

Earnings Release Presentation

The Second Quarter Financial Results for the Fiscal Year Ending March 2026



November 11, 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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The Second Quarter Supplemental Information

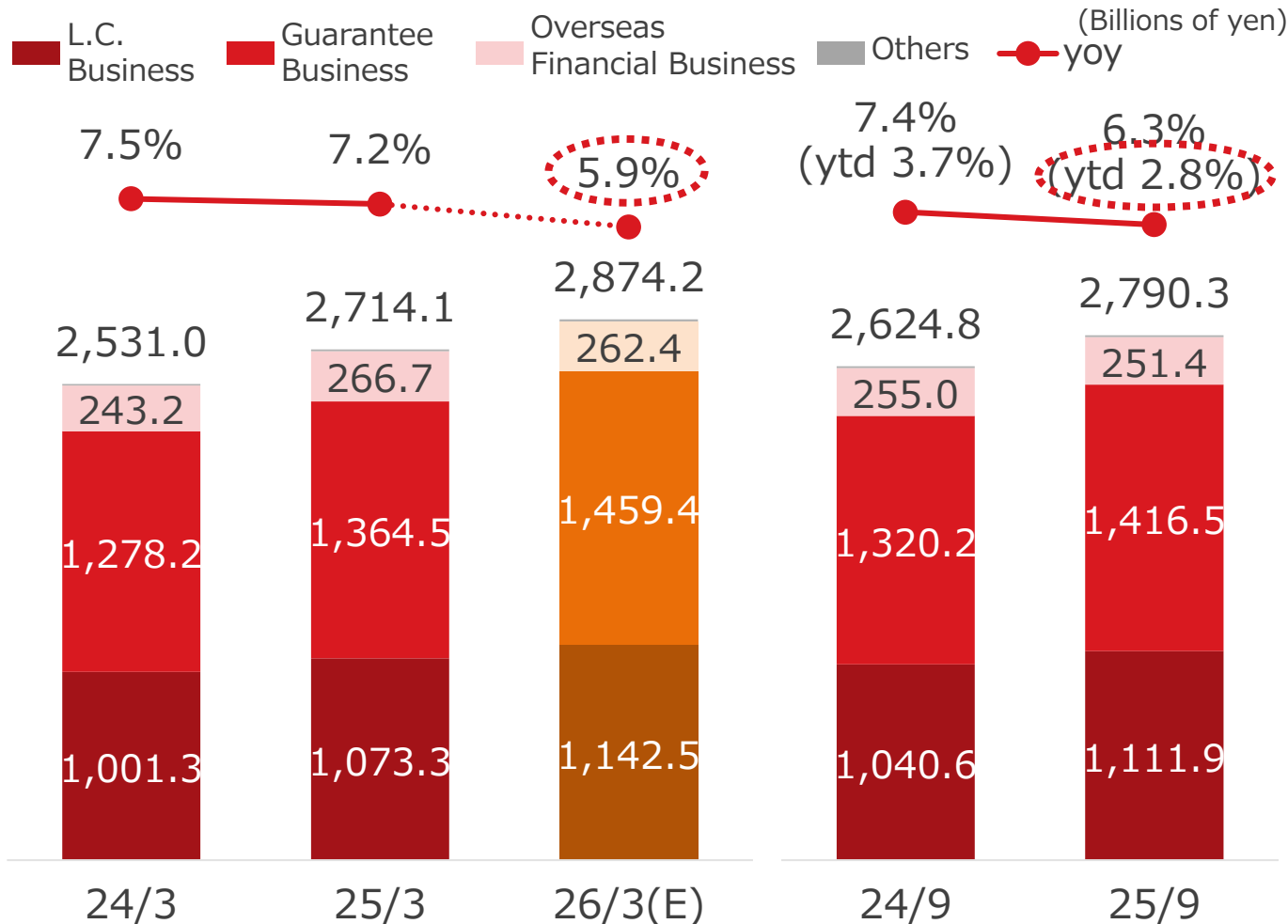
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Consolidated Financial Summary (Business Scale)

- Consolidated Receivables Outstanding increased smoothly owing to favorable trend in domestic borrowing by existing customers.
- Consolidated Receivables Outstanding increased by 2.8% (+¥76 billion) ytd to ¥2,790.3 billion, against the estimate of +5.9% (¥160 billion) yoy.



Consolidated
Receivables
Outstanding

¥2,790.3bn
(yoy + 6.3%)

L.C. Business

¥1,111.9bn
(yoy + 6.9%)

Guarantee
Business

¥1,416.5bn
(yoy + 7.3%)

Overseas
Financial
Business

¥251.4bn
(yoy - 1.4%)

Consolidated Financial Summary (Business Performance)

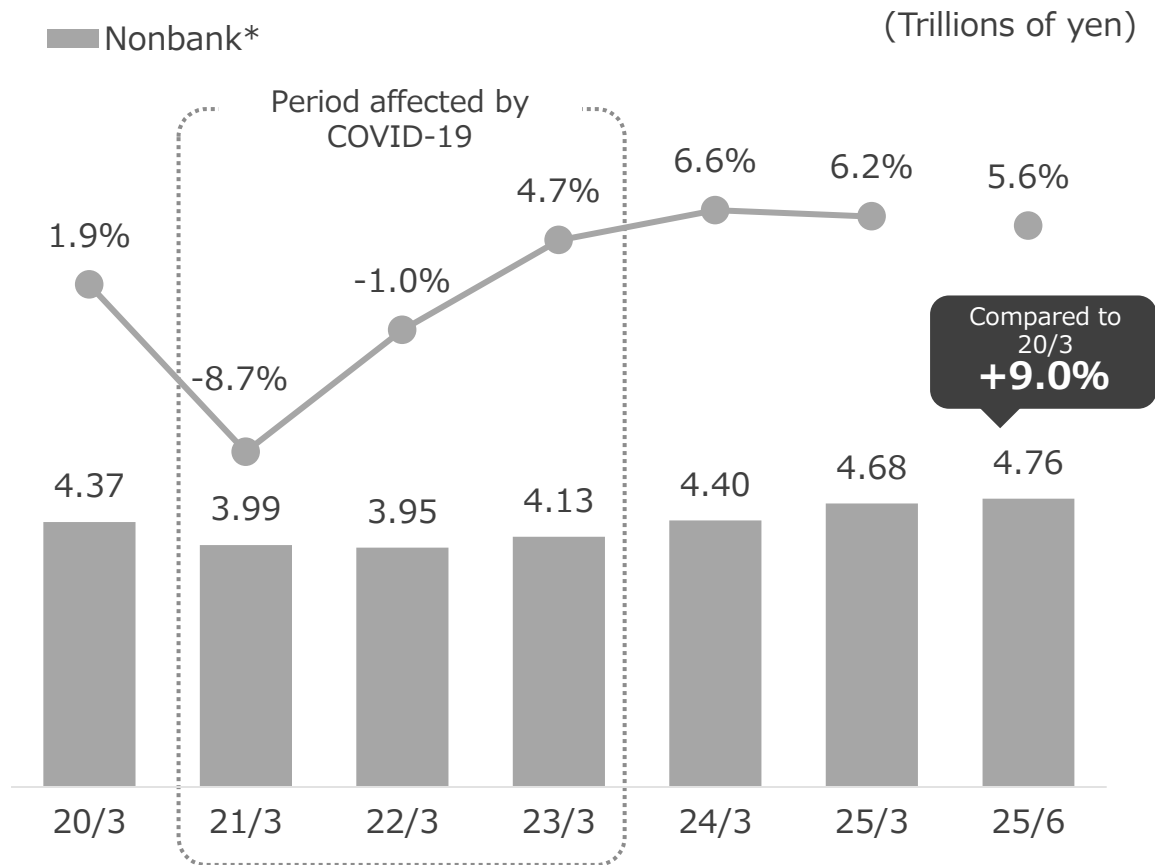
- Operating Revenue increased by 1.0% compared to the estimate, and by 6.0% yoy to ¥165.6 billion, owing to the expansion of business scale and the impact of the depreciation of yen.
- Operating Profit increased by 13.8% compared to the estimate, and by 12.6% yoy to ¥54.0 billion.
- Profit attributable to owner of the parent increased by 14.6% compared to the estimate, and by 70.7% yoy to ¥50.9 billion.

Operating Revenue		Compared to 2Q estimate +1.0%	Operating Profit		Compared to 2Q estimate +13.8%
Consolidated	¥165.6bn (yoy + 6.0% Progress 49.9%)		Consolidated	¥54.0bn (yoy + 12.6% Progress 61.0%)	
L.C. Business	¥89.9bn (yoy + 7.5% Progress 50.0%)		L.C. Business	¥30.5bn (yoy + 16.7% Progress 63.7%)	
Guarantee Business	¥39.8bn (yoy + 6.5% Progress 49.3%)		Guarantee Business	¥11.7bn (yoy + 6.8% Progress 52.5%)	
Overseas Financial Business	¥32.5bn (yoy + 1.0% Progress 50.8%)		Overseas Financial Business	¥10.9bn (yoy + 6.9% Progress 65.3%)	Compared to 2Q estimate +14.6%
			Profit attributable to owner of the parent	¥50.9bn (yoy + 70.7% Progress 70.6%)	

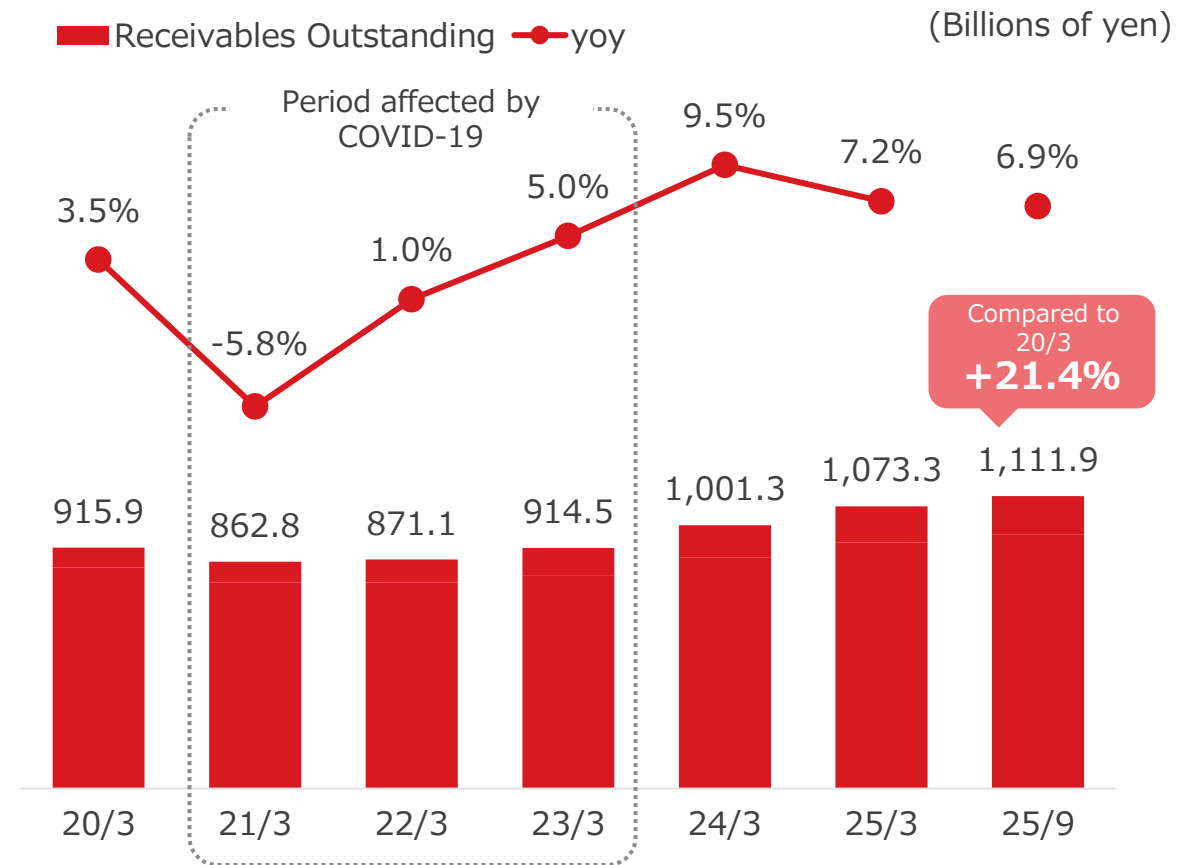
Loan and Credit Card Business | Business Scale (Market Comparison)

- Personal Card Loan Market in the nonbank sector grew by 9.0% compared to FY ended March 2020.
- ACOM's loan and credit card business grew by 21.4%, exceeding the pace of market expansion.
- Receivables Outstanding in 2Q increased by 6.9% yoy to ¥1,111.9 billion, owing to strong demand from existing customers.

■ Personal Card Loan Market



■ Loan and Credit Card Business

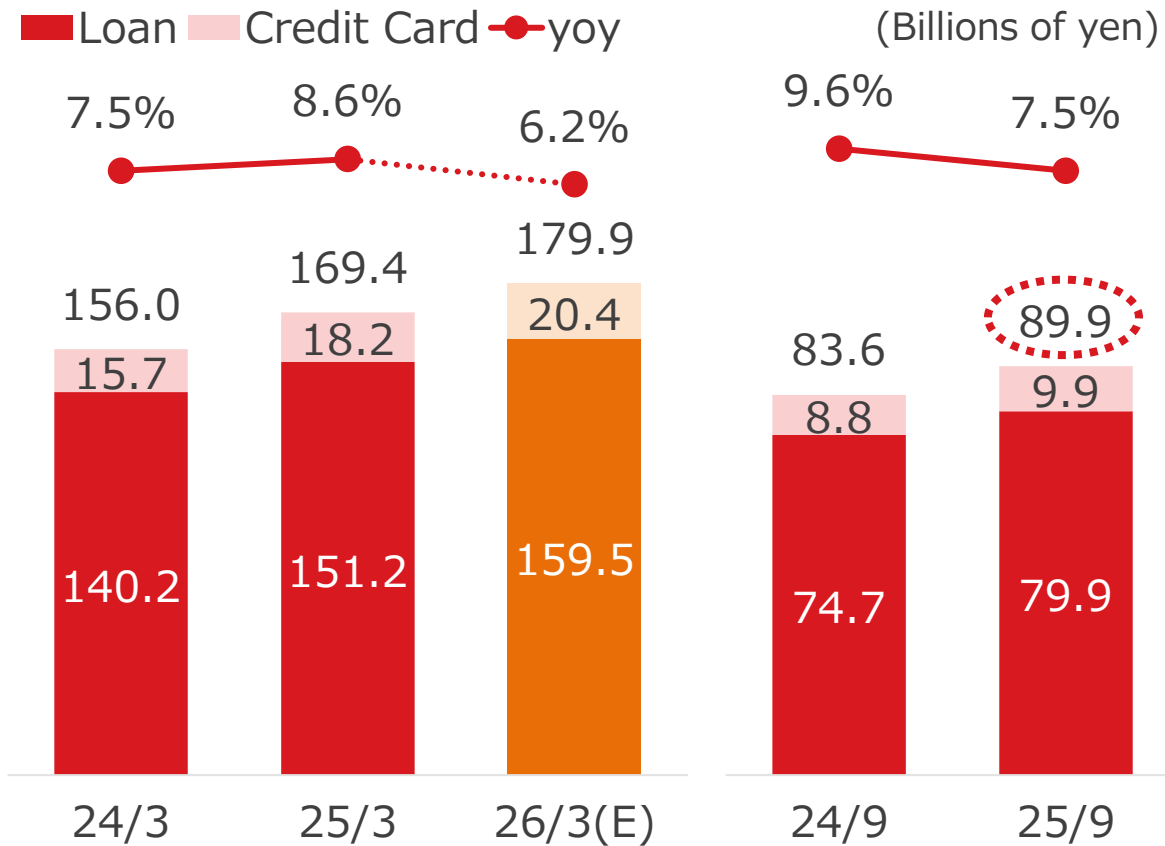


* Nonbank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2025/6 is preliminary

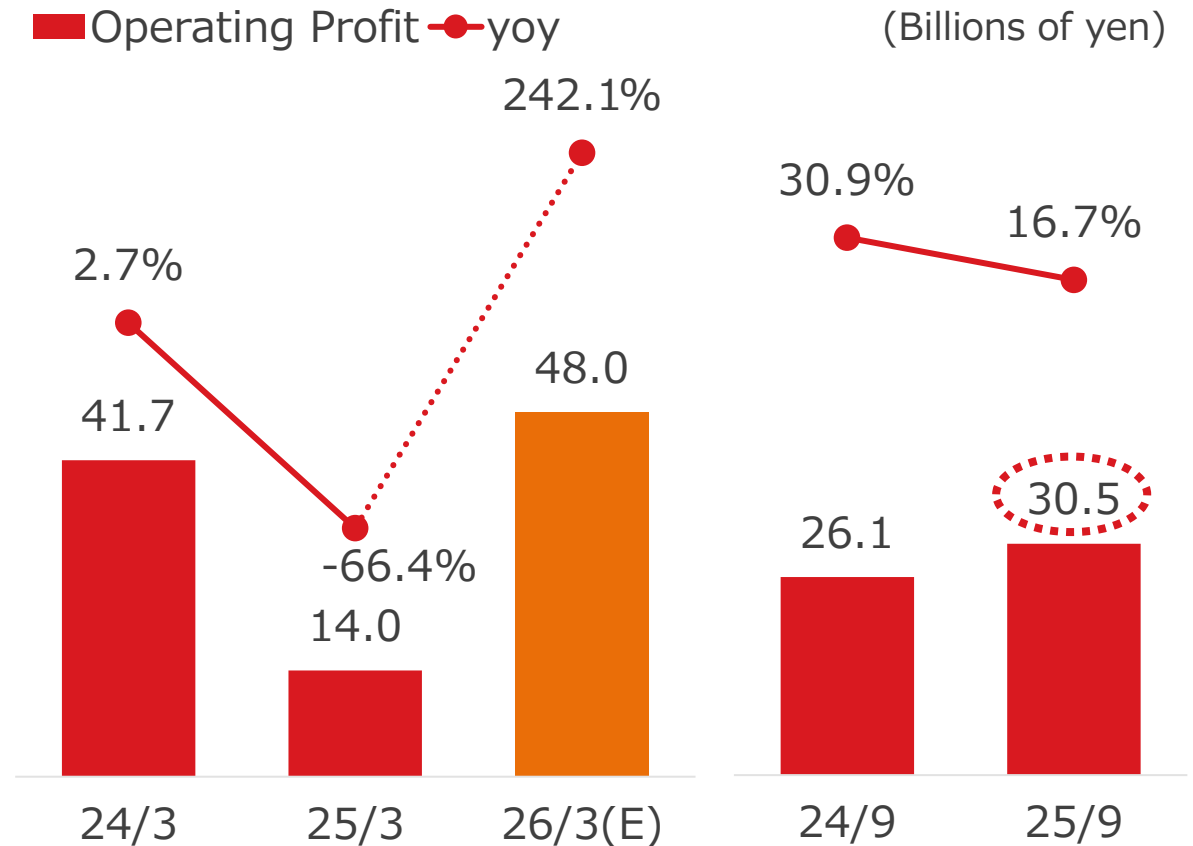
Loan and Credit Card Business | Business Performance

- Operating Revenue increased by 7.5% yoy to ¥89.9 billion, mainly owing to the expansion of business scale.
- Operating Profit increased by 16.7% yoy to ¥30.5 billion.

■ Operating Revenue



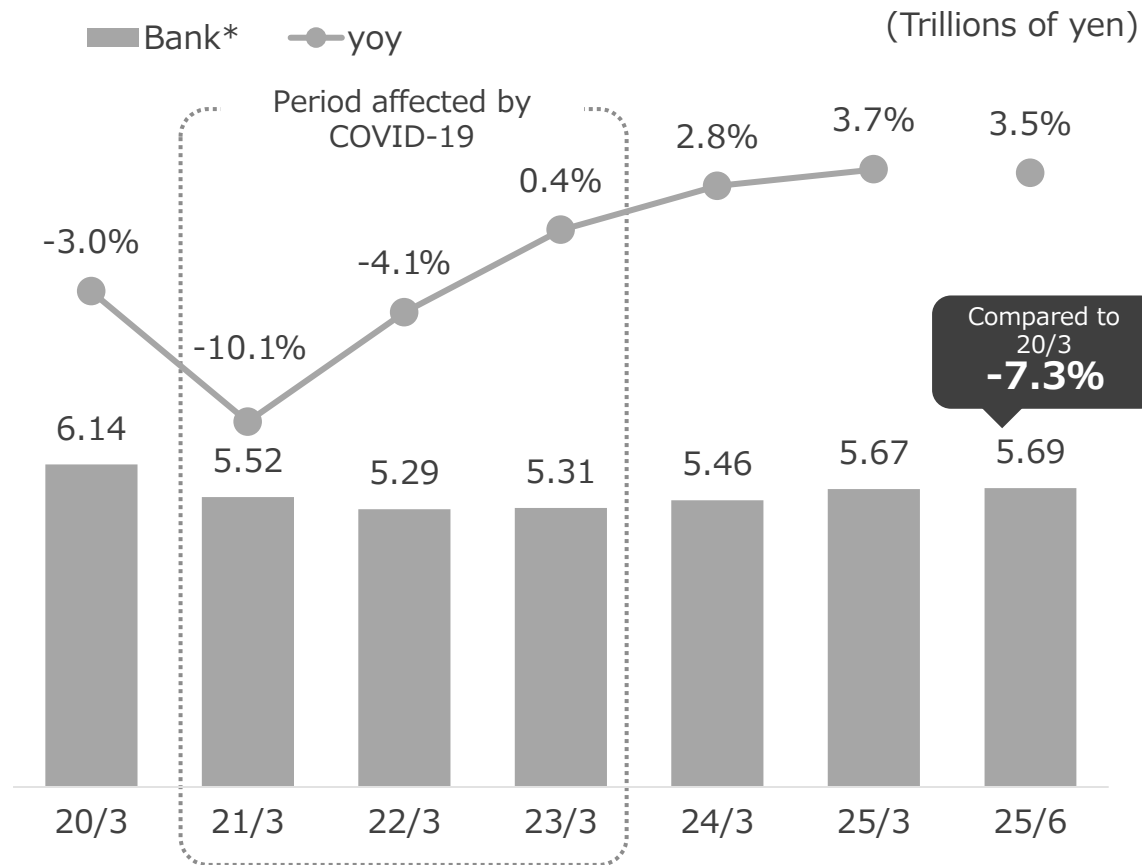
■ Operating Profit



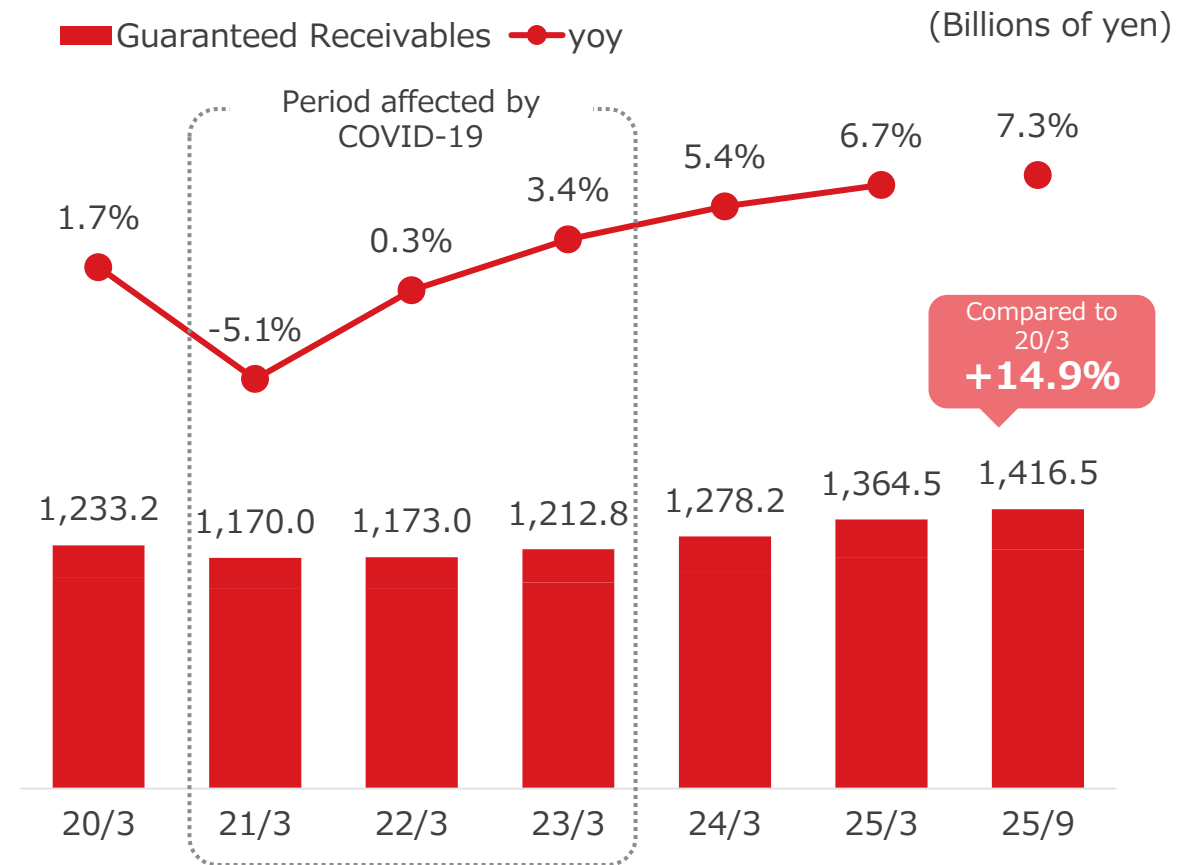
Guarantee Business | Business Scale (Market Comparison)

- Personal Card Loan Market in the bank sector decreased by 7.3% compared to FY ended March 2020.
- ACOM's guarantee business grew by 14.9%.
- Guaranteed Receivables in 2Q increased by 7.3% yoy to ¥1,416.5 billion, owing to strong demand from new and existing customers.

