Earnings Release Presentation

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

acom

July 29, 2026

Disclaimer

The figures contained in this presentation material with respect to ACOM Group’s plans and strategies and other statements that are not historical facts are based on information available at the date of announcement of this presentation material.

However, there are some potential risk factors in the Group’s business management. Therefore, the actual results may differ from the forecast.

Notation

L.C. Business	Loan and Credit Card Business
MUCG	MU Credit Guarantee Co., LTD.
YoY	year on year percentage point
YTD	year to date percentage point
(E)	estimates
EB、EASY BUY	EASY BUY Public Company Limited
ACF	ACOM CONSUMER FINANCE CORPORATION
ACM	ACOM (M) SDN. BHD.

Reference

ACOM. CO., LTD.
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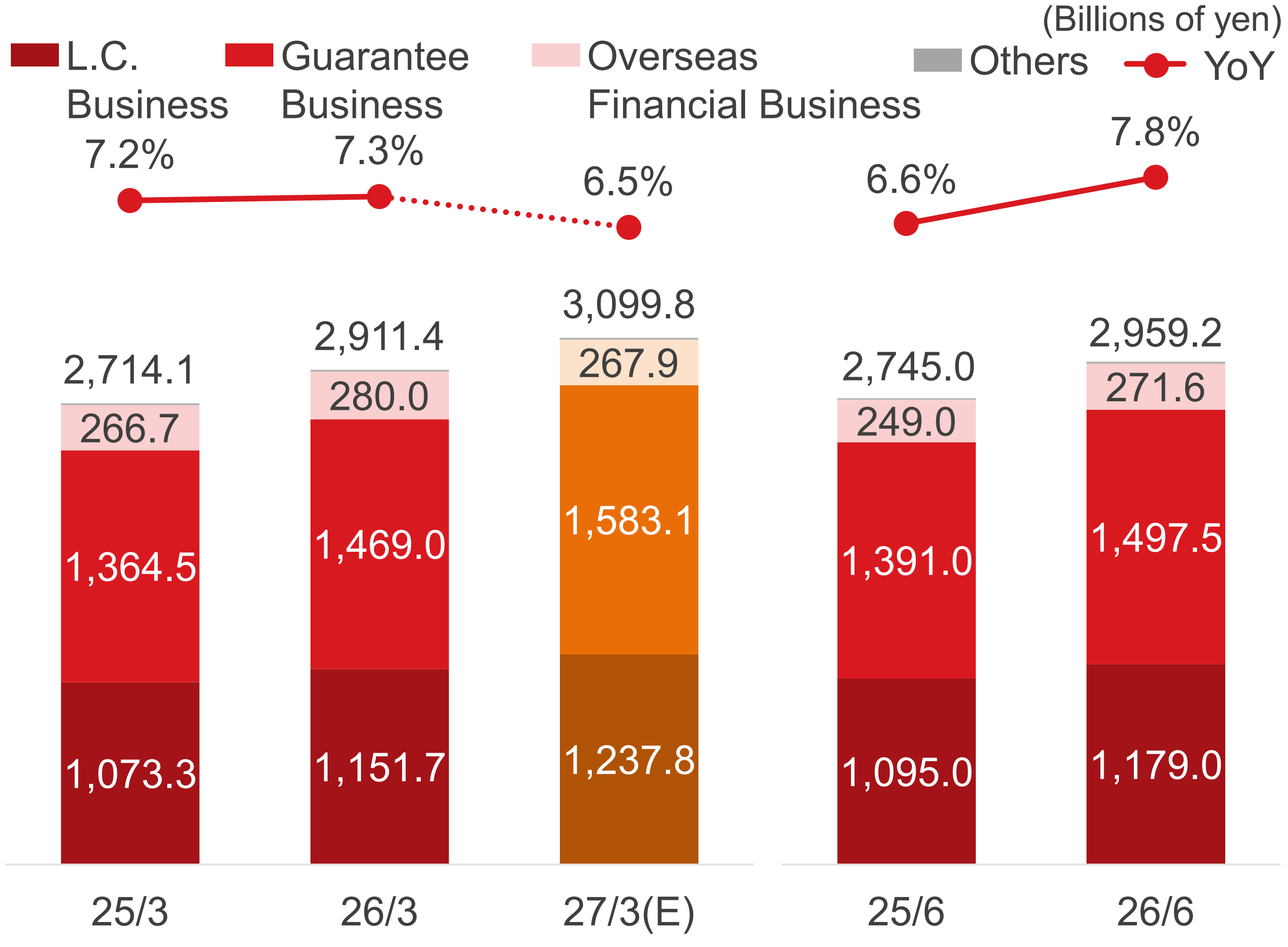
Consolidated Financial Summary (Business Scale)

