Earnings Release Presentation

The Second Quarter Financial Results for the Fiscal Year Ending March 2027

November 6, 2026

Disclaimer

The figures contained in this presentation relating to the ACOM Group's plans, policies and other forward-looking statements, other than historical facts, have been prepared based on information available as of the date of this presentation. However, a number of factors may pose risks to the Group's business operations, and actual results may differ materially from those anticipated.

In addition, trends in requests for interest repayment are subject to a high degree of uncertainty, as they are susceptible to changes in the external environment and other factors. Consequently, the Group may record additional provision for loss on interest repayment.

Actual results may differ from forecasts due to these and various other risk factors.

Notation

L.C. Business	Loan and Credit Card Business
MUCG	MU Credit Guarantee Co., LTD.
YoY	year on year or compared with the previous period
YTD	compared with the previous fiscal year-end
(E)	estimates
EB、EASY BUY	EASY BUY Public Company Limited
ACF	ACOM CONSUMER FINANCE CORPORATION
ACM	ACOM (M) SDN. BHD.

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02
Second Quarter Financial Results Supplement

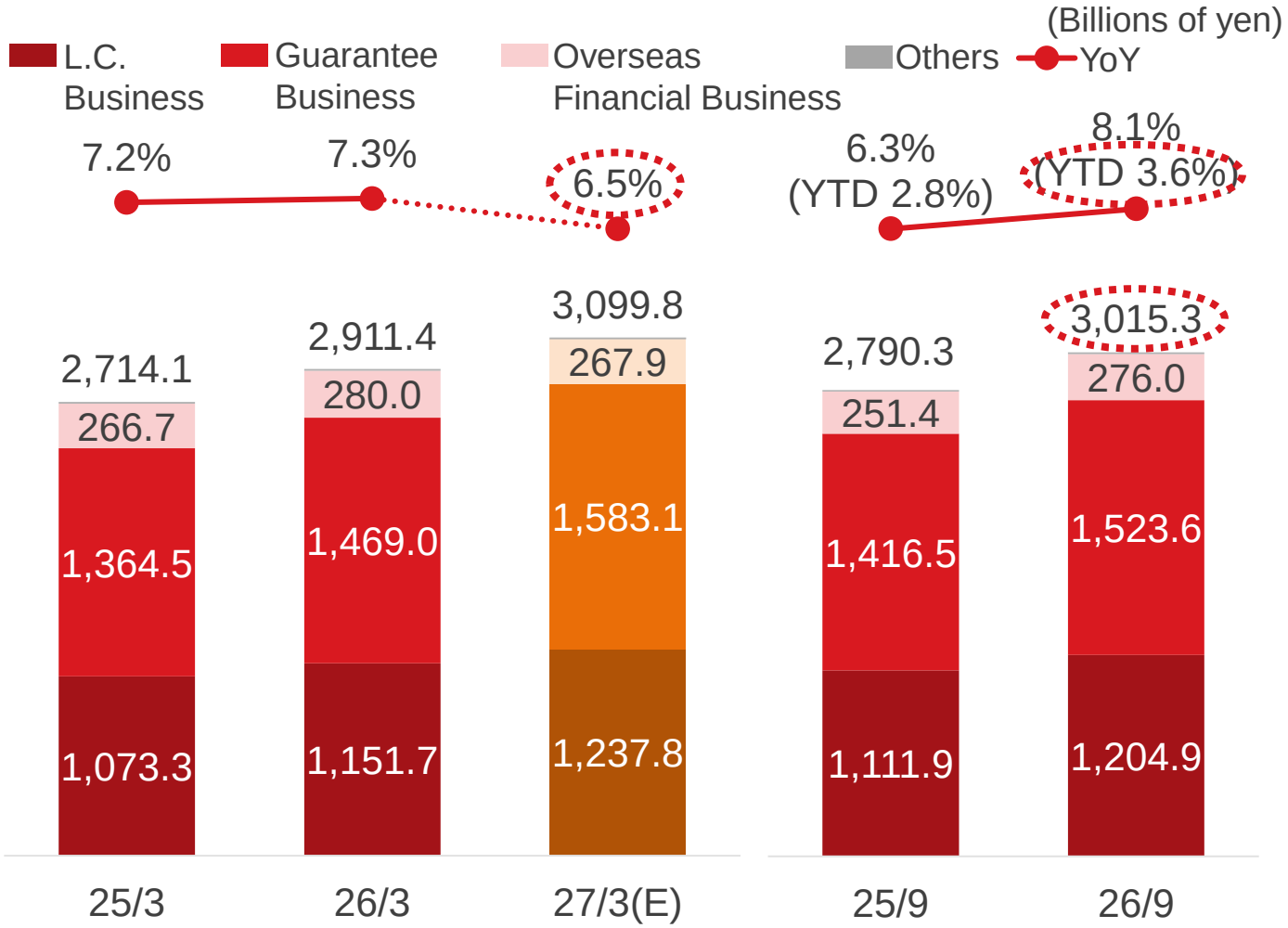
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Consolidated Financial Summary (Business Scale)

- Steady business expansion, driven by strong new customer acquisition and additional borrowing in the domestic businesses, as well as the impact of yen depreciation.
- Consolidated receivables outstanding increased by 3.6% YTD (approximately ¥100 bn) to ¥3,015.3 bn, against the full-year forecast of a 6.5% YoY increase (approximately ¥190 bn), exceeding ¥3 trillion for the first time.



Consolidated Receivables Outstanding	**¥3,015.3bn** (YoY＋8.1%)
L.C. Business	**¥1,204.9bn** (YoY＋8.4%)
Guarantee Business	**¥1,523.6bn** (YoY＋7.6%)
Overseas Financial Business	**¥276.0bn** (YoY+9.8%)

Consolidated Financial Summary (Business Performance)

- Operating revenue was 2.4% above forecast and increased by 8.0% YoY to ¥178.9 bn, supported by business expansion and the impact of yen depreciation.
- Operating profit was 10.8% above forecast and increased by 6.0% YoY to ¥57.2 bn.
- Profit attributable to owners of parent was 10.7% above forecast but decreased by 28.1% YoY to ¥36.6 bn.

Operating Revenue

vs 2Q forecast **+2.4%**

Consolidated	**¥178.9bn**	YoY +8.0% Progress rate 50.3%
L.C. Business	**¥95.8bn**	YoY +6.6% Progress rate 50.1%
Guarantee Business	**¥42.5bn**	YoY +7.0% Progress rate 49.5%
Overseas Financial Business	**¥36.2bn**	YoY +11.4% Progress rate 51.5%

Operating Profit

vs 2Q forecast **+10.8%**

Consolidated	**¥57.2bn**	YoY +6.0% Progress rate 58.5%
L.C. Business	**¥32.7bn**	(YoY +7.1%)
Guarantee Business	**¥10.2bn**	(YoY -12.1%)
Overseas Financial Business	**¥13.3bn**	(YoY +22.1%)

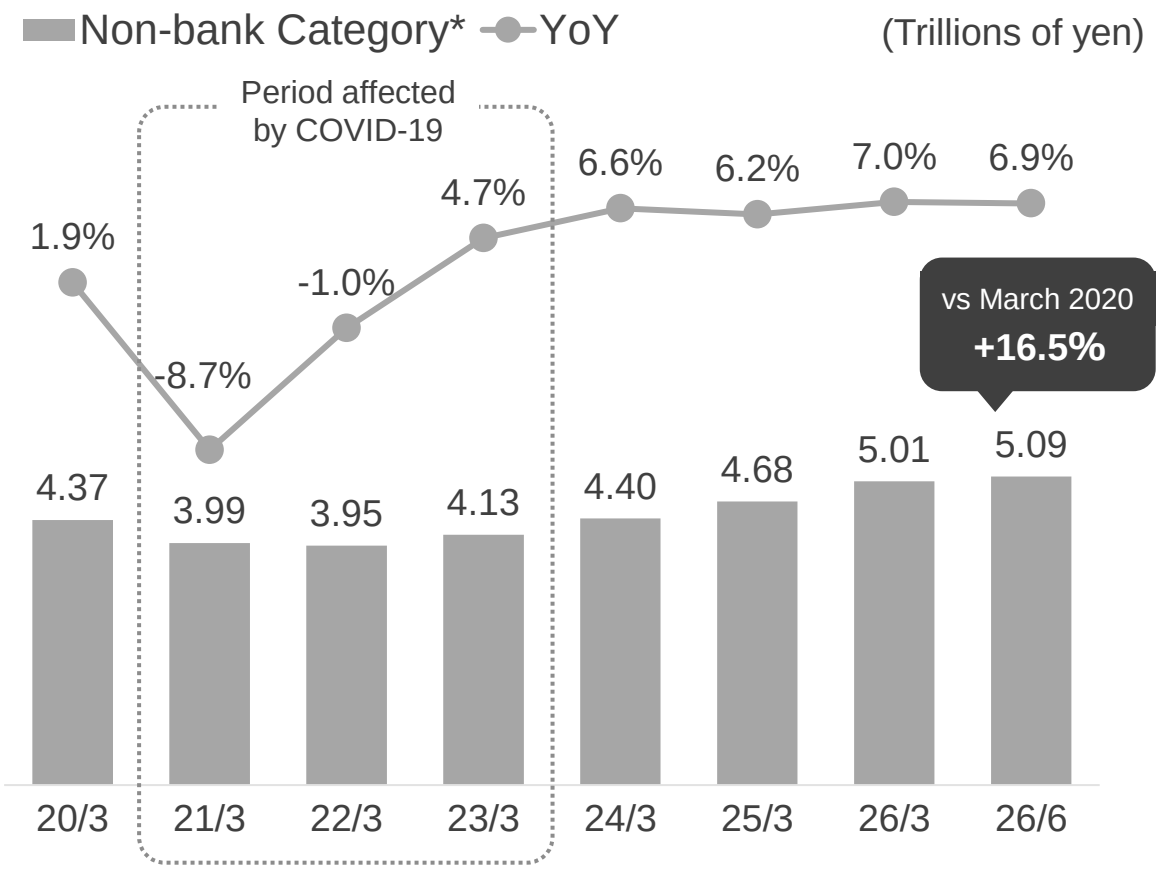
vs 2Q forecast **+10.7%**

Profit Attributable to Owners of Parent	**¥36.6bn**	YoY -28.1% Progress rate 57.4%

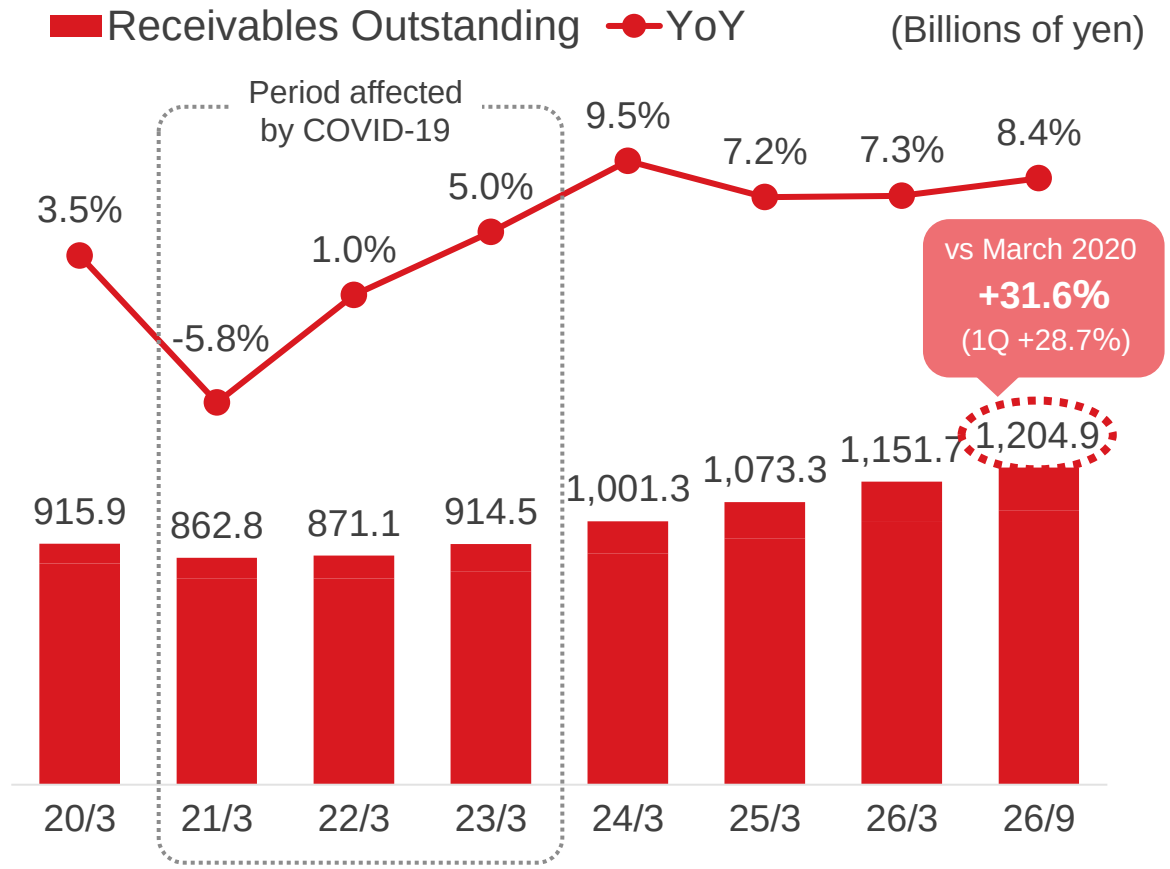
Loan and Credit Card Business | Business Scale (Market Comparison)

- Non-bank category* of the personal loan market grew by 16.5% compared with the fiscal year ended March 2020.
- ACOM's L.C. business expanded by 31.6% over the same period, outperforming market growth.
- Receivables outstanding increased by 8.4% YoY to ¥1,204.9 bn, driven by strong new customer acquisition and increased borrowing by existing customers.

Personal Loan Market



Loan and Credit Card Business (Consolidated)

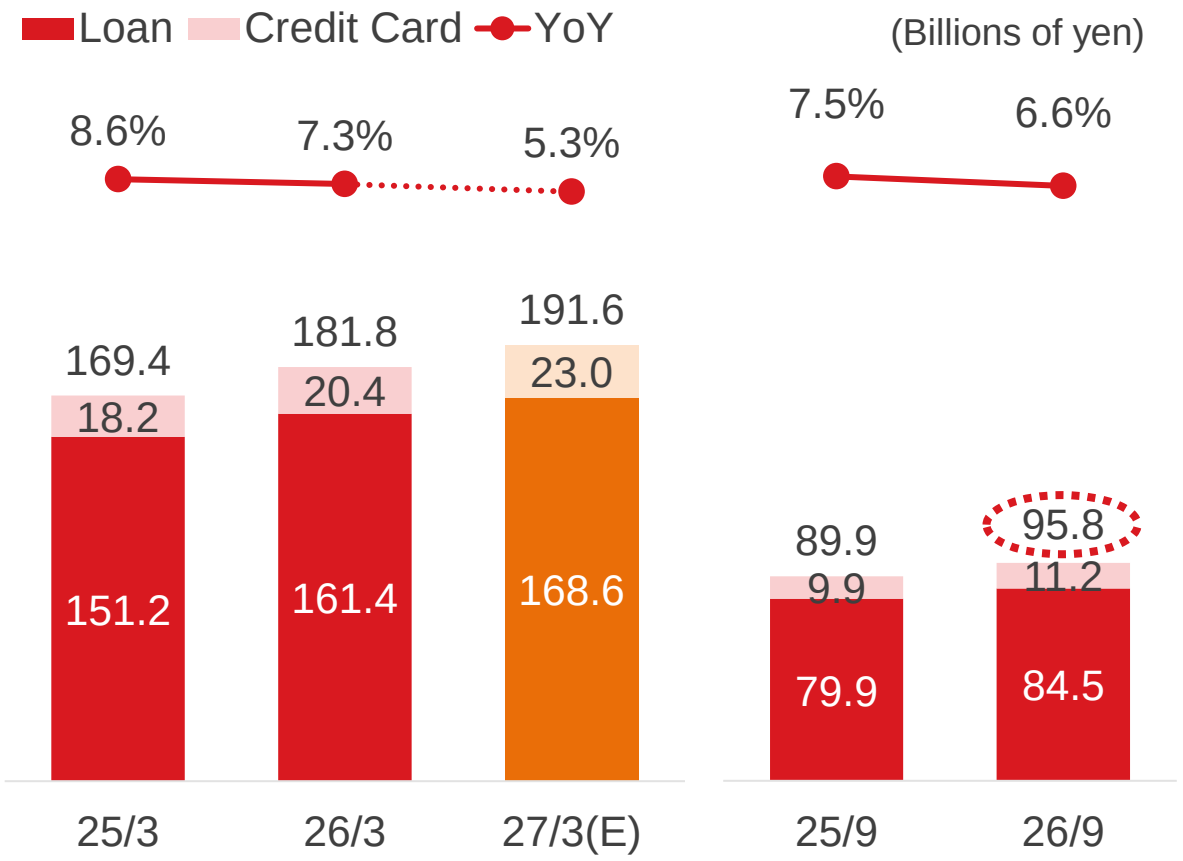


*Non-bank category refers to receivables outstanding, including loans on deeds, in statistics published by the Japan Financial Services Association (JFSA). JFSA's figure for June 2026 is preliminary.

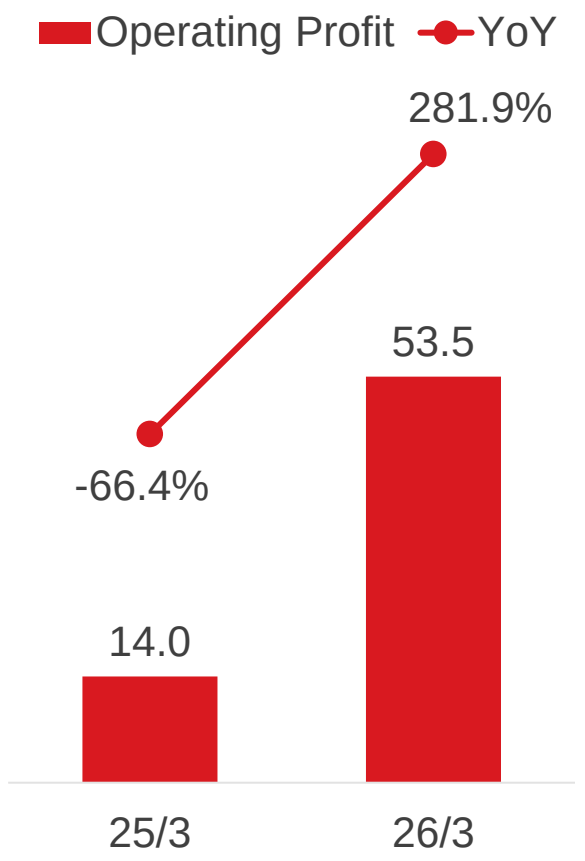
Loan and Credit Card Business | Business Performance

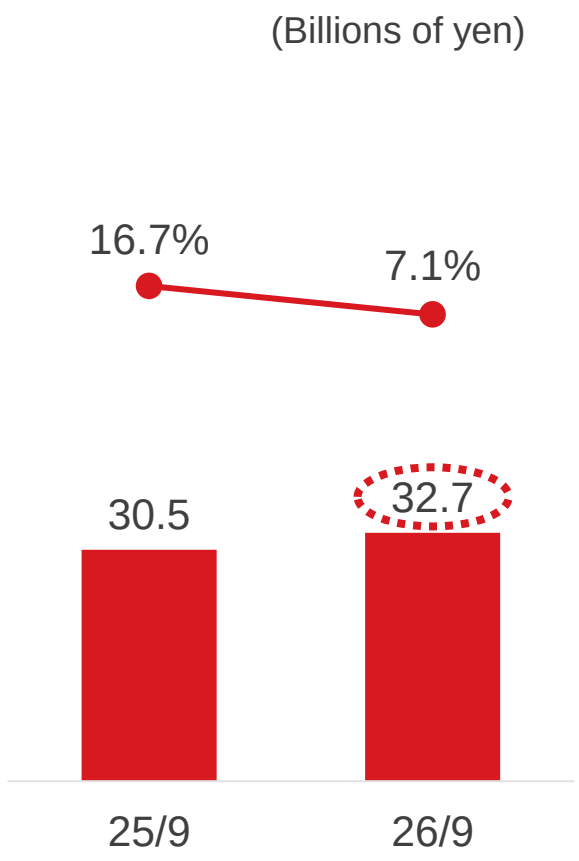
- Operating revenue increased by 6.6% YoY to ¥95.8 bn, driven by business expansion.
- Operating profit increased by 7.1% YoY to ¥32.7 bn.

Operating Revenue



Operating Profit

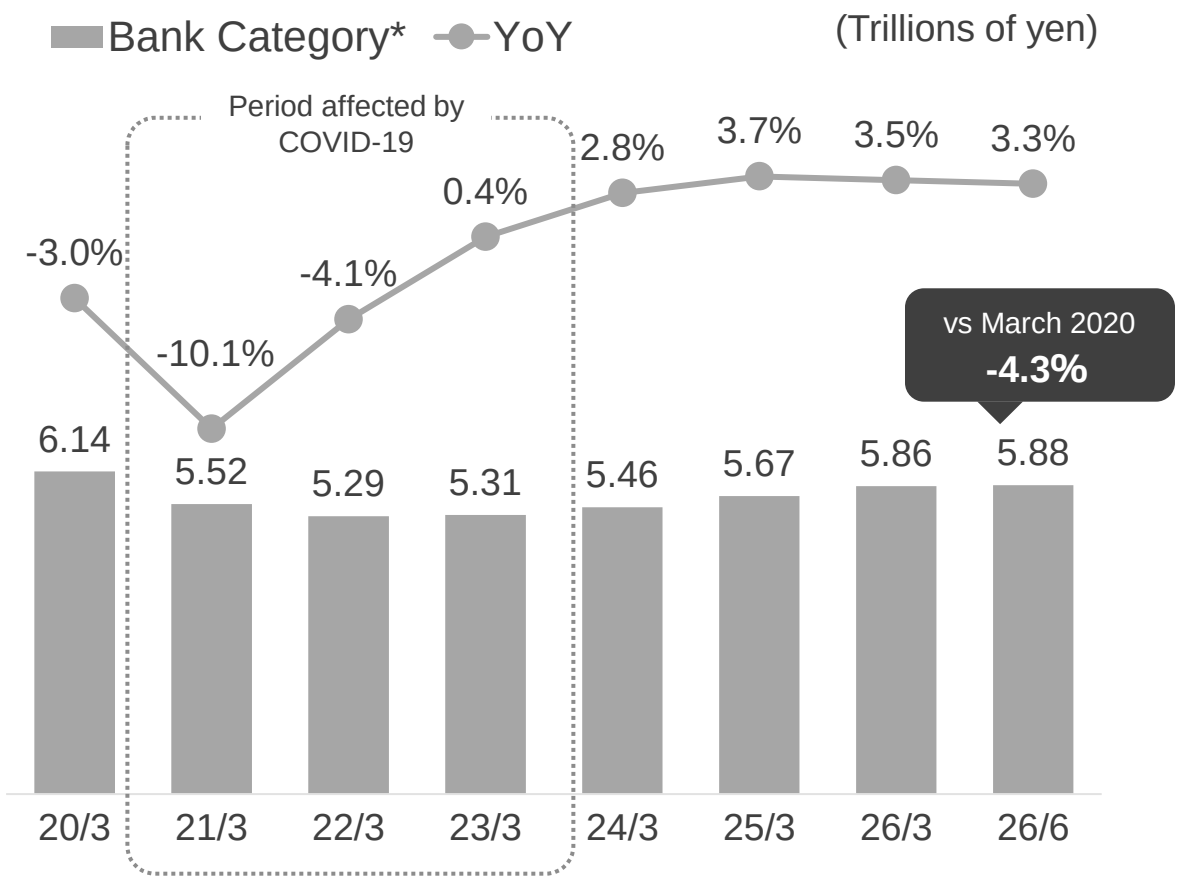




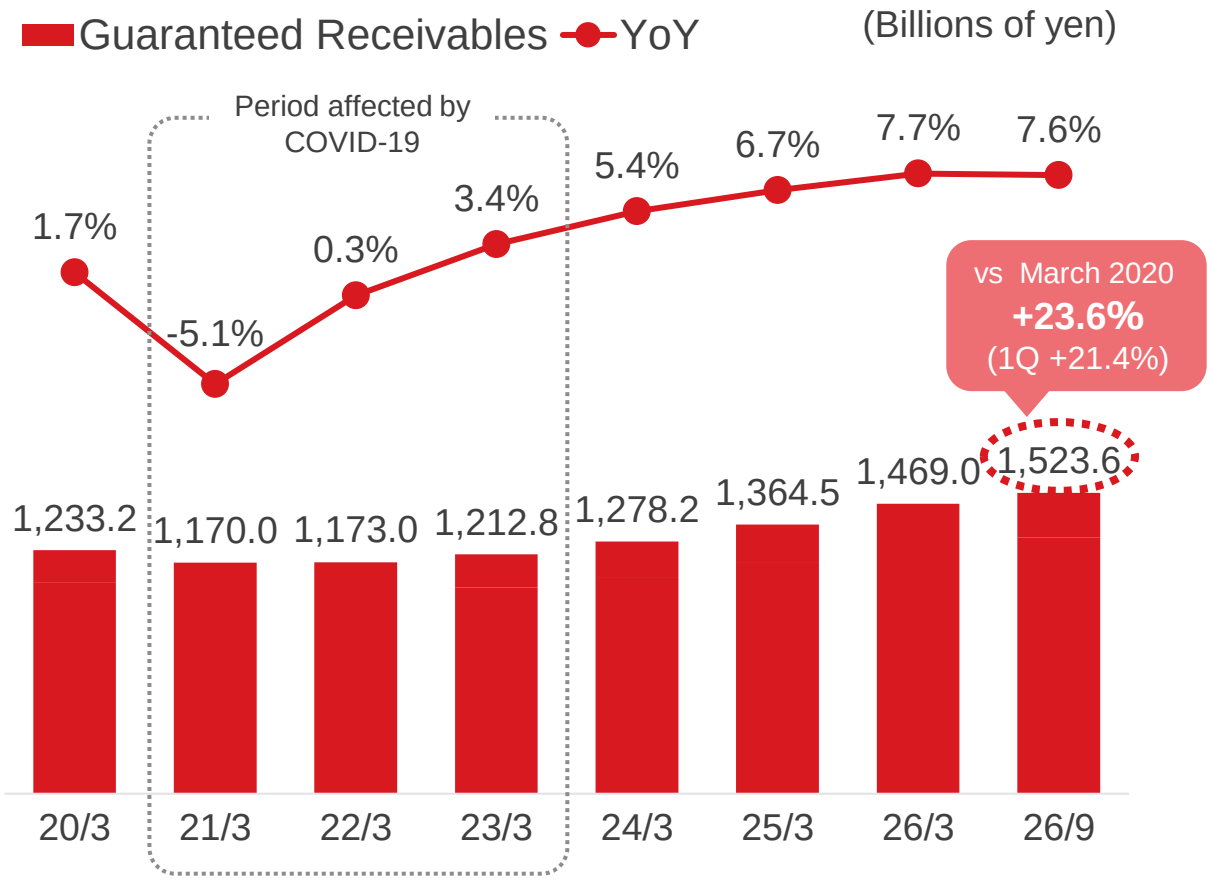
Guarantee Business | Business Scale (Market Comparison)

- Bank category of the personal loan market decreased by 4.3% compared with the fiscal year ended March 2020.
- Guarantee business at ACOM expanded by 23.6% over the same period.
- Guaranteed receivables increased by 7.6% YoY to ¥1,523.6 bn, reflecting strong demand from existing customers.