■ Personal Card Loan Market



■ Guarantee Business

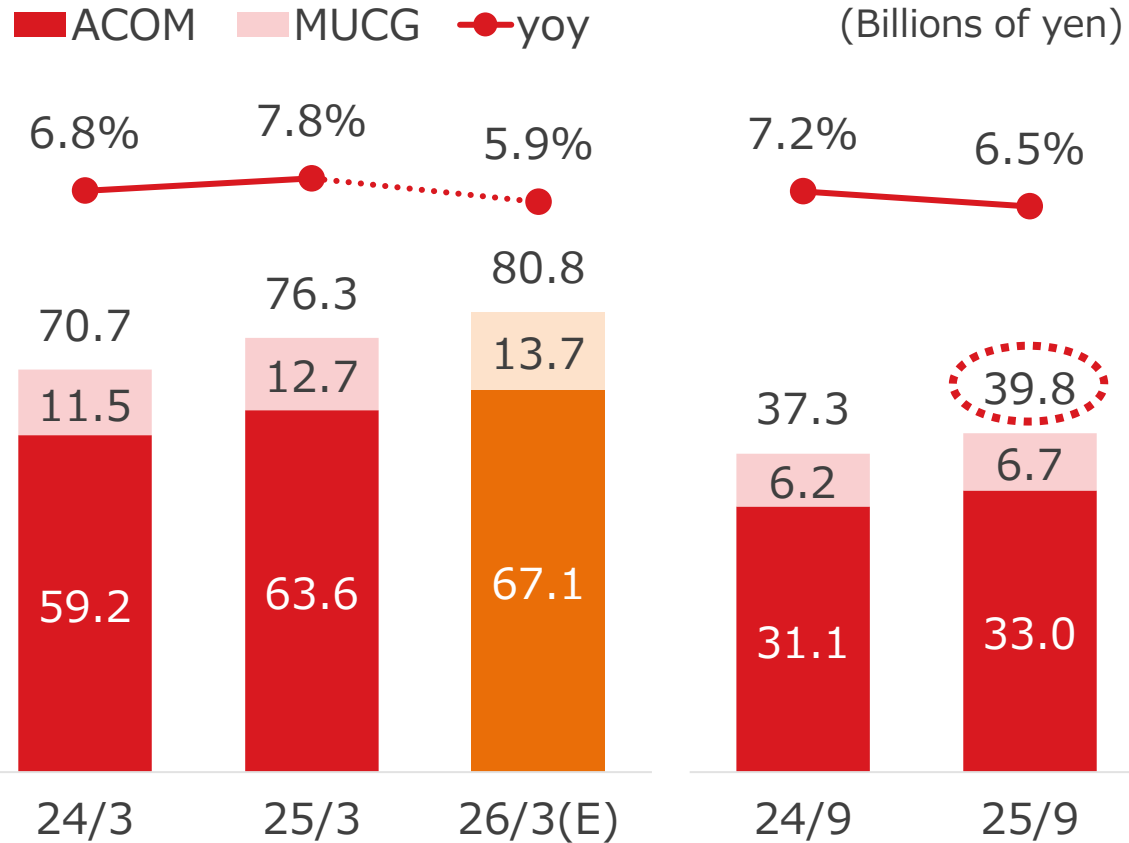


* Bank refers to the volume of personal card loans provided by domestic banks and credit unions in statistics by The Bank of Japan. The figure for 2025/6 is preliminary

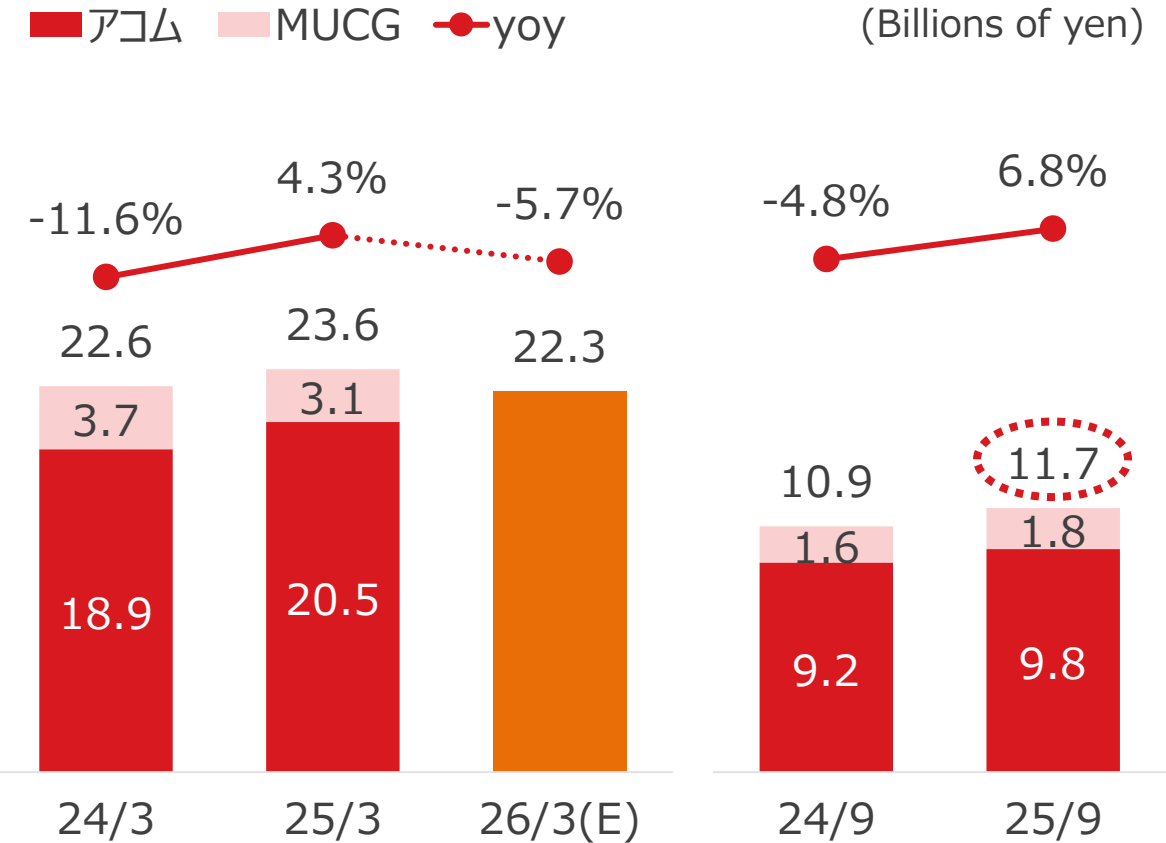
Guarantee Business | Business Performance

- Operating Revenue increased by 6.5% yoy to ¥39.8 billion owing to the expansion of business scale.
- Operating Profit increased by 6.8% yoy to ¥11.7 billion.

■ Operating Revenue



■ Operating Profit

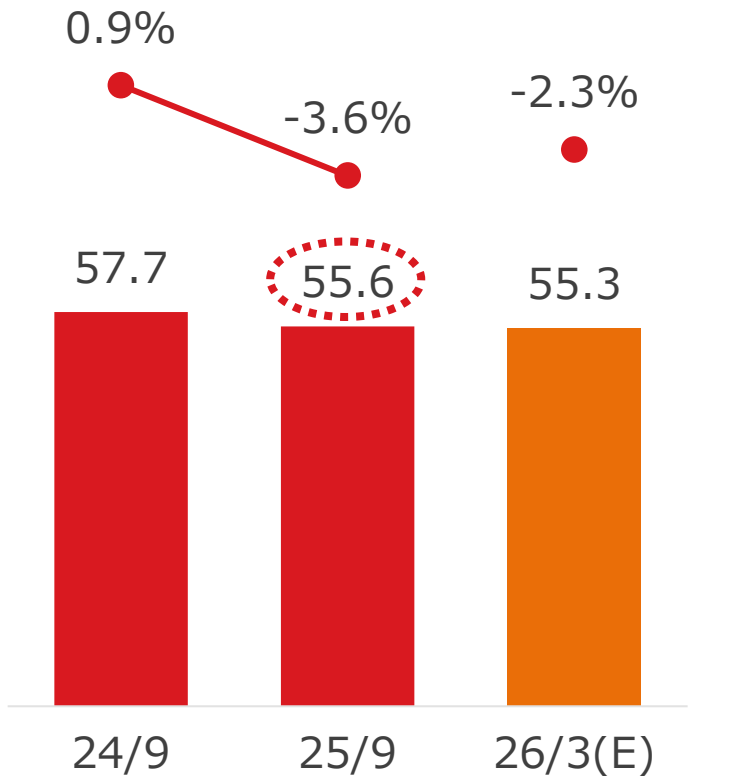


Overseas Financial Business (EASY BUY) | Business Scale and Performance

- Receivables Outstanding(Local Currencies Basis) at EASY BUY in Thailand decreased by 3.6% yoy to 55.6 billion baht.
- Operating Revenue(Local Currencies Basis) decreased by 4.4% yoy to 7.1 billion baht.
- Operating Profit(Local Currencies Basis) increased by 0.7% yoy to 2.5 billion baht mainly owing to a decrease in provision for bad debts.

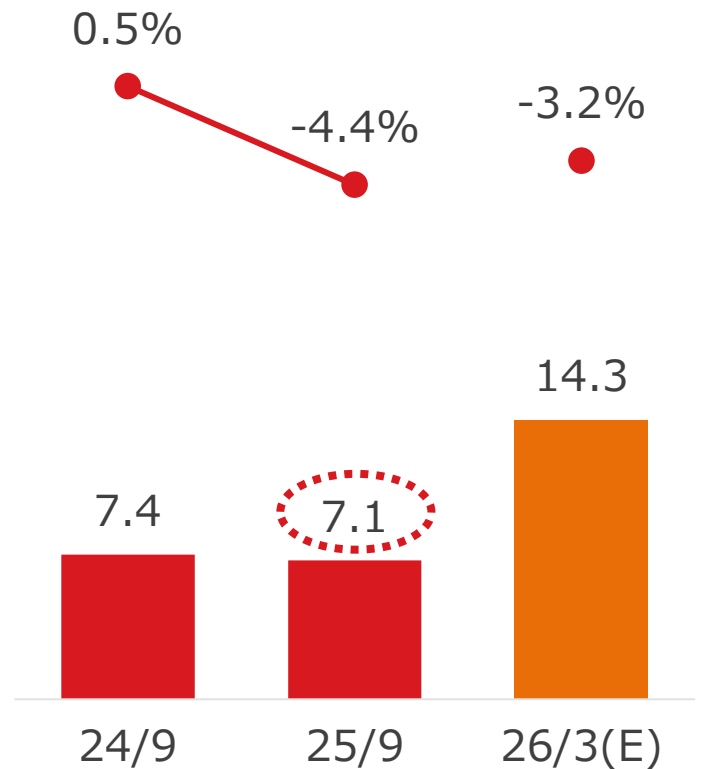
■ Receivables Outstanding

(Billions of Baht)
■ Receivables Outstanding* ● yoy



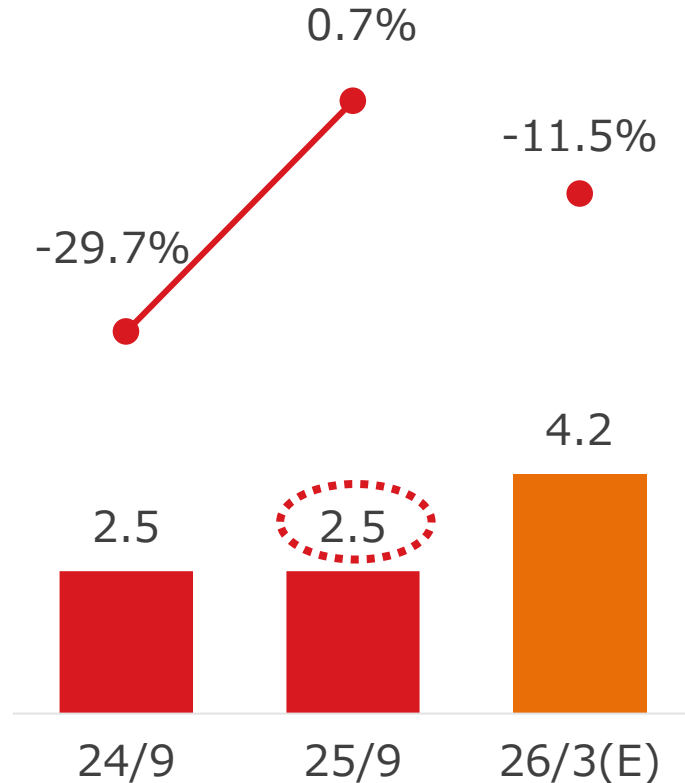
■ Operating Revenue

(Billions of Baht)
■ Operating Revenue ● yoy



■ Operating Profit

(Billions of Baht)
■ Operating Profit ● yoy



* Receivables outstanding = "accounts receivable - operating loans" + "accounts receivable - installment"

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.

Target as of March 31, 2028

Shareholders Equity Ratio*	around 23%
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ROE	around 10%
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Dividend Pay-out Ratio	around 50%
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Dividend per Share

¥20 / Interim ¥10 Year-end ¥10 (forecast)

As of September 30, 2025

Shareholders Equity Ratio*	23.4%
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Achieved the target of 23%

ROE	15.2%
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Operating Revenue: ¥165.6bn
Compared to 2Q estimate + 1.0%
Operating Profit: ¥54.0bn
Compared to 2Q estimate + 13.8%

Dividend Pay-out Ratio	43.4% (forecast)
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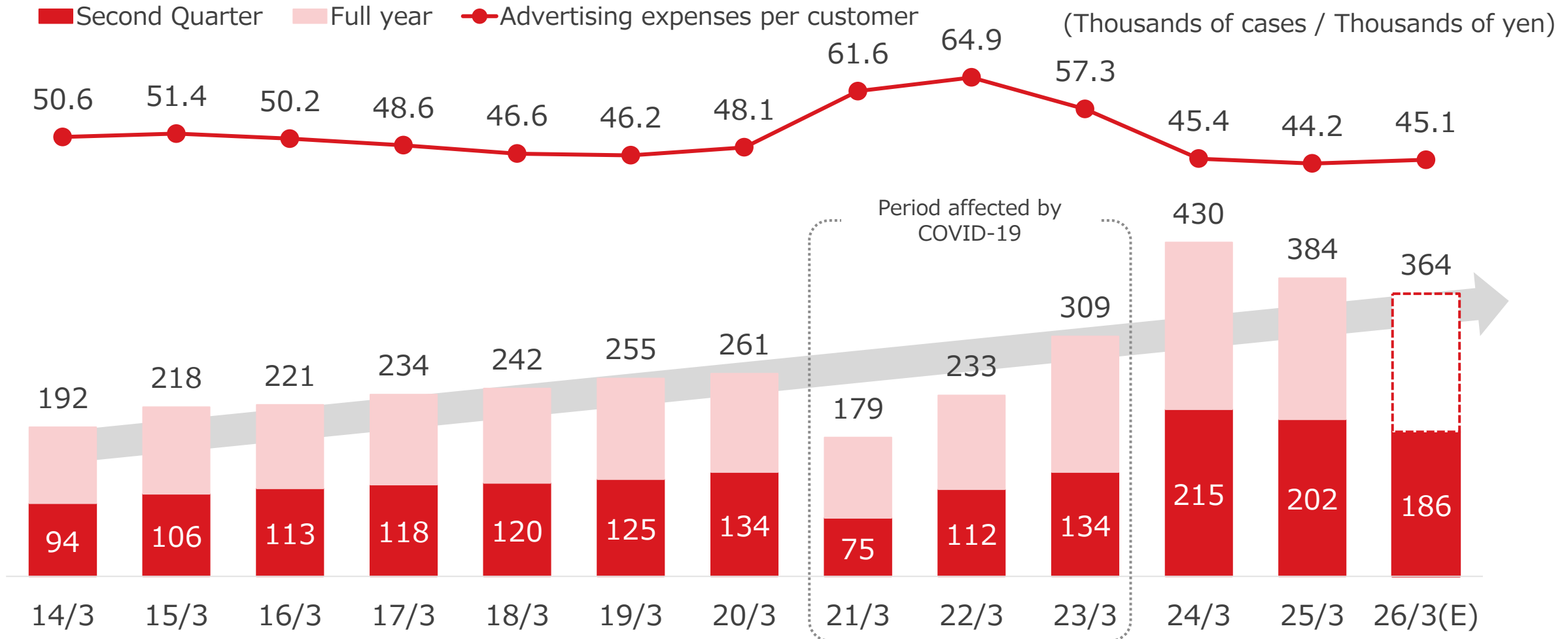
Interim Dividend is ¥10 as expected.

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

TOPIX

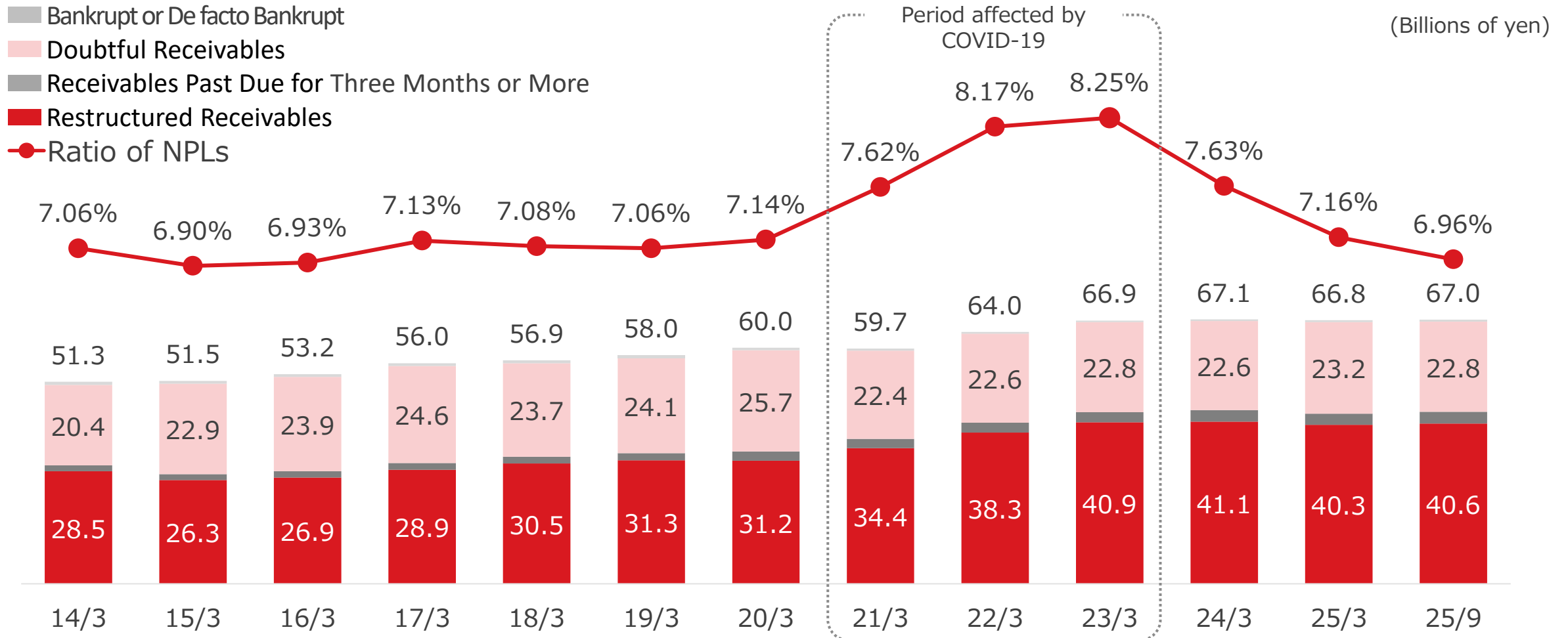
TOPIX | No. of New Customers

- No. of new customers is on track to reach the target of 364,000, with a progress rate of 51.2%.
- Advertising expenses per customer maintained at ¥45,000, ensuring efficiency.



TOPIX | Non-performing Loans

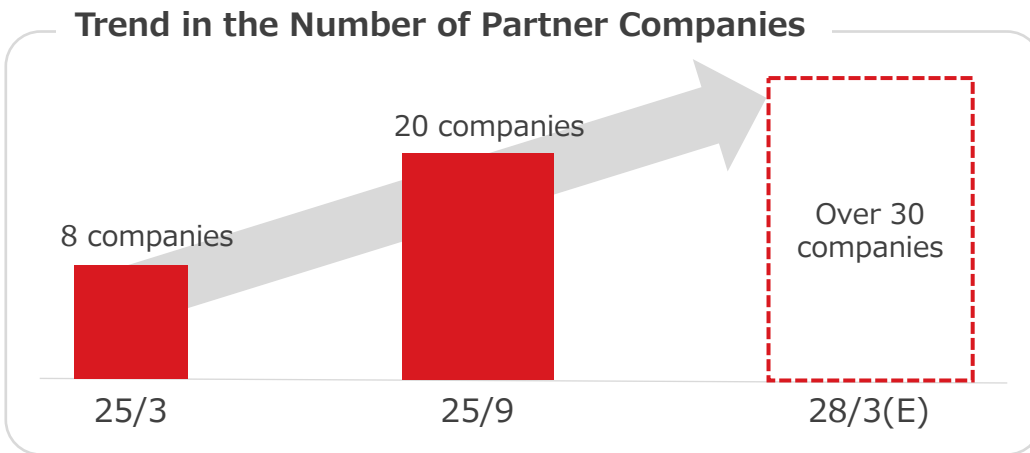
- NPLs stood at ¥67.0 billion.
- The ratio of NPLs decreased as the credit portfolio improved, driven by a decline in the proportion of customers with short-term transactions.



TOPIX | Challenge to Create New Services for Next Growth

- **Expansion of business alliance partners by GeNiE, Inc.**

- ✓ Partnerships continued to expand steadily to 20 companies as of September 30, 2025
- ✓ In September, we launched an alliance with Mitsubishi UFJ NICOS Co., Ltd., a member of MUFG



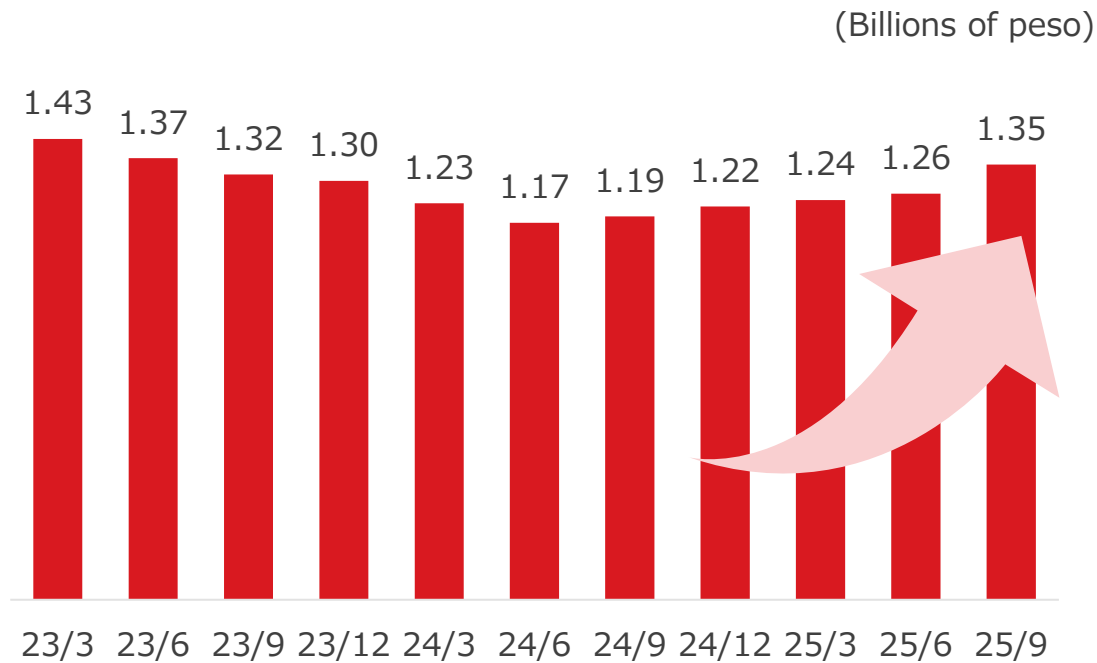
- **Implementation of new business creation program**

- ✓ Implemented an executive-led program aimed at creating new businesses and fundamentally reviewing existing ones
- ✓ Generated more than 30 business proposals



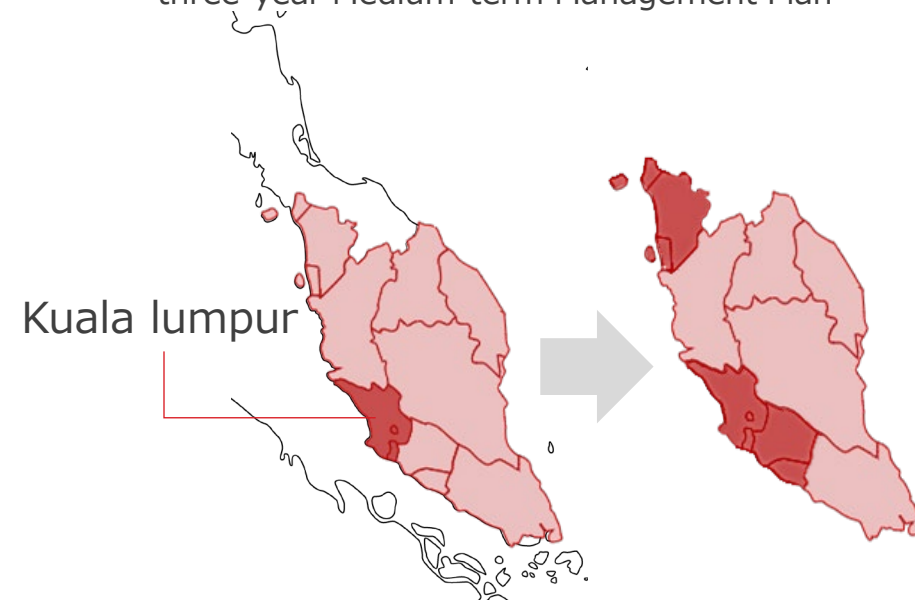
● ACF (Philippines) | Receivables Outstanding

- ✓ Receivables Outstanding is recovering in local currency
- ✓ Aiming for early profitability during the three-year Medium-term Management Plan



● ACM(Malaysia) | Expansion of Area to Attract Customers

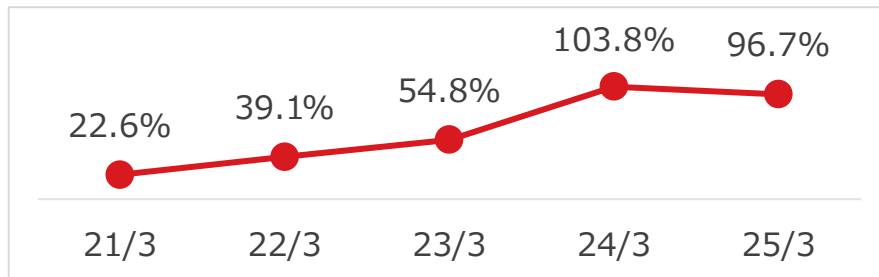
- ✓ Following the expansion of certain customer-attraction areas, applications had increased **approximately threefold** as of September 30, 2025
- ✓ Plan to cover the entire Malay Peninsula during the three-year Medium-term Management Plan



Workstyle Reform

- ✓ Payment of support allowance to employees returning early (¥70 thousand per month)
- ✓ Encouraging male employees to take childcare leave

【Trend in the Rate of Childcare Leave Taken by Male Employees】



Remuneration

- ✓ Increase in starting salary (for university graduates, from ¥270 thousand to ¥300 thousand)
- ✓ Increase in base salary