- Steady business expansion, driven by a favorable trend in domestic borrowings by existing customers and the impact of a weaker yen and a stronger baht.
- Consolidated receivables outstanding increased by 7.8% YoY to ¥2,959.2 bn.



Consolidated Receivables Outstanding	¥2,959.2bn (YoY＋7.8%)
L.C. Business	¥1,179.0bn (YoY＋7.7%)
Guarantee Business	¥1,497.5bn (YoY＋7.7%)
Overseas Financial Business	¥271.6bn (YoY+9.1%)

Consolidated Financial Summary (Performance)

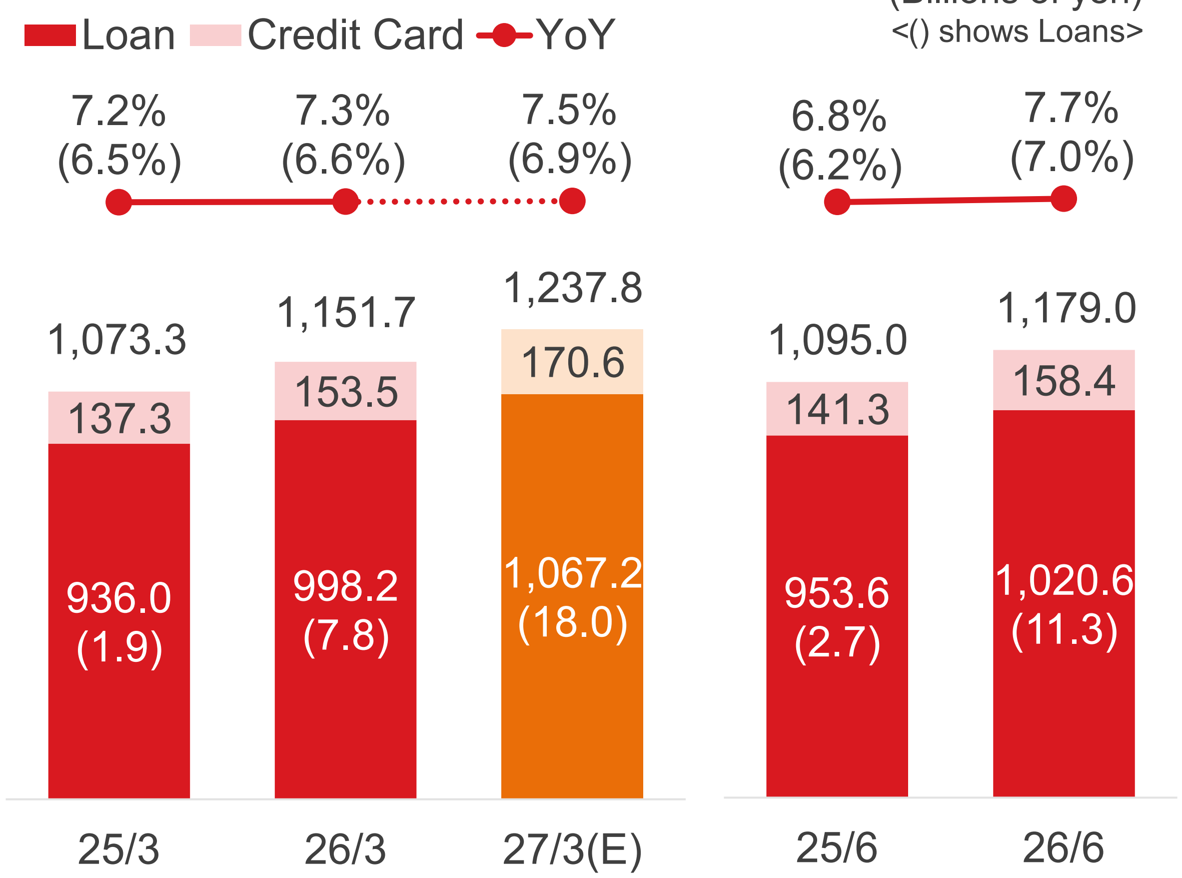
(Millions of yen, %)

