Earnings Release Presentation

The First Quarter Financial Results for the Fiscal Year Ending March 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.

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. year on year percentage point yoy ytd year to date percentage point (E) estimates EB EASY BUY EASY BUY Public Company Limited ACOM CONSUMER FINANCE CORPORATION **ACF** ACM ACOM(M)SDN. BHD.

Reference

ACOM. CO., LTD.

Public & Investor Relations Office

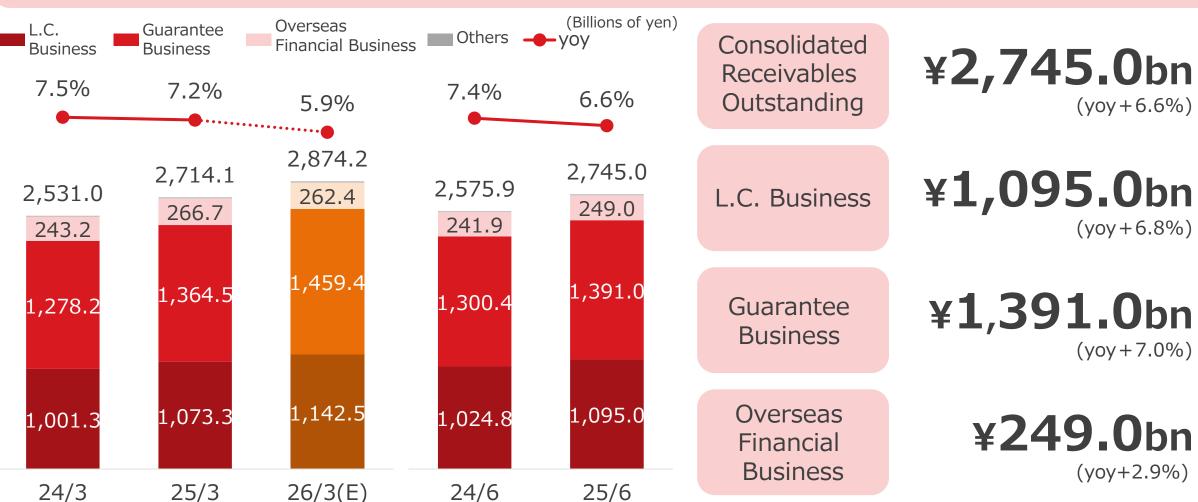
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Consolidated Financial Summary (Business Scale)

- 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 6.6% yoy to ¥2,745.0 billion.



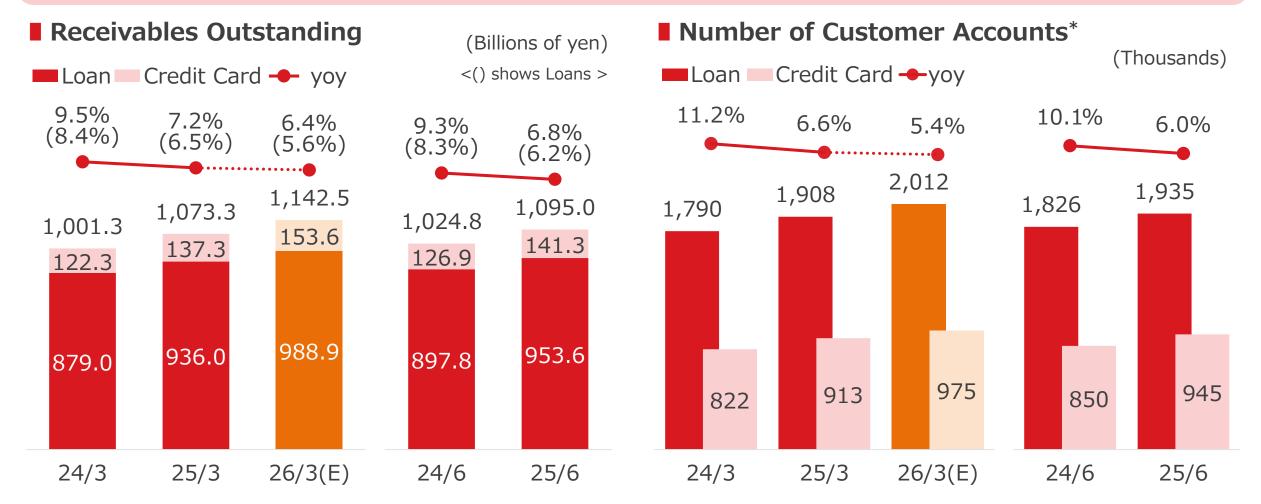


Consolidated Financial Summary (Business Performance) (Millions of yen, %)

	2024/6	2025/6		2026/3		Progress
	Results	Results	yoy	Forecasts	yoy	
Operating Revenue	77,236	82,372	6.6	331,800	4.4	24.8
Loan and Credit Card Business	41,470	44,645	7.7	179,900	6.1	24.8
3 Guarantee Business	18,237	19,446	6.6	80,800	5.9	24.1
4 Overseas Financial Business	15,866	16,463	3.8	64,100	-2.0	25.7
5 Operating Expenses	55,277	54,224	-1.9	243,200	-6.2	22.3
6 Financial Expenses	1,335	1,678	25.7	7,200	25.3	23.3
7 Provision for Bad Debts	27,635	24,836	-10.1	111,800	5.8	22.2
8 Provision for Loss on Interest Repayment	-	-	-	8,300	-79.3	-
Other Operating Expenses	26,306	27,709	5.3	115,900	7.6	23.9
10 Operating Profit	21,958	28,147	28.2	88,600	51.3	31.8
11 Ordinary Profit	22,097	28,247	27.8	88,900	50.9	31.8
Profit Before Income Taxes	22,041	28,620	29.8	88,900	51.6	32.2
13 Profit	14,877	35,527	138.8	76,100	108.1	46.7
Profit Attributable to Owners of Parent	13,632	34,119	150.3	72,200	124.8	47.3

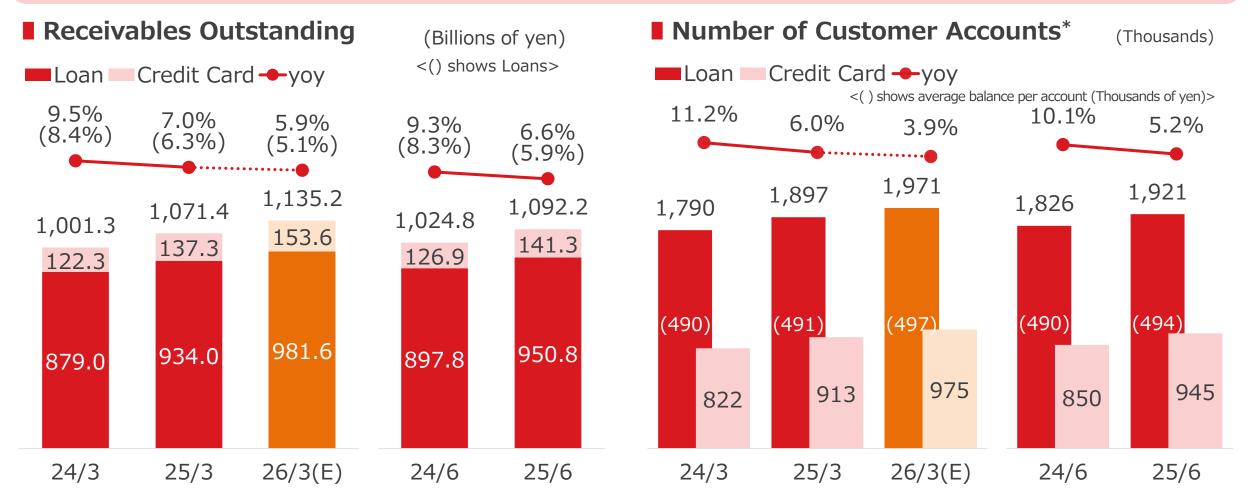
Loan and Credit Card Business | Business Scale

- Receivables Outstanding increased by 6.8% yoy to ¥1,095.0 billion, owing to strong demands from existing customers.
- No. of customer accounts for loans increased by 6.0% yoy to 1,935 thousand.



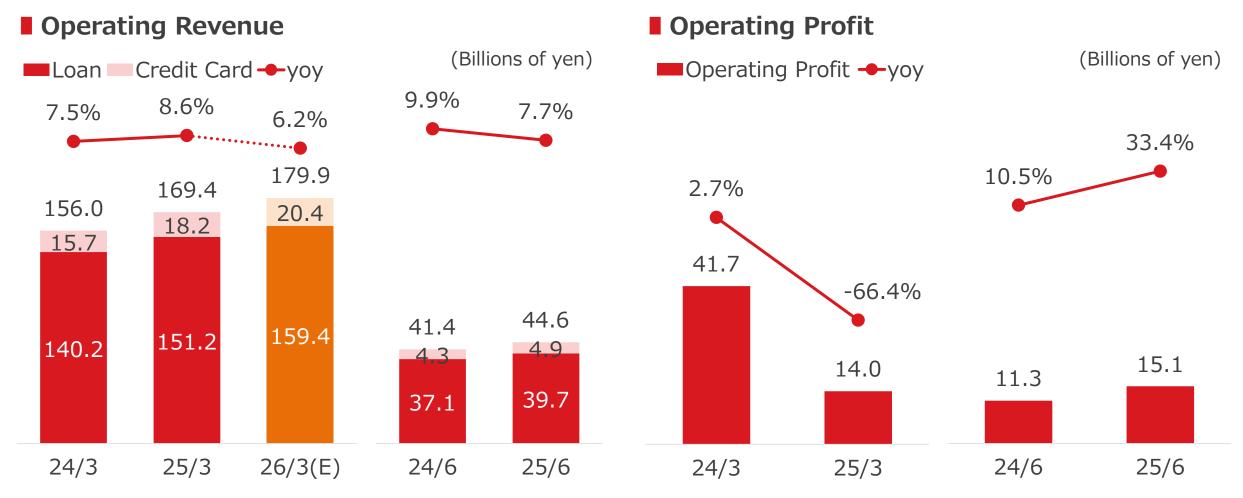
Loan and Credit Card Business | Business Scale(ACOM)

- Receivables Outstanding increased by 6.6% yoy to ¥1,092.2 billion, owing to strong demands from existing customers.
- No. of customer accounts for loans increased by 5.2% yoy to 1,921 thousand.



