

# Earnings Release Presentation

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Financial Results for the Fiscal Year Ended March 2026



May 12, 2026

■ 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.

■ 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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# 02

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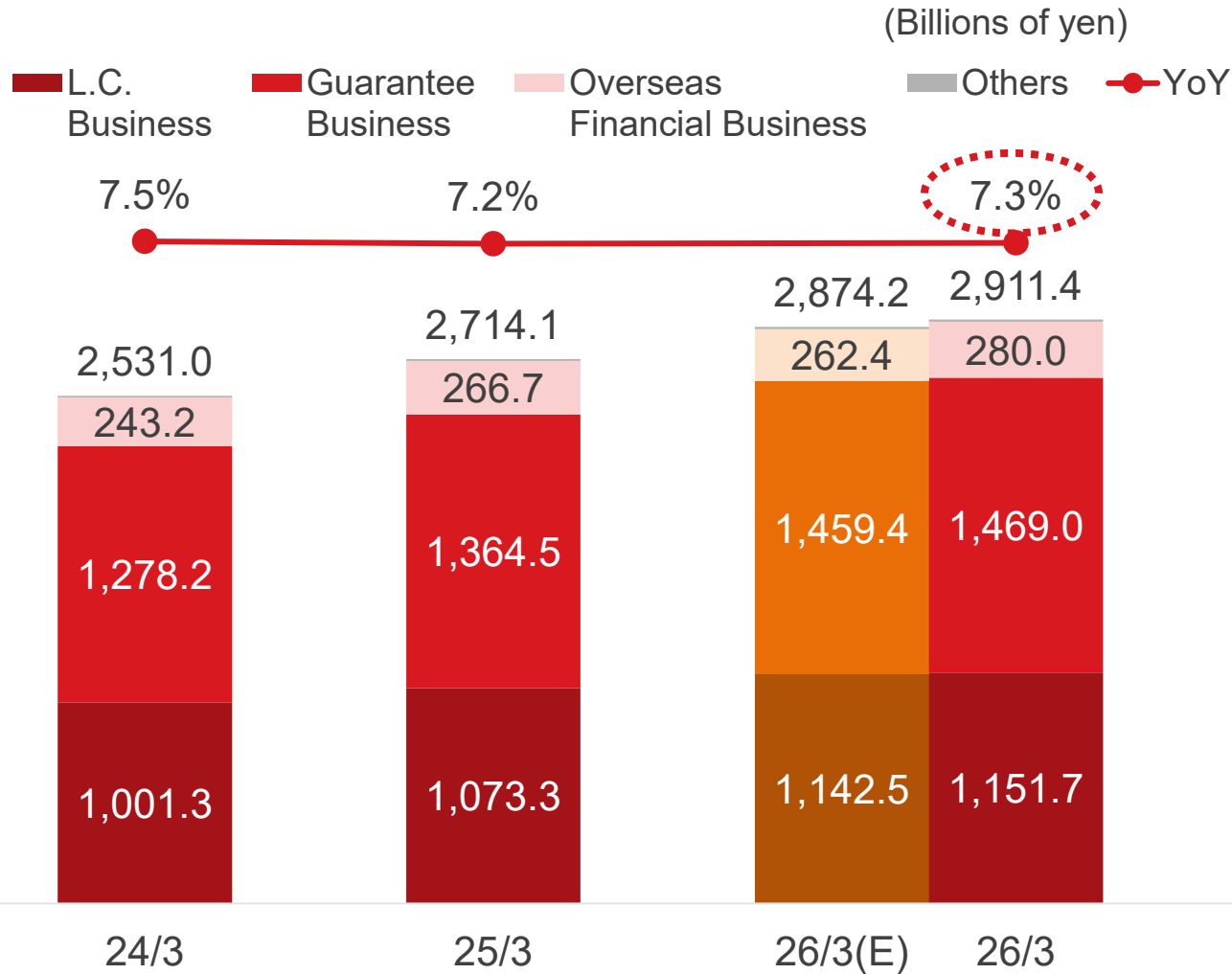
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# Consolidated Financial Summary (Business Scale)

- Steady business expansion, driven by a favorable trend in domestic borrowings by existing customers and the impact of a weaker yen and a stronger baht.
- Consolidated receivables outstanding increased by 7.3% YoY to ¥2,911.4 bn.



Consolidated  
Receivables  
Outstanding

**¥2,911.4bn**  
(YoY +7.3%)

L.C. Business

**¥1,151.7bn**  
(YoY +7.3%)

Guarantee  
Business

**¥1,469.0bn**  
(YoY +7.7%)

Overseas  
Financial  
Business

**¥280.0bn**  
(YoY +5.0%)

# Consolidated Financial Summary (Business Performance)

- Operating revenue increased by 6.3% YoY to ¥337.7 bn, supported by business expansion and the impact of yen depreciation.
- Operating profit increased by 71.4% YoY to ¥100.3 bn, due to a large decrease in provision for loss on interest repayment.
- Profit attributable to owners of parent surged by 147.9% YoY to ¥79.6 bn.

## Operating Revenue

Consolidated	<b>¥337.7bn</b> (YoY +6.3%)
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L.C. Business	<b>¥181.8bn</b> (YoY +7.3%)
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Guarantee Business	<b>¥81.0bn</b> (YoY +6.2%)
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Overseas Financial Business	<b>¥67.5bn</b> (YoY +3.2%)
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## Operating Profit

Consolidated	<b>¥100.3bn</b> (YoY +71.4%)
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L.C. Business	<b>¥53.5bn</b> (YoY +281.9%)
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Guarantee Business	<b>¥22.2bn</b> (YoY -5.9%)
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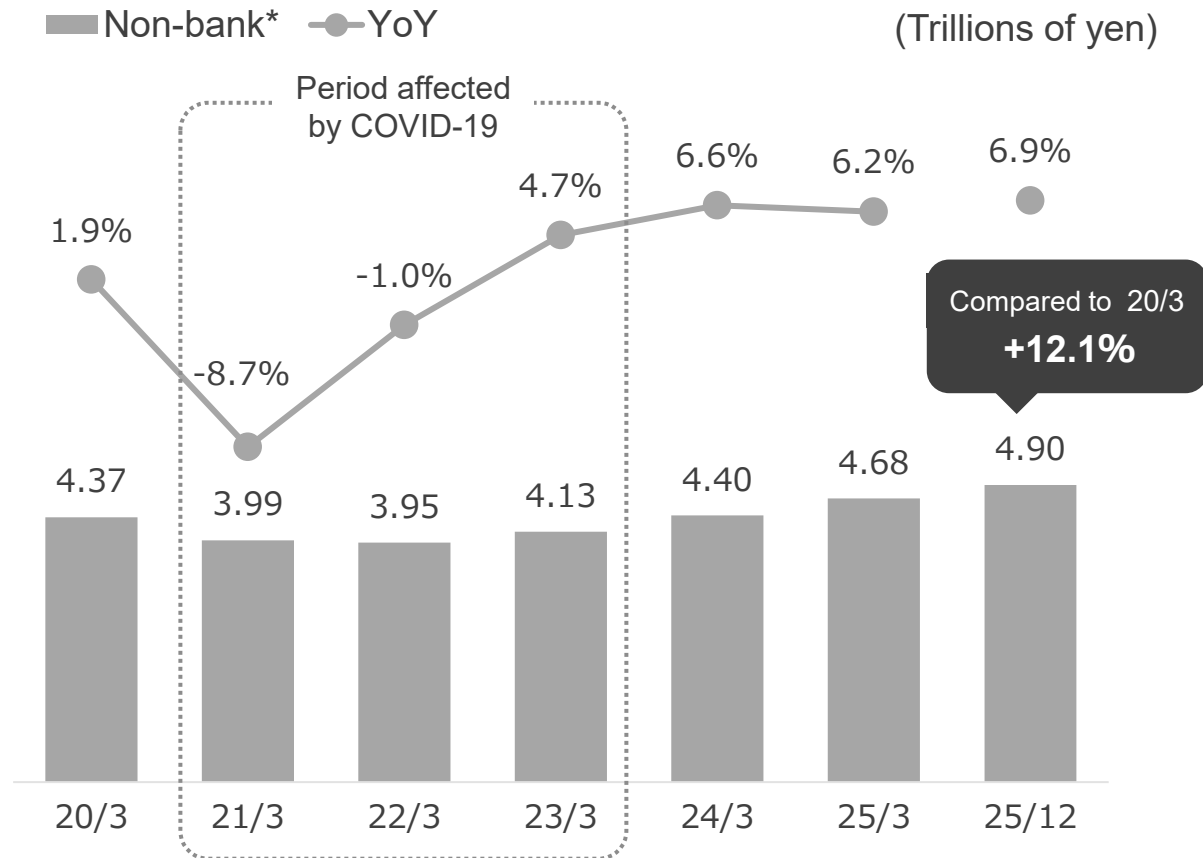
Overseas Financial Business	<b>¥22.8bn</b> (YoY +18.1%)
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<b>Profit</b> Attributable to Owners of Parent	<b>¥79.6bn</b> ( YoY +147.9%)
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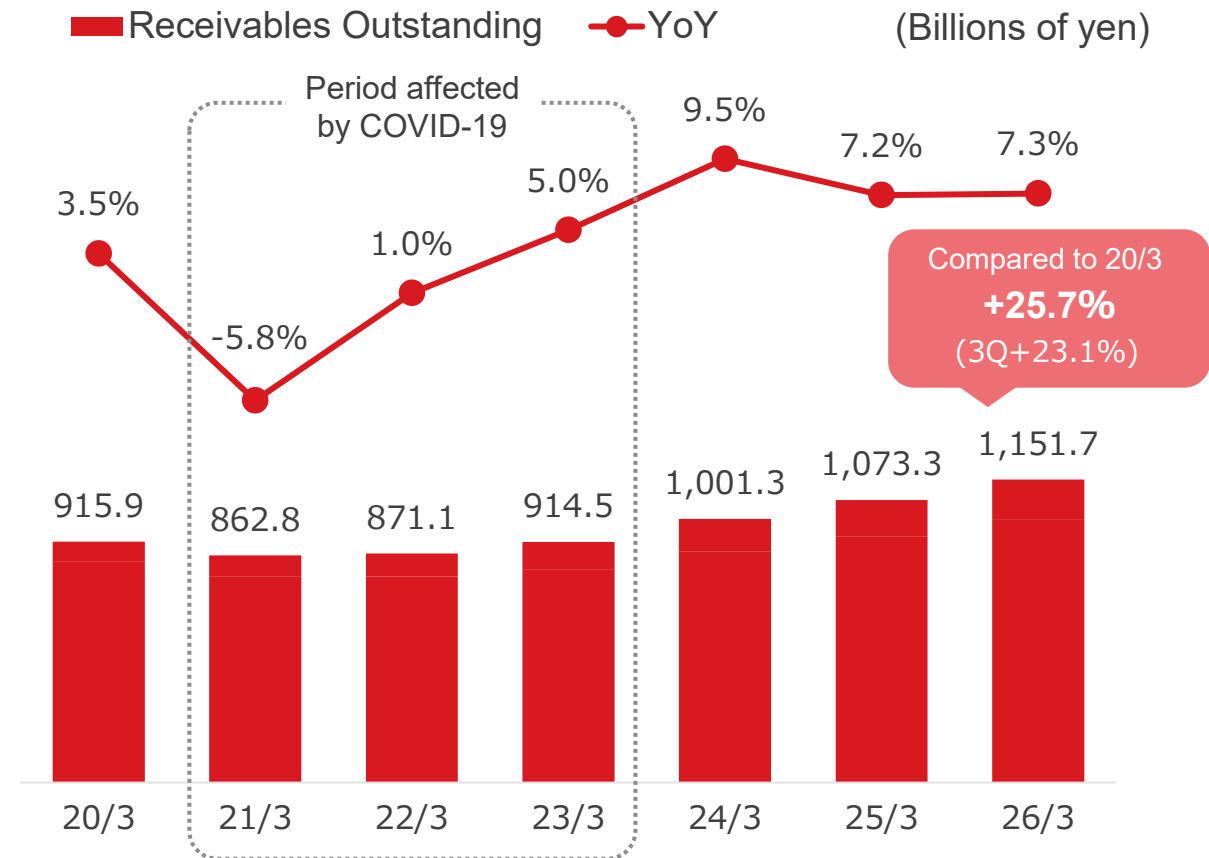
# Loan and Credit Card Business | Business Scale (Market Comparison)

- Non-bank sector of personal loan market grew by 12.1%, compared to FY March 2020.
- ACOM's L.C. business expanded by 25.7%, outperforming market growth.
- Receivables outstanding in FY 2026 increased by 7.3% YoY to ¥1,151.7 bn, due to strong usage from existing customers.

## ■ Personal Loan Market



## ■ Loan and Credit Card Business

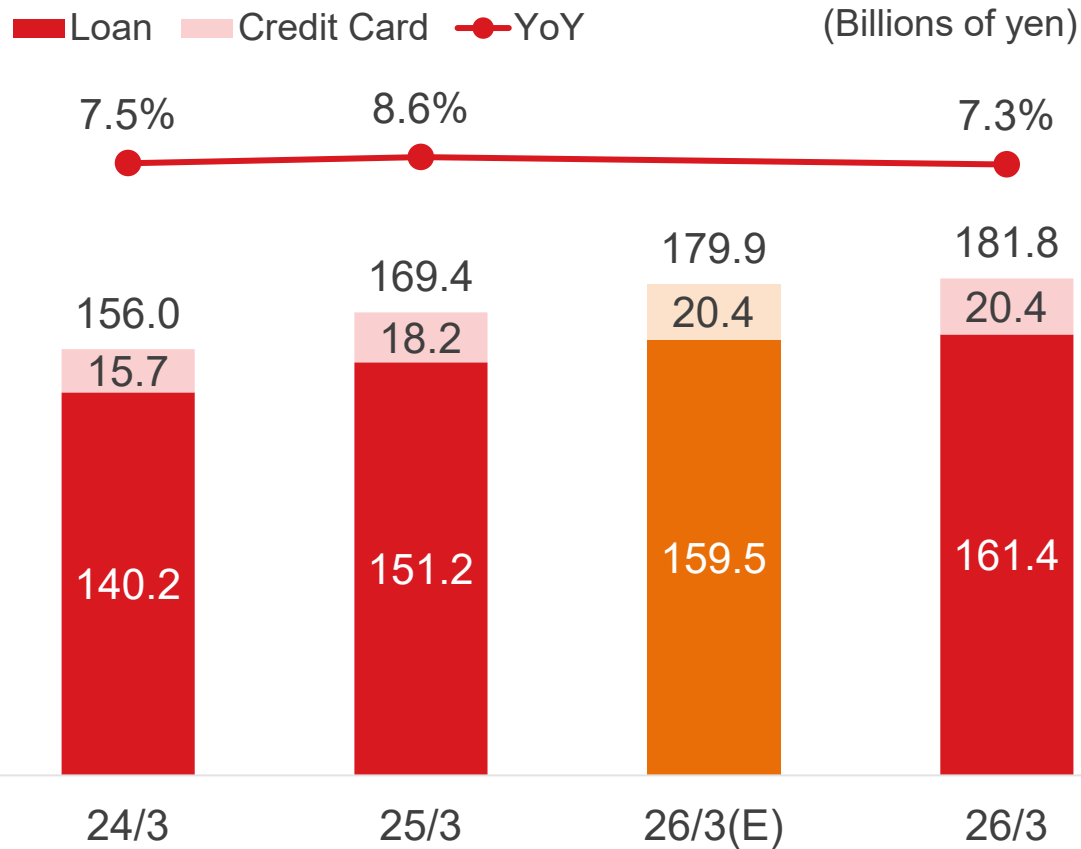


\*Non-bank sector refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2025/12 is preliminary.

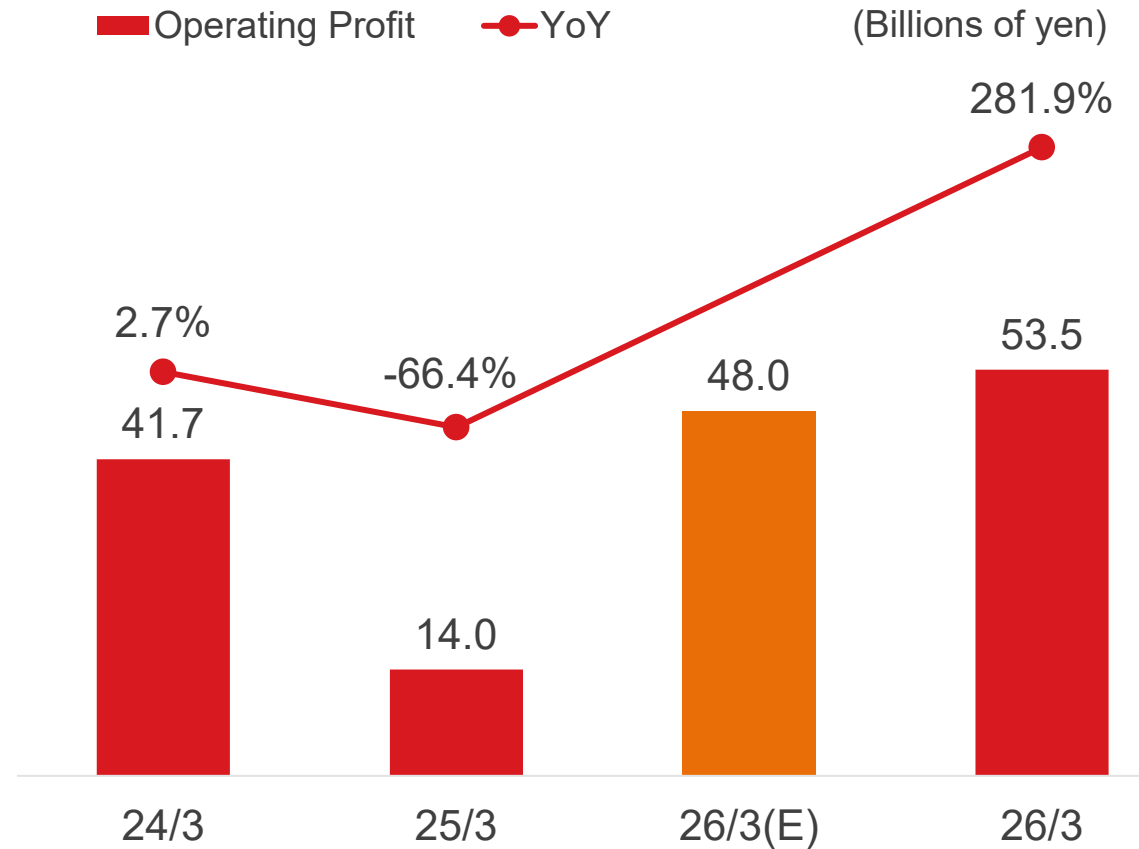
# Loan and Credit Card Business | Business Performance

- Operating revenue increased by 7.3% YoY to ¥181.8bn, driven by business expansion.
- Operating profit surged by 281.9% YoY to ¥53.5 bn, mainly due to a decrease in provision for loss on interest repayment.

## ■ Operating Revenue



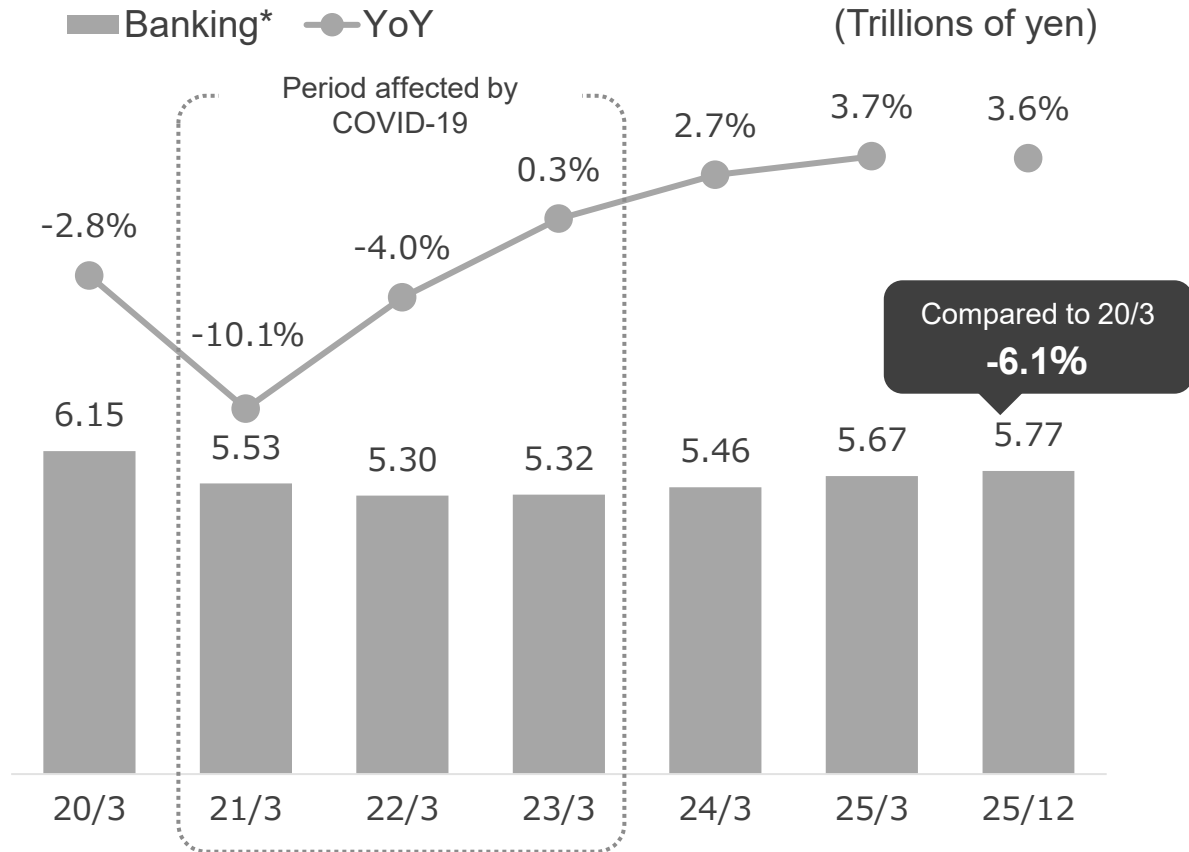
## ■ Operating Profit



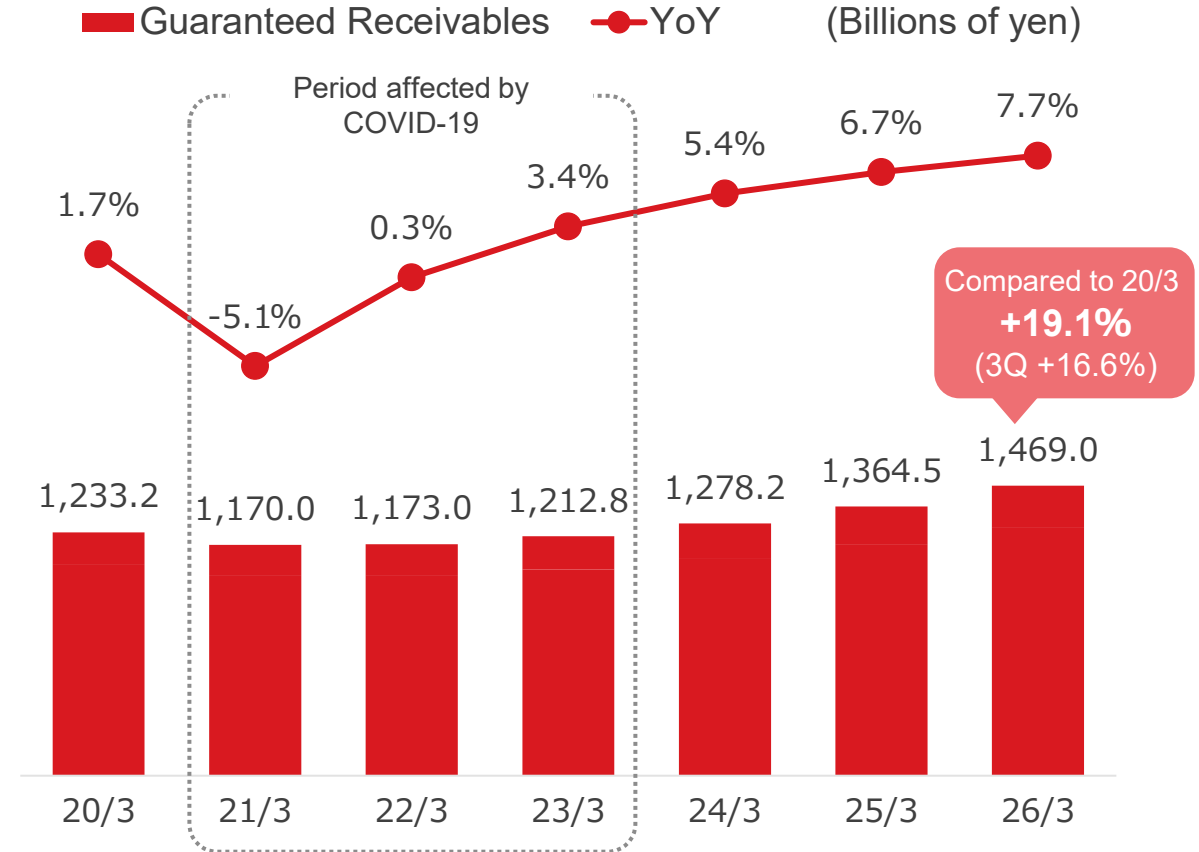
# Guarantee Business | Business Scale (Market Comparison)

- Banking sector of personal loan market declined by 6.1%, compared to FY 2020.
- Guarantee business at ACOM expanded by 19.1%.
- Guaranteed receivables increased by 7.7% YoY to 1,469.0 bn, reflecting strong demand from new and existing customers.

## ■ Personal Loan Market



## ■ Guarantee Business



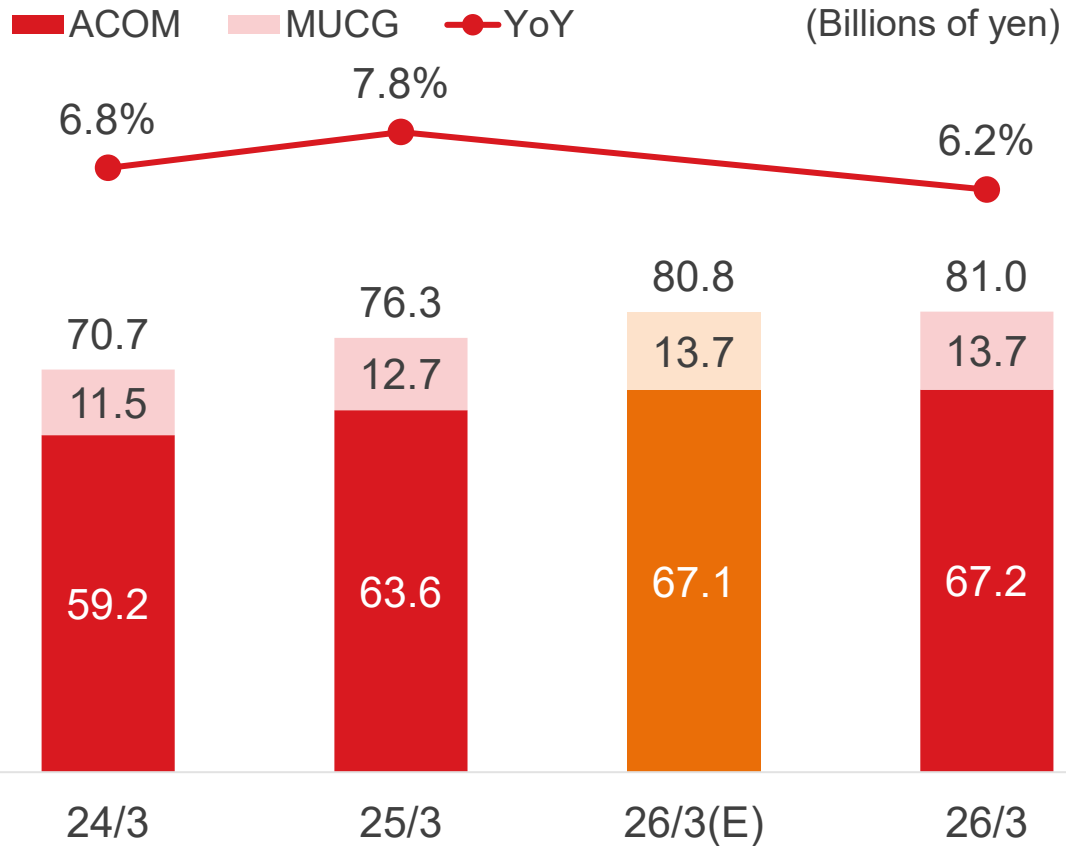
\*Banking sector refers to the balance of personal card loans provided by domestic banks and credit unions in statistics by Bank of Japan. JFSA's figure for 2025/12 is preliminary.



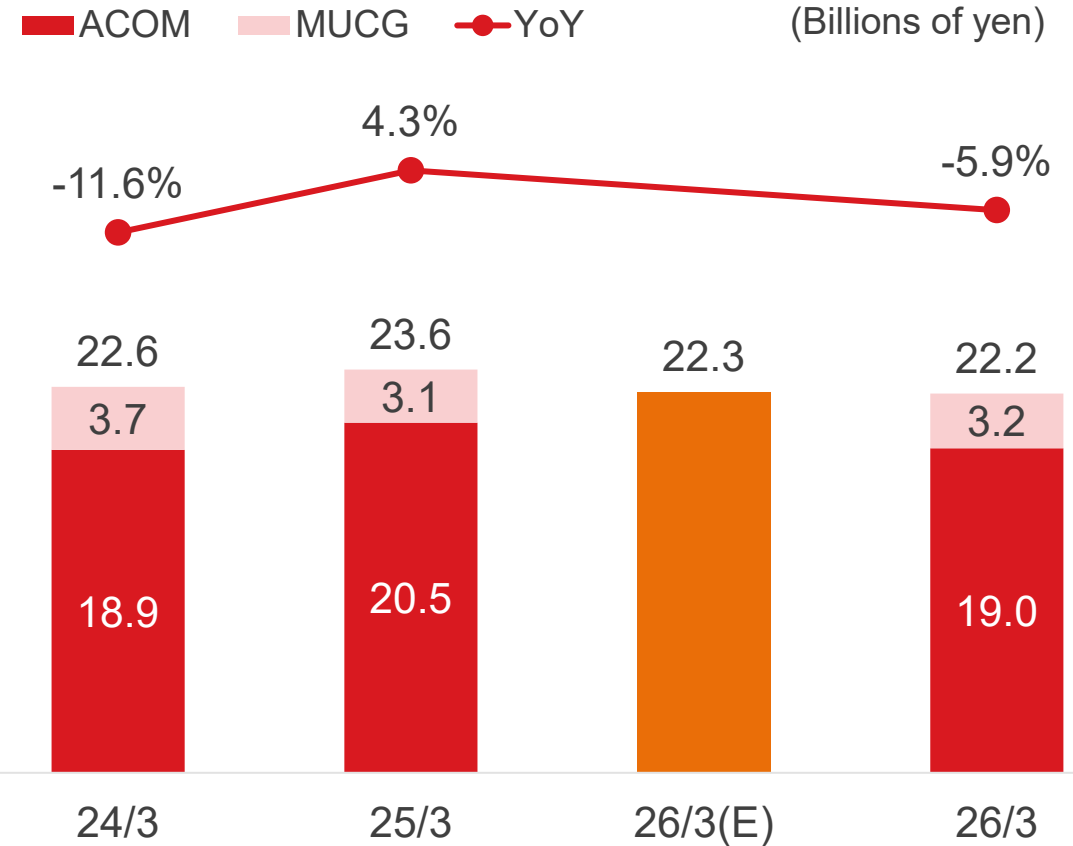
# Guarantee Business | Business Performance

- Operating revenue increased by 6.2% YoY to ¥81.0 bn, driven by business expansion.
- Operating profit decreased by 5.9% YoY to ¥22.2 bn, mainly due to an increase in provision for bad debts.