		2025/6 Results	2026/6 Results	2026/6 YoY	2027/3 Forecasts	2027/3 YoY	Progress
1	Operating Revenue	82,372	88,731	7.7	356,000	5.4	24.9
2	Loan and Credit Card Business	44,645	47,576	6.6	191,600	5.3	24.8
3	Guarantee Business	19,446	20,878	7.4	86,000	6.1	24.3
4	Overseas Financial Business	16,463	18,104	10.0	70,400	4.3	25.7
5	Operating Expenses	54,224	59,081	9.0	258,000	8.7	22.9
6	Financial Expenses	1,678	2,319	38.2	11,600	58.4	20.0
7	Provision for Bad Debts	24,836	28,524	14.9	120,000	9.7	23.8
8	Provision for Loss on Interest Repayment	-	-	-	5,200	-20.9	-
9	Other Operating Expenses	27,709	28,236	1.9	121,200	6.3	23.3
10	Operating Profit	28,147	29,650	5.3	98,000	-2.4	30.3
11	Ordinary Profit	28,247	29,642	4.9	98,500	-2.0	30.1
12	Profit Before Income Taxes	28,620	29,584	3.4	98,300	-2.4	30.1
13	Profit	35,527	20,798	-41.5	68,600	-19.2	30.3
14	Profit Attributable to Owners of Parent	34,119	19,141	-43.9	63,800	-19.9	30.0