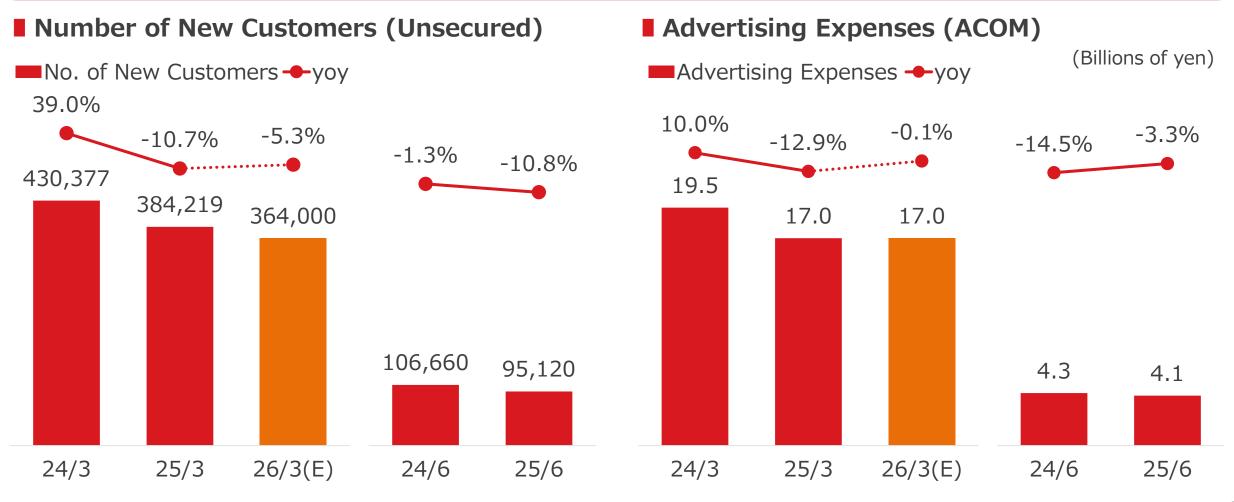
Loan and Credit Card Business | Business Performance

- Operating Revenue increased by 7.7% yoy to ¥44.6 billion, mainly owing to the expansion of business scale.
- Operating Profit increased by 33.4% yoy to ¥15.1 billion.



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

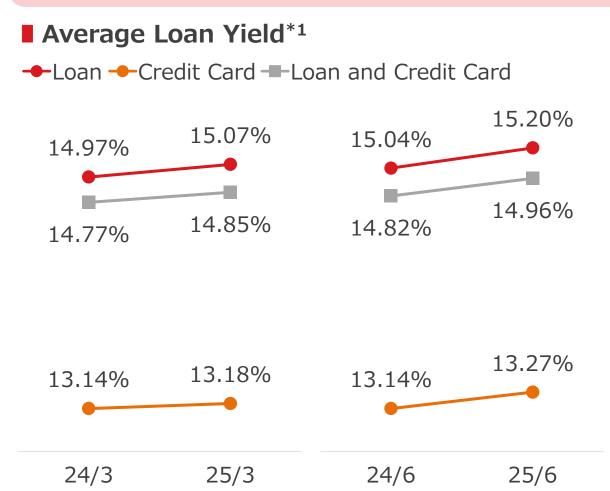
- No. of New Customers decreased by 10.8% yoy to 95,120.
- Advertising Expenses decreased by 3.3% yoy to ¥4.1 billion.



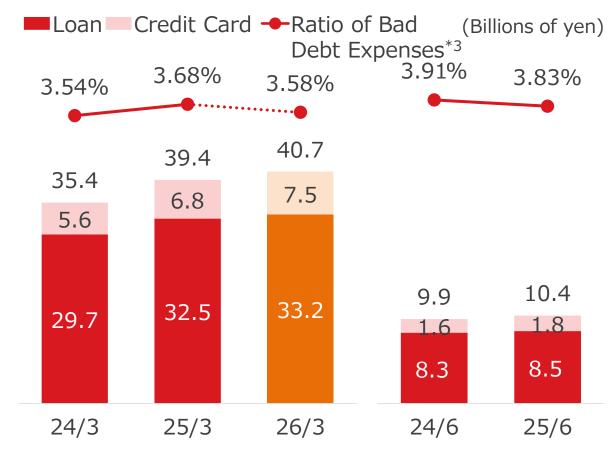
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Loan and Credit Card Business | Yield Bad Debt Expenses (ACOM)

- Average Loan Yield in L.C. Business increased by 14 basis points yoy to 14.96%.
- Ratio of Bad Debt Expenses decreased by 8 basis points yoy to 3.83%.



■ Amount and Ratio of Bad Debt Expenses*2



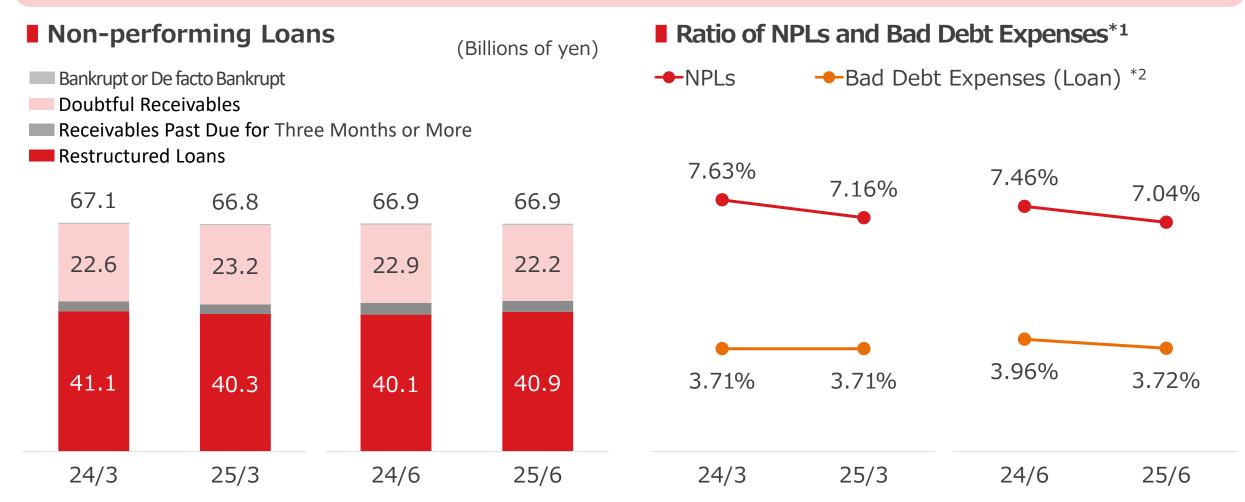
^{*1} Average yield of credit card is calculated by receivables and fees of revolving.

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

^{*3} The ratios of bad debt expenses for 24/6 and 25/6 are recalculated into annual basis.

Loan Business | Non-performing Loans (ACOM)

- NPLs decreased by ¥10 million to ¥66.9 billion.
- Ratio of NPLs decreased by 42 basis points yoy to 7.04%.

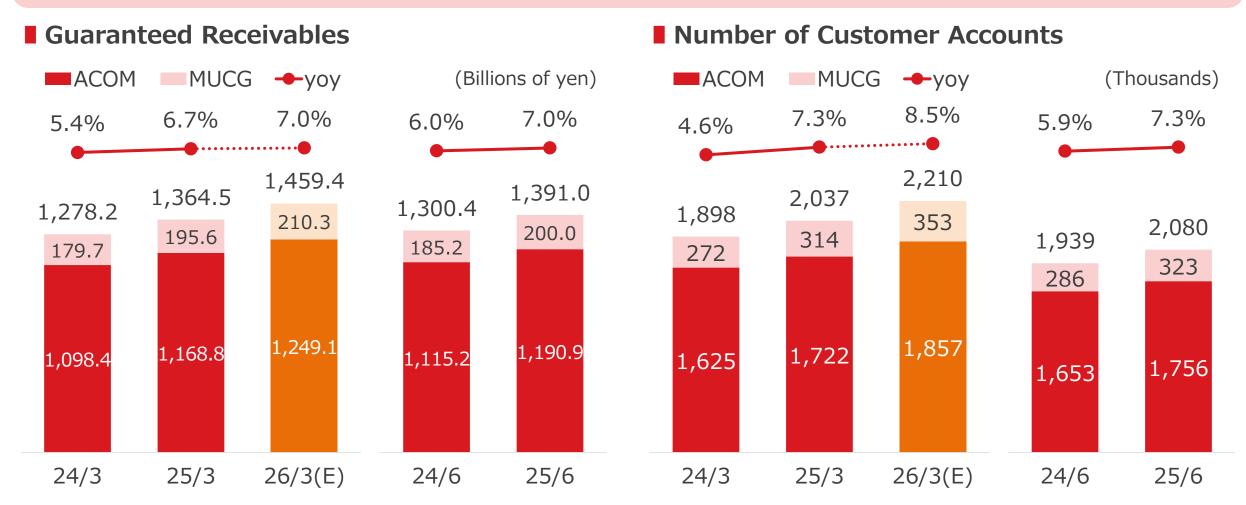


^{*1} Ratio of bad Debt Expenses include waiver of repayments accompanying requests for interest repayment.

^{*2} The ratios of bad debt expenses for 24/6 and 25/6 are recalculated into annual basis.