## ■ Operating Revenue



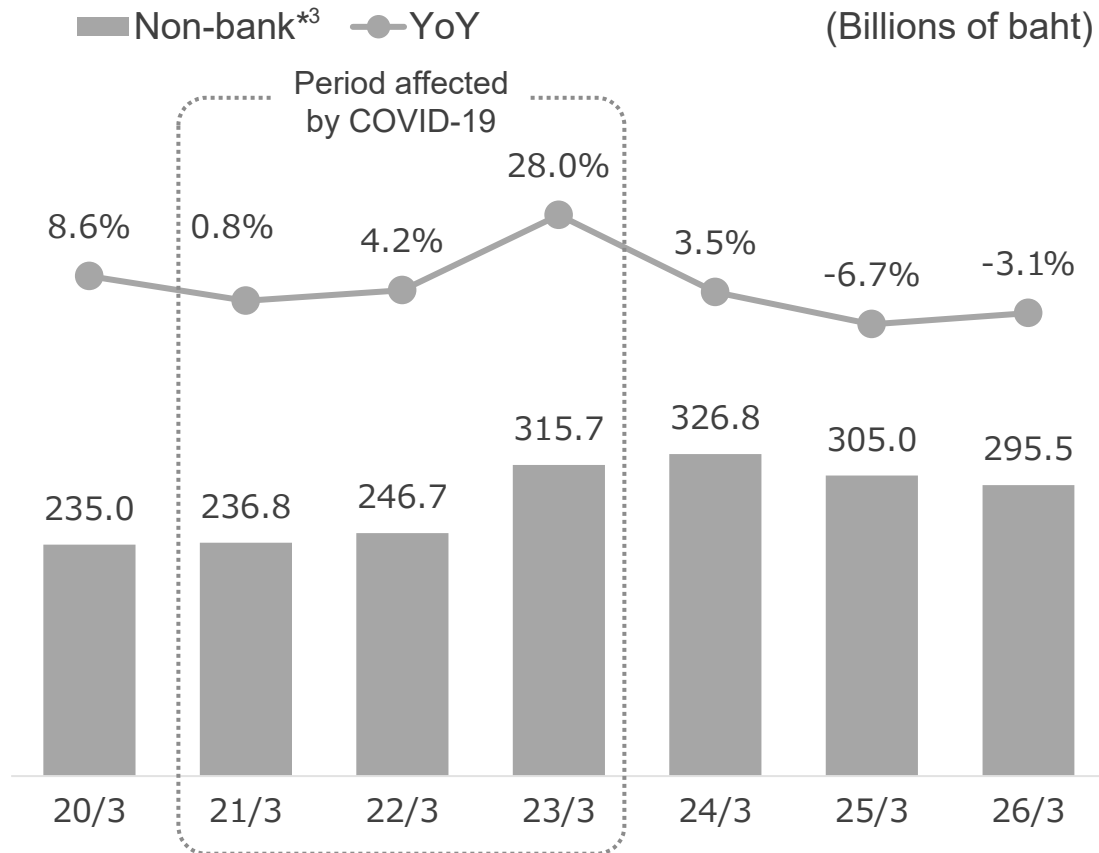
## ■ Operating Profit



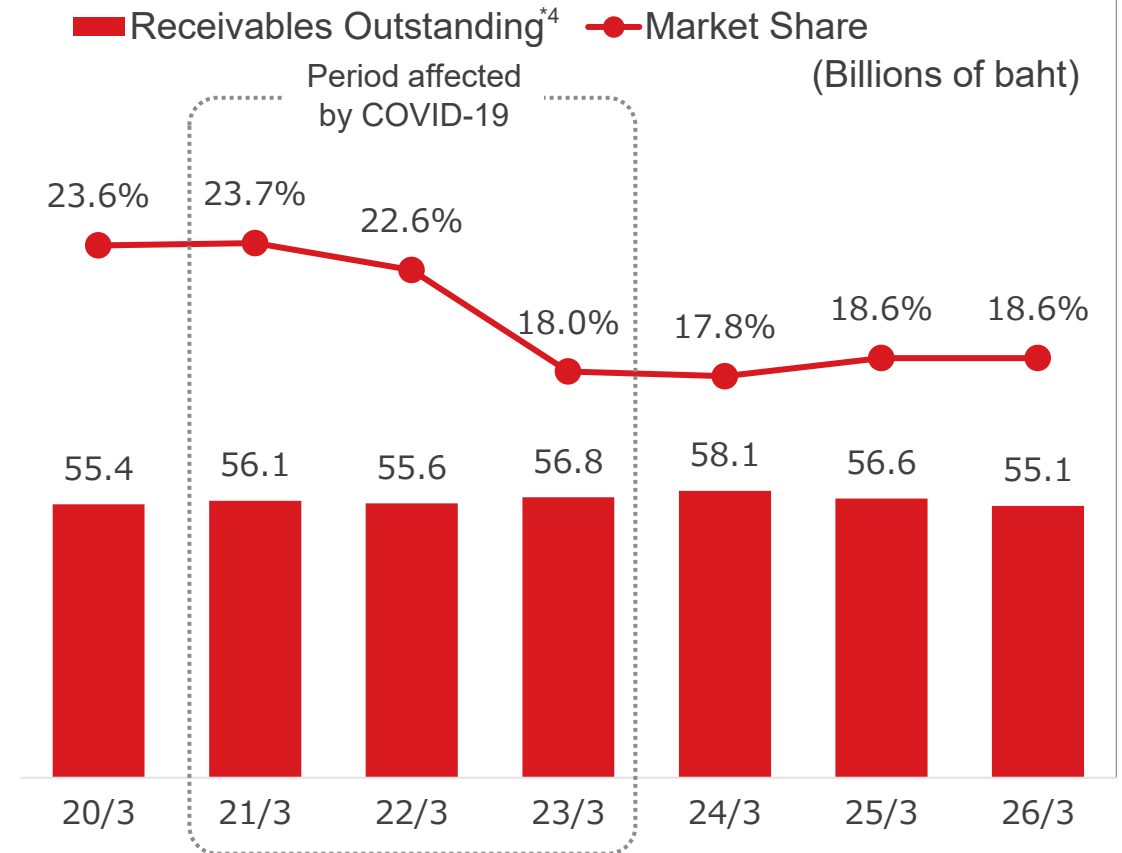
# Overseas Financial Business (EASY BUY) | Market Share (Thailand)

- Non-bank sector of personal loan market in Thailand declined by 3.1% YoY.
- The expiration of COVID-19 relief measures<sup>\*1</sup> and an increased proportion of receivables affected by loan regulations<sup>\*2</sup> have constrained growth potential in EASY BUY's receivables outstanding, however, its market share is showing signs of recovery.

## ■ Personal Loan Market (Thailand)



## ■ EASY BUY (Thailand)



<sup>\*1</sup> Measures include easing of credit limits and removal of the cap on the number of lending institutions. <sup>\*2</sup> Credit limit capped at 1.5 times monthly income; borrowing limited to three lenders.

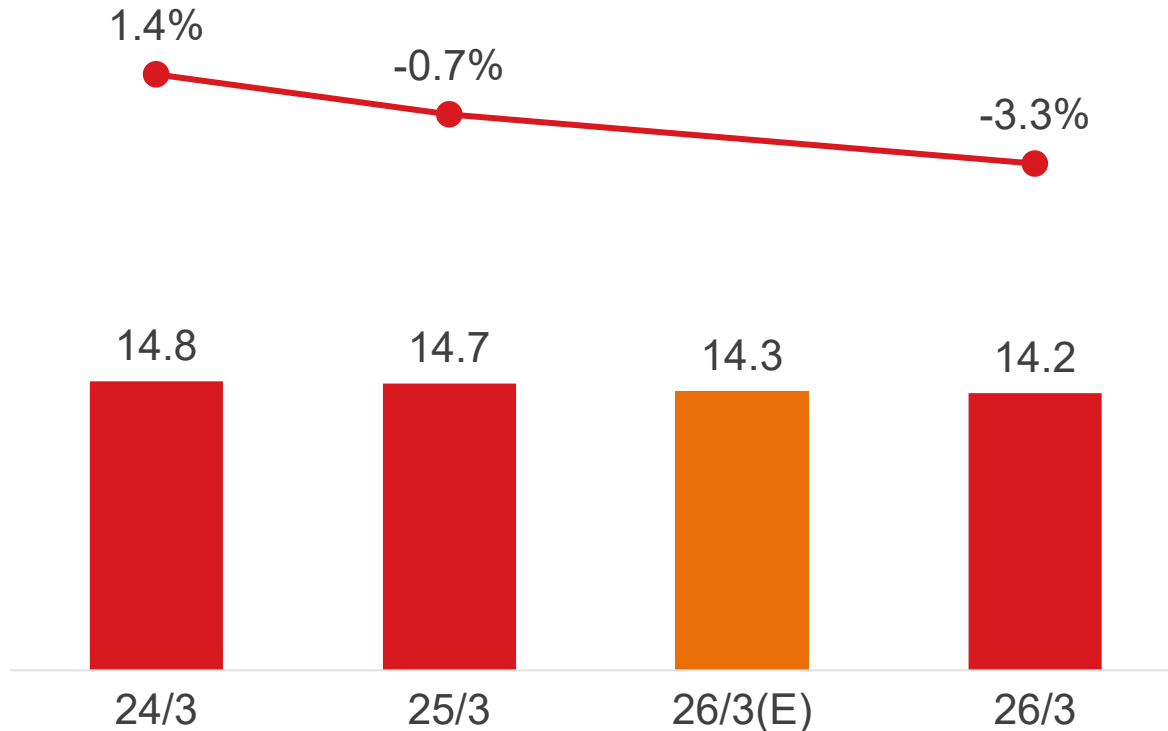
<sup>\*3</sup> Non-bank sector data based on Bank of Thailand statistics. <sup>\*4</sup> Receivables Outstanding = "accounts receivable - operating loans" + "accounts receivable - installment"

# Overseas Financial Business (EASY BUY) | Business Performance

- Operating revenue declined by 3.3% YoY to 14.2 billion baht.
- Operating profit increased by 10.7% YoY to 5.2 billion baht, mainly due to a decrease in provision for bad debts.

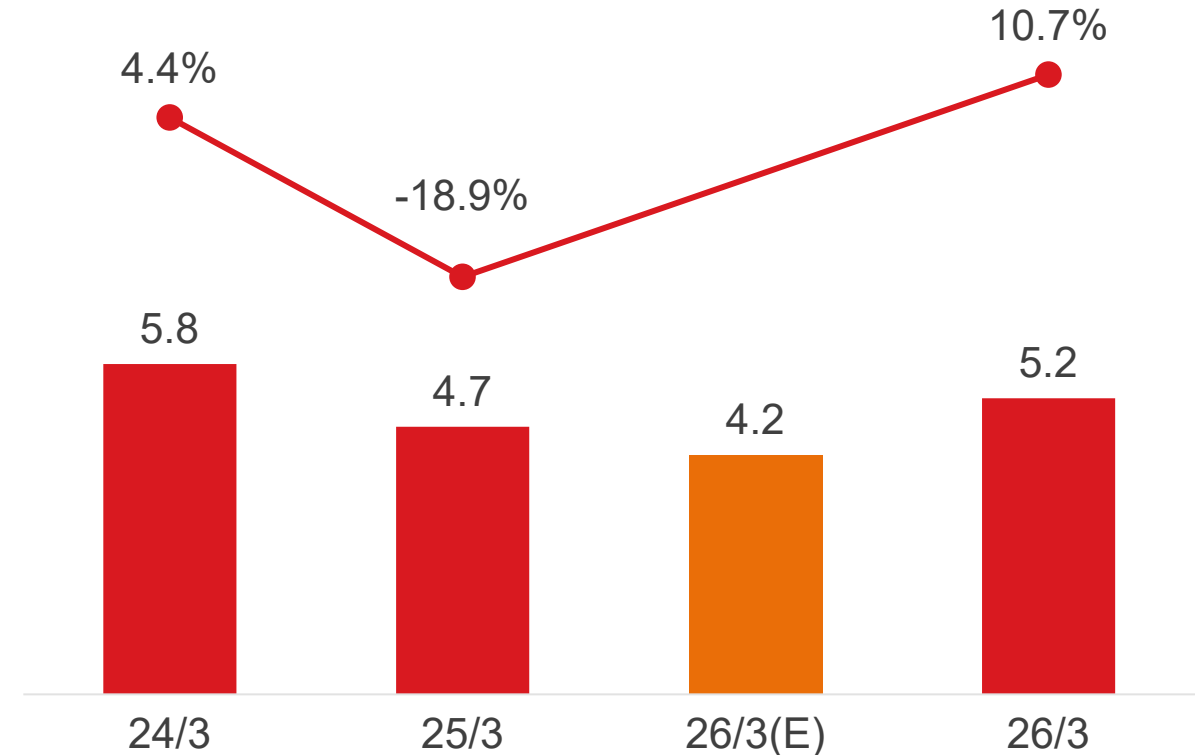
## ■ Operating Revenue

■ Operating Revenue ● YoY (Billions of baht)



## ■ Operating Profit

■ Operating Profit ● YoY (Billions of baht)



# Capital Policy

## Basics on Capital Policy

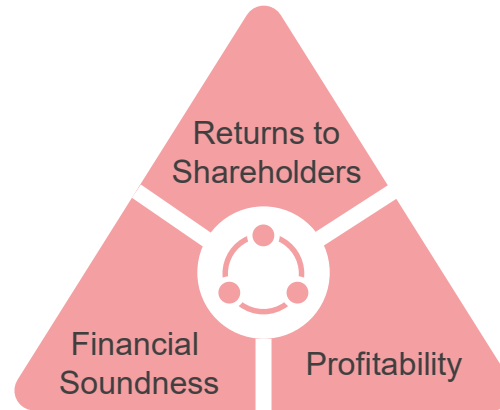
To achieve sustainable enhancement of corporate value, maintain financial soundness, enhance profitability and firmly maintain stable and continuous dividends to shareholders

## Vision for the Medium-term Management Plan

Shareholders'  
Equity Ratio\*<sup>1</sup>      **Approx. 23%**

ROE      **Approx. 10%**

Dividend  
Payout Ratio      **Approx. 50%**



## As of March 31, 2026

Shareholders'  
Equity Ratio\*<sup>1</sup>      **23.3%**

Achieved the Goal of 23%

ROE      **11.6%**

Operating Revenue : ¥337.7 bn  
Operating Profit : ¥100.3 bn

Dividend Payout  
Ratio      **43.3%**

Dividend increased by 2 yen  
from the previous forecast announced in May 2025

## Dividend Per Share

**22 yen**

Interim : 10 yen / Year-end : 12 yen\*<sup>2</sup>

\*1 Shareholders' Equity Ratio, calculated by adding credit guarantee balance to consolidated total assets.

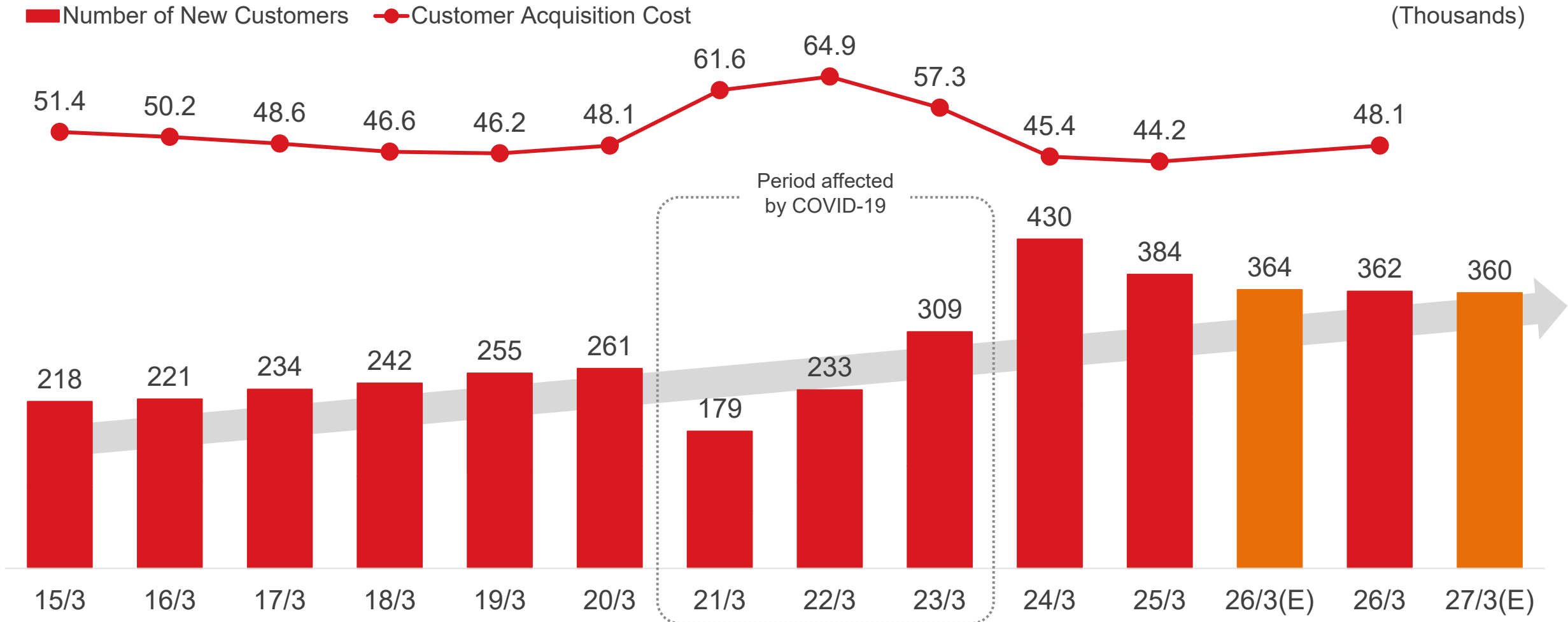
\*2 The year-end dividend is subject to approval at the Regular General Meeting of Shareholders scheduled for June 2026.

# **TOPICS**

## **in FY March 2026**

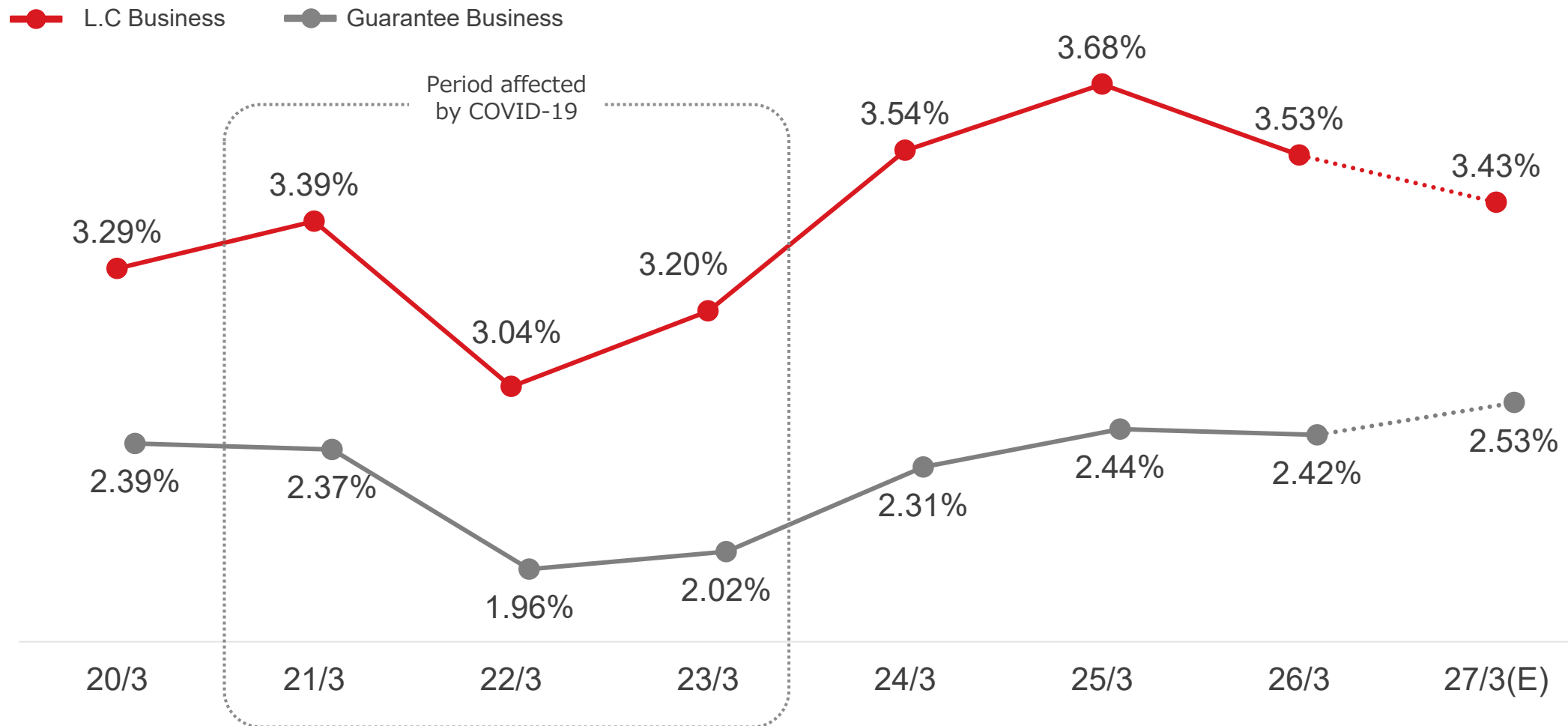
# TOPICS | Trend in the Number of New Customers

- Number of new customers totaled 362 thousand in FY 2026, and customer acquisition cost was 48.1 thousand yen.
- Number of new customers in FY 2027 is expected to be 360,000.



# TOPICS | Trend in Bad Debt Expense Ratio

- Increasing the composition of customers with shorter transaction histories, who tend to have higher bad debt occurrence rate, due to strong new customer acquisition supported by pent-up demand.
- Bad debt expense ratio in FY 2026 remains within expectations, both in L.C business and Guarantee business.



# TOPICS | Provide High-quality Customer Experience

## ● Collaborate with PayPay Account

- ✓ Launched a repayment service using “PayPay Money”, allowing users to add their loan amount to their PayPay Money balance.



## ● Operational Reform and Digital Transformation

- ✓ Started BPR (Business Process Re-engineering) in L.C business in April 2026.
- ✓ Radical reform of operations, and assigning roles based on an appropriate separation of human expertise and digital capabilities.





# TOPICS | Rebuilding Perception and Expanding Business Alliance Partnerships with GeNiE Inc.

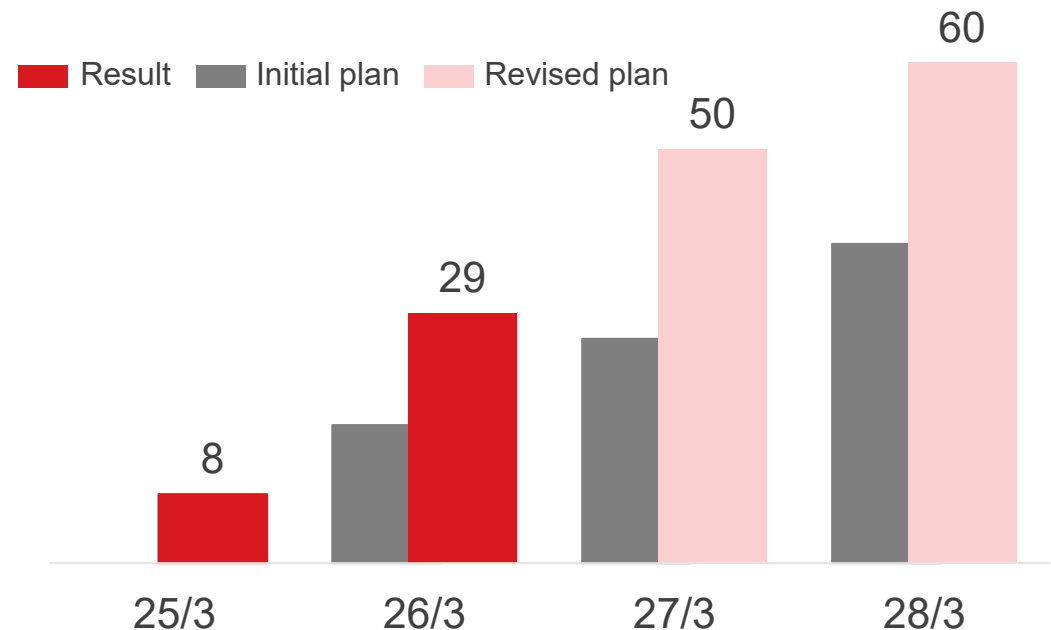
## ● Broadcasting of New Commercials

- ✓ Renewed commercials on the theme of “Safety” and “Trust”.
- ✓ Featured Ken Matsudaira in the promotion.



## ● GeNiE has Formed Partnerships with 29 Companies and Revised its Initial Plan

- ✓ Upgrading the initial plan, GeNiE plans to form partnerships with around 60 companies in the Mid-term Management plan (previously more than 30) .
- ✓ Aiming to expand the number of alliance partners to around 50 in FY2027.

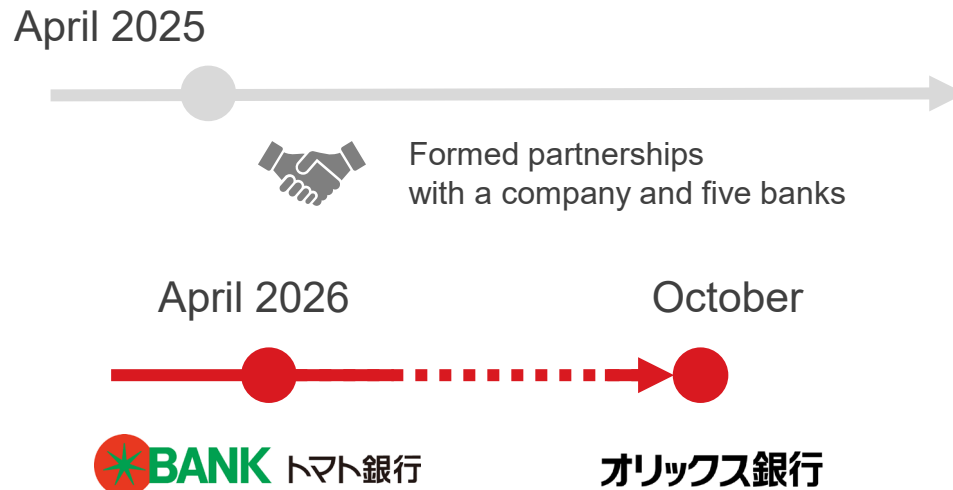


\* Perception is the awareness, recognition, and perception of a company or brand that is a factor in consumers' image and purchase decisions.

# TOPICS | Expansion of New Guarantee Partnerships

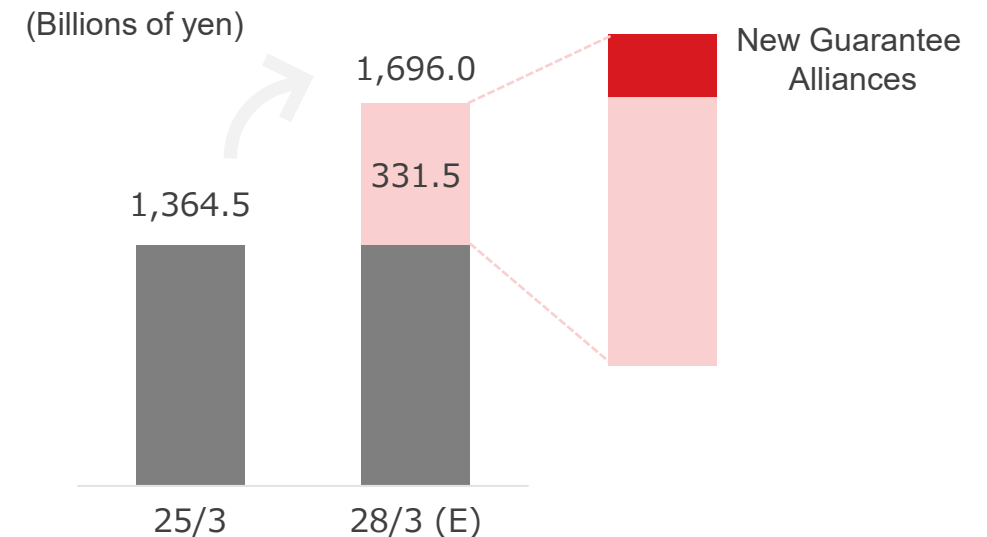
## ● Expand New Guarantee Partnerships

- ✓ Have formed partnerships with a company and five banks since April 2025.
- ✓ Began a partnership with TOMATO bank in April 2026.
- ✓ Plan to start partnership with ORIX bank in October.



## ● Growth in Guaranteed Receivables from New Guarantee Partnerships

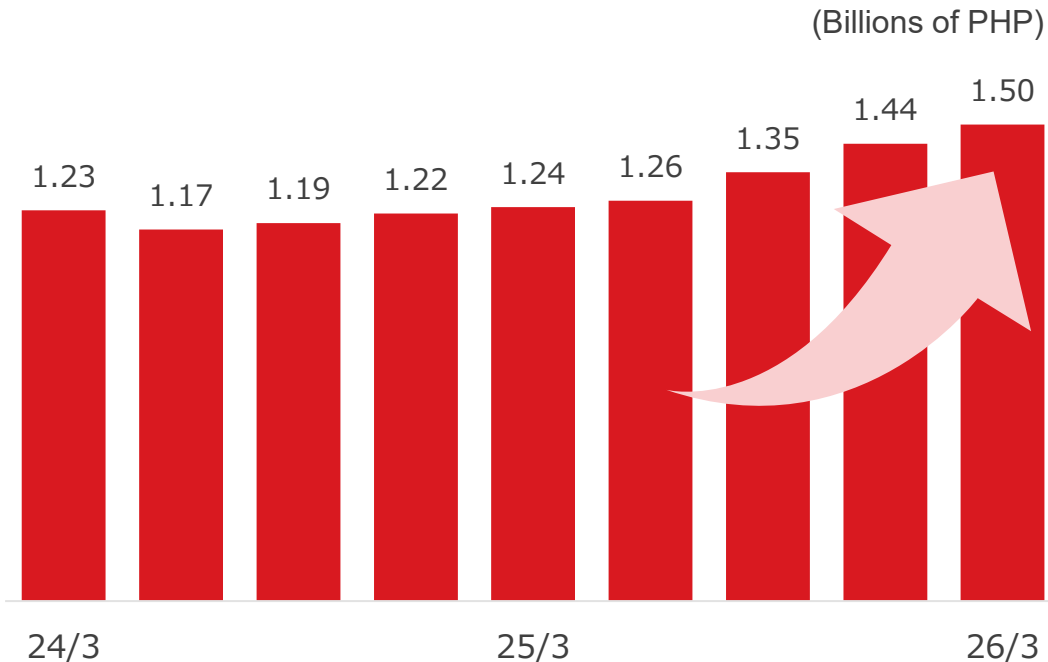
- ✓ New guarantee partnerships will account for 20% of the growth in consolidated receivables of ¥331.5 bn in the Mid-term Management Plan.
- ✓ Progressing as planned, as of March 31, 2026.