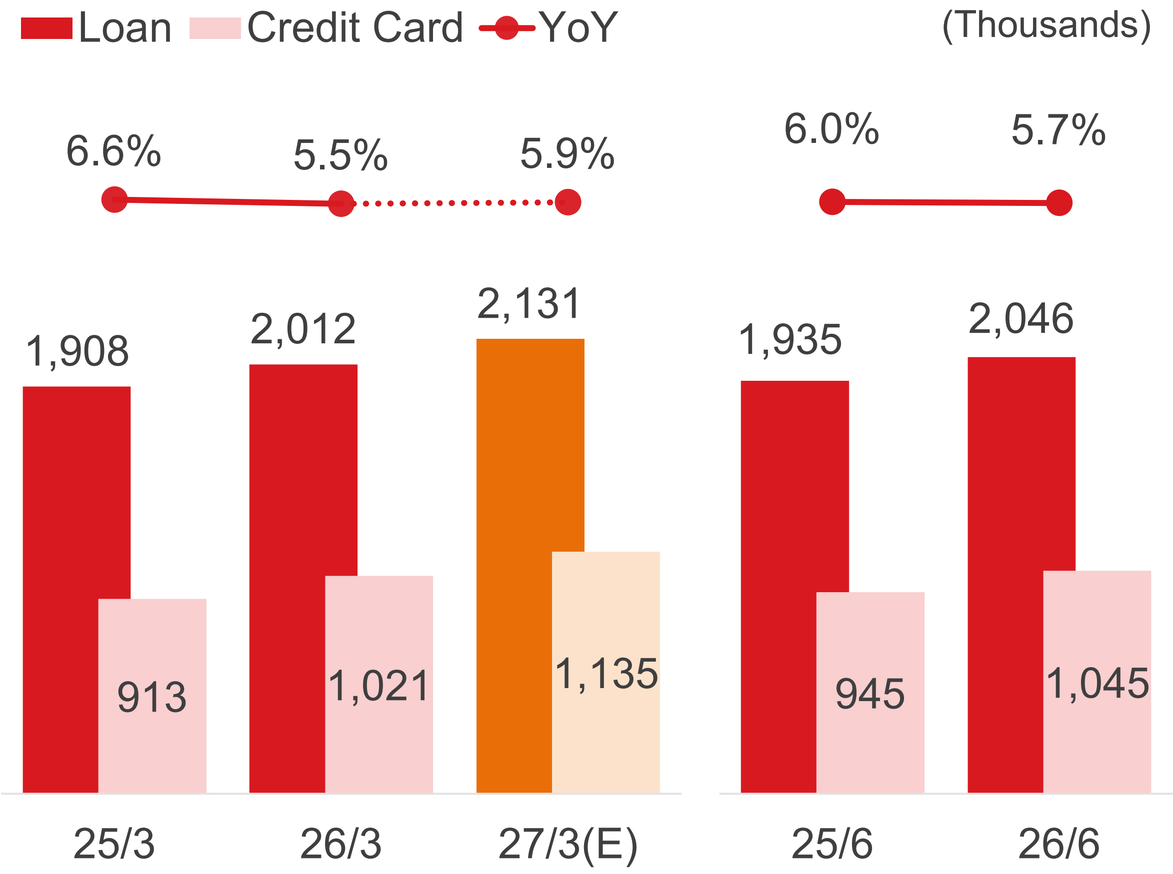
Loan and Credit Card Business｜Business Scale

- Receivables outstanding increased by 7.7% YoY to ¥1,179.0 bn, reflecting strong usage from existing customers.
- Number of customer accounts for loans increased by 5.7% YoY to 2,046 thousand.