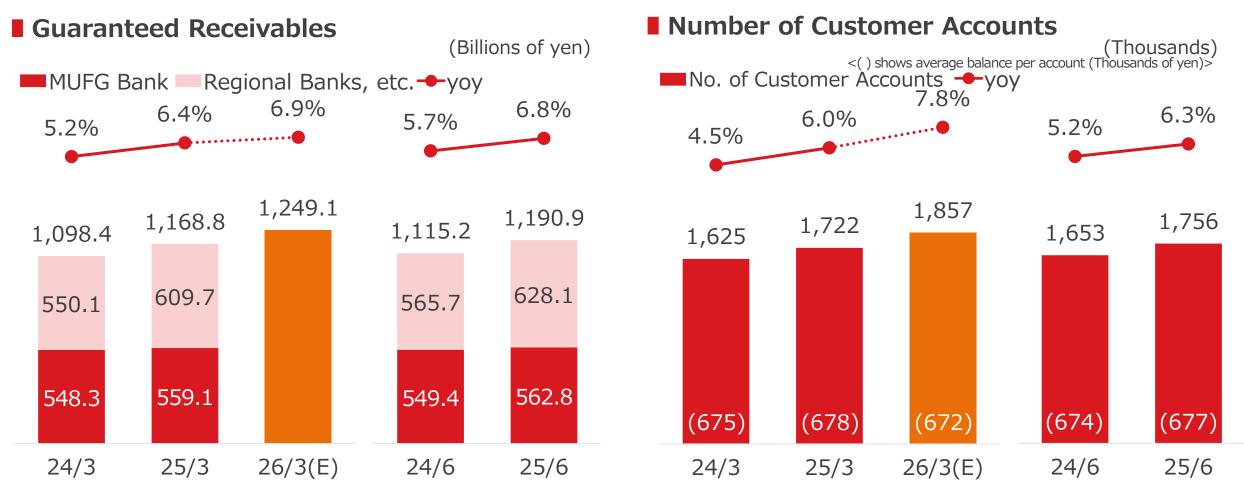
Guarantee Business | Business Scale

- Guaranteed Receivables increased by 7.0% yoy to ¥1,391.0 billion, owing to strong demands from new and existing customers.
- No. of customer accounts increased by 7.3% yoy to 2,080 thousand.



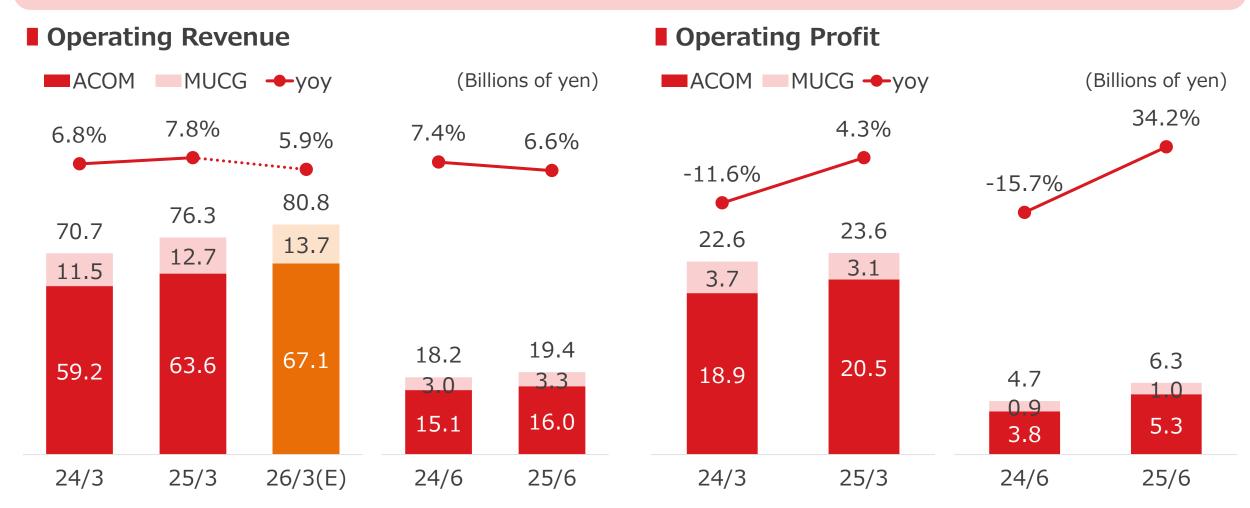
Guarantee Business | Business Scale (ACOM)

- Guaranteed Receivables for ACOM increased by 6.8% yoy to ¥1,190.9 billion.
- No. of customer accounts increased by 6.3% yoy to 1,756 thousand.



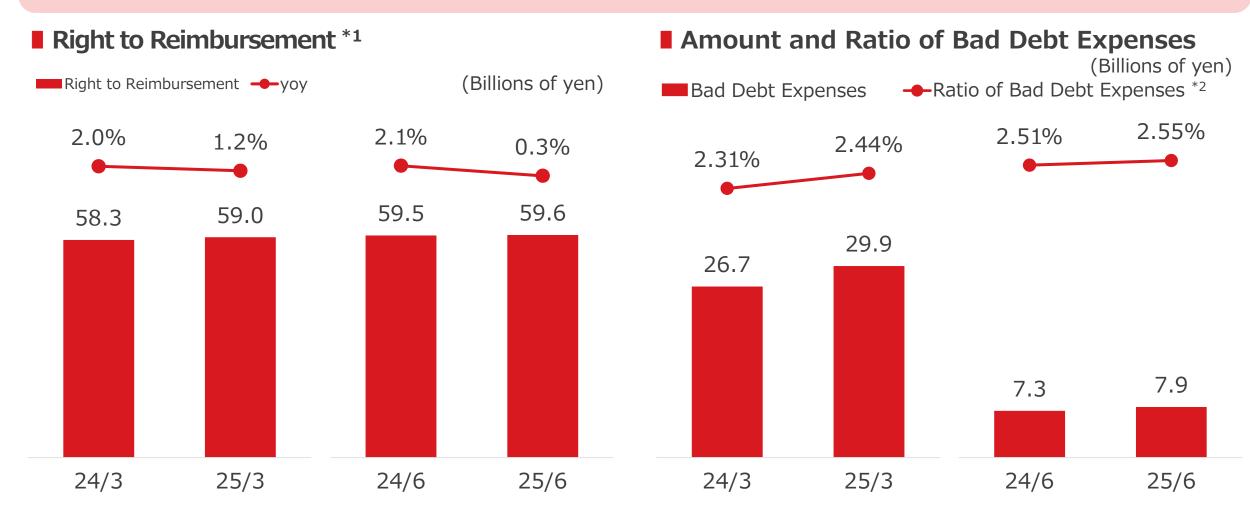
Guarantee Business | Business Performance

- Operating Revenue increased by 6.6% yoy to ¥19.4 billion owing to the expansion of business scale.
- Operating Profit increased by 34.2% yoy to ¥6.3 billion.



Guarantee Business Right to Reimbursement Bad Debt Expenses (ACOM)

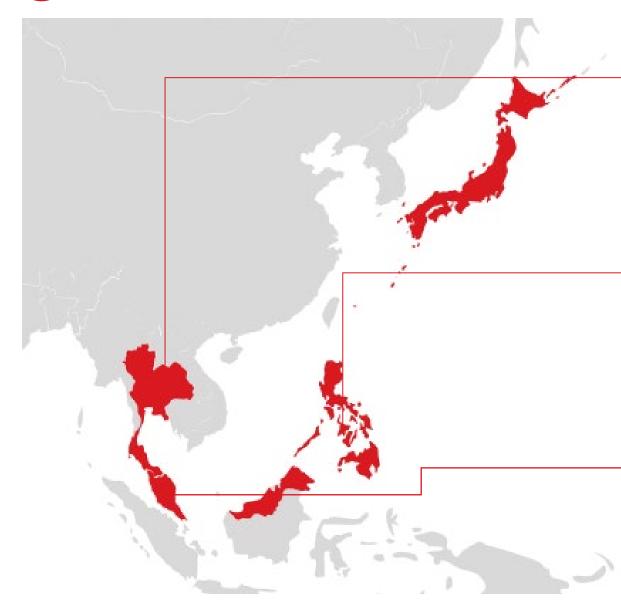
- Right to reimbursement increased by 0.3% yoy to ¥59.6 billion.
- Ratio of Bad Debt Expenses increased by 4 basis points yoy to 2.55%.



^{*1} Right to reimbursement is loans in which guarantee obligations have been performed by ACOM, but not yet written-off. *2 The ratios of bad debt expenses for 24/6 and 25/6 are recalculated into annual basis



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

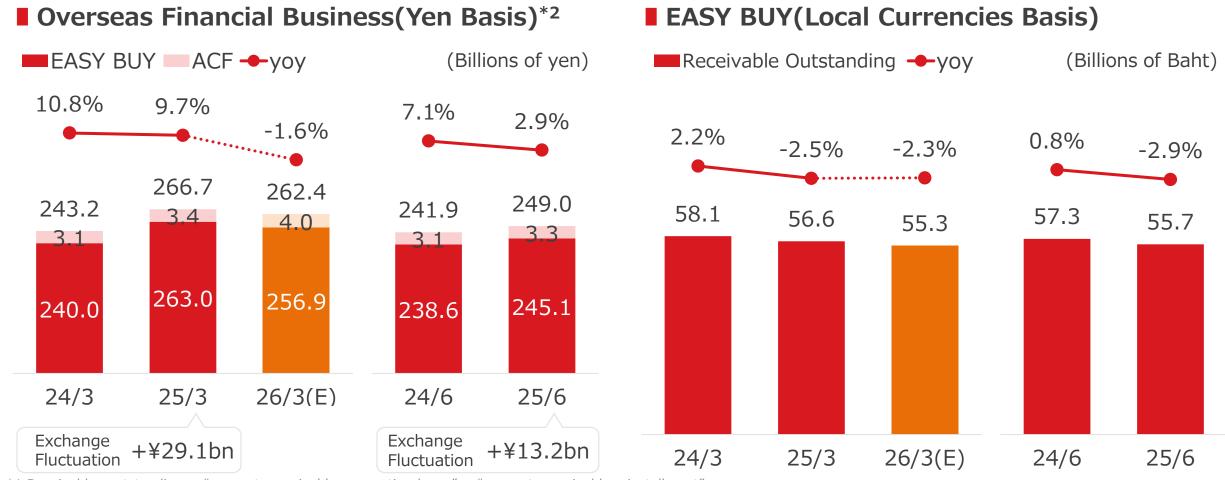
ACOM (M) SDN. BHD.

Equity stake : 100.00% Incorporated : July 2021

Business Outline: Unsecured Loan

Overseas Financial Business | Receivables Outstanding*1

- Receivables Outstanding(Yen Basis) increased by 2.9% yoy to ¥249.0 billion owing to the impact of the depreciation of yen.
- Receivables Outstanding(Local Currencies Basis) at EASY BUY in Thailand decreased by 2.9% yoy to 55.7 billion baht.



