial Expenses (Consolidated) increased by 16.6% yoy to ¥5.7 billion.
- Financial Expenses (ACOM) increased by 25.0% yoy to ¥3.8 billion.

■ Financial Expenses(Consolidated)



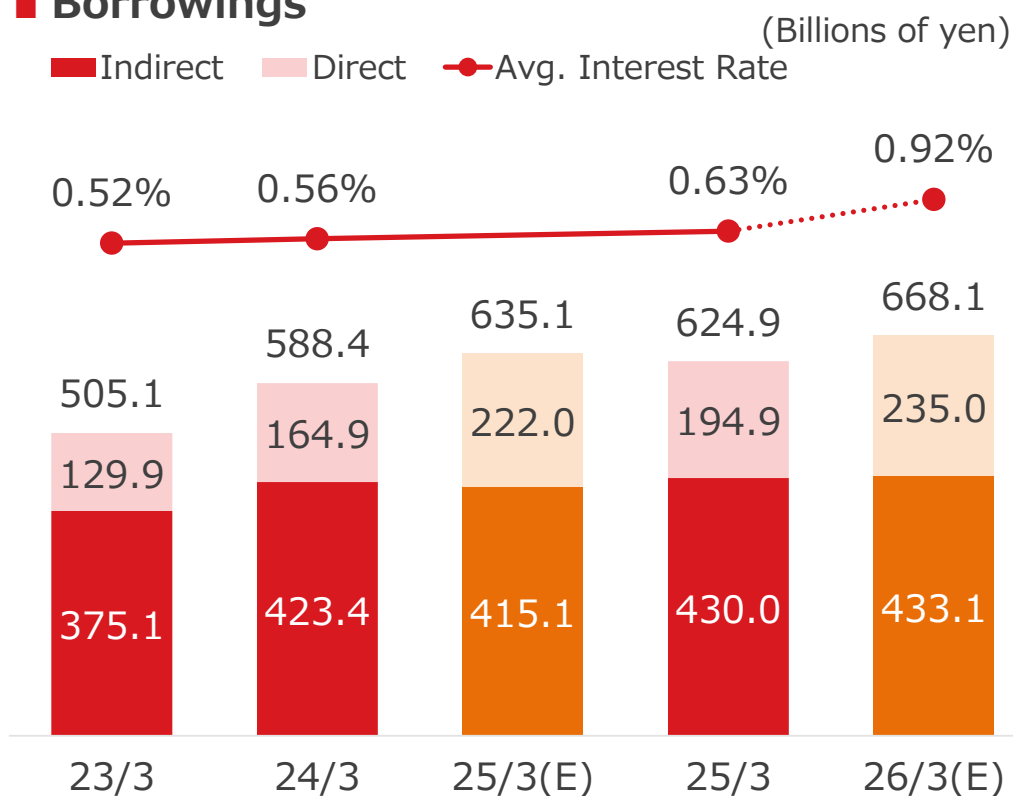
■ Financial Expenses(ACOM)



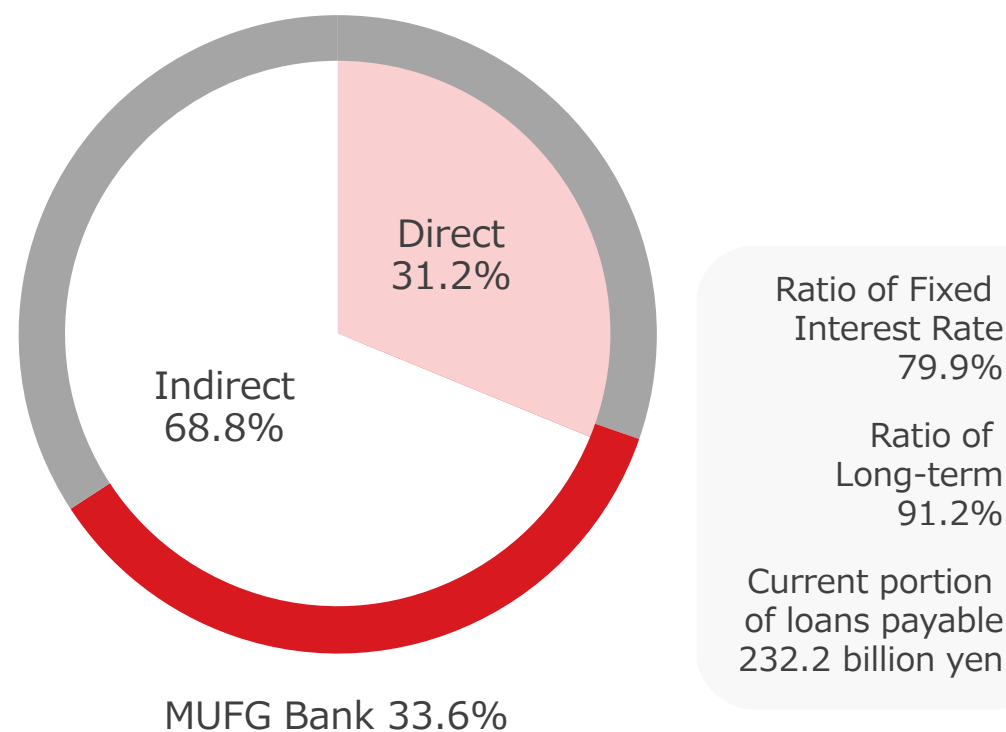
Financial Expenses | Borrowings(ACOM)

- Borrowings increased by ¥36.5 billion yoy to ¥624.9 billion.
- Average Interest Rate increased by 7 basis points yoy to 0.63%.