Personal Loan Market



Guarantee Business (Consolidated)

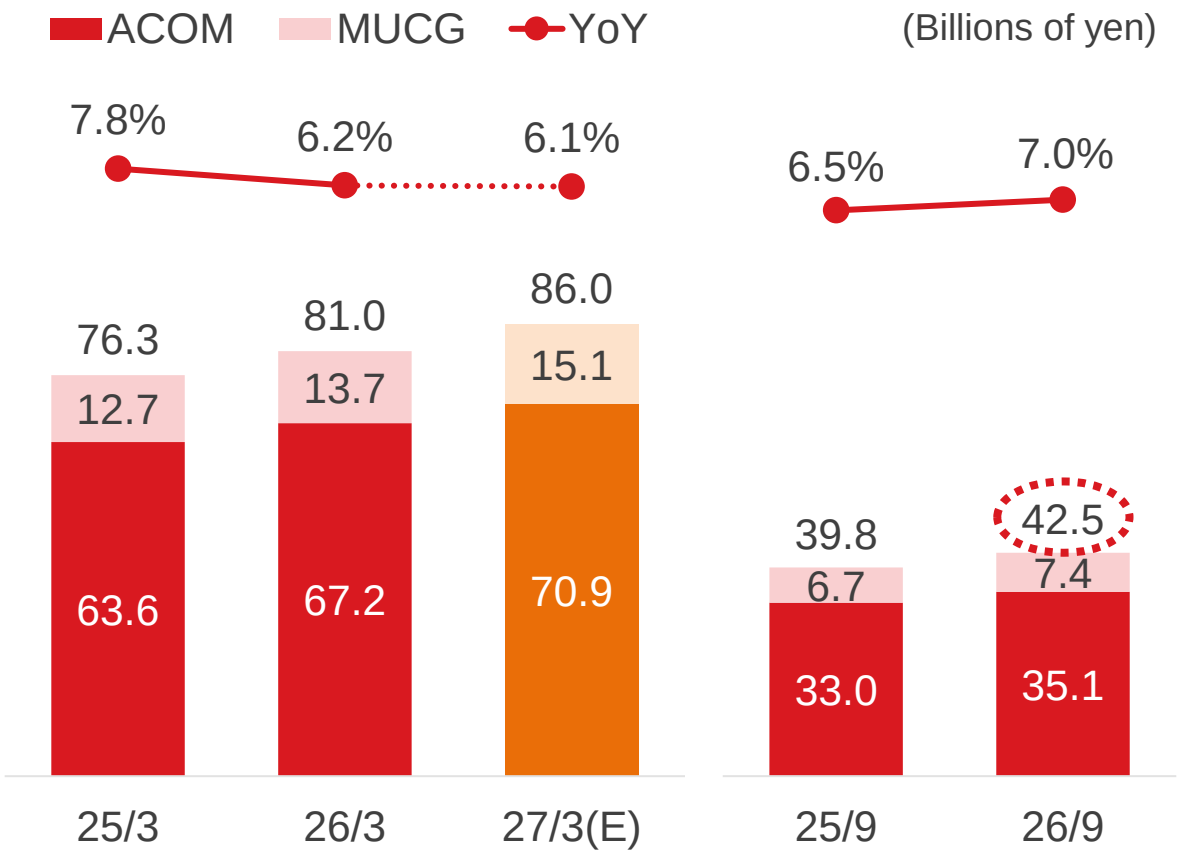


*Bank category refers to the balance of personal card loans provided by domestic banks and Shinkin banks in statistics by the Bank of Japan. The figure for 2026/6 is preliminary.

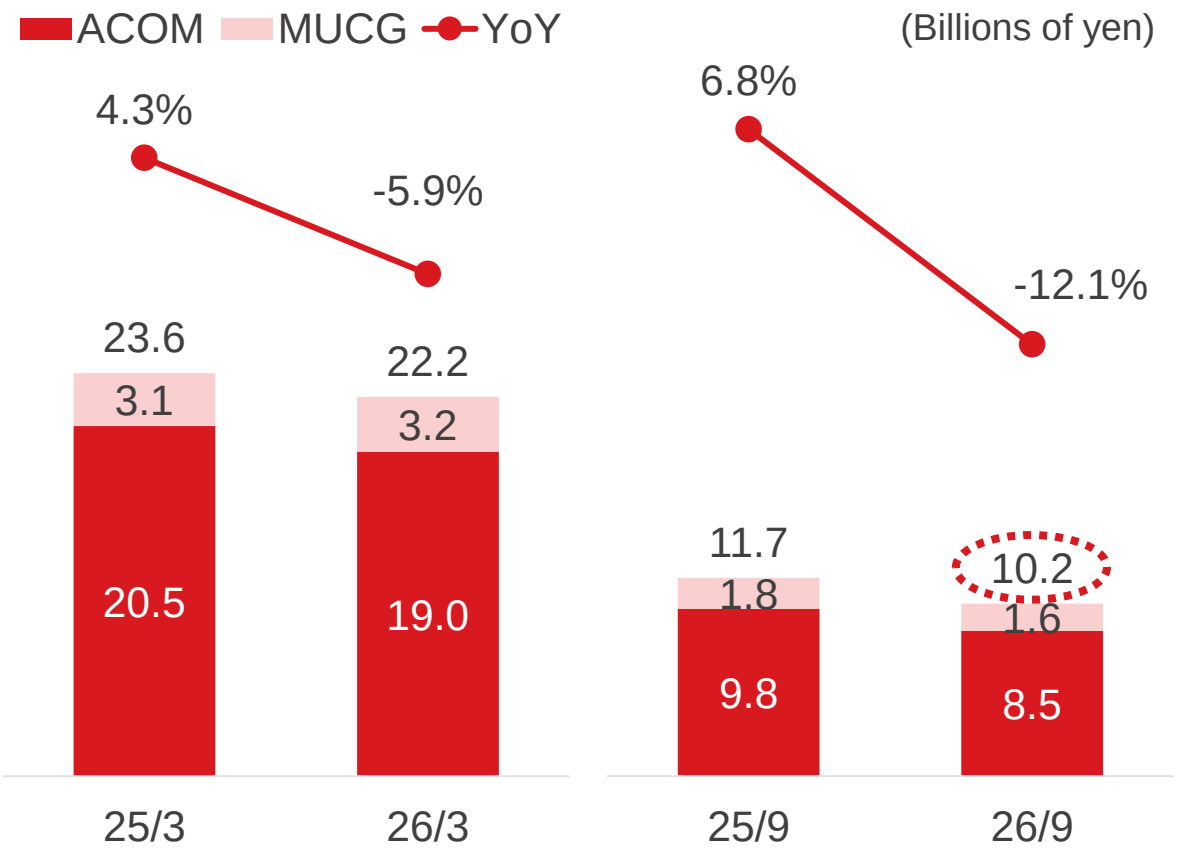
Guarantee Business | Business Performance

- Operating revenue increased by 7.0% YoY to ¥42.5 bn, supported by business expansion.
- Operating profit decreased by 12.1% YoY to ¥10.2 bn due to an increase in the provision for bad debts.

Operating Revenue



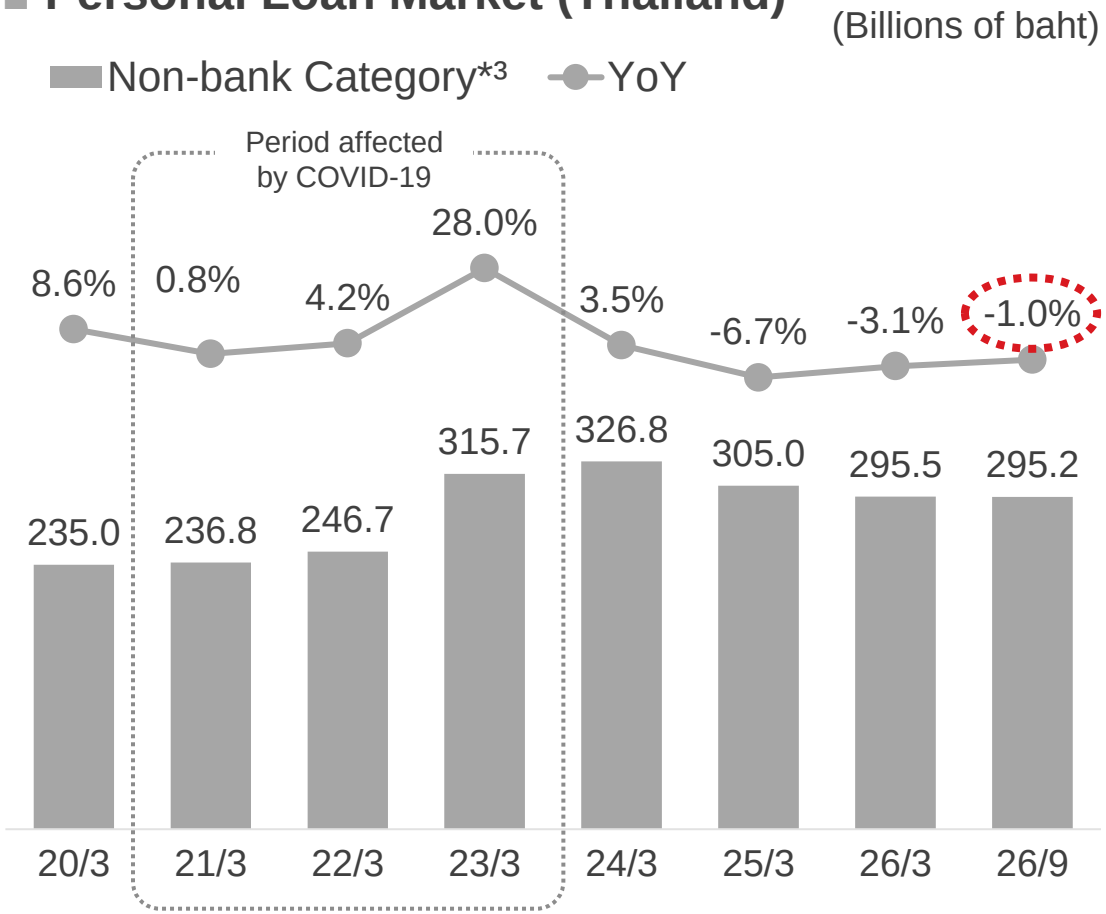
Operating Profit



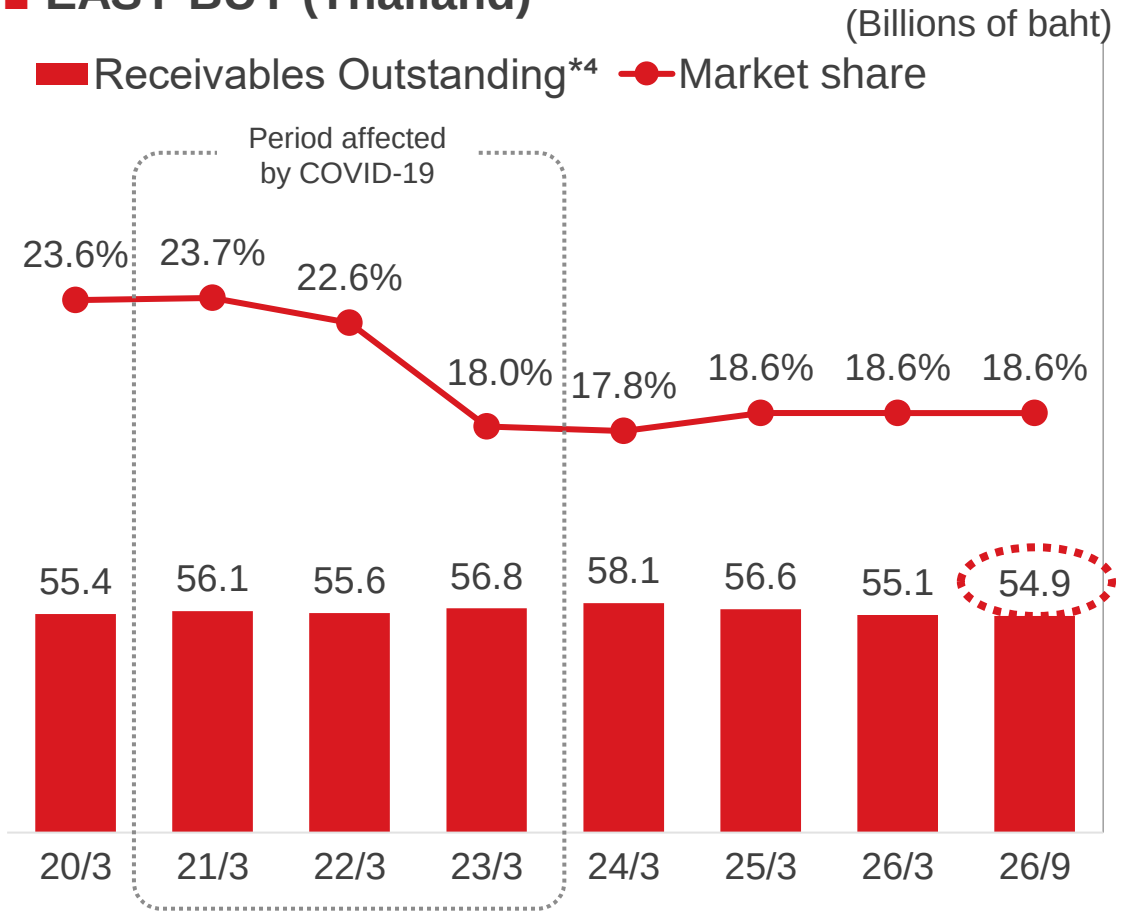
Overseas Financial Business (EASY BUY) | Market Share in Thailand

- Non-bank category of personal loan market in Thailand declined by 1.0% YoY.
- The expiration of COVID-19 relief measures*1 and the increased proportion of receivables subject to loan regulations*2 have constrained growth in EASY BUY's receivables outstanding, while its market share has remained stable.

Personal Loan Market (Thailand)



EASY BUY (Thailand)

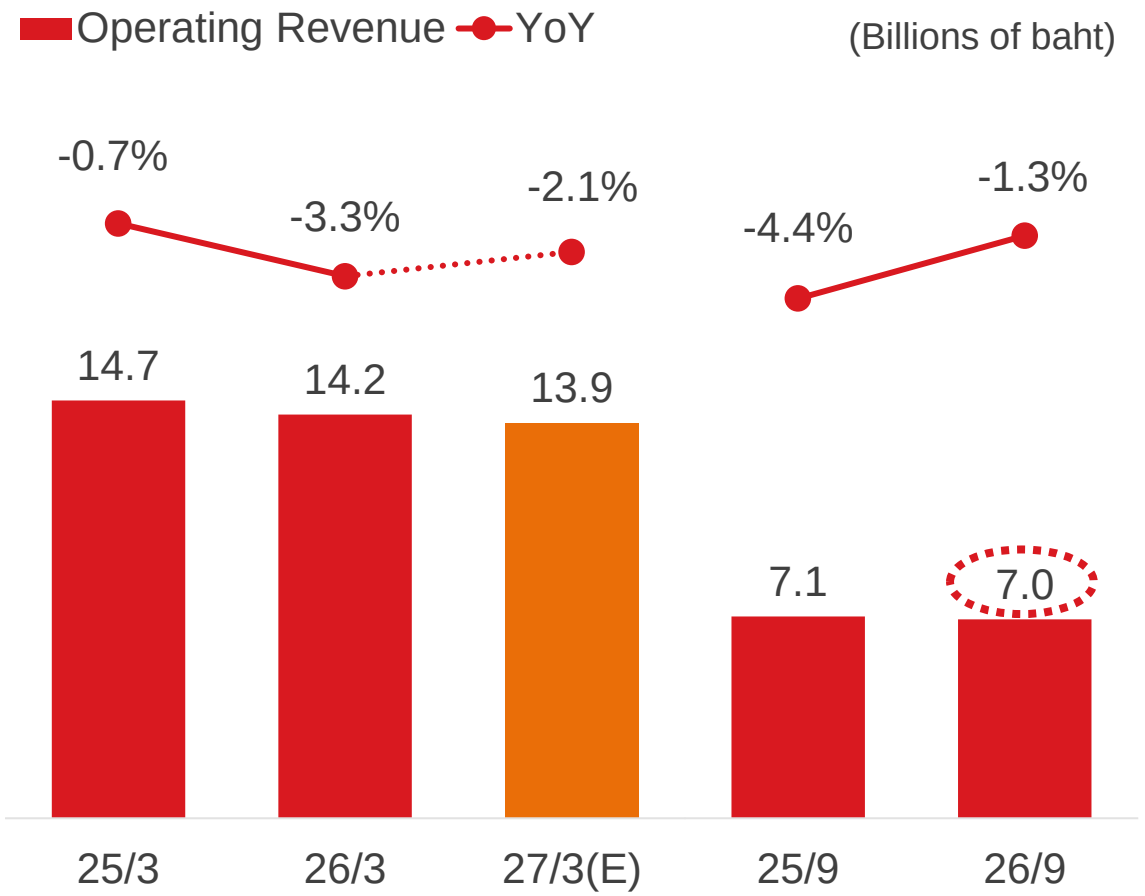


*1 Measures include the easing of credit limits and removal of the cap on the number of lending institutions. *2 The credit limit is capped at 1.5 times monthly income; borrowing is limited to three lenders.
*3 Data for the non-bank category are based on statistics published by the Bank of Thailand. *4 Receivables outstanding = "accounts receivable - operating loans" + "accounts receivable – installment"

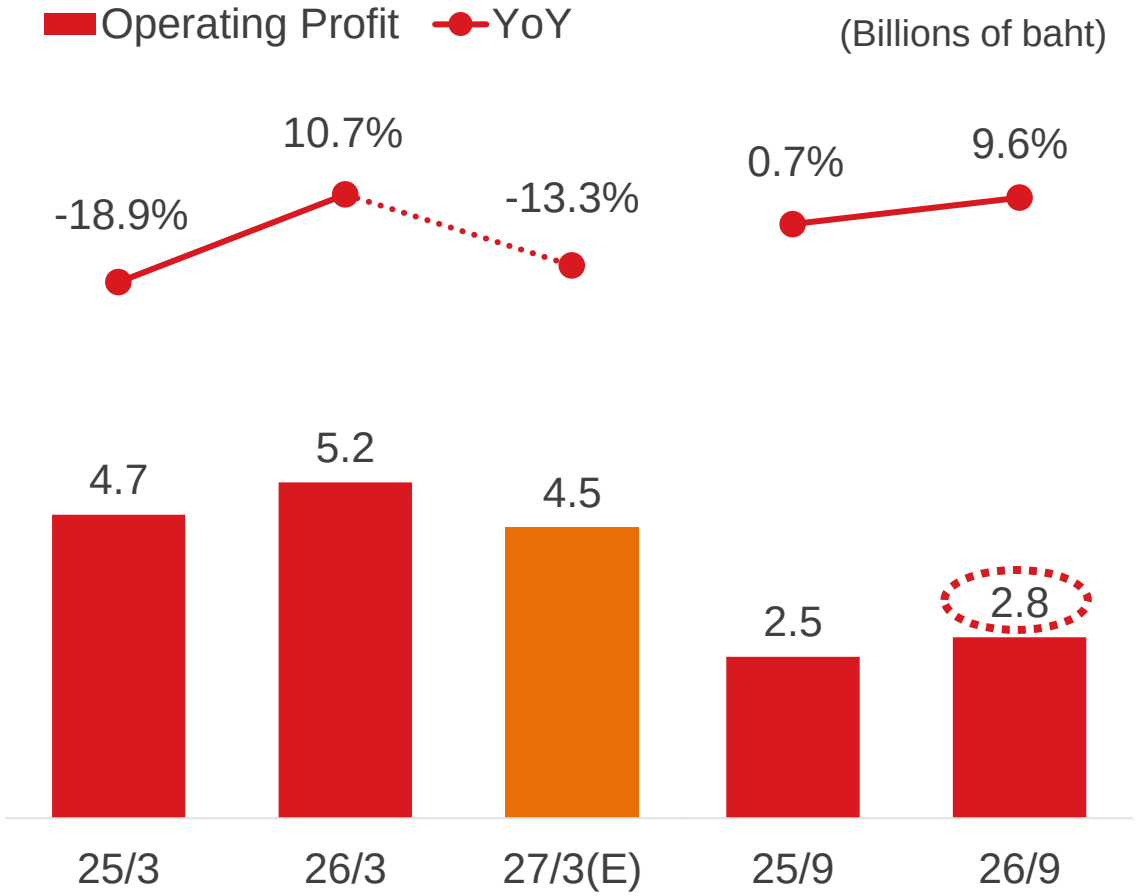
Overseas Financial Business (EASY BUY) | Business Performance

- Operating revenue decreased by 1.3% YoY to 7.0 billion baht.
- Operating profit increased by 9.6% YoY to 2.8 billion baht, mainly due to a decrease in provision for bad debts.

Operating Revenue



Operating Profit



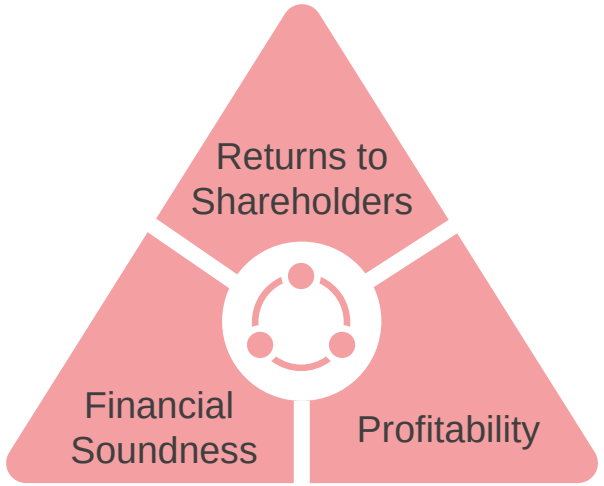
Capital Policy

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

Targets for March 31, 2028

Shareholders' Equity Ratio*	**Approx.23%**
ROE	**Approx.10%**
Dividend Payout Ratio	**Approx.50%**



Dividend Per Share

¥22 / Interim: ¥11 / Year-end: ¥11 (forecast)

As of September 30, 2026

Shareholders' Equity Ratio*	**23.2%**

Achieved the goal of 23%

ROE	**10.1%**

Operating revenue: ¥178.9 bn (vs forecast +2.4%)
Operating profit: ¥57.2 bn (vs forecast +10.8%)

Dividend Payout Ratio	**54.0%** (Full-year forecast)

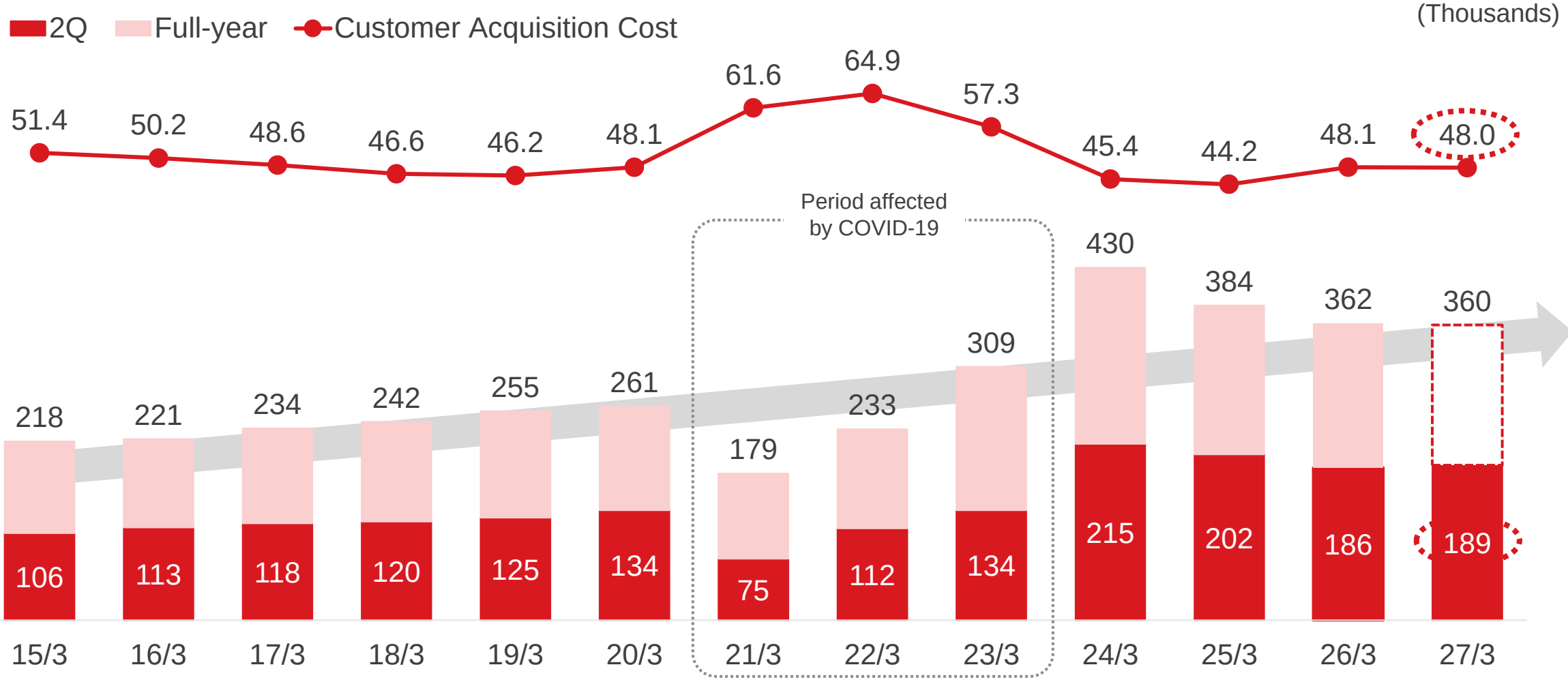
Interim Dividend was 11 yen as expected

* The equity ratio is calculated by adding the outstanding guaranteed balance to total consolidated assets.