【Trend in Base Salary Increase Rate】

FY March 2024	FY March 2025	FY March 2026
5.2%	4.9%	4.1%

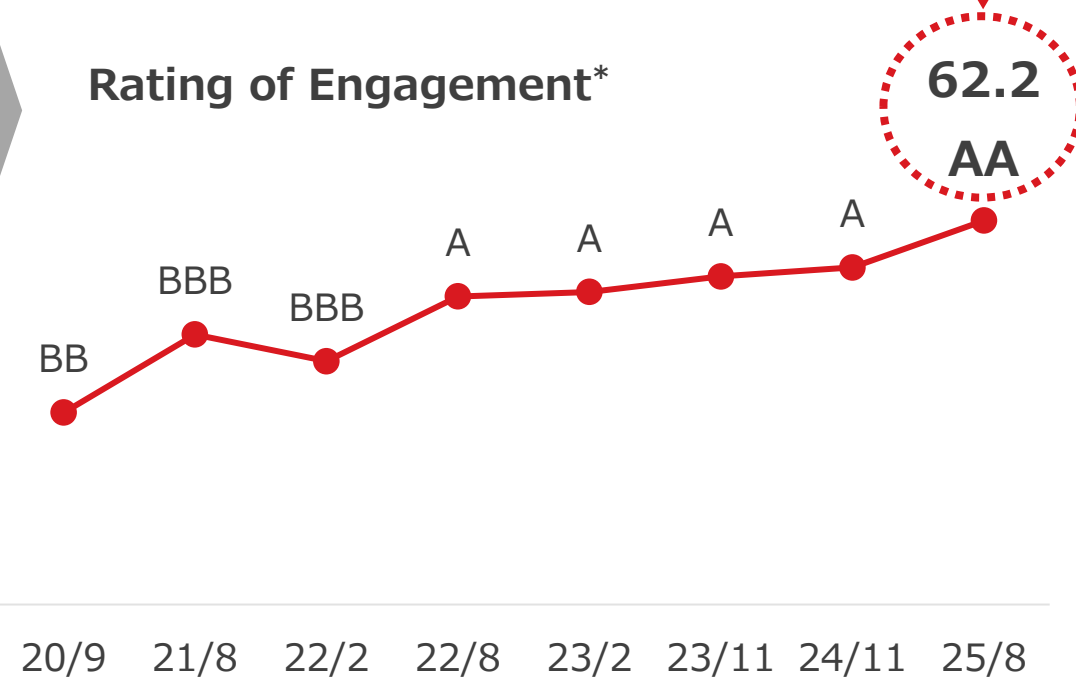
14.9%UP

Achieved All-Time High Engagement Score
with AA Rating in the Employee Attitude Survey



The Highest
Score Ever

Rating of Engagement*

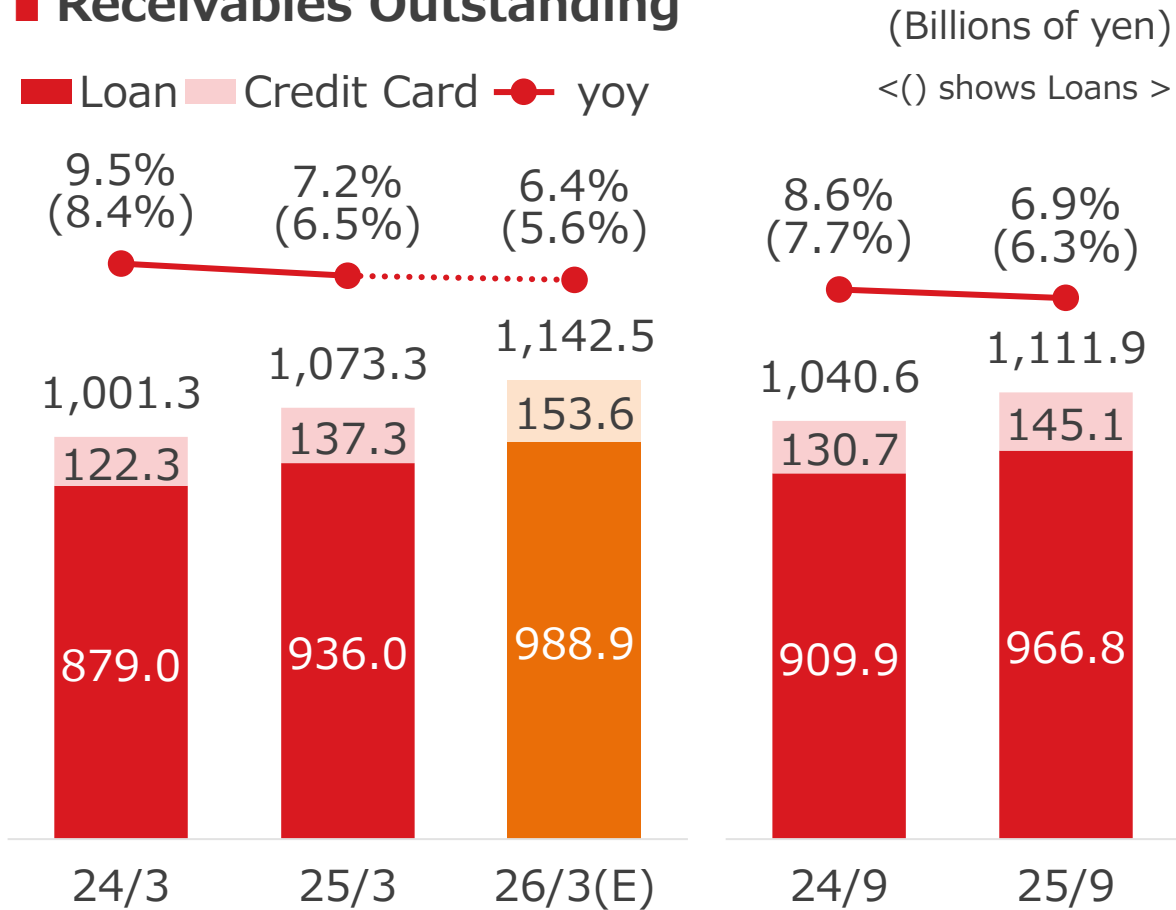


The Second Quarter of FY Ending March 2026 Supplemental Information

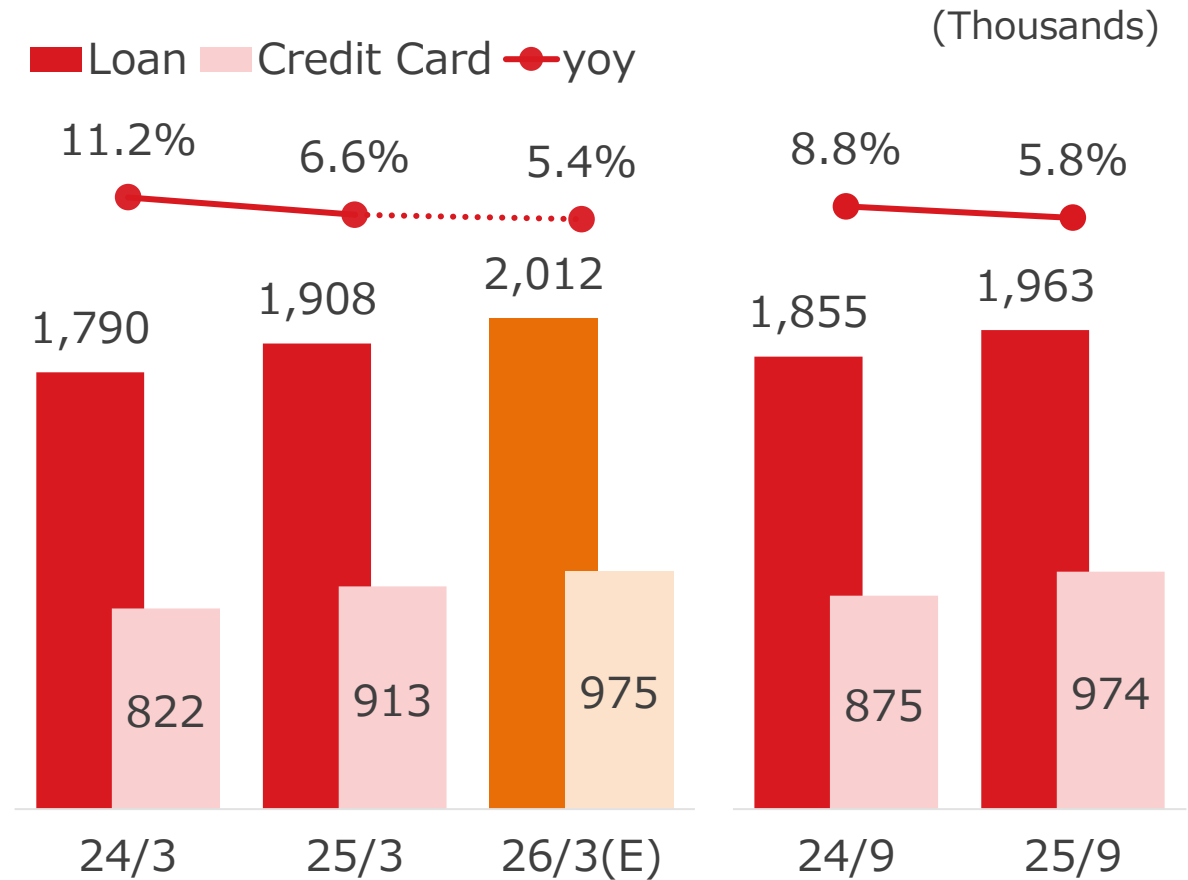
Loan and Credit Card Business | Business Scale

- Receivables Outstanding increased by 6.9% yoy to ¥1,111.9 billion, owing to strong demand from existing customers.
- No. of customer accounts for loans increased by 5.8% yoy to 1,963 thousand.

■ Receivables Outstanding



■ Number of Customer Accounts*

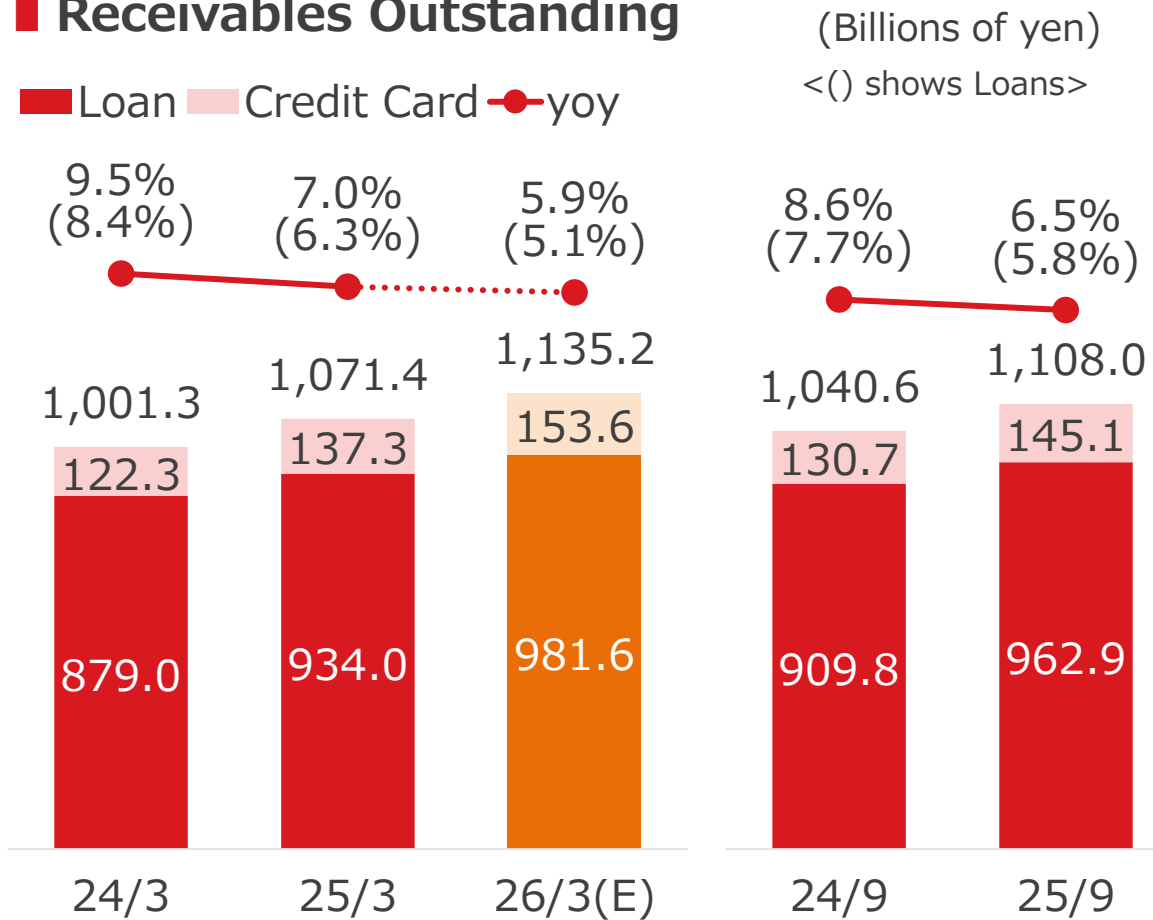


* Credit Card Business : Number of cardholders

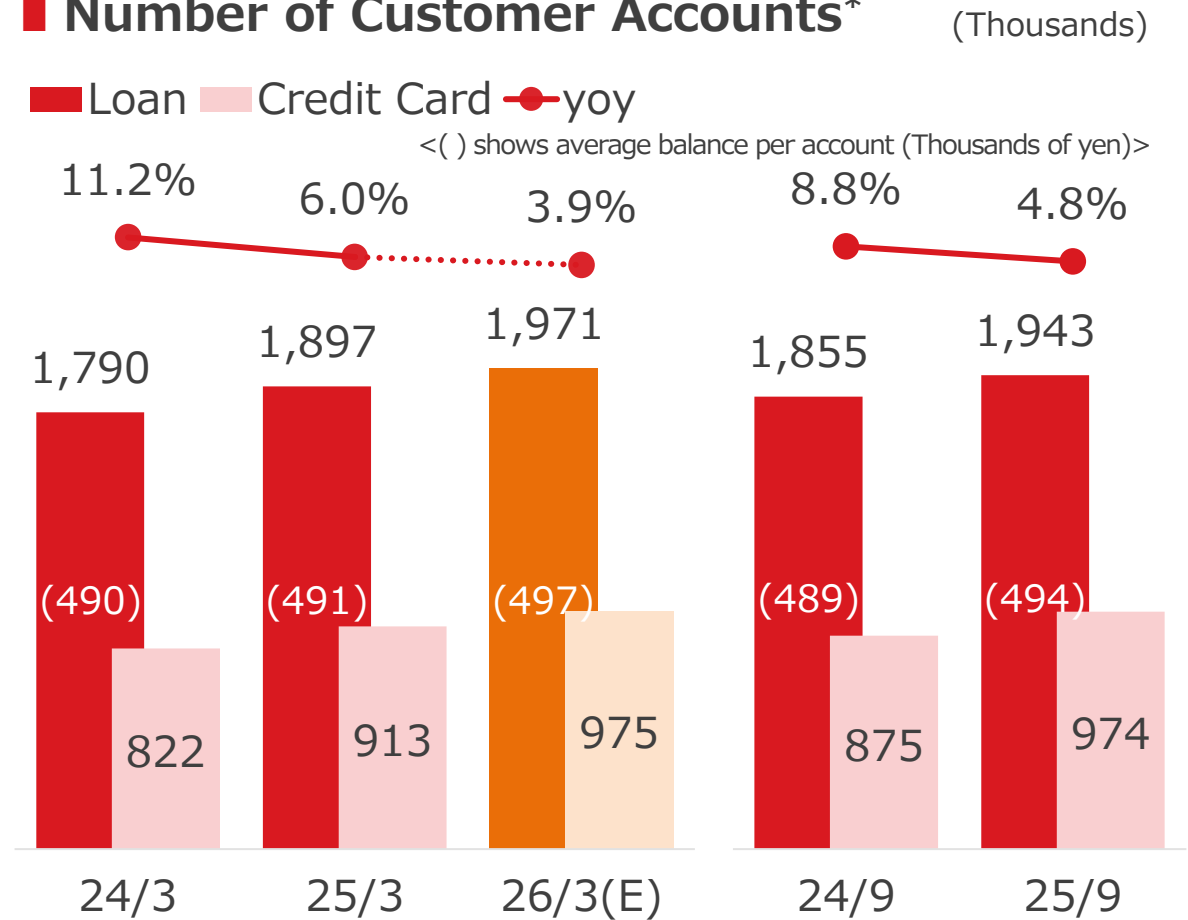
Loan and Credit Card Business | Business Scale (ACOM)

- Receivables Outstanding increased by 6.5% yoy to ¥1,108 billion, owing to strong demand from existing customers.
- No. of customer accounts for loans increased by 4.8% yoy to 1,943 thousand.

■ Receivables Outstanding



■ Number of Customer Accounts*



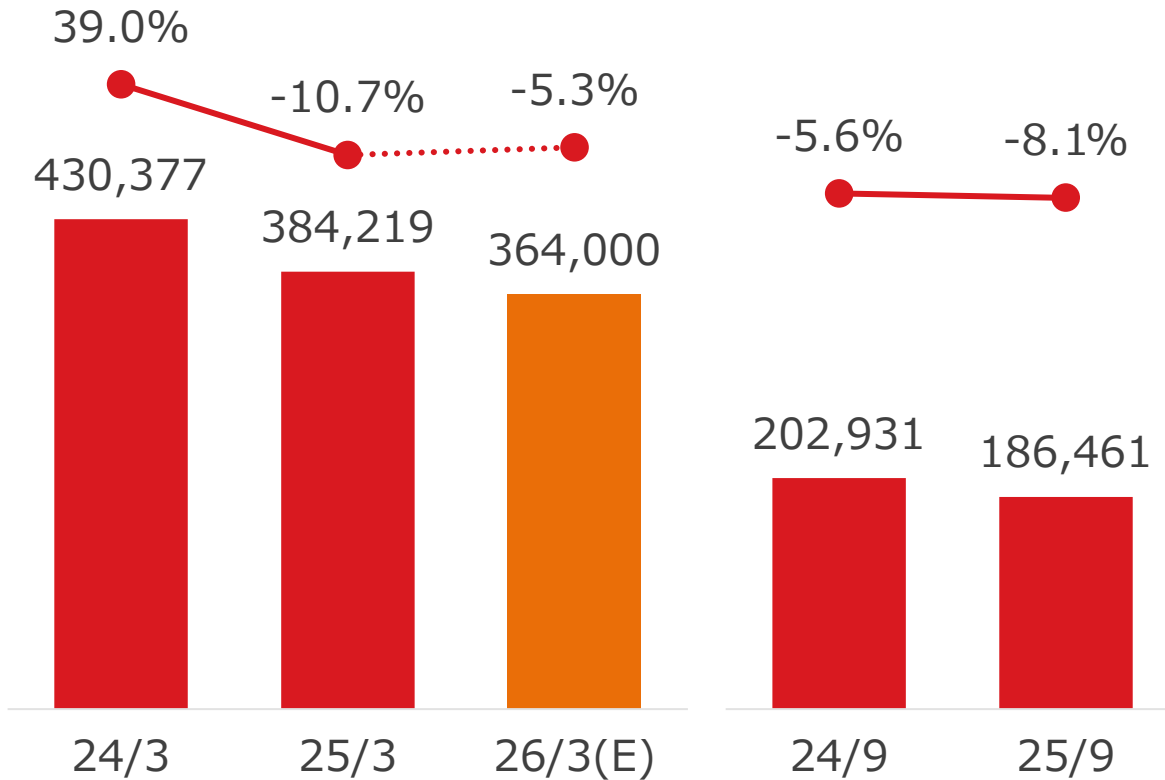
* Credit Card Business : Number of cardholders

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

- No. of New Customers decreased by 8.1% yoy to 186,461.
- Advertising Expenses decreased by 1.7% yoy to ¥8.4 billion.

■ Number of New Customers (Unsecured)

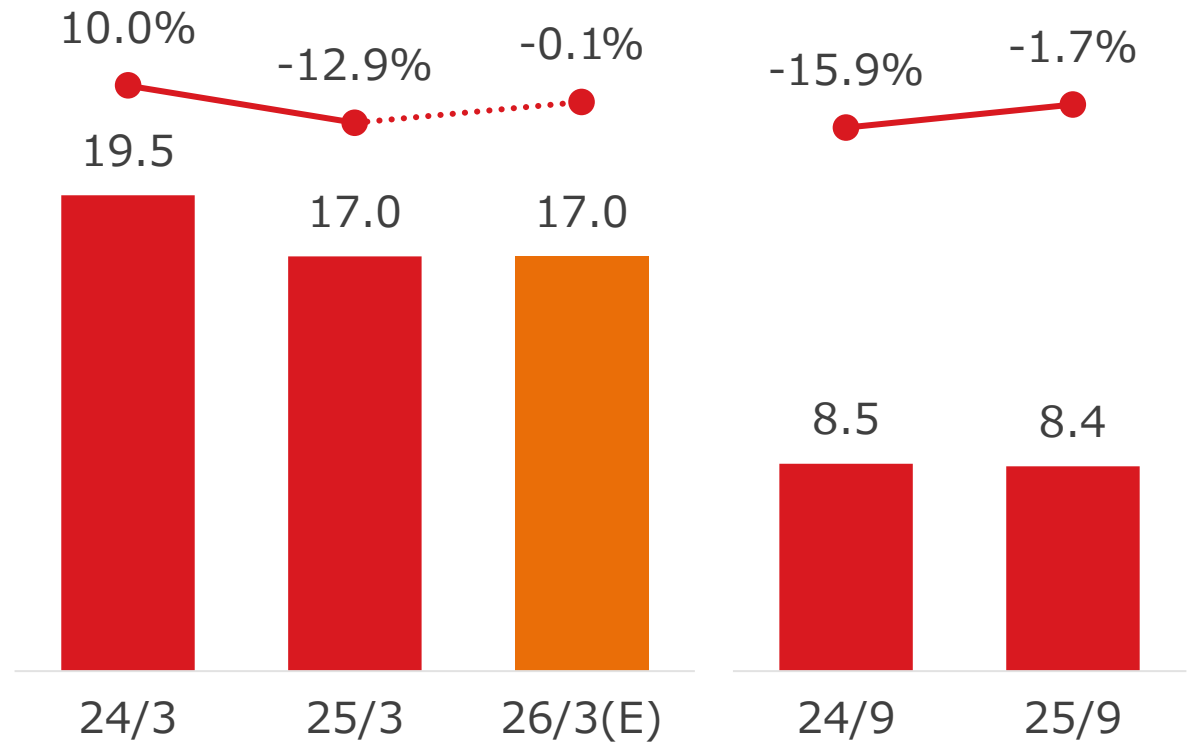
■ No. of New Customers ● yoy



■ Advertising Expenses (ACOM)

■ Advertising Expenses ● yoy

(Billions of yen)

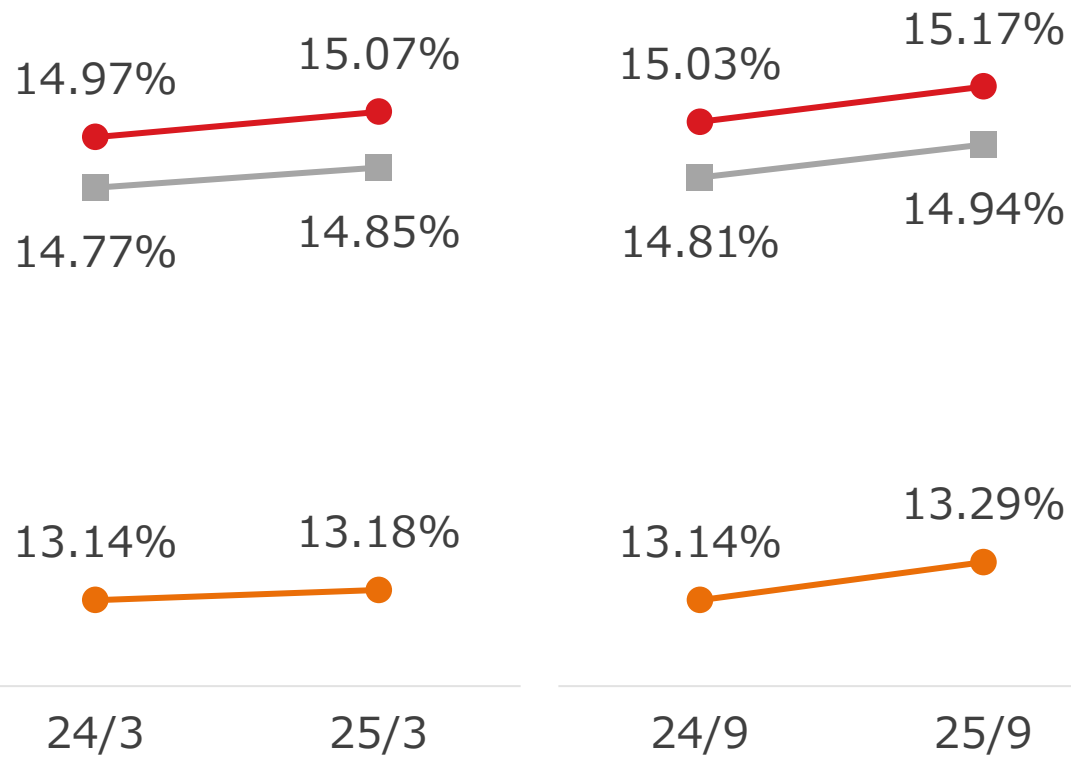


Loan and Credit Card Business | Yield・Bad Debt Expenses (ACOM)

- Average Loan Yield in L.C. Business increased by 13 basis points yoy to 14.94%.
- Ratio of Bad Debt Expenses decreased by 7 basis points yoy to 3.70%.