■ Borrowings



■ Composition Ratio by Funding Sources



Supplemental Information of New Medium-Term Management Plan

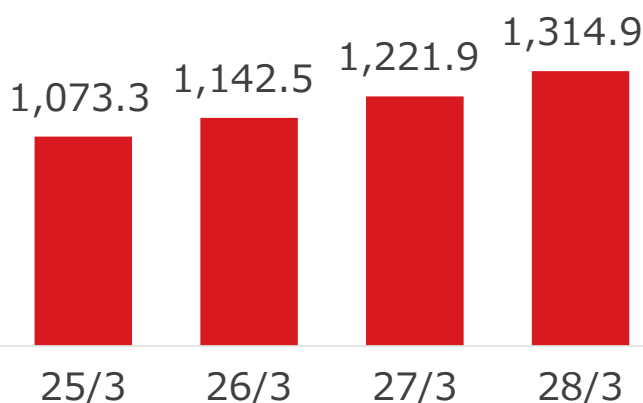
Mid-term Management Plan | Business Scale and Performance by Segment (Loan and Credit Card Business)

- ACOM : Promote various sales measures, improve the brand and provide good customer experiences
- GeNiE : Focusing on expanding business alliance partners and aiming for a leading position in the embedded finance market
- Aiming for receivables outstanding ¥ 1.3 trillion including embedded finance business

Receivables Outstanding (Billions of yen)

Receivables Outstanding — yoy

7.2% 6.4% 6.9% 7.6%

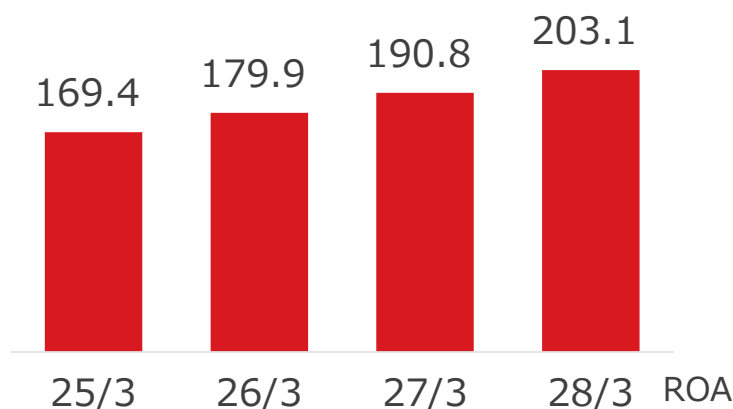


CAGR 7.0%

Operating Revenue (Billions of yen)

Operating Revenue — yoy

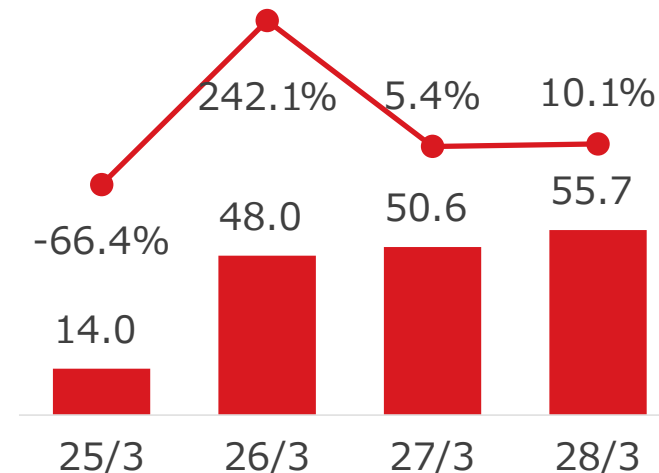
8.6% 6.2% 6.1% 6.4%



CAGR 6.2%

Operating Profit (Billions of yen)

Operating Profit — yoy



25/3 26/3 27/3 28/3

ROA 1.4% 4.3% 4.3% 4.4%

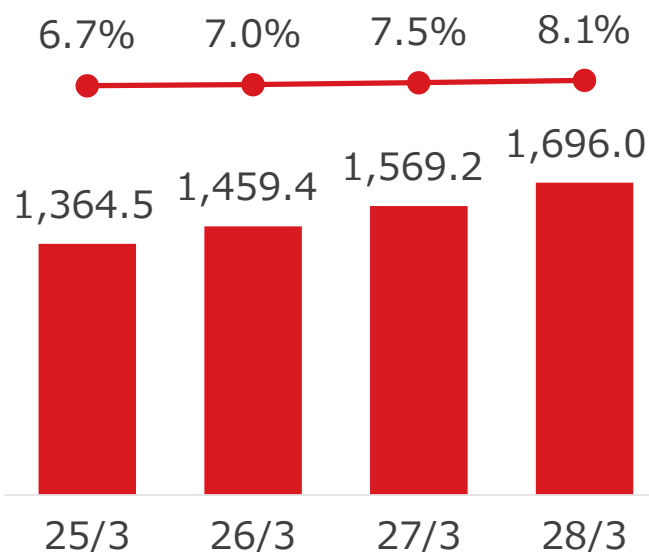
CAGR 58.3%

Mid-term Management Plan | Business Scale and Performance by Segment (Guarantee Business)

- Aiming for business expansion by new guarantee alliance partners and strengthen relationships with existing guarantee partners
- Aiming for consolidated guaranteed receivables ¥ 1.6 trillion.