Second Quarter Topics
for the Fiscal Year Ending March 2027

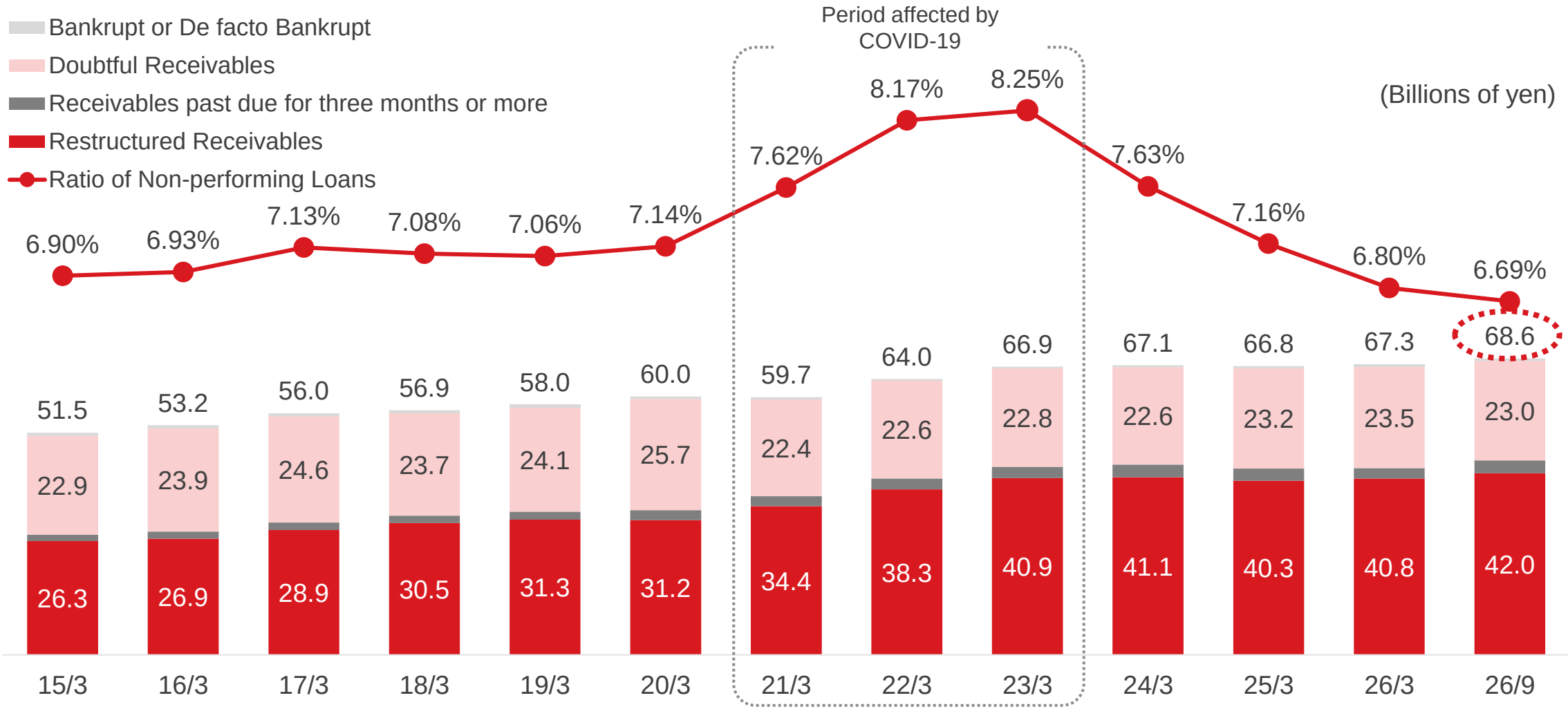
TOPICS | The Number of New Customers

- Number of new customers is tracking ahead of the forecast of 360,000, with a progress rate of 52.7%.
- Customer acquisition cost was ¥48 thousand.



TOPICS | Non-performing Loans

- Non-performing loans stood at ¥68.6 bn.
- NPL ratio decreased to 6.69%, reflecting an improvement in the credit portfolio.



TOPICS | Loan and Credit Card Business

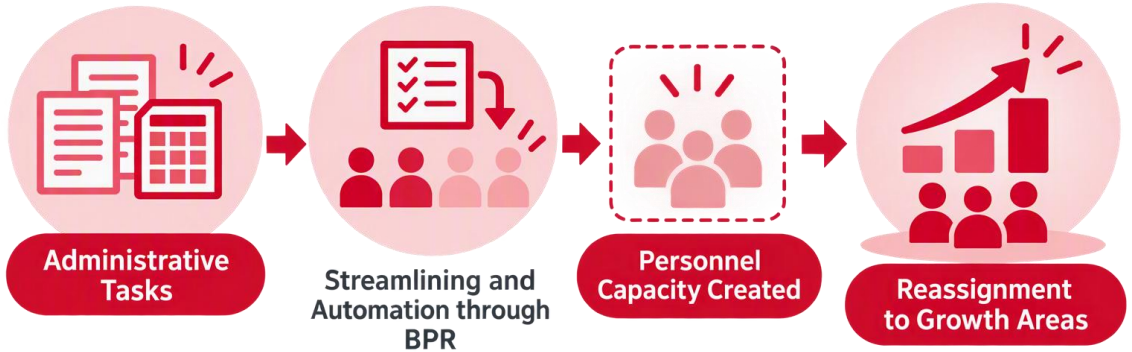
Revision of the Credit Card Fee Rate



Old **14.6%** → New **18.0%**

Increase the credit card fee rate effective December 7

Operational Improvement and Digital Transformation



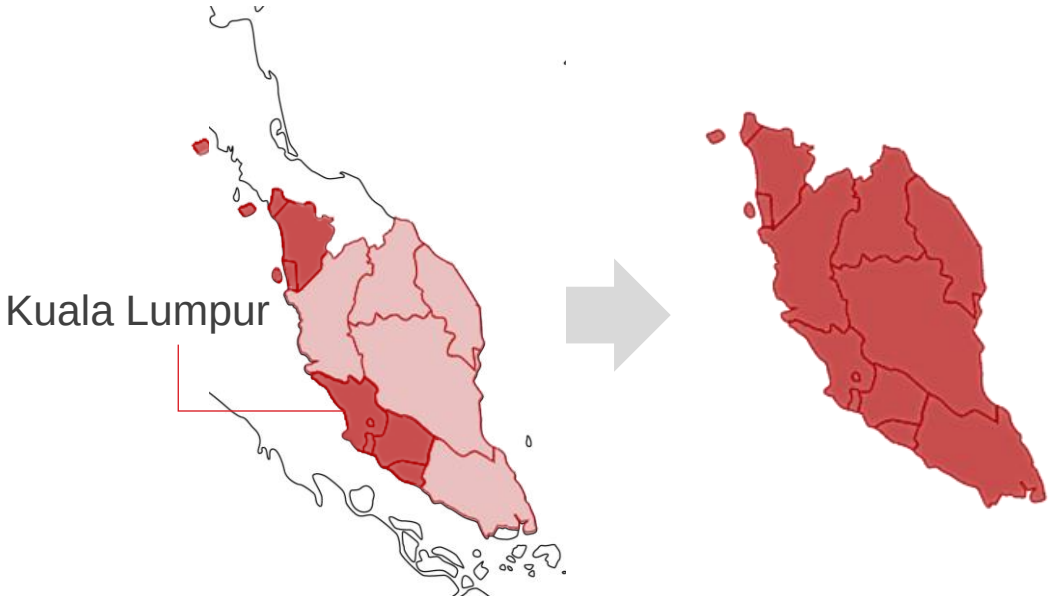
Promote operational efficiency through BPR* in the L.C. Business

Reassign employees freed up through BPR to growth areas

*BPR: Business Process Re-engineering

TOPICS | Overseas Financial Business

ACM(Malaysia)
Expanded the Customer Acquisition Area



Expanded the customer acquisition area to cover all of Peninsular Malaysia in July 2026

Aim to achieve single-year profitability in the final year of the Medium-term Management Plan

Entry into the Cambodian Market



Masahiko Ota, Executive Managing Officer of ACOM (left),
and the Owner of Prasethpheap Finance Plc (right)

Entered into an agreement to acquire all outstanding shares of a microfinance company in August 2026

TOPICS | Human Resource Base

Expanding Opportunities for Growth and New Challenges

- ✓ Implemented the “New Business Creation Program”
- ✓ Introduced an internal job posting system for employees to pursue desired roles and assignments

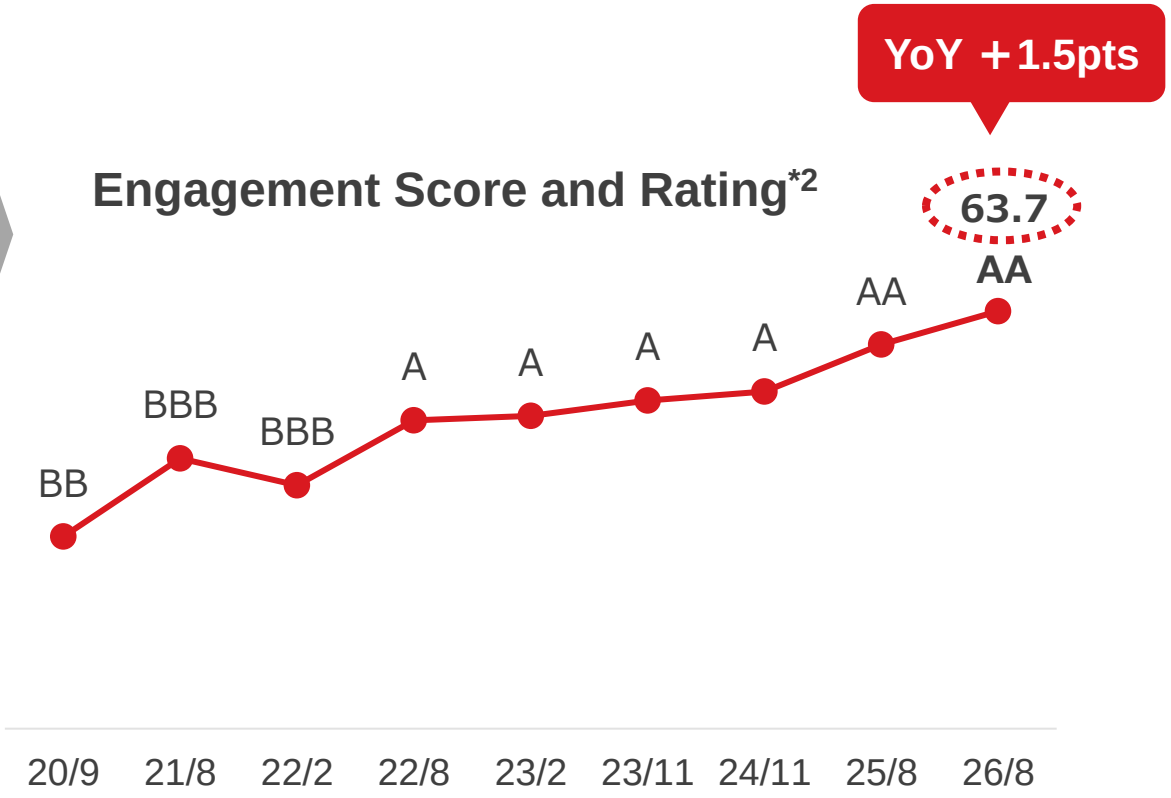
A System that Rewards Challenges and Results

- ✓ Increased base pay and individual performance-based bonuses
- ✓ Introduced a system that rewards employees for taking on challenges.

Sharing the Action Guidelines*1 and Dialogue with Management

- ✓ Provided opportunities for direct dialogue with the president
- ✓ Conducted the “Action Guidelines Embedding Program”

The engagement score increased through enhanced job satisfaction



*1 Describes how employees should act to achieve the Vision. *2 Survey conducted by Link and Motivation Inc.

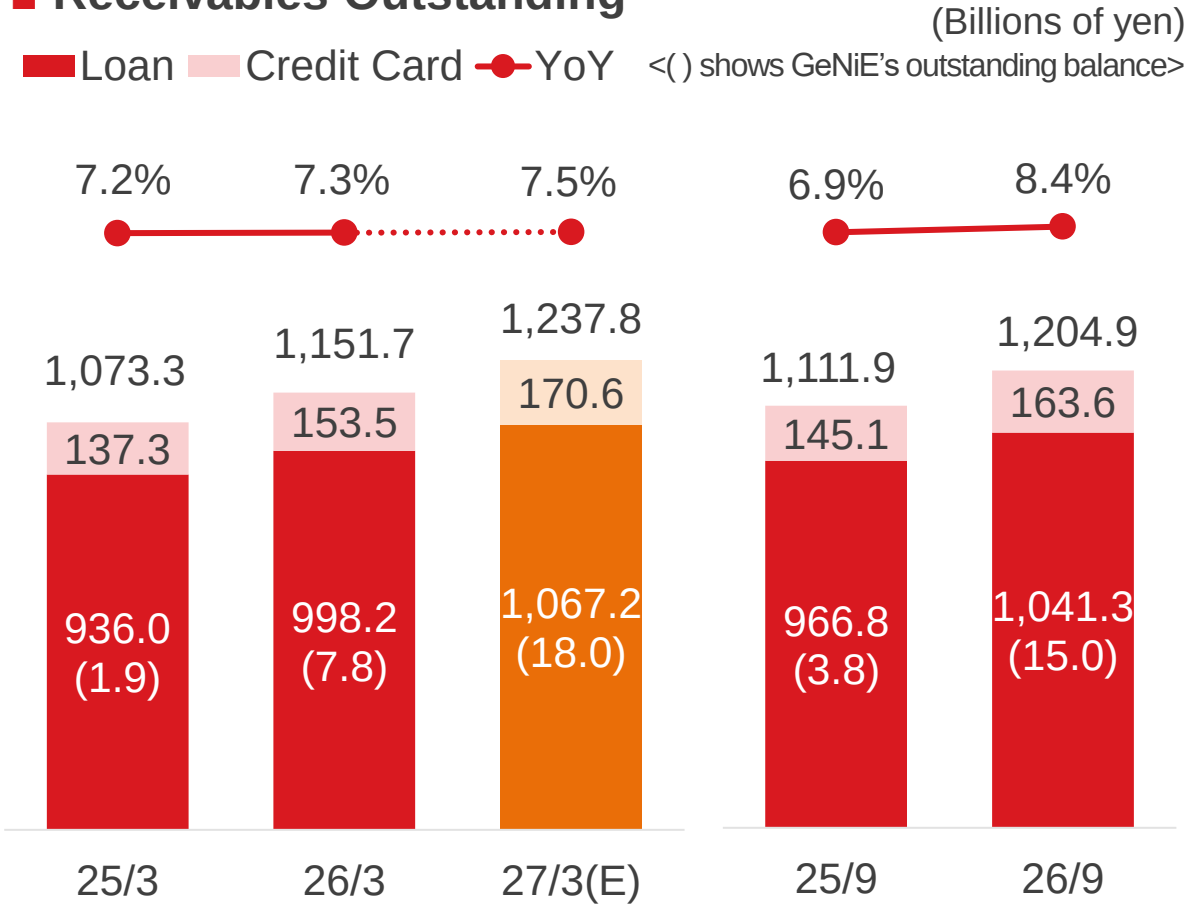
Second Quarter Financial Results Supplement for the Fiscal Year Ending March 2027

Loan and Credit Card Business | Business Scale

- Receivables outstanding increased by 8.4% YoY to ¥1,204.9 bn, reflecting strong new customer acquisition and increased borrowing by existing customers.
- Number of customer accounts for loans increased by 6.3% YoY to 2,086 thousand.

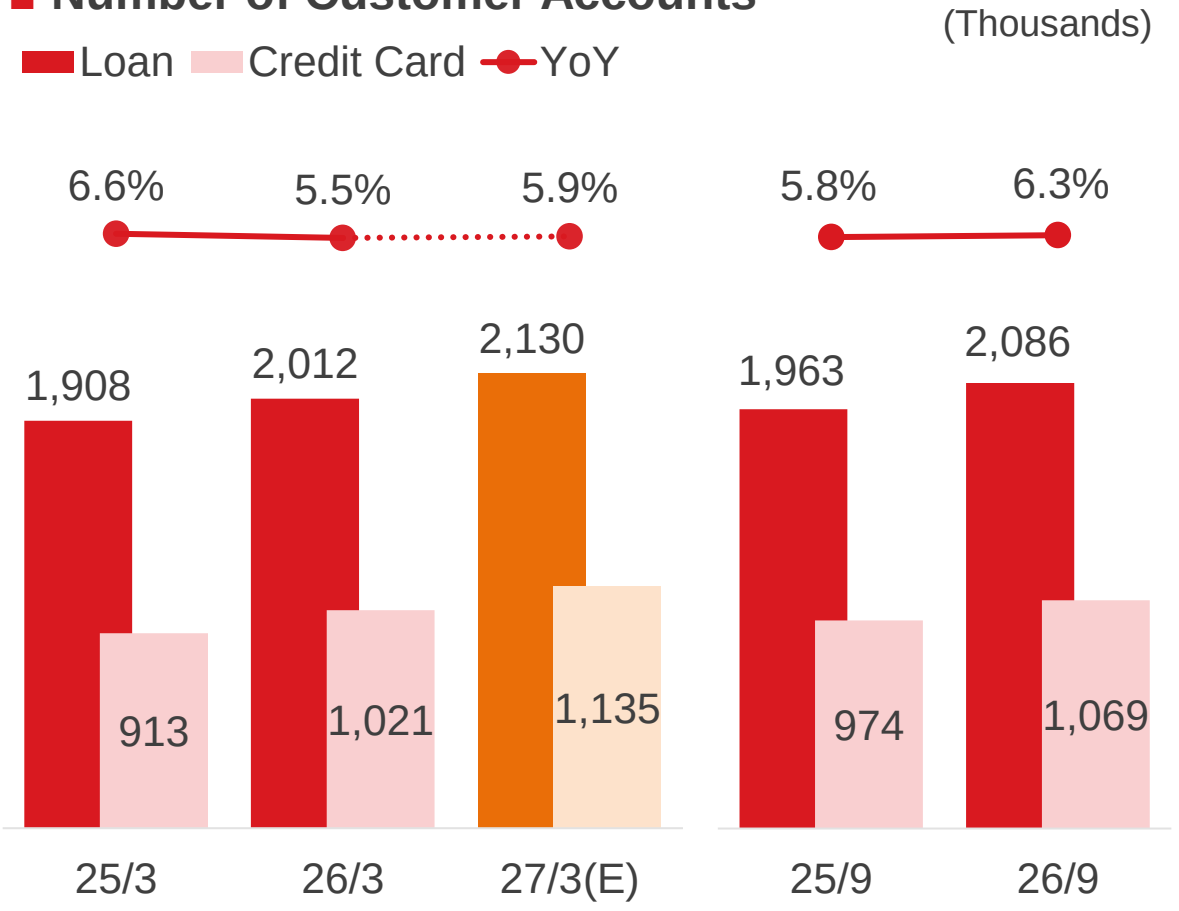
Receivables Outstanding

(Billions of yen)



Number of Customer Accounts*

(Thousands)

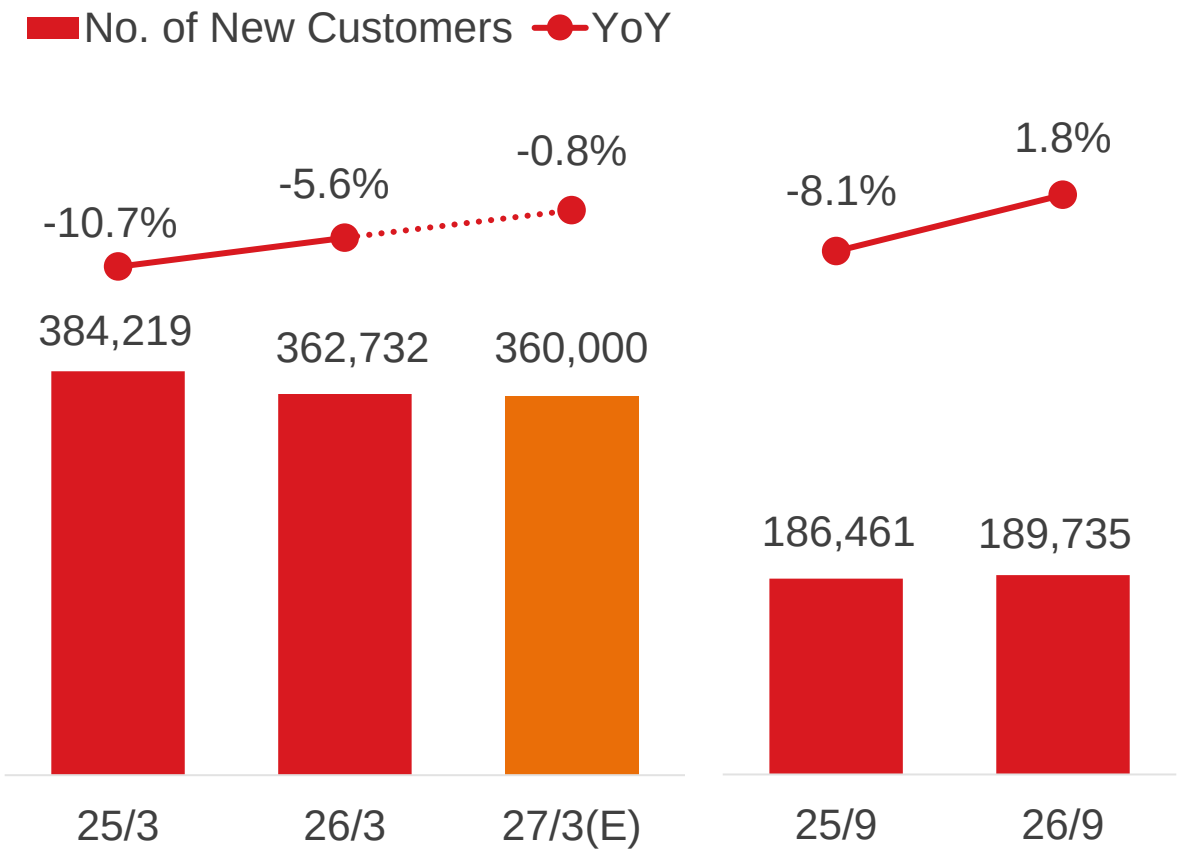


*Number of users in the credit card business refers to the number of active cardholders.

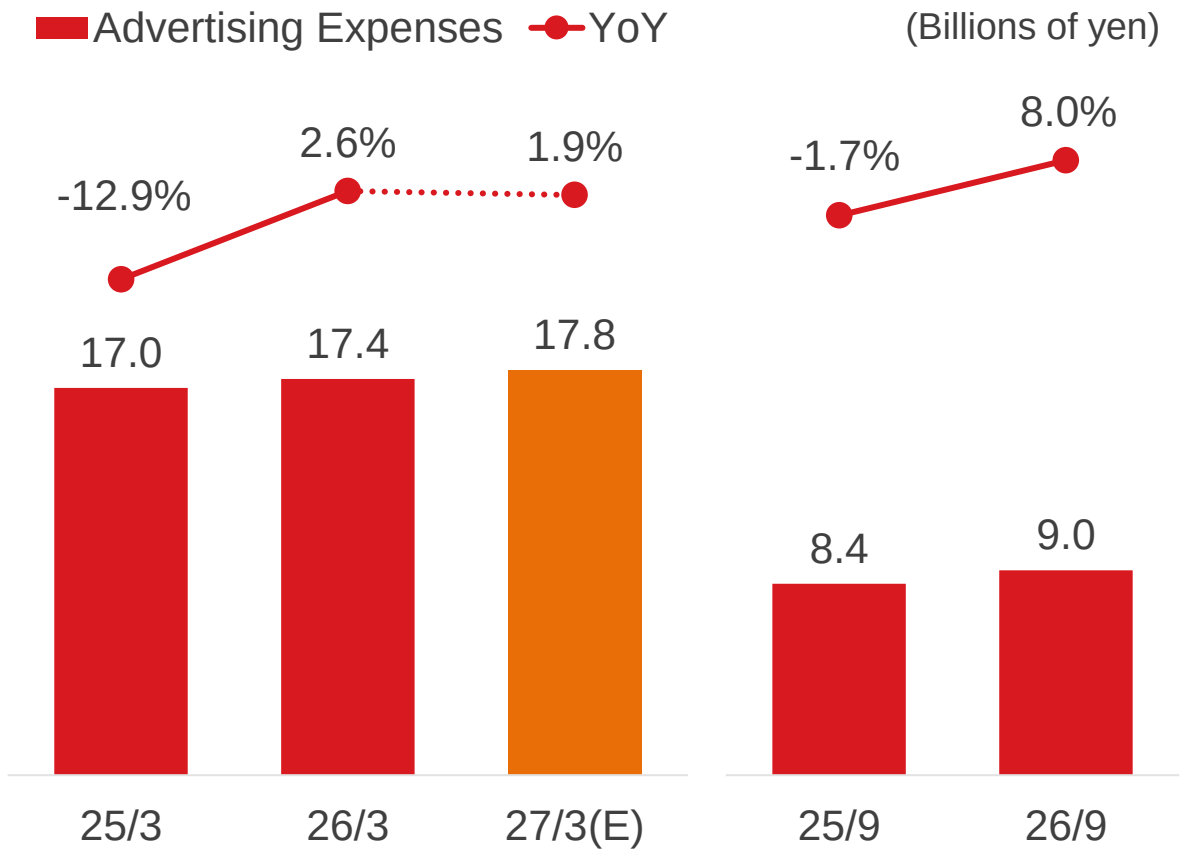
Loan and Credit Card Business | No. of New Customers (ACOM)

- Number of new customers increased by 1.8% YoY to 189,735.
- Advertising expenses increased by 8.0% YoY to ¥9.0 bn.