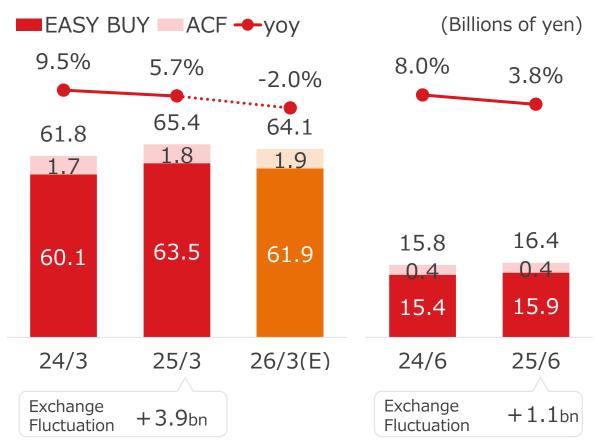
^{*1} Receivables outstanding = "accounts receivable - operating loans" + "accounts receivable - installment"

^{*2} Exchange rates : Baht $\pm 4.16(24/6)$, $\pm 4.40(25/6)$. Exchange fluctuation : $\pm \pm 0.24$

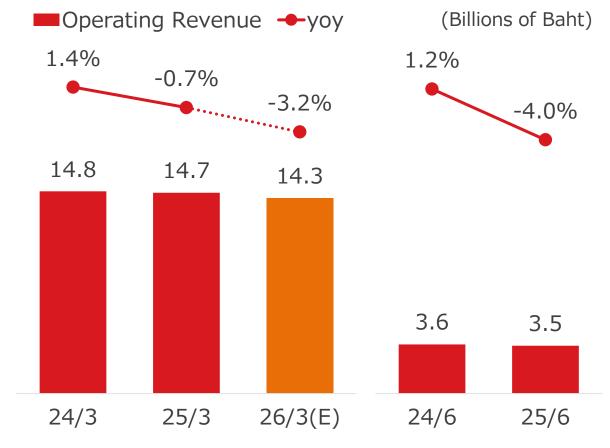
Overseas Financial Business | Operating Revenue

- Operating Revenue(Yen Basis) increased by 3.8% yoy to ¥16.4 billion owing to the impact of the depreciation of yen.
- Operating Revenue(Local Currencies Basis) at EASY BUY decreased by 4.0% yoy to 3.5 billion baht.

■ Overseas Financial Business(Yen Basis)*1*2



■ EASY BUY(Local Currencies Basis)

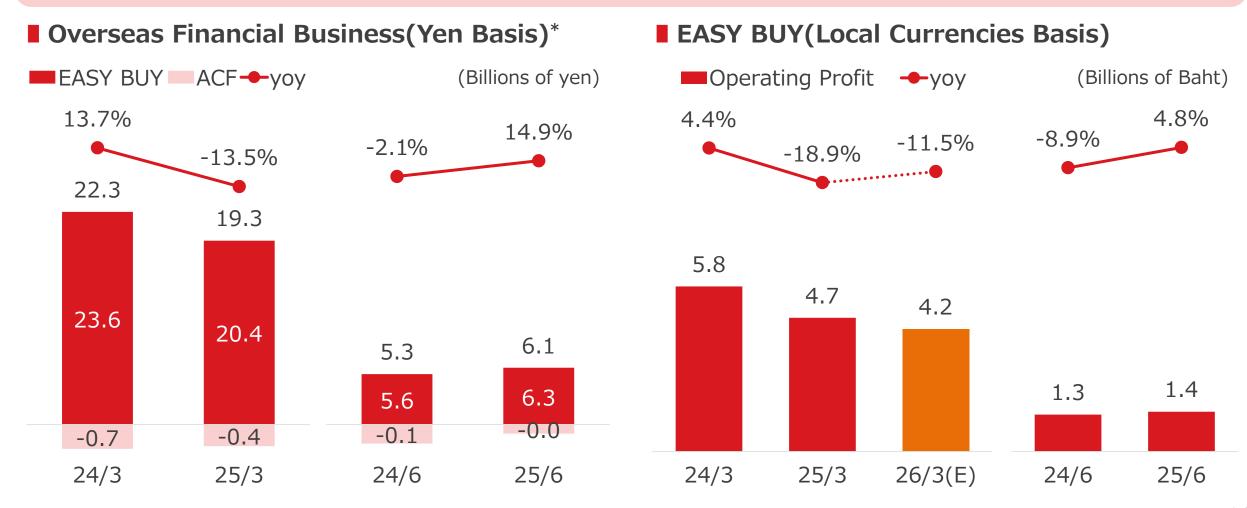


^{*1} Profit by segments

^{*2} Exchange rates : Baht $\pm 4.17(24/6)$, $\pm 4.50(25/6)$, Exchange fluctuation : $\pm \pm 0.33$

Overseas Financial Business | Operating Profit

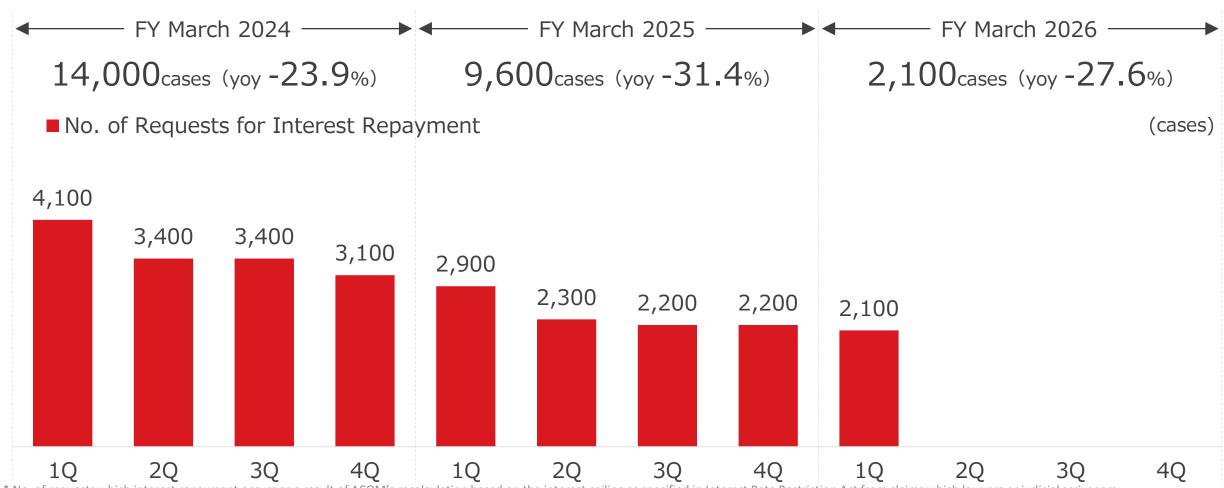
- Operating Profit(Yen Basis) increased by 14.9% yoy to ¥6.1 billion.
- Operating Profit(Local Currencies Basis) at EASY BUY increased by 4.8% yoy to 1.4 billion baht.



*Profit by segment 18

No. of Requests for Interest Repayment*

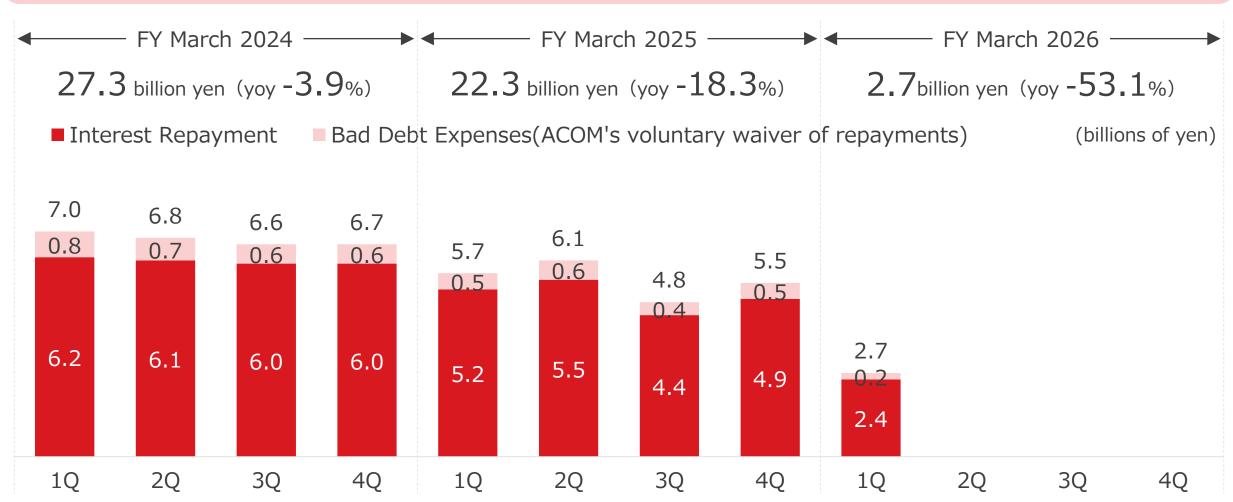
- The number of requests for 1Q decreased by 27.6% yoy to 2,100.
- The number of requests for FY March 2026 is expected to decrease around 20% yoy.



^{*} 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).