Guaranteed Receivables (Billions of yen)

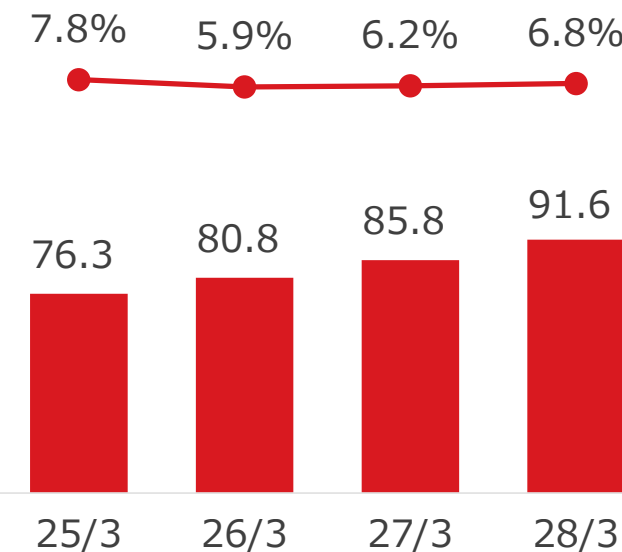
■ Guaranteed Receivables ● yoy



CAGR 7.5

Operating Revenue (Billions of yen)

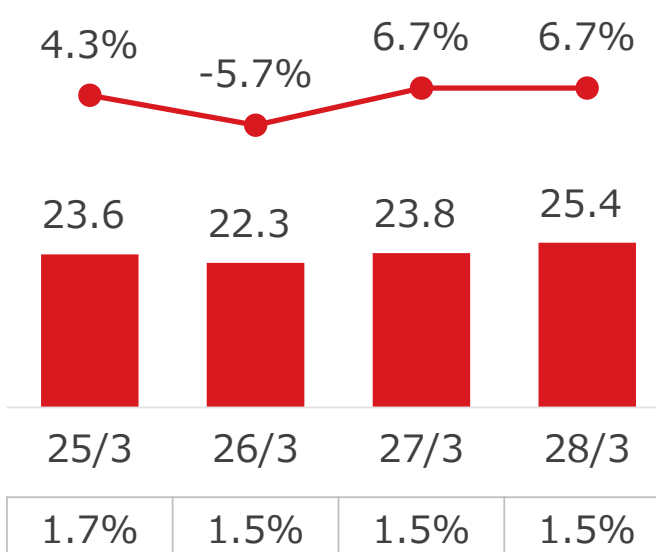
■ Operating Revenue ● yoy



CAGR 6.3%

Operating Profit (Billions of yen)

■ Operating Profit ● yoy



CAGR 2.4%

ROA

1.7%

1.5%

1.5%

1.5%

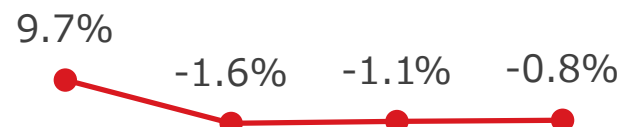
Mid-term Management Plan | Business Scale and Performance by Segment (Overseas Financial Business)

- ACF (Philippines) : Aiming to turn profits in the final year of the mid-term management plan by strengthening new acquisitions and focusing on additional financing.
- ACM (Malaysia) : Aiming to turn profits in the final year of the mid-term management plan by expanding areas for customer acquisition and upgrading the credit model.

■ Receivables Outstanding

(Billions of yen)

■ Receivables Outstandings ● yoy



266.7 262.4 259.5 257.5



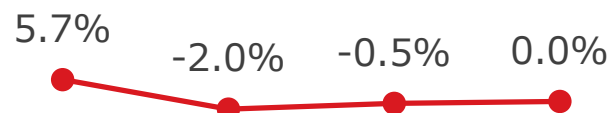
25/3 26/3 27/3 28/3

CAGR -1.2%

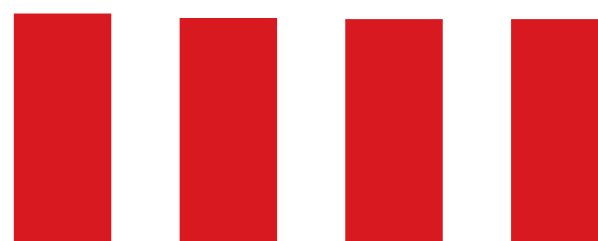
■ Operating Revenue

(Billions of yen)

■ Operating Revenue ● yoy



65.4 64.1 63.8 63.8



25/3 26/3 27/3 28/3 ROA

CAGR -0.8%

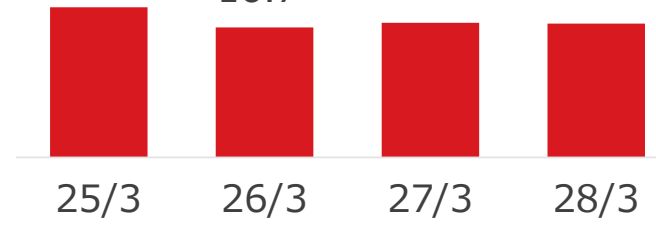
■ Operating Profit

(Billions of yen)