# TOPICS | Accelerate Monetization at ACF (Philippines) and ACM (Malaysia)

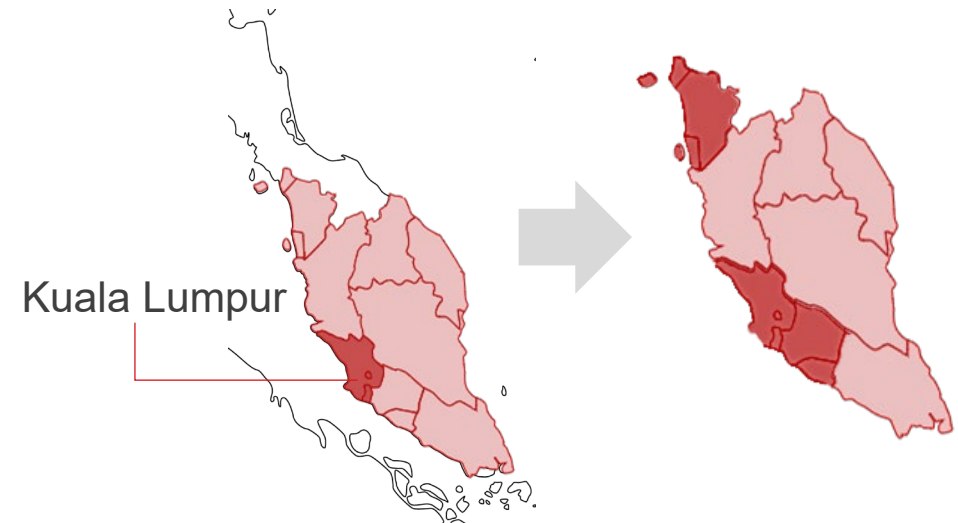
## ● ACF (Philippines) | Receivables Outstanding

- ✓ Receivables outstanding has been increasing on a local-currency basis.
- ✓ Continue to strengthen delinquency control, toward the early monetization.



## ● ACM (Malaysia) | Expand Customer Attraction Area

- ✓ Number of new applications **grew to around 3.7 times the previous level**, due to the expansion of customer attraction area, as of March 31, 2026
- ✓ To accelerate monetization, we will strengthen new customer acquisition.



# Annual Forecast in FY March 2027 (Business Scale)

- Planning to steadily expand the scale of business toward the final year of Mid-term Management Plan. Consequently, aiming for consolidated receivables outstanding of ¥3,099.7 bn, an increase of 6.5% YoY.
- Aiming for the number of new customers of 360,000.

## Receivables Outstanding

Consolidated

**¥3,099.8 bn**  
(YoY + 6.5%)

L.C Business

**¥1,237.8 bn**  
(YoY + 7.5%)

Guarantee Business

**¥1,583.1 bn**  
(YoY + 7.8%)

Overseas Financial  
Business

**¥267.9 bn**  
(YoY -4.3%)

## Number of New Customers (L.C Business)

**360,000**  
(YoY -0.8%)

## Advertising Expenses

**¥17.8 bn**  
(YoY +1.9%)

# Annual Forecast in FY March 2027 (Business Performance)

- Operating revenue is expected to increase by 5.4% YoY to ¥356.0 bn, driven by business expansion.
- Operating profit is expected to decrease by 2.4% YoY to 98.0 bn, and profit attributable to owners of parent is expected to decrease by 19.9% YoY to 63.8 bn.
- Annual dividend of ¥22 is planned.

## Operating Revenue

Compared to  
Mid-term Plan  
+ 2.2%

Consolidated

**¥356.0bn**  
(YoY + 5.4%)

L.C Business

**¥191.6bn**  
(YoY + 5.3%)

Guarantee Business

**¥86.0bn**  
(YoY + 6.1%)

Overseas Financial  
Business

**¥70.4bn**  
(YoY + 4.3%)

## Operating Profit

**¥98.0bn**  
(YoY - 2.4%)

Compared to  
Mid-term Plan  
+ 4.7%

Profit Attributable to  
Owners of Parent

**¥63.8bn**  
(YoY - 19.9%)

## Dividend

Interim : **¥11**  
Year-end : **¥11** } Annual **¥22**

## Dividend Payout Ratio

**54.0%**

## EASY BUY (Thailand)

To secure new revenue foundations,  
**we are considering entering into  
a new business** with a high affinity  
to financial services.



## Expansion into New Countries

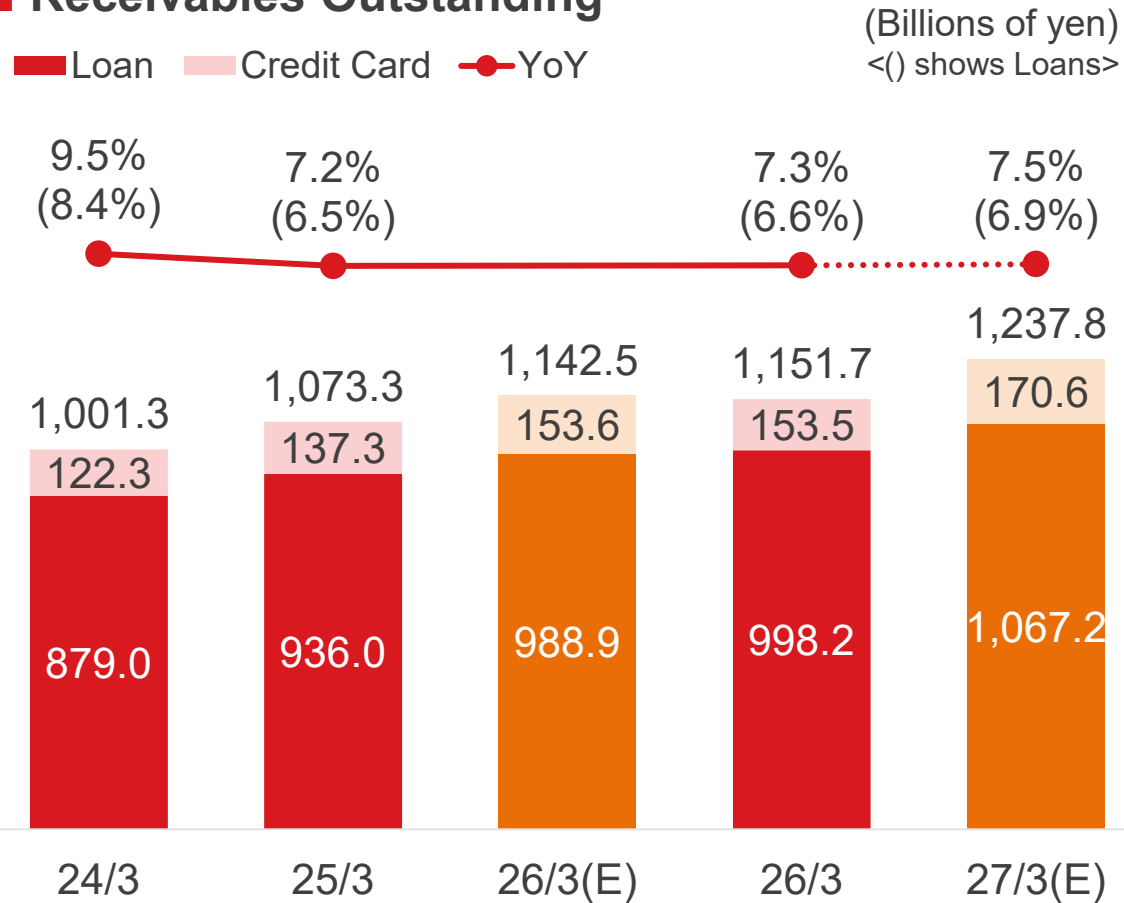
- ✓ We aim to expand into one or more new countries during the current Mid-term Management Plan.
- ✓ Currently researching Cambodia, our most promising market.

# **Supplemental Information in FY March 2026**

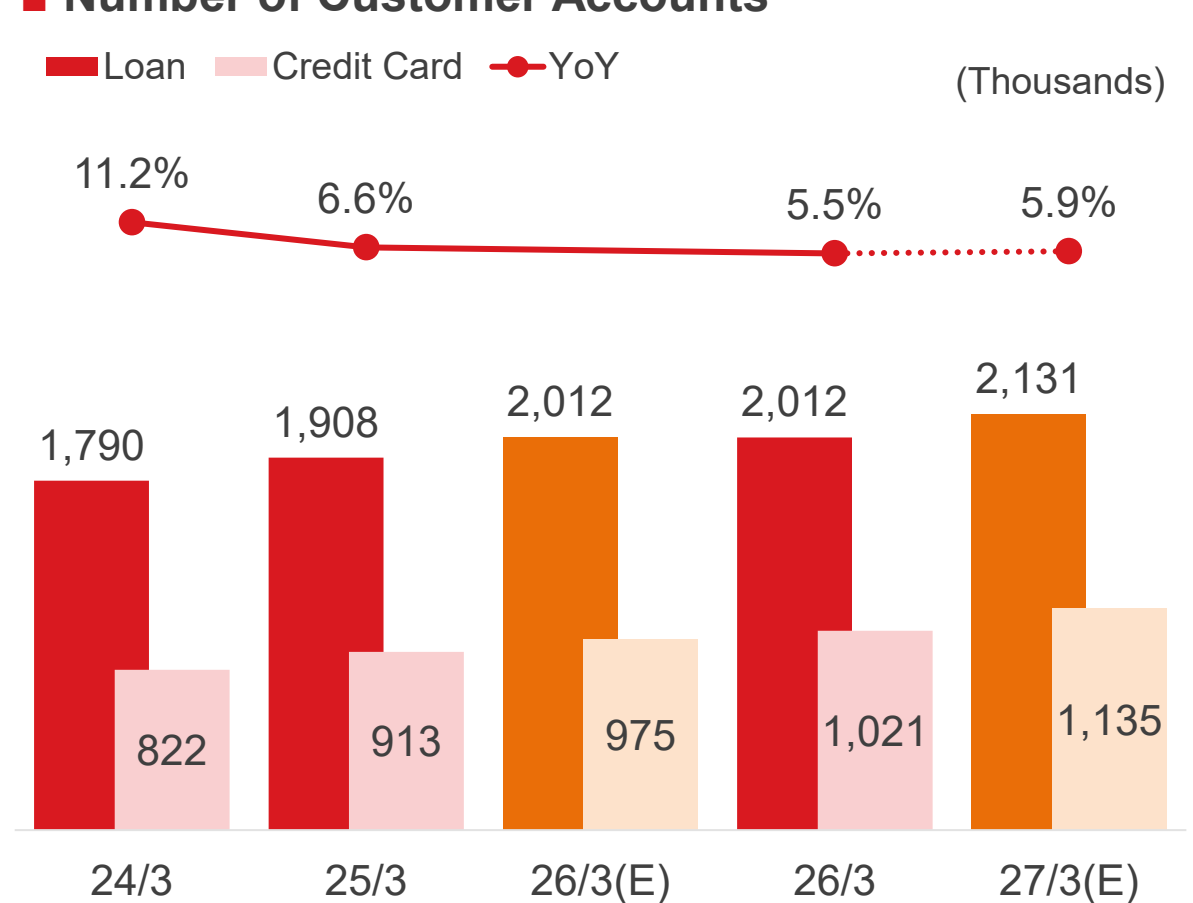
# Loan and Credit Card Business | Business Scale

- Receivables outstanding increased by 7.3% YoY to ¥1,151.7 bn, reflecting strong usage from existing customers.
- Number of customer accounts for loans increased by 5.5% YoY to 2,012 thousand.

## ■ Receivables Outstanding



## ■ Number of Customer Accounts\*



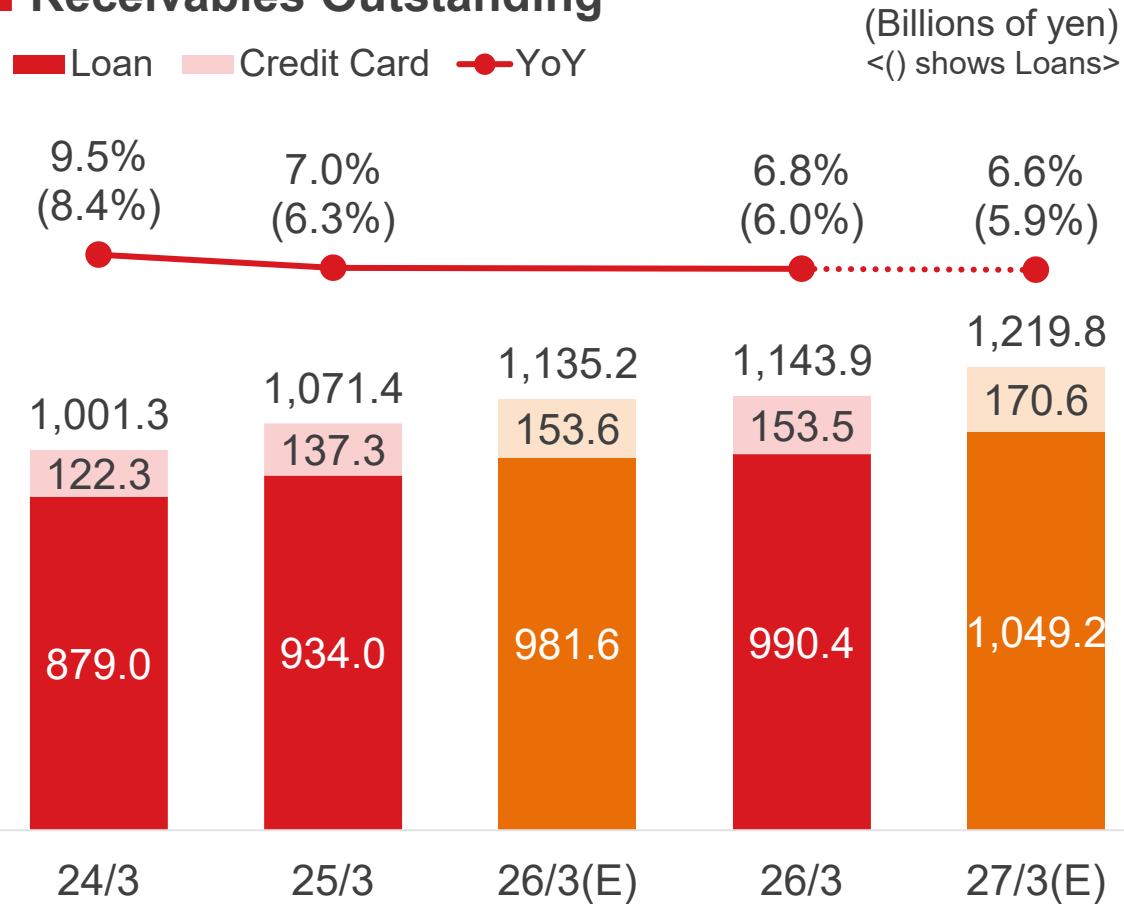
\*Number of users in the credit card business refers to the number of active cardholders.



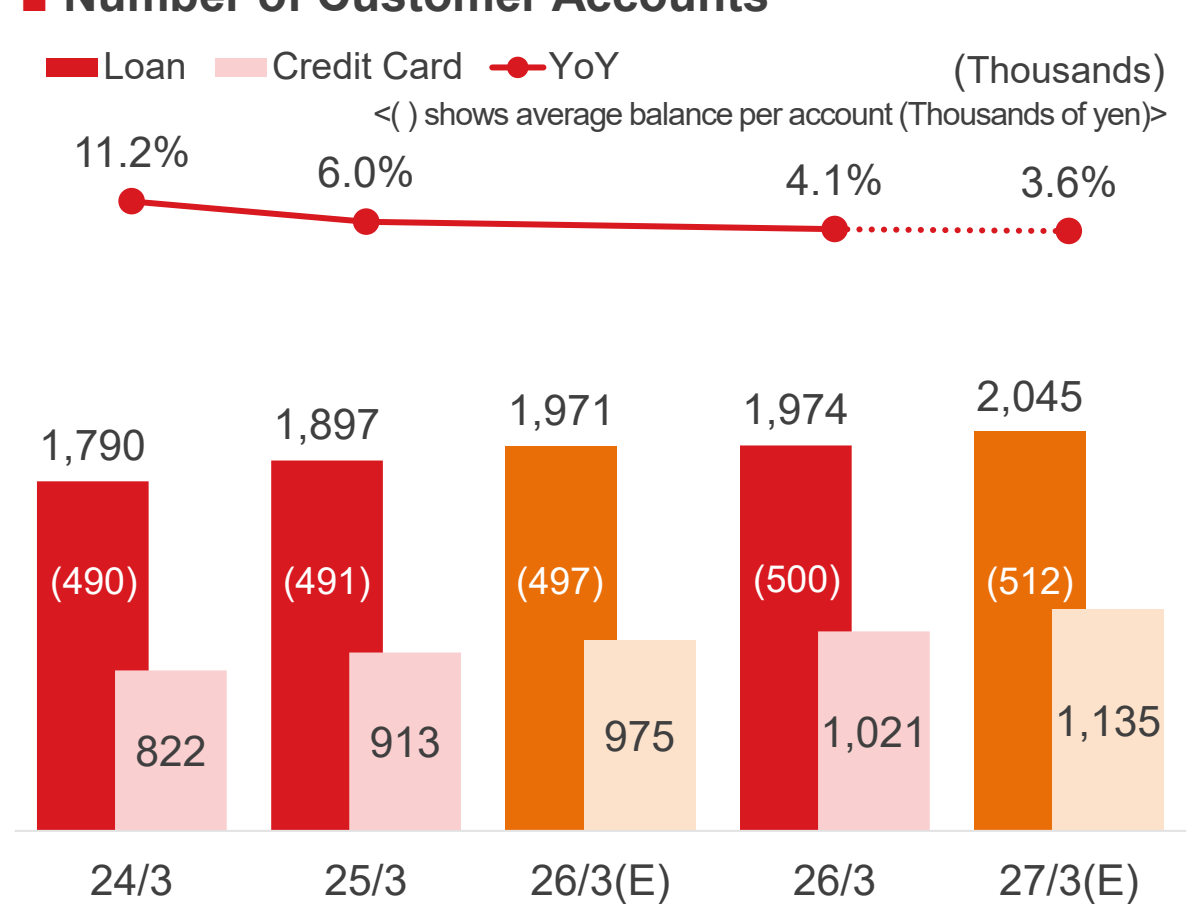
# Loan and Credit Card Business | Business Scale (ACOM)

- Receivables outstanding increased by 6.8% YoY to ¥1,143.9 bn, reflecting strong usage from existing customers.
- Number of customer accounts for loans increased by 4.1% YoY to 1,974 thousand.

## ■ Receivables Outstanding



## ■ Number of Customer Accounts\*

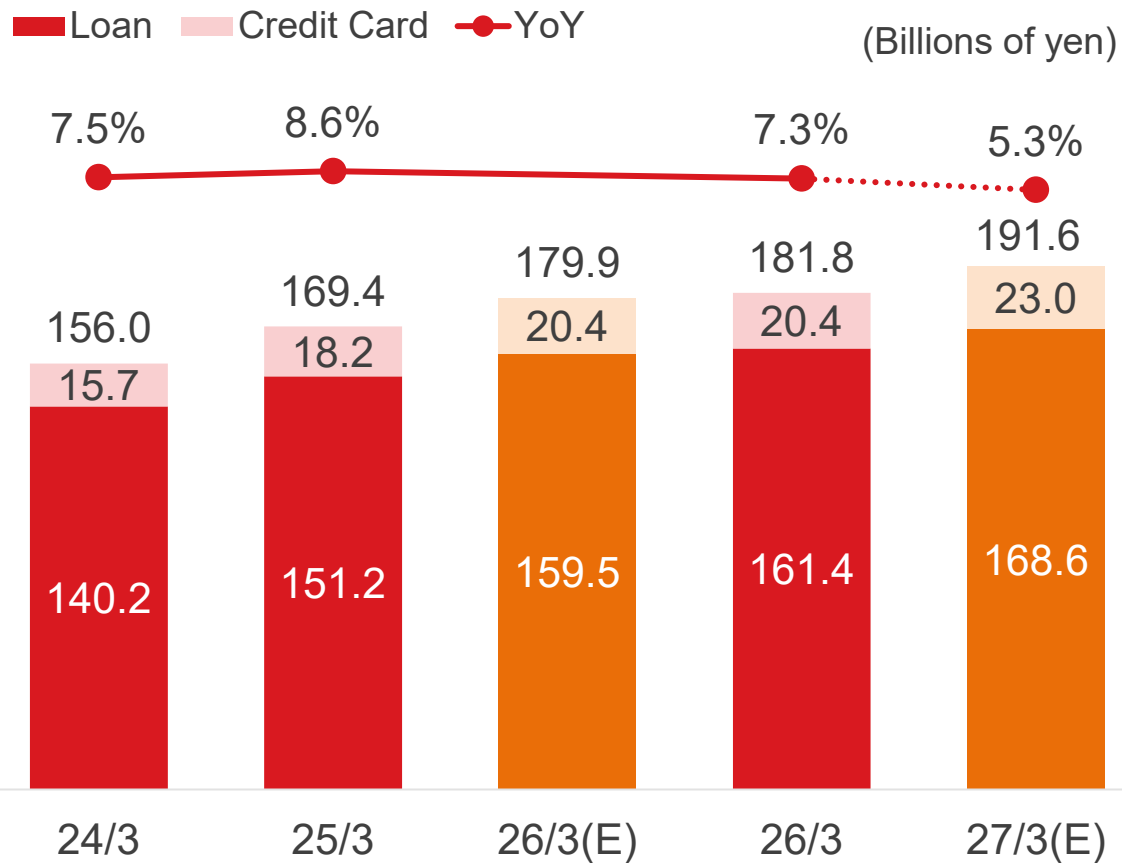


\*Number of users in the credit card business refers to the number of active cardholders.

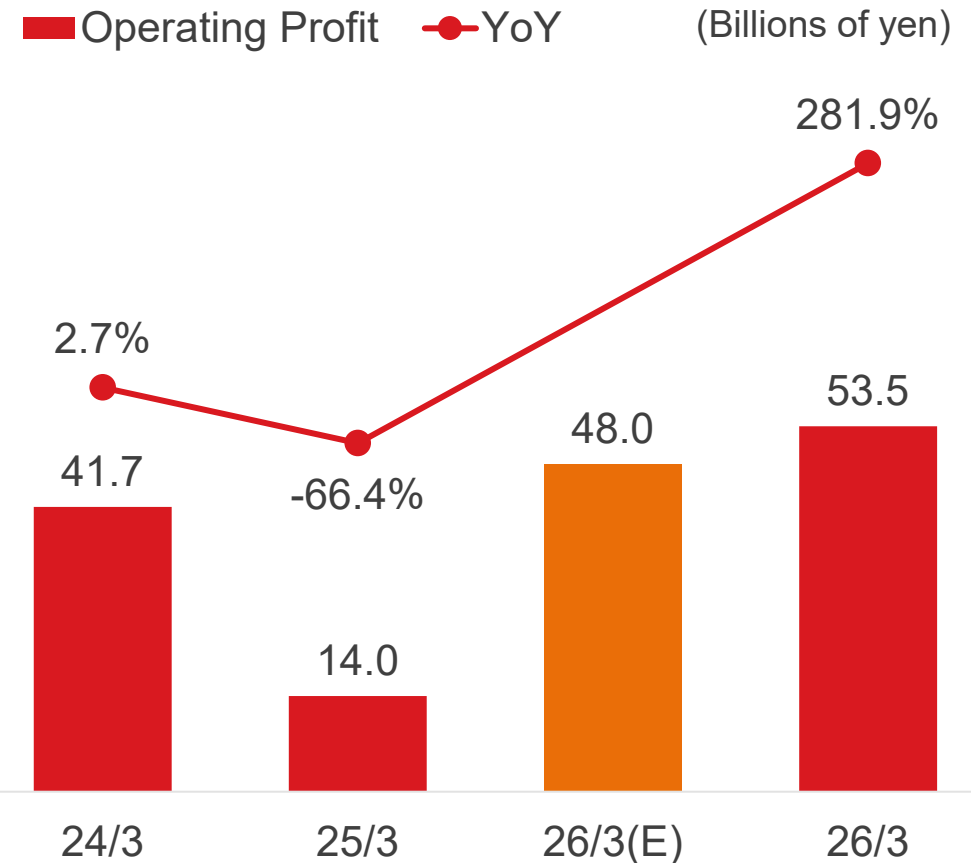
# Loan and Credit Card Business | Business Performance

- Operating revenue increased by 7.3% YoY to ¥181.8 bn, driven by business expansion.
- Operating profit surged by 281.9% YoY to ¥53.5 bn, mainly due to a decrease in provision for loss on interest repayment.

## ■ Operating Revenue



## ■ Operating Profit

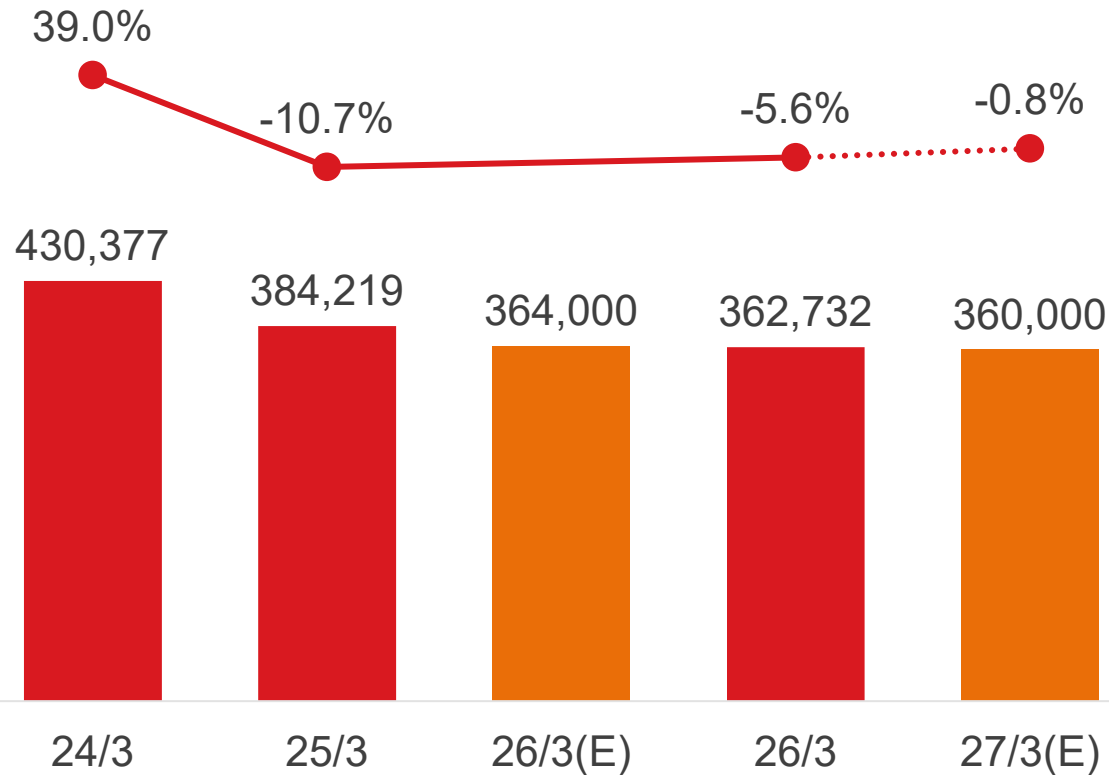


# Loan and Credit Card Business | No. of New Customers (ACOM)

- Number of new customers decreased by 5.6% YoY to 362,732, and it is expected 360,000 in FY 2027.
- Advertising expenses increased by 2.6% YoY to ¥17.4 bn.

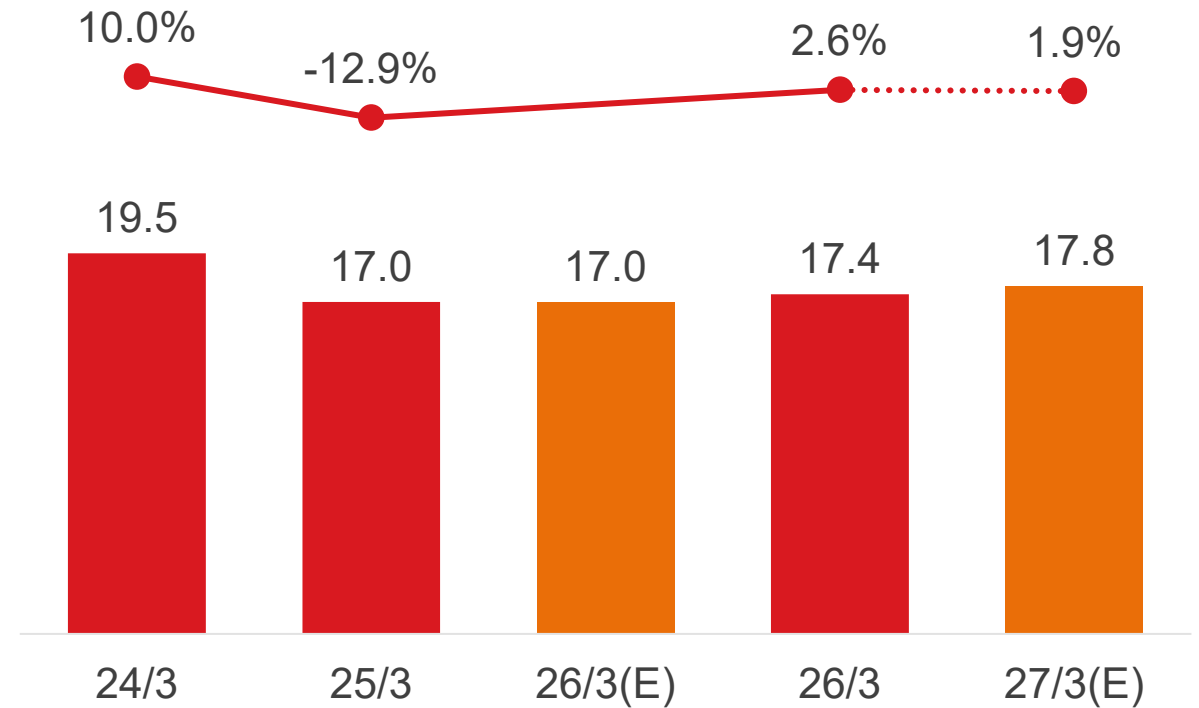
## ■ Number of New Customers (Unsecured)

■ Number of New Customers ● YoY



## ■ Advertising Expenses (ACOM)

■ Advertising Expenses ● YoY (Billions of yen)

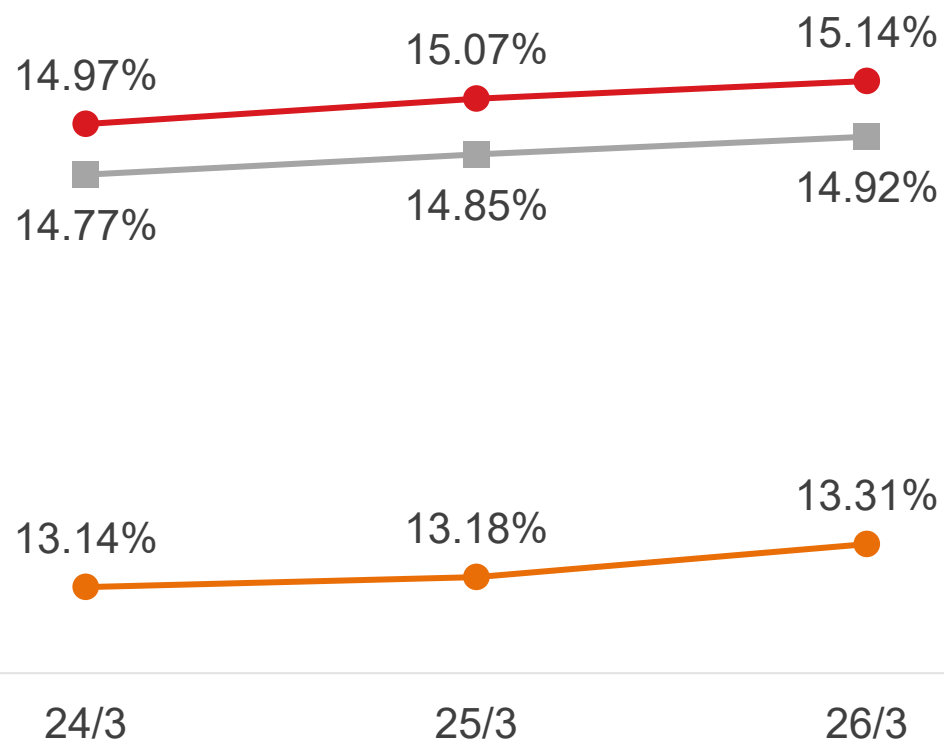


# Loan and Credit Card Business | Yield / Bad Debt Expenses (ACOM)

- Average loan yield of L.C. business increased by 7 bps YoY to 14.92%.
- Bad debt expense ratio decreased by 15 bps YoY to 3.53%.