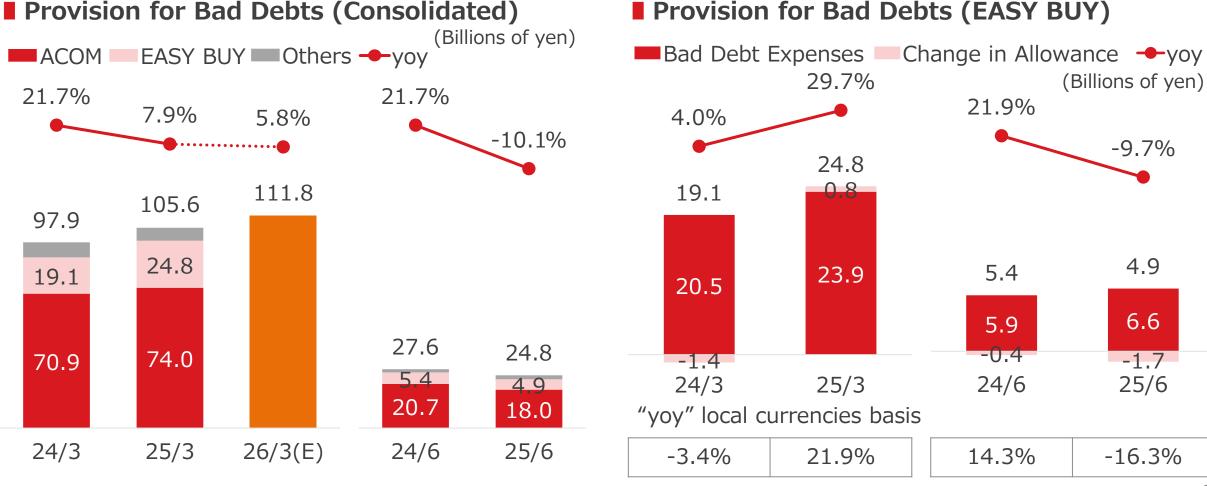
Loss on Interest Repayment

- Amount of drawdown in 1Q decreased by 53.1% yoy to ¥2.7 billion.
- Balance of provision is ¥45.2 billion.
- Estimate amount of drawdown to decrease around 25% yoy in FY March 2026.



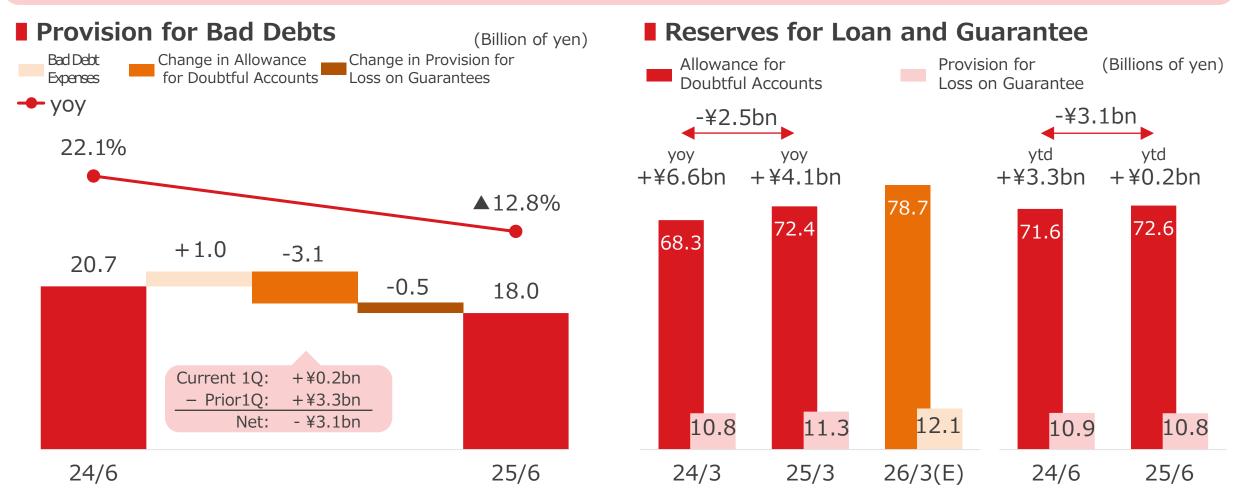
Provision for Bad Debts

- Provision for Bad Debts (Consolidated) decreased by 10.1% yoy to ¥24.8 billion owing to a decrease in ACOM and EASY BUY.
- Provision for Bad Debts at EASY BUY decreased by 9.7% yoy to ¥4.9 billion.



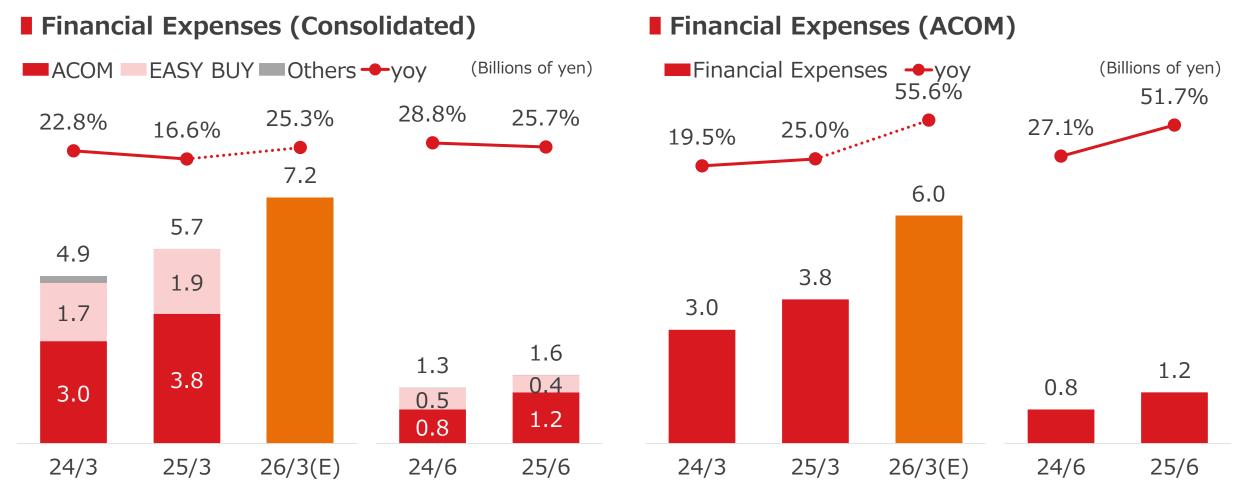
Provision for Bad Debts (ACOM)

• Provision for Bad Debts decreased by 12.8% yoy to ¥18.0 billion.



Financial Expenses

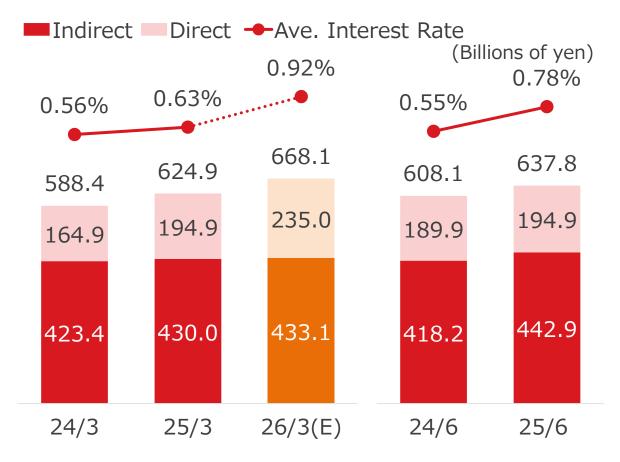
- Financial Expenses (Consolidated) increased by 25.7% yoy to ¥1.6 billion.
- Financial Expenses (ACOM) increased by 51.7% yoy to ¥1.2 billion.



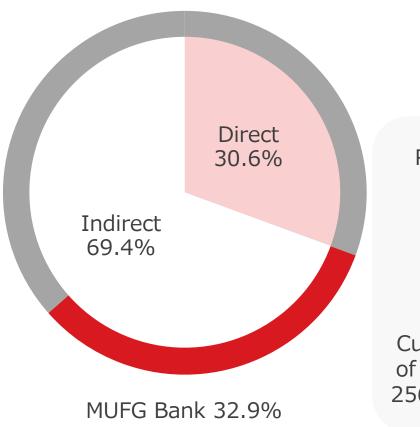
Financial Expenses | Borrowings(ACOM)

- Borrowings increased by ¥29.6 billion yoy to ¥637.8 billion.
- Average Interest Rate increased by 23 basis points yoy to 0.78%.

