

Brief Statement of the First Quarter Financial Results for the Fiscal Year Ending March 2026
[Japanese GAAP (Consolidated)]

July 29, 2025

Forward-looking Statement

The statements and figures contained in this Brief Statement of Financial Results for the fiscal year ending March 2026 (the "Brief Statement") 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 Brief Statement. 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.

Name of the company:	ACOM CO., LTD. ("ACOM" or "the Company")
Stock market:	Tokyo Stock Exchange
Code Number:	8572
Location of the head office:	Tokyo
URL:	https://www.acom.co.jp/corp/english/ir/
Position of the representative:	President & Chief Executive Officer
Name:	Masataka Kinoshita
Position of the person in charge:	Chief PR & IR Officer
Name:	Masato Tanaka
Telephone Number:	(03) 6865-6474
Commencement date of dividend payment:	—
Quarterly material to supplement the financial results:	Applicable
Quarterly financial results conference:	Applicable (For domestic institutional investors and financial analysts)

Note: 1. All amounts under minimum units appearing in each of the tables have been disregarded throughout this brief statement and the annexed materials.

Note: 2. The figures in percentages show the year-on-year change from previous first quarter.

1. Consolidated Business Results for the First Quarter Accounting Period (from April 1, 2025, to June 30, 2025)

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent (First Quarter)	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
1Q for FY March 2026	82,372	6.6	28,147	28.2	28,247	27.8	34,119	150.3
1Q for FY March 2025	77,236	8.9	21,958	0.1	22,097	0.1	13,632	(1.0)

[Note] Comprehensive income

1Q for FY March 2026: 25,225 million yen [57.0%]

1Q for FY March 2025: 16,062 million yen [(15.2%)]

	Basic Earnings per Share (First Quarter)	Diluted Earnings per Share (First Quarter)
	(Yen)	(Yen)
1Q for FY March 2026	21.78	—
1Q for FY March 2025	8.70	—

(2) Consolidated Financial Position

	Total Assets	Net Assets	Ratio of Shareholders' Equity
	(Millions of yen)	(Millions of yen)	%
1Q for FY March 2026	1,496,744	721,935	44.7
FY March 2025 (Annual)	1,486,409	709,035	44.0

<Reference> Shareholders' Equity:

1Q for FY March 2026: 669,309 million yen FY March 2025: 653,561 million yen

2. Dividend Status

	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
FY March 2025	—	7.00	—	7.00	14.00
FY March 2026	—				
FY March 2026 (Forecast)		10.00	—	10.00	20.00

<Note> Amendment to dividend forecast: None

3. Forecasts for the Fiscal Year Ending March 2026 (from April 1, 2025, to March 31, 2026)

(The figures in percentage show year-on-year change from the same prior periods.)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent		Basic Earnings per Share
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Yen)
First Half	164,100	5.0	47,500	(1.1)	47,600	(1.3)	44,500	49.0	28.41
Annual	331,800	4.4	88,600	51.3	88,900	50.9	72,200	124.8	46.09

<Note> Amendment to business results forecast: None

(Note)

(1) Significant Changes in the Scope of Consolidation in the Three Months ended June 30, 2025: None

(2) Adoption of Accounting Methods Used Specifically for Quarterly Consolidated Financial Statements: None

(3) Changes in Accounting Policies, Accounting Estimates and Restatement

A) Change in accounting policies due to revisions of accounting standards and other regulations: None

B) Changes in accounting policies due to other reasons: None

C) Change in accounting estimates: None

D) Restatement: None

(4) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury shares)

As of June 30, 2025	1,566,614,098 shares
As of March 31, 2025	1,566,614,098 shares

B) Number of treasury shares at the end of period

As of June 30, 2025	120 shares
As of March 31, 2025	120 shares

C) Number of average shares outstanding (accumulated quarterly consolidated period)

As of June 30, 2025	1,566,613,978 shares
As of June 30, 2024	1,566,613,978 shares

(Note) Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

(Note) Explanation regarding proper use of the business forecast and other notes

(Notes to Forward-looking Statement)

The statements about the future performance of ACOM are based on management's assumptions and beliefs in light of the information currently available to it. These statements do not guarantee our future performance: actual results may differ from those in the forward-looking statements as a result of various factors. Please refer to "(3) Forecasts for the Consolidated Business Results" of "1. Overview of Business Results" on page 3 for conditions which are basis of forecasts and notes for using the forecast.