Number of New Customers (Unsecured)



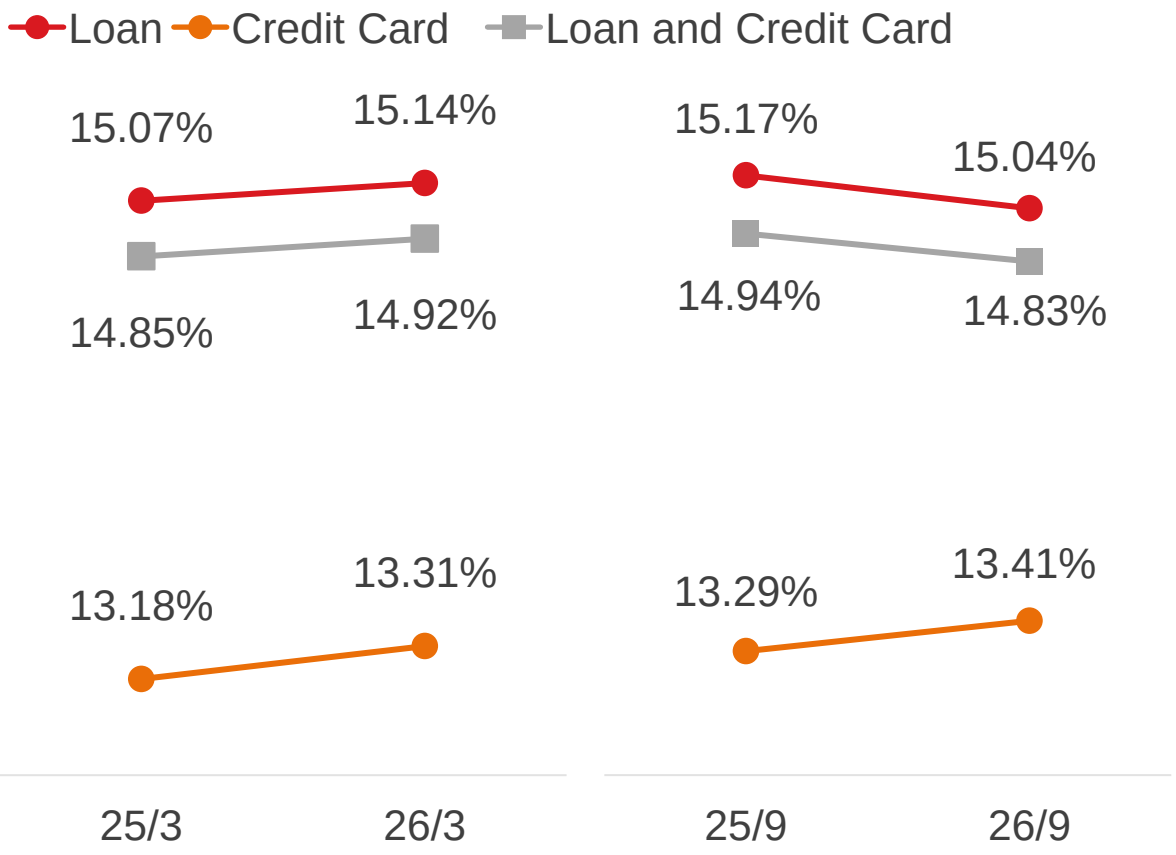
Advertising Expenses (ACOM)



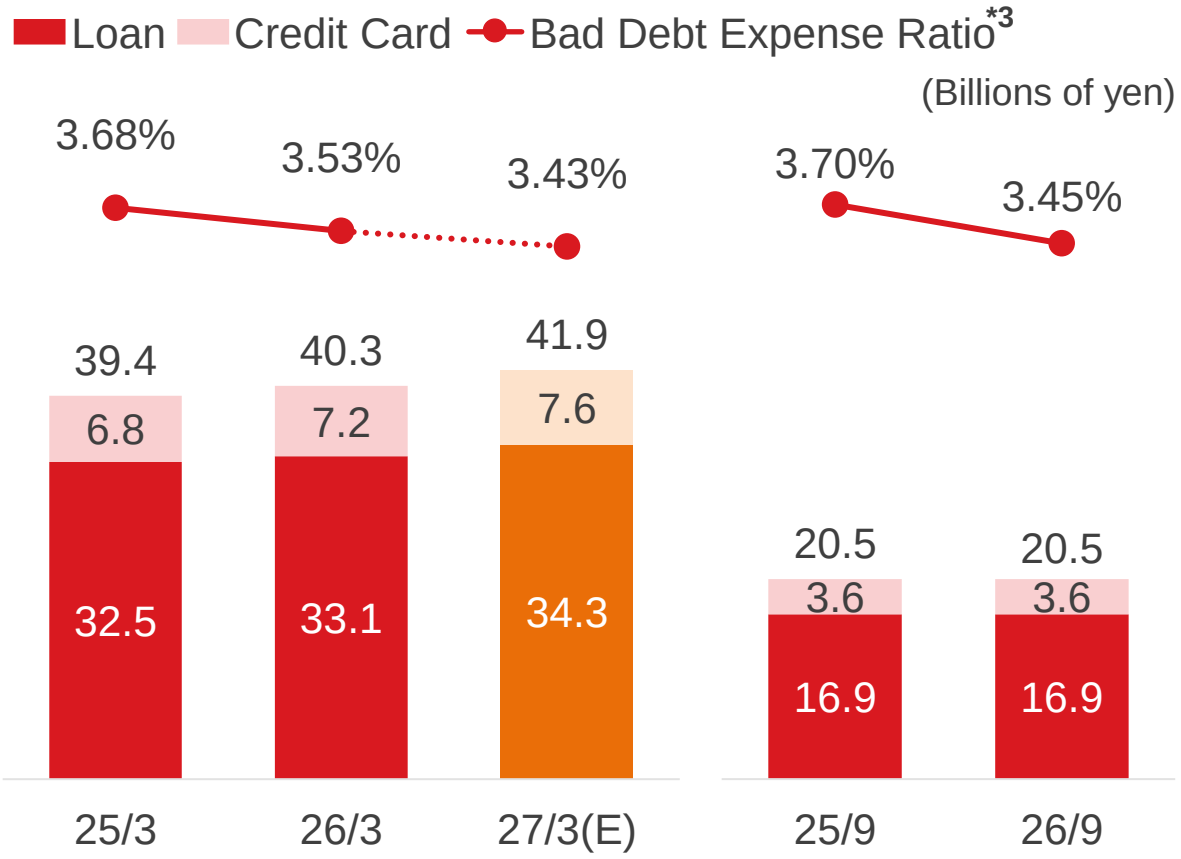
Loan and Credit Card Business | Yield / Bad Debt Expenses (ACOM)

- Average loan yield in L.C. business decreased by 11 bps YoY to 14.83%.
- Bad debt expense ratio decreased by 25 bps YoY to 3.45%.

Average Loan Yield*1



Amount and Ratio of Bad Debt Expenses*2



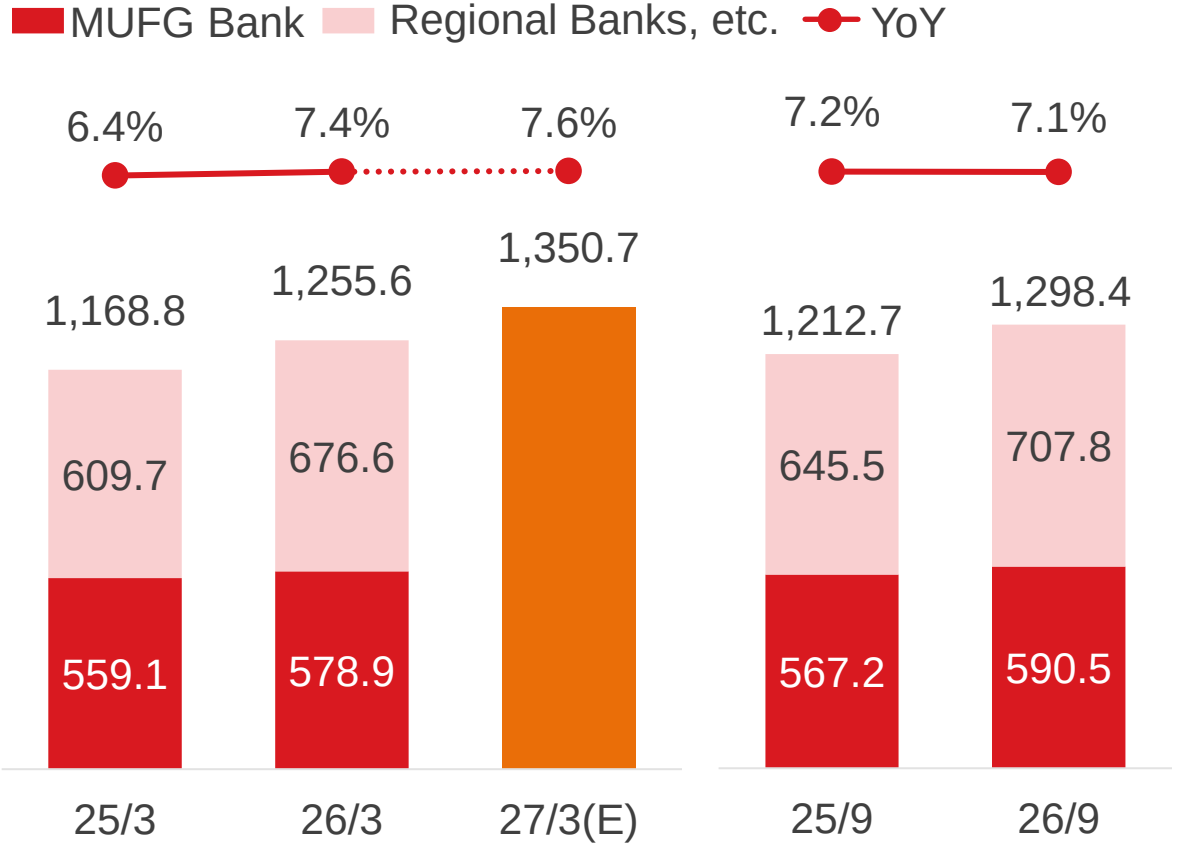
*1 Yield in the credit card business is calculated based on revolving balances and related fees.
*2 Amount and ratio of bad debt expenses exclude waiver of repayments with requests for interest repayment. *3 The bad debt expense ratios for FY2025/9 and FY2026/9 are shown on an annualized basis

Guarantee Business | Business Scale (ACOM)

- Guaranteed receivables at ACOM increased by 7.1% YoY to ¥1,298.4 bn.
- Number of customer accounts increased by 4.9% YoY to 1,868 thousand.

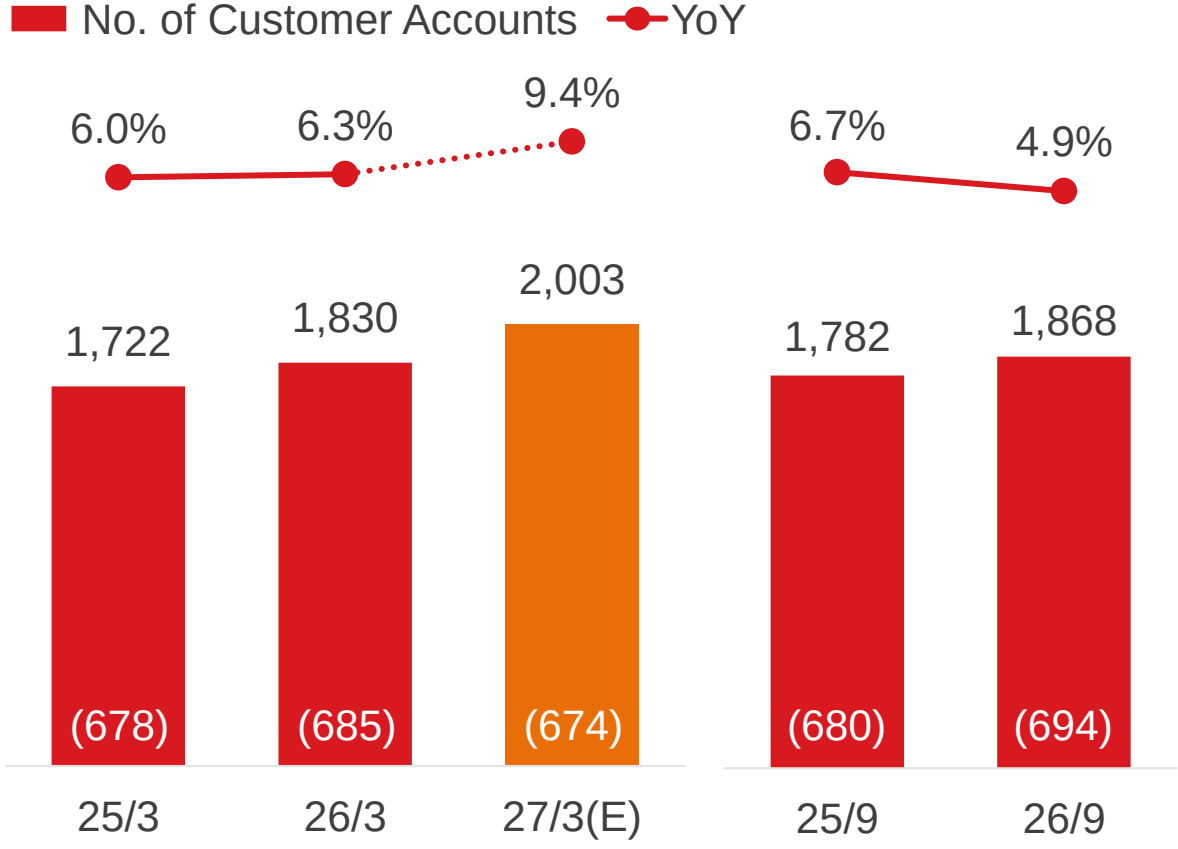
Guaranteed Receivables

(Billions of yen)



Number of Customer Accounts

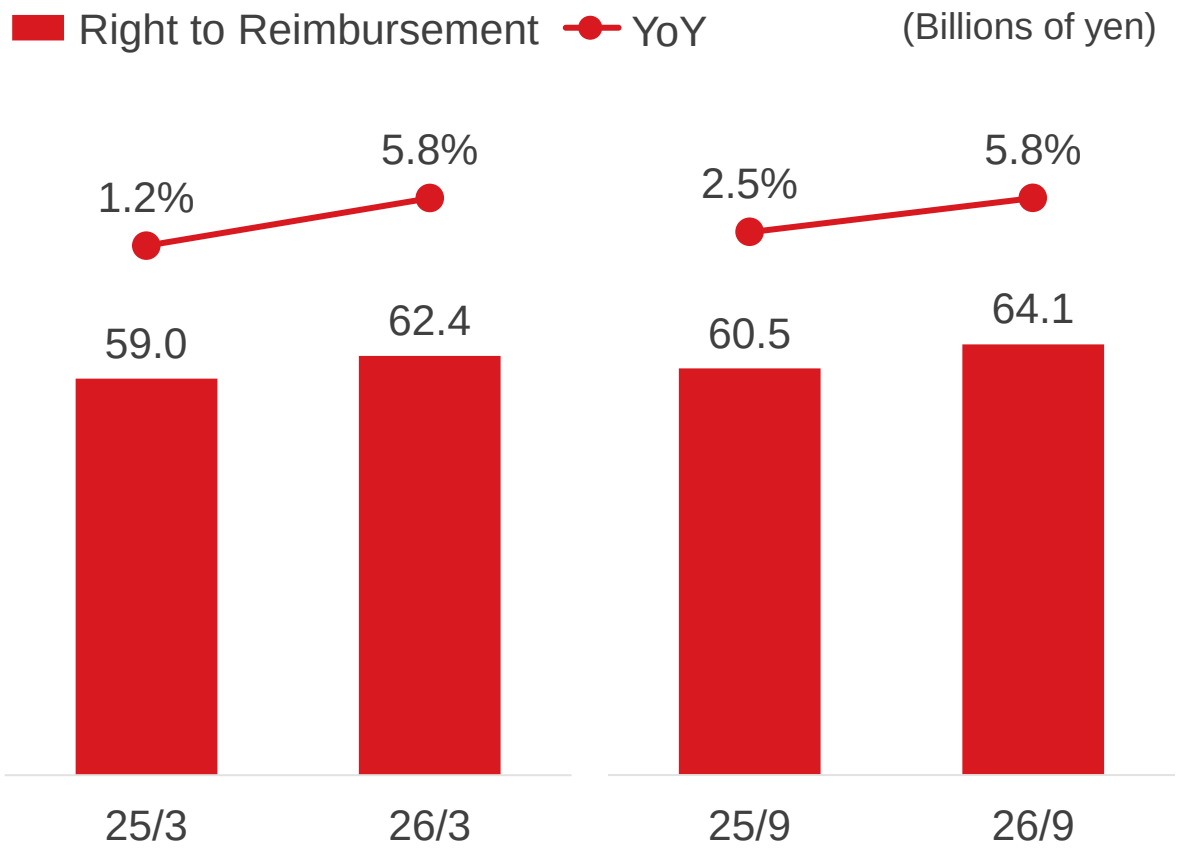
<( ) shows the average balance per account (Thousands of yen)>



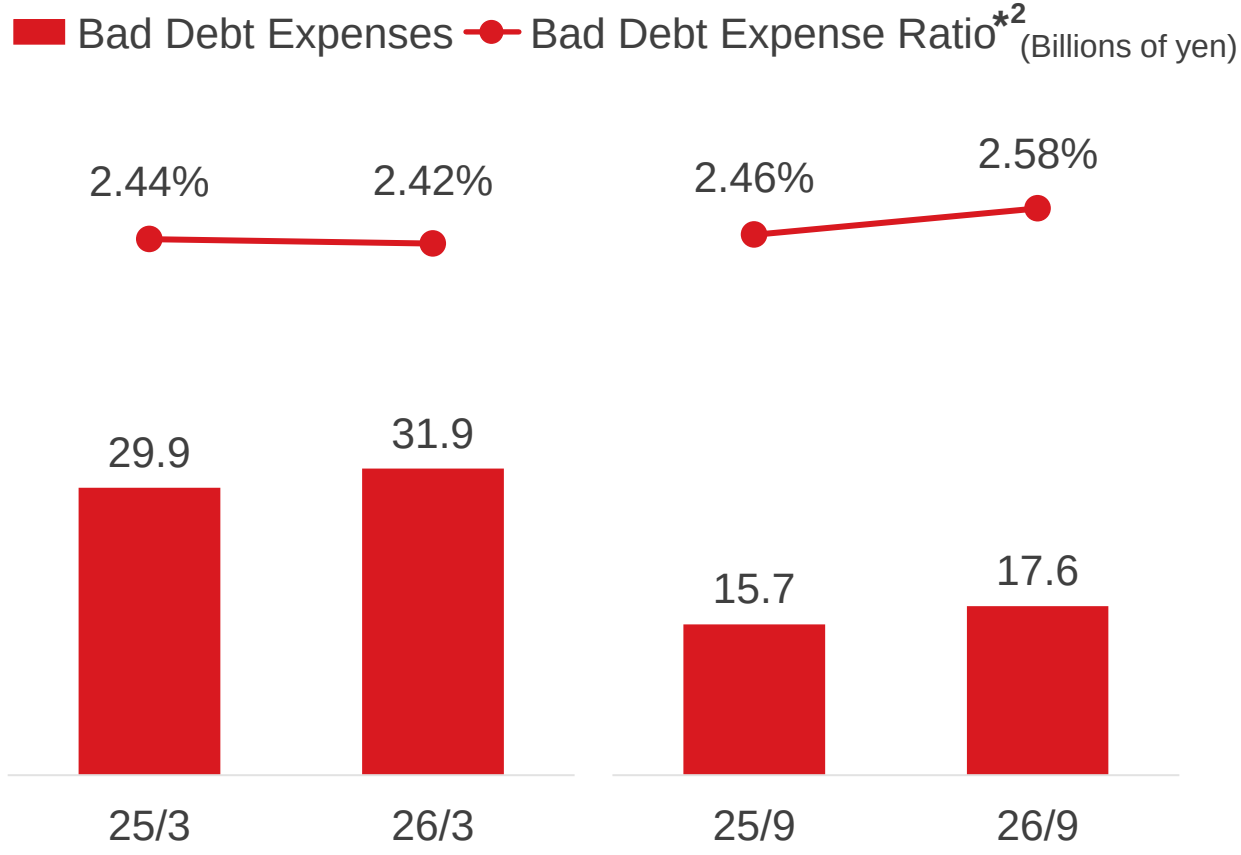
Guarantee Business | Right to Reimbursement / Bad Debt Expenses (ACOM)

- Right to reimbursement totaled ¥64.1 bn, an increase of 5.8% YoY.
- Bad debt expense ratio increased by 12 bps YoY to 2.58%.

Right to Reimbursement *1



Amount and Ratio of Bad Debt Expenses



*1 Right to reimbursement refers to loans for which guarantee obligations have been performed by ACOM but have not yet been written off.
*2 The bad debt expense ratios for FY2025/9 and FY2026/9 are shown on an annualized basis.

Overseas Financial Business | Global Business Platform

Kingdom of Thailand

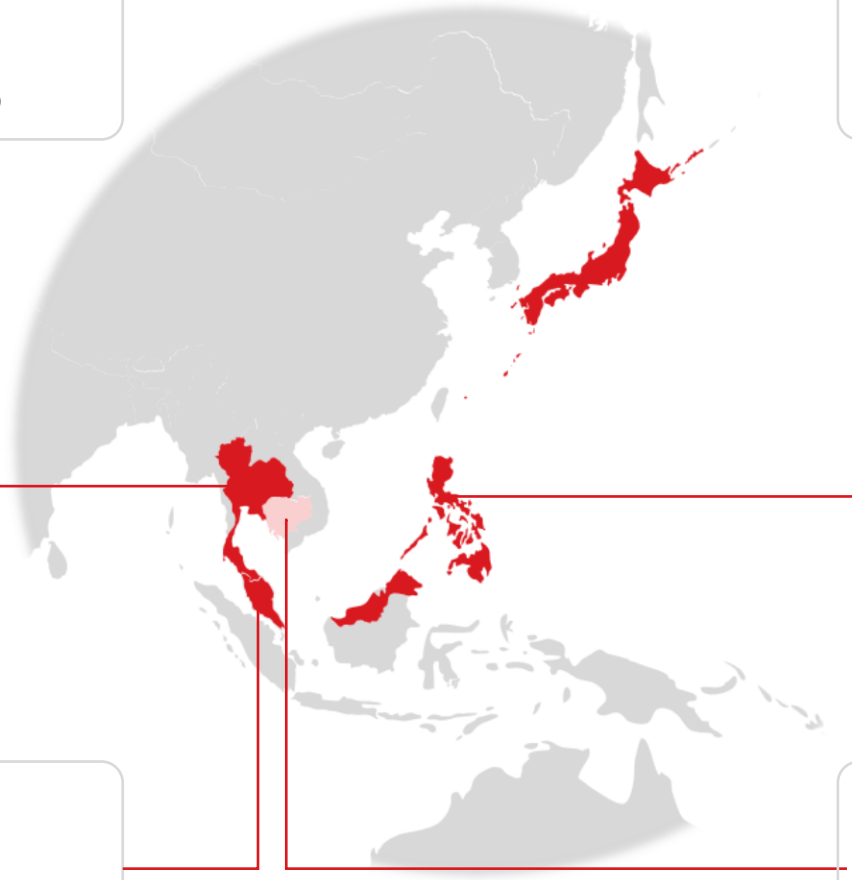
EASY BUY Public Company Limited

Investment ratio : 71.00%
Incorporated : September 1996

Republic of the Philippines

ACOM CONSUMER FINANCE CORPORATION

Investment ratio : 80.00%
Incorporated : July 2017



Malaysia

ACOM (M) SDN. BHD.

Investment ratio : 100.00%
Incorporated : July 2021

<Acquisition in Progress>

Kingdom of Cambodia

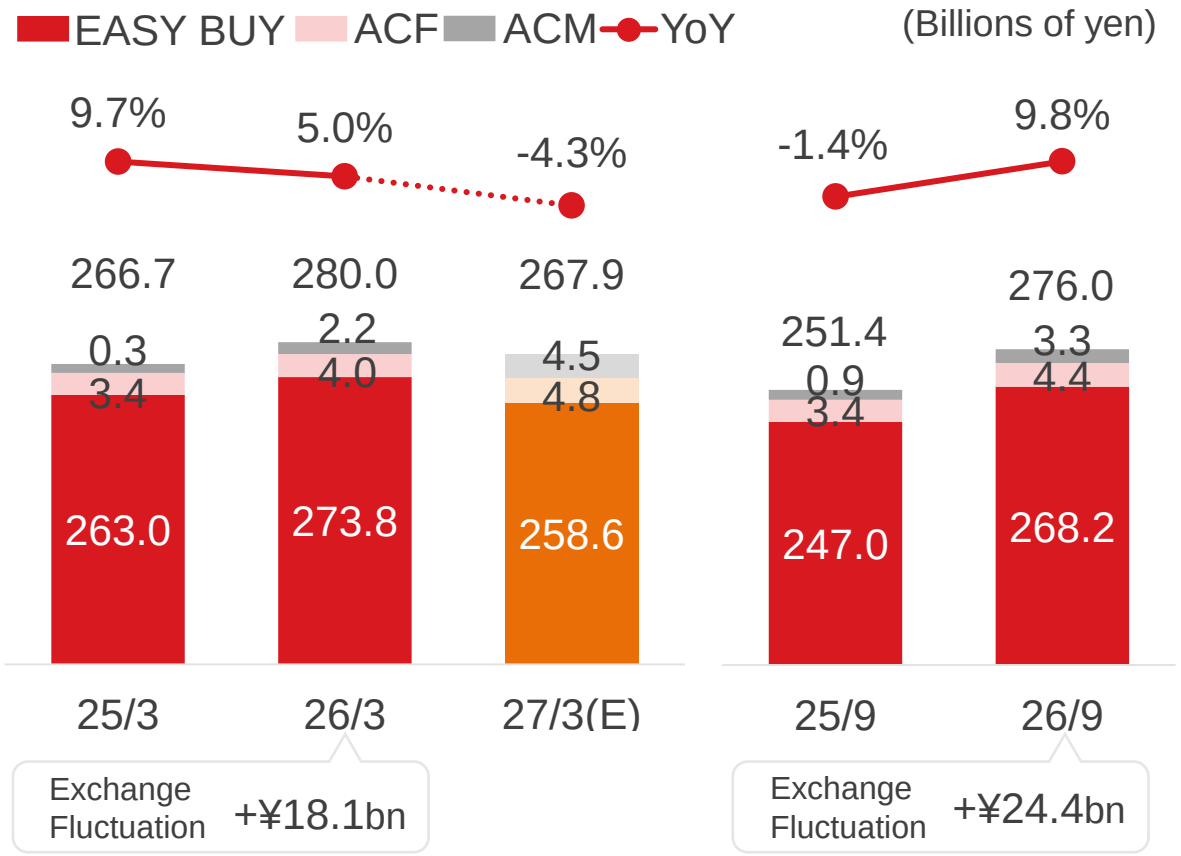
Prasethpheap Finance Plc

Investment ratio : 100.00% (planned)

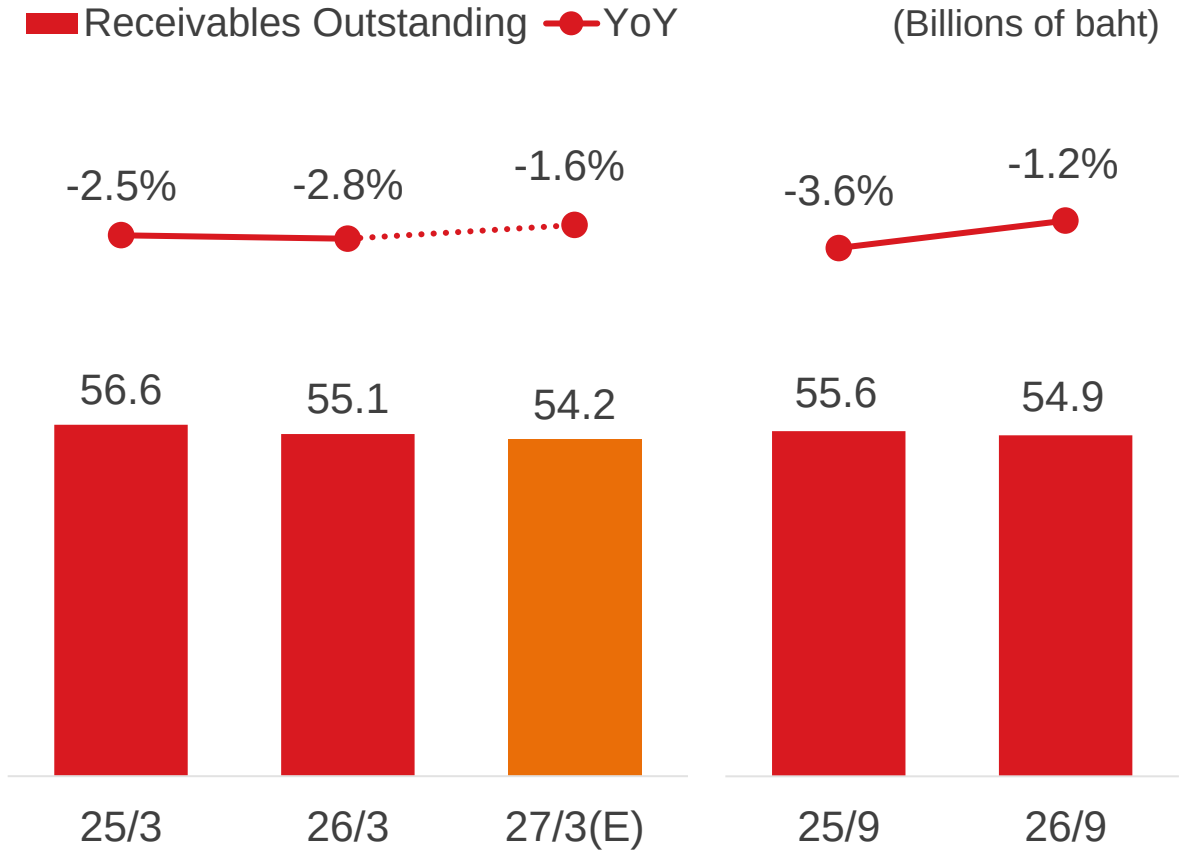
Overseas Financial Business | Receivables Outstanding*1

- Receivables outstanding (yen basis) increased by 9.8% YoY to ¥276.0 bn, reflecting the impact of yen depreciation.
- Receivables outstanding (local-currency basis) at EASY BUY in Thailand decreased by 1.2% YoY to 54.9 billion baht.