Receivables Outstanding*1



Number of Customer Accounts*2

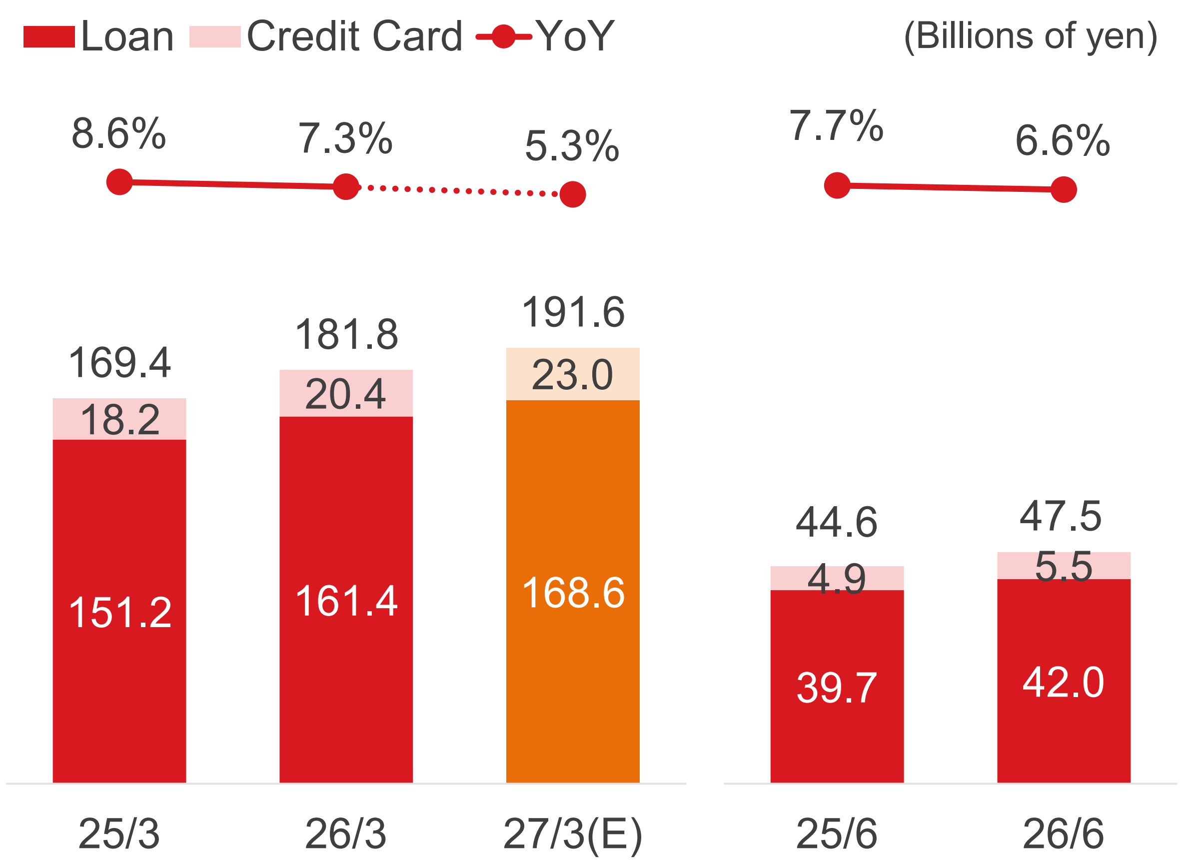


*1 Figures in () for loan balances represent the balances of GeNiE, a consolidated subsidiary. *2 *Number of users in the credit card business refers to the number of active cardholders.

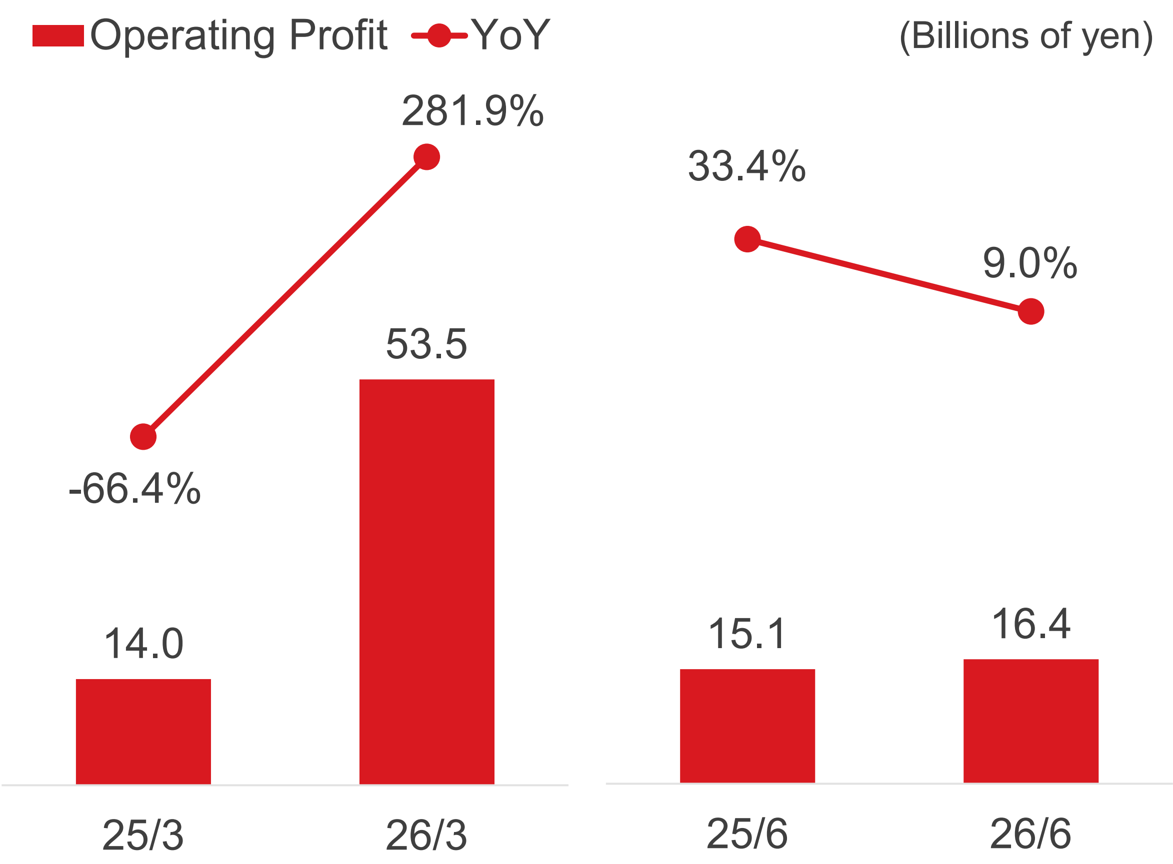
Loan and Credit Card Business | Business Performance