(Accessing financial results materials and archive of financial results conference)

ACOM plans to hold the first quarter financial results conference (web conferencing for domestic institutional investors and financial analysts) on July 29, 2025. The materials used at the conference will be available at ACOM's website promptly after disclosure of financial results.

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1. Overview of Business Results

(1) Overview of Business Results in the Period under Review

During the three months ended June 30, 2025, the Japanese economy kept showing a gradual recovery partly due to various government policies as the employment and income environment continued to improve. However, there are some risks that could push down Japan's economic momentum due to fluctuations in financial markets and economies in various countries in addition to the continued price increase. The impact of those factors on consumer spending and financial markets needs to be closely monitored.

Overseas, economic conditions in the Kingdom of Thailand, where we operate the business, continue to grow gradually led by the expansion in consumer spending and exports. Steady economic growth is expected in the Republic of the Philippines, where we operate the business as well, due to the expansion in consumer spending, and in Malaysia due to the expansion of inbound demand and consumer spending.

The demand for funds keeps being in good conditions in the nonbank business sector in Japan, however, future trends of Japanese economy and those who seek finance need to be closely monitored. Although requests for interest repayment are decreasing steadily, future trends need to be closely monitored on an ongoing basis as requests for interest repayment are susceptible to the impacts of changes in the external environment.

In such an environment, based on our consumer finance business in Japan and overseas that we have cultivated so far and our know-how on low-cost operations including centralization of operations, the Company Group will focus on the following and other initiatives: in the loan and credit card business, strengthening our efforts to attract new customers by rebuilding the perception, and offering high-quality customer experiences by improving the speed of screening; in the guarantee business, further strengthening the cooperation with existing partners; and in the overseas financial business, advancing into new markets in the Asia regions while strengthening the community-based foundations of existing subsidiaries.

Consolidated operating revenue for the three months ended June 30, 2025, increased to 82,372 million yen (up 6.6% year-on-year) mainly due to an increase in interest on operating loans. On the other hand, operating expenses decreased to 54,224 million yen (down 1.9% year-on-year) mainly due to a decrease in provision for bad debts. As a result, operating profit increased to 28,147 million yen (up 28.2% year-on-year), and ordinary profit increased to 28,247 million yen (up 27.8% year-on-year). Profit attributable to owners of parent increased to 34,119 million yen (up 150.3% year-on-year) mainly due to an increase in income taxes - deferred toward profit side as a result of a change in the company classification relating to the recoverability of deferred tax assets.

(2) Overview of Financial Position in the Period under Review

Compared with the end of the prior fiscal year, total assets increased by 10,334 million yen and net assets increased by 12,900 million yen as of June 30, 2025. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets decreased by 1,257 million yen and non-current assets increased by 11,592 million yen. Consequently, total assets increased by 10,334 million yen. The breakdown of major decreases in current assets is as follows: cash and deposits (down 8,236 million yen) and accounts receivable - operating loans (down 119 million yen). The main factor decreasing accounts receivable - operating loans is foreign exchange impacts. In addition, the decrease in accounts receivable - operating loans and foreign exchange impacts led to a decrease of 2,609 million yen in allowance for doubtful accounts. The breakdown of major increases in non-current assets is as follows: deferred tax assets (up 12,594 million yen). The main factor increasing deferred tax assets is the change in the company classification relating to the recoverability of deferred tax assets.

(Liabilities)

With regard to the liabilities account, changes in current and non-current liabilities were an increase of 20,717 million yen and a decrease of 23,283 million yen, respectively, resulting in a decrease of 2,565 million yen in total liabilities. The breakdown of major decreases in liabilities includes provision for loss on interest repayment (down 2,716 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 23,152 million yen due to an increase in retained earnings. The breakdown of major changes in retained earnings includes an increase due to the recording of profit attributable to owners of parent (34,119 million yen) and a decrease due to the payment of dividends (10,966 million yen). Moreover, accumulated other comprehensive income decreased by 7,404 million yen due in part to a decrease in foreign currency translation adjustment, and non-controlling interests decreased by 2,848 million yen. As a result, total net assets increased by 12,900 million yen, and the shareholders' equity ratio increased by 0.7 percentage points to 44.7%.