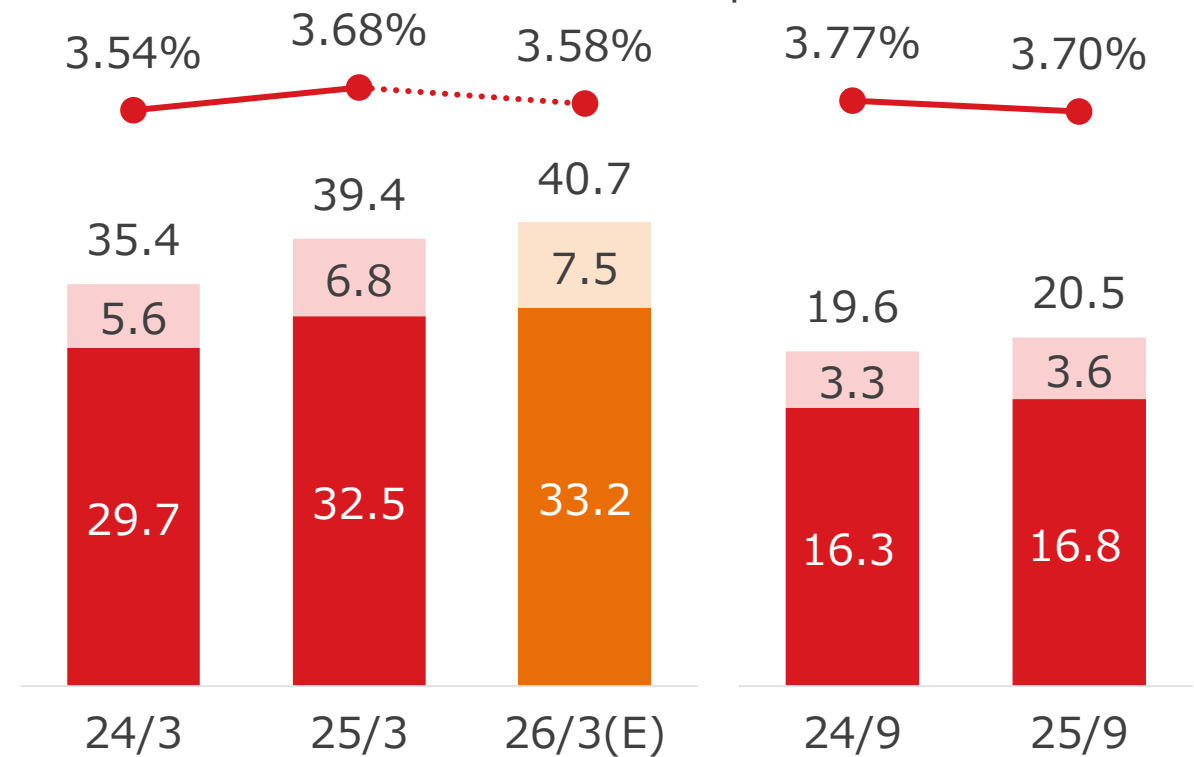
■ Average Loan Yield*¹

—●— Loan —●— Credit Card —■— Loan and Credit Card



■ Amount and Ratio of Bad Debt Expenses*²

■ Loan ■ Credit Card —●— Ratio of Bad Debt Expenses*³ (Billions of yen)



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

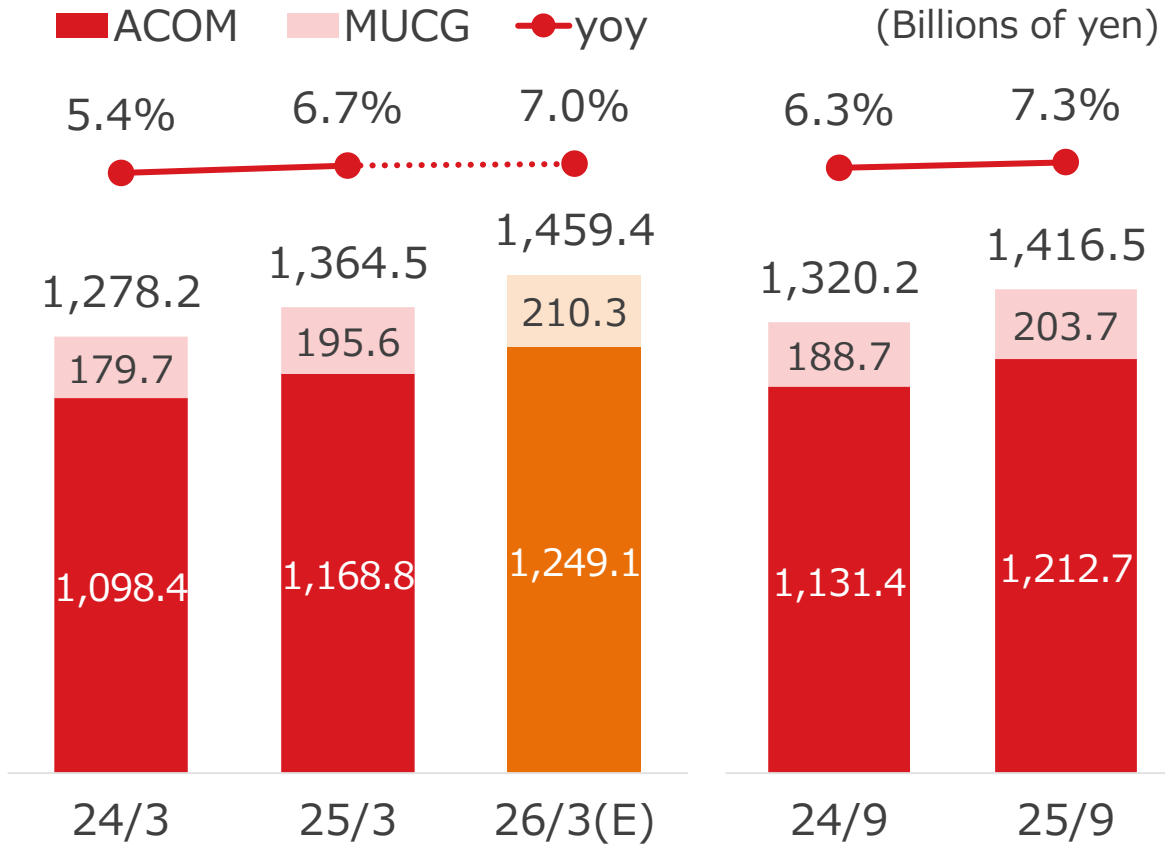
*² Amount and ratio of bad debt expenses exclude waiver of repayments accompanying requests for interest repayment.

*³ The ratios of bad debt expenses for 24/9 and 25/9 are recalculated into annual basis.

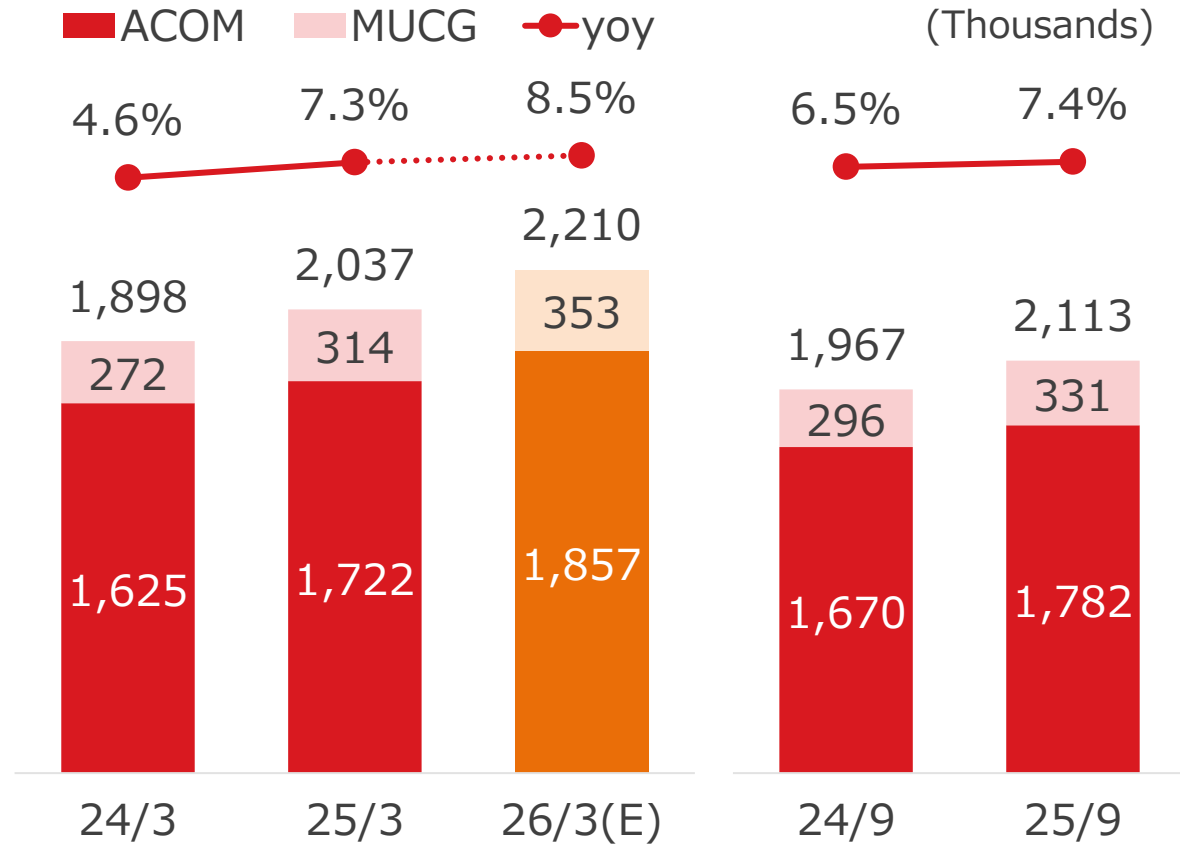
Guarantee Business | Business Scale

- Guaranteed Receivables increased by 7.3% yoy to ¥1,416.5 billion, owing to strong demand from new and existing customers.
- No. of customer accounts increased by 7.4% yoy to 2,113 thousand.

■ Guaranteed Receivables



■ Number of Customer Accounts

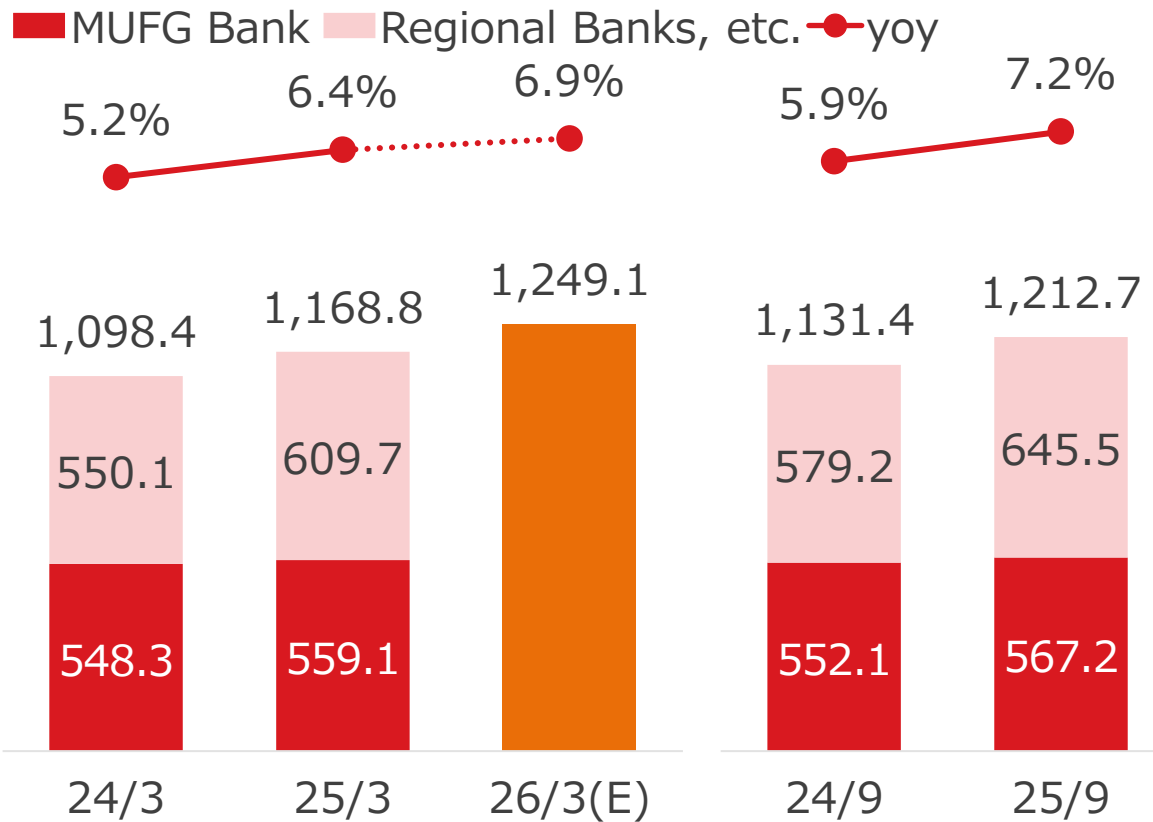


Guarantee Business | Business Scale (ACOM)

- Guaranteed Receivables for ACOM increased by 7.2% yoy to ¥1,212.7 billion.
- No. of customer accounts increased by 6.7% yoy to 1,782 thousand.

■ Guaranteed Receivables

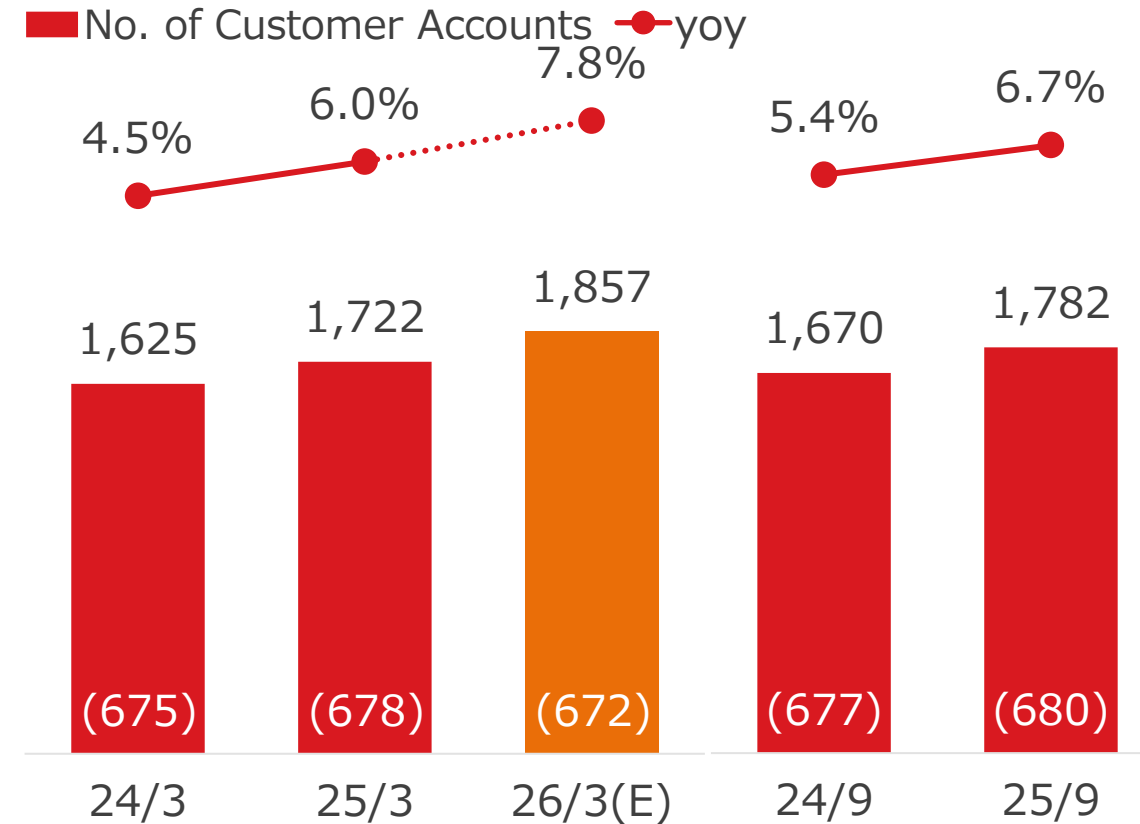
(Billions of yen)



■ Number of Customer Accounts

(Thousands)

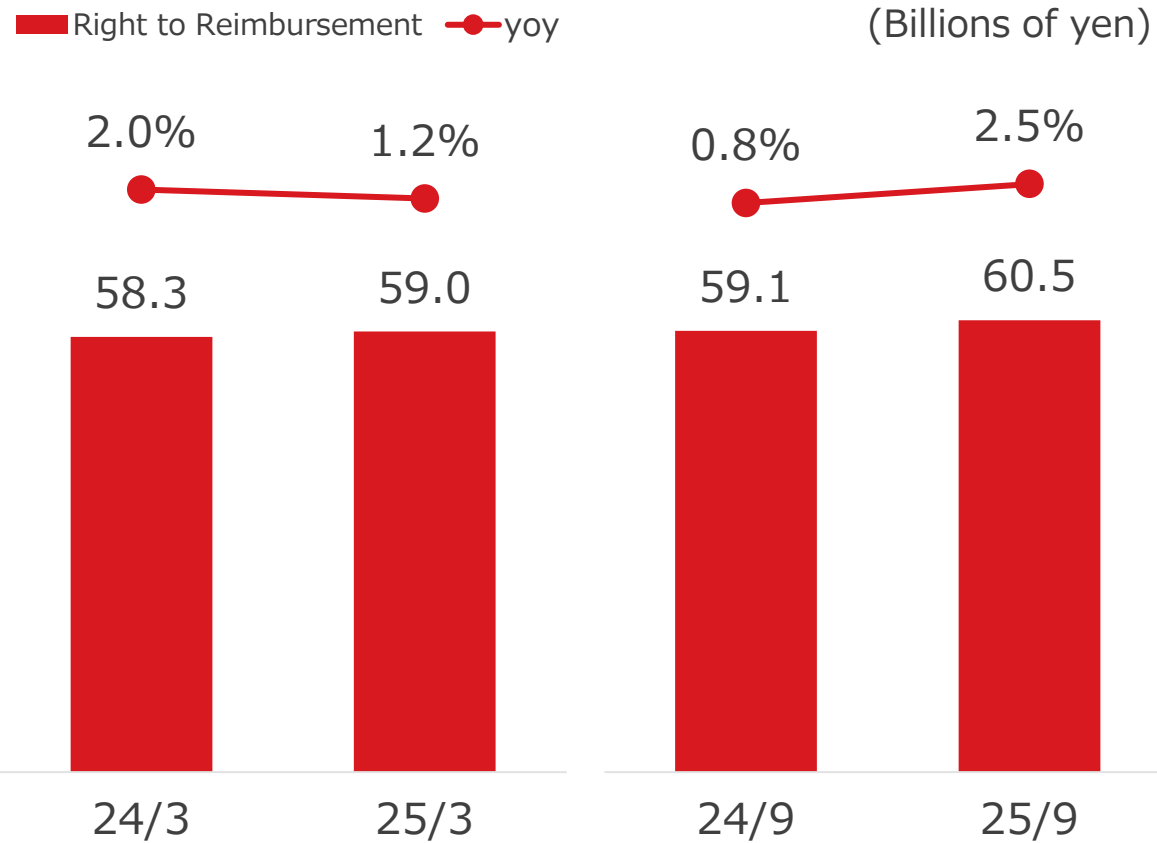
< () shows average balance per account (Thousands of yen) >



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

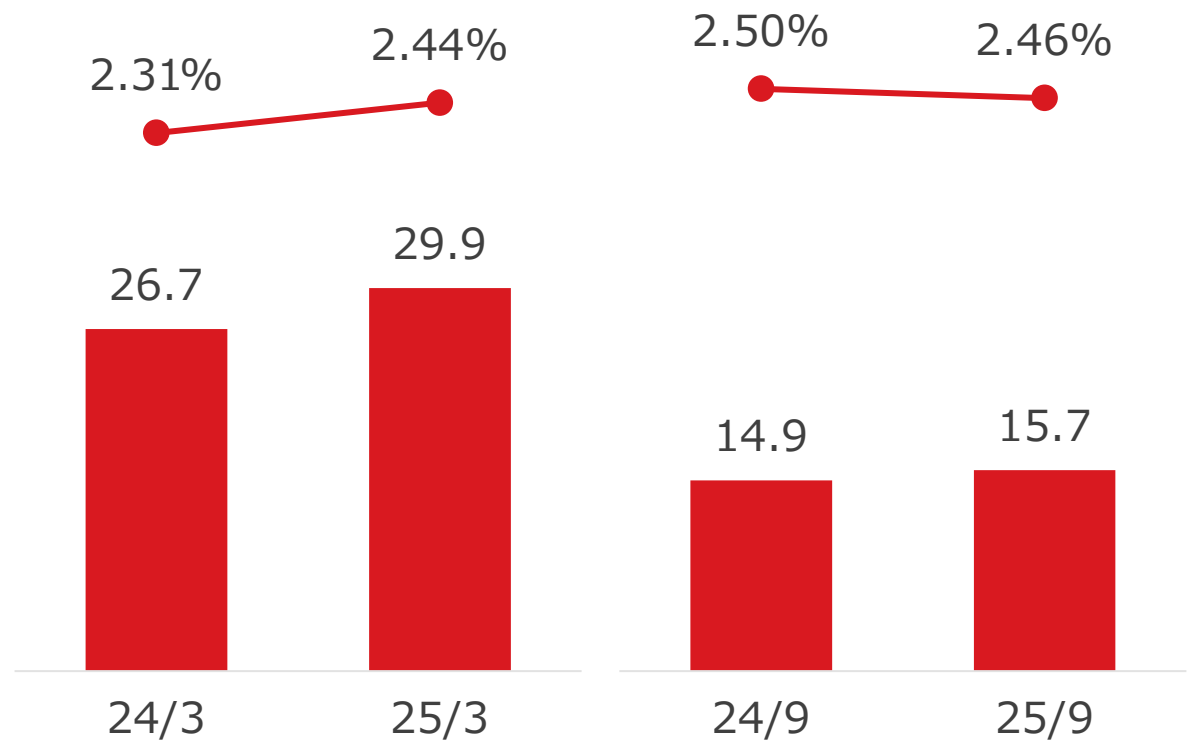
- Right to reimbursement increased by 2.5% yoy to ¥60.5 billion.
- Ratio of Bad Debt Expenses decreased by 4 basis points yoy to 2.46%.

■ Right to Reimbursement ^{*1}



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

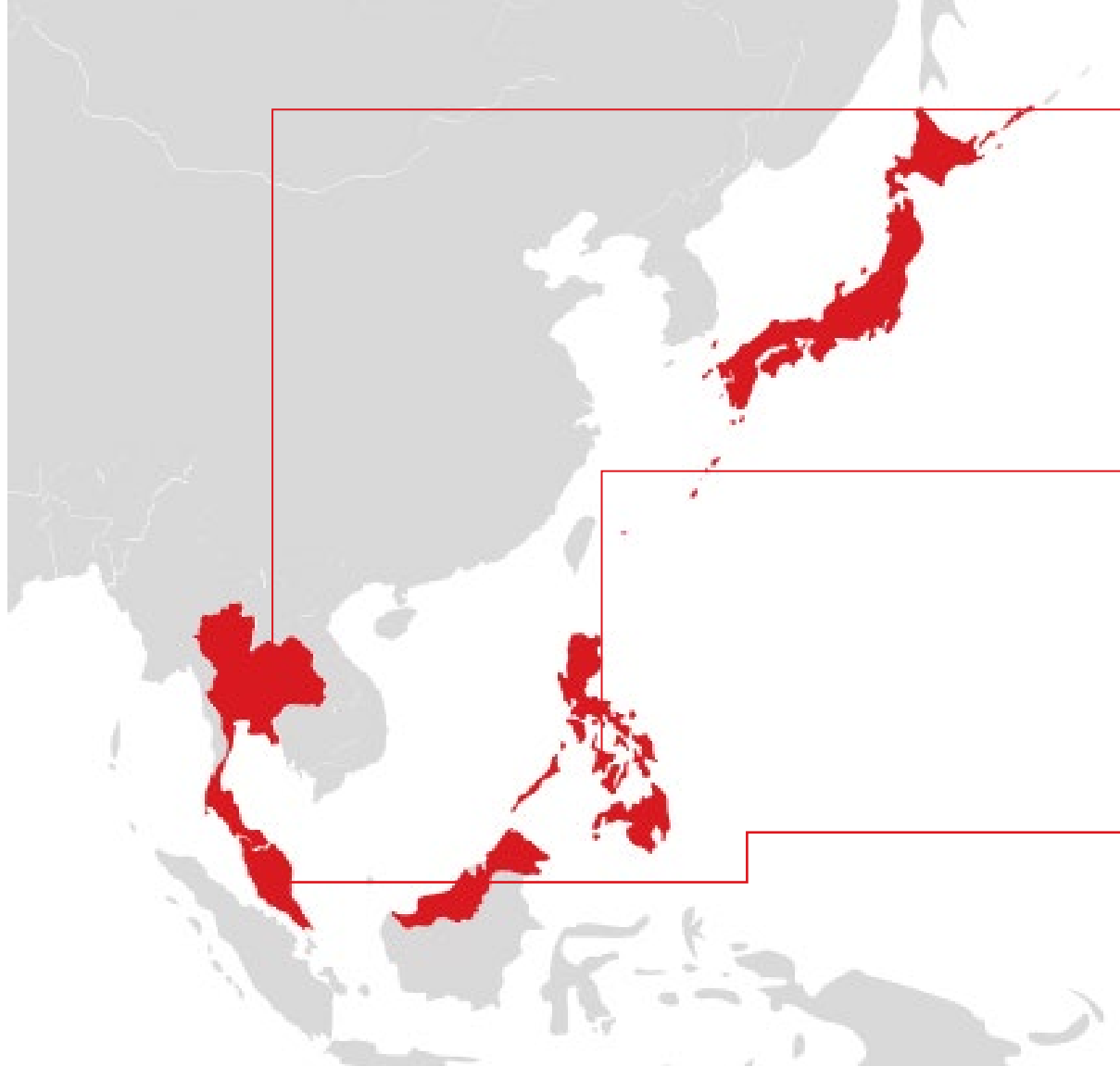
■ Bad Debt Expenses ● Ratio of Bad Debt Expenses ^{*2}



^{*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 24/9 and 25/9 are recalculated into annual basis

Overseas Financial Business | Global Business Platform



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%

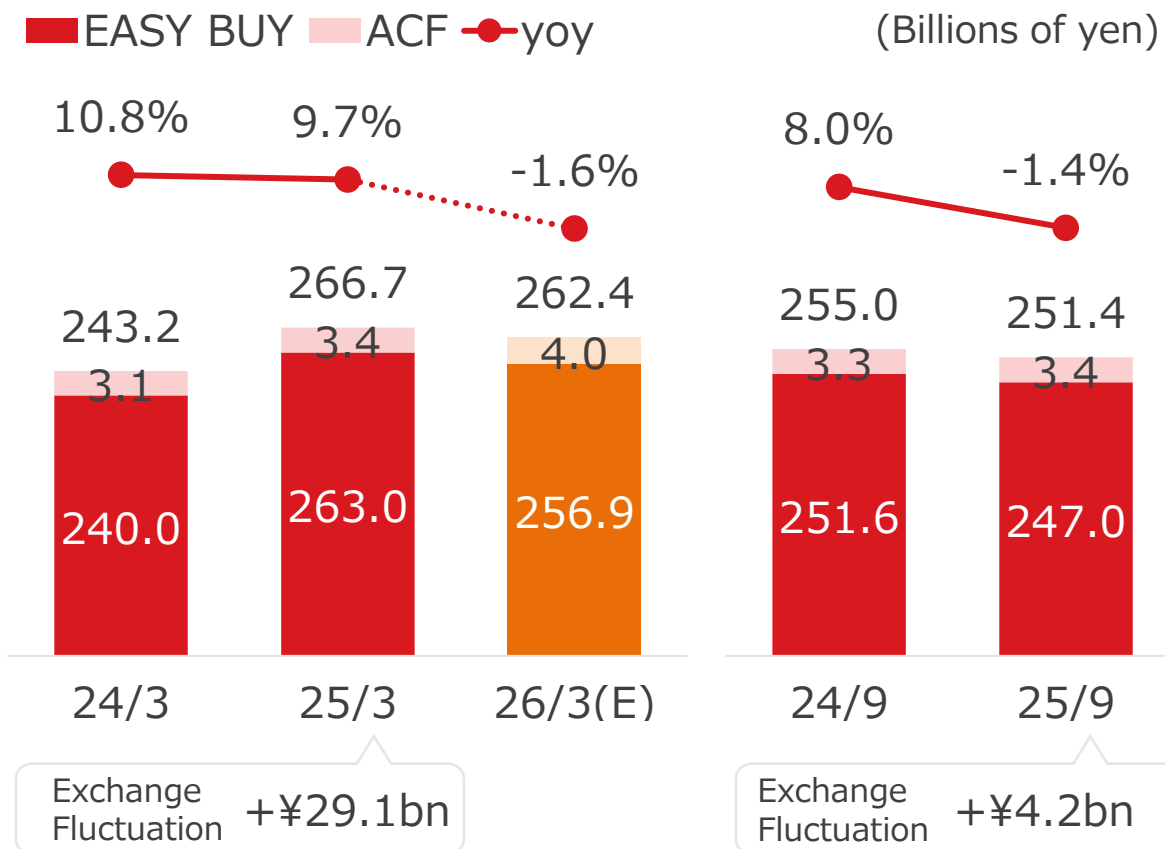
Incorporated : July 2021

Business Outline : Unsecured Loan

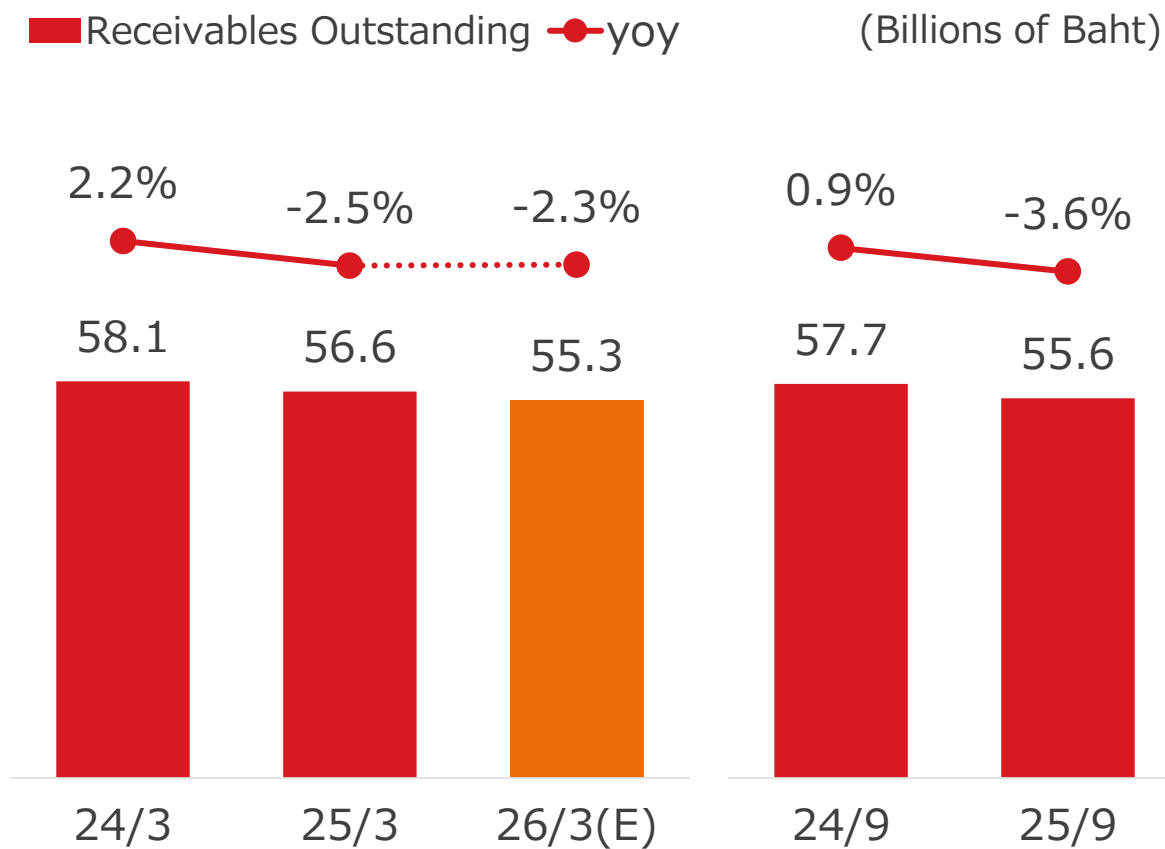
Overseas Financial Business | Receivables Outstanding^{*1}

- Receivables Outstanding (Yen Basis) decreased by 1.4% yoy to ¥251.4 billion due to a decrease in EASY BUY.
- Receivables Outstanding (Local Currencies Basis) at EASY BUY in Thailand decreased by 3.6% yoy to 55.6 billion baht.