Borrowings



■ Composition Ratio by Funding Sources



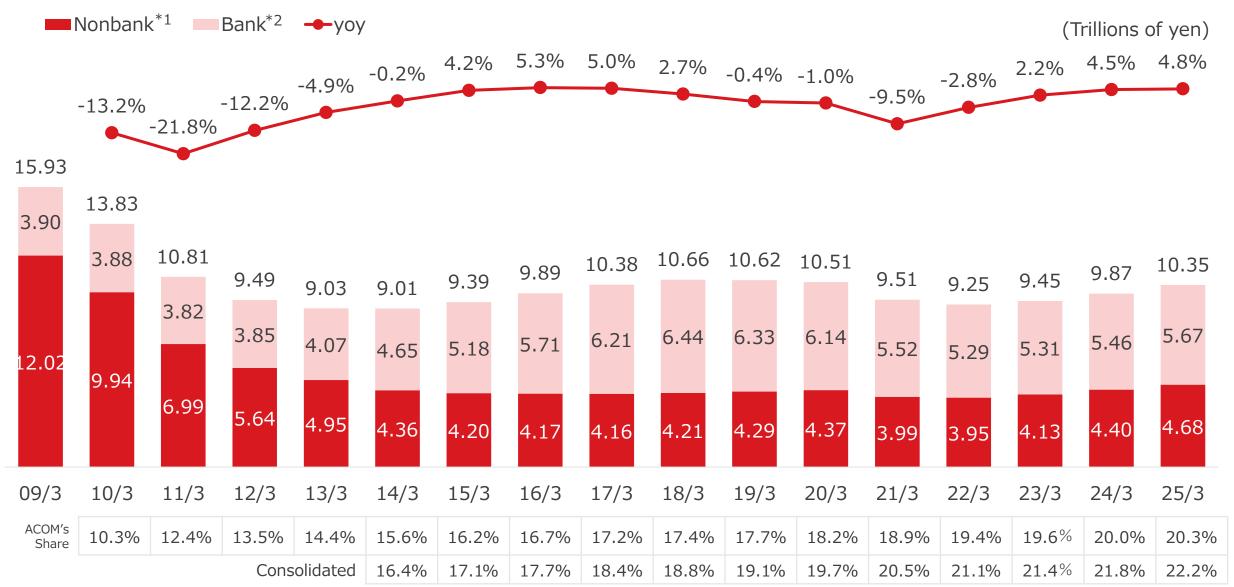
Ratio of Fixed Interest Rate 78.5%

Ratio of Long-term 89.0%

Current portion of loans payable 256.1 billion yen

Appendix

Market Volume of Domestic Personal Card Loan

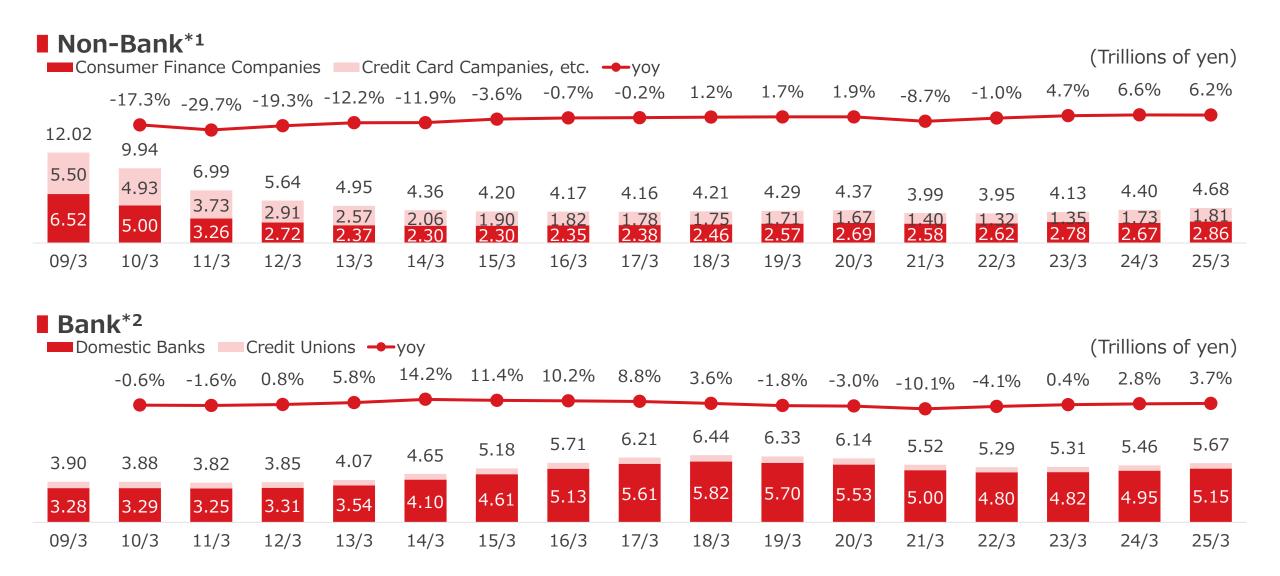


^{*1} Nonbank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2025/3 is preliminary

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

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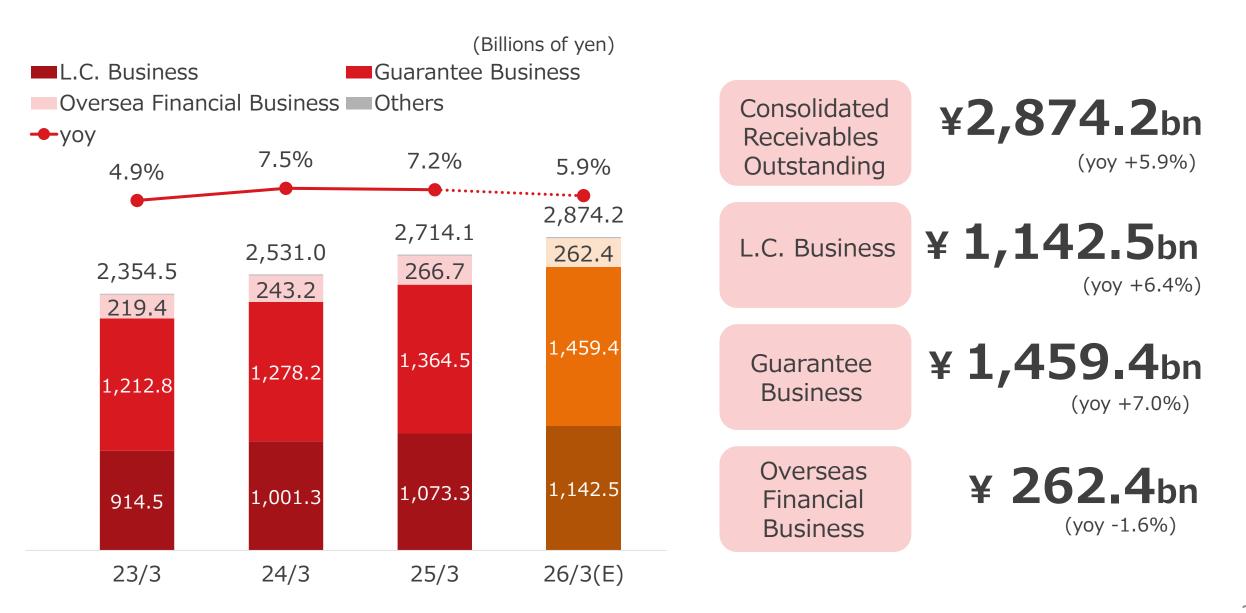
Market Volume of Domestic Personal Card Loan



^{*1} Nonbank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2025/3 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)

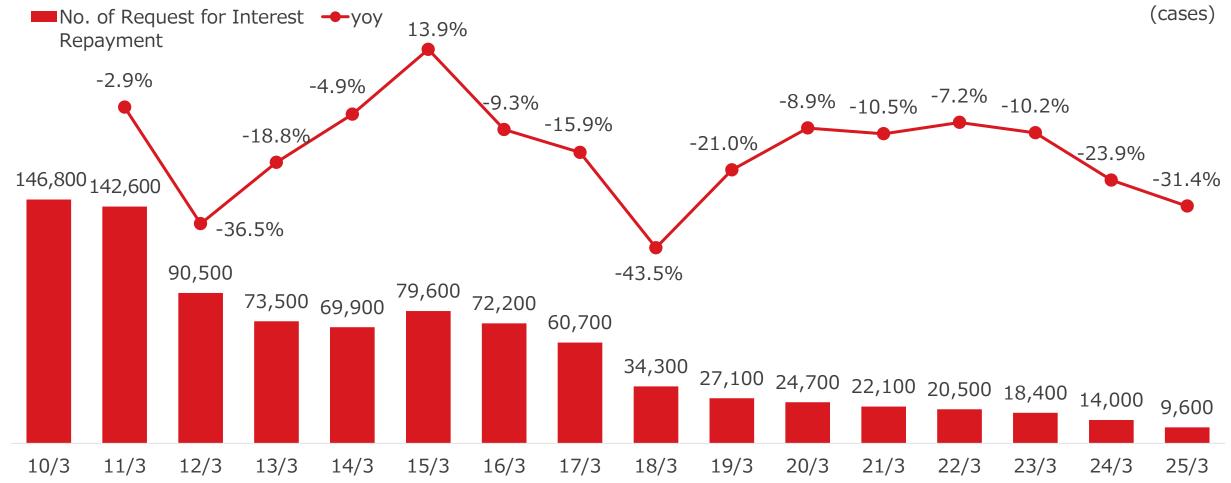


Annual Forecast for the FY March 2026 (Performance)

(Millions of yen、%) 2025/3 2026/3 Results Forecasts yoy yoy 331,800 Operating Reveunue 317,742 7.8 4.4 Loan and Credit Card Business 169,464 8.6 179,900 6.1 **Guarantee Business** 76,332 7.8 80,800 5.9 5.7 Oversea Financial Business 65,449 64,100 -2.0259,181 243,200 -6.2 Operating Expenses 24.4 16.6 7,200 25.3 Financial Expenses 5,747 Provision for Bad Debt 7.9 5.8 105,676 111,800 40,033 8,300 79.3 Provision for Loss on Interest Repayment 2.1 7.6 Other Operating Expenses 107,723 115,900 Operating Profit 58,561 -32.2 88,600 51.3 **Ordinary Profit** 58,919 -32.1 88,900 50.9 12 Profit Before Income Taxes 51.6 58,641 -32.4 88,900 13 Profit 36,571 -36.8 76,100 108.1 Profit Attributable to Owners of Parent 32,124 -39.5 72,200 124.8

Trend of No. of Requests for Interest Repayment

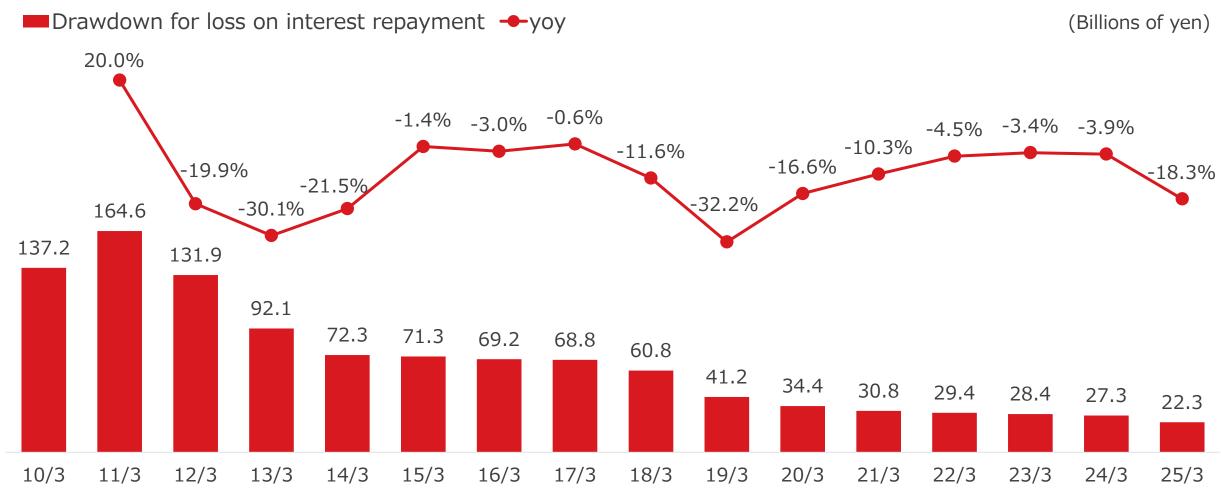
- The number of requests for FY March 2025 decreased by 31.4% yoy (estimated to decrease by around 25%) to 9,600 cases.
- The number of requests for FY March 2026 is expected to decrease around 20% yoy.