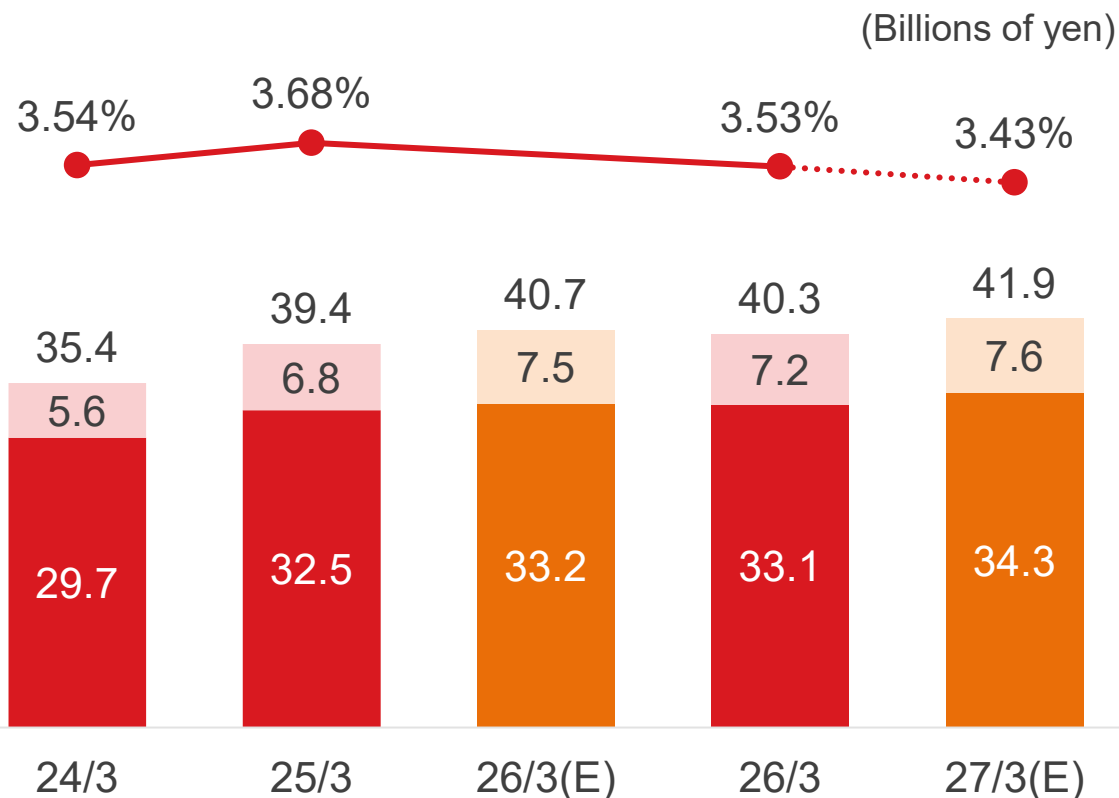
## ■ Average Loan Yield\*<sup>1</sup>

● Loan    ● Credit Card    ■ Loan and Credit Card



## ■ Amount and Ratio of Bad Debt Expenses\*<sup>2</sup>

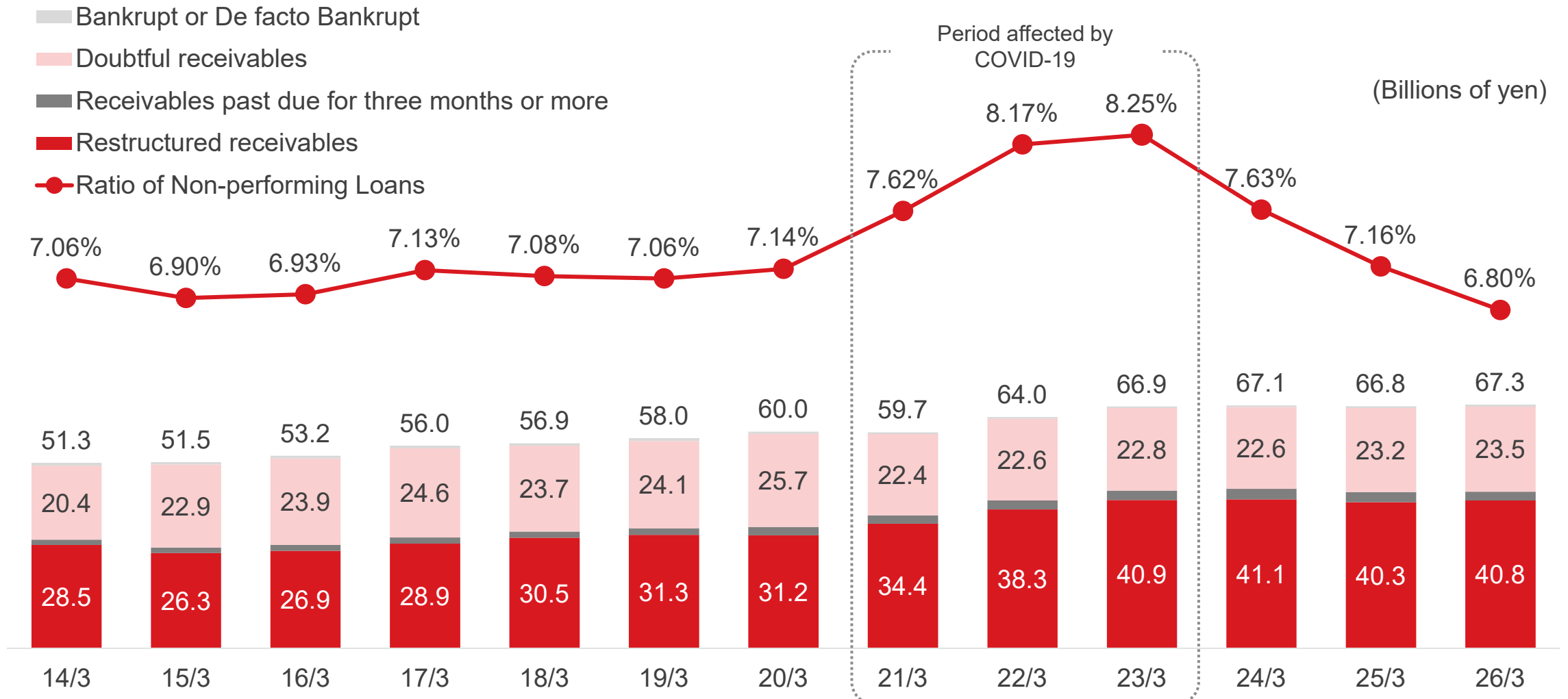
■ Loan    ■ Credit Card    ● Bad Debt Expense Ratio



\*<sup>1</sup> Yield in the credit card business is calculated based on revolving balances and related fees. \*<sup>2</sup> Amount and ratio of bad debt expenses exclude waiver of repayments with requests for interest repayment.

# Loan Business | Non-performing Loans

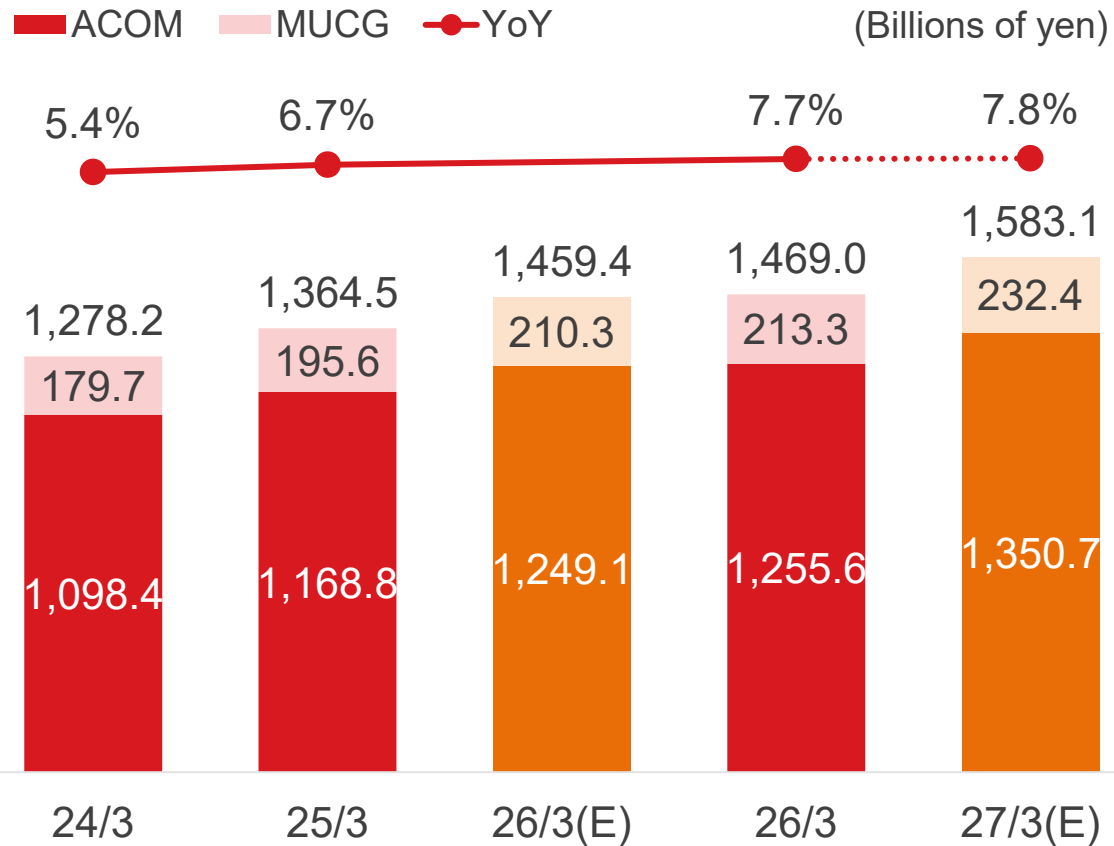
- NPLs stood at ¥67.3 bn.
- NPL ratio declined to 6.80%, reflecting an improvement in the credit portfolio.



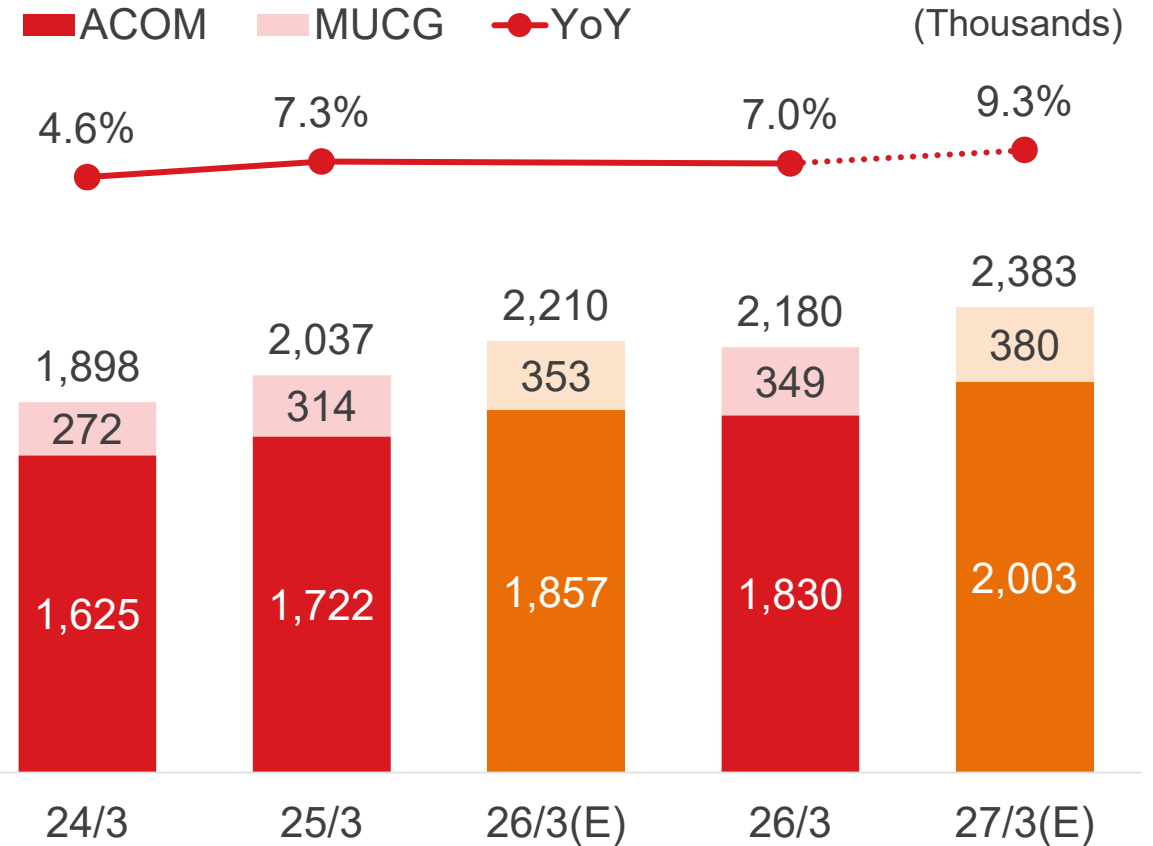
# Guarantee Business | Business Scale

- Guaranteed receivables increased by 7.7% YoY to ¥1,469.0 bn, reflecting strong demand from new and existing customers.
- Number of customer accounts increased by 7.0% YoY to 2,180 thousand.

## ■ Guaranteed Receivables



## ■ Number of Customer Accounts

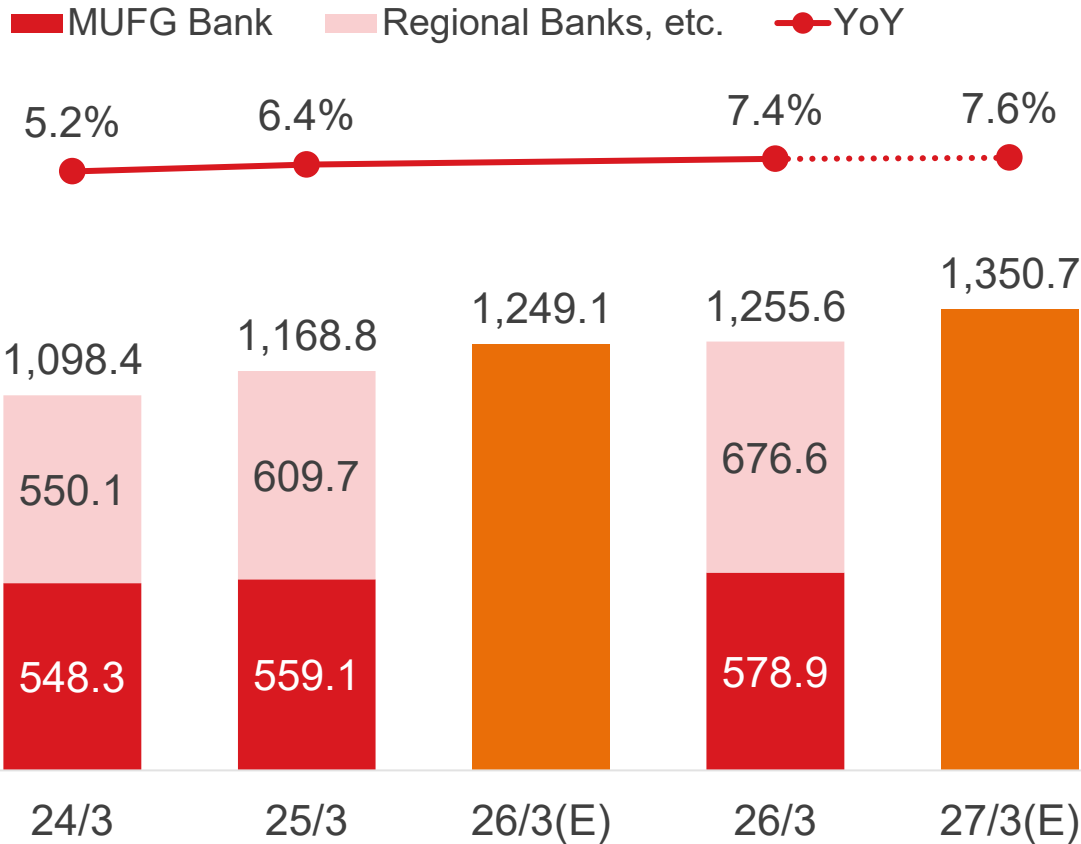


# Guarantee Business | Business Scale (ACOM)

- Guaranteed receivables at ACOM increased by 7.4% YoY to ¥1,255.6 bn.
- Number of customer accounts increased by 6.3% YoY to 1,830 thousand.

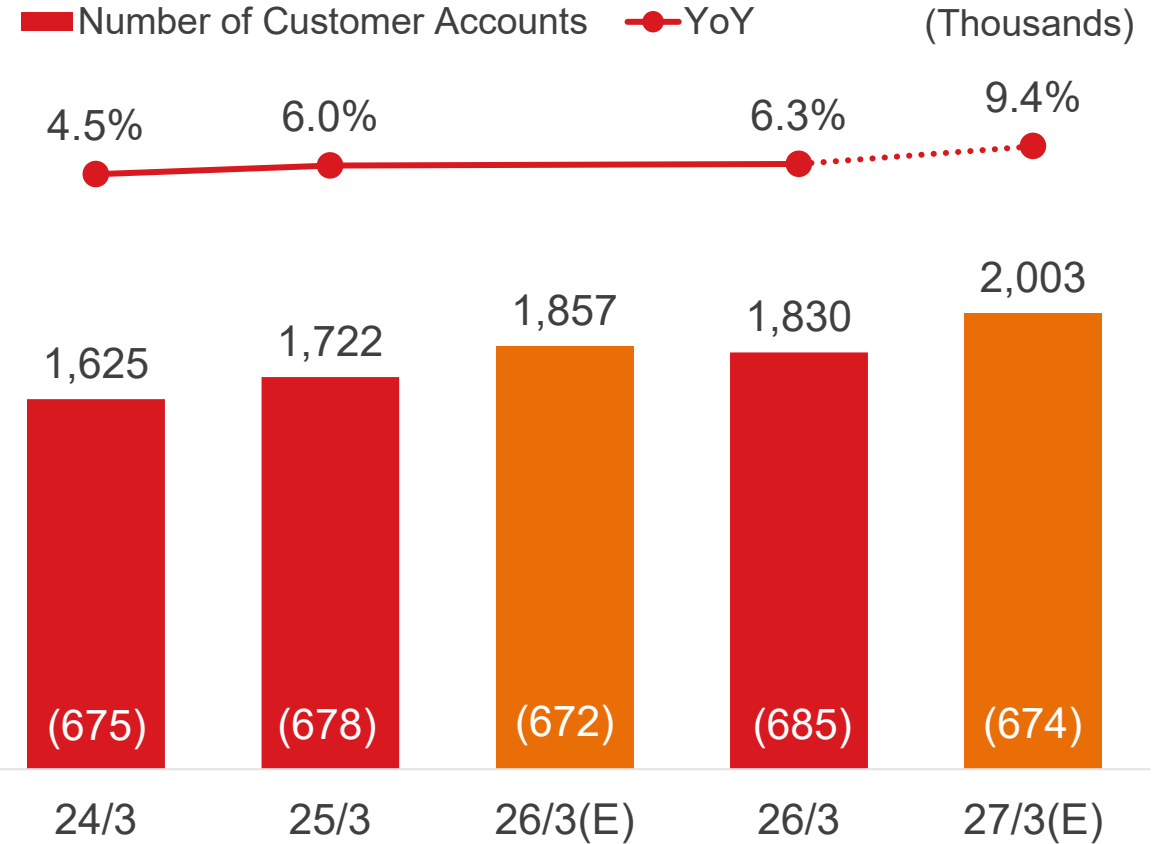
## ■ Guaranteed Receivables

(Billions of yen)



## ■ Number of Customer Accounts

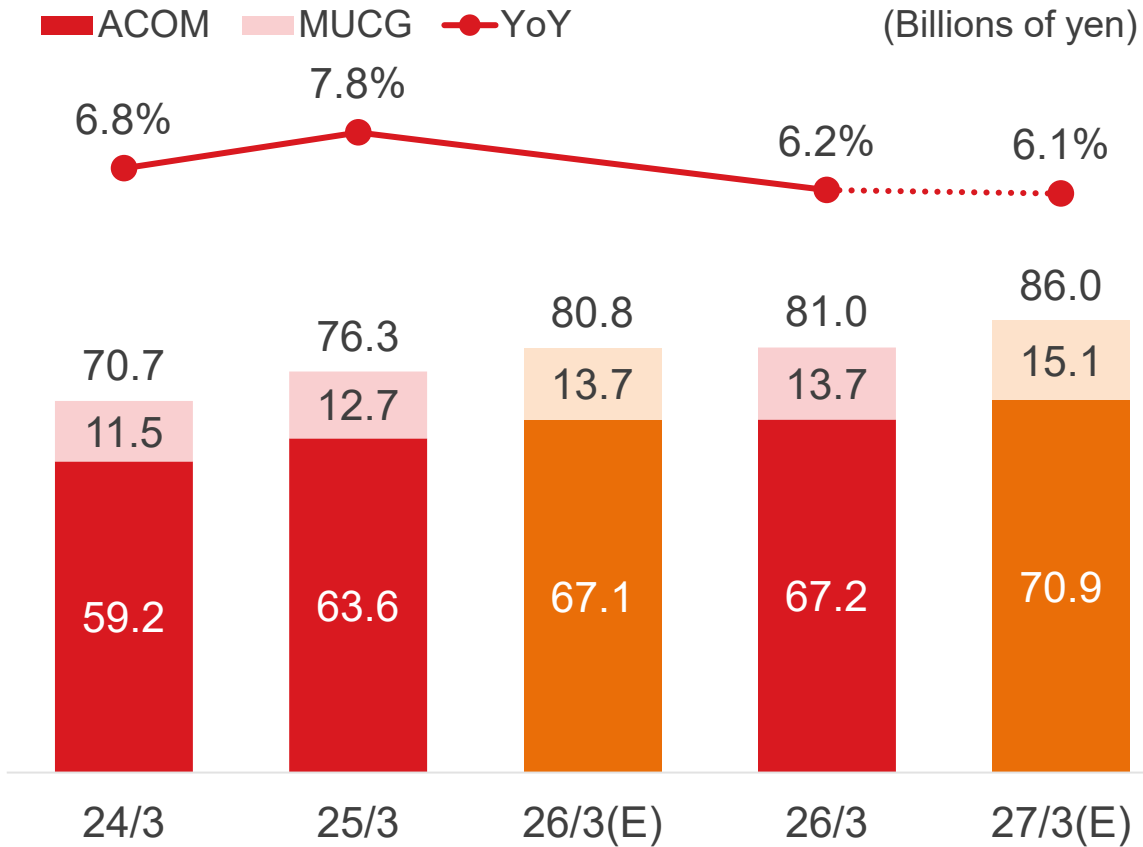
<( ) shows average balance per account (Thousands of yen)>



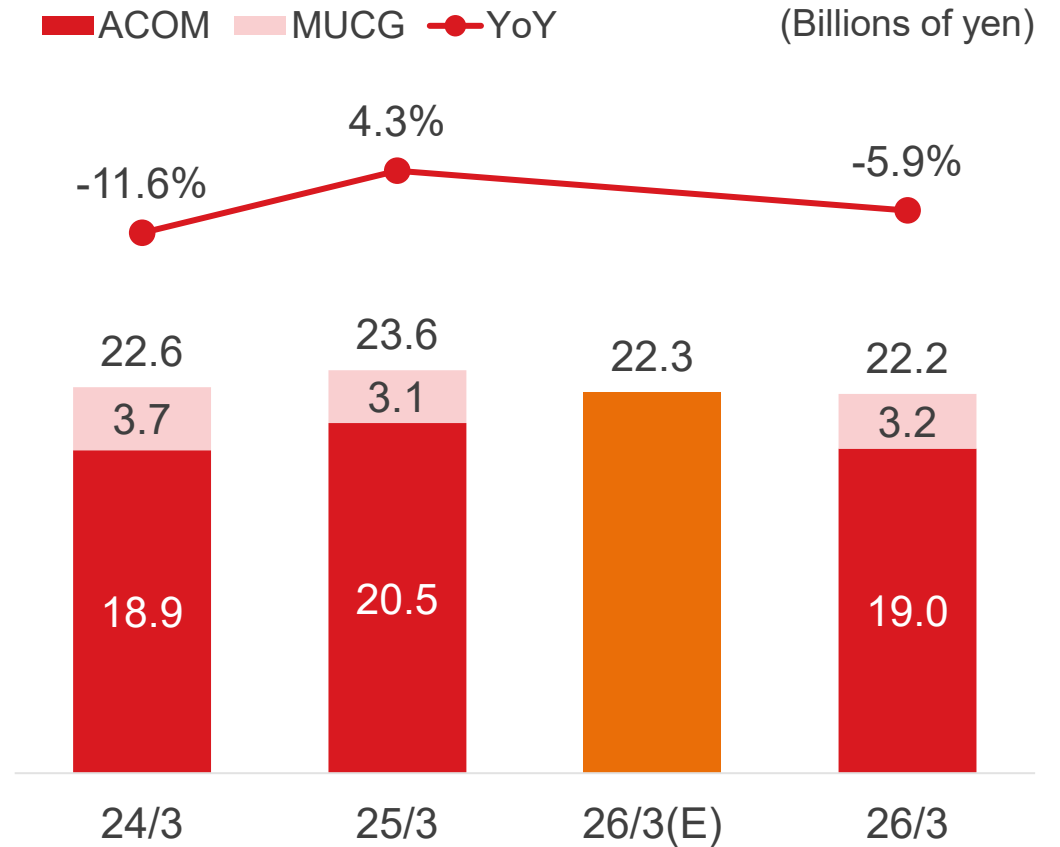
# Guarantee Business | Business Performance

- Operating revenue increased by 6.2% YoY to ¥81.0 bn, supported by business expansion.
- Operating profit decreased by 5.9% YoY to ¥22.2 bn, due to an increase in provision for bad debts.

## ■ Operating Revenue



## ■ Operating Profit



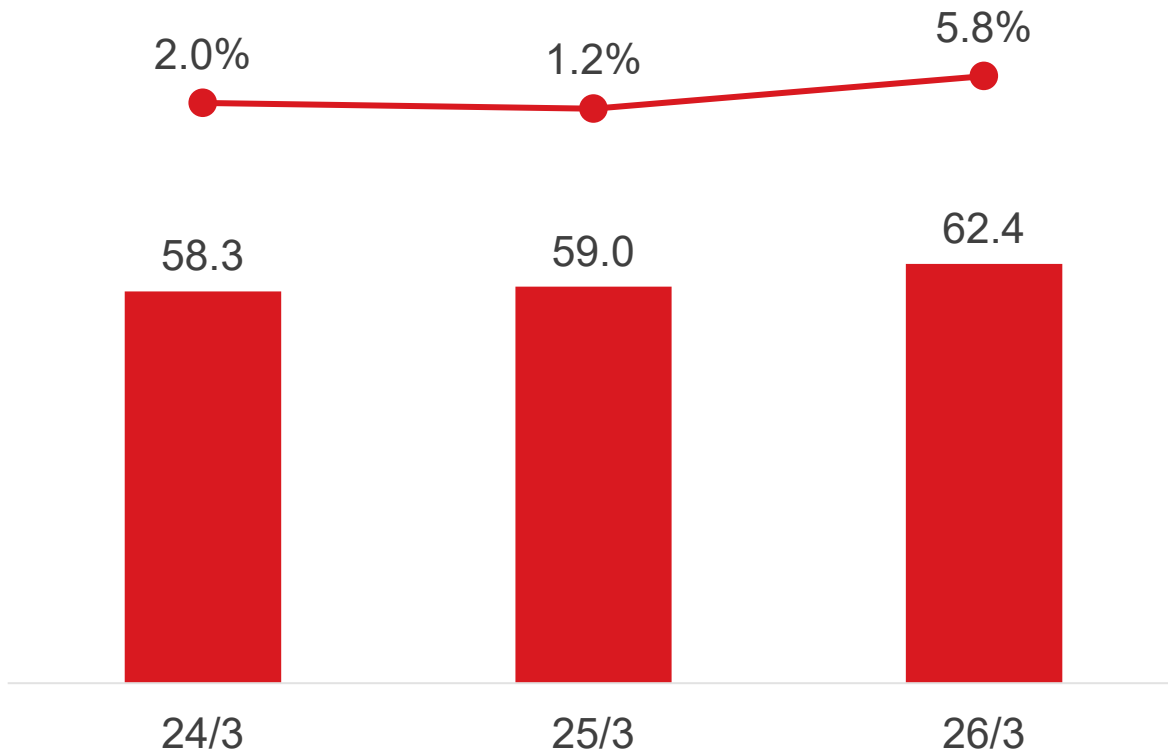


# Guarantee Business | Right to Reimbursement / Bad Debt Expenses (ACOM)

- Balance of right to reimbursement totaled ¥62.4 bn, an increase of 5.8% YoY.
- Bad debt expense ratio decreased by 2 bps YoY to 2.42%.