■ Operating Profit ● yoy



19.3 16.7 17.3 17.2



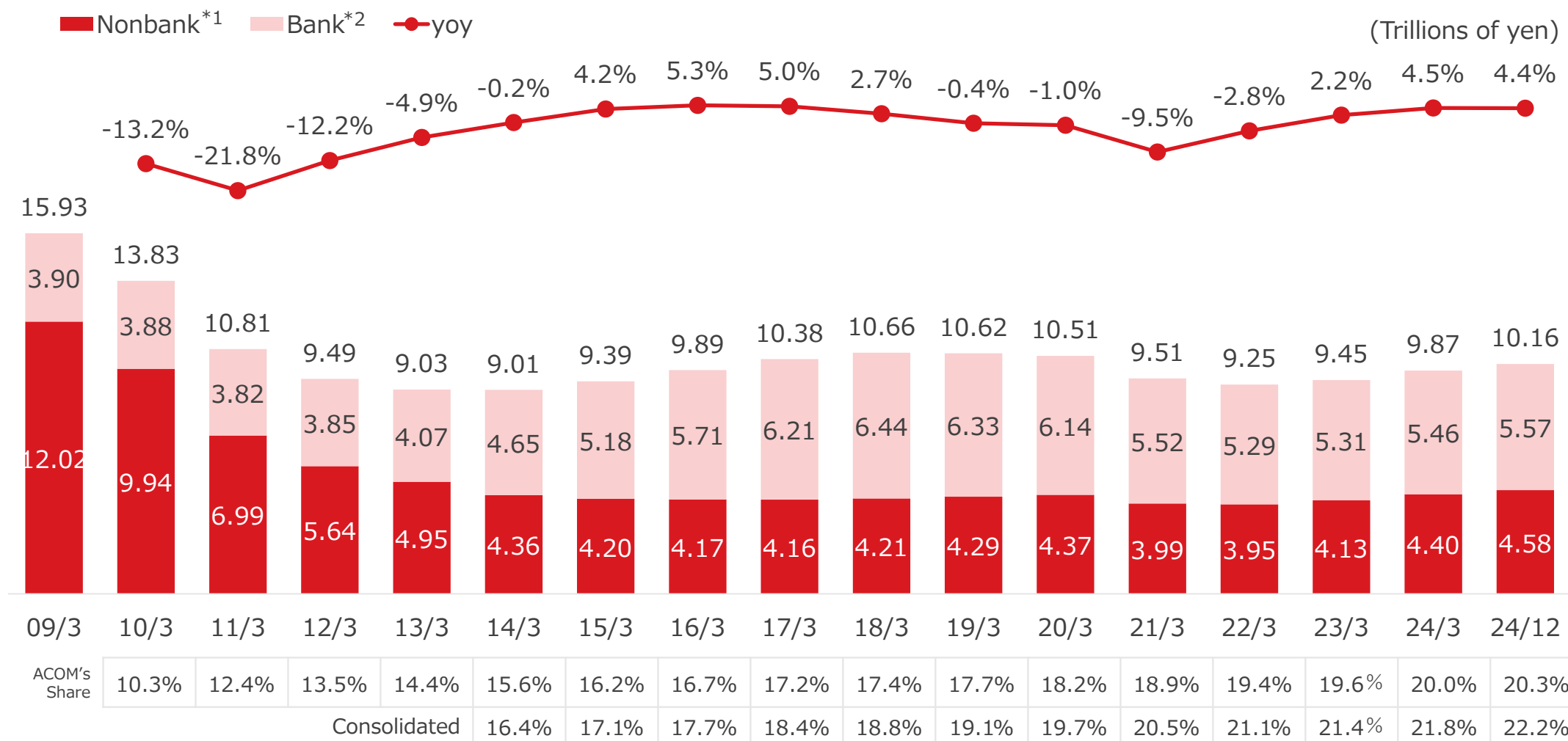
25/3 26/3 27/3 28/3

7.6%	6.3%	6.6%	6.7%
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CAGR -3.9%

Appendix

Market Volume of Domestic Personal Card Loan

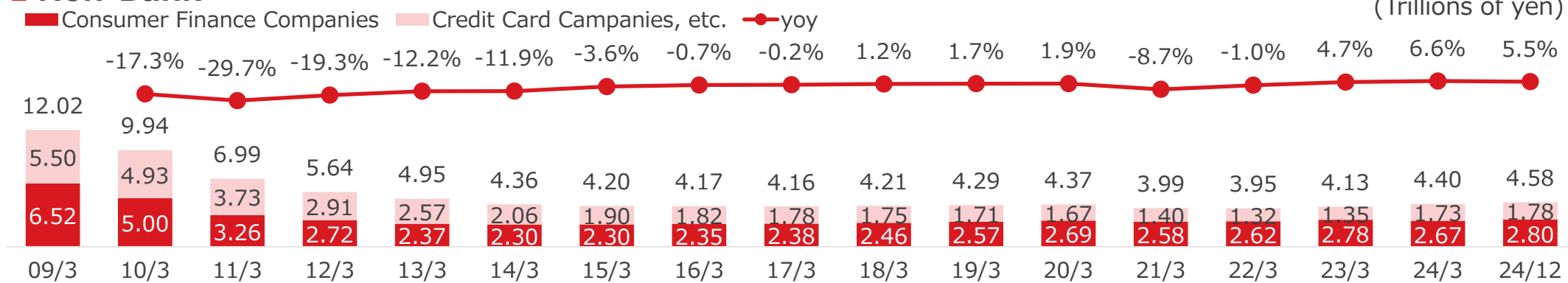


*1 Nonbank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2024/12 is preliminary