^{*} 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

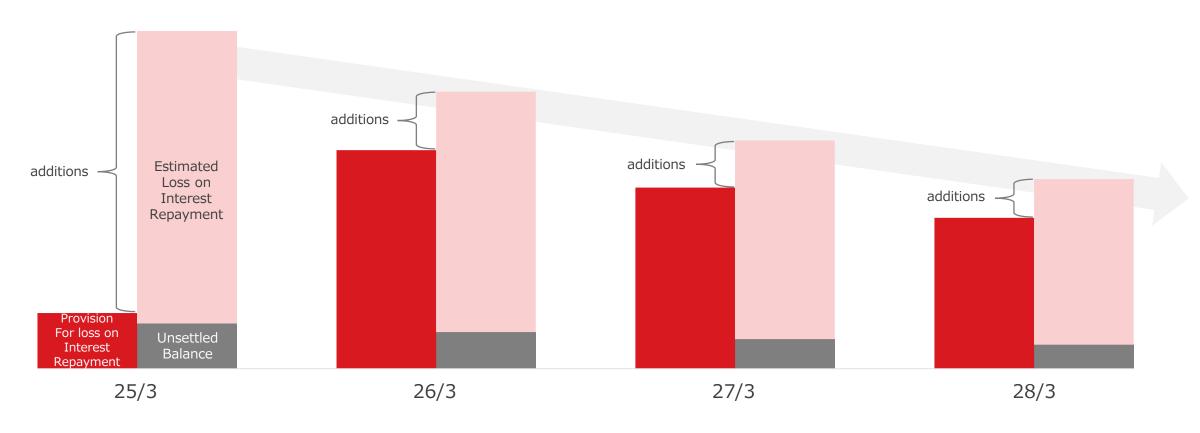
- Amount of drawdown decreased by 18.3% yoy(estimated to decrease by around 15%) to ¥22.3 billion in FY March 2025.
- Estimate amount of drawdown to decrease around 25% yoy in FY March 2026.





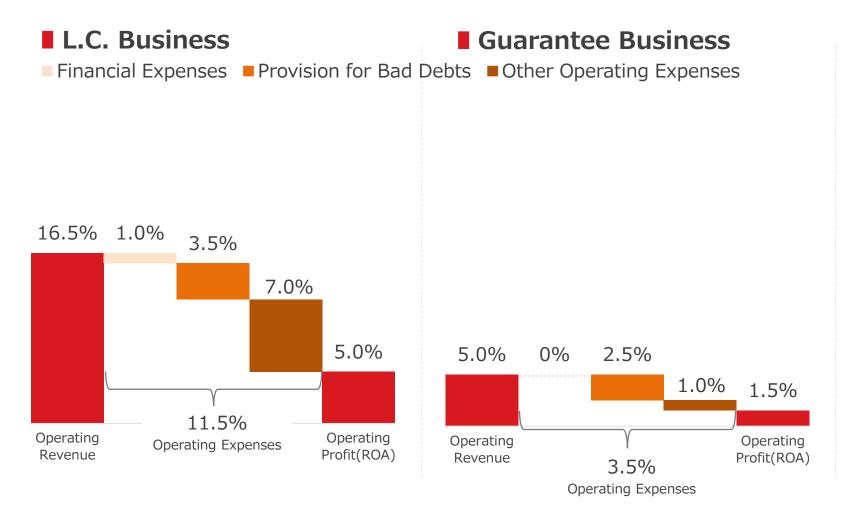
Evaluation Method of Provision for Loss on Interest Repayment

- 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 mid-term management plan, which will be announced publicly.

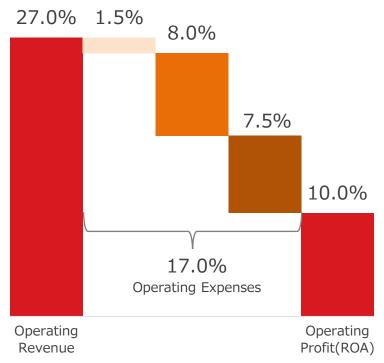




Yardstick of Return on Assets (ROA) by Business Segments



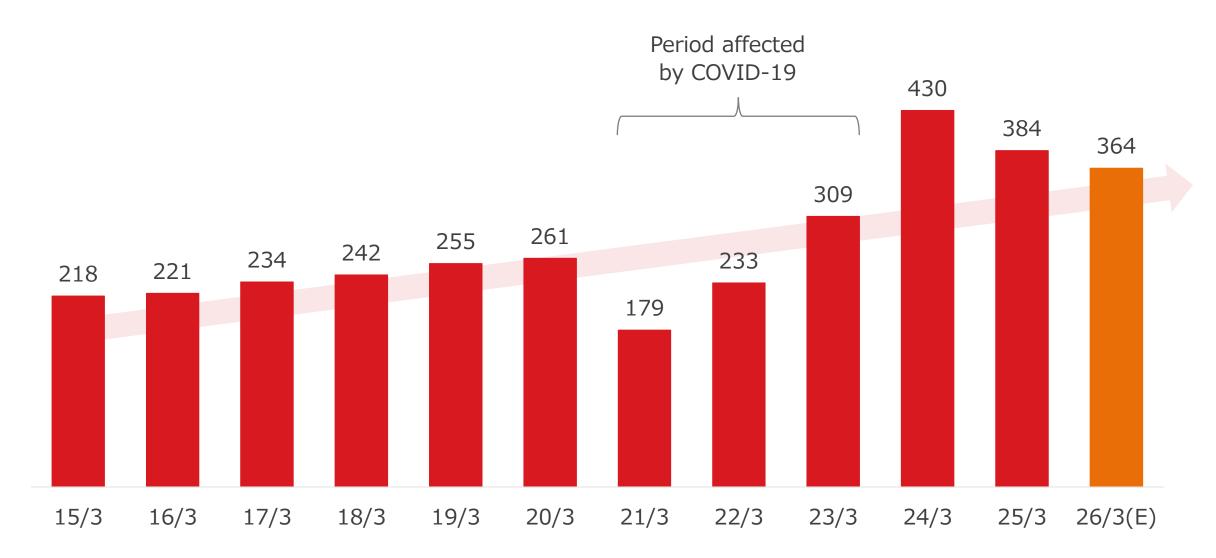
Overseas Financial Business



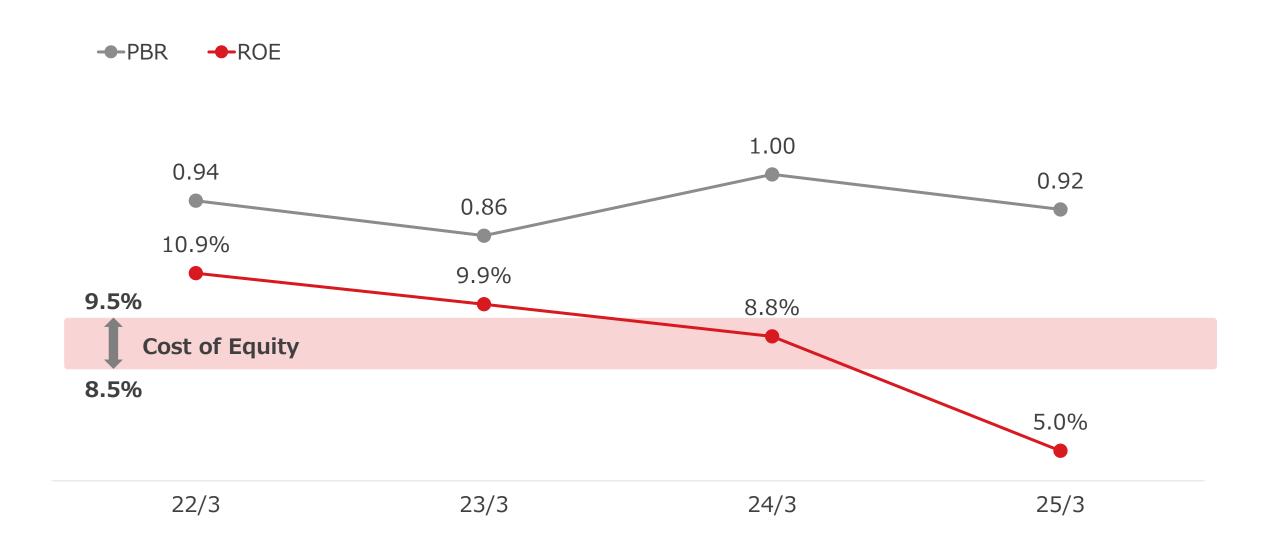


Trend of No. of New Customers

(Thousands cases)