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



■ EASY BUY (Local Currencies Basis)



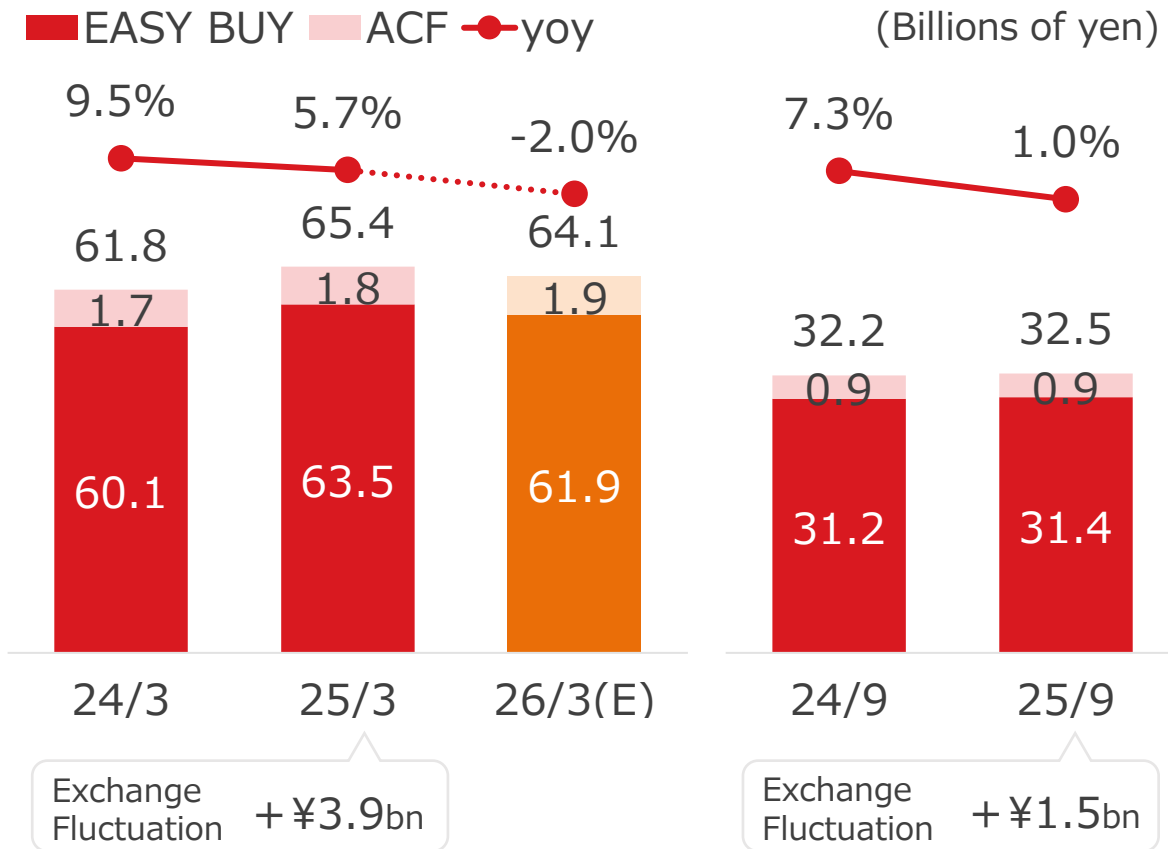
^{*1} Receivables outstanding = "accounts receivable - operating loans" + "accounts receivable - installment"

^{*2} Exchange rates : Baht ¥4.36(24/9)、¥4.44(25/9)、Exchange fluctuation : +¥0.08

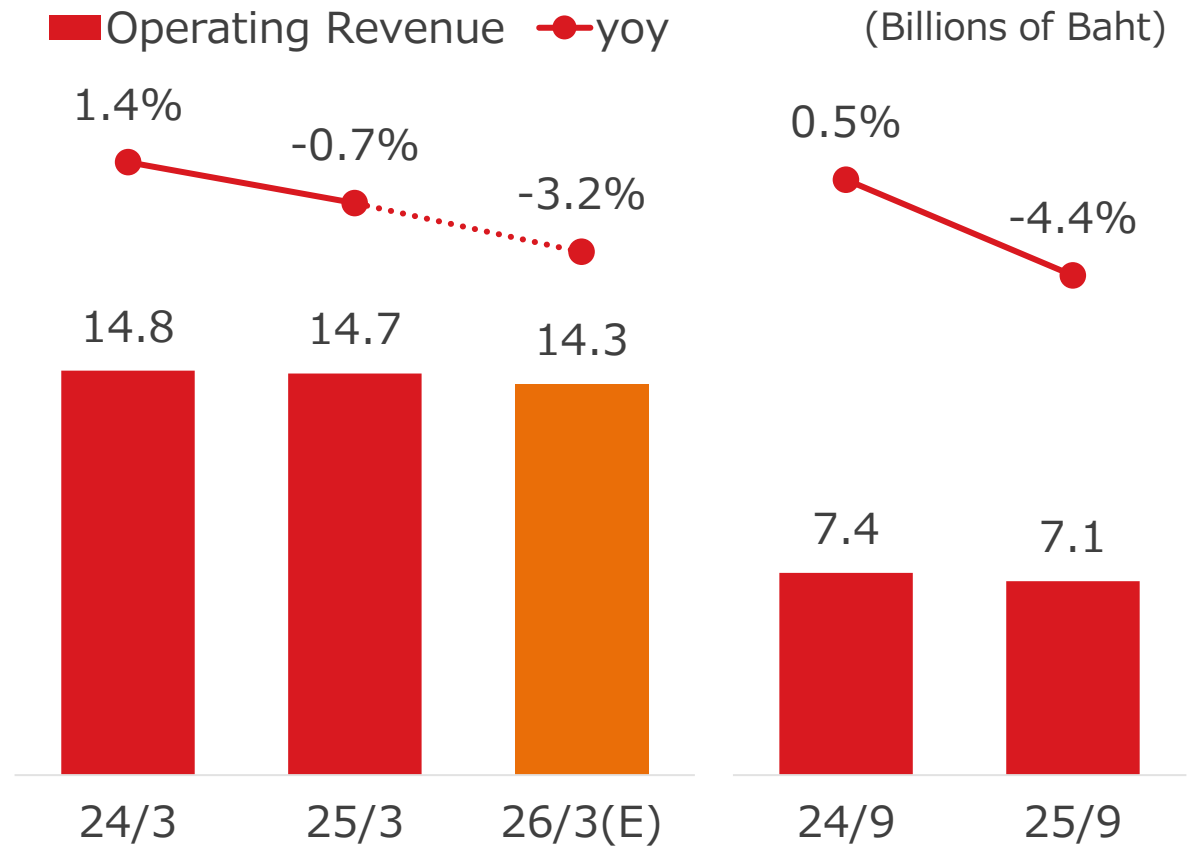
Overseas Financial Business | Operating Revenue

- Operating Revenue (Yen Basis) increased by 1.0% yoy to ¥32.5 billion owing to the impact of the depreciation of yen.
- Operating Revenue (Local Currencies Basis) at EASY BUY decreased by 4.4% yoy to 7.1 billion baht.

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



■ EASY BUY (Local Currencies Basis)



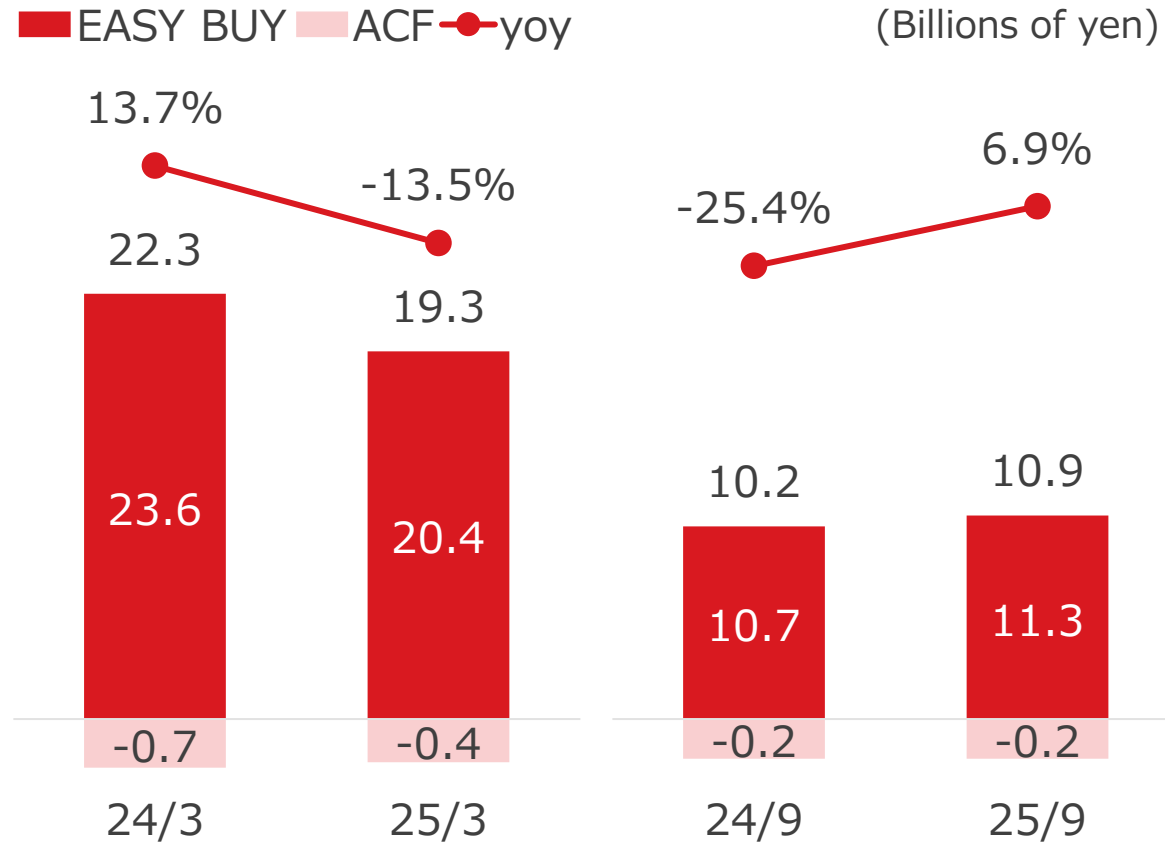
*1 Profit by segments

*2 Exchange rates : Baht ¥4.21(24/9)、¥4.43(25/9)、Exchange fluctuation : + ¥0.22

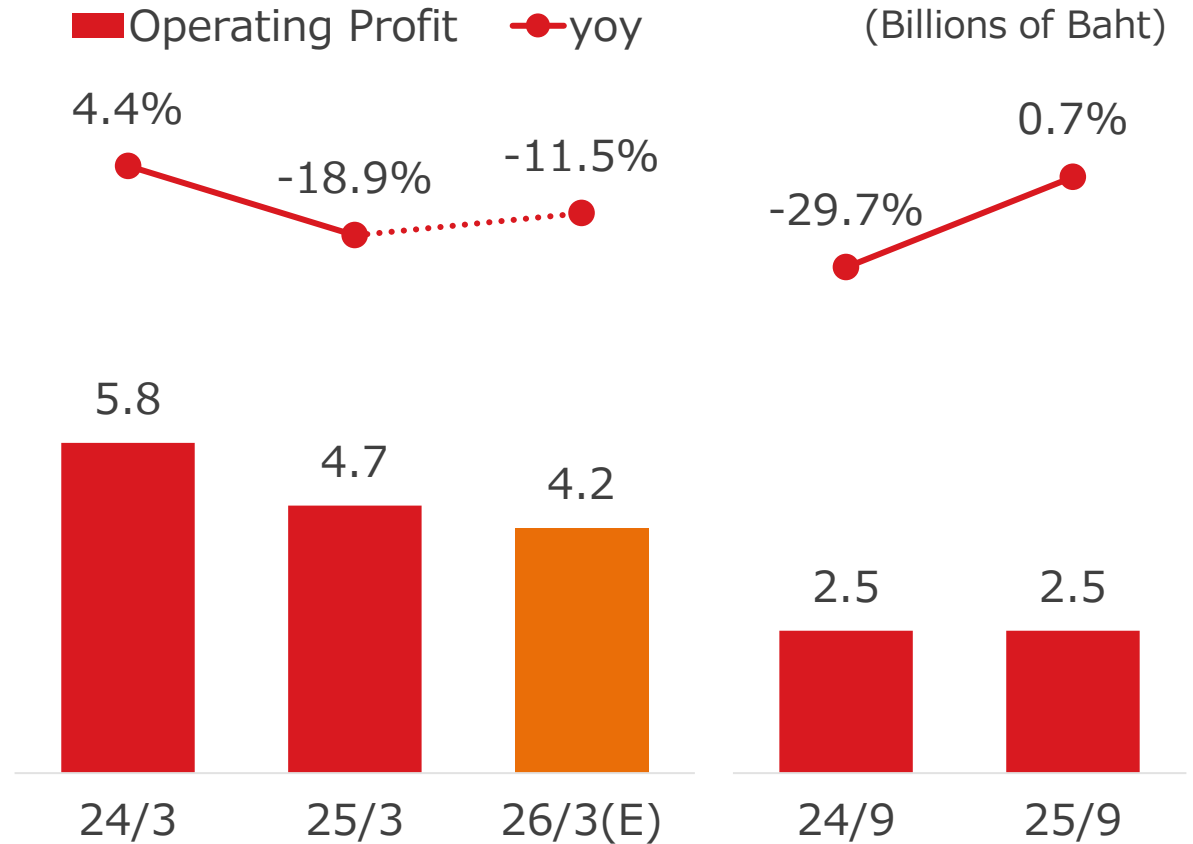
Overseas Financial Business | Operating Profit

- Operating Profit (Yen Basis) increased by 6.9% yoy to ¥10.9 billion.
- Operating Profit (Local Currencies Basis) at EASY BUY increased by 0.7% yoy to 2.5 billion baht.

■ Overseas Financial Business (Yen Basis)*

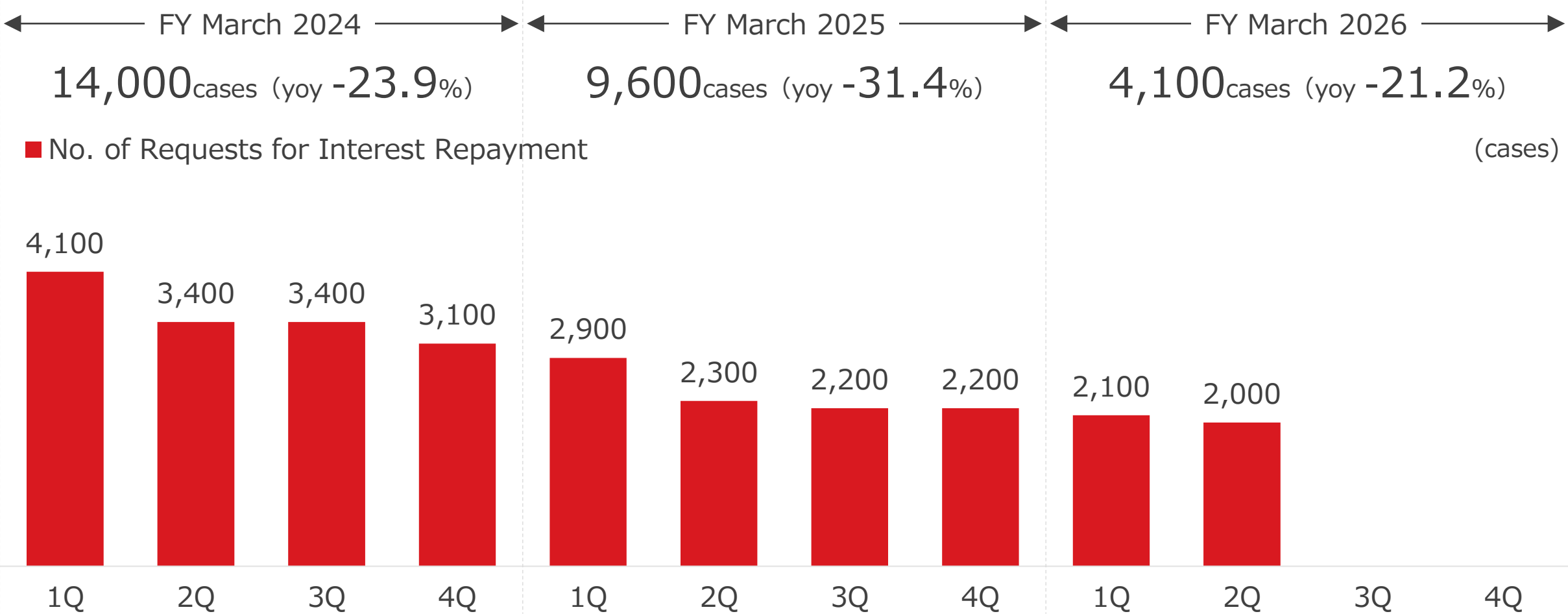


■ EASY BUY (Local Currencies Basis)



No. of Requests for Interest Repayment*

- The number of requests for 2Q decreased by 21.2% yoy to 4,100.
- The number of requests for FY March 2026 is expected to decrease around 20% yoy.

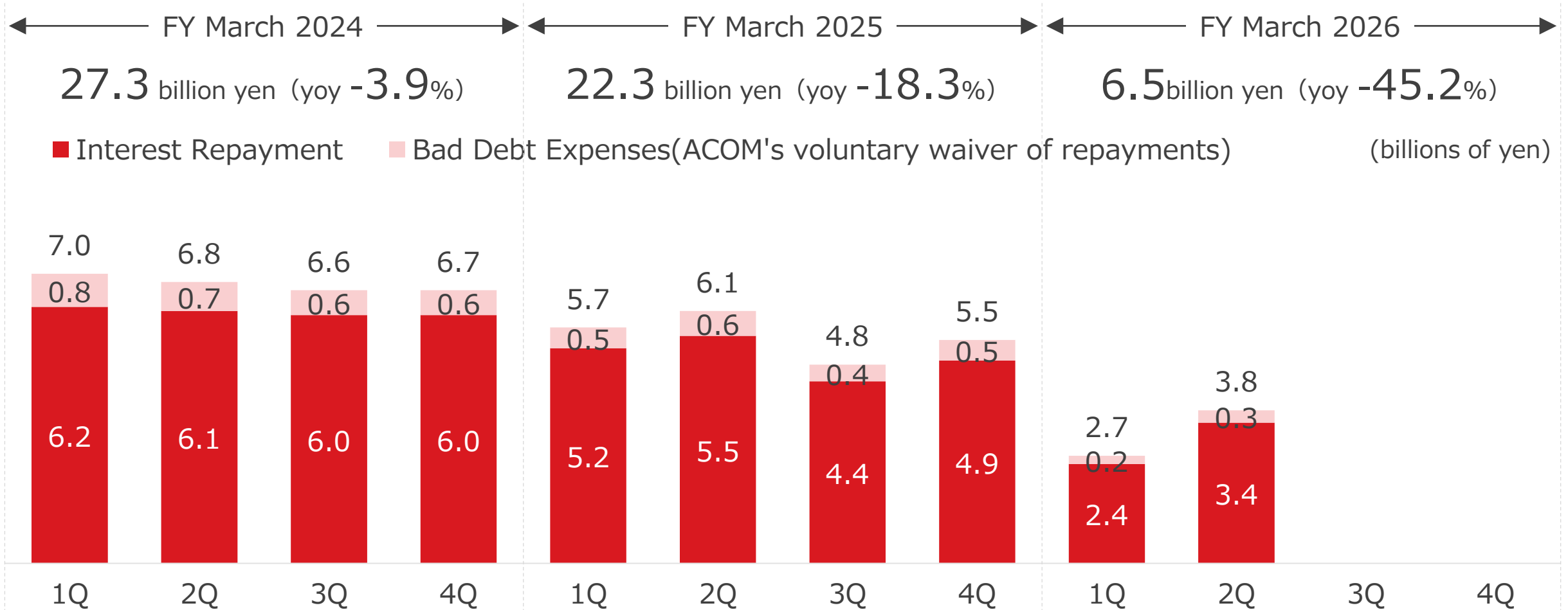


* No. of requests which interest repayment occurs as a result of ACOM's recalculation based on the interest ceiling as specified in Interest Rate Restriction Act from claims which lawyers or judicial scriveners accept debt consolidation (including reaccepted requests).

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Loss on Interest Repayment

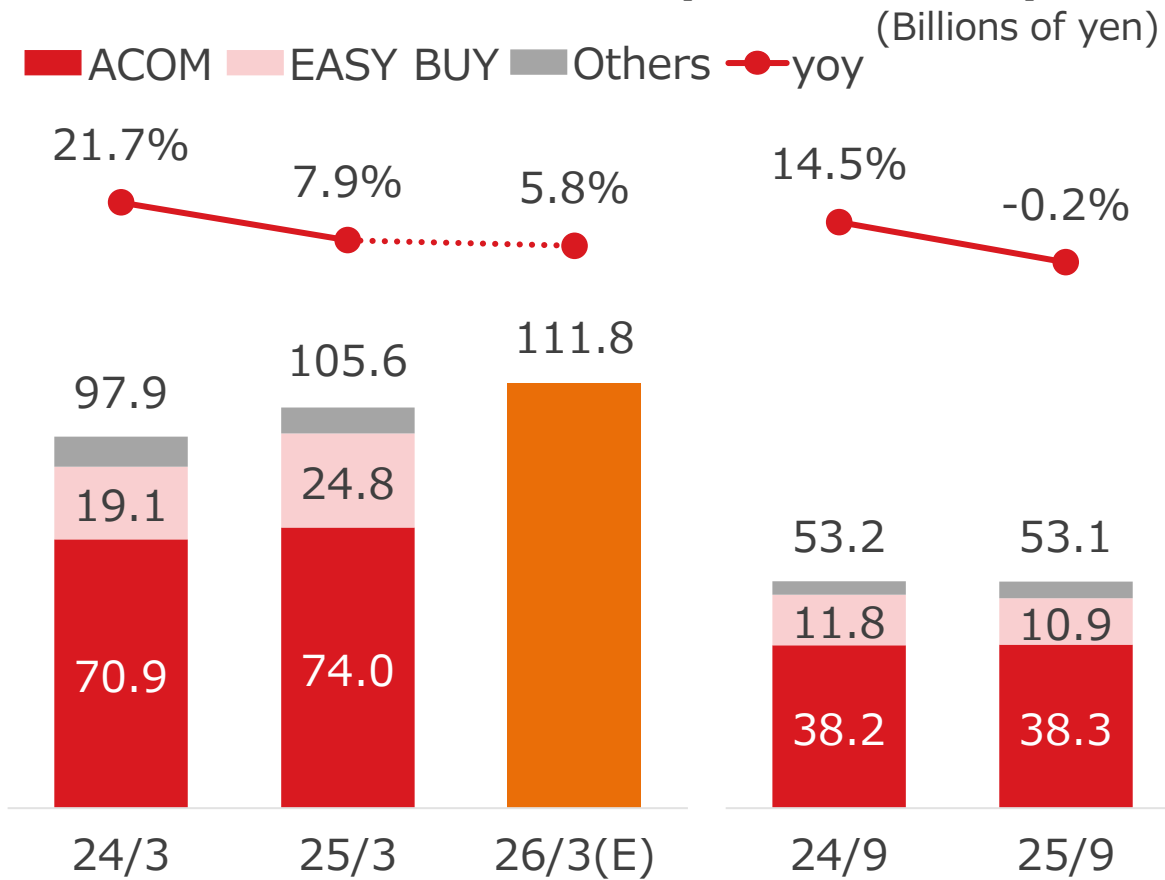
- Amount of drawdown in 2Q decreased by 45.2% yoy to ¥6.5 billion.
- Balance of provision is ¥41.4 billion.
- Estimate amount of drawdown to decrease around 25% yoy in FY March 2026.