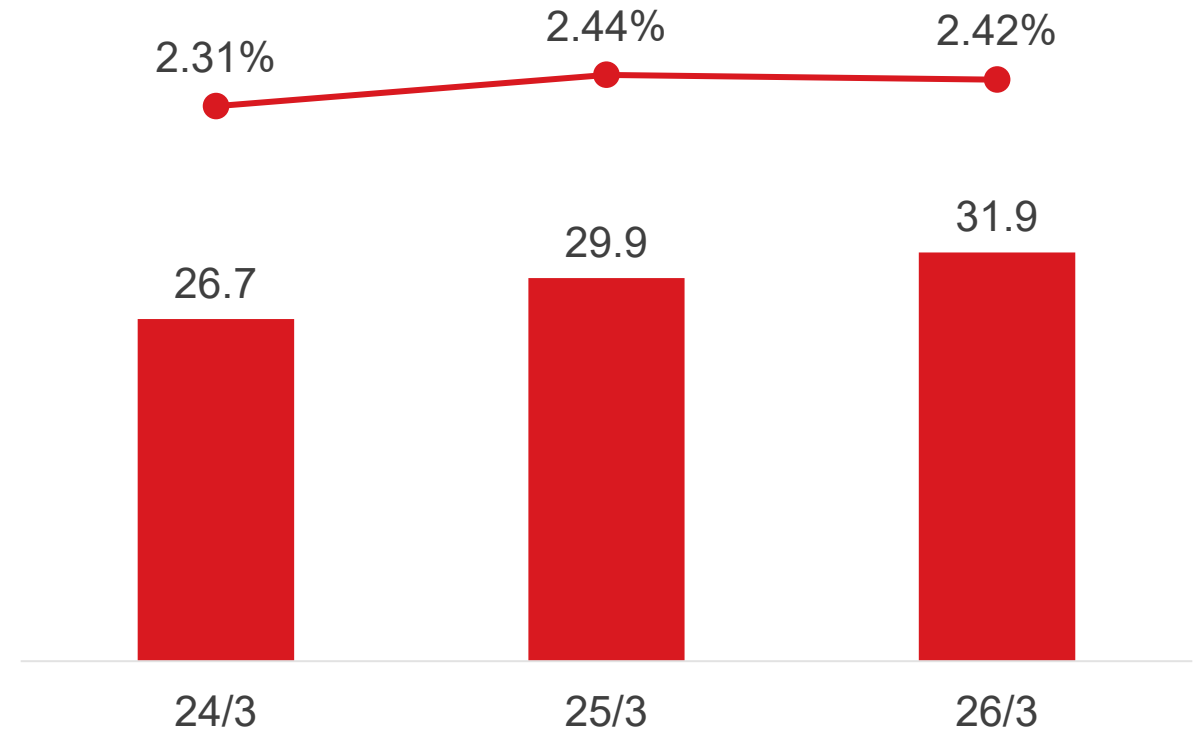
## ■ Right to Reimbursement\*

■ Balance of Right to Reimbursement ● YoY (Billions of yen)

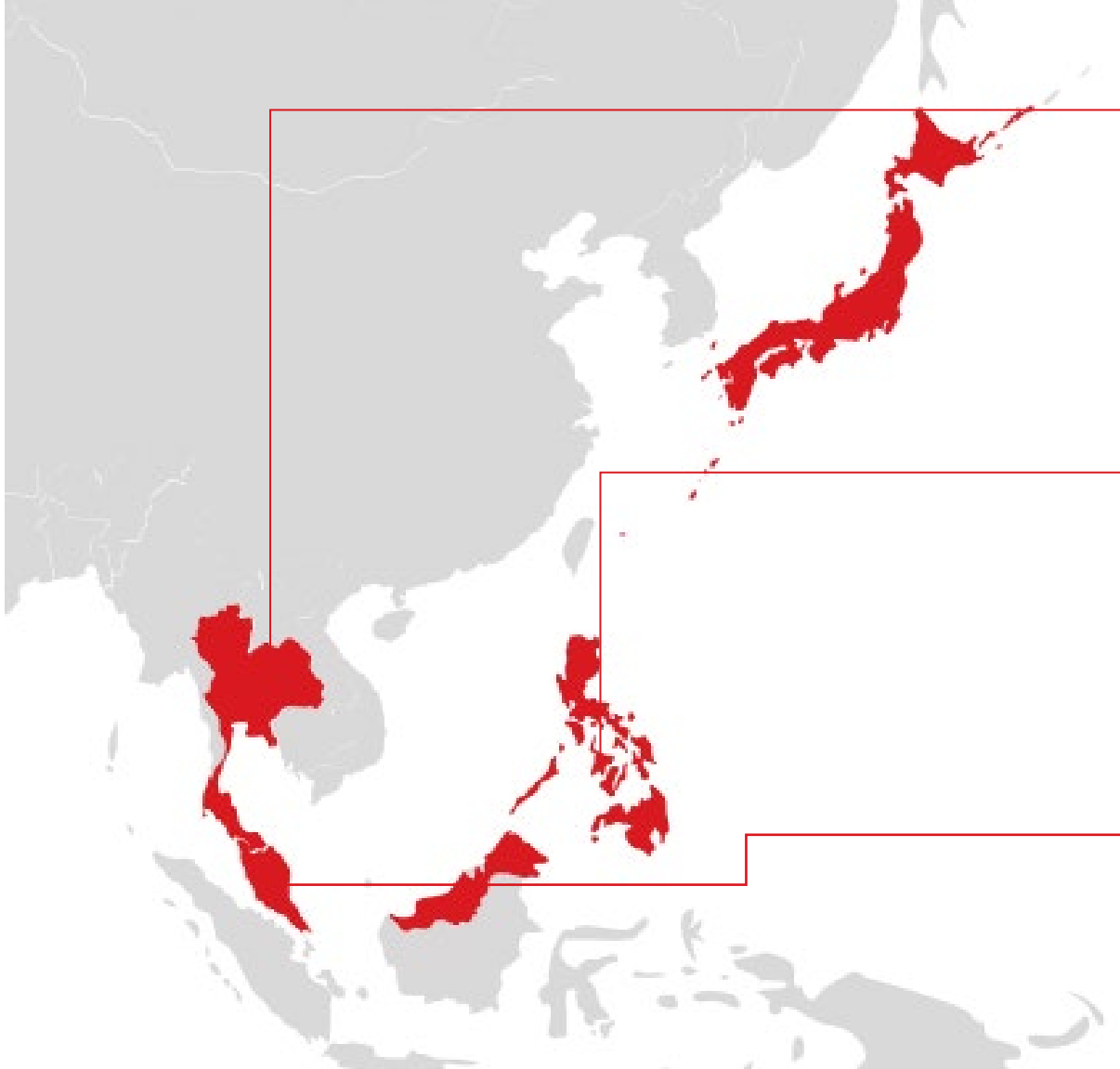


## ■ Amount and Ratio of Bad Debt Expenses

■ Bad Debt Expenses ● Bad Debt Expense Ratio (Billions of yen)



\*Right to reimbursement refers to loans for which guarantee obligations have been performed by ACOM but have not yet been written-off.



## Kingdom of Thailand

### EASY BUY Public Company Limited

Investment Ratio : 71.00%

Incorporated : September 1996

Business Outline : Unsecured Loan, Installment Loan

## Republic of the Philippines

### ACOM CONSUMER FINANCE CORPORATION

Investment Ratio : 80.00%

Incorporated : July 2017

Business Outline : Unsecured Loan

## Malaysia

### ACOM (M) SDN. BHD.

Investment Ratio : 100.00%

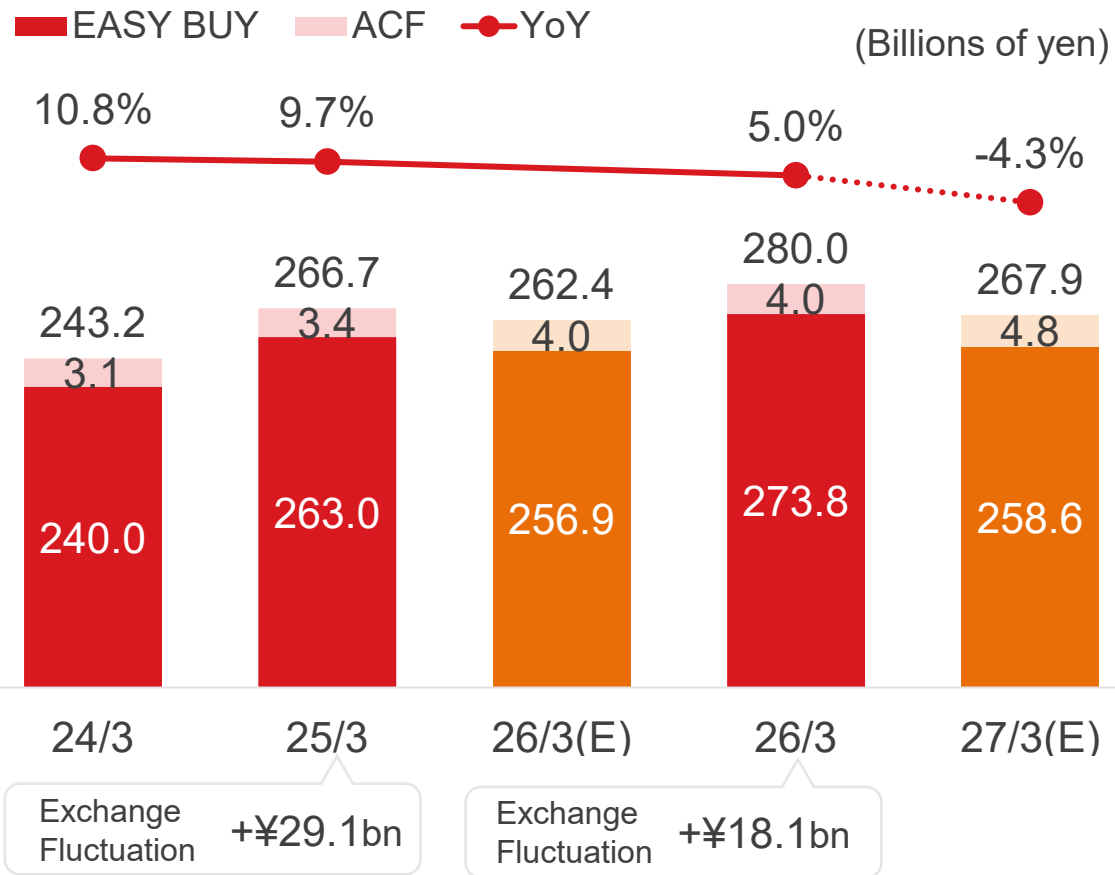
Incorporated : July 2021

Business Outline : Unsecured Loan

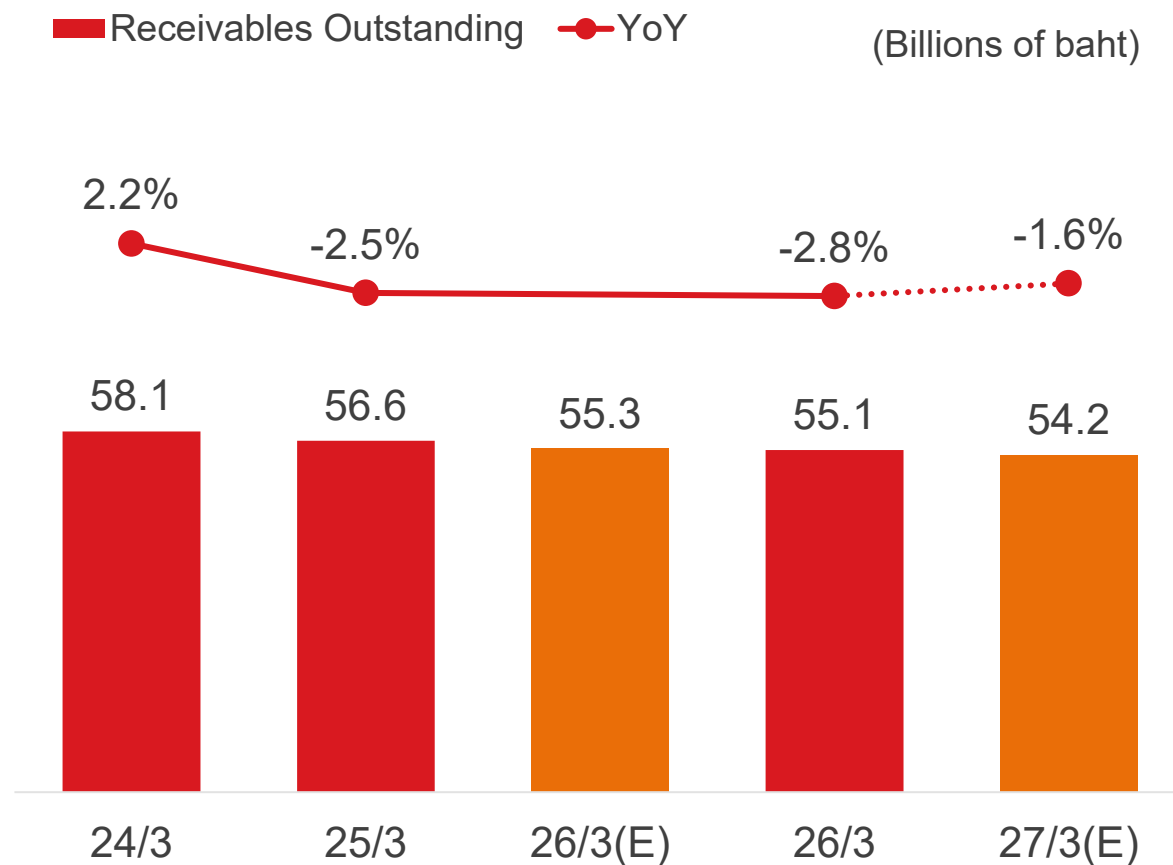
# Overseas Financial Business | Receivables Outstanding\*<sup>1</sup>

- Receivables outstanding (yen basis) increased by 5.0% YoY to ¥280.0 bn, reflecting the impact of yen depreciation.
- Receivables outstanding (local-currencies basis) at EASY BUY in Thailand deteriorated by 2.8% YoY to 55.1 billion baht.

## ■ Overseas Financial Business (Yen Basis)\*<sup>2</sup>



## ■ EASY BUY (Local-Currencies Basis)



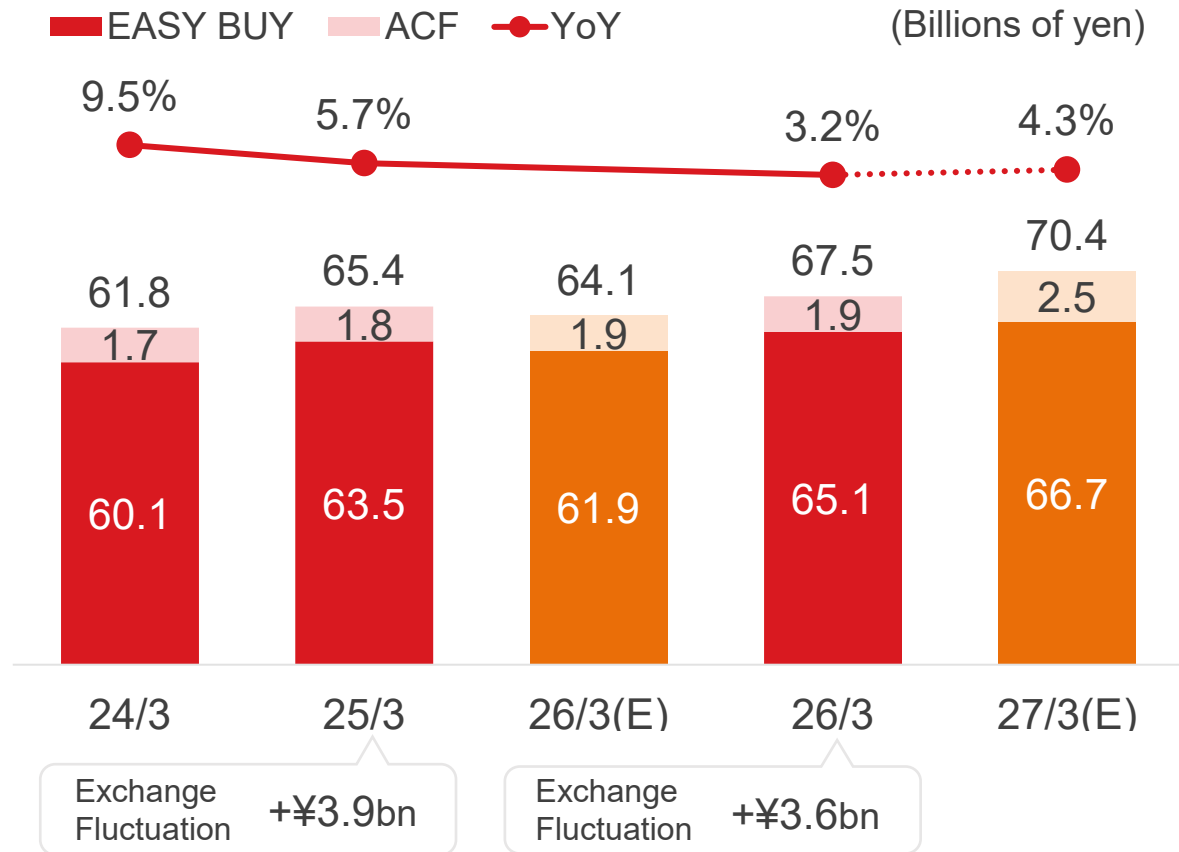
\*1 Receivables Outstanding = "accounts receivable - operating loans" + "accounts receivable - installment"

\*2 Exchange Rates (baht) : ¥4.64(25/3), ¥4.97(26/3), ¥4.77(forecast), Exchange fluctuation : +¥0.33 (26/3)

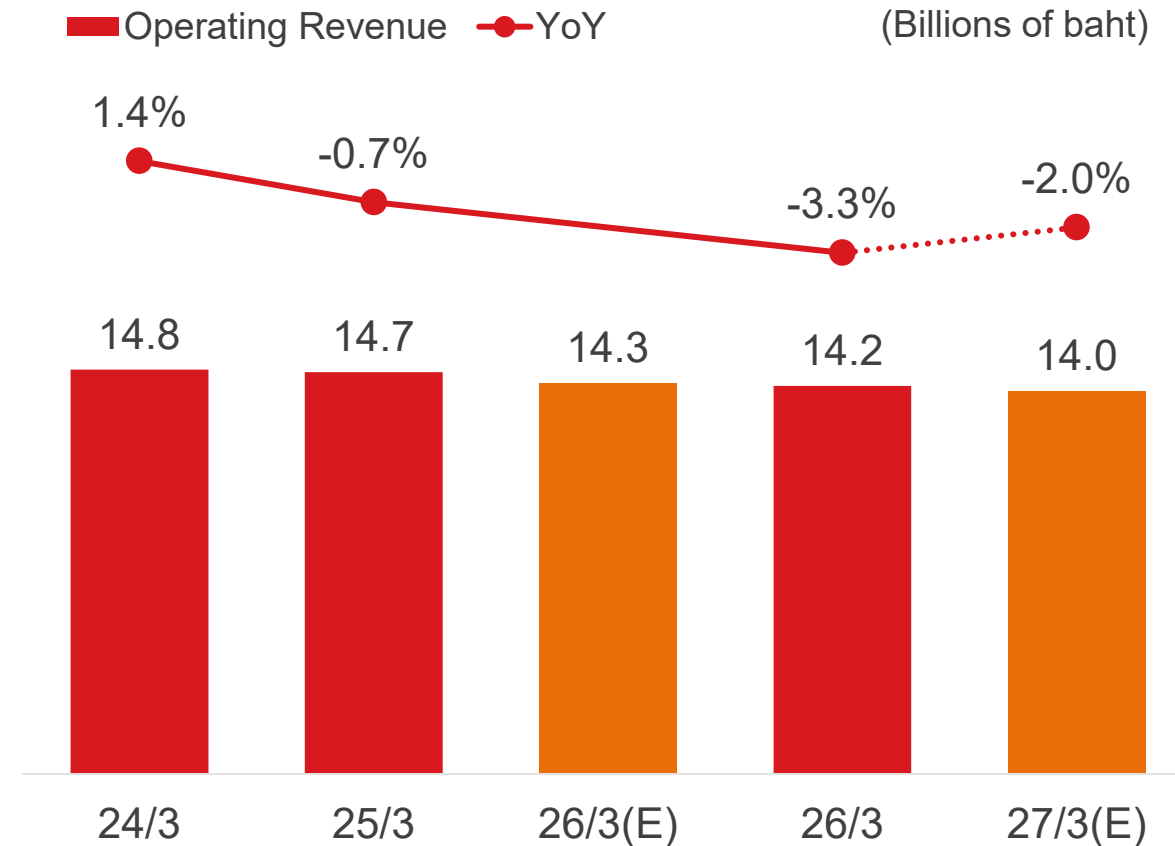
# Overseas Financial Business | Operating Revenue

- Operating revenue (yen basis) increased by 3.2% YoY to ¥67.5 bn, reflecting the impact of yen depreciation.
- Operating revenue (local-currencies basis) at EASY BUY decreased by 3.3% YoY to 14.2 billion baht.

## ■ Overseas Financial Business (Yen Basis)\*



## ■ EASY BUY (Local-Currencies Basis)

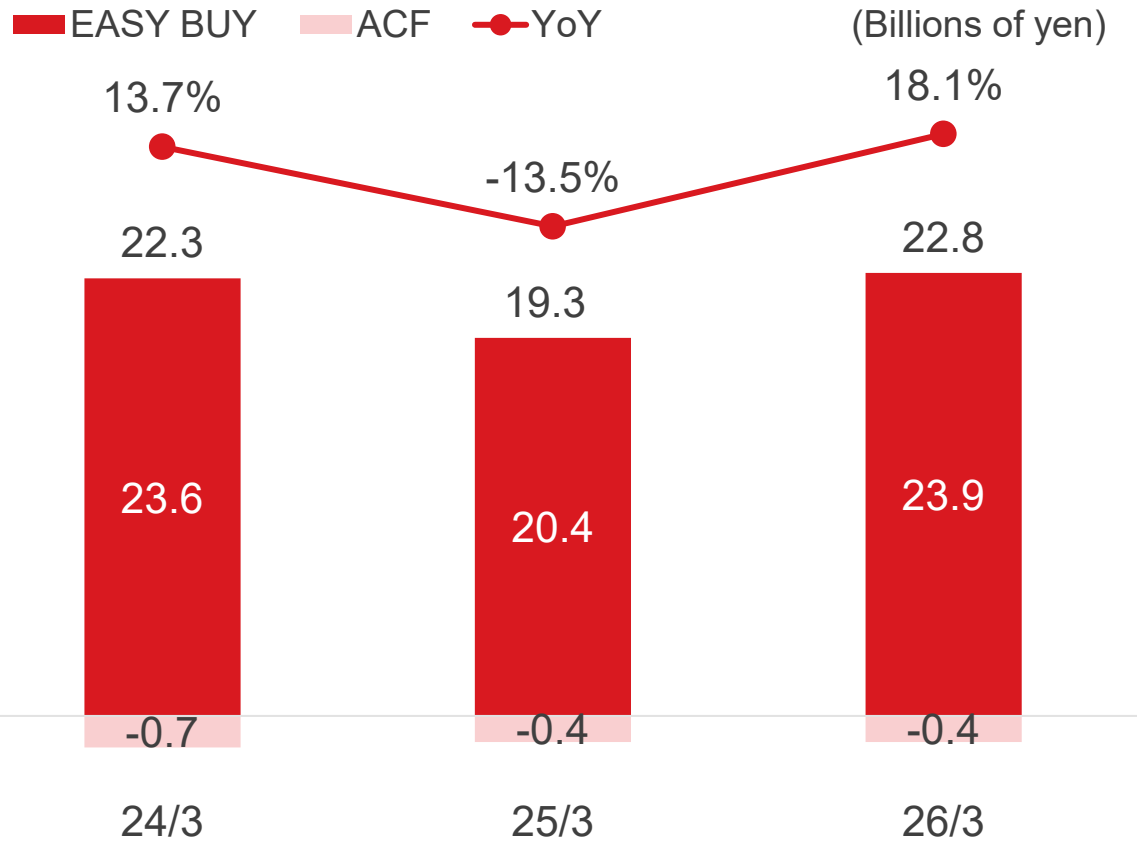


\* Exchange Rates (baht) : ¥4.30(25/3), ¥4.56(26/3), ¥4.77(forecast), Exchange fluctuation : +¥0.26(26/3)

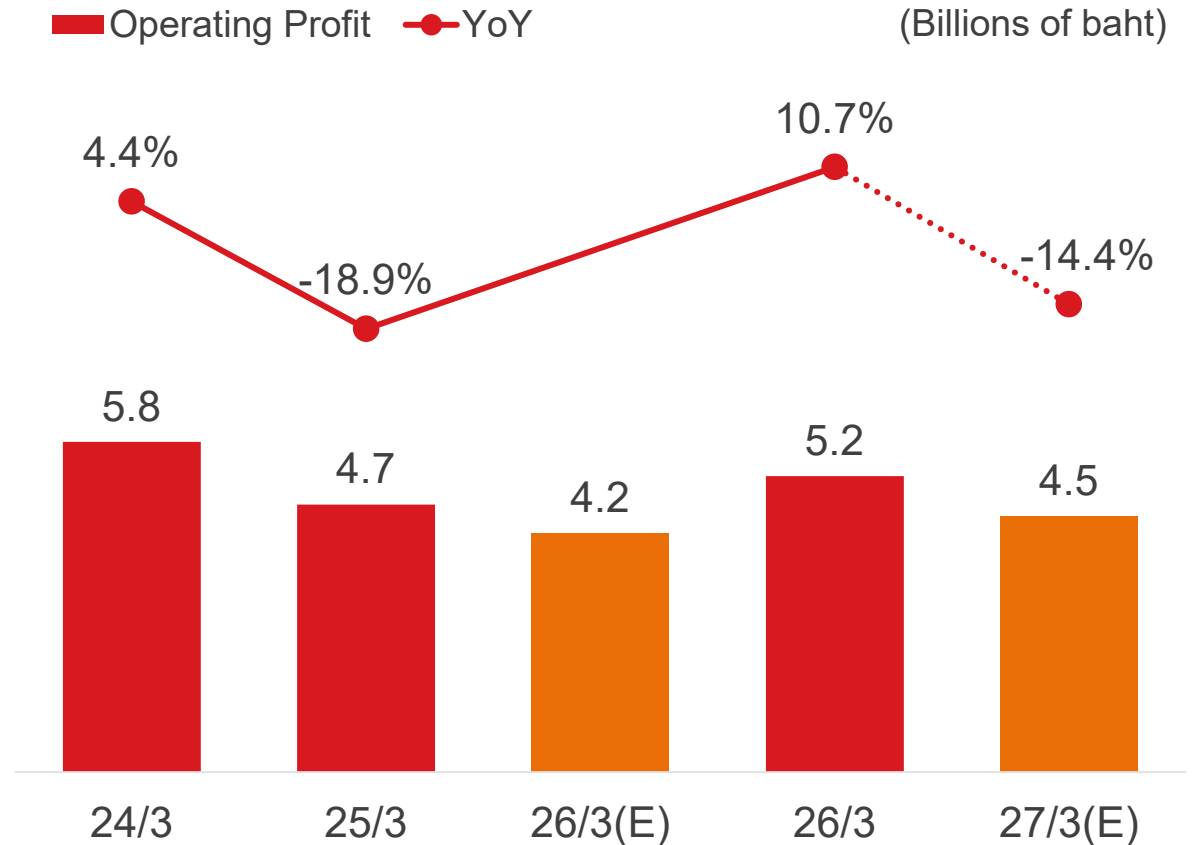
# Overseas Financial Business | Operating Profit

- Operating profit (yen basis) improved by 18.1% YoY to ¥22.8 bn.
- Operating profit (local-currencies basis) at EASY BUY improved by 10.7% YoY to 5.2 billion baht, mainly due to a decrease of provision for bad debts.

## ■ Overseas Financial Business (Yen Basis)\*

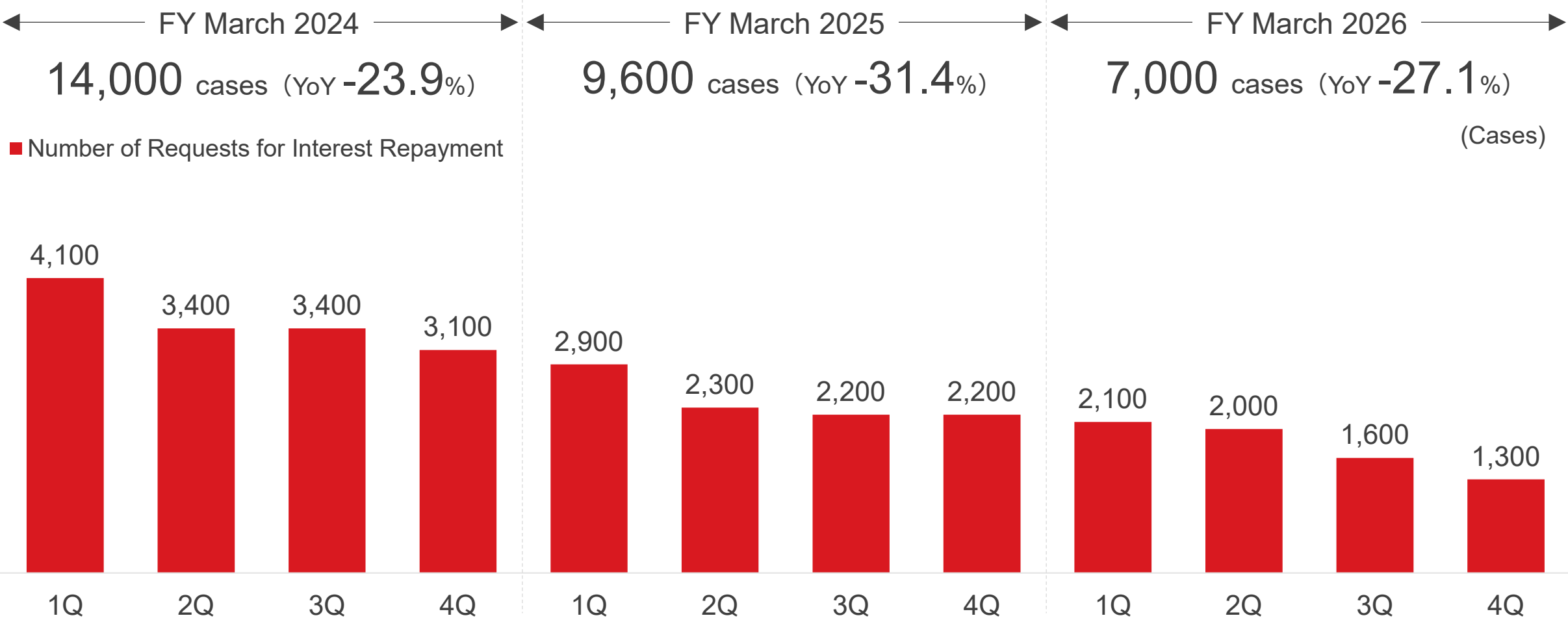


## ■ EASY BUY (Local-Currencies Basis)



# Number of Requests for Interest Repayment\*

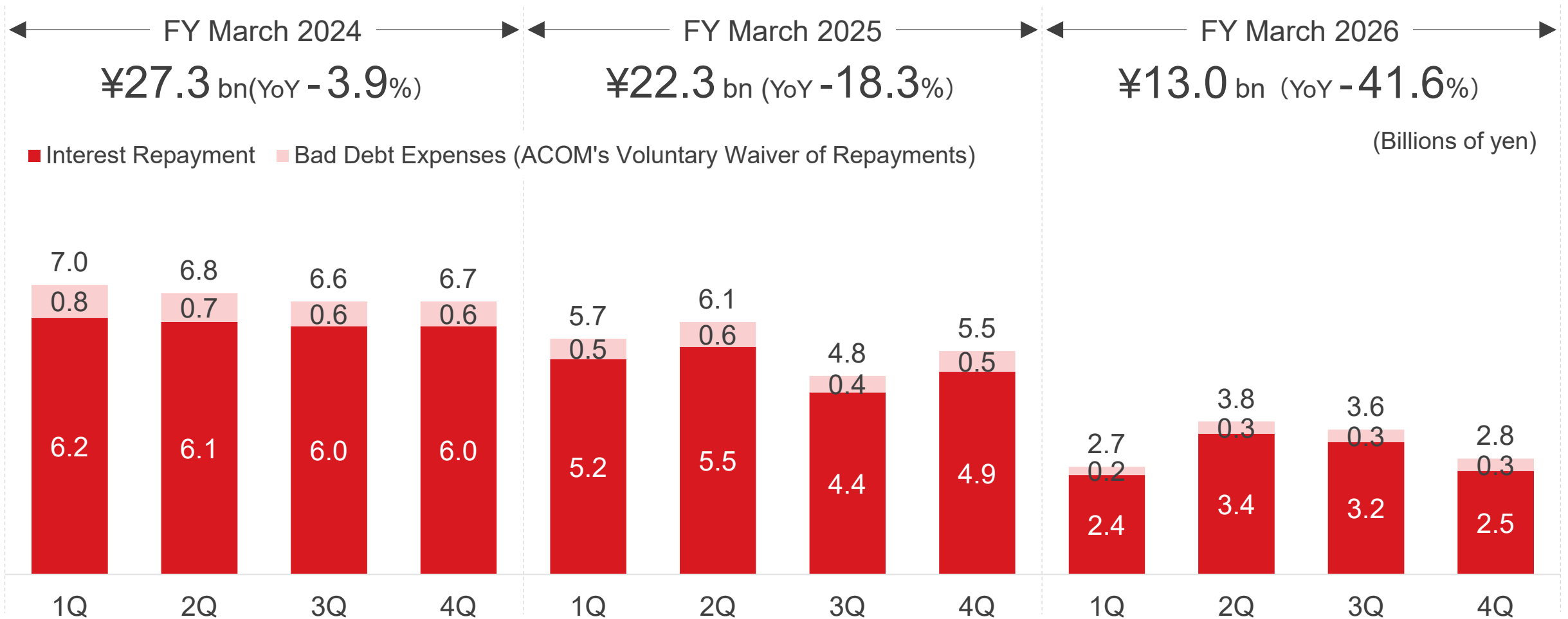
- No. of requests in FY 2026 decreased by 27.1% YoY to 7,000, against the estimate of a decrease of around 20%.
- No. of requests in FY 2027 is expected to decrease by around 25% YoY.