- Operating revenue increased by 6.6% YoY to ¥47.5bn, driven by business expansion.
- Operating profit increased by 9.0% YoY to ¥16.4 bn.

Operating Revenue



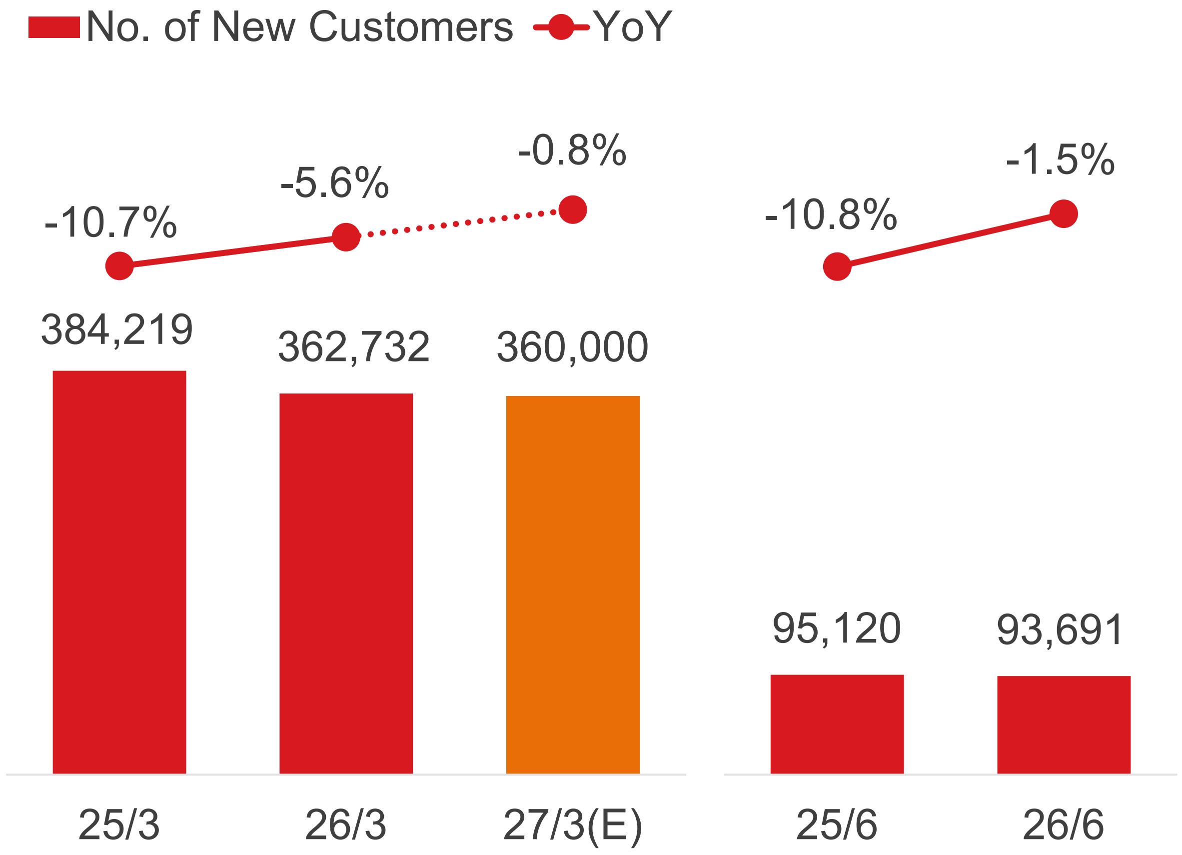
Operating Profit