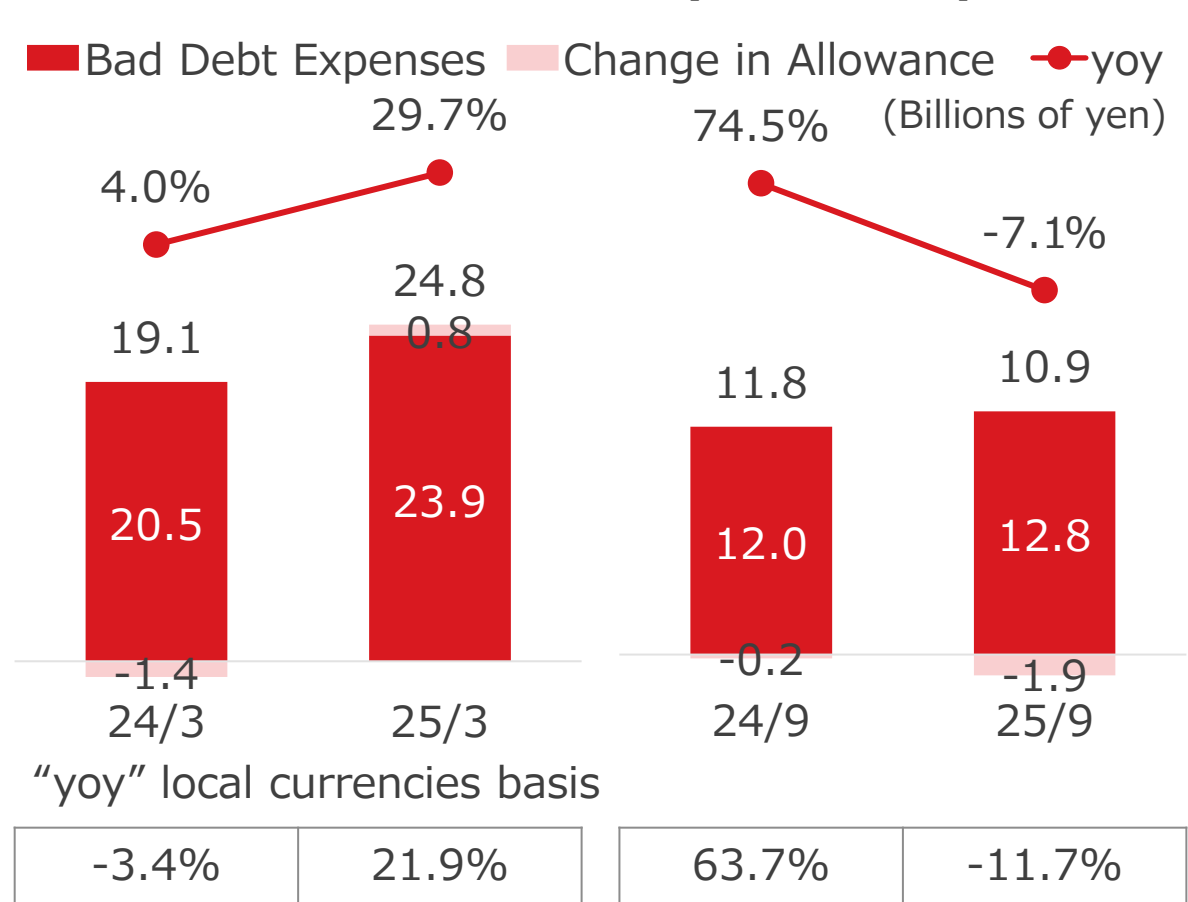
Provision for Bad Debts

- Provision for Bad Debts (Consolidated) decreased by 0.2% yoy to ¥53.1 billion owing to a decrease in EASY BUY.
- Provision for Bad Debts at EASY BUY decreased by 7.1% yoy to ¥10.9 billion.

■ Provision for Bad Debts (Consolidated)



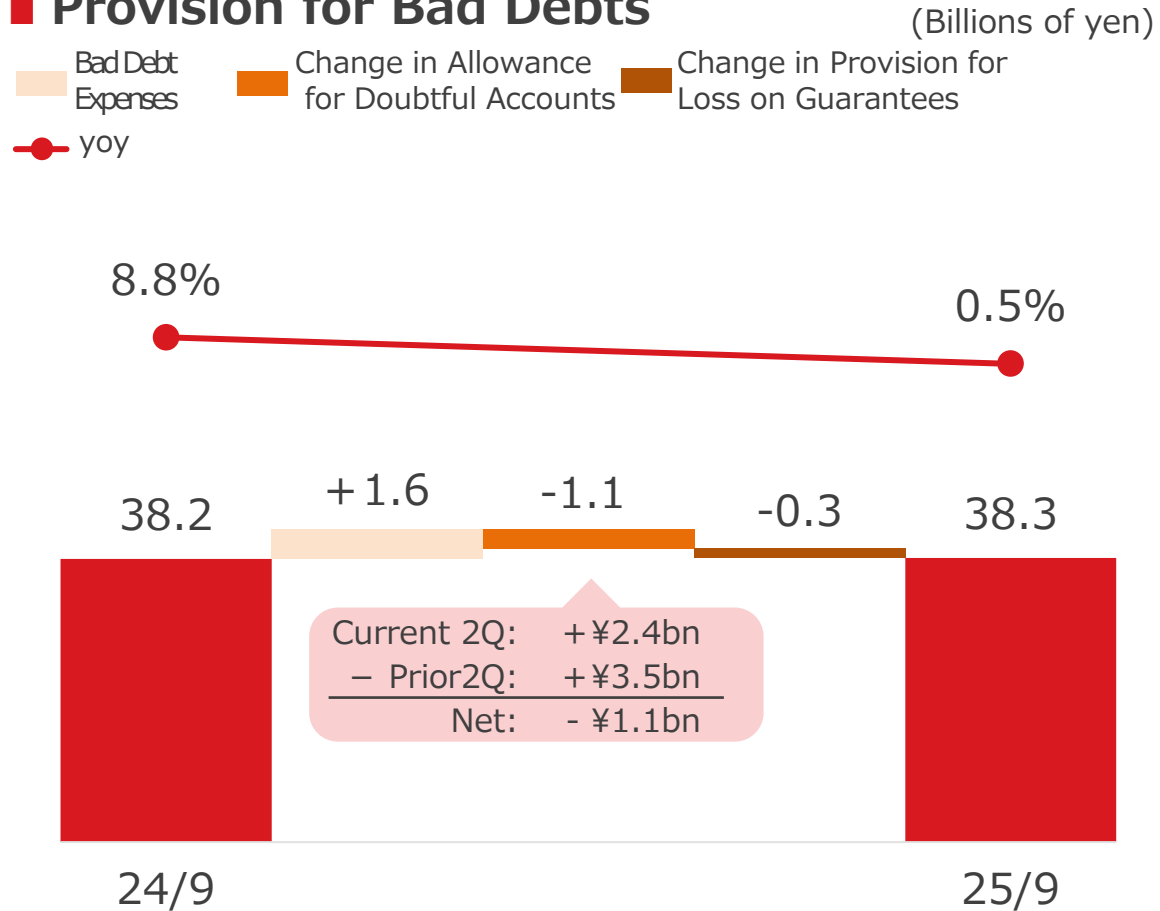
■ Provision for Bad Debts (EASY BUY)



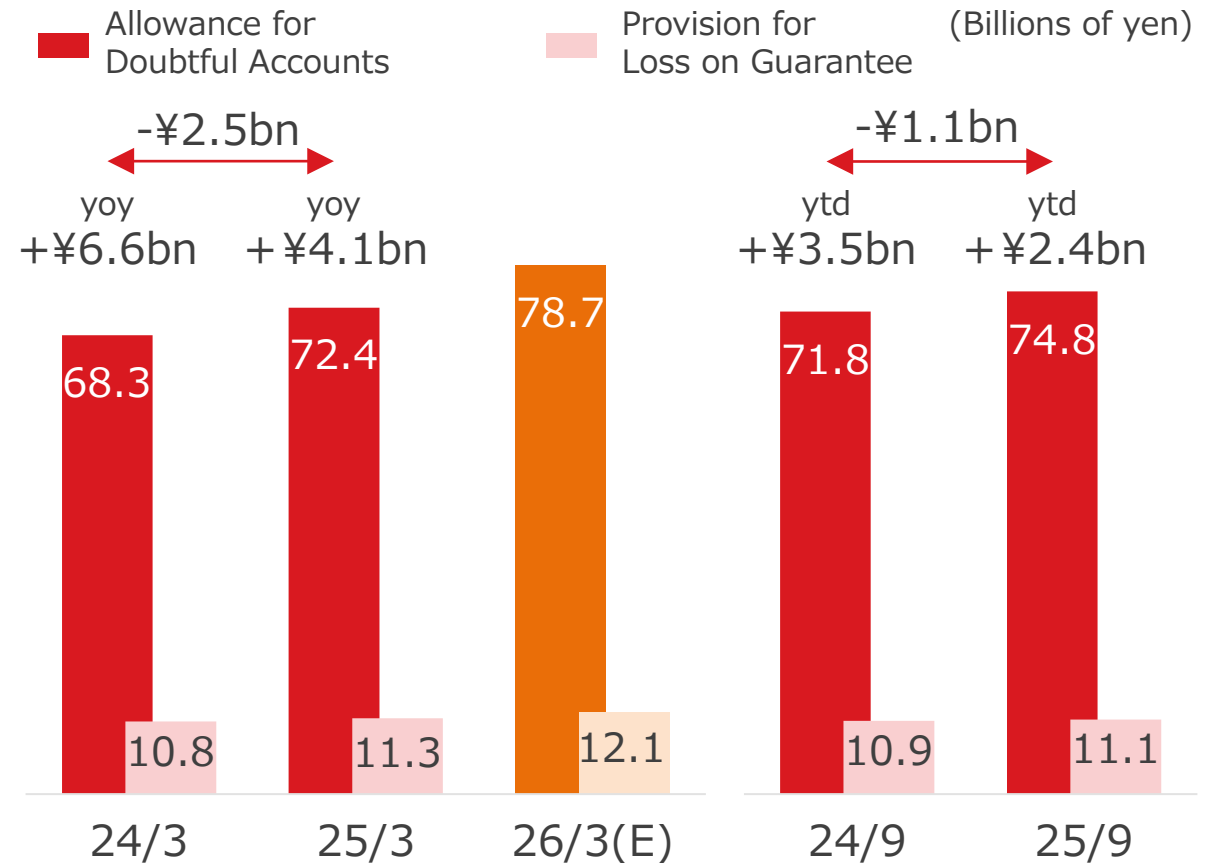
Provision for Bad Debts (ACOM)

- Provision for Bad Debts increased by 0.5% yoy to ¥38.3 billion.

■ Provision for Bad Debts



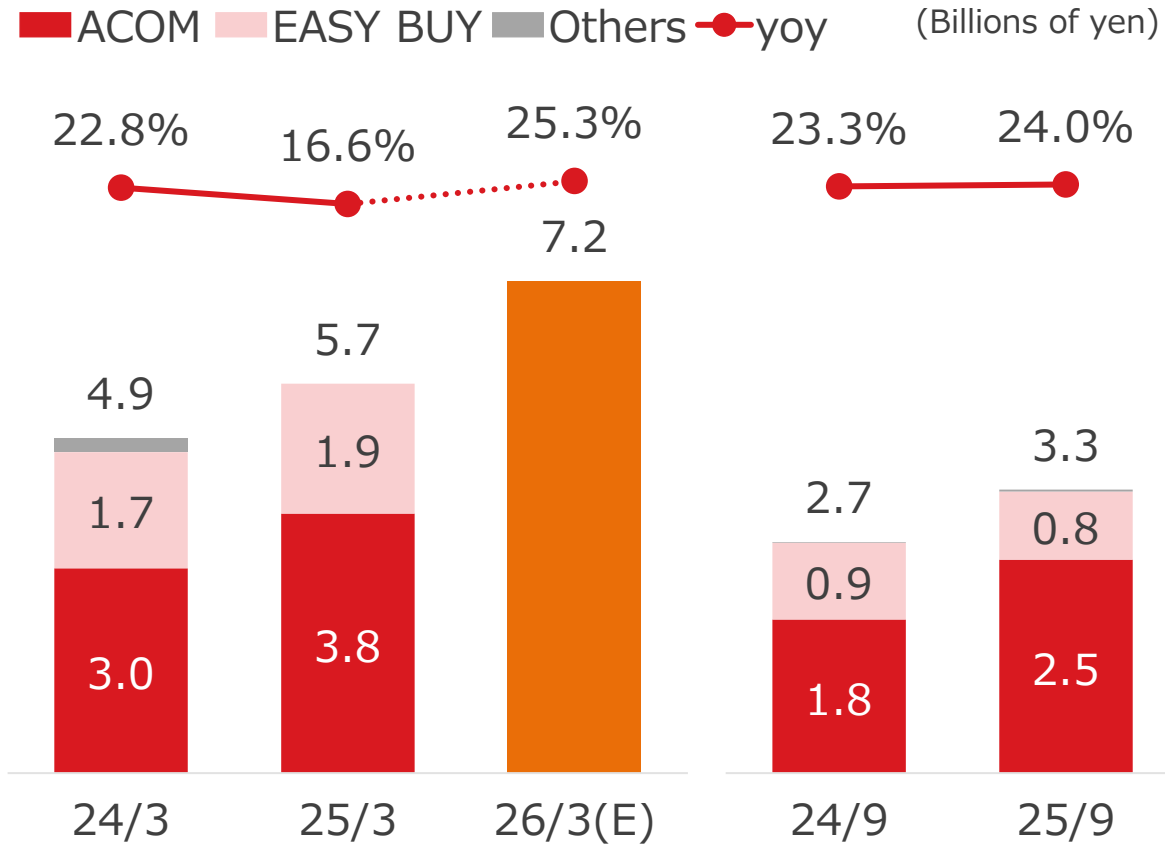
■ Reserves for Loan and Guarantee



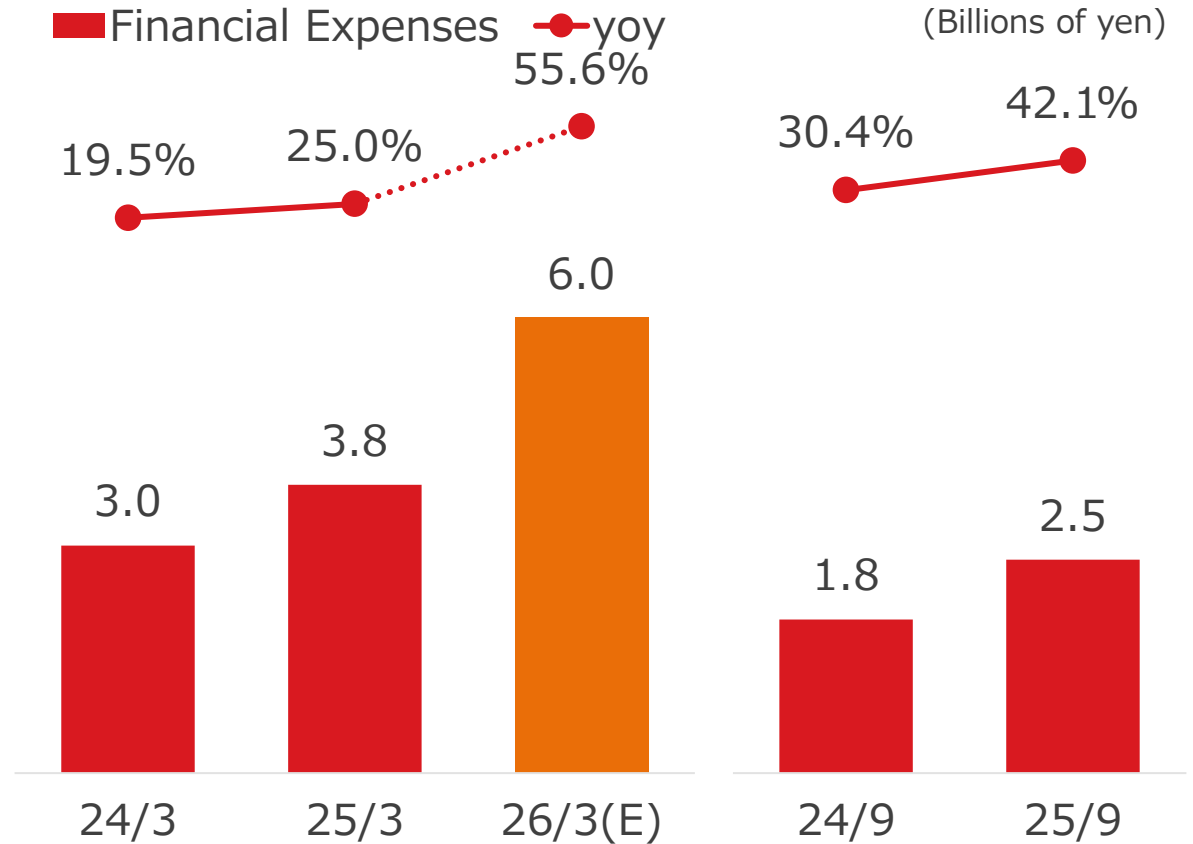
Financial Expenses

- Financial Expenses (Consolidated) increased by 24.0% yoy to ¥3.3 billion.
- Financial Expenses (ACOM) increased by 42.1% yoy to ¥2.5 billion.

■ Financial Expenses (Consolidated)



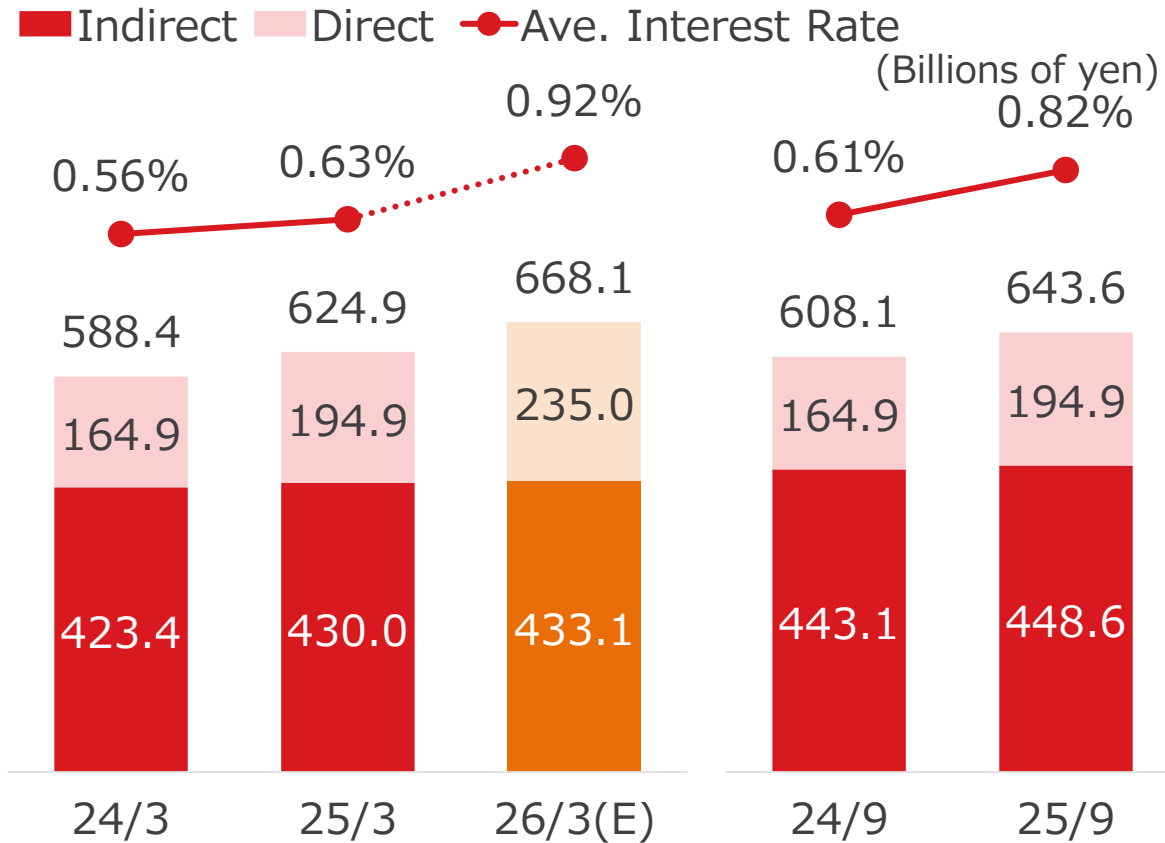
■ Financial Expenses (ACOM)



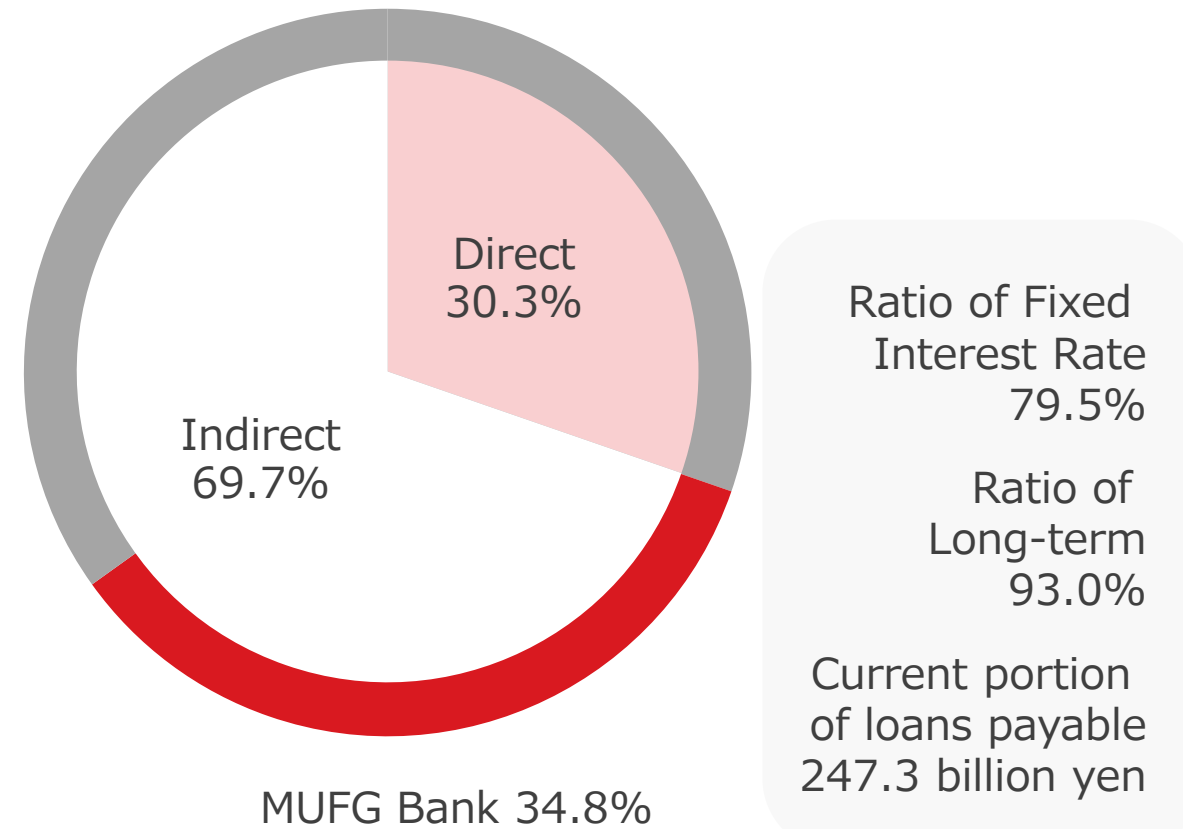
Financial Expenses | Borrowings (ACOM)

- Borrowings increased by ¥35.4 billion yoy to ¥643.6 billion.
- Average Interest Rate increased by 21 basis points yoy to 0.82%.