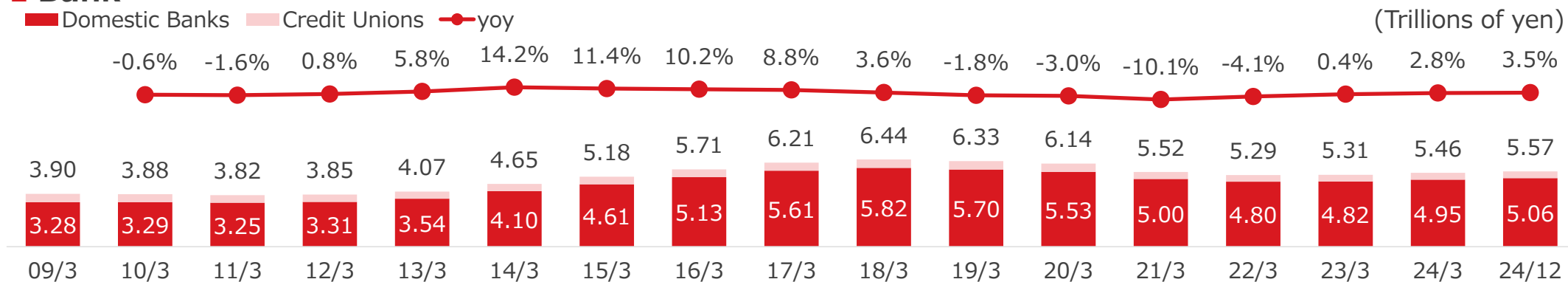
*2 Bank refers to the volume of personal card loans provided by domestic banks and credit unions in statistics by The Bank of Japan

Market Volume of Domestic Personal Card Loan

■ Non-Bank*1



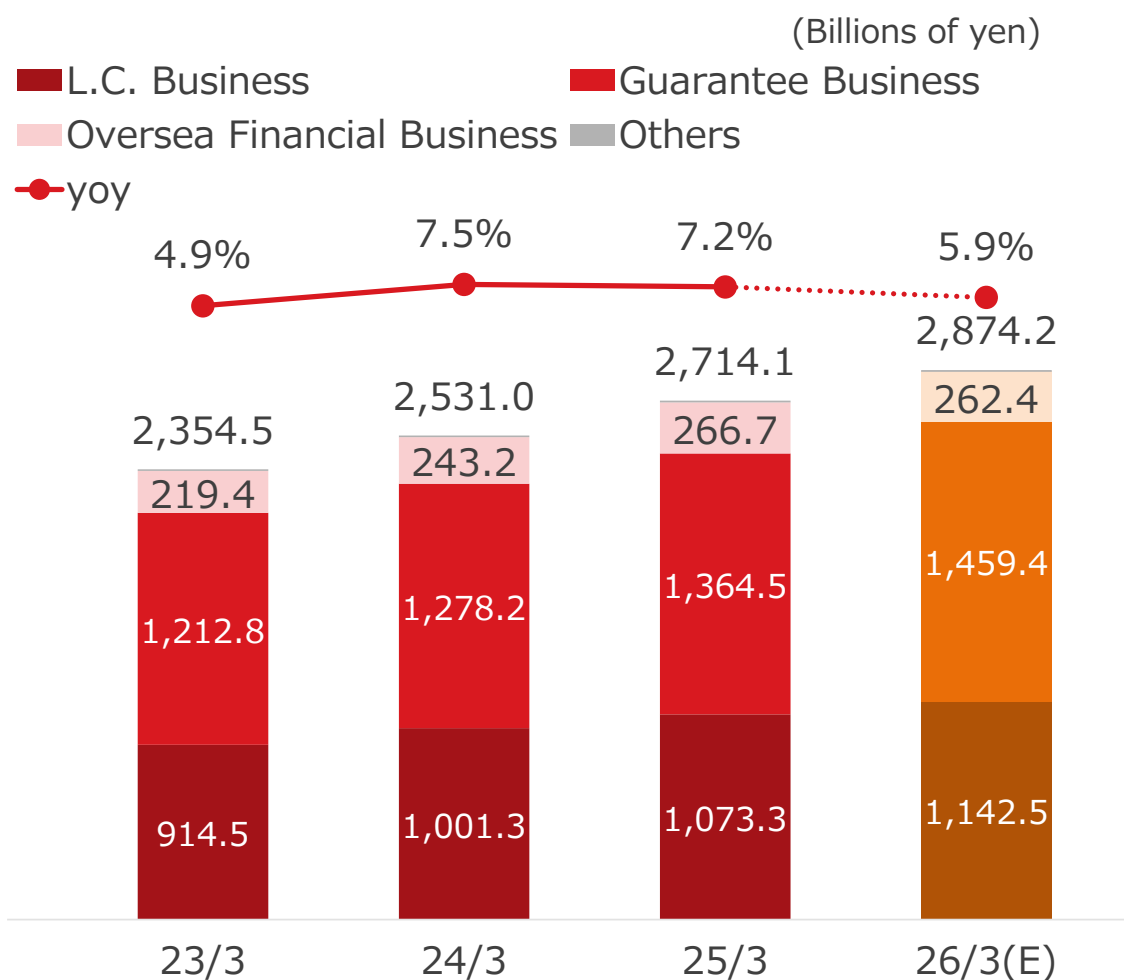
■ Bank*2



*1 Nonbank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2024/12 is preliminary