\*Number of requests for 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

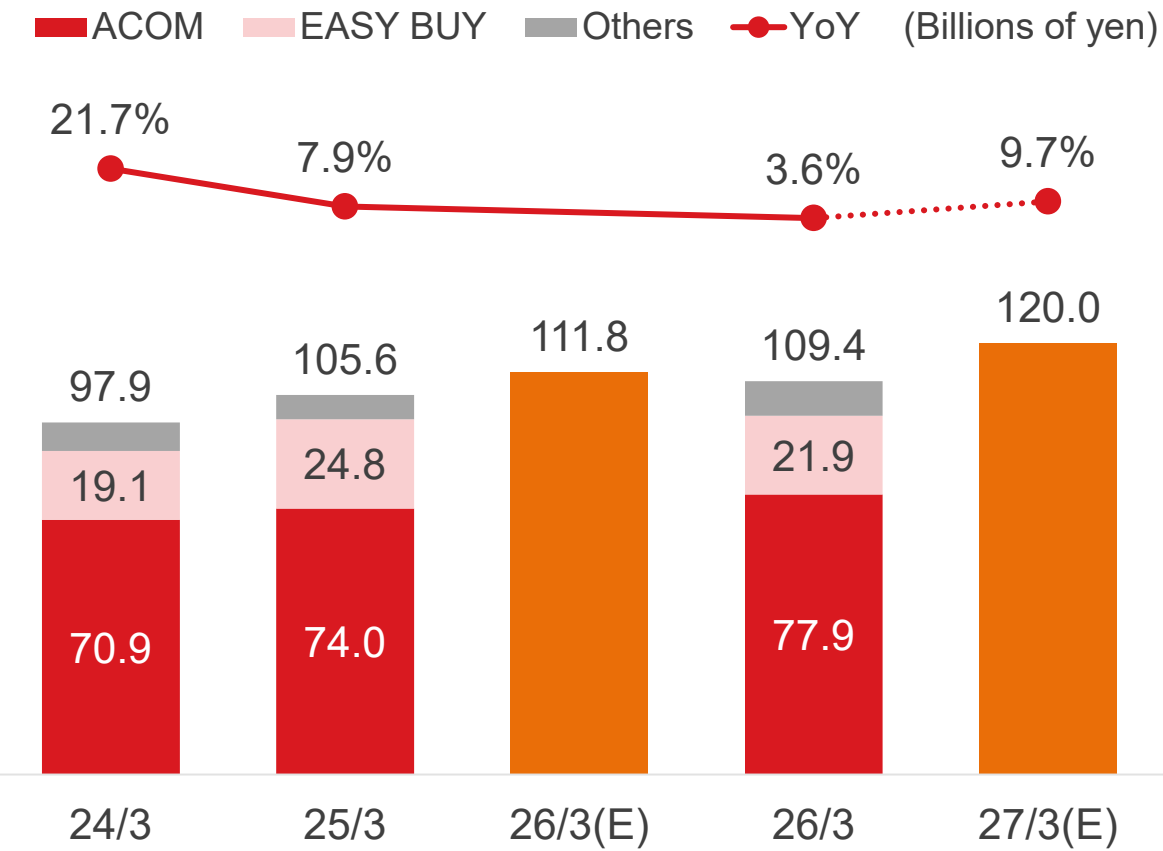
- Drawdown in 4Q was ¥2.8 bn, the amount of drawdown in FY 2026 decreased by 41.6% YoY to ¥13.0 bn.
- After adding ¥6.5 bn, balance of provision for loss on interest repayment totaled ¥41.5 bn.
- Amount of drawdown of provision is expected to decrease by around 25% YoY in FY March 2027.



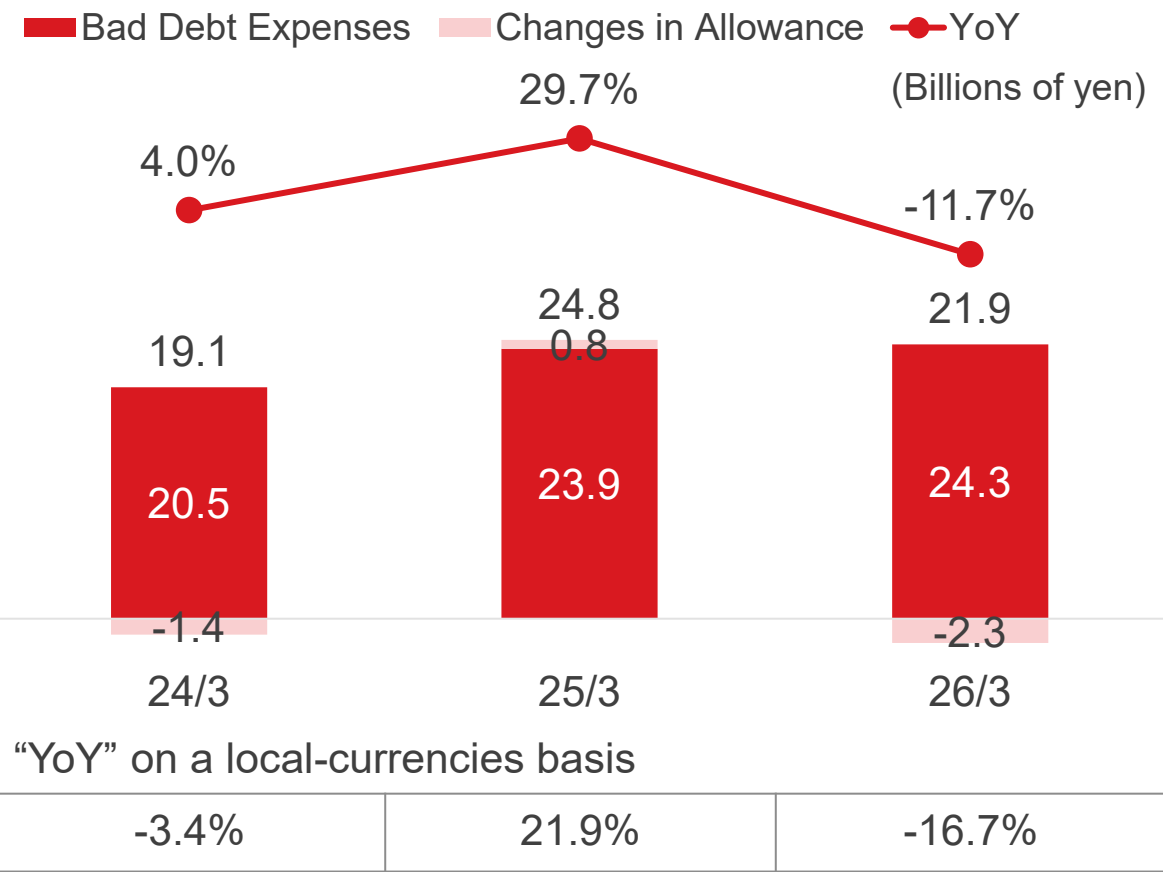
# Provision for Bad Debts

- Provision for bad debts (consolidated) increased by 3.6% YoY to ¥109.4 bn.
- Provision for bad debts at EASY BUY decreased by 11.7% YoY to ¥21.9 bn.

## ■ Provision for Bad Debts (Consolidated)



## ■ Provision for Bad Debts (EASY BUY)

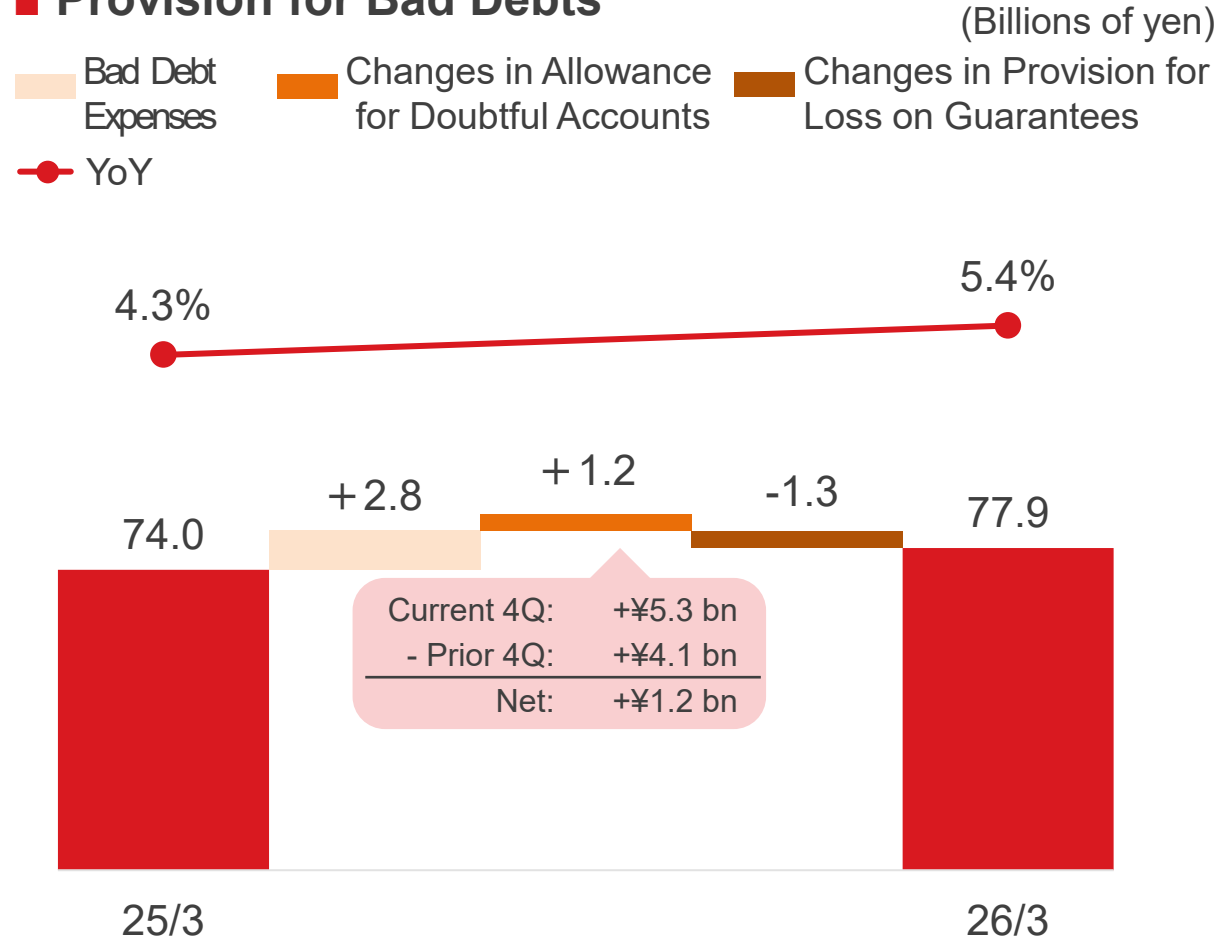




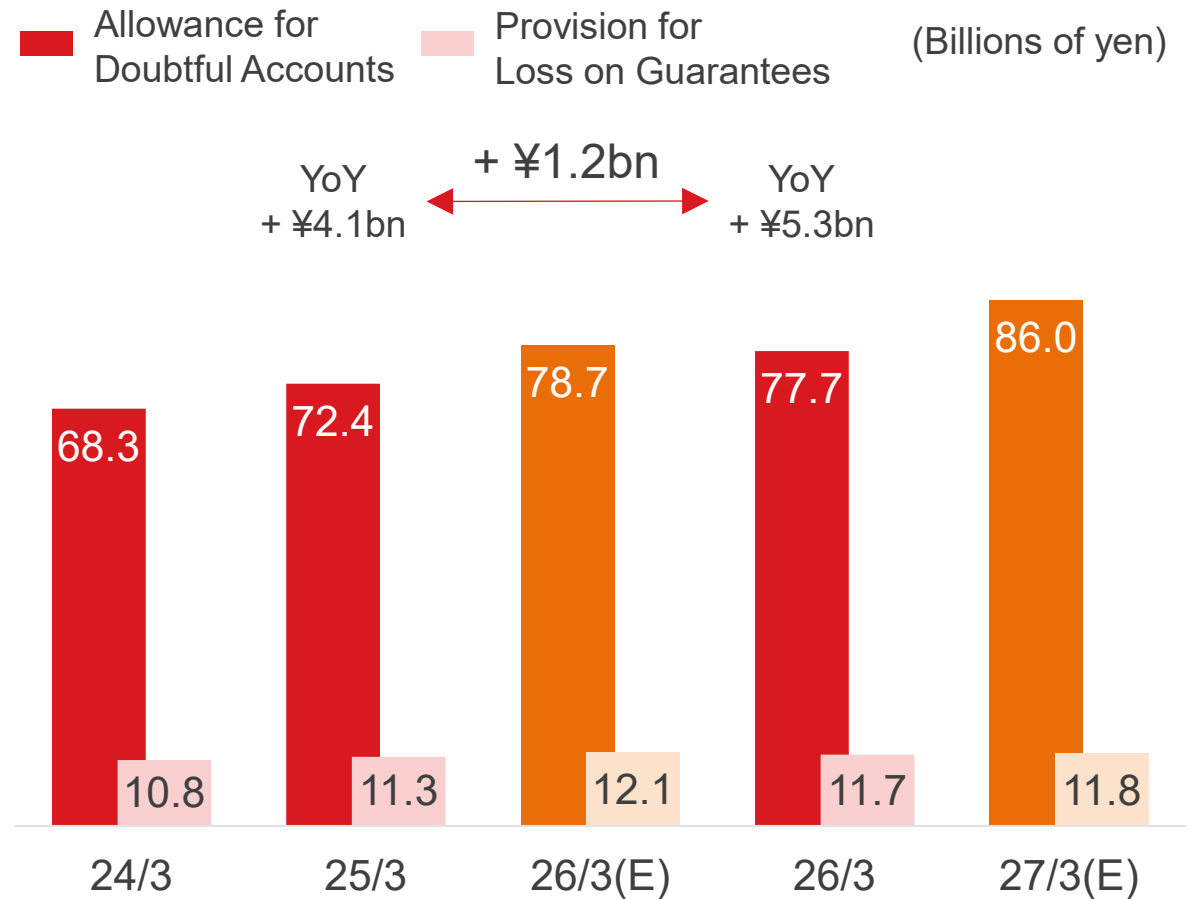
# Provision for Bad Debts (ACOM)

- Provision for bad debts increased by 5.4% YoY to ¥77.9 bn.
- Allowance for doubtful accounts increased by ¥53.0 billion YoY to ¥77.7 bn, driven by business expansion.

## ■ Provision for Bad Debts



## ■ Reserves for Loan and Guarantee

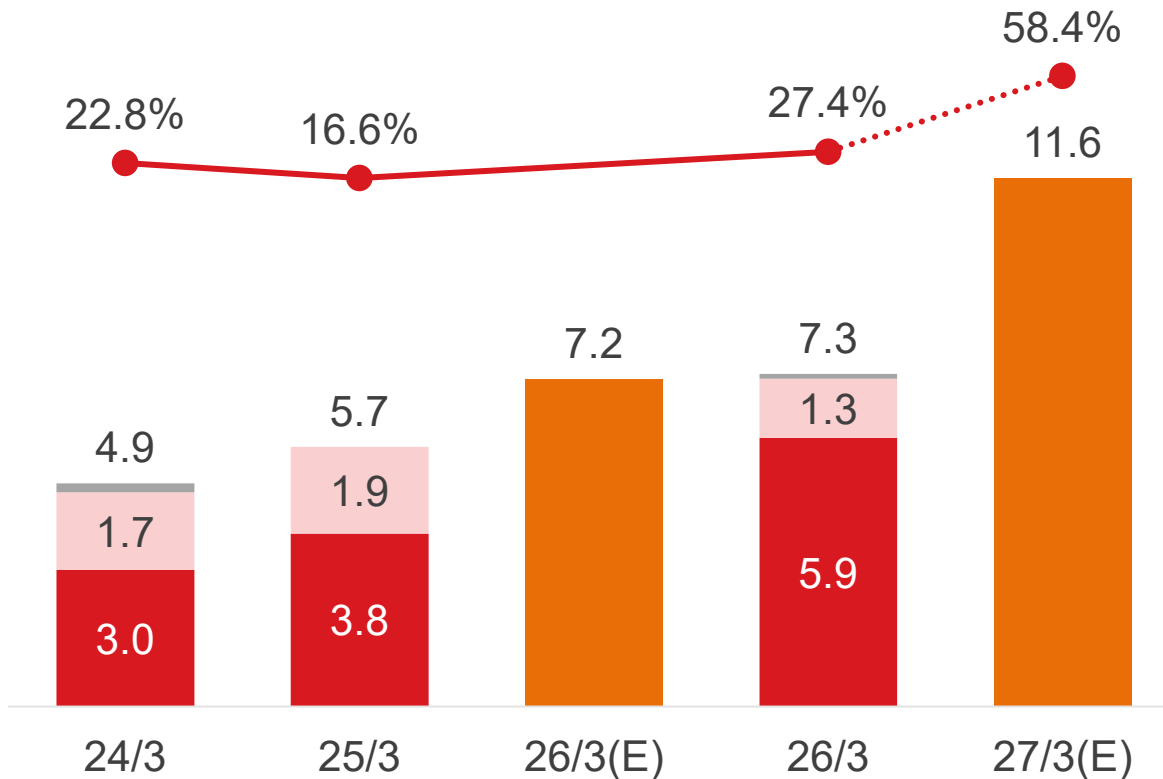


# Financial Expenses

- Financial expenses (consolidated) increased by 27.4% YoY to ¥7.3 bn.
- Financial expenses (ACOM) increased by 53.9% YoY to ¥5.9 bn.

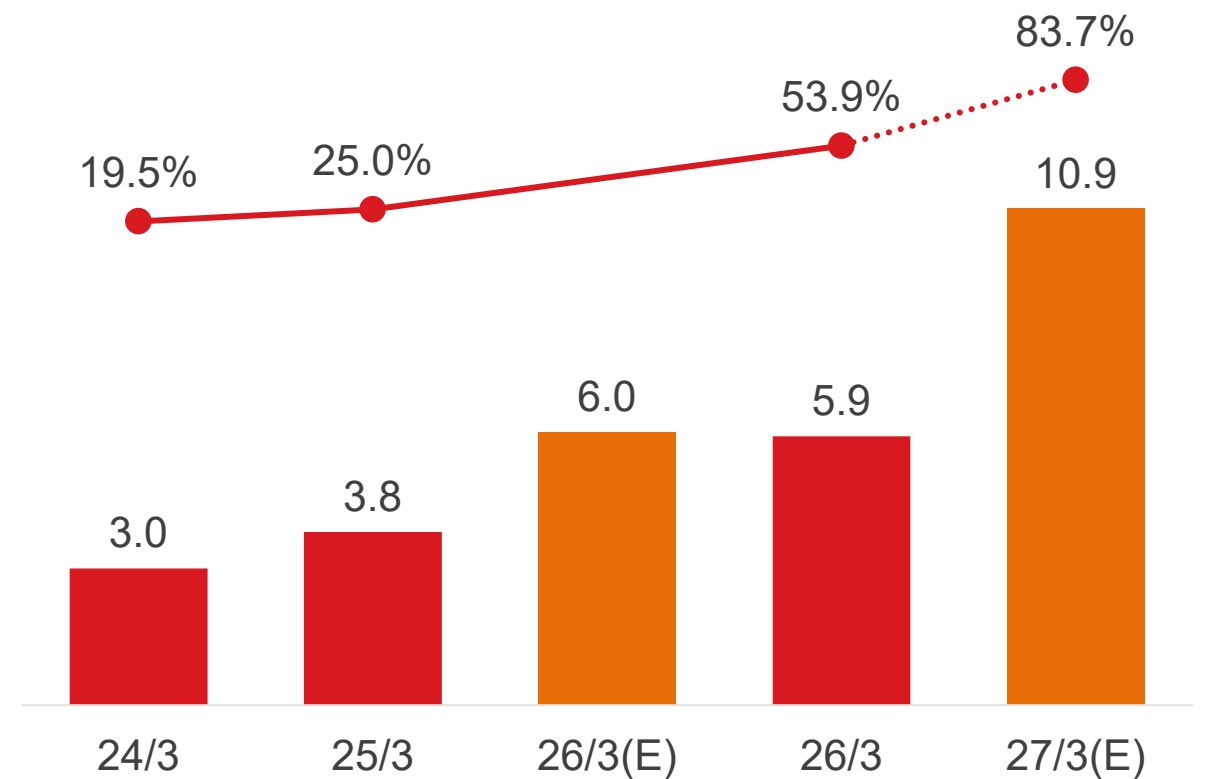
## ■ Financial Expenses (Consolidated)

■ ACOM ■ EASY BUY ■ Others ● YoY (Billions of yen)



## ■ Financial Expenses (ACOM)

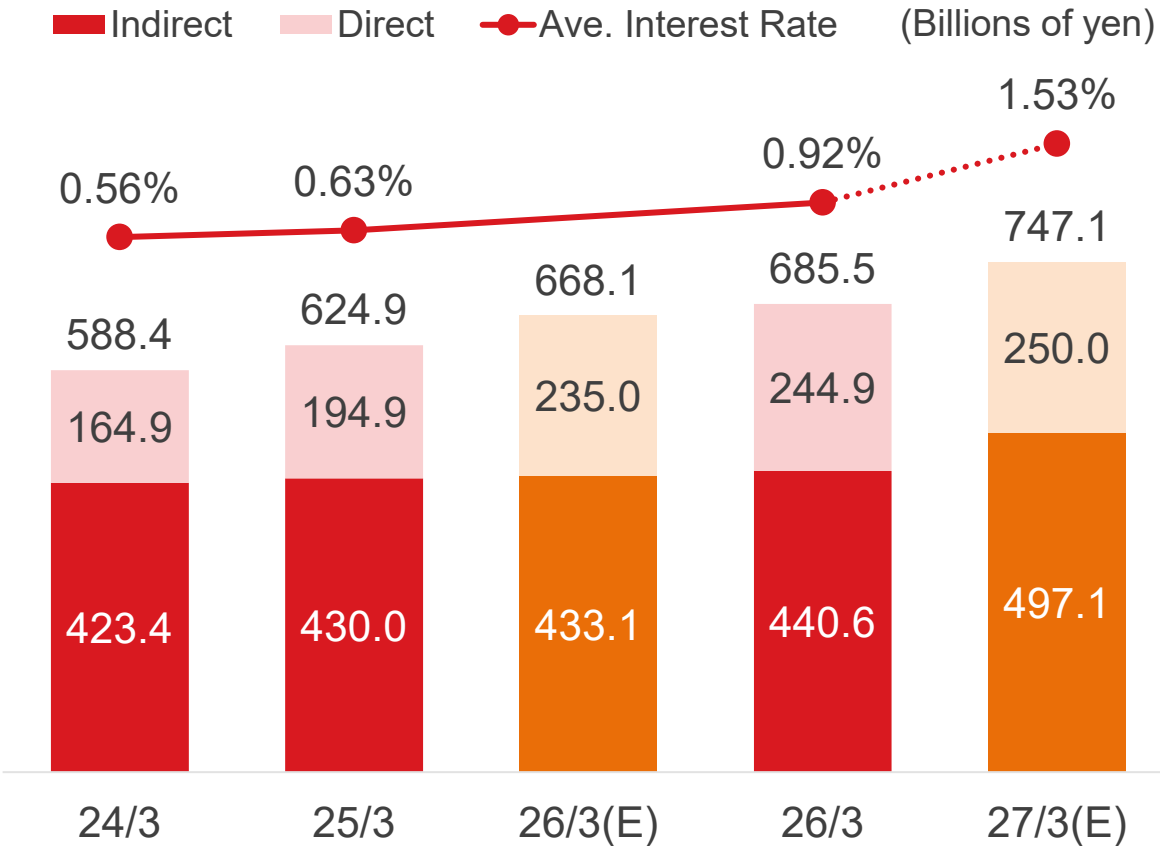
■ Financial Expenses ● YoY (Billions of yen)



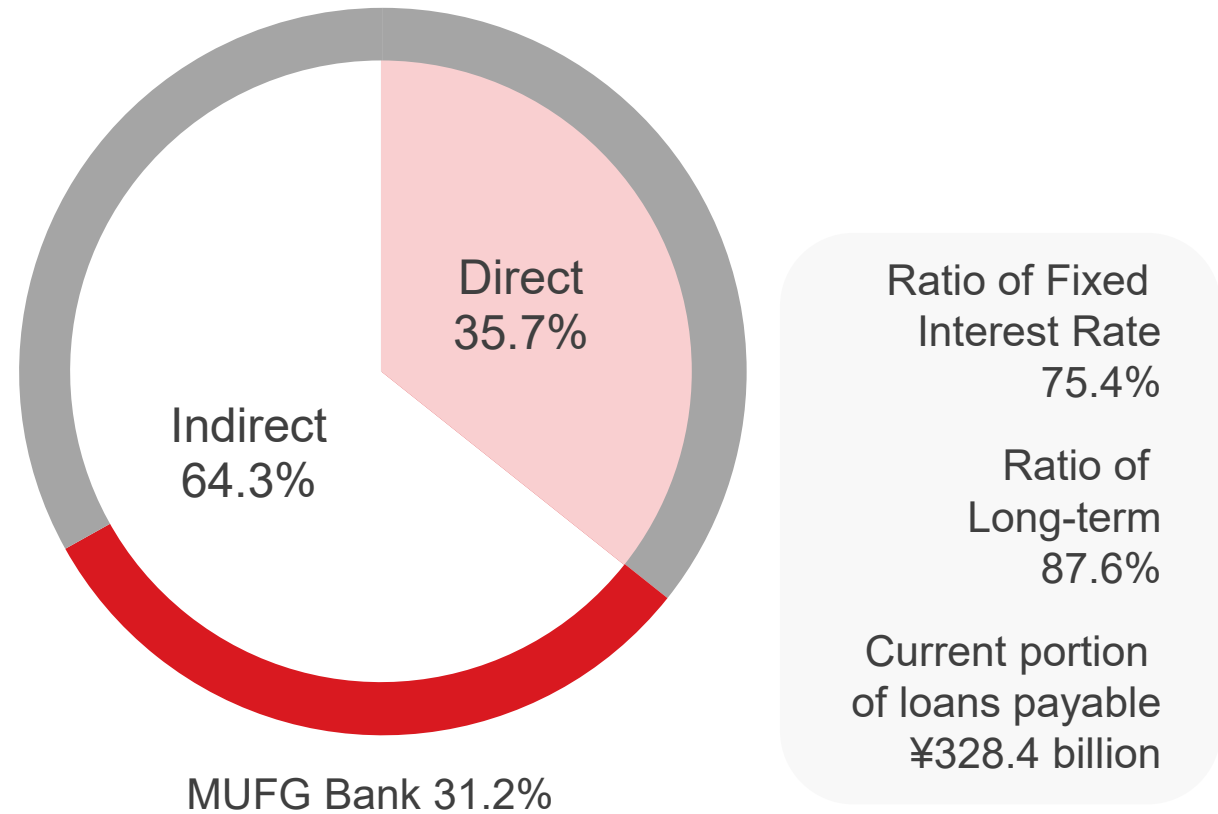
# Financial Expenses | Borrowings (ACOM)

- Borrowings increased by ¥60.5 billion YoY to ¥685.5 bn.
- Average interest rate on funds procured during the year increased by 29 bps YoY to 0.92%.