■ Borrowings



■ Composition Ratio by Funding Sources



Appendix

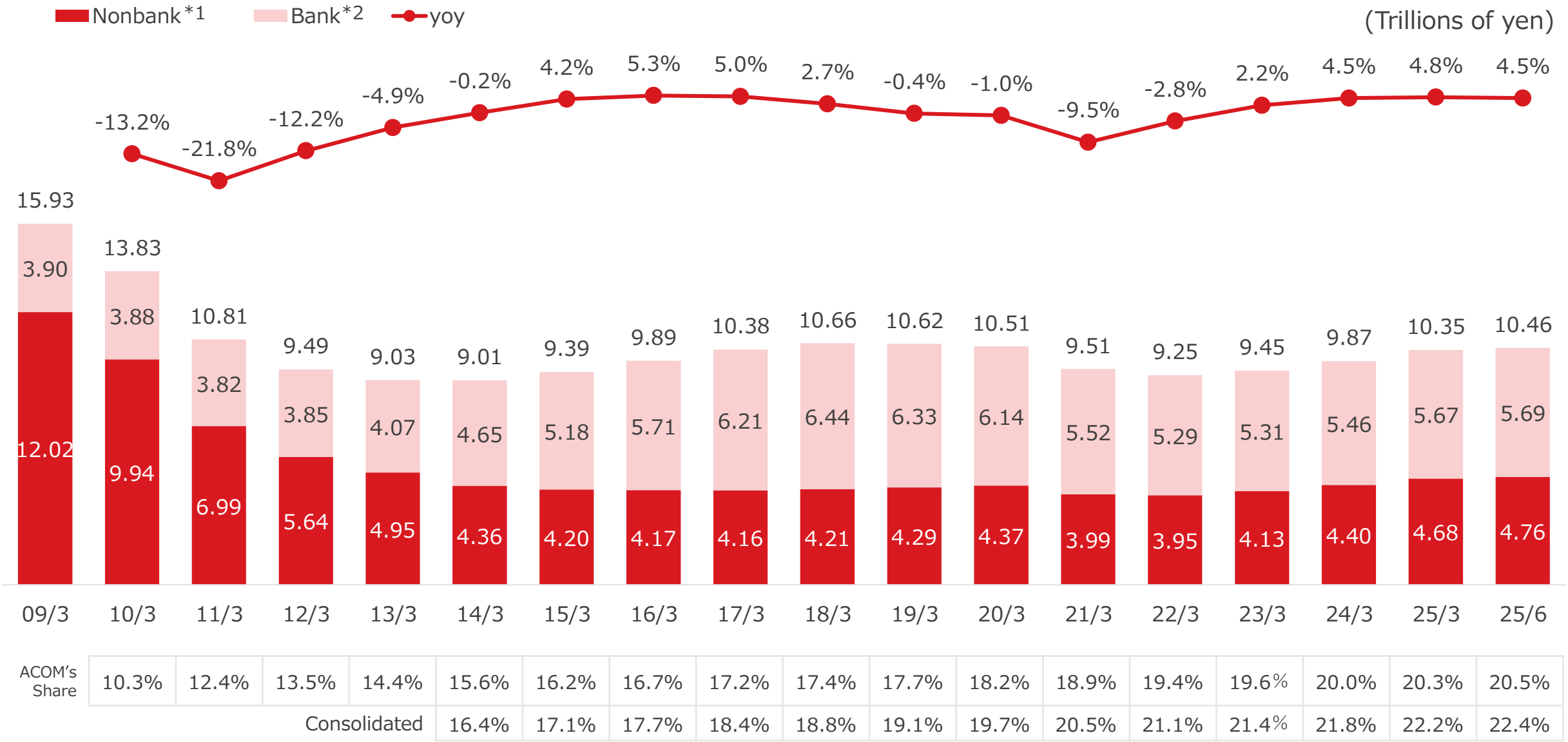


Consolidated Financial Summary (Business Performance)

(Millions of yen, %)

	2024/9 Results	2025/9 Results	yoy	2026/3 Forecasts	yoy	Progress
1 Operating Revenue	156,299	165,670	6.0	331,800	4.4	49.9
2 Loan and Credit Card Business	83,669	89,980	7.5	179,900	6.1	50.0
3 Guarantee Business	37,359	39,802	6.5	80,800	5.9	49.3
4 Overseas Financial Business	32,228	32,542	1.0	64,100	-2.0	50.8
5 Operating Expenses	108,276	111,606	3.1	243,200	-6.2	45.9
6 Financial Expenses	2,737	3,394	24.0	7,200	25.3	47.1
7 Provision for Bad Debts	53,236	53,122	-0.2	111,800	5.8	47.5
8 Provision for Loss on Interest Repayment	-	-	-	8,300	-79.3	-
9 Other Operating Expenses	52,303	55,089	5.3	115,900	7.6	47.5
10 Operating Profit	48,022	54,063	12.6	88,600	51.3	61.0
11 Ordinary Profit	48,239	54,245	12.5	88,900	50.9	61.0
12 Profit Before Income Taxes	48,128	54,534	13.3	88,900	51.6	61.3
13 Profit	32,214	53,491	66.0	76,100	108.1	70.3
14 Profit Attributable to Owners of Parent	29,859	50,978	70.7	72,200	124.8	70.6

Q Market Volume of Domestic Personal Card Loan

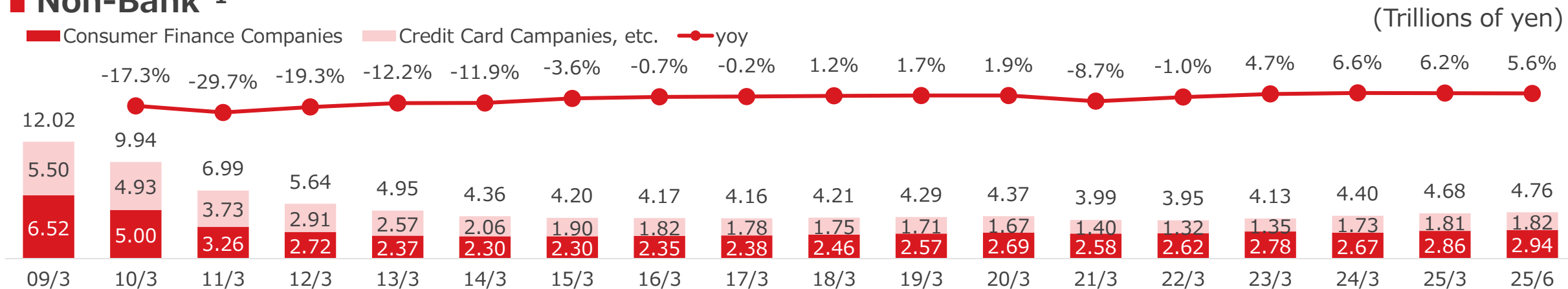


*1 Nonbank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2025/6 is preliminary

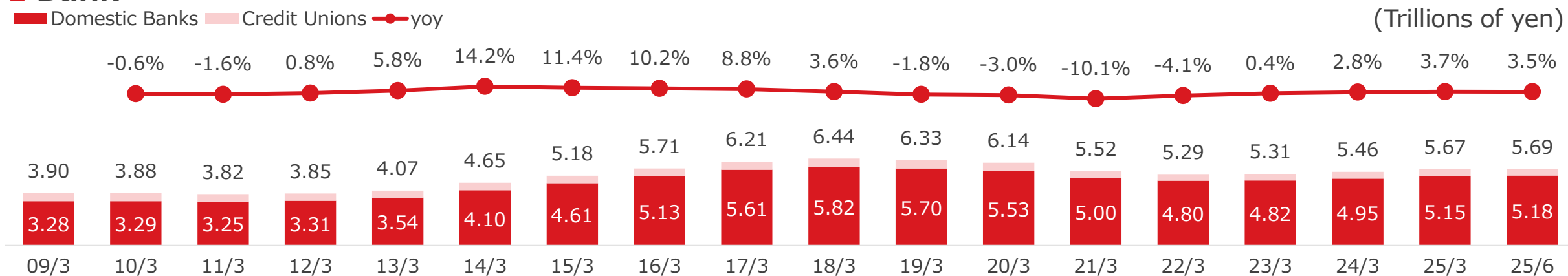
*2 Bank refers to the volume of personal card loans provided by domestic banks and credit unions in statistics by The Bank of Japan

Market Volume of Domestic Personal Card Loan

■ Non-Bank*1



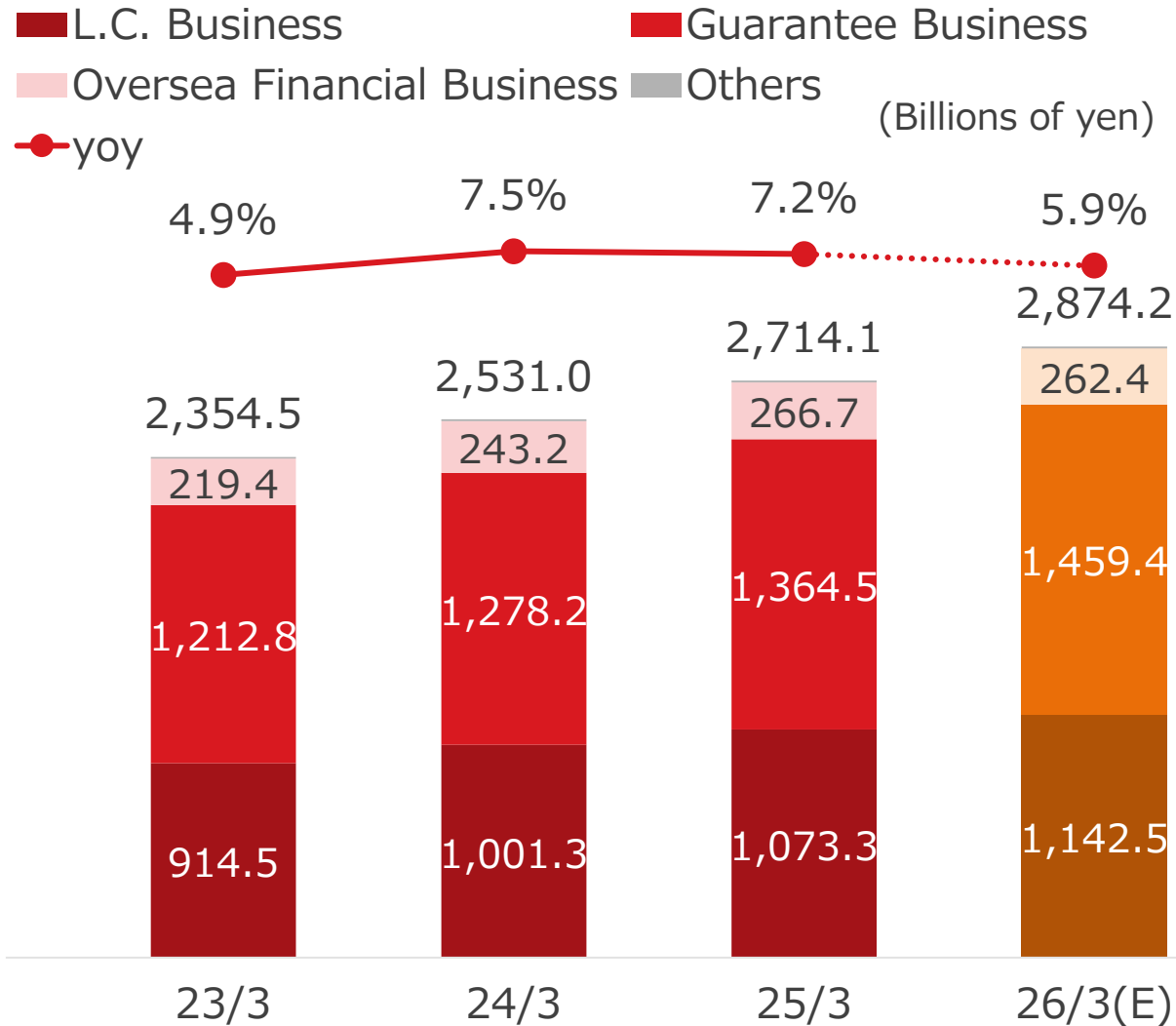
■ Bank*2



*1 Nonbank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2025/6 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%)



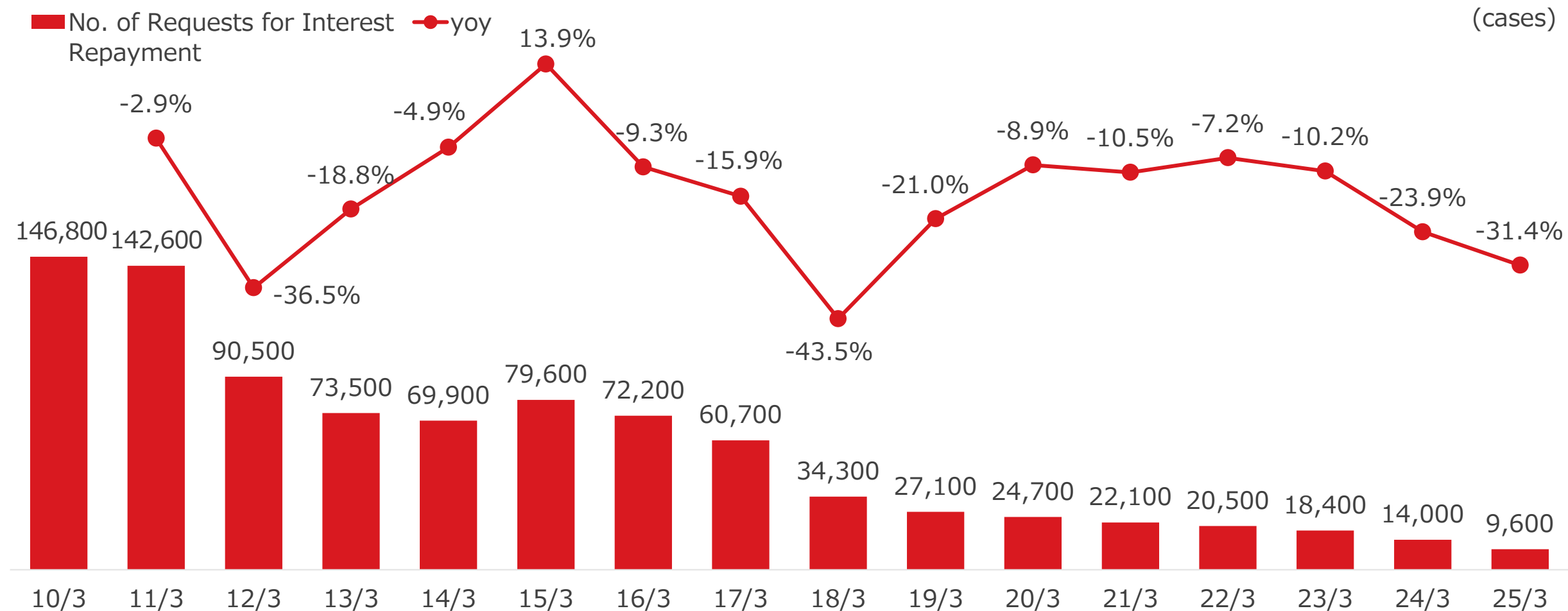
Annual Forecast for the FY March 2026 (Performance)

(Millions of yen, %)

		2025/3		2026/3	
		Results	yoy	Forecasts	yoy
1	Operating Revenue	317,742	7.8	331,800	4.4
2	Loan and Credit Card Business	169,464	8.6	179,900	6.1
3	Guarantee Business	76,332	7.8	80,800	5.9
4	Overseas 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 Debts	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

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.



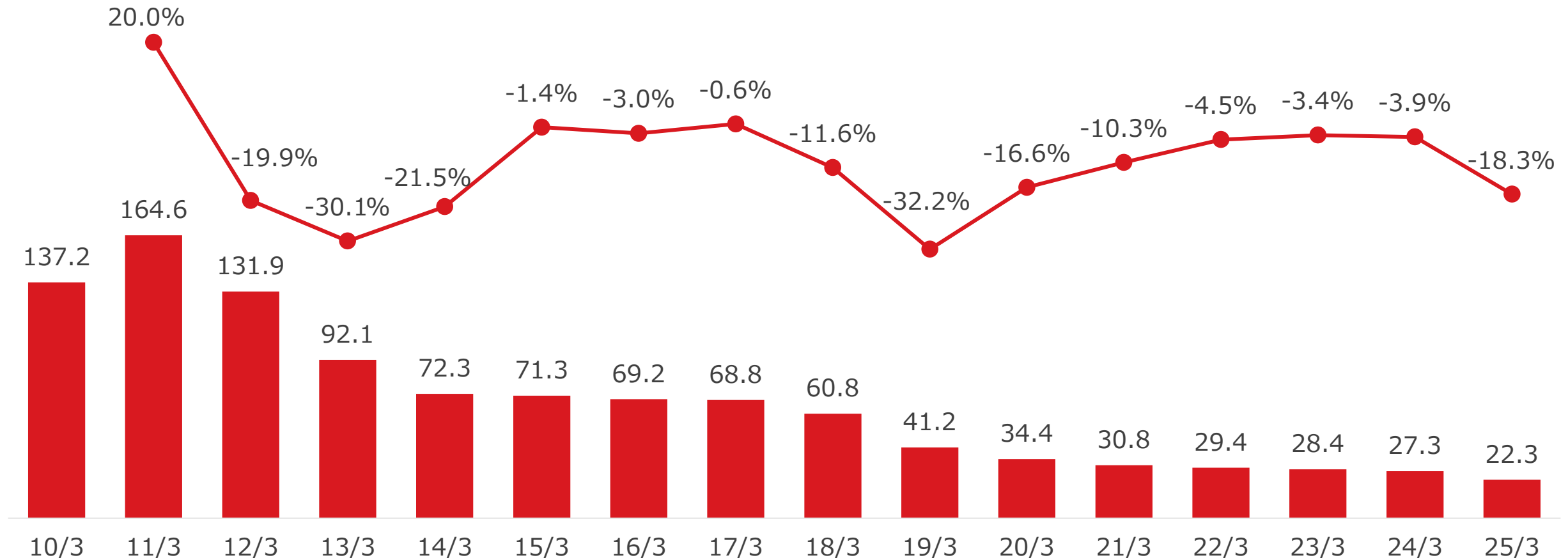
* No. of requests which interest repayment occurs as a result of ACOM's recalculation based on the interest ceiling as specified in Interest Rate Restriction Act from claims which lawyers or judicial scriveners accept debt consolidation (including reaccepted requests).

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.

■ Drawdown for loss on interest repayment ● yoy

(Billions of yen)

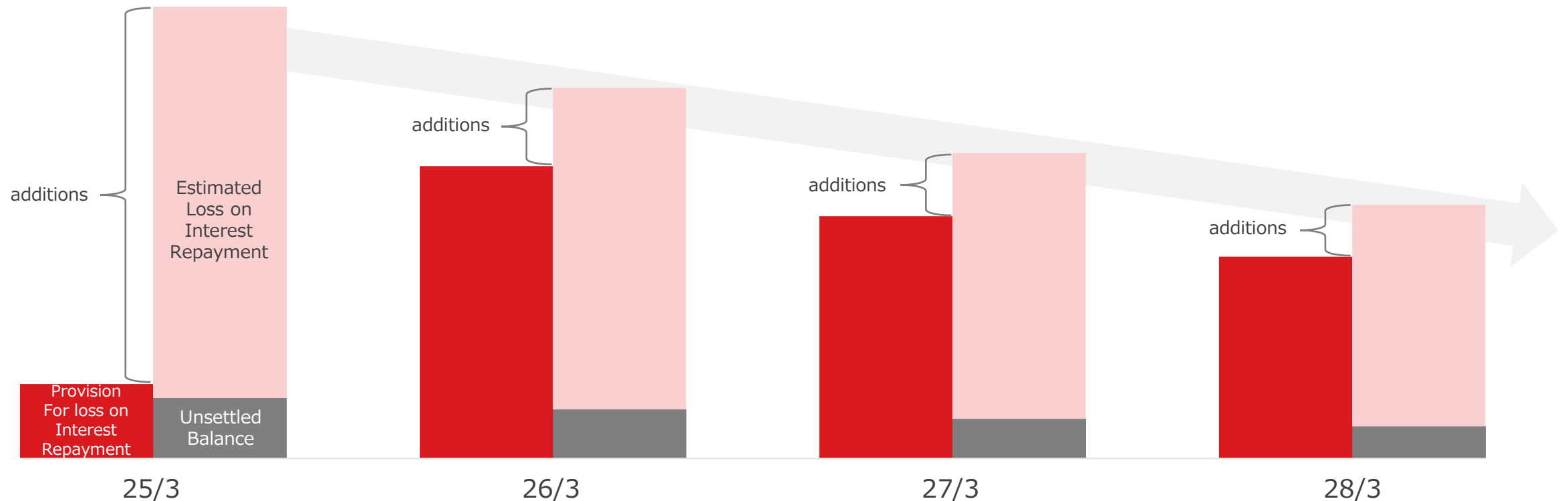




Evaluation Method of Provision for Loss on Interest Repayment

Evaluation method of Provision for Loss on Interest Repayment

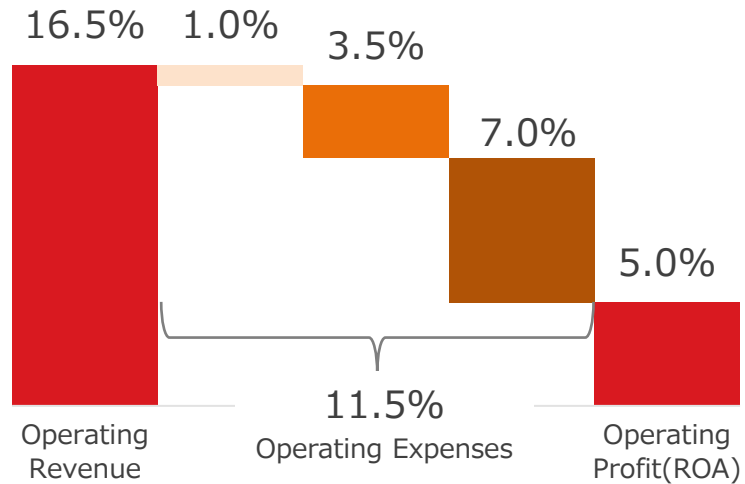
- Evaluation of estimated loss on interest repayment will be conducted at the end of each fiscal year.
- The estimated amounts of additions to provision for loss on interest repayment will be incorporated into the earnings forecast and the mid-term management plan, which will be announced publicly.



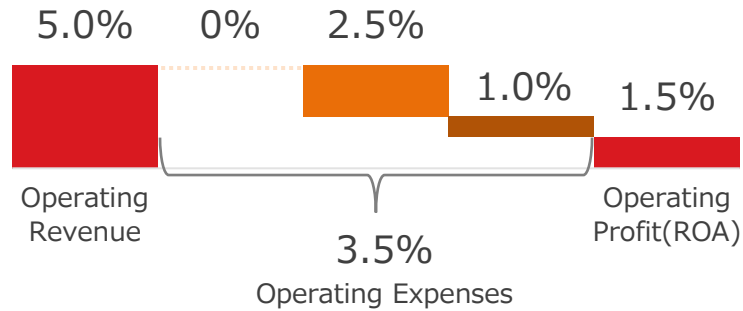
Yardstick of Return on Assets (ROA) by Business Segments

■ L.C. Business

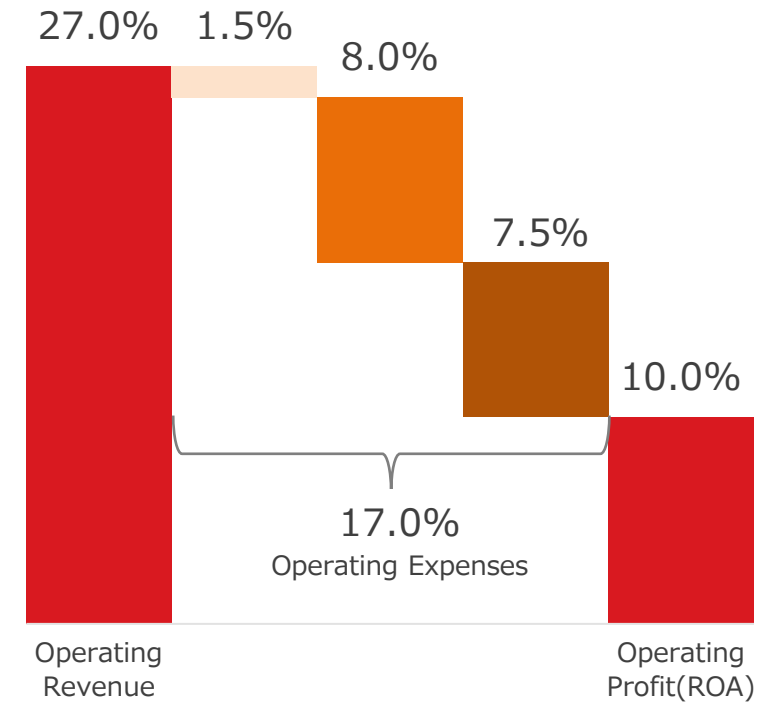
■ Financial Expenses ■ Provision for Bad Debts ■ Other Operating Expenses



■ Guarantee Business

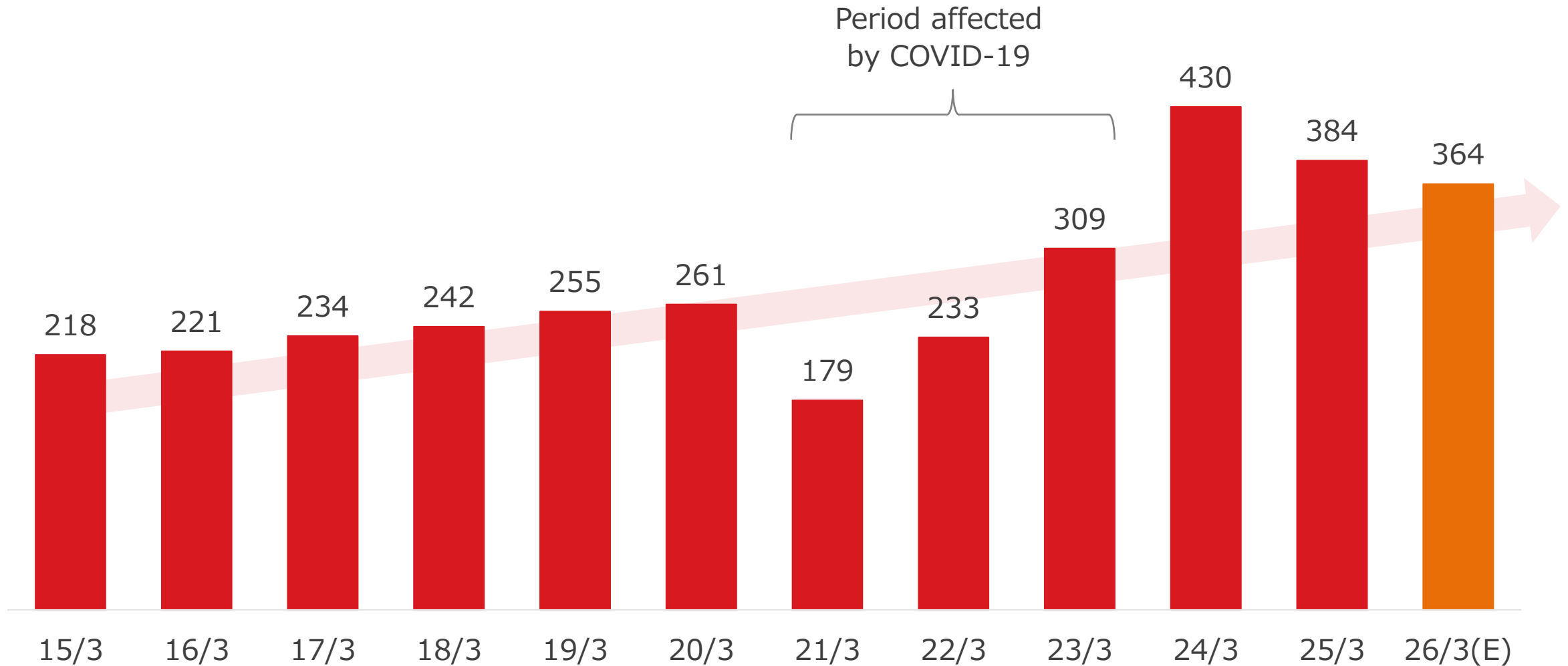


■ Overseas Financial Business



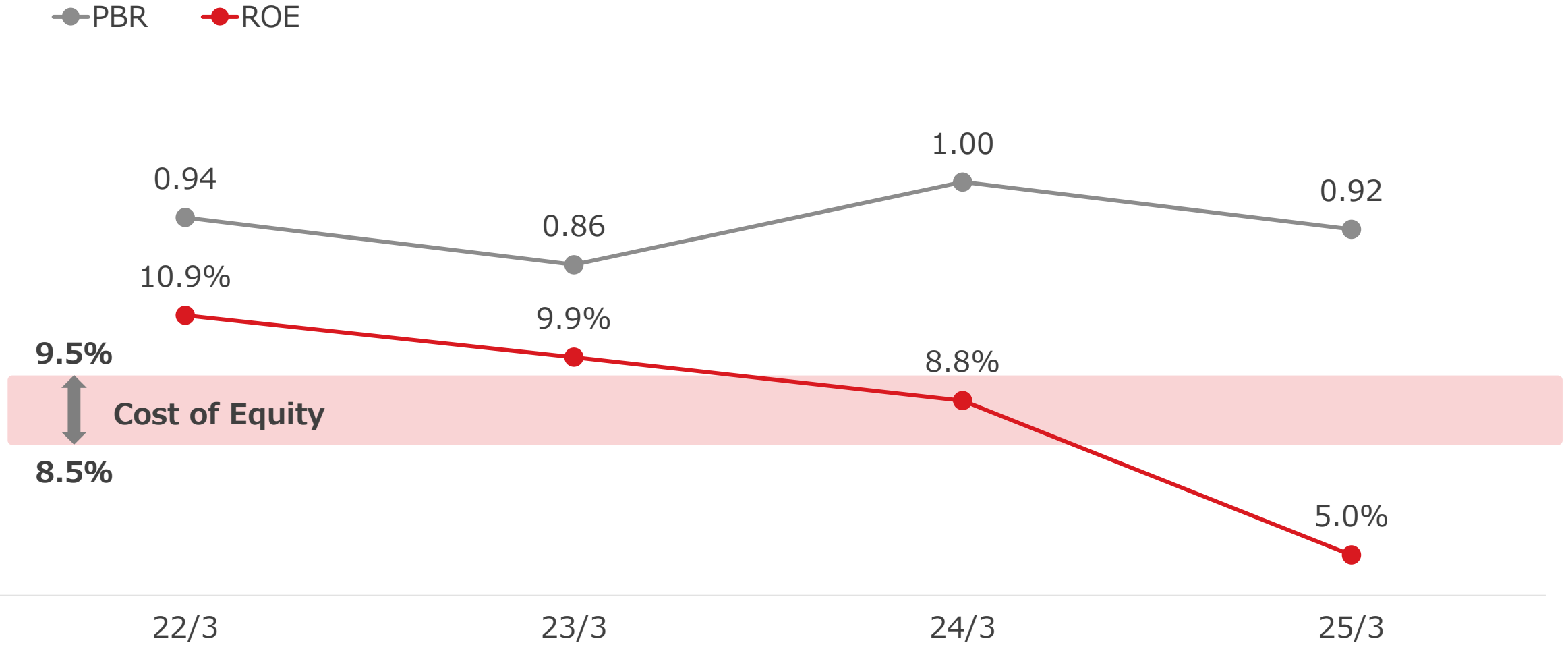
Trend of No. of New Customers

(Thousands of cases)