(3) Forecasts for the Consolidated Business Results

The Company expects consolidated business results as follows: 331.8 billion yen of operating revenue; 88.6 billion yen of operating profit; 88.9 billion yen of ordinary profit; and 72.2 billion yen of profit attributable to owners of parent.

Outlook above is forecast based on information available at the date of announcement of this brief statement. However, there are some potential risk factors in the Group's business management. Therefore, the actual results may differ significantly.

2. Interim Consolidated Financial Statements and Principal Notes

(1) Interim Consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current first quarter (As of June 30, 2025)
Assets		
Current assets		
Cash and deposits	60,268	52,031
Accounts receivable - operating loans	1,202,085	1,201,965
Accounts receivable - installment	138,106	142,085
Purchased receivables	9,388	9,962
Other	99,330	99,266
Allowance for doubtful accounts	(100,403)	(97,794)
Total current assets	1,408,775	1,407,517
Non-current assets		
Property, plant and equipment		
Buildings and structures, net	2,464	2,290
Equipment, net	4,194	3,427
Leased assets, net	955	879
Total property, plant and equipment	7,614	6,597
Intangible assets		
Software	11,345	11,870
Other	13	13
Total intangible assets	11,359	11,883
Investments and other assets		
Investment securities	1,454	1,460
Retirement benefit asset	10,727	10,589
Deferred tax assets	39,255	51,849
Guarantee deposits	4,006	3,926
Other	3,793	3,510
Allowance for doubtful accounts	(576)	(590)
Total investments and other assets	58,660	70,745
Total non-current assets	77,634	89,226
Total assets	1,486,409	1,496,744

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current first quarter (As of June 30, 2025)
Liabilities		
Current liabilities		
Notes and accounts payable - trade	816	827
Short-term borrowings	16,054	23,403
Commercial papers	54,914	54,926
Current portion of long-term borrowings	179,334	186,722
Current portion of bonds payable	13,248	19,680
Income taxes payable	7,843	8,555
Provision for loss on guarantees	12,661	12,242
Asset retirement obligations	839	722
Other	13,512	12,861
Total current liabilities	299,224	319,942
Non-current liabilities		
Bonds payable	145,727	138,372
Long-term borrowings	277,848	264,705
Provision for loss on interest repayment	48,000	45,283
Retirement benefit liability	1,331	1,292
Asset retirement obligations	4,043	4,031
Other	1,198	1,181
Total non-current liabilities	478,149	454,866
Total liabilities	777,374	774,808
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	69,861	69,861
Retained earnings	481,608	504,760
Treasury shares	(0)	(0)
Total shareholders' equity	615,301	638,454
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	0	0
Foreign currency translation adjustment	35,736	28,564
Remeasurements of defined benefit plans	2,523	2,290
Total accumulated other comprehensive income	38,260	30,855
Non-controlling interests	55,473	52,625
Total net assets	709,035	721,935
Total liabilities and net assets	1,486,409	1,496,744

(2) Interim Consolidated Statement of Income and
Interim Consolidated Statement of Comprehensive Income
(Interim Consolidated Statement of Income)
Three months ended June 30

	(Millions of yen)	
	For the three months ended June 30, 2024 (From April 1, 2024 to June 30, 2024)	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)
Operating revenue		
Interest on operating loans	47,685	50,671
Revenue from credit card business	4,048	4,565
Revenue from installment sales finance business	16	15
Revenue from credit guarantee	16,085	17,185
Proceeds from purchased receivables	1,145	1,336
Other financial revenue	120	18
Other operating revenue	8,135	8,579
Total operating revenue	77,236	82,372
Operating expenses		
Financial expenses	1,335	1,678
Cost of purchased receivables	491	563
Other operating expenses	53,450	51,981
Total operating expenses	55,277	54,224
Operating profit	21,958	28,147
Non-operating income		
Interest income	0	0
Dividend income	4	13
Share of profit of entities accounted for using equity method	8	6
Rental income from buildings	48	69
Foreign exchange gains	32	67
Other	46	8
Total non-operating income	140	166
Non-operating expenses		
Interest expenses	1	1
Penalty	—	63
Other	0	1
Total non-operating expenses	2	66
Ordinary profit	22,097	28,247