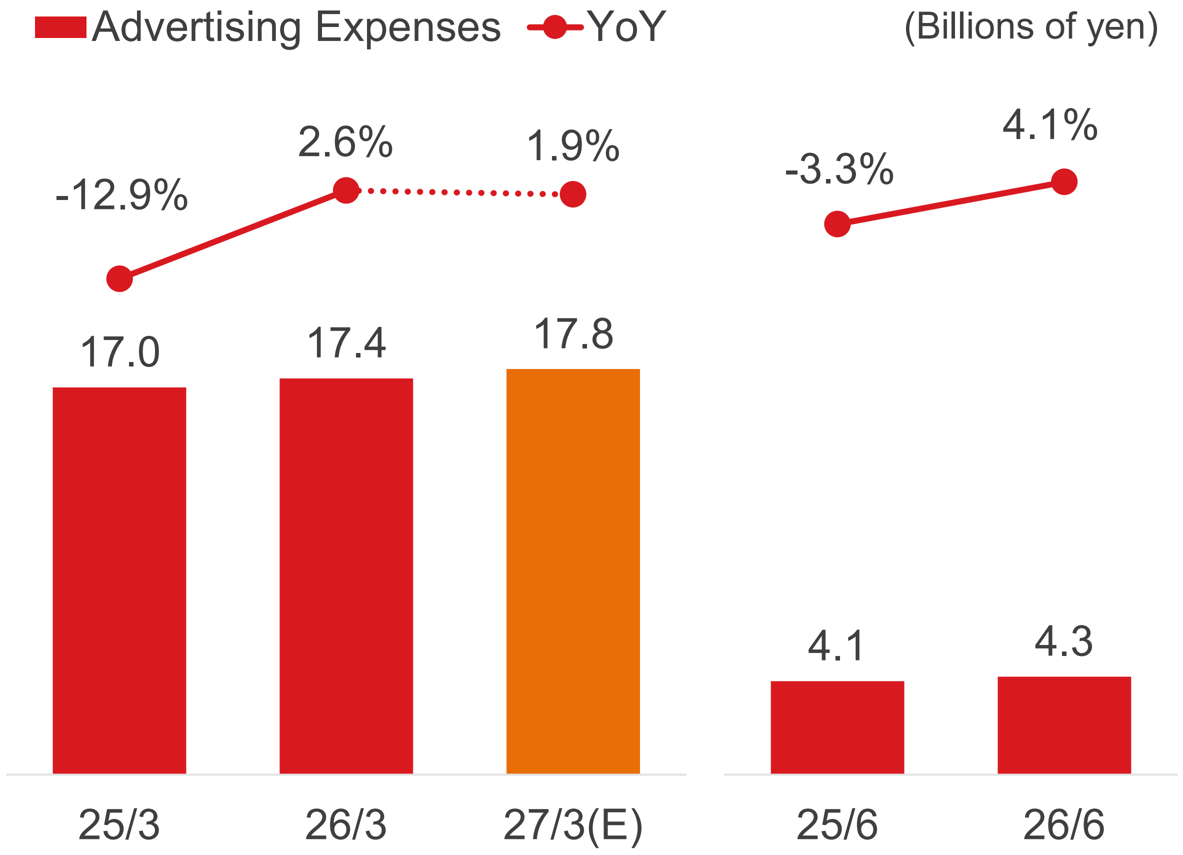
Loan and Credit Card Business | No. of New Customers (ACOM)

- Number of new customers decreased by 1.5% YoY to 93,691.
- Advertising expenses increased by 4.1% YoY to ¥4.3 bn.