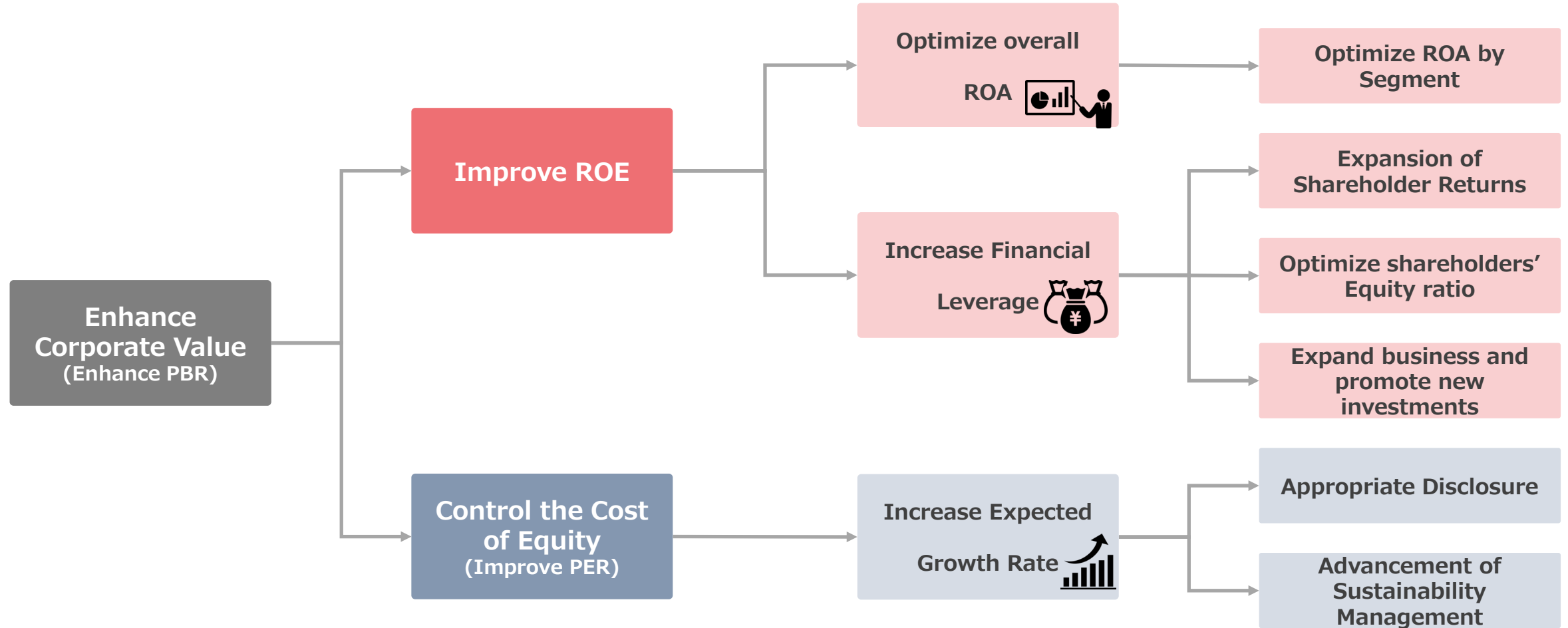




Trend of PBR and ROE

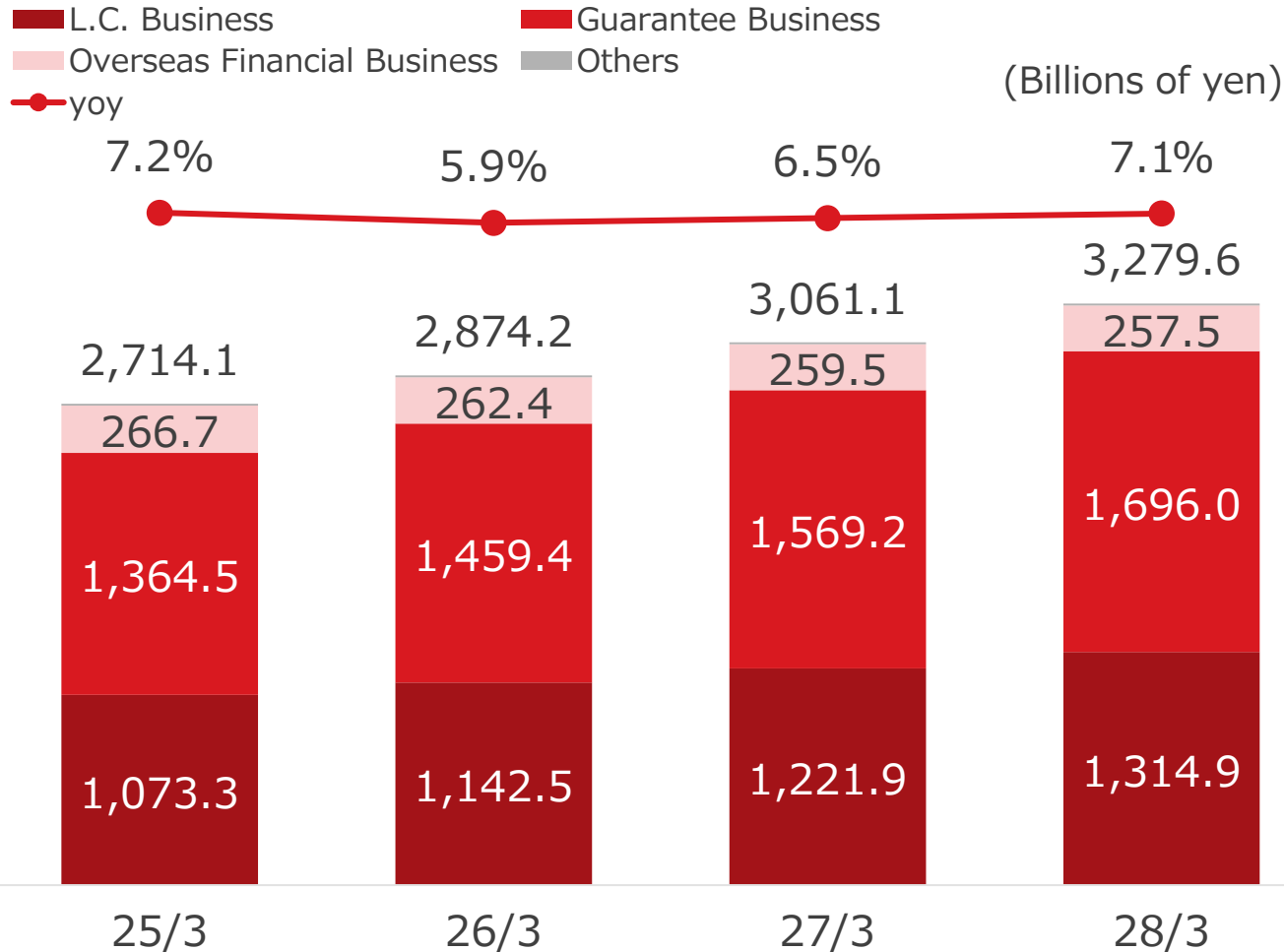


Logic Tree for Enhancing Corporate Value



New Mid-term Management Plan | Business Scale

Despite shrinking pent-up demand, 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

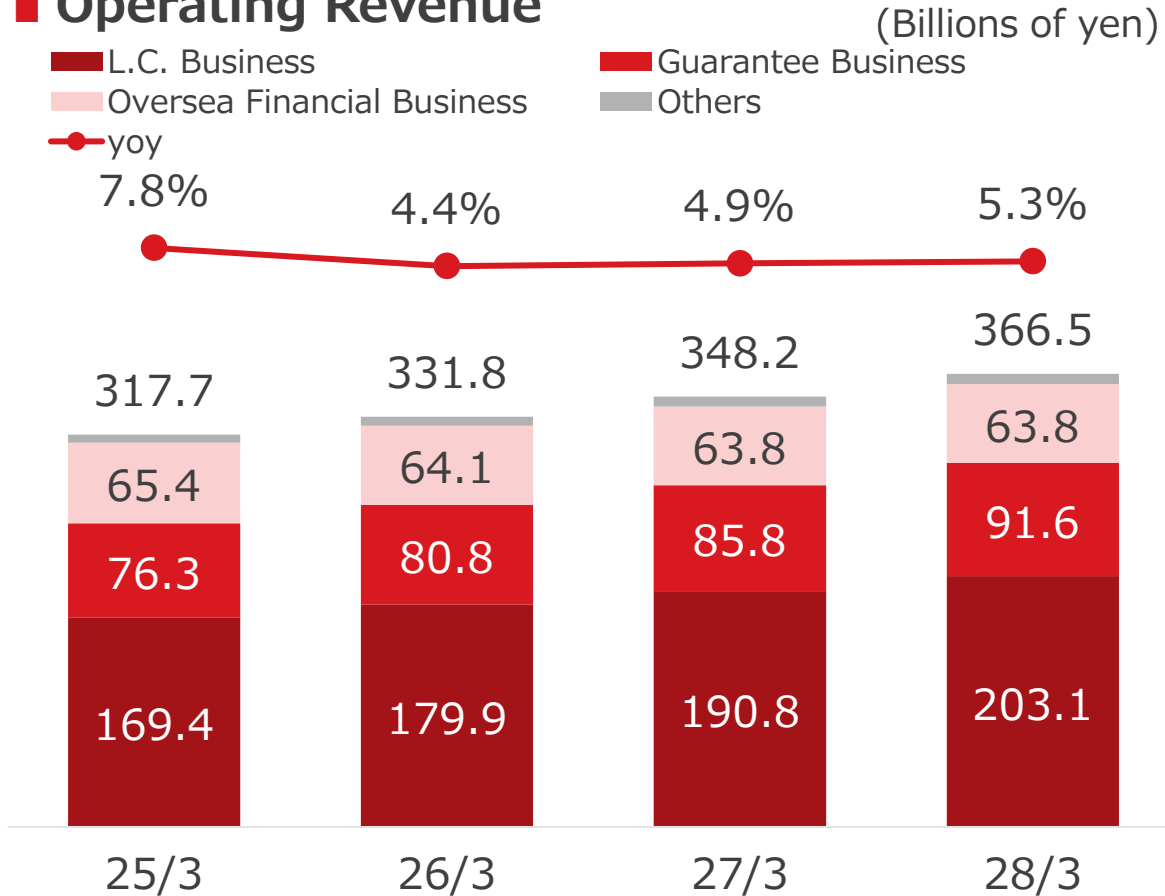
¥ 257.5bn

(CAGR -1.2%)

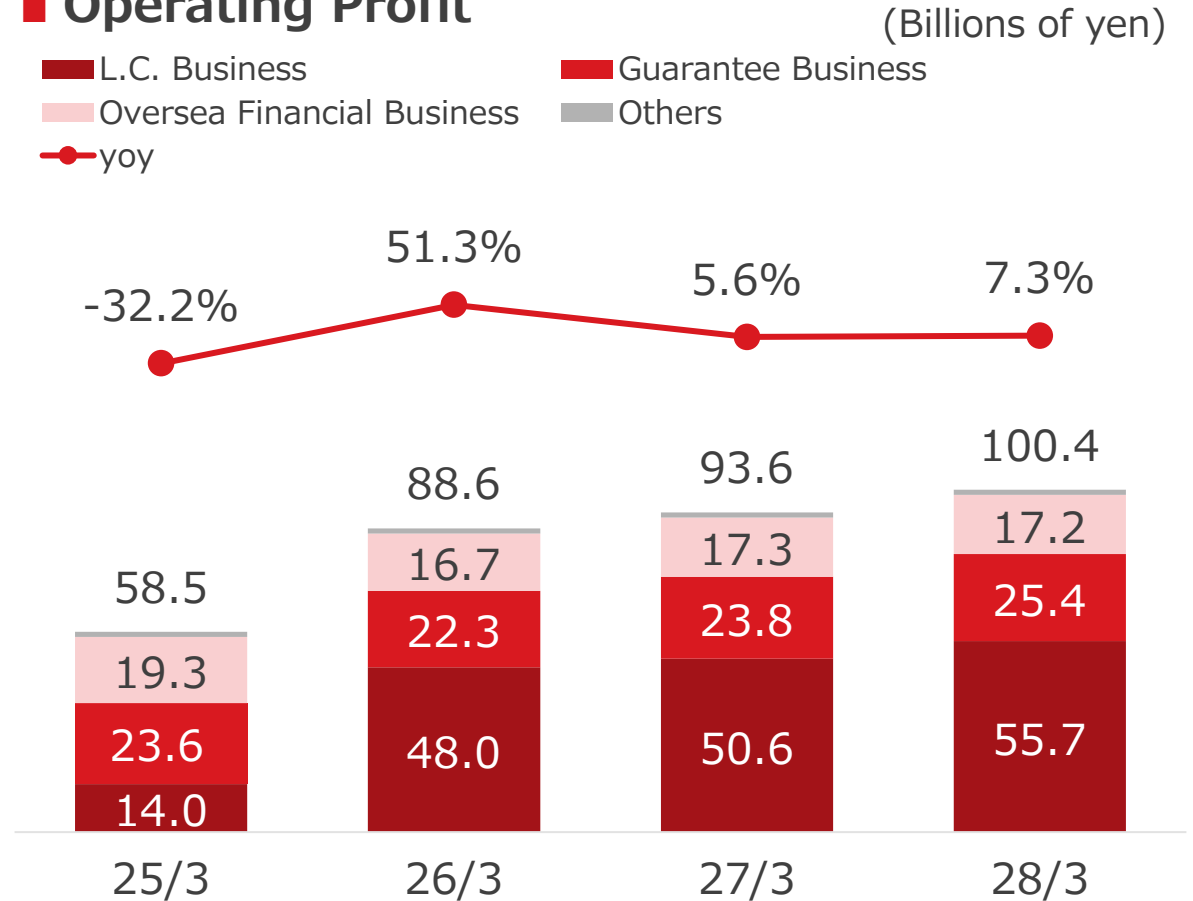
New Mid-term Management Plan | Business Performance

- 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



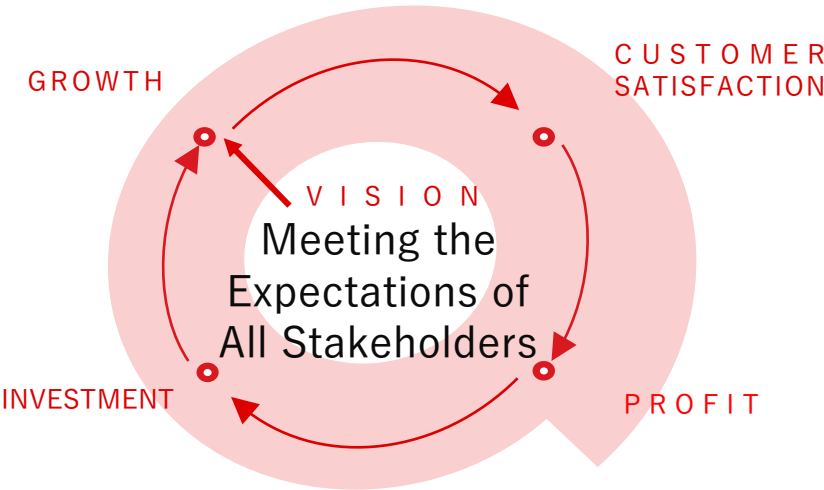


Mid-Term Key Themes

(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 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 (Thailand)
- Aiming to turn profits by ACF (Philippines) and ACM (Malaysia) at an early stage
- 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

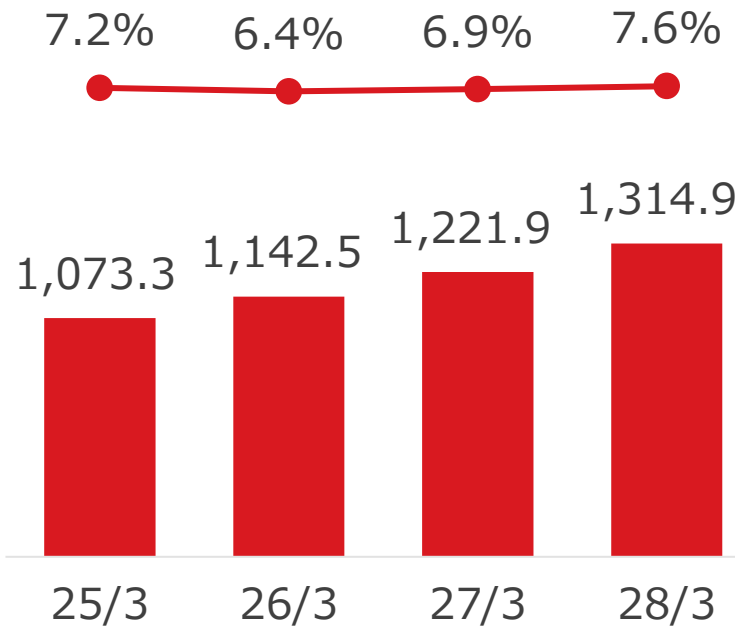
* Perception is the awareness, recognition, and perception of a company or brand that is a factor in consumers' image and purchase decisions.

Mid-term 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)

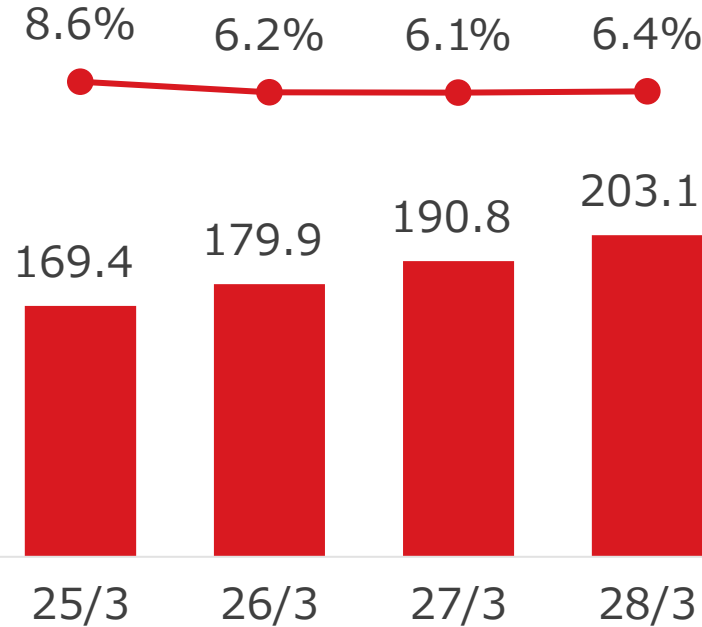
Receivables Outstanding — yoy



CAGR 7.0%

Operating Revenue (Billions of yen)

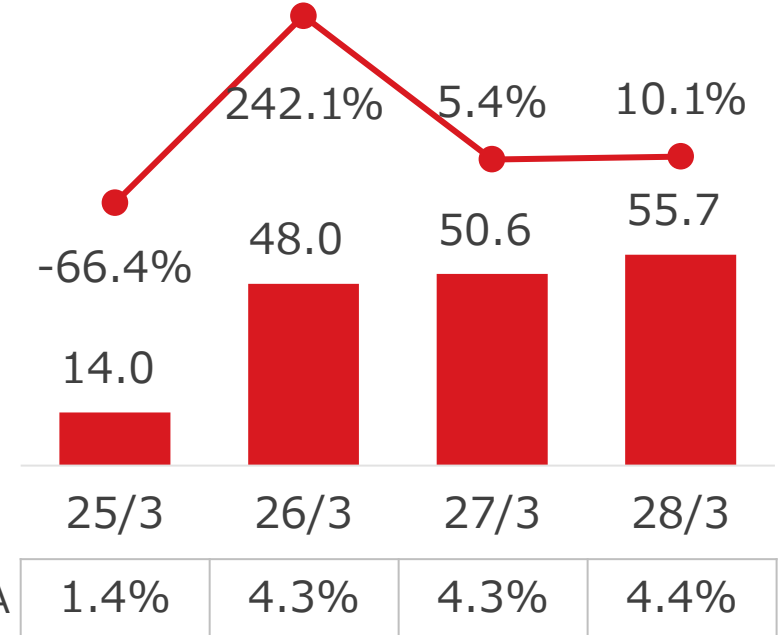
Operating Revenue — yoy



CAGR 6.2%

Operating Profit (Billions of yen)

Operating Profit — yoy



CAGR 58.3%

ROA

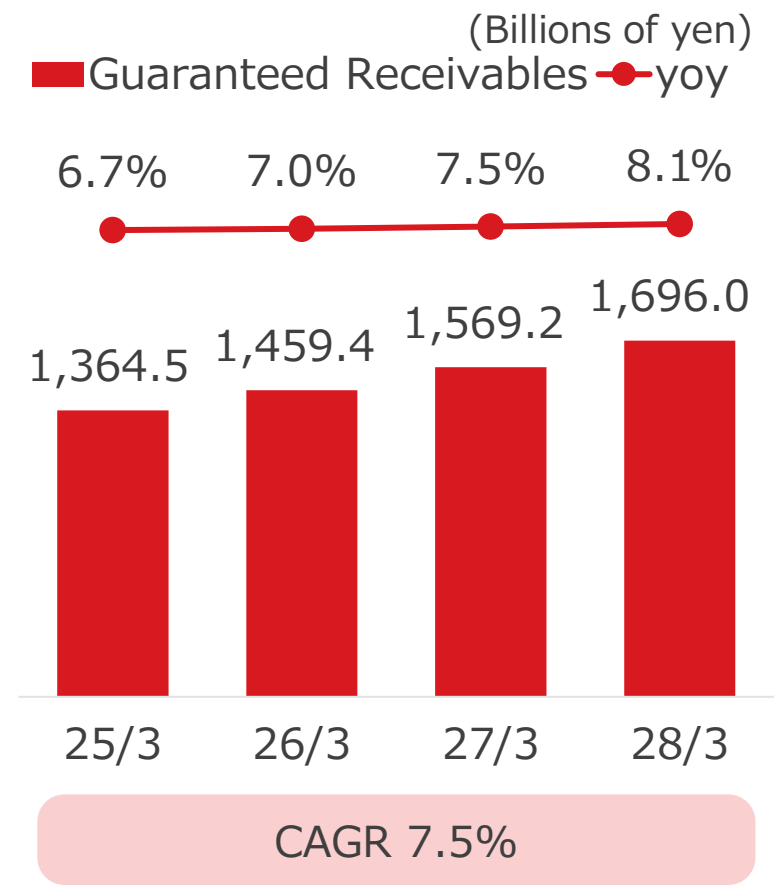
1.4%	4.3%	4.3%	4.4%
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Mid-term Management Plan

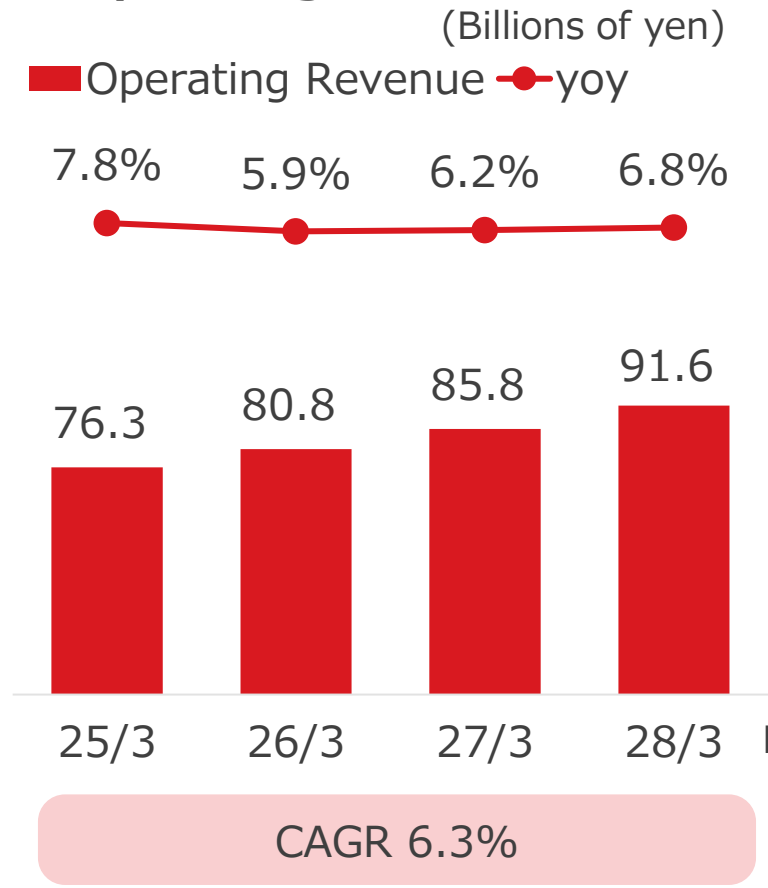
Business Scale and Performance by Segment
(Guarantee Business)

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

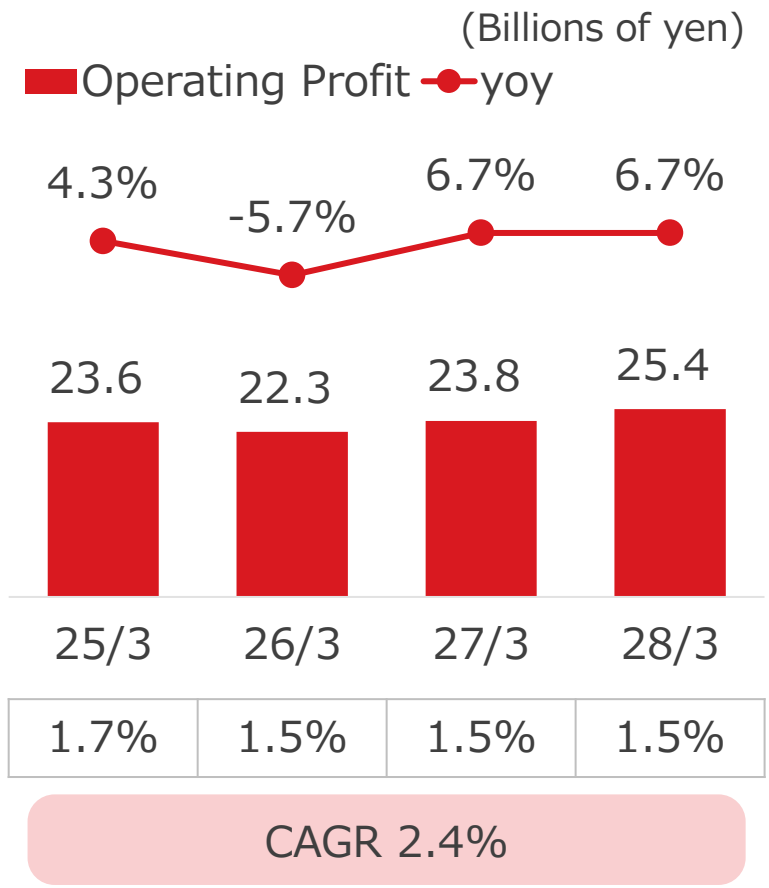
■ **Guaranteed Receivables**



■ **Operating Revenue**



■ **Operating Profit**



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.