	(Millions of yen)	
	For the three months ended June 30, 2024 (From April 1, 2024 to June 30, 2024)	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)
Extraordinary income		
Gain on sale of non-current assets	0	451
Total extraordinary income	0	451
Extraordinary losses		
Loss on sale of non-current assets	0	—
Loss on retirement of non-current assets	54	77
Other	1	0
Total extraordinary losses	56	77
Profit before income taxes	22,041	28,620
Income taxes - current	1,561	5,857
Income taxes - deferred	5,602	(12,765)
Total income taxes	7,164	(6,907)
Profit	14,877	35,527
Profit attributable to non-controlling interests	1,244	1,408
Profit attributable to owners of parent	13,632	34,119

(Interim Consolidated Statement of Comprehensive Income)

Three months ended June 30

(Millions of yen)

	For the three months ended June 30, 2024 (From April 1, 2024 to June 30, 2024)	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)
Profit	14,877	35,527
Other comprehensive income		
Valuation difference on available-for-sale securities	0	(0)
Foreign currency translation adjustment	1,361	(10,069)
Remeasurements of defined benefit plans, net of tax	(176)	(232)
Total other comprehensive income	1,185	(10,301)
Comprehensive income	16,062	25,225
Comprehensive income attributable to		
Owners of parent	14,450	26,714
Non-controlling interests	1,612	(1,488)

(3) Notes to Interim Consolidated Financial Statements

(Notes to Segment Information, etc.)

I. For the three months ended June 30, 2024 (from April 1, 2024 to June 30, 2024)

1. Operating revenue and profit or loss by reported segments, and disaggregation of revenue

(Millions of yen)

	Reported segments					Others (Note 1)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	41,470	18,237	15,854	1,574	77,138	98	77,236
Revenues from financial instruments transactions	40,470	18,006	15,740	1,574	75,791	98	75,890
Fees and commissions (Note 2)	1,000	231	114	0	1,346	—	1,346
Revenues from transactions with other operating segments	—	—	11	—	11	23	34
Total	41,470	18,237	15,866	1,574	77,149	121	77,271
Segment profit	11,322	4,750	5,353	406	21,833	121	21,955

(Note 1) The “Others” category represents operating revenue and profit which are not included in the reported segments.

(Note 2) The “fees and commissions” is revenue from contracts with customers that are subject to the Accounting Standard for Revenue Recognition (ASBJ Statement No. 29).

2. Reconciliation between the total segment profit or loss and operating profit in interim consolidated statement of income

Profit	Amount (Millions of yen)
Total reported segments	21,833
Profit of “Others” category	121
Elimination of intersegment transactions	1
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	1
Operating profit in interim consolidated statement of income	21,958

II. For the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

1. Operating revenue and profit or loss by reported segments, and disaggregation of revenue

(Millions of yen)

	Reported segments					Others (Note 1)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	44,638	19,446	16,462	1,825	82,372	0	82,372
Revenues from financial instruments transactions	43,633	19,203	16,355	1,825	81,018	0	81,018
Fees and commissions (Note 2)	1,004	242	106	—	1,353	—	1,353
Revenues from transactions with other operating segments	6	—	1	0	8	38	46
Total	44,645	19,446	16,463	1,826	82,380	38	82,418
Segment profit	15,106	6,376	6,152	499	28,135	38	28,174

(Note 1) The “Others” category represents operating revenue and profit which are not included in the reported segments.

(Note 2) The “fees and commissions” is revenue from contracts with customers that are subject to the Accounting Standard for Revenue Recognition (ASBJ Statement No. 29).

2. Reconciliation between the total segment profit or loss and operating profit in interim consolidated statement of income

Profit	Amount (Millions of yen)
Total reported segments	28,135
Profit of “Others” category	38
Elimination of intersegment transactions	2
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(28)
Operating profit in interim consolidated statement of income	28,147

(Notes in Case of any Significant Changes in the Amount of Shareholders’ Equity)

Not applicable.