Overseas Financial Business (Yen Basis)*2



EASY BUY (Local-currency Basis)

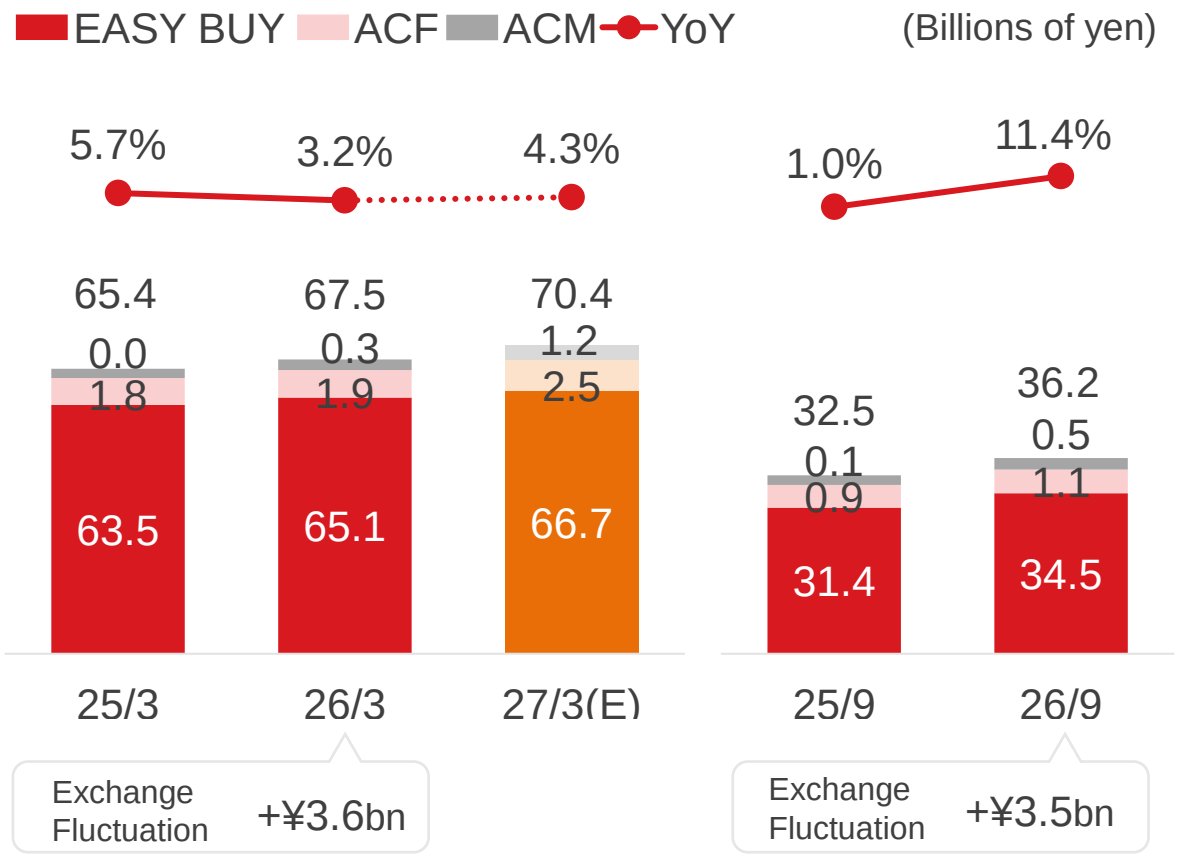


*1 Receivables outstanding = “accounts receivable - operating loans” + “accounts receivable – installment.” *2 Exchange rates (baht) : ¥4.44(25/9), ¥4.88(26/9), exchange fluctuation : +¥0.44

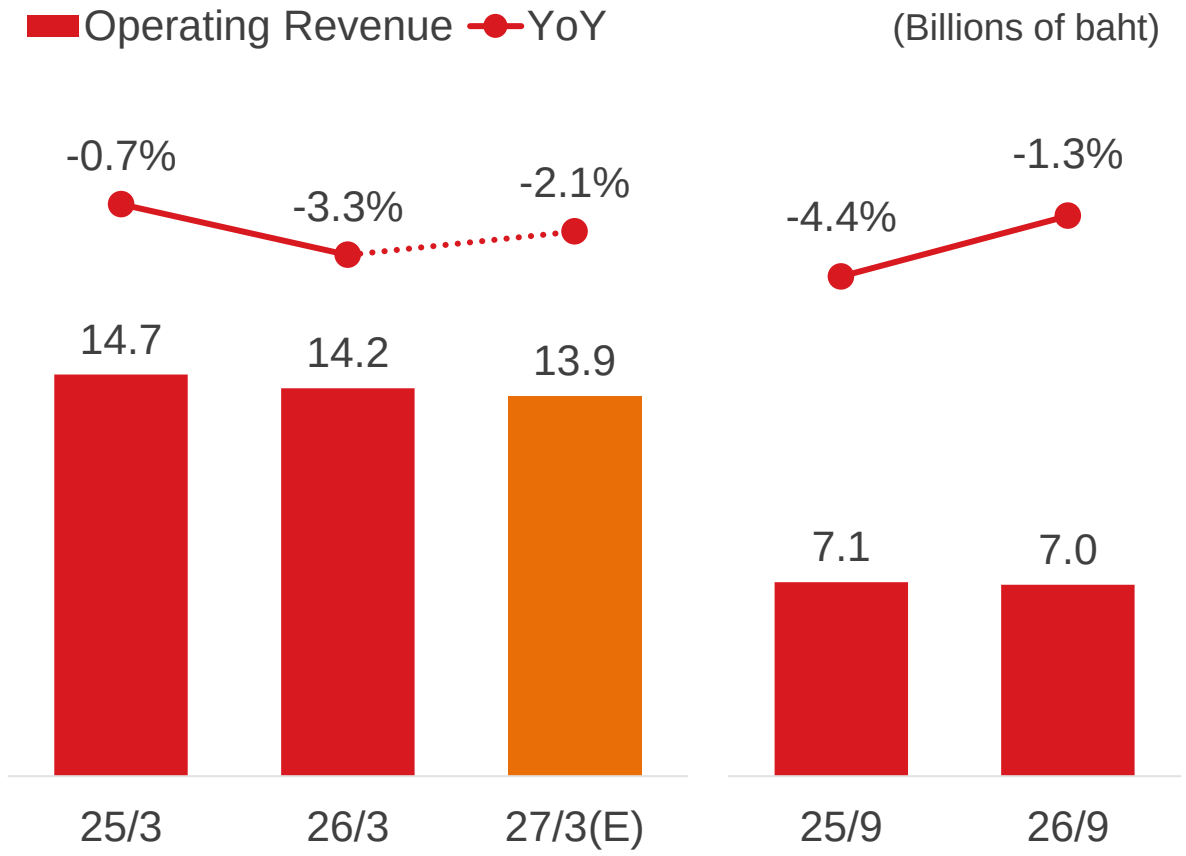
Overseas Financial Business | Operating Revenue

- Operating revenue (yen basis) increased by 11.4% YoY to ¥36.2 bn, reflecting the impact of yen depreciation and business expansion at ACF and ACM.
- Operating revenue (local-currency basis) at EASY BUY decreased by 1.3% YoY to 7.0 billion baht.

Overseas Financial Business (Yen Basis)*1*2



EASY BUY (Local-currency Basis)

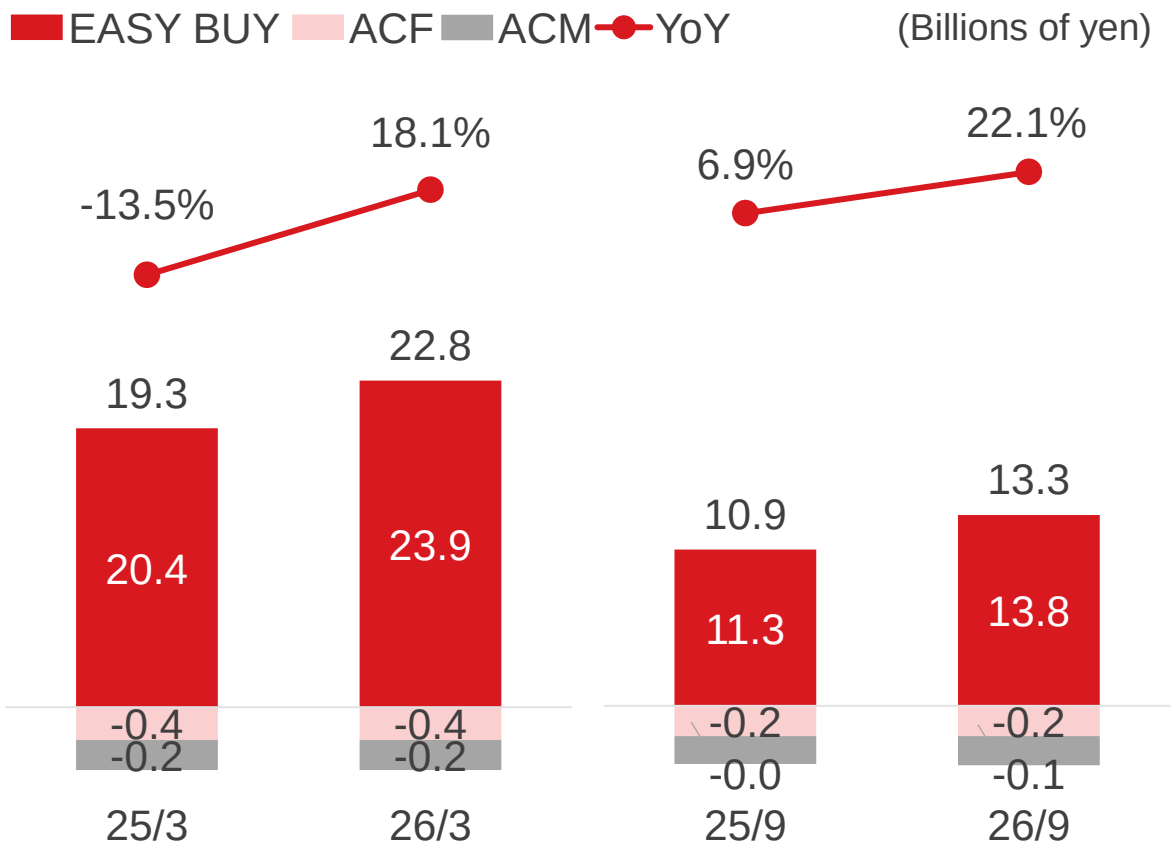


*1 Operating revenue by reportable segment. *2 Exchange rates (baht) : ¥4.43(25/9), ¥4.93(26/9), exchange fluctuation : +¥0.50

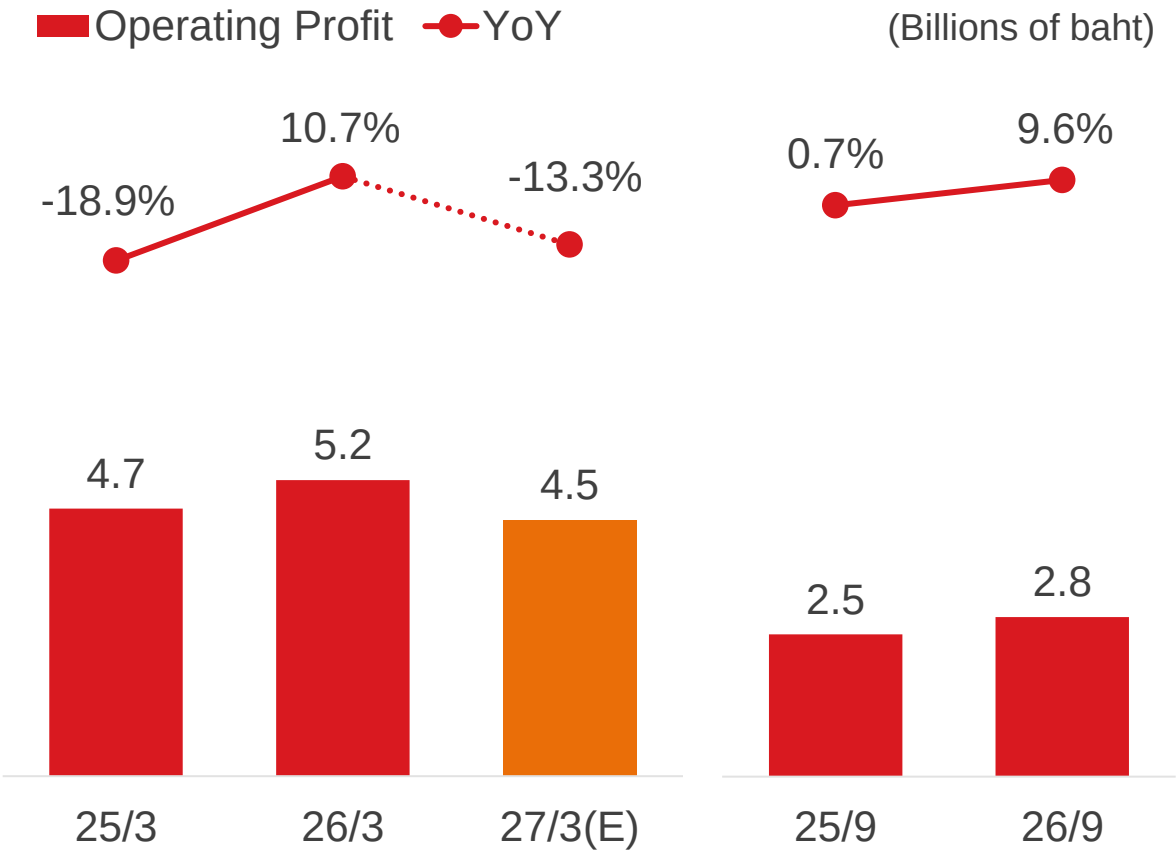
Overseas Financial Business | Operating Profit

- Operating profit (yen basis) increased by 22.1% YoY to ¥13.3 bn.
- Operating profit (local-currency basis) at EASY BUY increased by 9.6% YoY to 2.8 billion baht, mainly due to a decrease in provision for bad debts.

Overseas Financial Business (Yen Basis)*



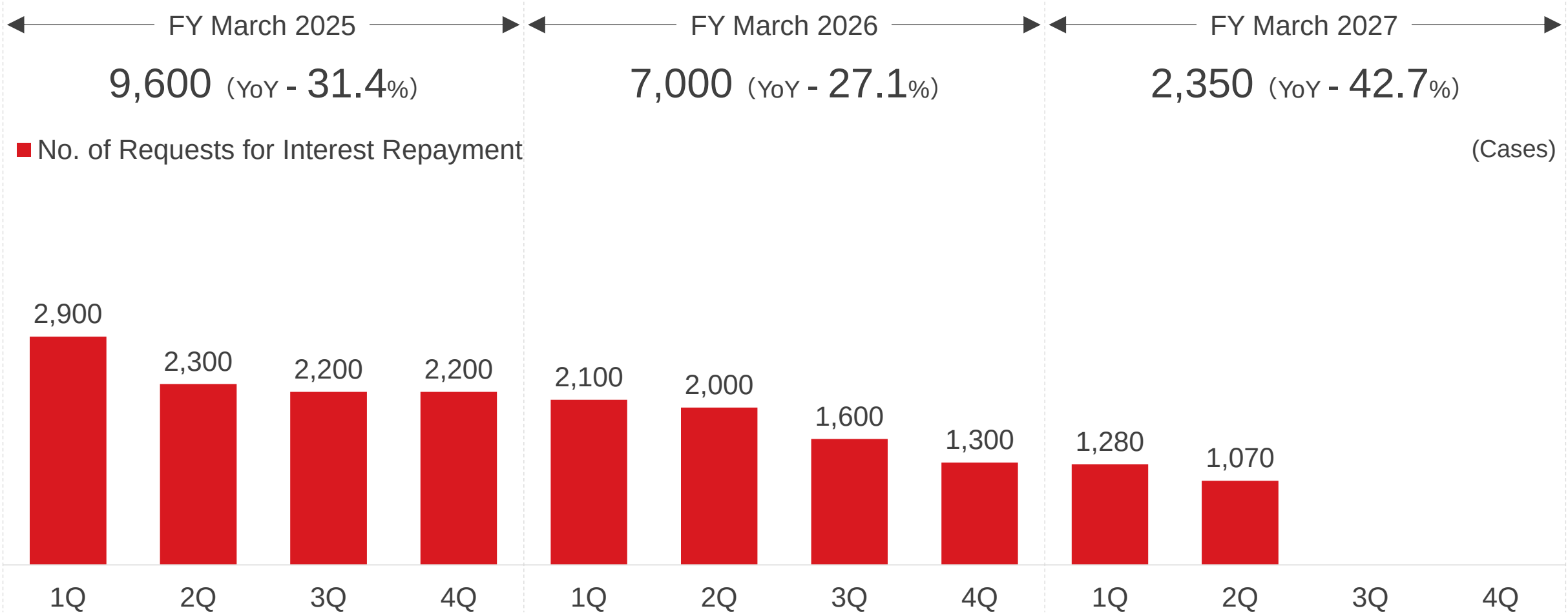
EASY BUY (Local-currency Basis)



*Segment profit

Number of Requests for Interest Repayment*

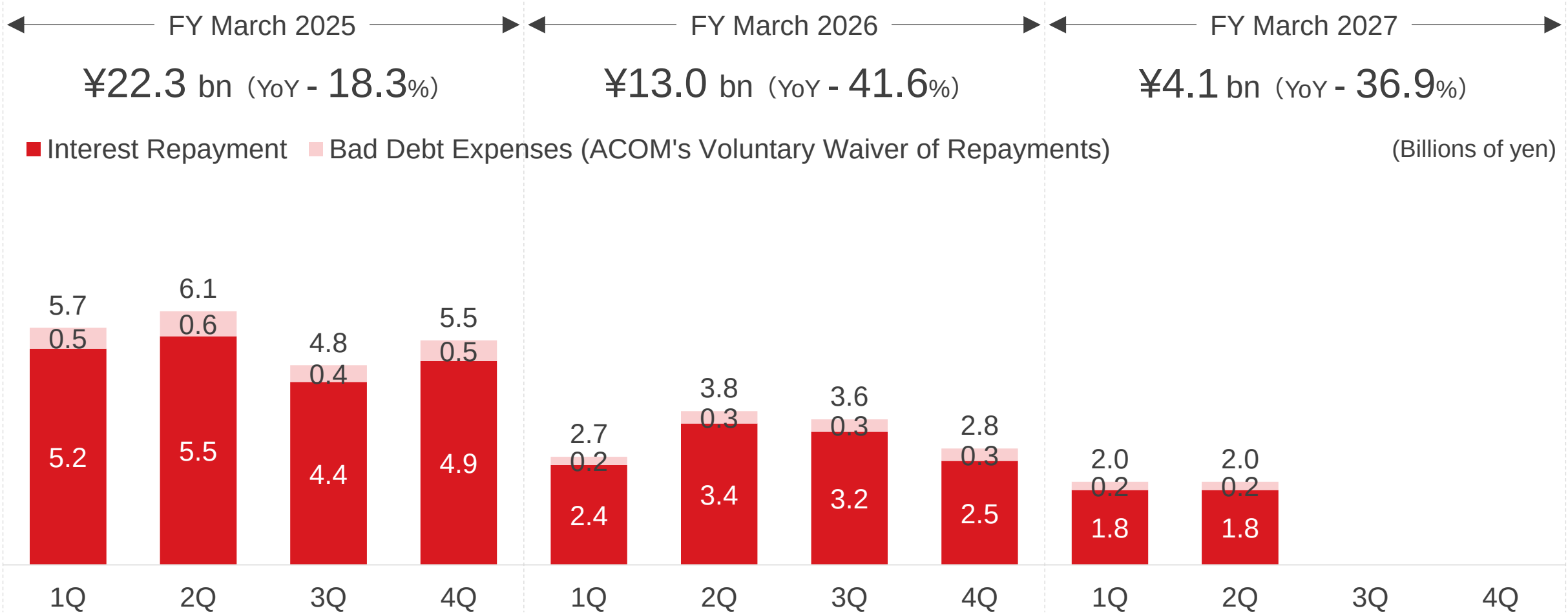
- No. of requests for interest repayment in 2Q decreased by 42.7% YoY to 2,350.
- No. of requests in FY March 2027 is expected to decrease by approximately 25% YoY.



*Requests for interest repayment represent cases handled by attorneys or judicial scriveners in which repayment arises from ACOM's recalculation under the Interest Rate Restriction Act, including repeat engagements. Figures are presented in units of ten from 1Q FY March 2027.

Loss on Interest Repayment

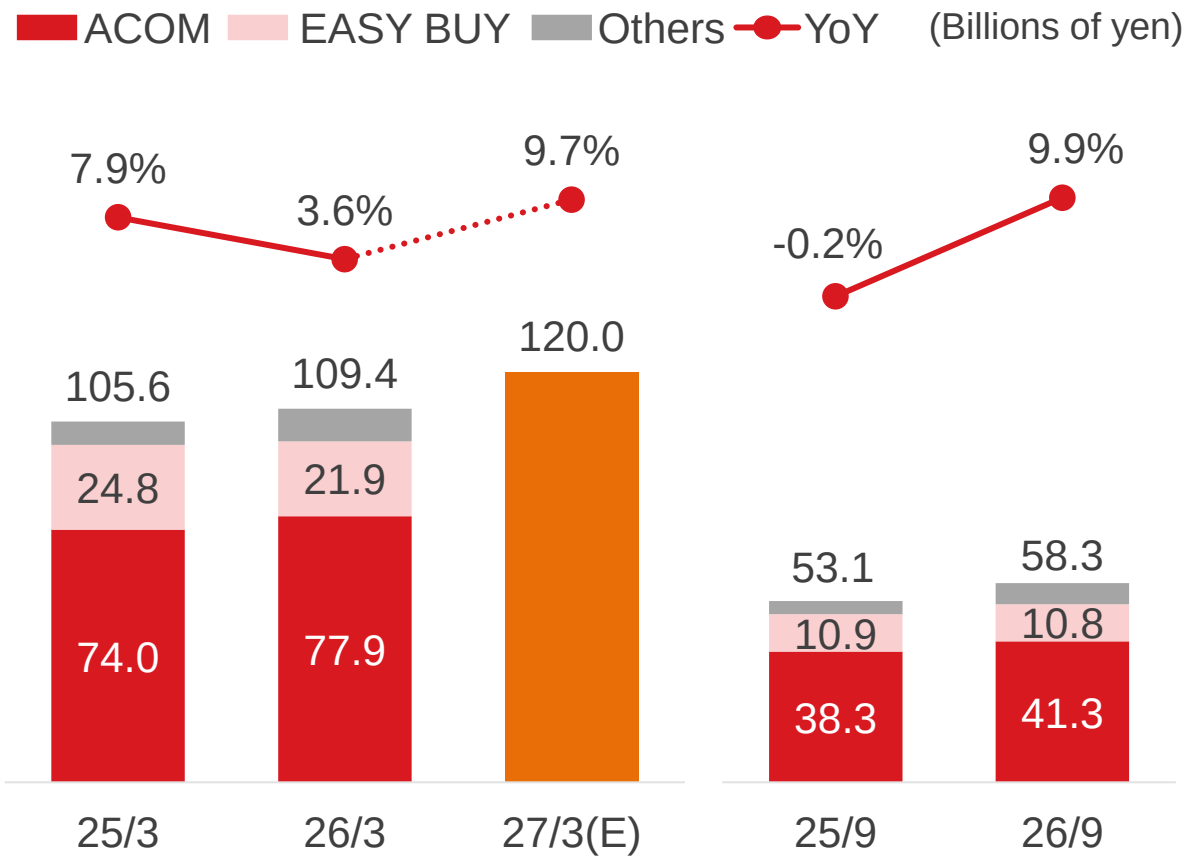
- Amount of drawdown in 2Q decreased by 36.9% YoY to ¥4.1 bn.
- Balance of provision for loss on interest repayment totaled ¥37.3 bn.
- Amount of drawdown is expected to decrease by around 25% YoY in FY March 2027.



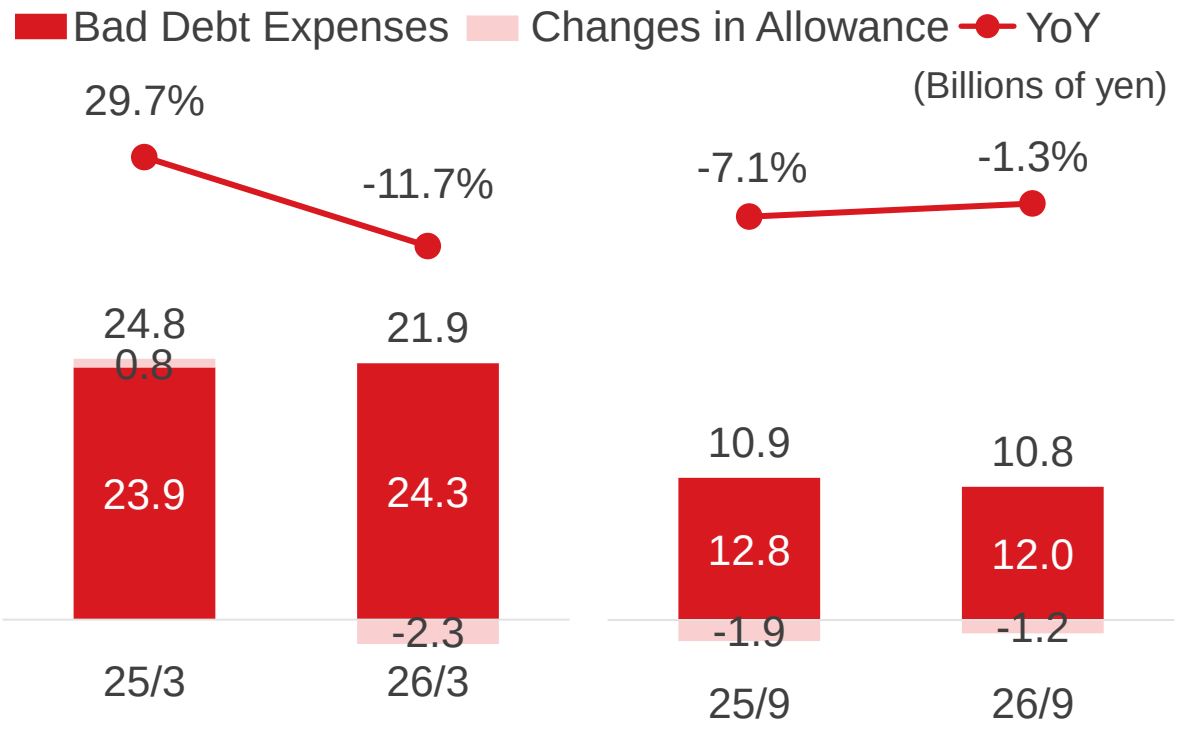
Provision for Bad Debts

- Provision for bad debts (consolidated) increased by 9.9% YoY to ¥58.3 bn, due to an increase at ACOM.
- Provision for bad debts at EASY BUY decreased by 1.3% YoY to ¥10.8 bn.