## ■ Borrowings

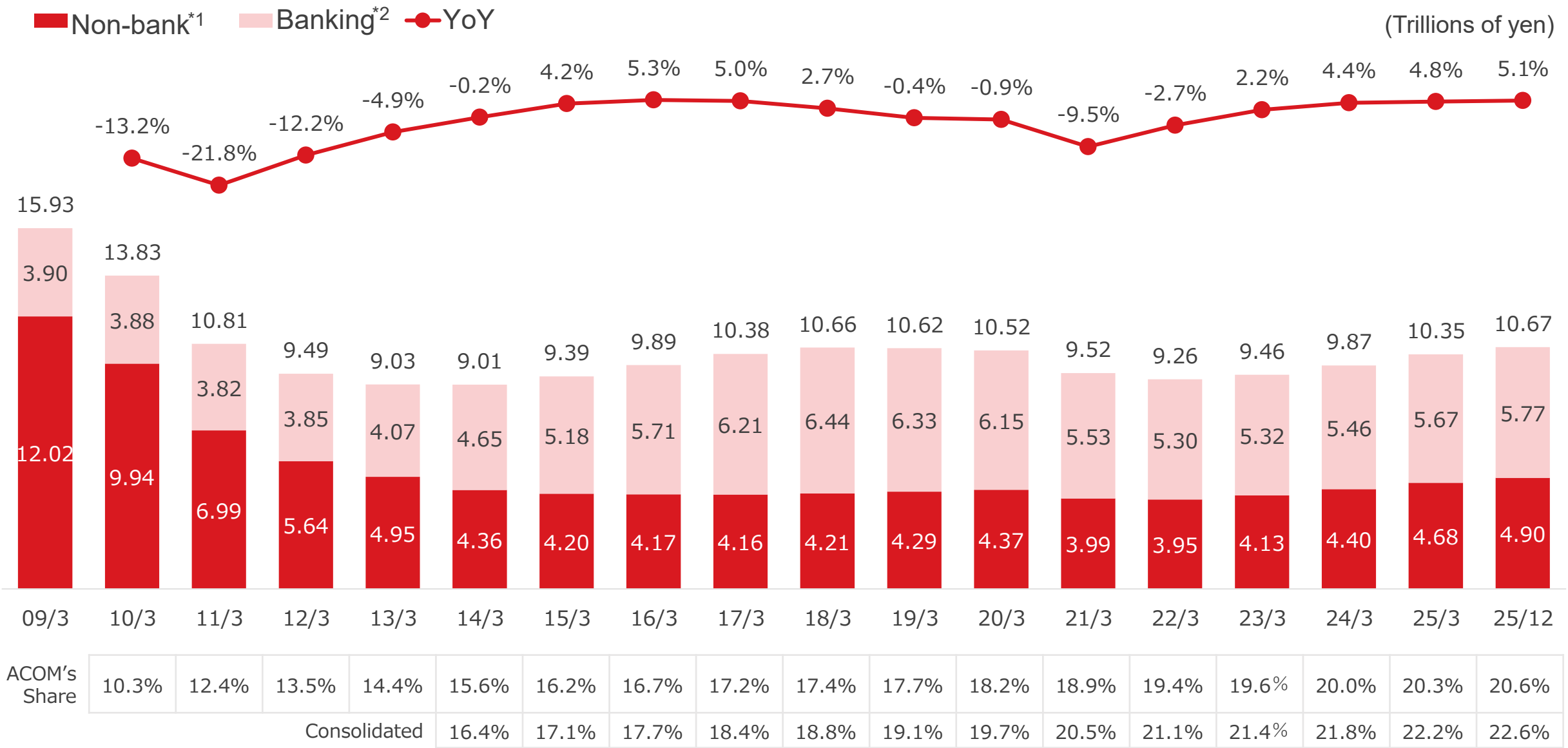


## ■ Composition Ratio by Funding Sources



# Appendix

# Trend in Market Volume of Domestic Personal Loan



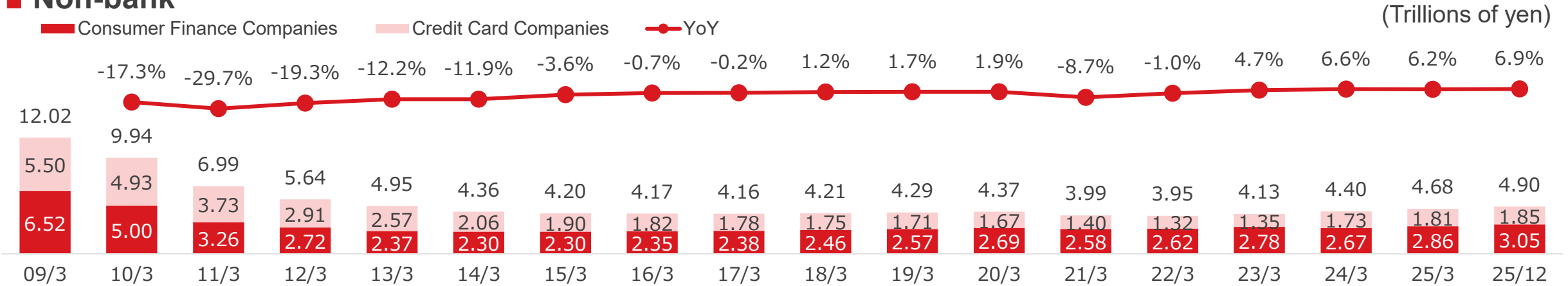
\*1 Non-bank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2025/12 is preliminary.

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

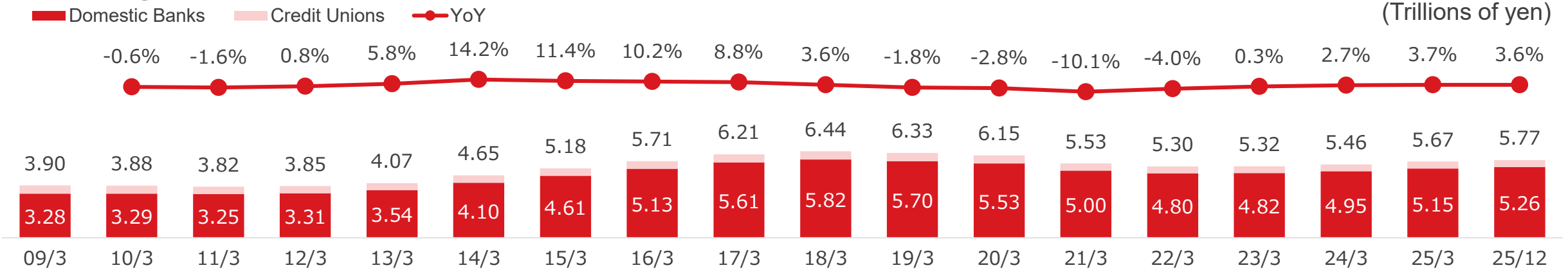


# Market Volume of Domestic Personal Loan by Business Type

## ■ Non-bank\*1



## ■ Banking\*2



\*1 Non-bank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2025/12 is preliminary.

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

# Annual Forecast in FY March 2027 (Business Scale)



Consolidated  
Receivables  
Outstanding

**¥3,099.8bn**  
(YoY + 6.5%)

L.C. Business

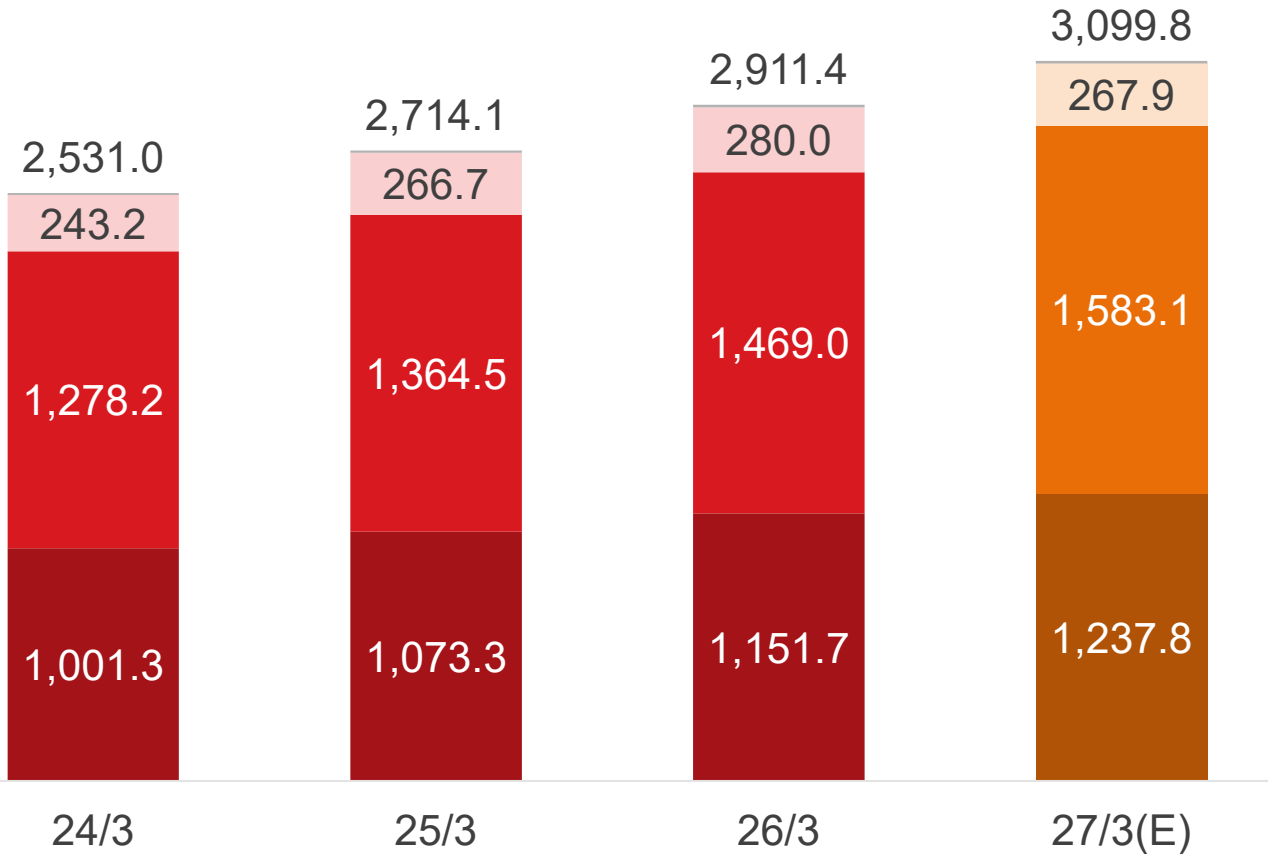
**¥1,237.8bn**  
(YoY + 7.5%)

Guarantee  
Business

**¥1,583.1bn**  
(YoY + 7.8%)

Overseas  
Financial  
Business

**¥267.9bn**  
(YoY -4.3%)





# Annual Forecast in FY March 2027 (Business Performance)

(Millions of yen,%)

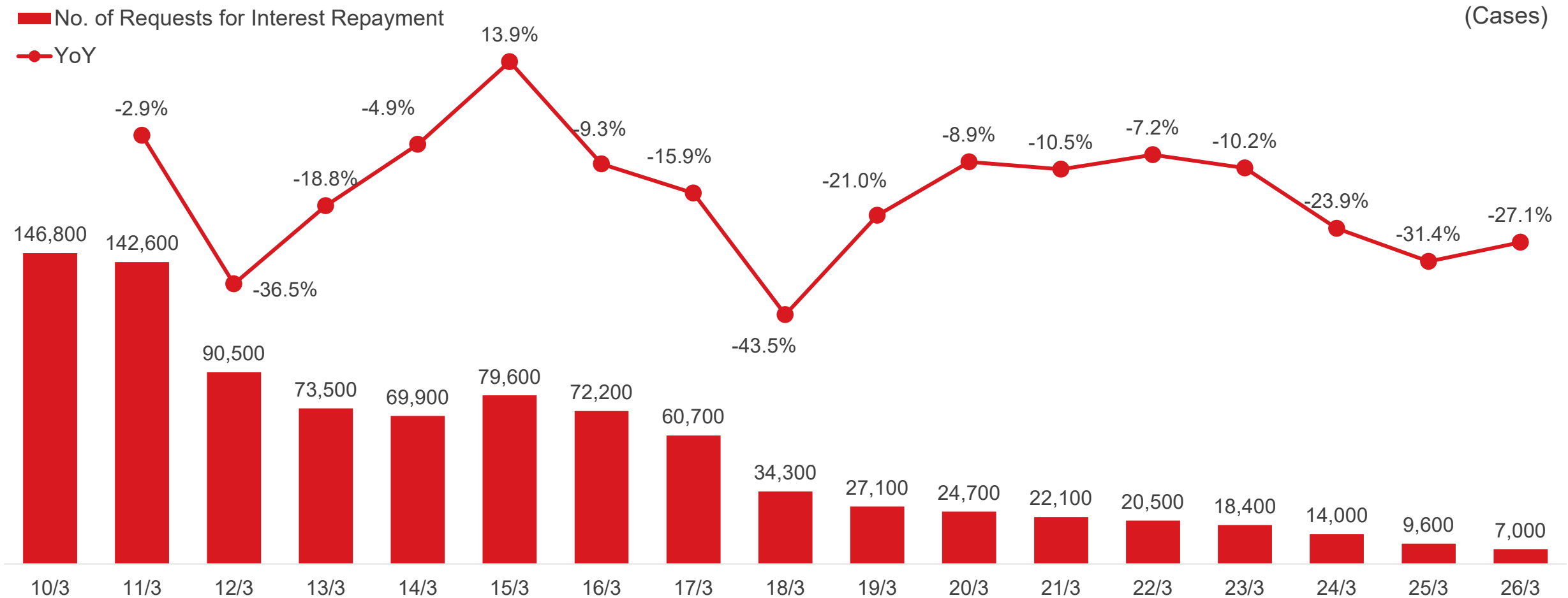
		2026/3		2027/3	
		Results	YoY	Forecasts	YoY
1	Operating Revenue	337,709	6.3	356,000	5.4
2	Loan and Credit Card Business	181,889	7.3	191,600	5.3
3	Guarantee Business	81,039	6.2	86,000	6.1
4	Overseas Financial Business	67,526	3.2	70,400	4.3
5	Operating Expenses	237,315	-8.4	258,000	8.7
6	Financial Expenses	7,323	27.4	11,600	58.4
7	Provision for Bad Debts	109,434	3.6	120,000	9.7
8	Provision for Loss on Interest Repayment	6,573	-83.6	5,200	-20.9
9	Other Operating Expenses	113,982	5.8	121,200	6.3
10	Operating Profit	100,394	71.4	98,000	-2.4
11	Ordinary Profit	100,513	70.6	98,500	-2.0
12	Profit Before Income Taxes	100,746	71.8	98,300	-2.4
13	Profit	84,888	132.1	68,600	-19.2
14	Profit Attributable to Owners of Parent	79,635	147.9	63,800	-19.9





# Trend in the Number of Requests for Interest Repayment

- Number of requests for interest repayment in FY March 2026 declined by 27.1% YoY to 7,000 cases, against the estimate of a decrease of around 20%.
- Number of requests for interest repayment in FY March 2027 is expected to decrease by around 25% YoY.

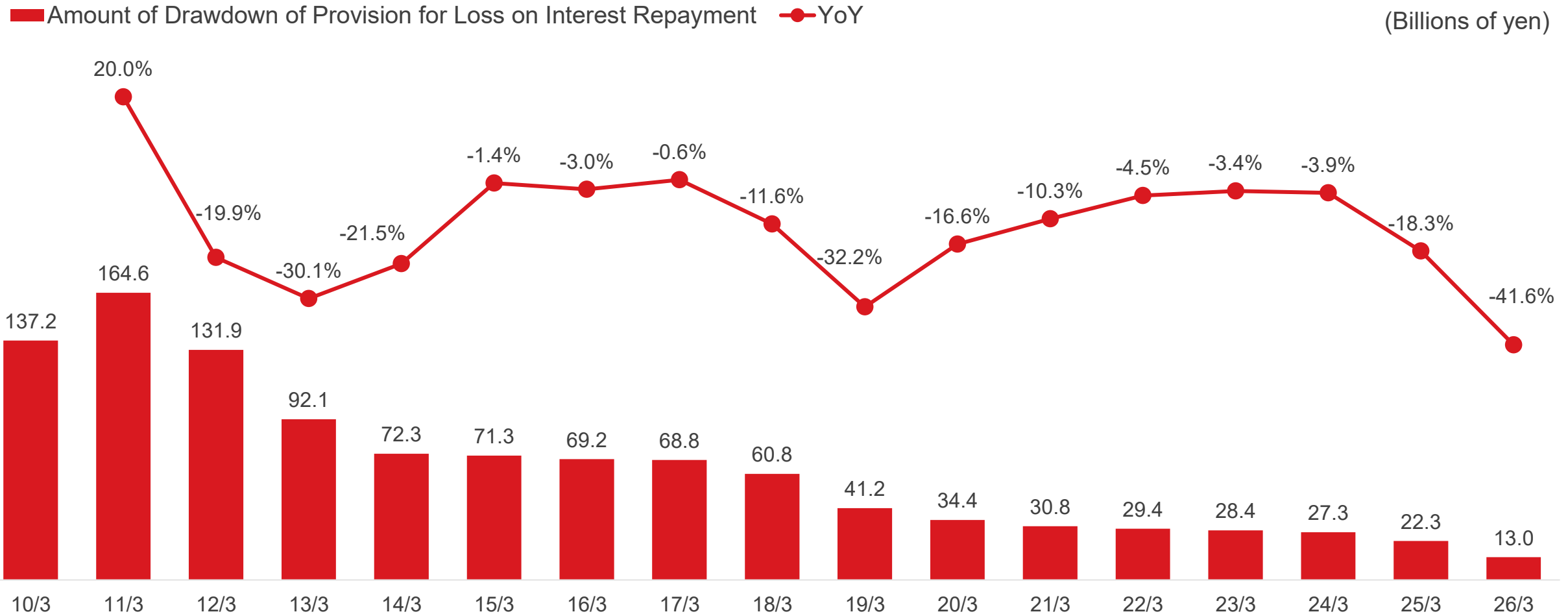


\*Number of requests for interest repayment occurs as a result of ACOM's recalculation based on the interest ceiling as specified in Interest Rate Restriction Act from claims which lawyers or judicial scriveners accept debt consolidation (including reaccepted requests).



# Trend in Loss on Interest Repayment

- Amount of drawdown of provision in FY March 2026 decreased by 41.6% YoY to ¥13.0 bn, against the estimate of a decrease of around 25%.
- Amount of drawdown of provision in FY March 2027 is expected to decrease by around 25% YoY.

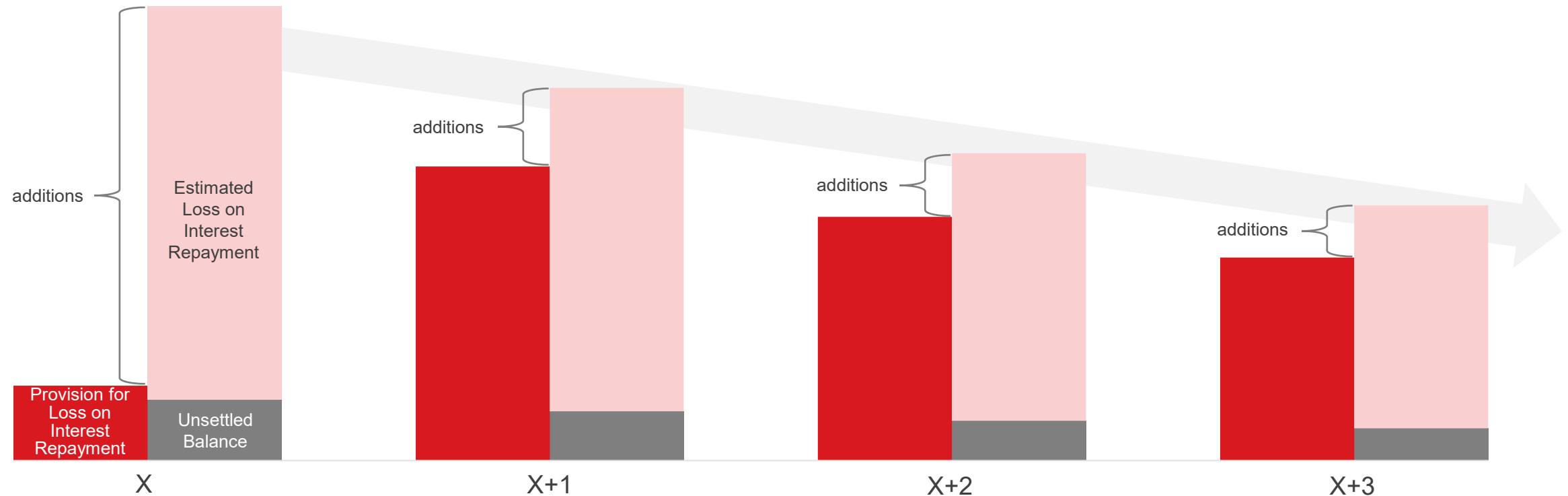




# Evaluation Method of Provision for Loss on Interest Repayment

## Evaluation Method of Provision for Loss on Interest Repayment

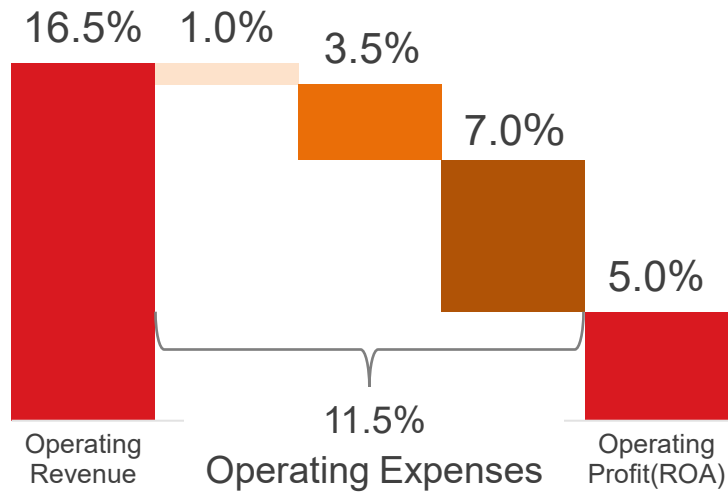
- Evaluation of estimated loss on interest repayment will be conducted **at the end of each fiscal year**.
- The estimated amounts of additions to provision for loss on interest repayment will **be incorporated into the earnings forecast and the Medium-term Management Plan**, which will be announced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



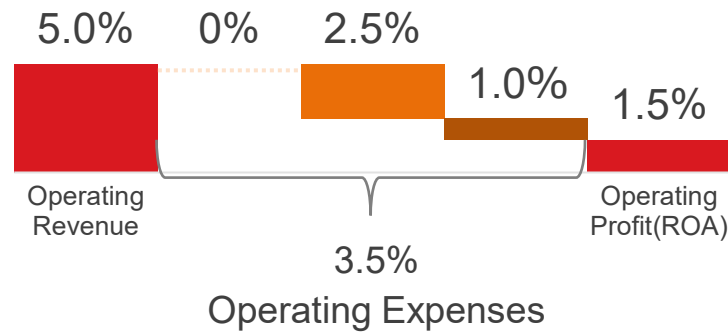
# Yardstick for Return on Assets (ROA) by Business Segment

## ■ L.C. Business

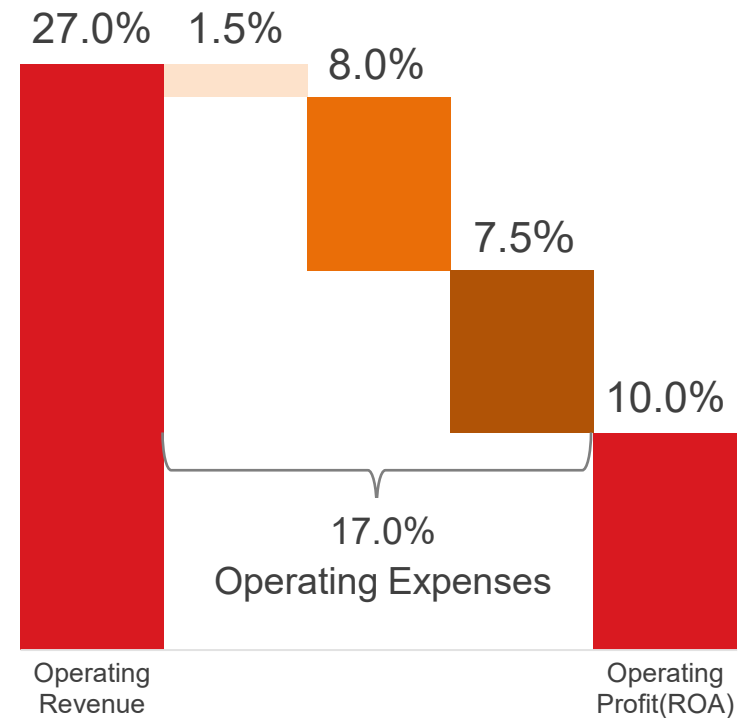
■ Financial Expenses ■ Provision for Bad Debts ■ Other Operating Expenses



## ■ Guarantee Business

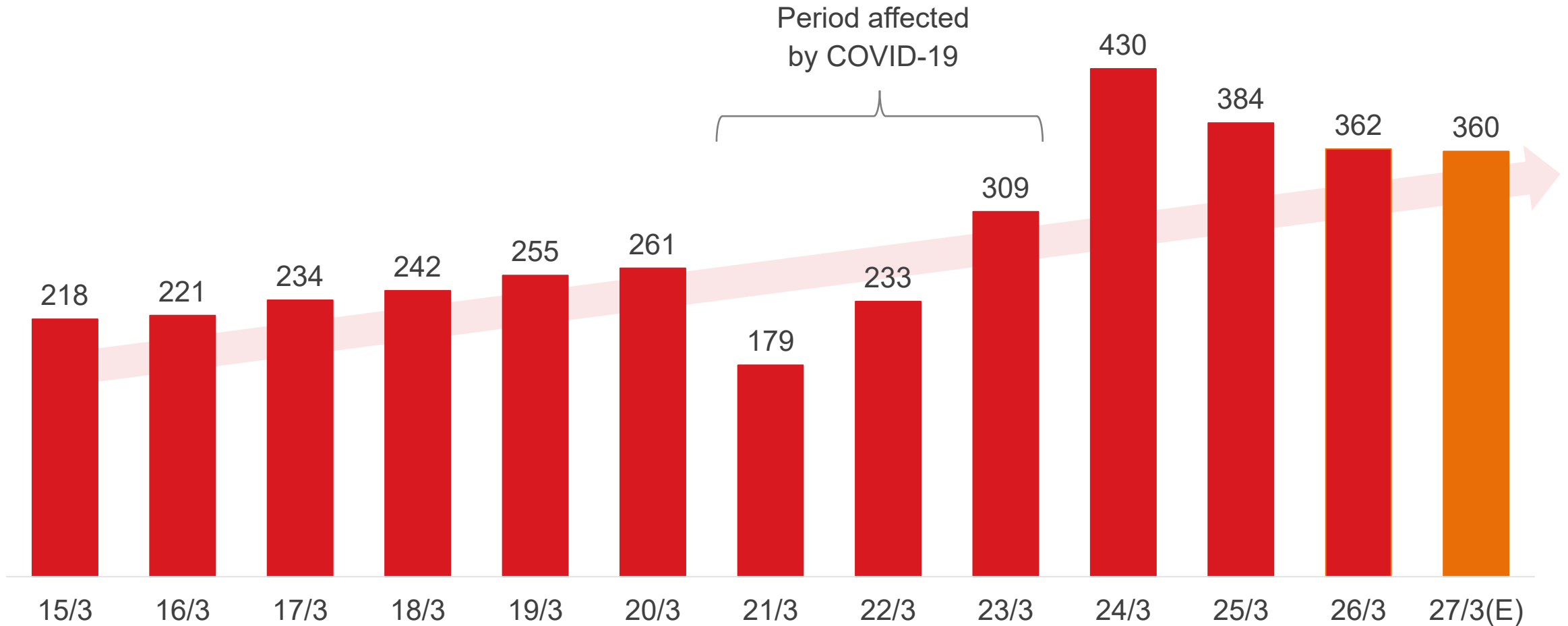


## ■ Overseas Financial Business

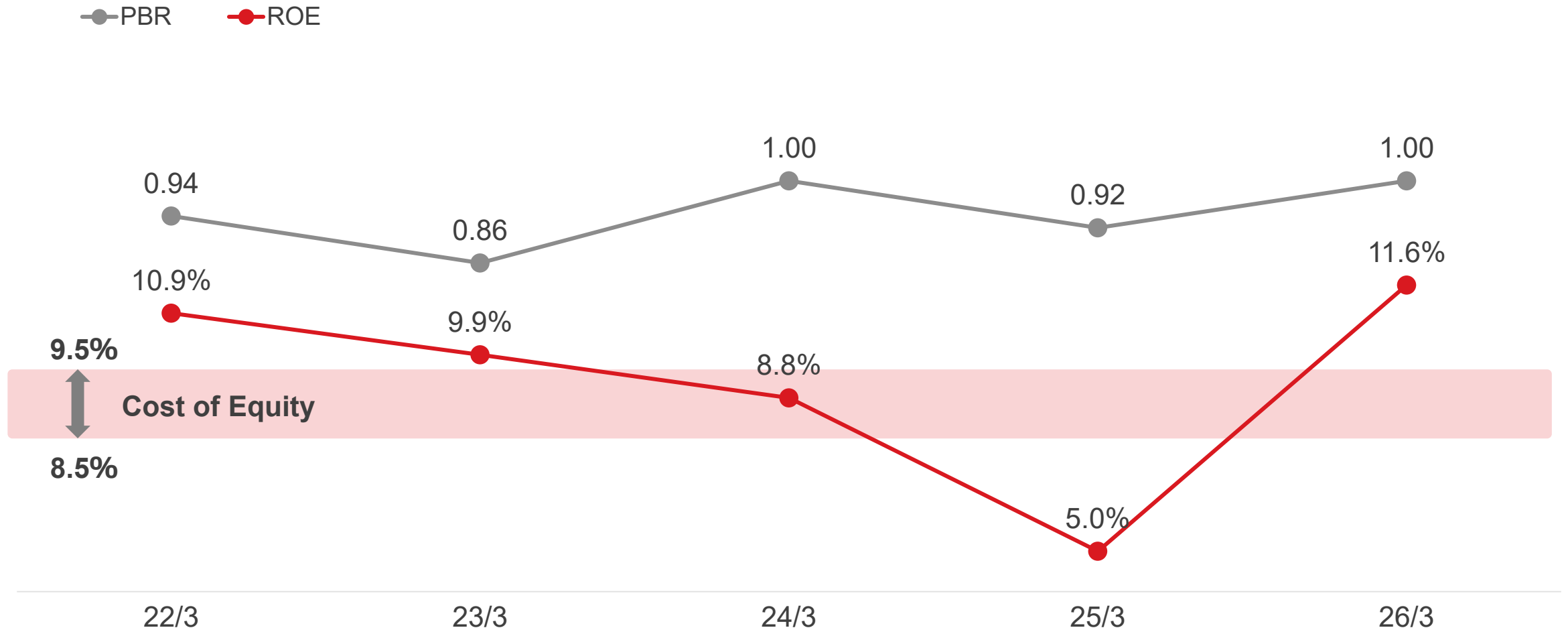


# Trend in the Number of New Customers

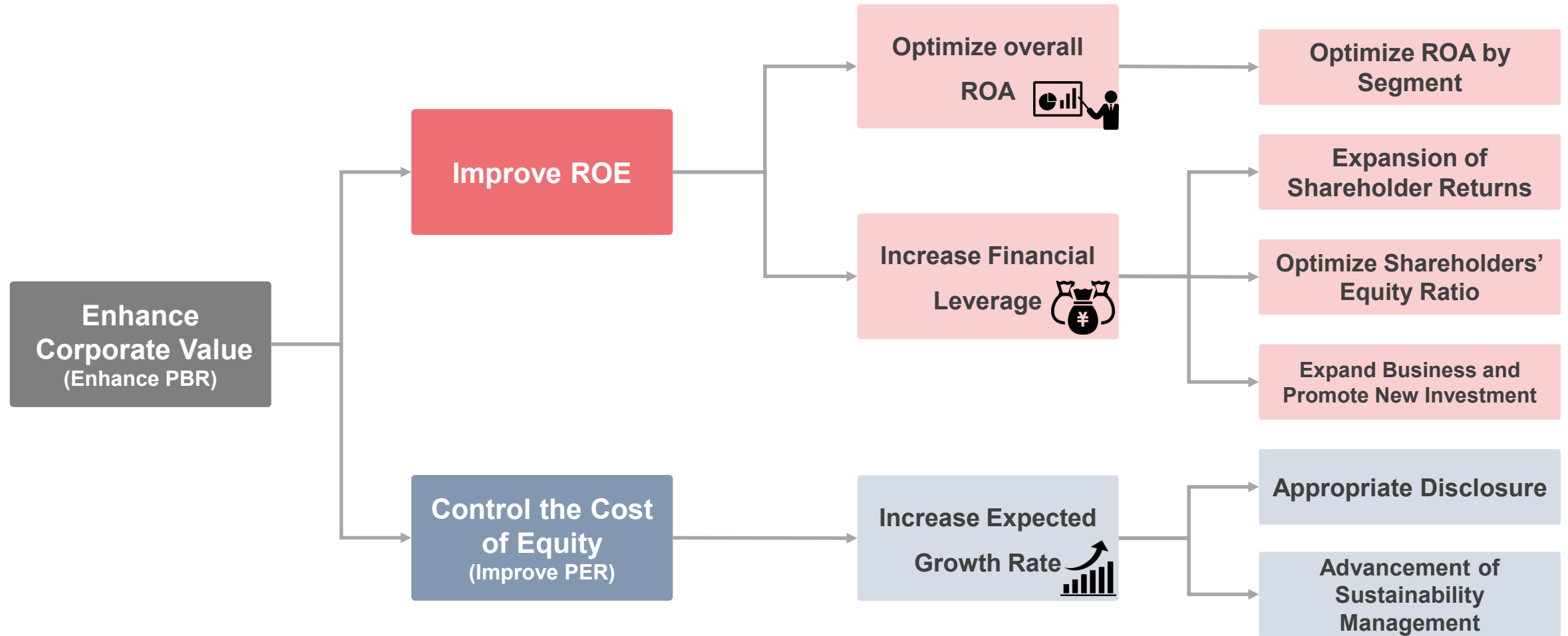
(Thousands)