(Notes on Going-concern Assumption)

Not applicable.

(Notes to Statement of Cash Flows)

Interim Consolidated Statement of Cash Flows has not been prepared for the three months ended June 30, 2025. The amounts of depreciation (including amortization of intangible assets except goodwill) and amortization of goodwill for the three months are as follows.

(Millions of yen)

	For the three months ended June 30, 2024 (From April 1, 2024 to June 30, 2024)	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)
Depreciation	889	934
Amortization of goodwill	129	—

3. [Reference] Interim Non-consolidated Financial Statements

Interim financial statements are prepared in accordance with the "Regulations of Quarterly Financial Statements on Terms, Forms and Preparation Method" (Cabinet Office Ordinance No. 63, 2007).

(1) [Reference] Interim Non-consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current first quarter (As of June 30, 2025)
Assets		
Current assets		
Cash and deposits	51,223	50,893
Accounts receivable - operating loans	934,096	950,867
Accounts receivable - installment	137,371	141,387
Right to reimbursement	59,060	59,692
Other	26,120	26,060
Allowance for doubtful accounts	(71,840)	(72,030)
Total current assets	1,136,032	1,156,871
Non-current assets		
Property, plant and equipment	6,943	5,971
Intangible assets	10,187	10,796
Investments and other assets		
Shares of subsidiaries and associates	23,151	23,151
Deferred tax assets	45,494	57,606
Prepaid pension costs	6,766	6,963
Other	8,067	7,724
Allowance for doubtful accounts	(560)	(570)
Total Investments and other assets	82,920	94,876
Total Non-current assets	100,051	111,644
Total assets	1,236,083	1,268,515
Liabilities		
Current liabilities		
Accounts payable-trade	808	822
Short-term borrowings	—	15,000
Commercial papers	54,914	54,926
Current portion of long-term borrowings	167,317	176,206
Current portion of bonds payable	10,000	10,000
Income taxes payable	3,574	4,227
Provision for loss on guarantees	11,380	10,850
Asset retirement obligations	783	666
Other	10,761	11,013
Total Current liabilities	259,540	283,713
Non-current liabilities		
Bonds payable	130,000	130,000
Long-term borrowings	262,768	251,725
Provision for loss on interest repayment	48,000	45,283
Retirement benefit liability	3,813	3,813
Other	929	852
Total Non-current liabilities	445,511	431,674
Total liabilities	705,052	715,388
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	72,322	72,322
Retained earnings	394,876	416,972
Treasury shares	(0)	(0)
Total Shareholders' equity	531,031	553,127
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	0	0
Total valuation and translation adjustments	0	0
Total net assets	531,031	553,127
Total liabilities and net assets	1,236,083	1,268,515

(2) [Reference] Interim Non-consolidated Statement of Income

Three months ended June 30

(Millions of yen)

	For the three months ended June 30, 2024 (From April 1, 2024 to June 30, 2024)	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)
Operating revenue		
Interest on operating loans	33,296	35,638
Revenue from credit card business	4,048	4,565
Revenue from credit guarantee	13,184	14,030
Other financial revenue	98	0
Other operating revenue	6,106	6,446
Total operating revenue	56,733	60,680
Operating expenses		
Financial expenses	808	1,226
Other operating expenses	40,604	38,656
Total operating expenses	41,413	39,883
Operating profit	15,320	20,797
Non-operating income		
Interest income	0	8
Dividend income	3,097	3,948
Other	125	143
Total non-operating income	3,223	4,100
Non-operating expenses		
Interest expenses	1	1
Penalty	—	63
Other	0	1
Total non-operating expenses	1	66
Ordinary profit	18,542	24,832
Extraordinary income		
Gain on sale of non-current assets	—	451
Total extraordinary income	—	451
Extraordinary losses		
Loss on retirement of non-current assets	51	74
Other	1	0
Total Extraordinary losses	52	74
Profit before income taxes	18,490	25,208
Total income taxes	5,378	(7,853)
Profit	13,111	33,061