*2 Bank refers to the volume of personal card loans provided by domestic banks and credit unions in statistics by The Bank of Japan

Annual forecast for the FY March 2026(Business Scale)



Consolidated
Receivables
Outstanding

¥2,874.2bn

(yoy +5.9%)

L.C. Business

¥ 1,142.5bn

(yoy +6.4%)

Guarantee
Business

¥ 1,459.4bn

(yoy +7.0%)

Overseas
Financial
Business

¥ 262.4bn

(yoy -1.6%)

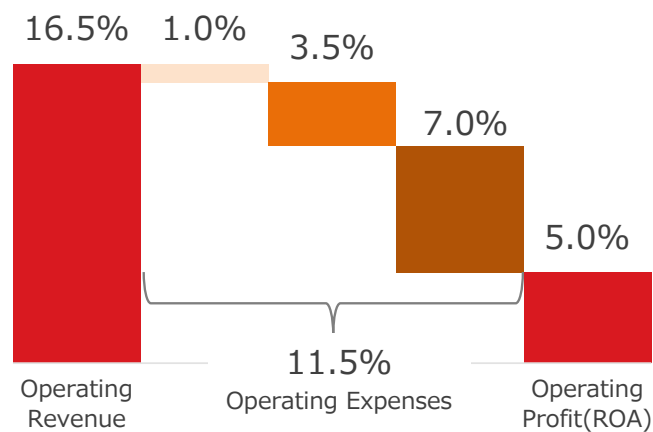
Annual Forecast for the FY March 2026(Performance)

(Millions of yen, %)				
		2025/3	2026/3	
		Results	yoy	Forecast yoy
1	Operating Revenue	317,742	7.8	331,800 4.4
2	Loan and Credit Card Business	169,464	8.6	179,800 6.1
3	Guarantee Business	76,332	7.8	80,800 5.9
4	Oversea Financial Business	65,449	5.7	64,100 -2.0
5	Operating Expenses	259,181	24.4	243,200 -6.2
6	Financial Expenses	5,747	16.6	7,200 25.3
7	Provision for Bad Debt	105,676	7.9	111,800 5.8
8	Provision for Loss on Interest Repayment	40,033	-	8,300 79.3
9	Other Operating Expenses	107,723	2.1	115,900 7.6
10	Operating Profit	58,561	-32.2	88,600 51.3
11	Ordinary Profit	58,919	-32.1	88,900 50.9
12	Profit Before Income Taxes	58,641	-32.4	88,900 51.6
13	Profit	36,571	-36.8	76,100 108.1
14	Profit Attributable to Owners of Parent	32,124	-39.5	72,200 124.8

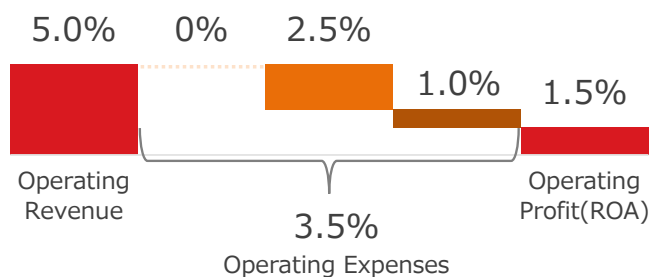
Yardstick of Return on Assets (ROA) by Business Segments

■ L.C. Business

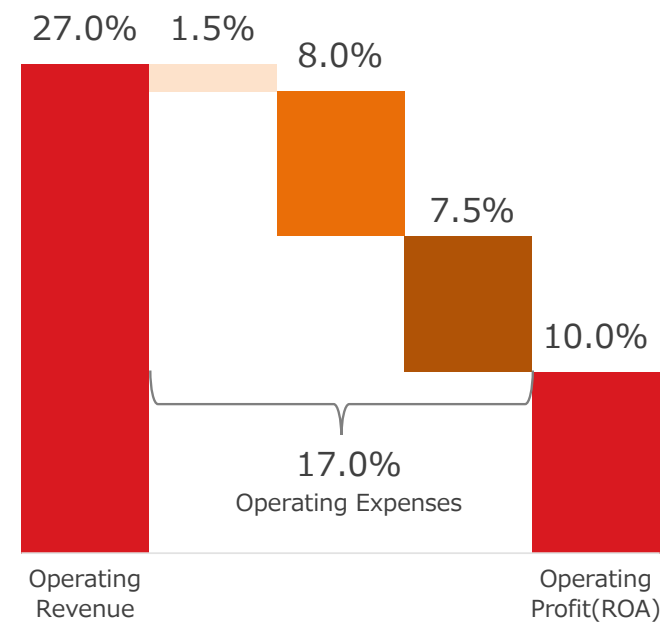
■ Financial Expenses ■ Provision for Bad Debts ■ Other Operating Expenses