Provision for Bad Debts (Consolidated)



Provision for Bad Debts (EASY BUY)



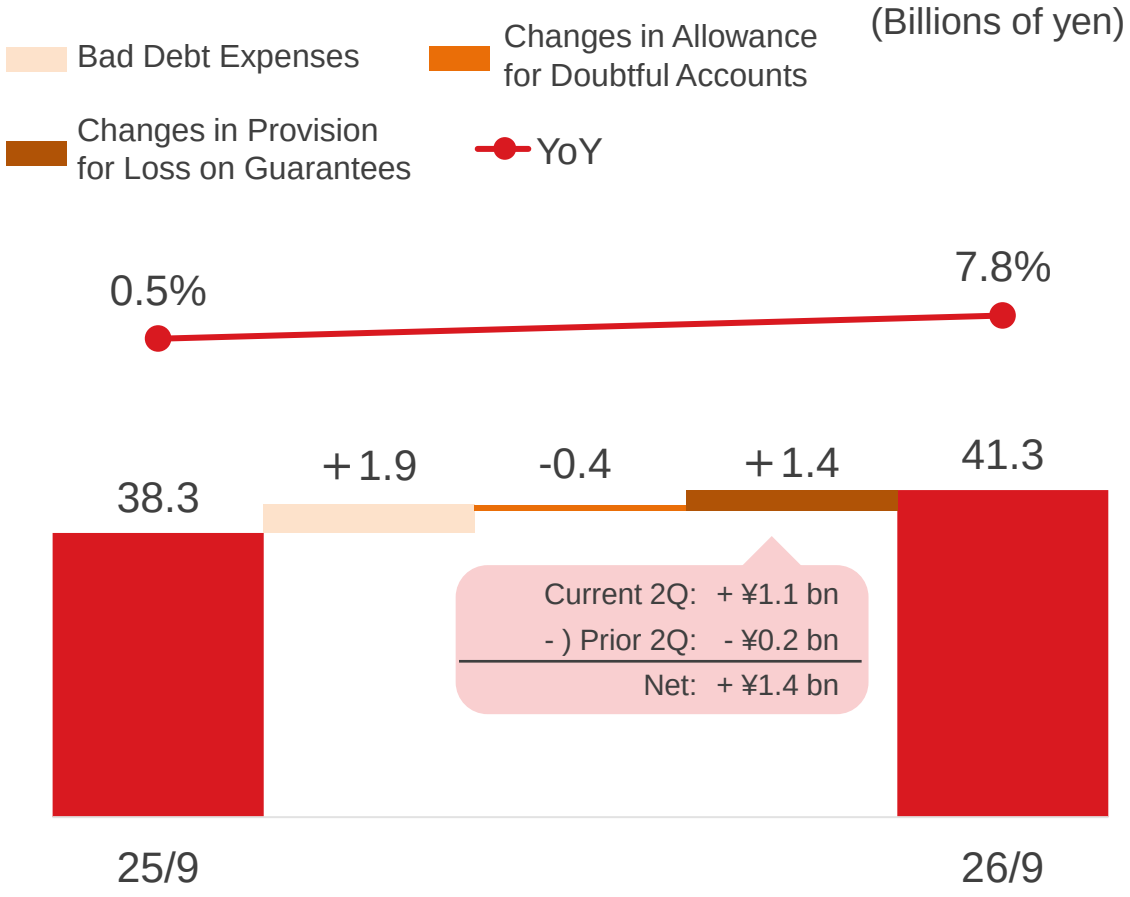
"YoY" on a local-currency basis

21.9%	-16.7%	-11.7%	-11.3%

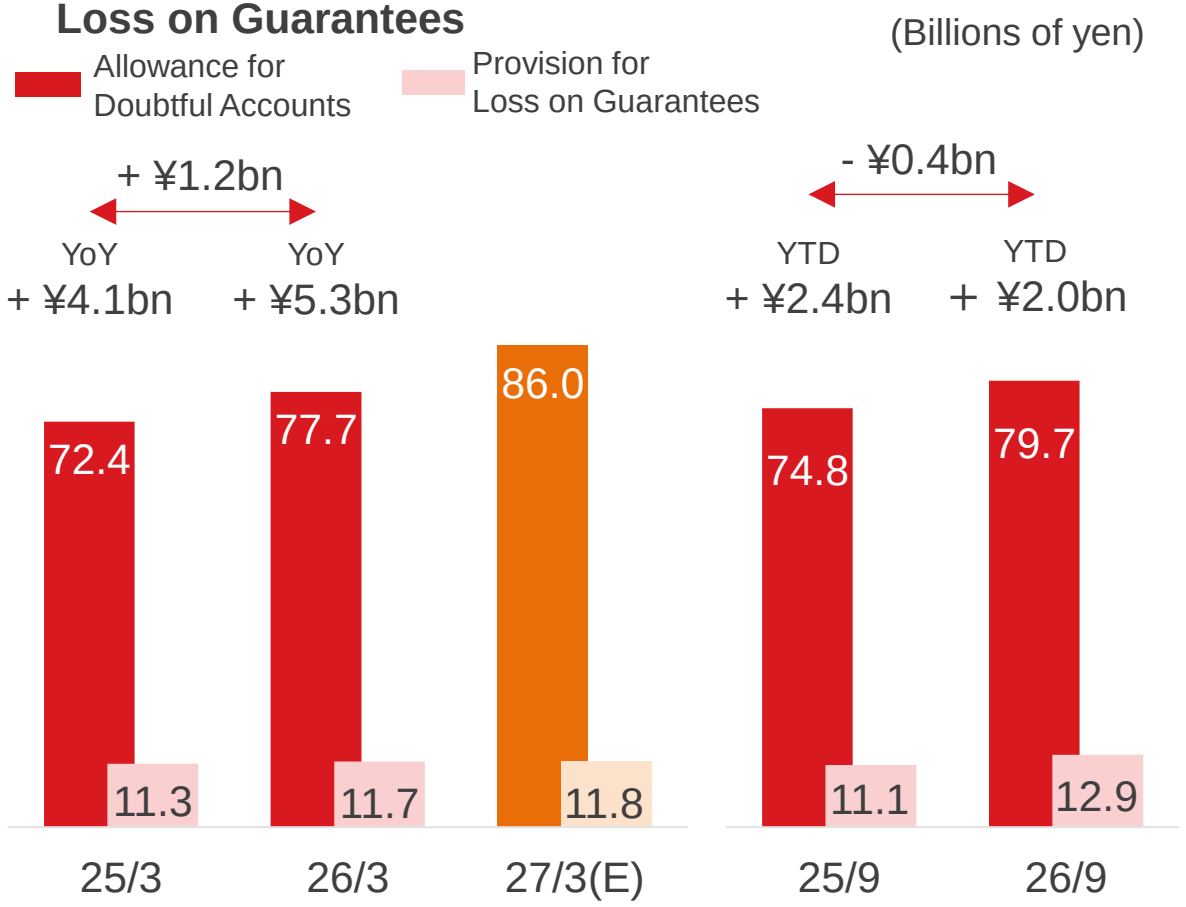
Provision for Bad Debts (ACOM)

- Provision for bad debts increased by 7.8% YoY to ¥41.3 bn.

Provision for Bad Debts



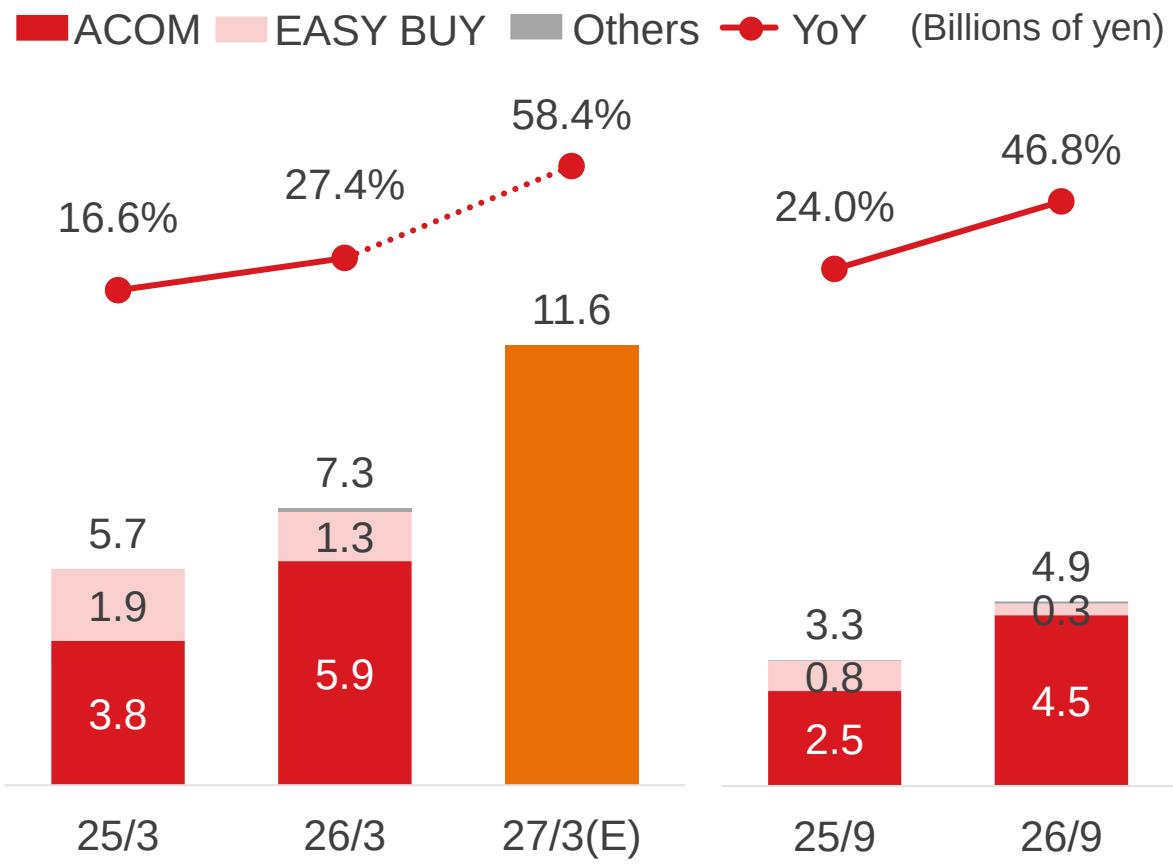
Allowance for Doubtful Accounts and Provision for Loss on Guarantees



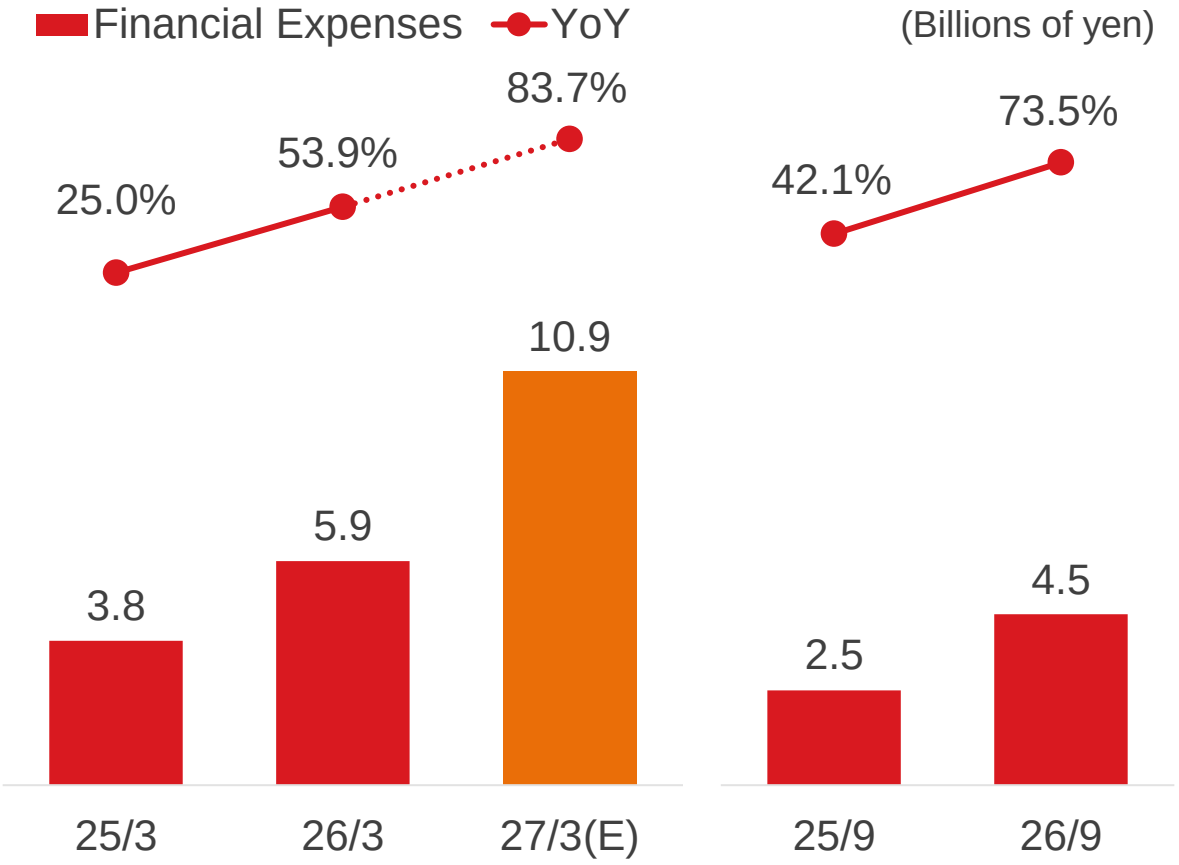
Financial Expenses

- Financial expenses (consolidated) increased by 46.8% YoY to ¥4.9 bn.
- Financial expenses (ACOM) increased by 73.5% YoY to ¥4.5 bn.

Financial Expenses (Consolidated)



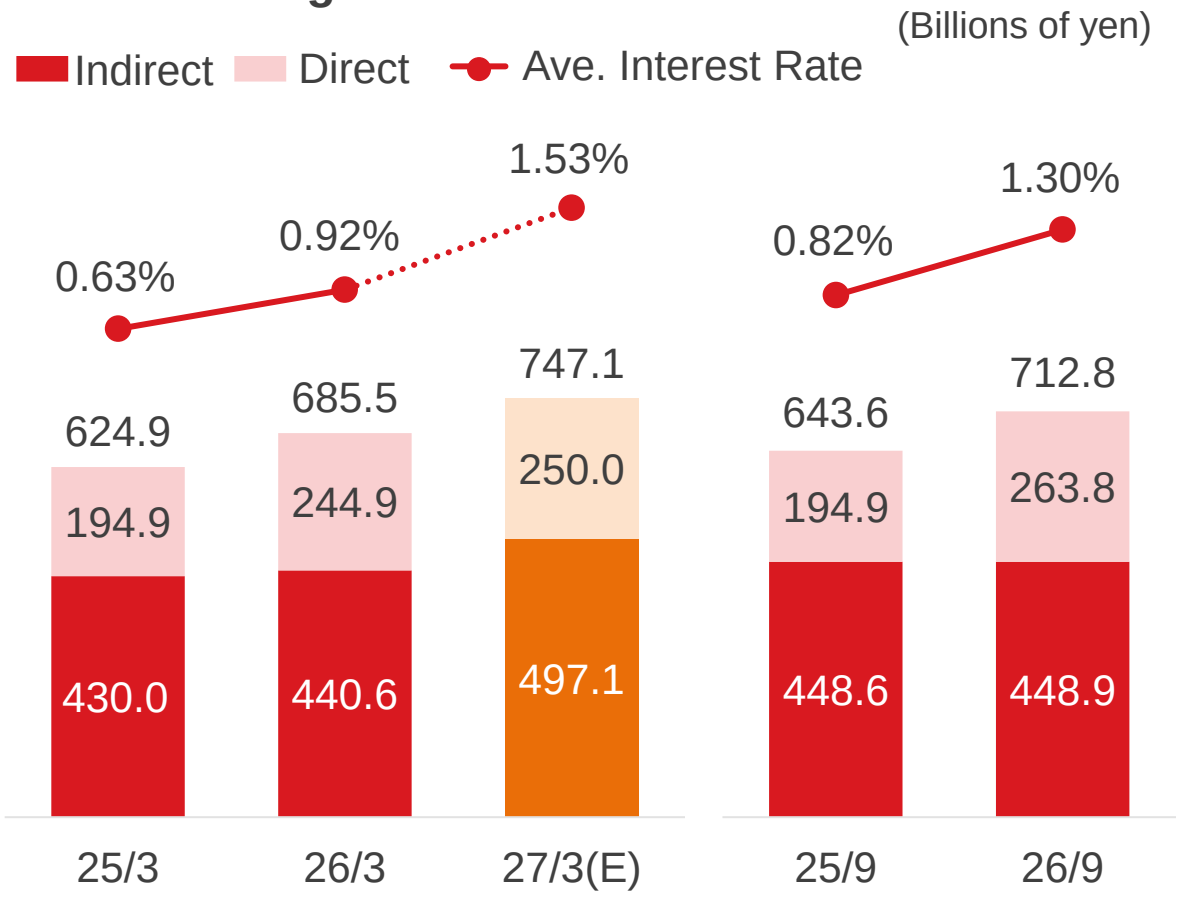
Financial Expenses (ACOM)



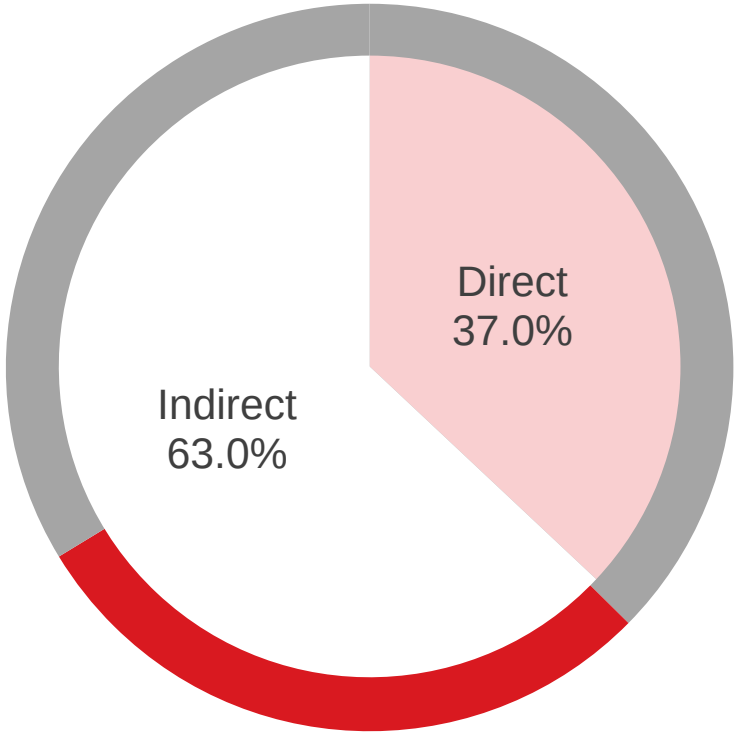
Financial Expenses | Outstanding Balance of Funds Procured (ACOM)

- Outstanding balance of funds procured increased by ¥69.2 bn YoY to ¥712.8 bn.
- Average interest rate on funds procured during the period increased by 48 bps YoY to 1.30%.

Outstanding Balance of Funds Procured



Composition Ratio by Funding Sources



Ratio of Fixed Interest Rate
70.1%

Ratio of Long-term
86.1%

Current portion of loans payable
¥365.8 bn

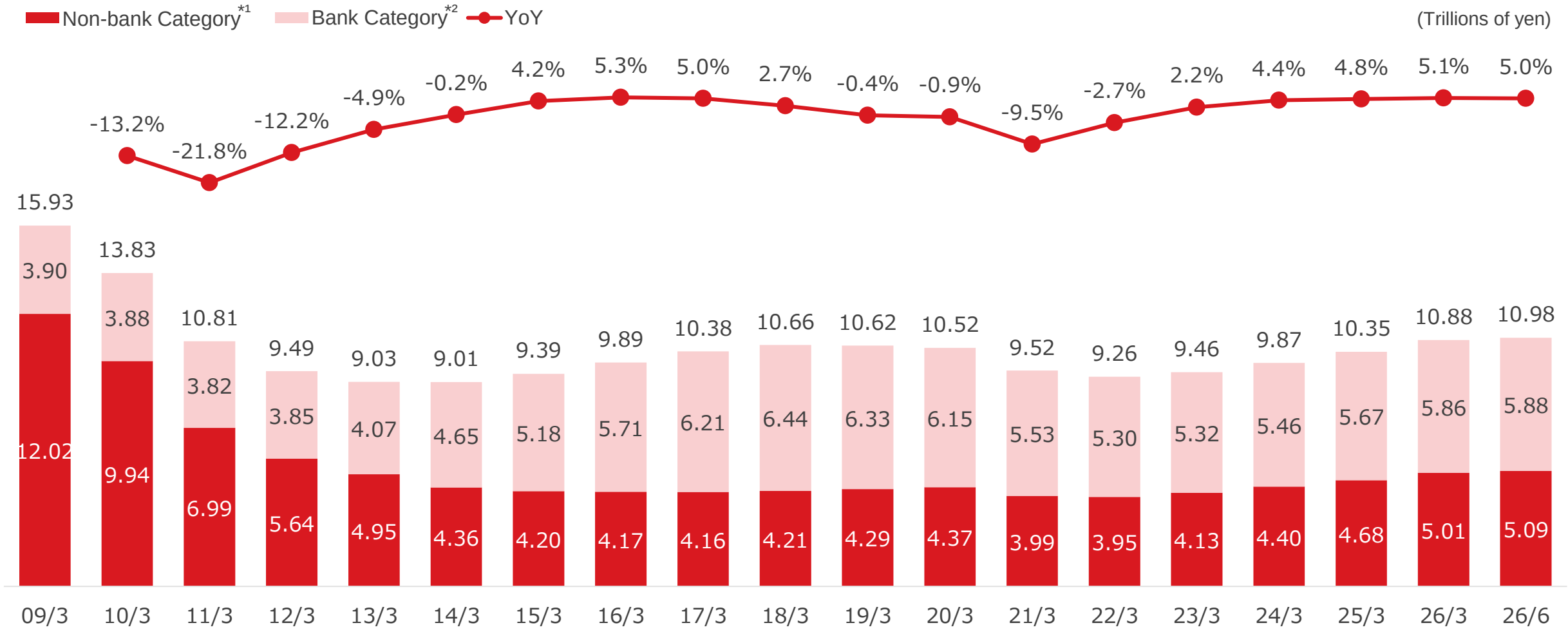
Appendix

Consolidated Financial Summary (Performance)

(Millions of yen, %)

		2025/9 Results	2026/9 Results	YoY	2027/3 Forecasts	YoY	Progress Rate
1	Operating Revenue	165,670	178,927	8.0	356,000	5.4	50.3
2	Loan and Credit Card Business	89,980	95,897	6.6	191,600	5.3	50.1
3	Guarantee Business	39,802	42,578	7.0	86,000	6.1	49.5
4	Overseas Financial Business	32,542	36,258	11.4	70,400	4.3	51.5
5	Operating Expenses	111,606	121,644	9.0	258,000	8.7	47.1
6	Financial Expenses	3,394	4,981	46.8	11,600	58.4	42.9
7	Provision for Bad Debts	53,122	58,379	9.9	120,000	9.7	48.6
8	Provision for Loss on Interest Repayment	-	-	-	5,200	-20.9	-
9	Other Operating Expenses	55,089	58,283	5.8	121,200	6.3	48.1
10	Operating Profit	54,063	57,282	6.0	98,000	-2.4	58.5
11	Ordinary Profit	54,245	57,382	5.8	98,500	-2.0	58.3
12	Profit Before Income Taxes	54,534	57,252	5.0	98,300	-2.4	58.2
13	Profit	53,491	39,713	-25.8	68,600	-19.2	57.9
14	Profit Attributable to Owners of Parent	50,978	36,637	-28.1	63,800	-19.9	57.4

Trend in the Domestic Personal Loan Market

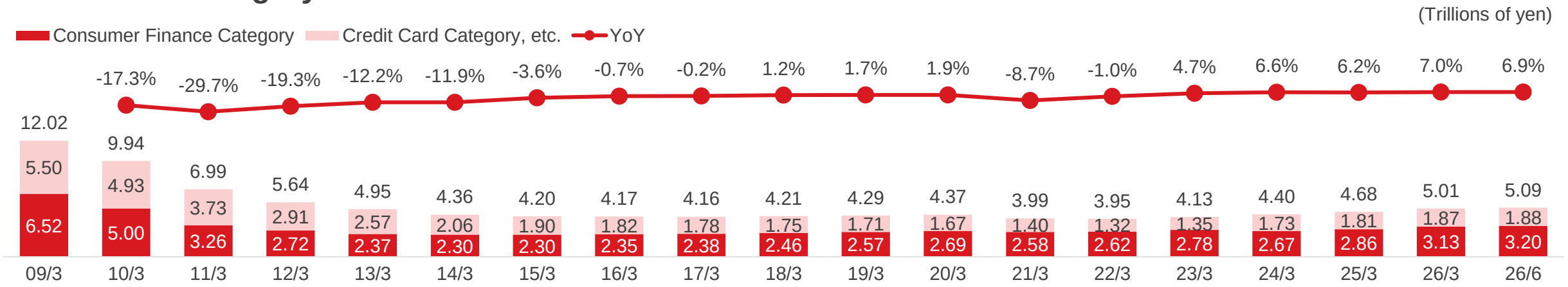


ACOM's Share	10.3%	12.4%	13.5%	14.4%	15.6%	16.2%	16.7%	17.2%	17.4%	17.7%	18.2%	18.9%	19.4%	19.6%	20.0%	20.3%	20.6%	20.8%
Consolidated					16.4%	17.1%	17.7%	18.4%	18.8%	19.1%	19.7%	20.5%	21.1%	21.4%	21.8%	22.2%	22.7%	22.9%

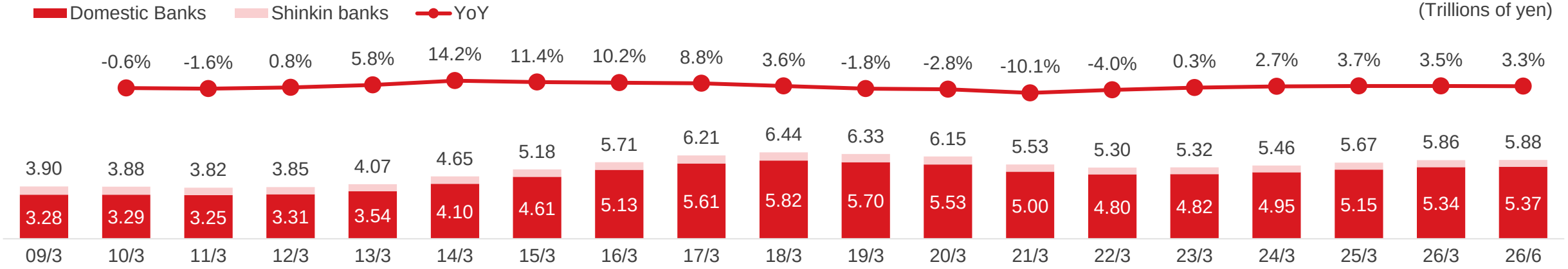
*1 Non-bank category refers to receivables outstanding, including loans on deeds, in statistics by the Japan Financial Services Association (JFSA). JFSA's figure for 2026/6 is preliminary.
*2 Bank category refers to the balance of personal card loans provided by domestic banks and Shinkin banks in statistics by the Bank of Japan.