# Trend in PBR and ROE

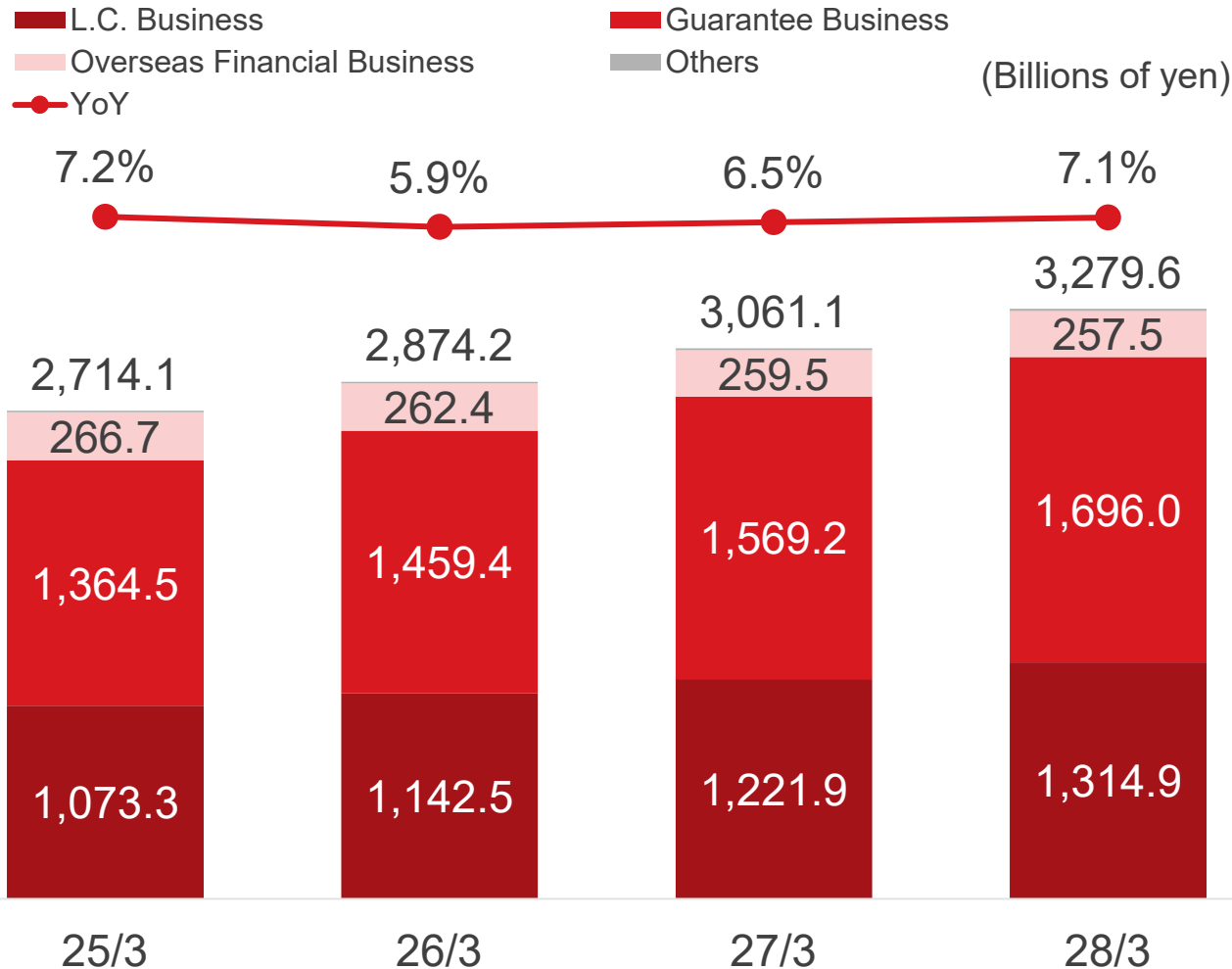


# Corporate Value Enhancement Logic Tree



# Mid-term Management Plan | Business Scale

As pent-up demand shrinks, we will steadily expand the size of our L.C business and guarantee business by improving our brand power and forming new guarantee alliances, aiming for business volume of ¥3.2 trillion, a 1.2-fold increase over the three years of the Medium-term Management Plan.



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%)

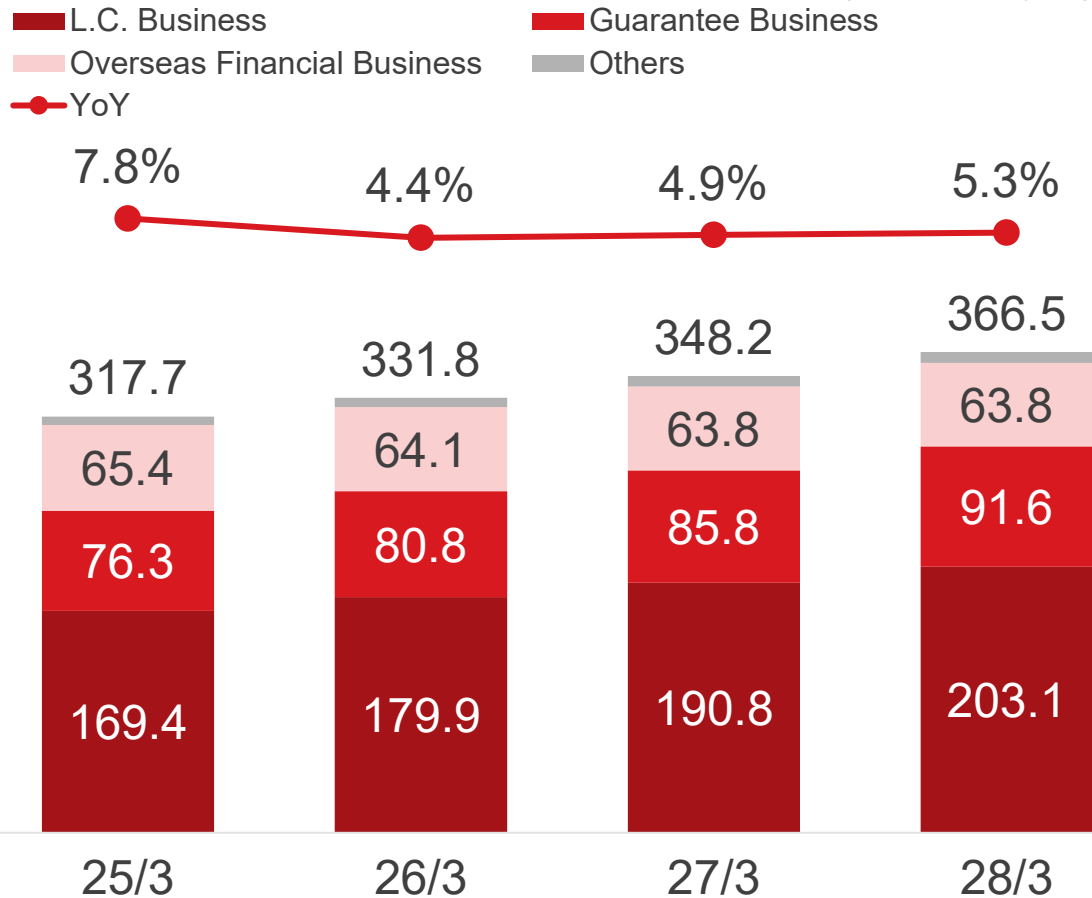


# Mid-term Management Plan | Business Performance

- Operating revenue is expected to improve steadily, supported by business expansion.
- Aiming to improve operating profit for three consecutive fiscal years.

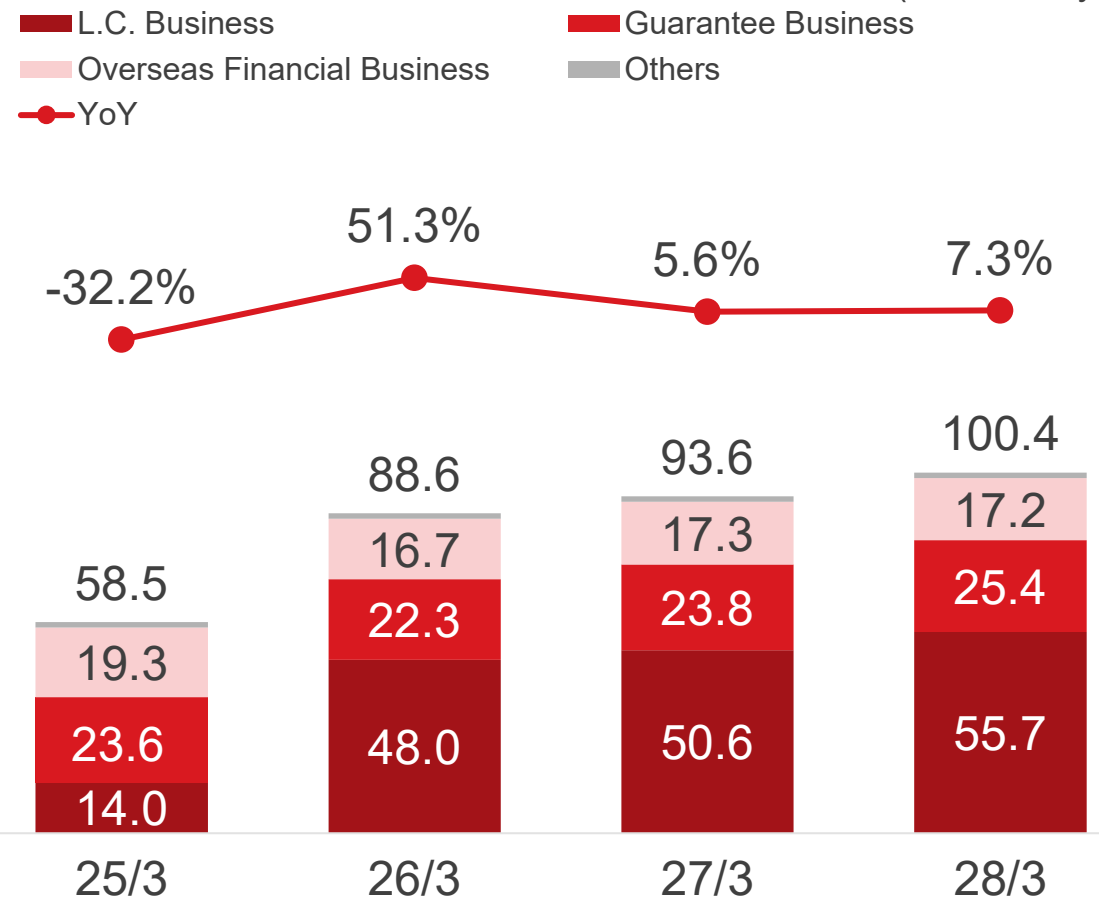
## ■ Operating Revenue

(Billions of yen)



## ■ Operating Profit

(Billions of yen)

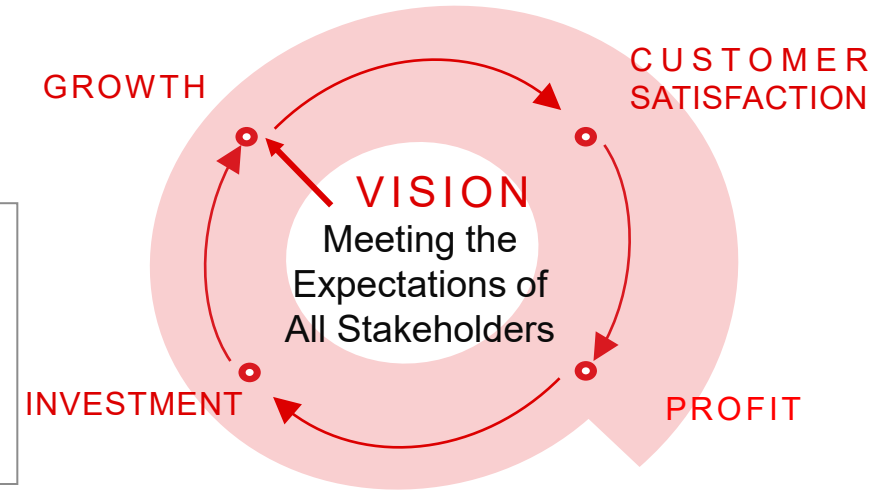


# Key Themes for the Medium Term

(From FY March 2026 to FY March 2028)

Medium-term Policy

## Accelerating Our Growth Cycle to Achieve Our Vision



Foundation for All Activities

- Foster a Compliance Culture

### Business Strategies

- Enhance brand strength by rebuilding perception\*
- Provide a high-quality customer experience by good responses and speedy credit screening
- Expansion of business alliance partners by Gennie, 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 maintaining a high-quality portfolio by EASY BUY (Thailand)
- Aiming to turn profits by ACF (Philippines) and ACM (Malaysia) at an early stage
- Expansion into new countries
- Challenge for new business

### Function 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: Consumers' impressions, as well as awareness, recognition and perception of companies and brands that become causal factors in purchasing decisions.



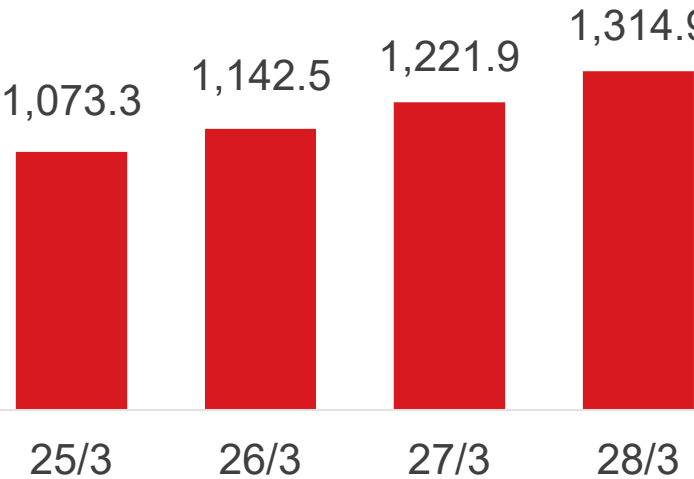
# Mid-term Management Plan | Business Scale and Performance by Segment (Loan and Credit Card Business)

- ACOM : Promoting various sales measures, stronger brand and providing a high-quality customer experience.
- GeNiE : Focusing on expanding business alliance partners and aiming for a leading position in the embedded finance market.
- Aiming for receivables outstanding of ¥1.3 trillion, including embedded finance business.

## Receivables Outstanding

(Billions of yen)

Receivables Outstanding YoY

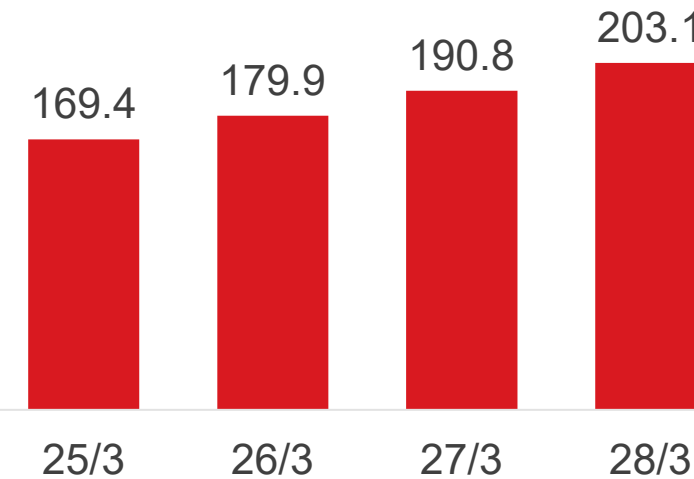


CAGR 7.0%

## Operating Revenue

(Billions of yen)

Operating Revenue YoY

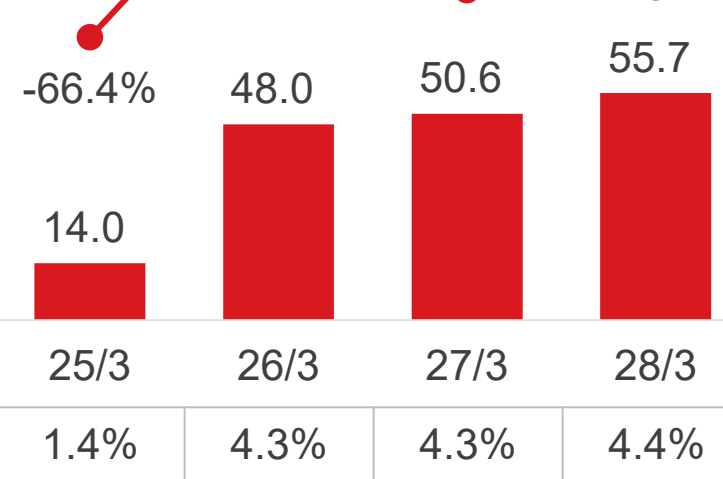
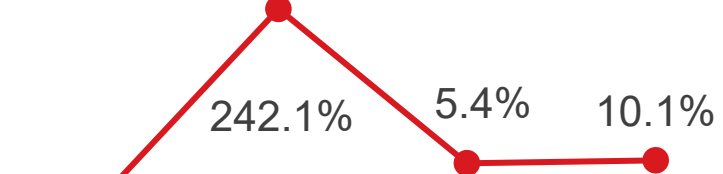


CAGR 6.2%

## Operating Profit

(Billions of yen)

Operating Profit YoY



25/3	26/3	27/3	28/3
1.4%	4.3%	4.3%	4.4%

CAGR 58.3%

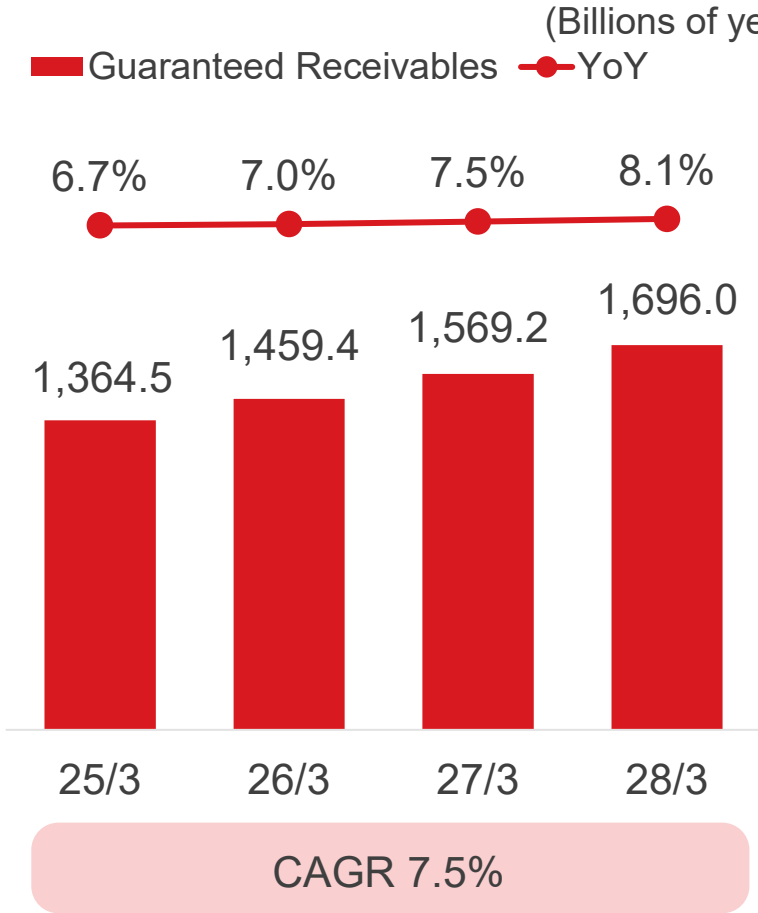


# Mid-term Management Plan | Business Scale and Performance by Segment (Guarantee Business)

- Targeting business expansion by expanding new guarantee alliance partnerships and strengthening cooperation with existing guarantee partners.
- Aiming for consolidated guaranteed receivables of ¥1.6 trillion.

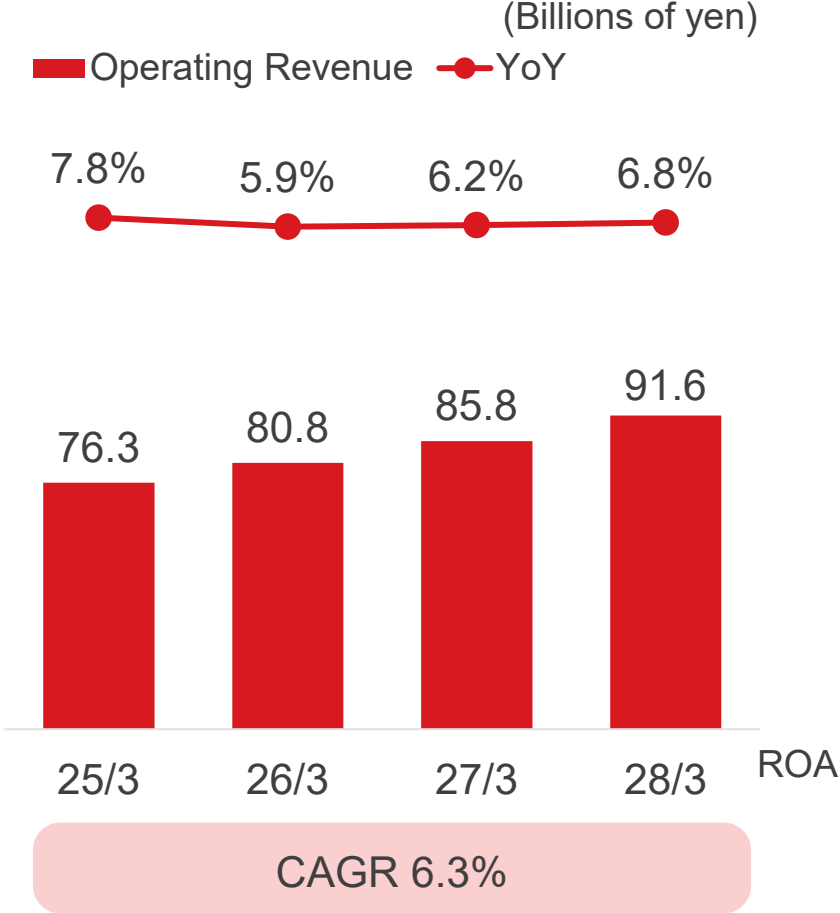
**Guaranteed Receivables**  
(Billions of yen)

■ Guaranteed Receivables ● YoY



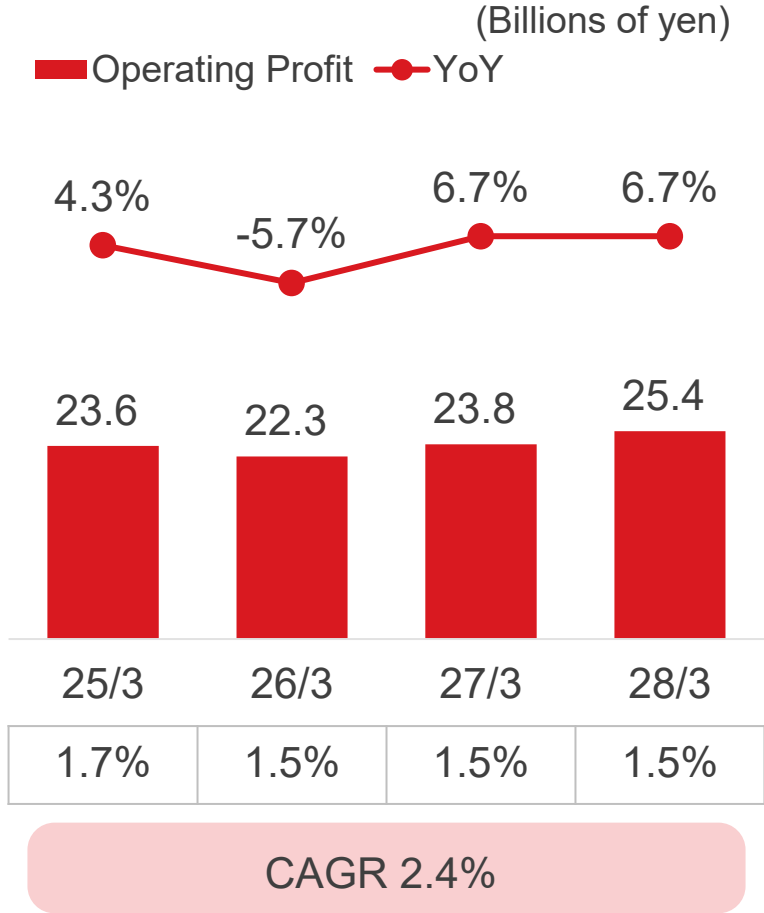
**Operating Revenue**  
(Billions of yen)

■ Operating Revenue ● YoY



**Operating Profit**  
(Billions of yen)

■ Operating Profit ● YoY



25/3	26/3	27/3	28/3
1.7%	1.5%	1.5%	1.5%



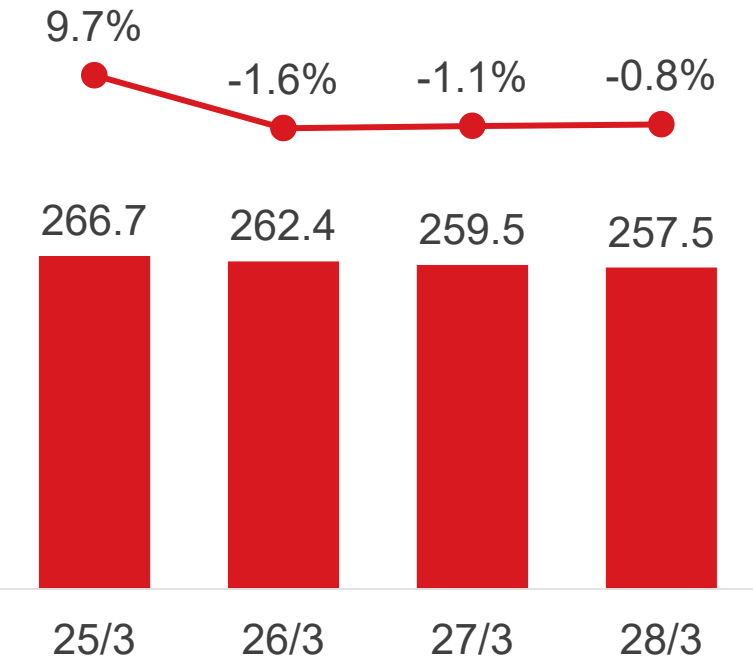
# Mid-term Management Plan | Business Scale and Performance by Segment (Overseas Financial Business)

- ACM (Malaysia) : Aiming to turn profits by the final year of the Medium-term Management Plan, by strengthening new customer acquisitions and focusing on additional financing.
- ACF (Philippines) : Aiming to turn profits by the final year of the Medium-term Management Plan, by expanding customer acquisition areas and upgrading the credit models.

## Receivables Outstanding

(Billions of yen)

Receivables Outstanding YoY

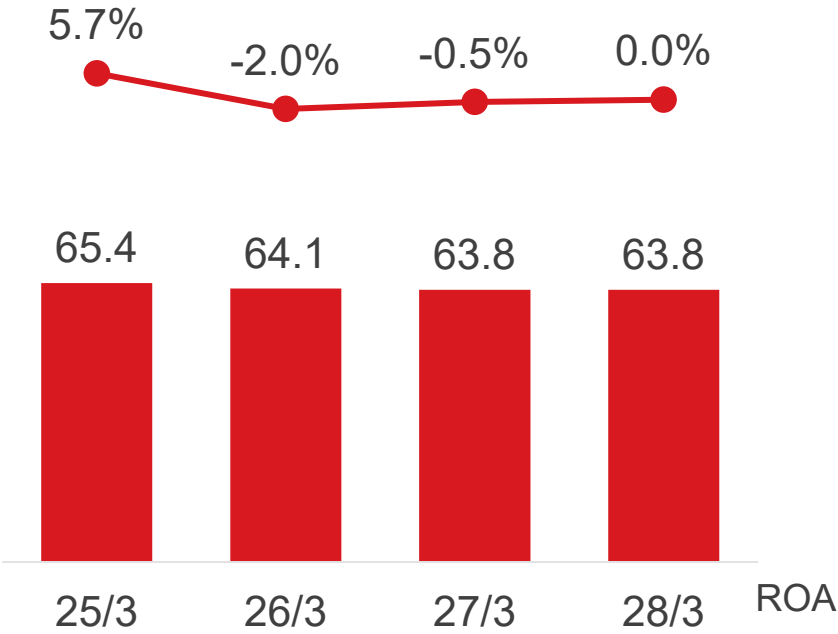


CAGR -1.2%

## Operating Revenue

(Billions of yen)

Operating Revenue YoY

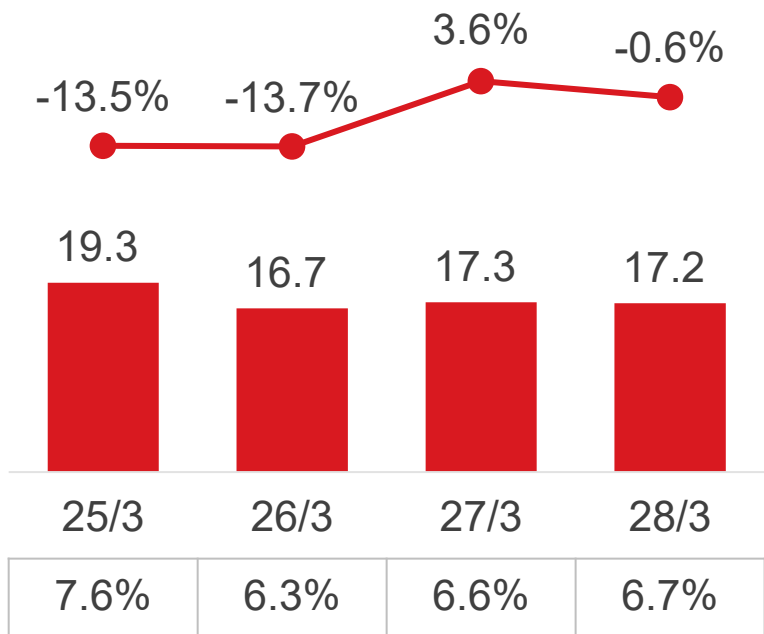


CAGR -0.8%

## Operating Profit

(Billions of yen)

Operating Profit YoY



ROA

25/3	26/3	27/3	28/3
7.6%	6.3%	6.6%	6.7%

CAGR -3.9%