■ Guarantee Business

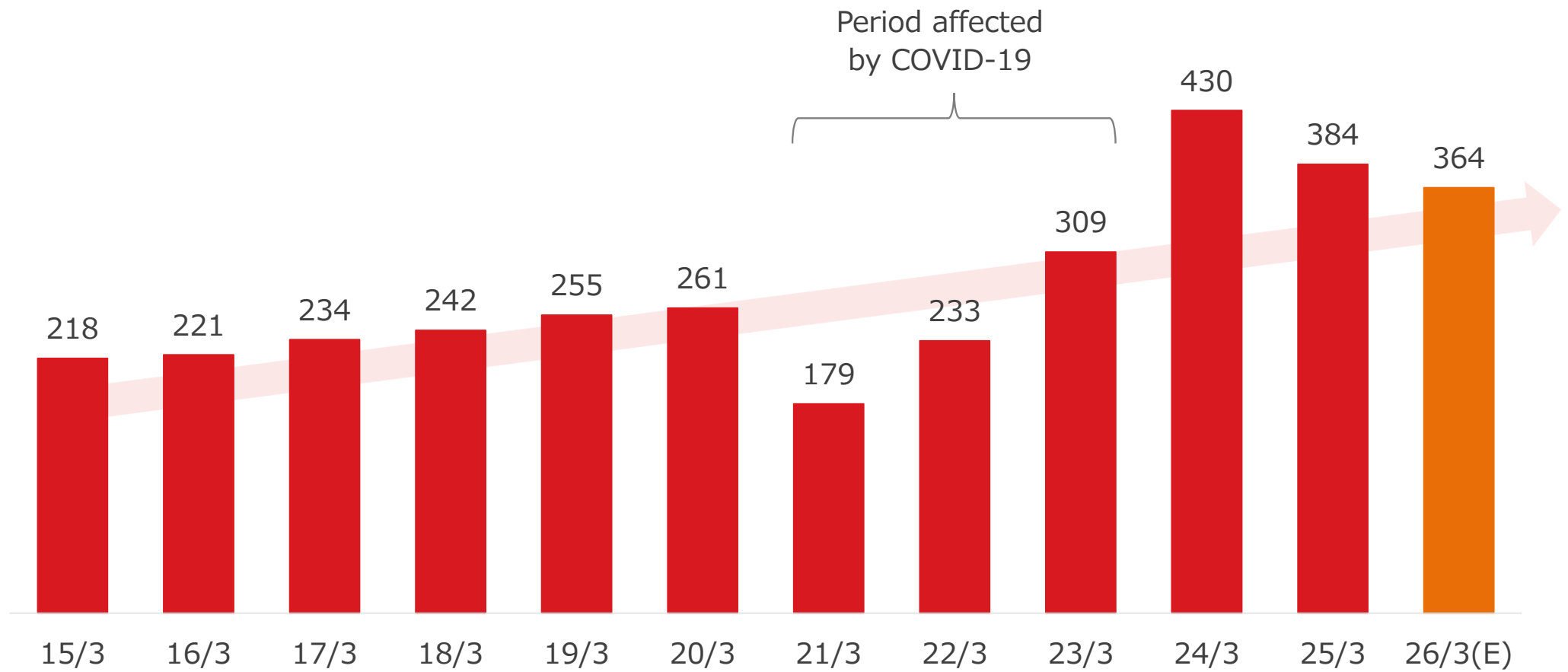


■ Overseas Financial Business

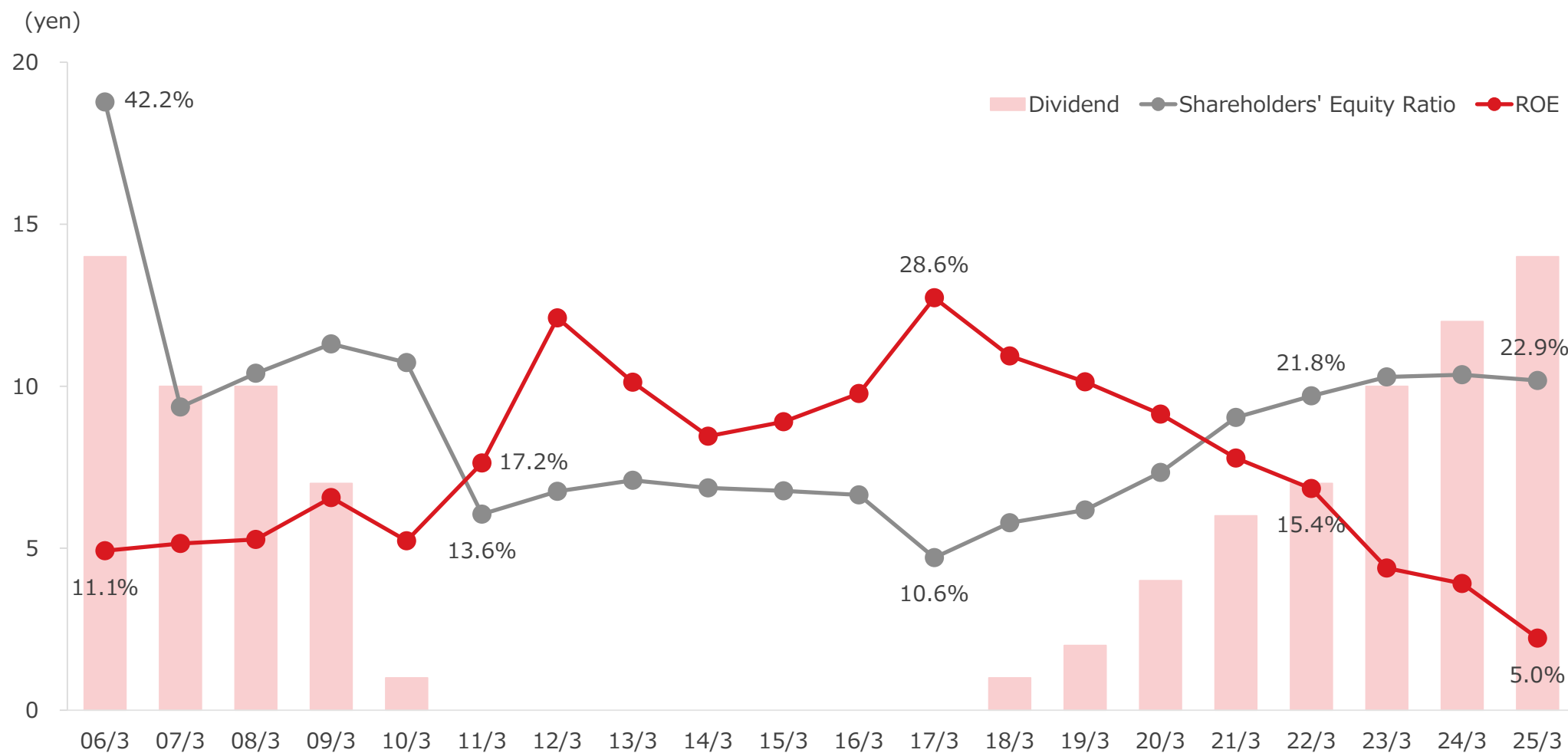


Trend of No. of New Customers

(Thousands cases)

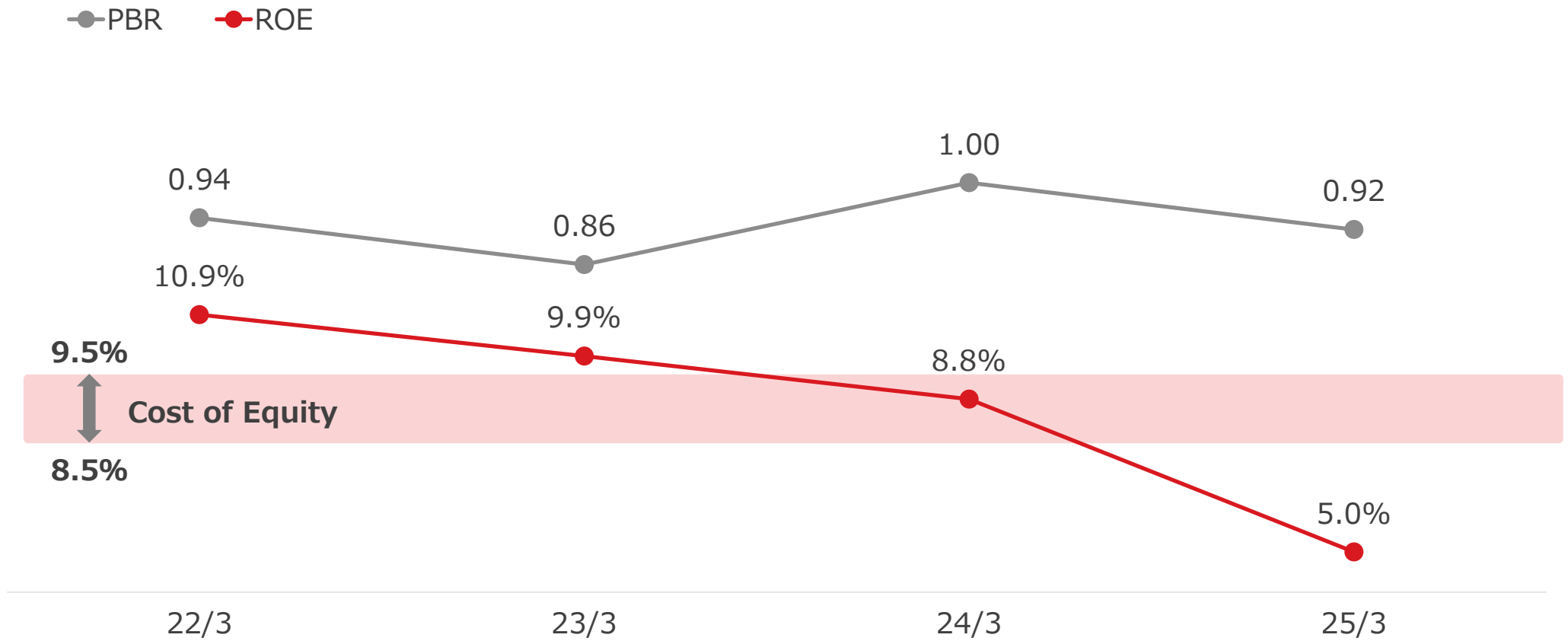


Shareholders' Equity Ratio* · ROE · Dividend



* These values are computed using the sum of total assets and guaranteed receivables.

Trend of PBR and ROE



Logic Tree for Enhance Corporate Value