Domestic Personal Loan Market by Business Type

Non-bank Category*1

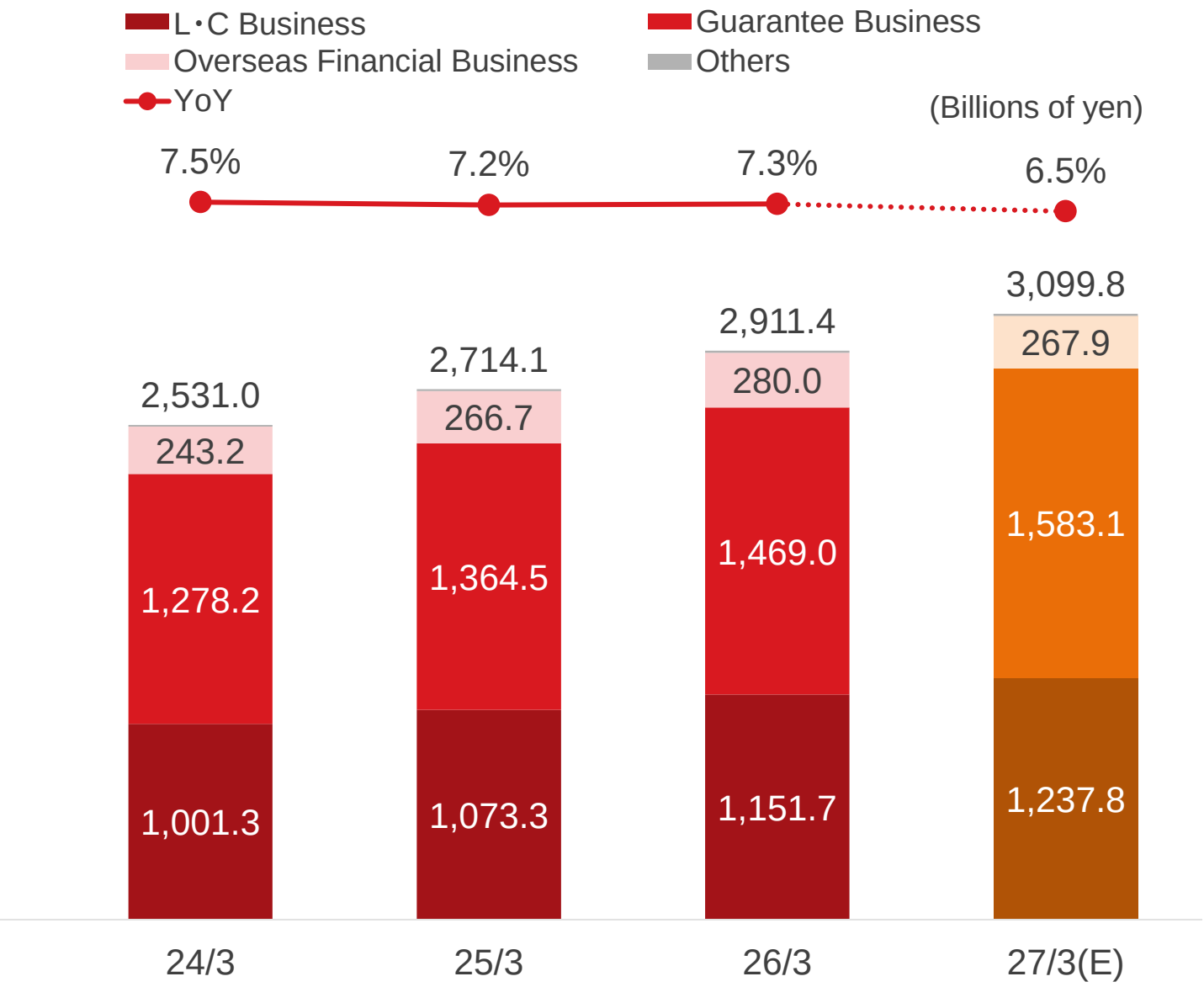


Bank Category*2



*1 Non-bank category refers to receivables outstanding, including loans on deeds, in statistics by the Japan Financial Services Association (JFSA). JFSA's figure for 2026/6 is preliminary.
*2 Bank category refers to the balance of personal card loans provided by domestic banks and Shinkin banks in statistics by the 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%)

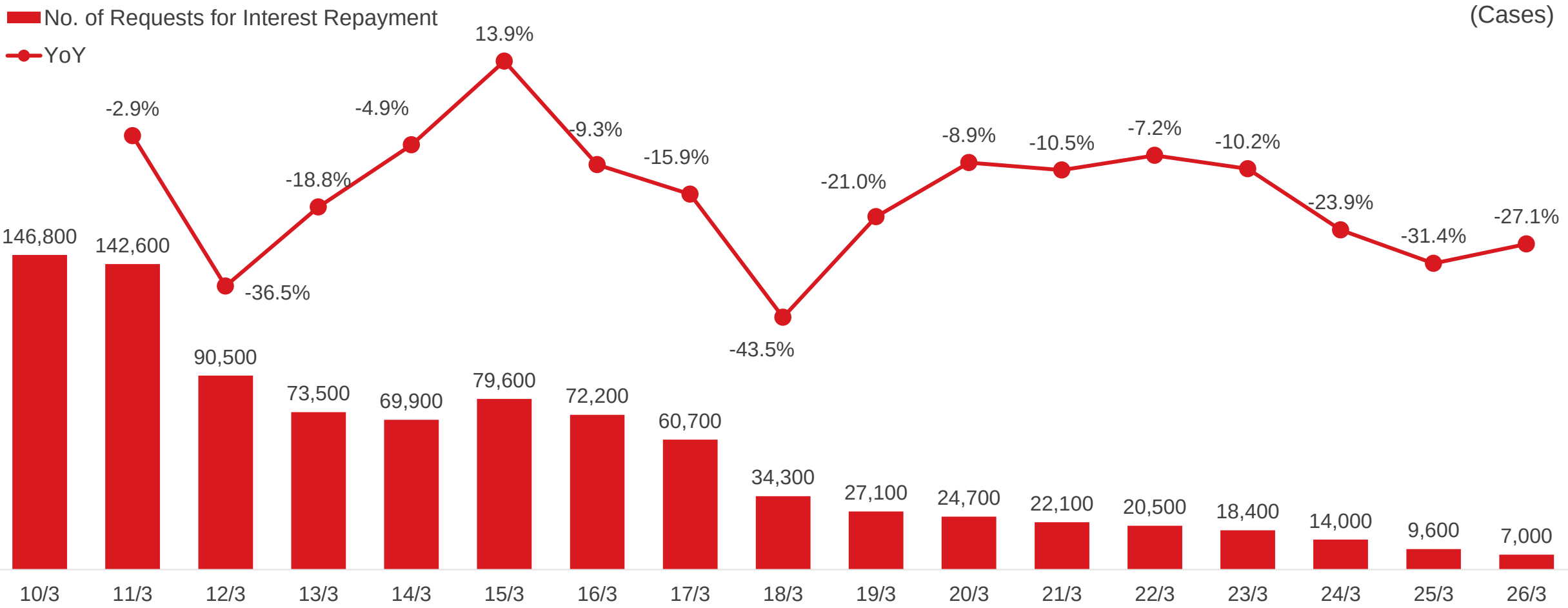
Annual Forecast in FY March 2027 (Business Performance)

(Millions of yen, %)

		2026/3 Results	YoY	2027/3 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

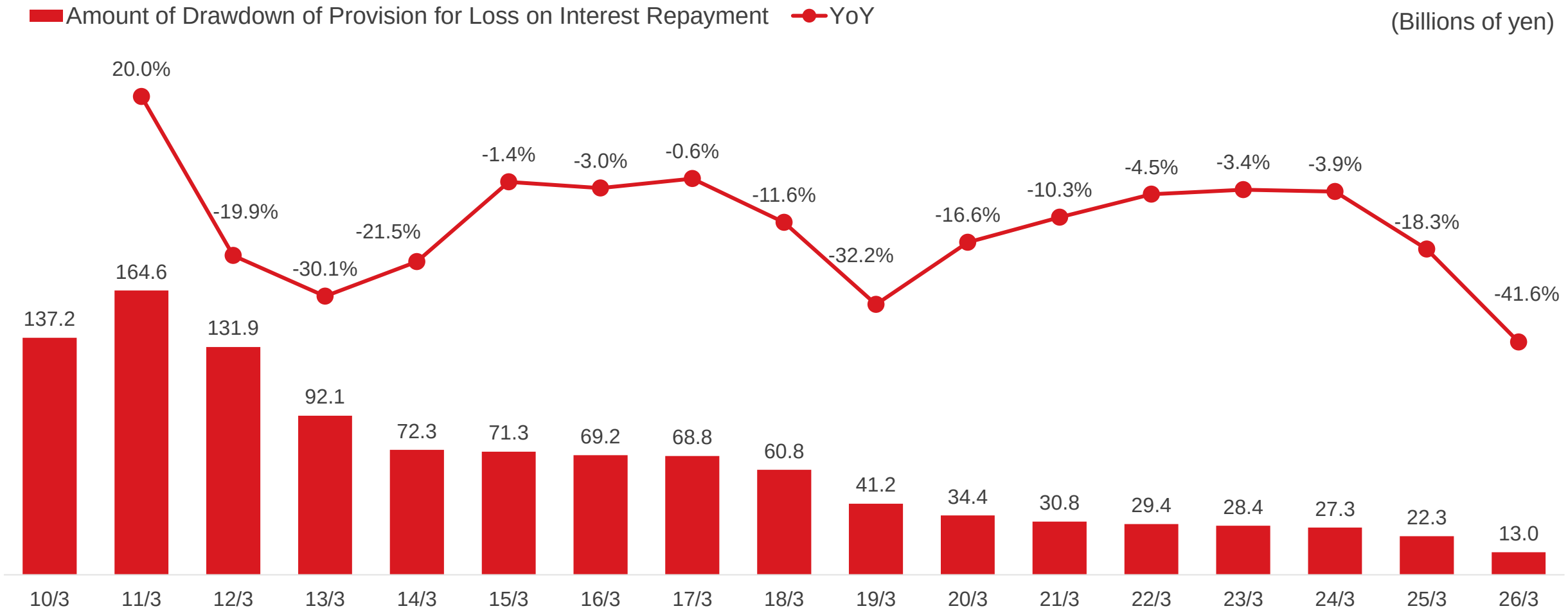
- Number of requests for interest repayment in FY March 2026 declined by 27.1% YoY to 7,000 cases, against the estimate of a decrease of around 20%.
- Number of requests for interest repayment in FY March 2027 is expected to decrease by around 25% YoY.



Requests for interest repayment represent cases handled by attorneys or judicial scriveners in which repayment arises from ACOM's recalculation under the Interest Rate Restriction Act, including repeat engagements. Figures are presented in units of ten from 1Q FY March 2027.

Trend in Loss on Interest Repayment

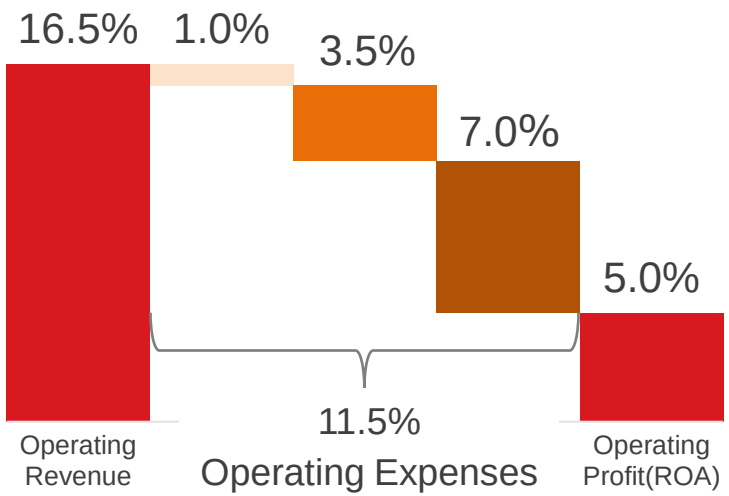
- Amount of drawdown of provision in FY March 2026 decreased by 41.6% YoY to ¥13.0 bn, against the estimate of a decrease of around 25%.
- Amount of drawdown of provision in FY March 2027 is expected to decrease by around 25% YoY.



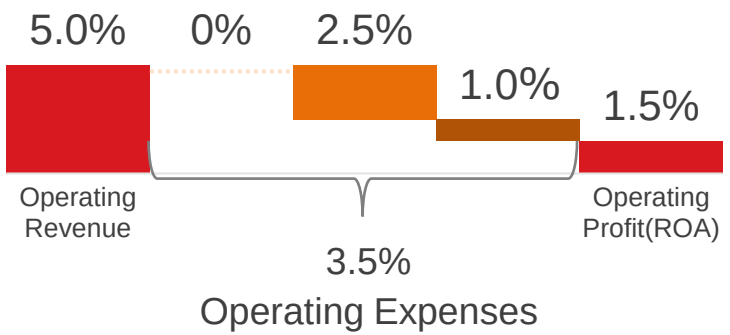
Yardstick for Return on Assets (ROA) by Business Segment

L.C. Business

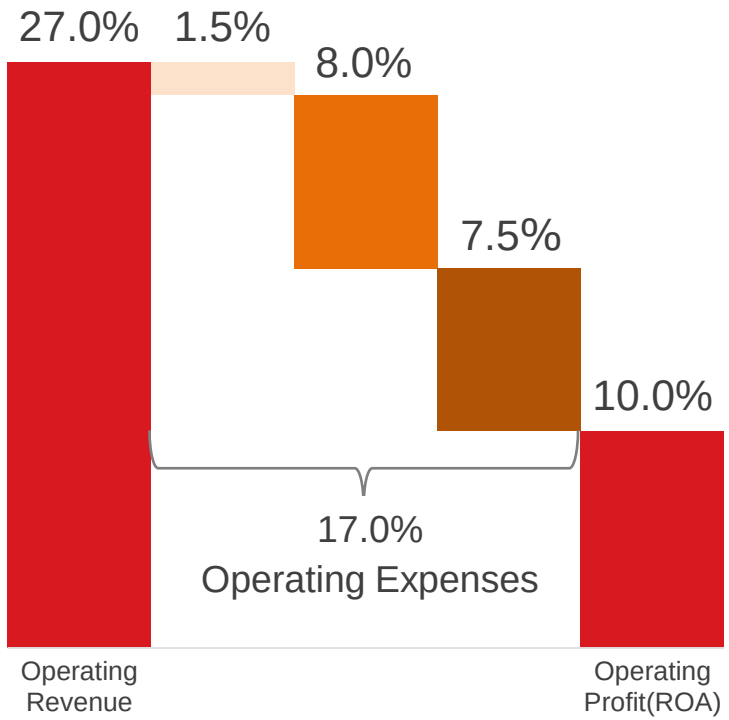
Financial Expenses Provision for Bad Debts Other Operating Expenses



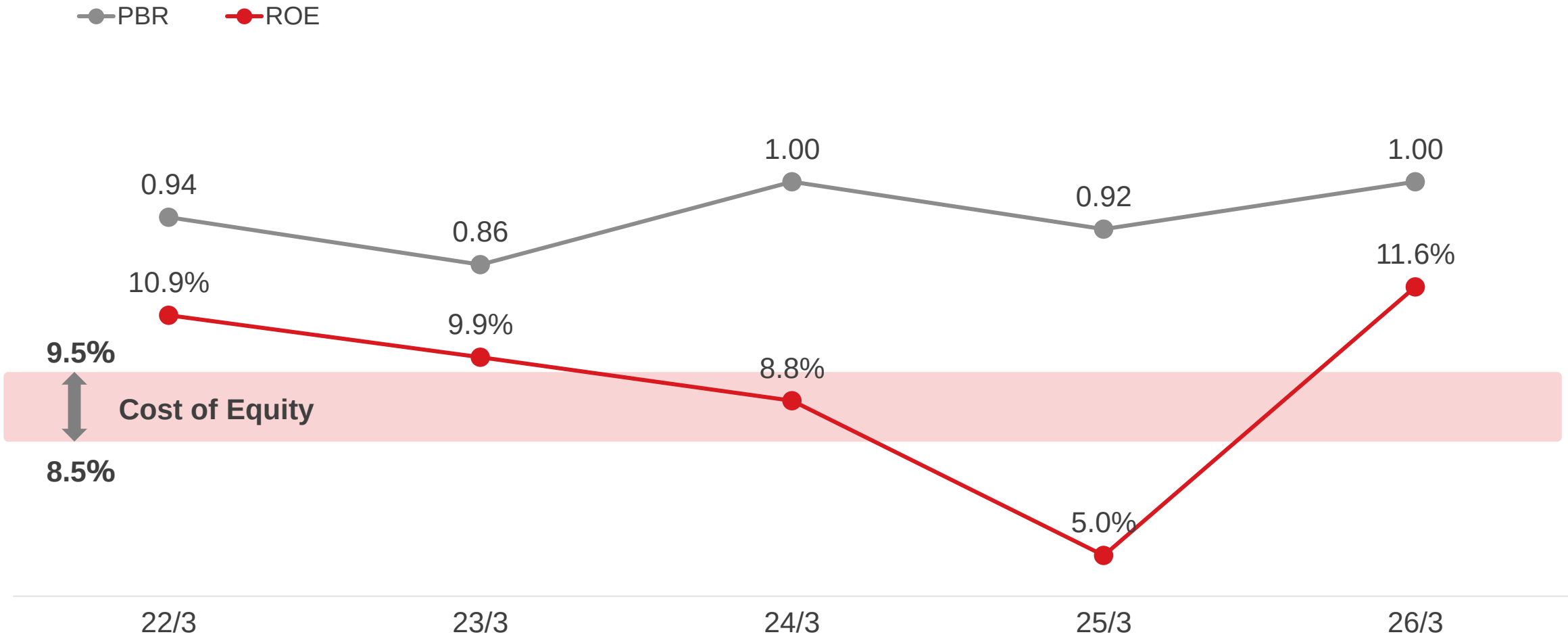
Guarantee Business



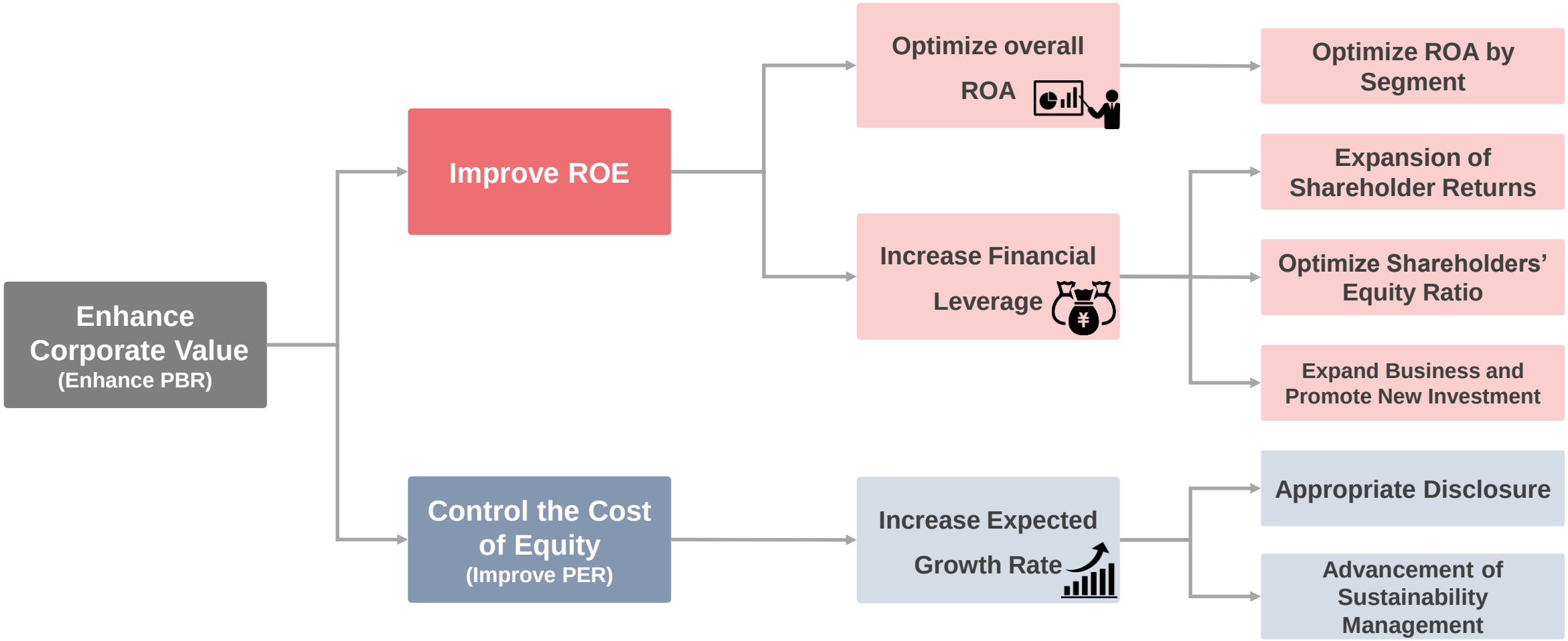
Overseas Financial Business



Trend in PBR and ROE



Corporate Value Enhancement Logic Tree



Initiatives to Prevent Financial Fraud

Cautioning Customers at the Time of Application



Based on past cases, employees caution customers when applications indicate a potential risk of financial fraud

Financial Education and Awareness-Raising

Financial Education Programs



Provide financial education primarily for young people, including examples of financial troubles

Caution Customers through Social Media



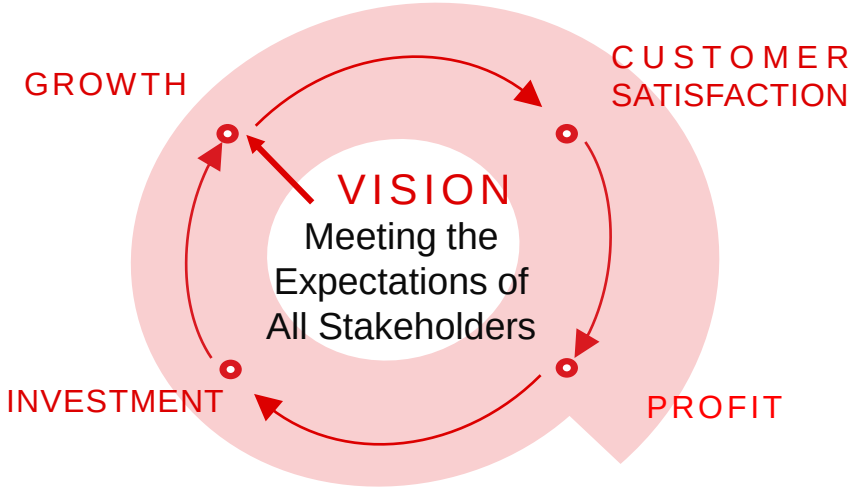
Post short videos on TikTok to help prevent financial fraud

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



The Foundation of Everything	● Fostering a compliance culture

Business Strategies

- Enhancing brand strength by rebuilding perceptions*
- Providing a high-quality customer experience by enhancing customer service quality and the speed of credit screening
- Expanding GeNiE Inc.'s business alliances
- Further strengthening cooperation with existing guarantee partners and establishing new guarantee alliances
- Strengthening group collaboration with IR Loan Servicing, Inc.
- Appropriately responding to regulations and maintaining a high-quality portfolio under EASY BUY (Thailand)
- Aiming to turn a profit at ACF (Philippines) and ACM (Malaysia) at an early stage
- Expanding into new countries
- Taking on the challenge of creating new businesses

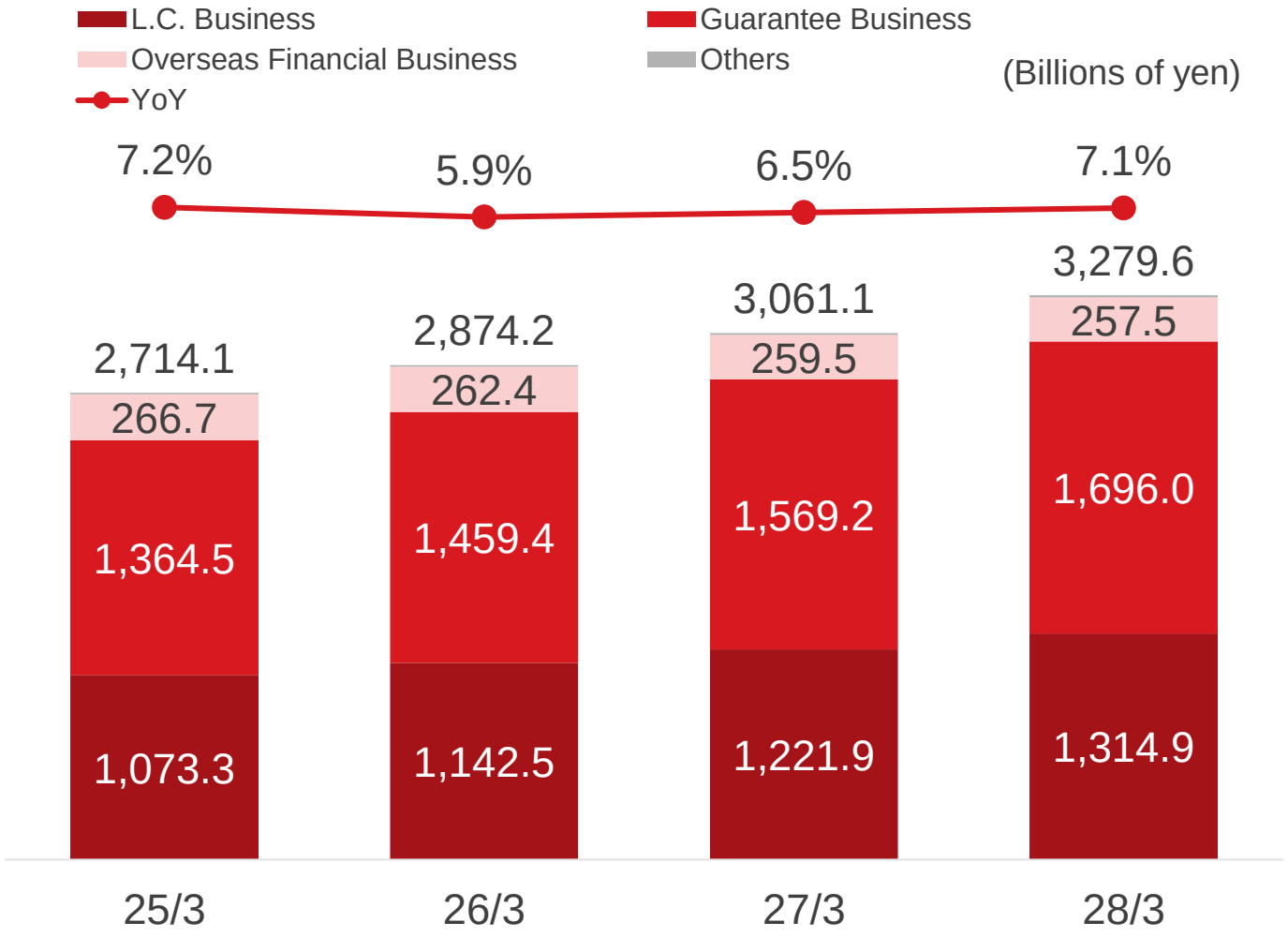
Functional Strategies

- Strengthening cybersecurity while building a system infrastructure that can respond flexibly and quickly to environmental changes
- Establishing a human resource base by strengthening recruitment, training, and retention
- Providing optimal credit and rebuilding the credit protection system
- Strengthening awareness across the company in order to establish sustainability management
- Enhancing risk management and governance
- Creating a highly productive environment by improving business efficiency
- Maintaining stability and improving cost efficiency through optimal financing
- Improving decision-making speed and accuracy through data utilization
- Implementing 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

- As pent-up demand shrinks, we aim to steadily expand our L.C. business and Guarantee Business by strengthening our brand and forming new guarantee alliances, targeting business volume of ¥3.2 trillion, or 1.2 times the level at the start of the Medium-term Management Plan.