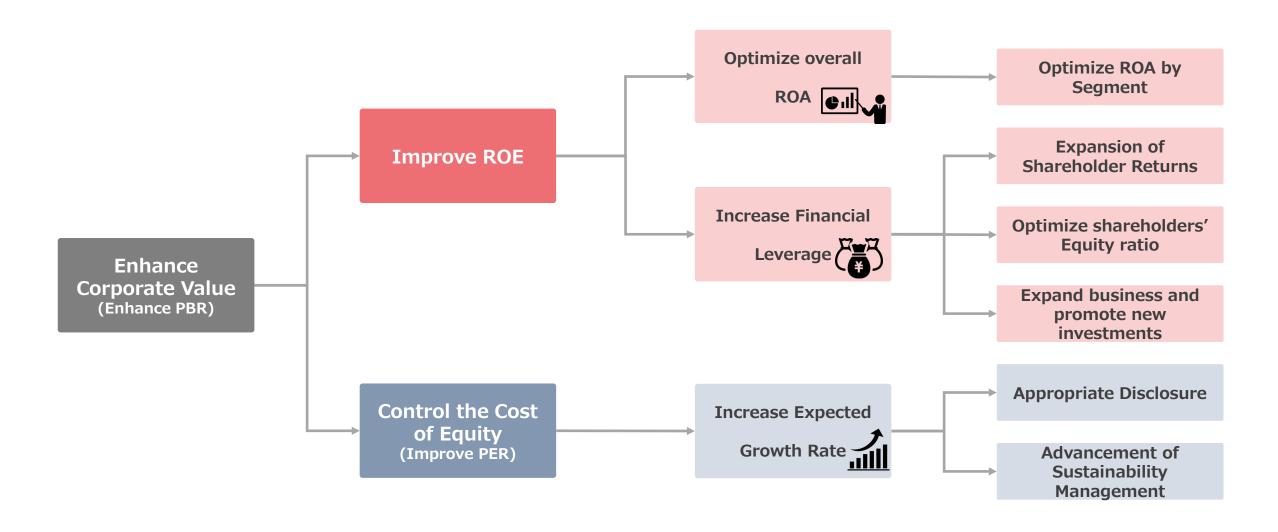


Trend of PBR and ROE





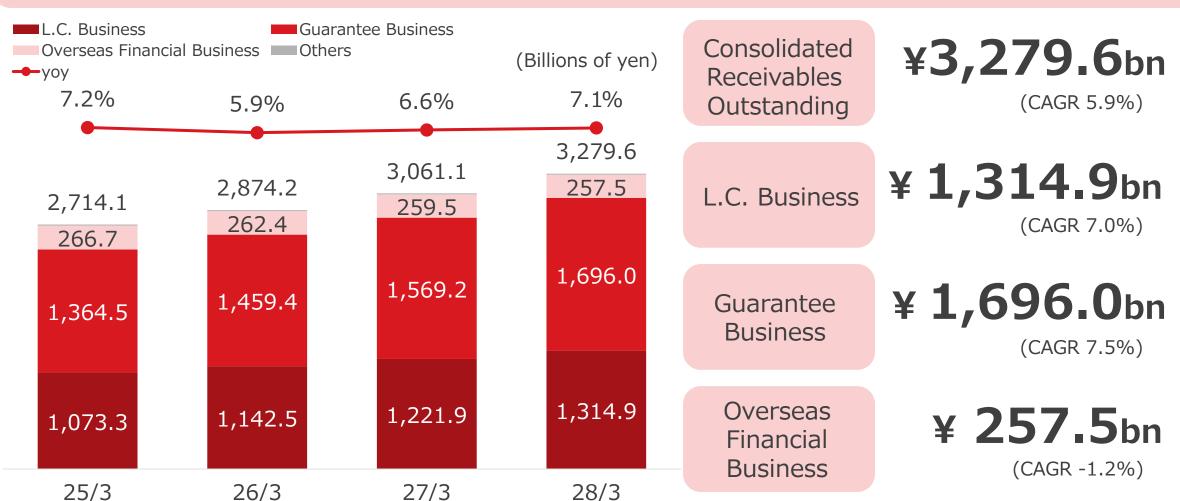
C Logic Tree for Enhance Corporate Value





New Mid-term Management Plan | Business Scale

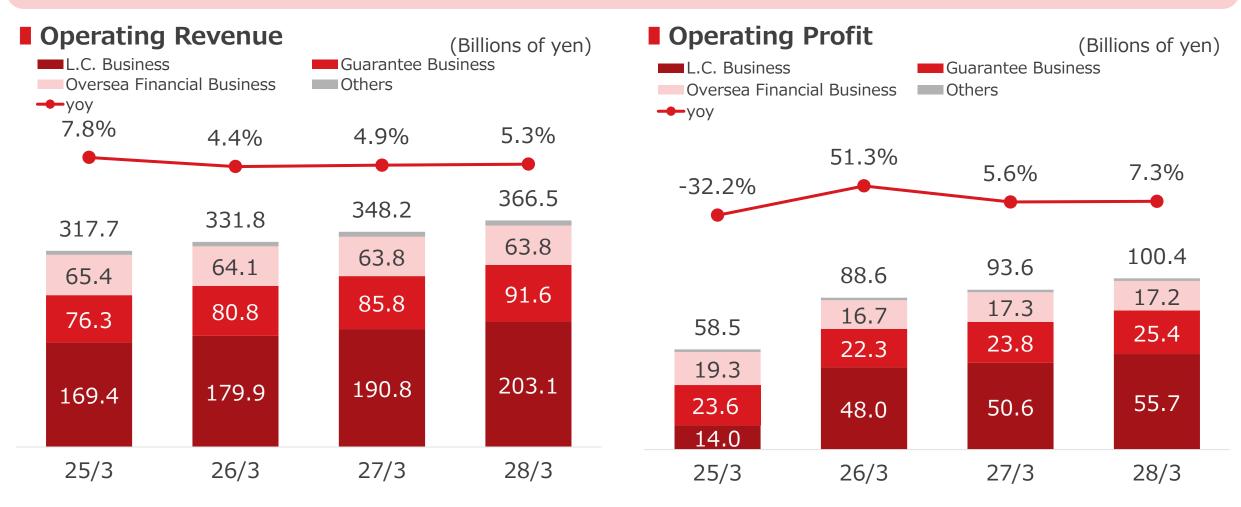
Despite shrinking pent-up demands, aiming for a 1.2-fold increase to ¥3.2 trillion over the three years of the mid-term management plan, by steadily expand the scale of Loan and Credit card Business and Guarantee Business with our brand and new guarantee alliances.





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.





Mid-Term Key Themes

(From FY March 2026 to FY March 2028)

Mid-term Policy

Accelerating our Growth Cycle to Achieve Our Vision



All Basics

Fostering a Compliance Culture

Business Strategies

- Enhance brand strength by rebuilding perception*
- Provide a quality customer experience by good responses and speedy credit screening
- Expansion of business alliance pertners 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 highquality 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

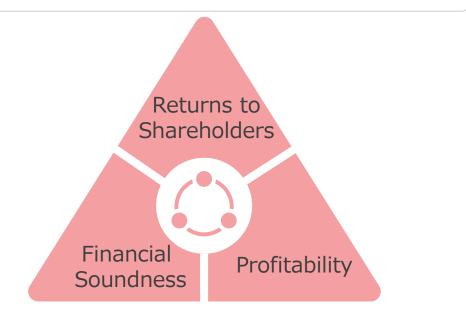
- Building a system infrastructure that can respond flexibly and quickly to changes in the environment and reinforcement of cyber security
- Establish the base of human resource by strengthening recruitment, training and retention
- Provide optimal credit and rebuild credit protection system
- Strengthen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

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.

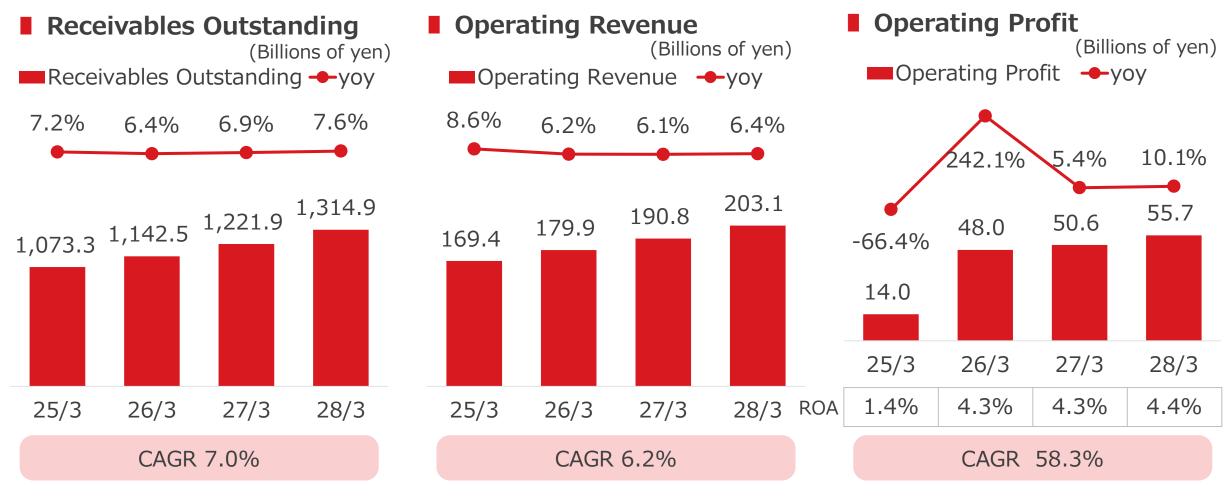






Mid-term Management Plan | Business Scale and Performance by Segment | (Loan and Credit Card Business)

- 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.

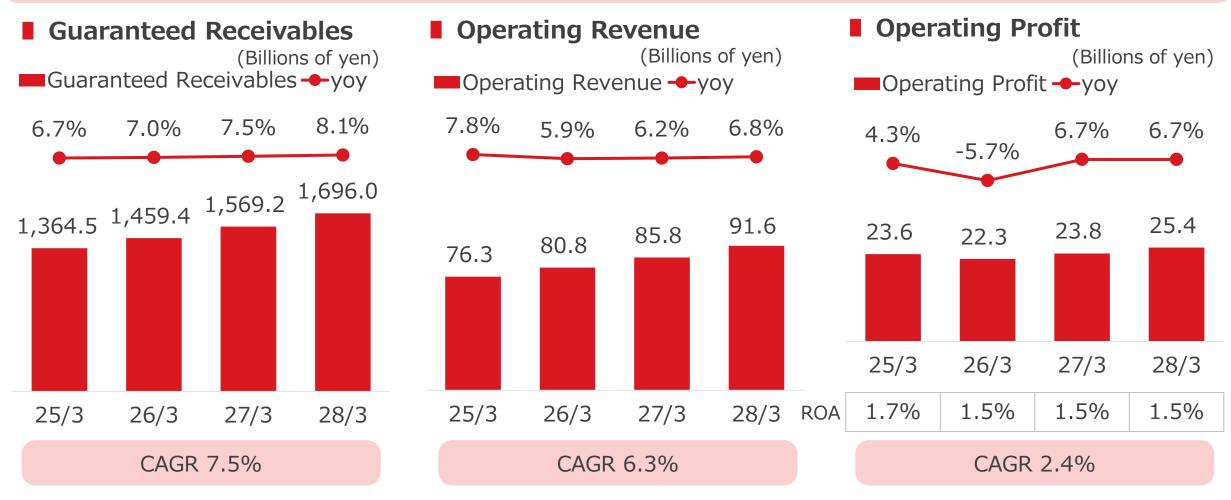


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Mid-term Management Plan | (Guarantee Business)

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.



Mid-term Management Plan | Business Scale and Performance by Segment | (Oversea 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.