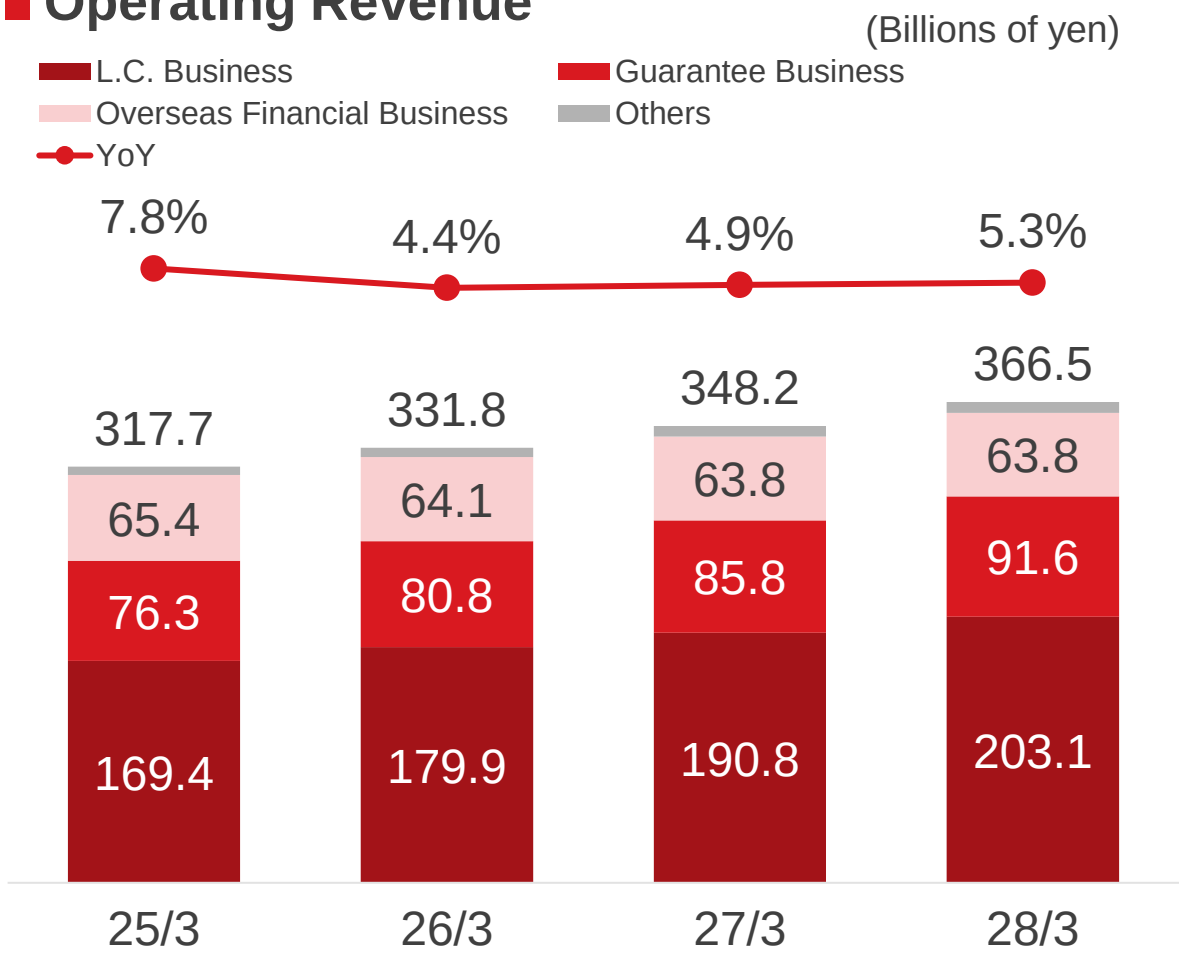


Consolidated Receivables Outstanding	**¥3,279.6bn** (CAGR 5.9%)
L.C. Business	**¥1,314.9bn** (CAGR 7.0%)
Guarantee Business	**¥1,696.0bn** (CAGR 7.5%)
Overseas Financial Business	**¥257.5bn** (CAGR -1.2%)

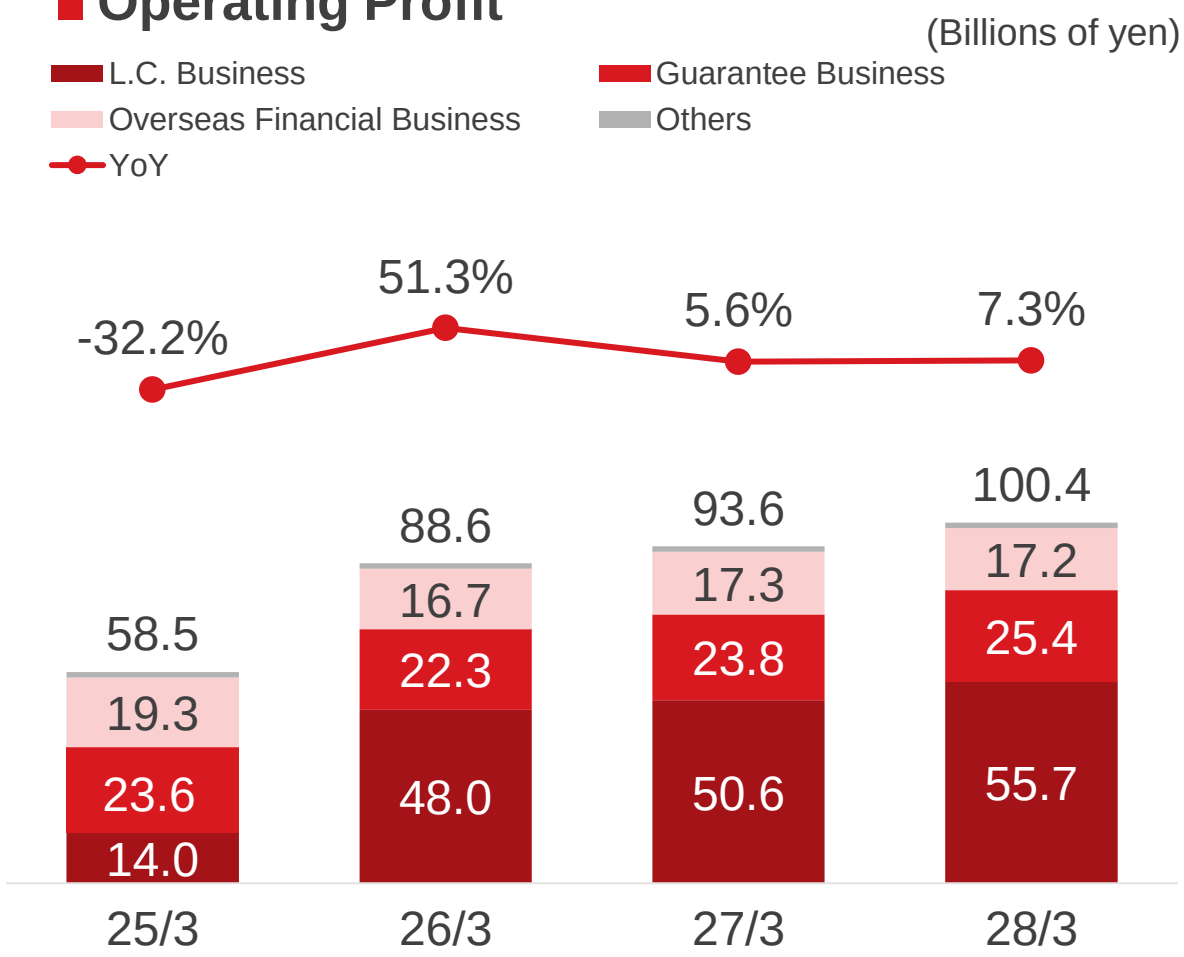
Mid-term Management Plan | Business Performance

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

Operating Revenue



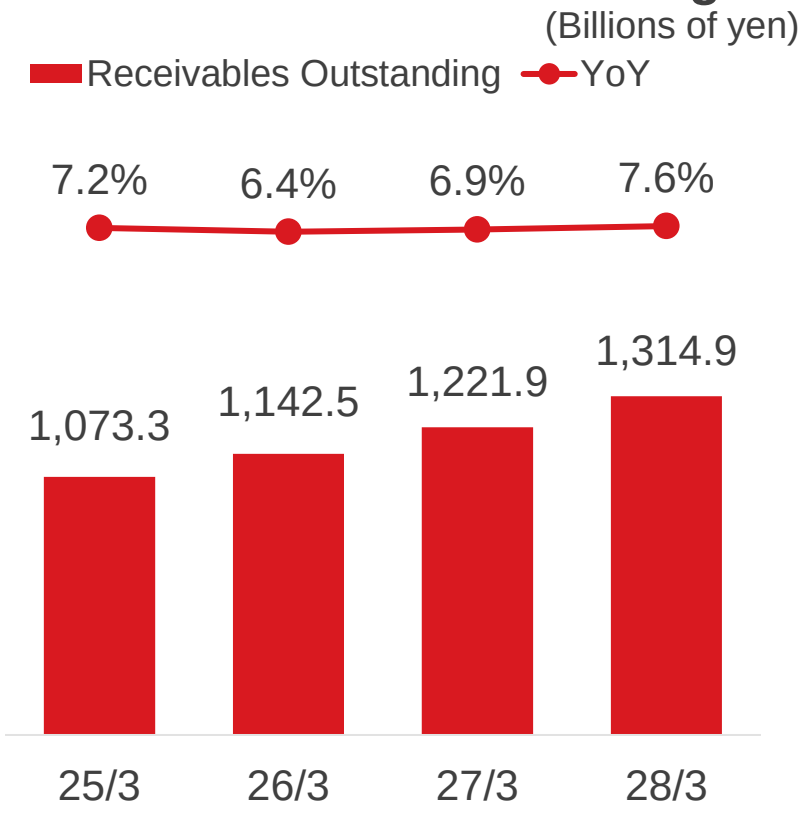
Operating Profit



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

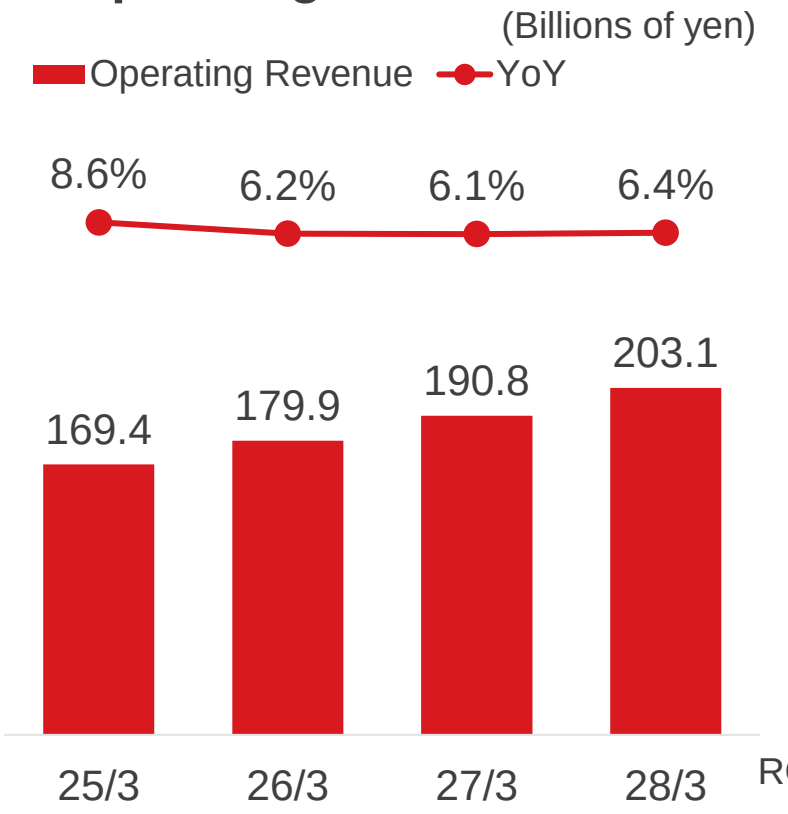
- ACOM : Promoting various sales initiatives, strengthening the brand, and providing a high-quality customer experience.
- GeNiE : Expanding its network of business alliance partners and aiming to become a leader in the embedded finance market.
- Aiming for receivables outstanding of ¥1.3 trillion, including receivables from the embedded finance business.

Receivables Outstanding



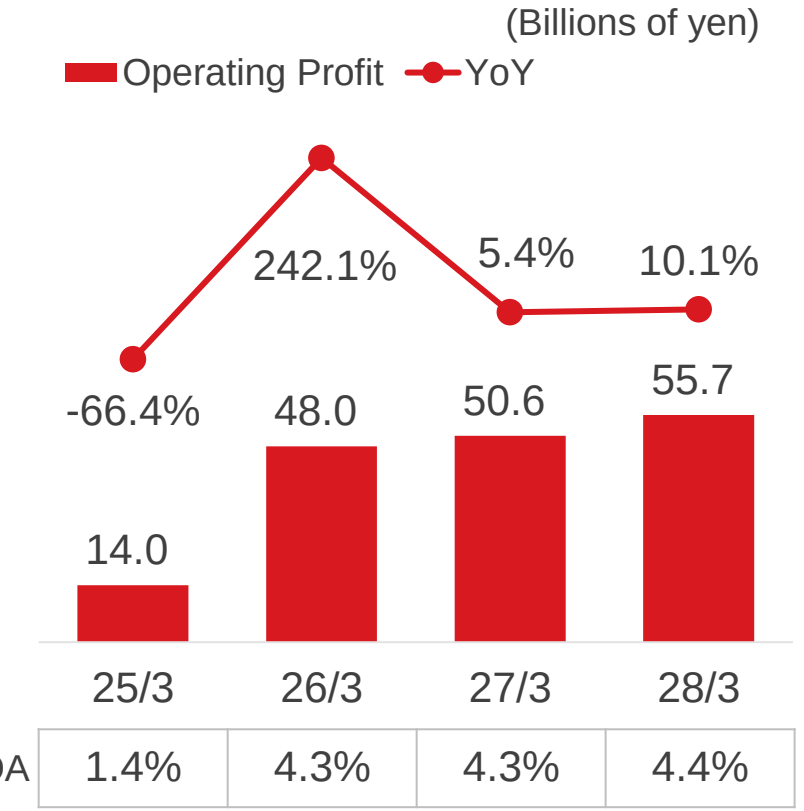
CAGR 7.0%

Operating Revenue



CAGR 6.2%

Operating Profit



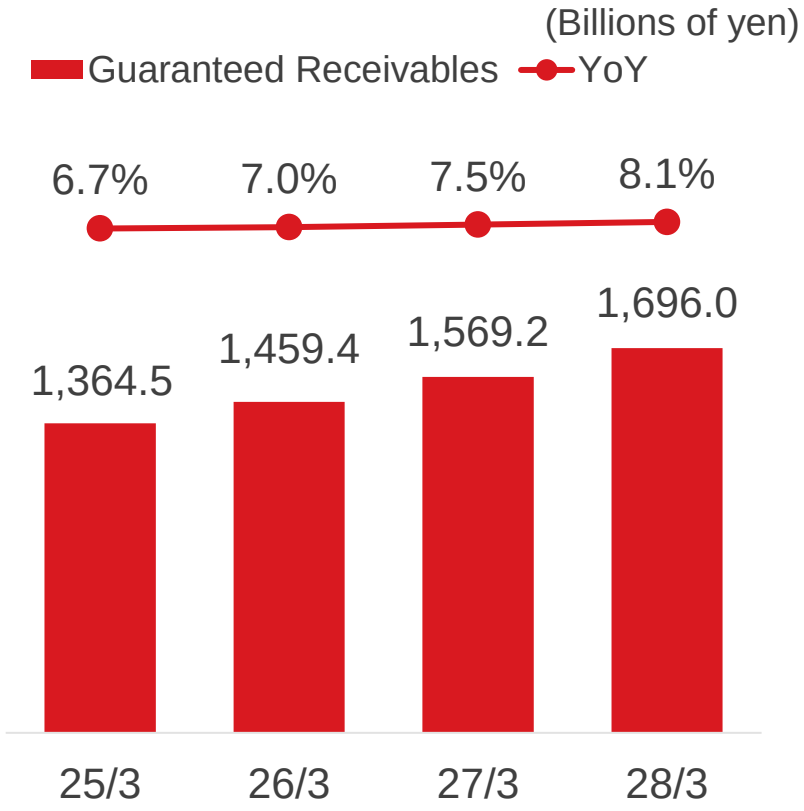
	25/3	26/3	27/3	28/3
ROA	1.4%	4.3%	4.3%	4.4%

CAGR 58.3%

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

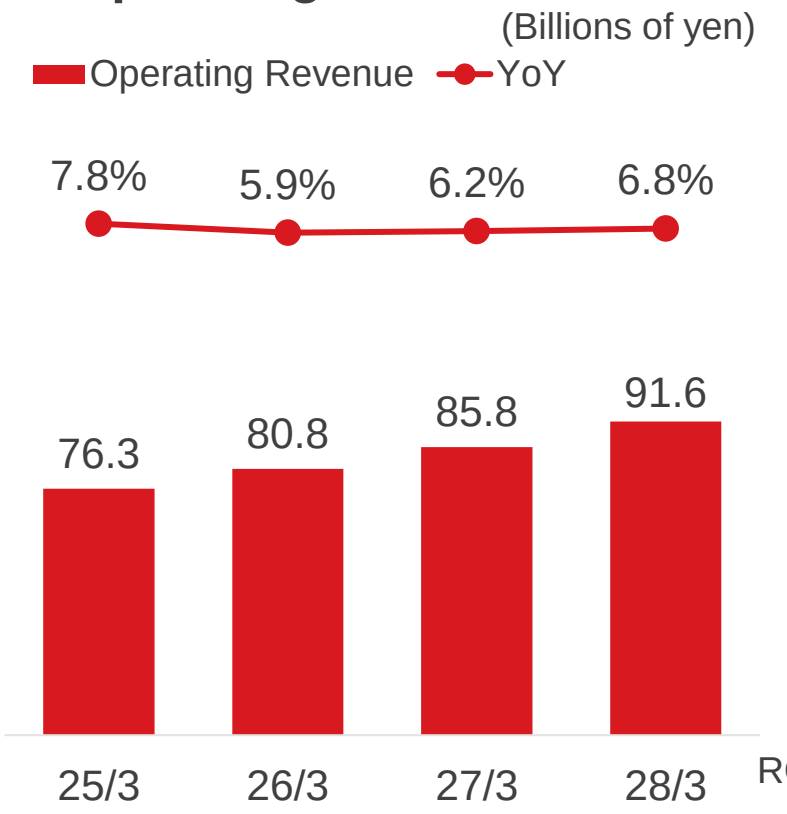
- Targeting business expansion by establishing new guarantee alliances and strengthening cooperation with existing guarantee partners.
- Aiming for consolidated guaranteed receivables of ¥1.6 trillion.

Guaranteed Receivables



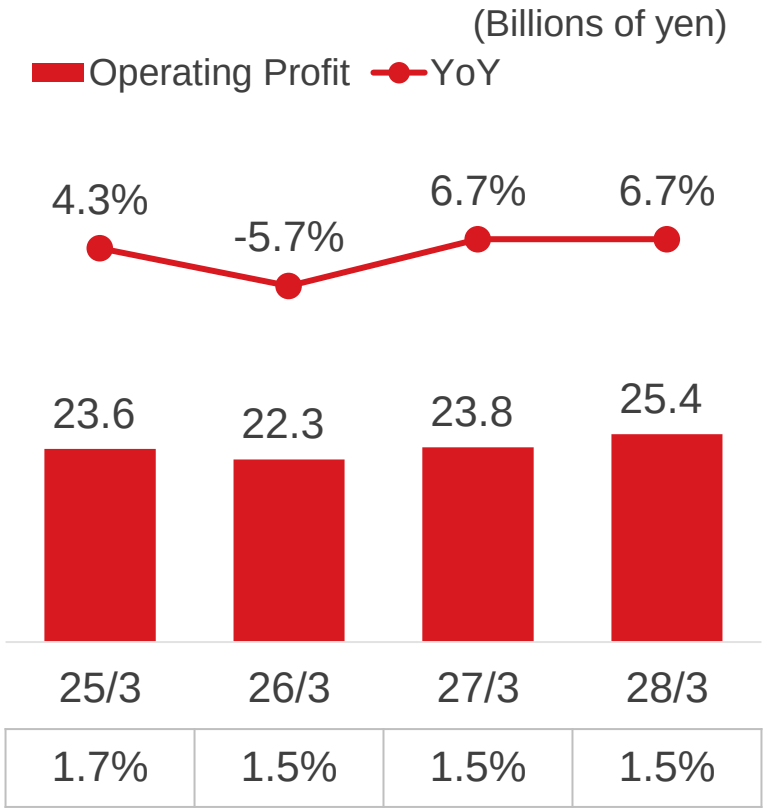
CAGR 7.5%

Operating Revenue



CAGR 6.3%

Operating Profit



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

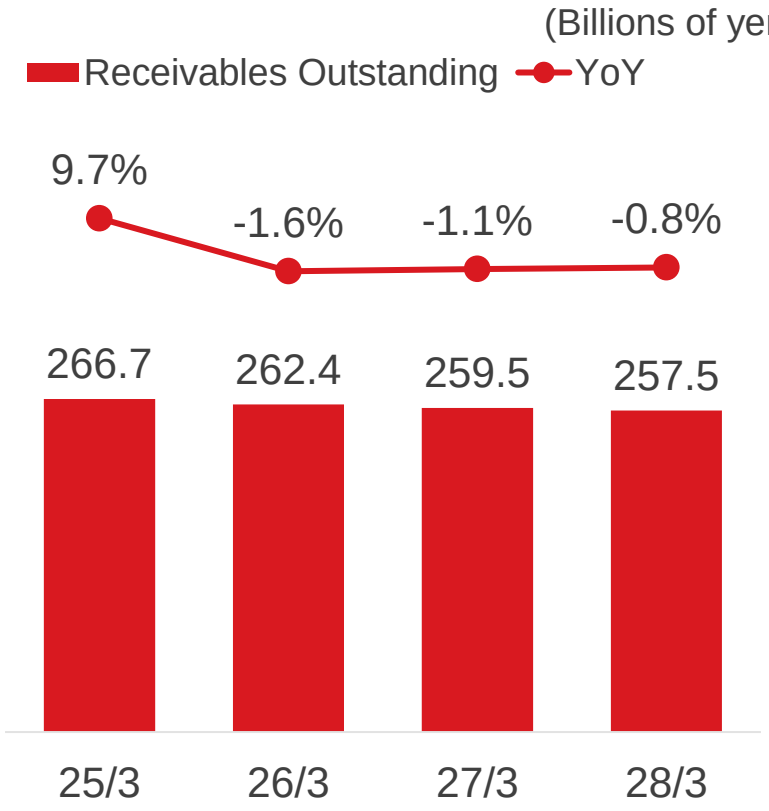
CAGR 2.4%

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

- ACM (Malaysia) : Aiming to achieve profitability by the final year of the Medium-term Management Plan by strengthening new customer acquisition and focusing on additional lending.
- ACF (Philippines) : Aiming to achieve profitability by the final year of the Medium-term Management Plan by expanding customer acquisition areas and enhancing the credit models.

Receivables Outstanding

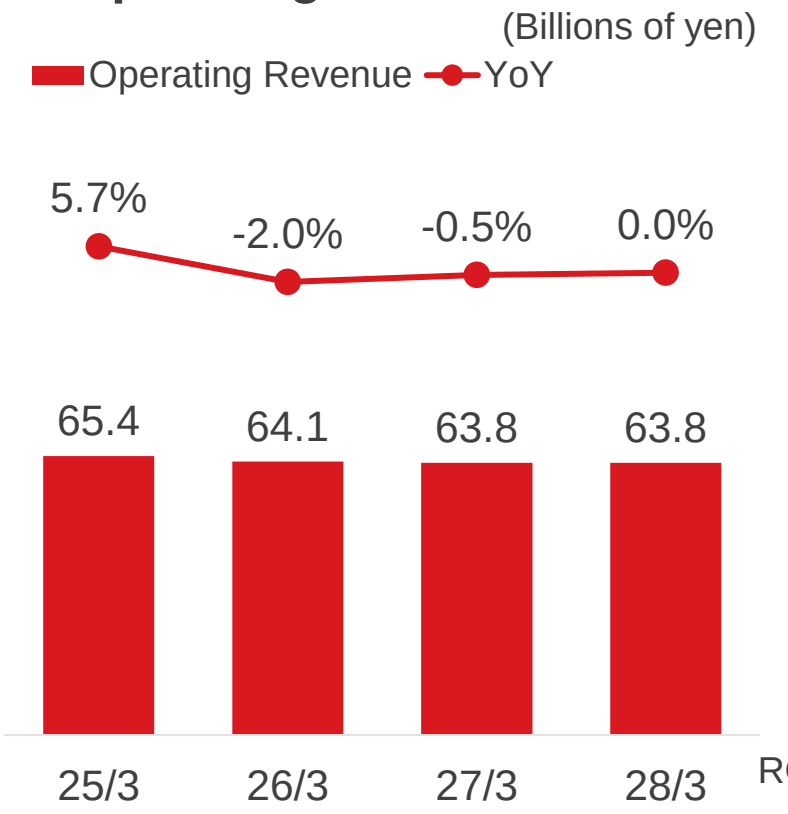
(Billions of yen)



CAGR -1.2%

Operating Revenue

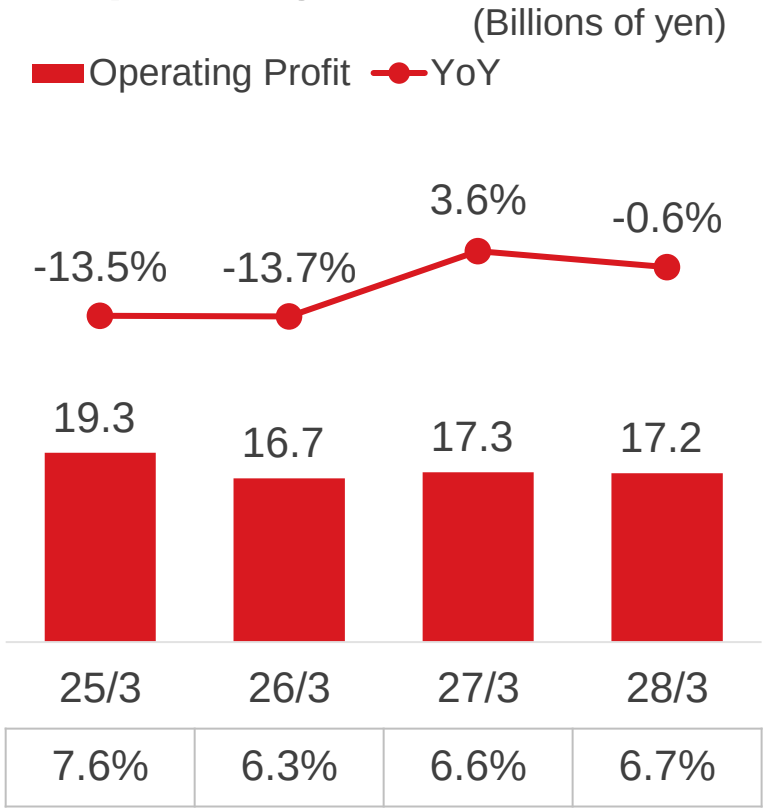
(Billions of yen)



CAGR -0.8%

Operating Profit

(Billions of yen)



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

CAGR -3.9%