Number of New Customers (Unsecured)



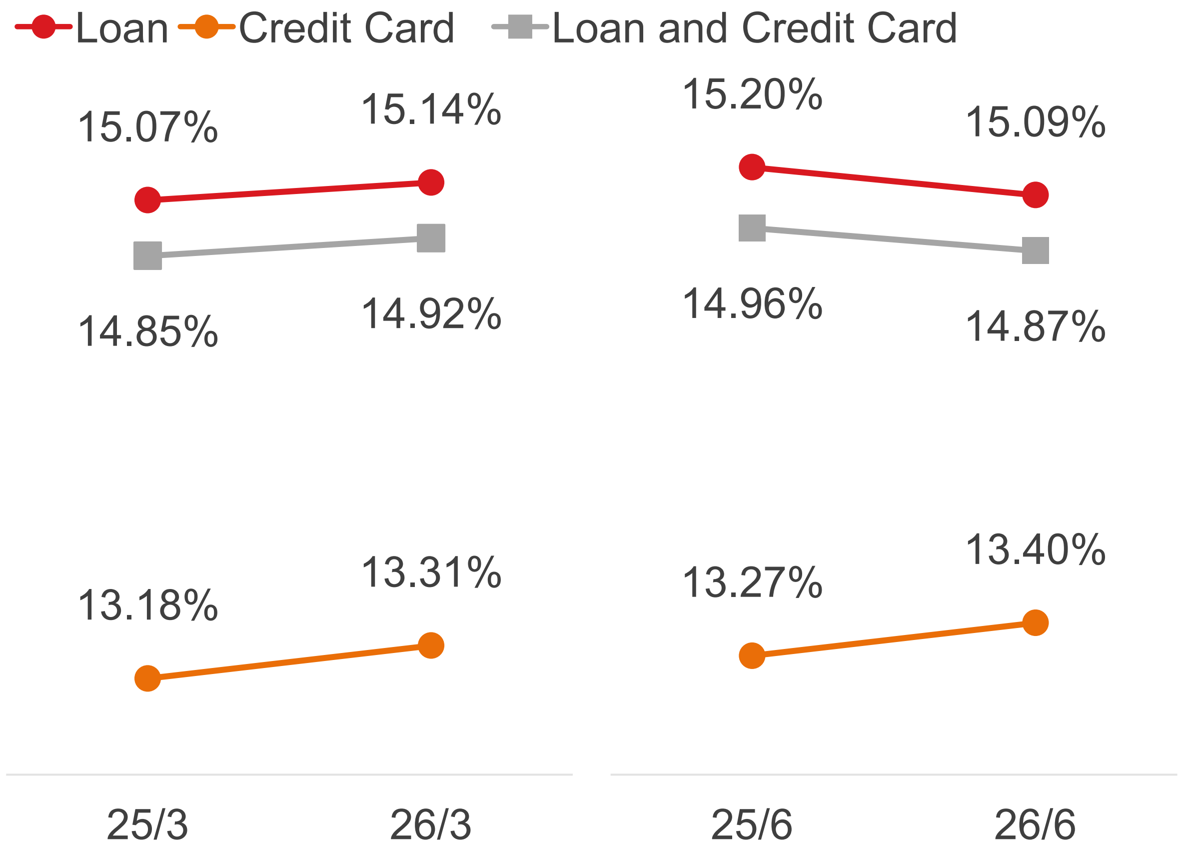
Advertising Expenses (ACOM)



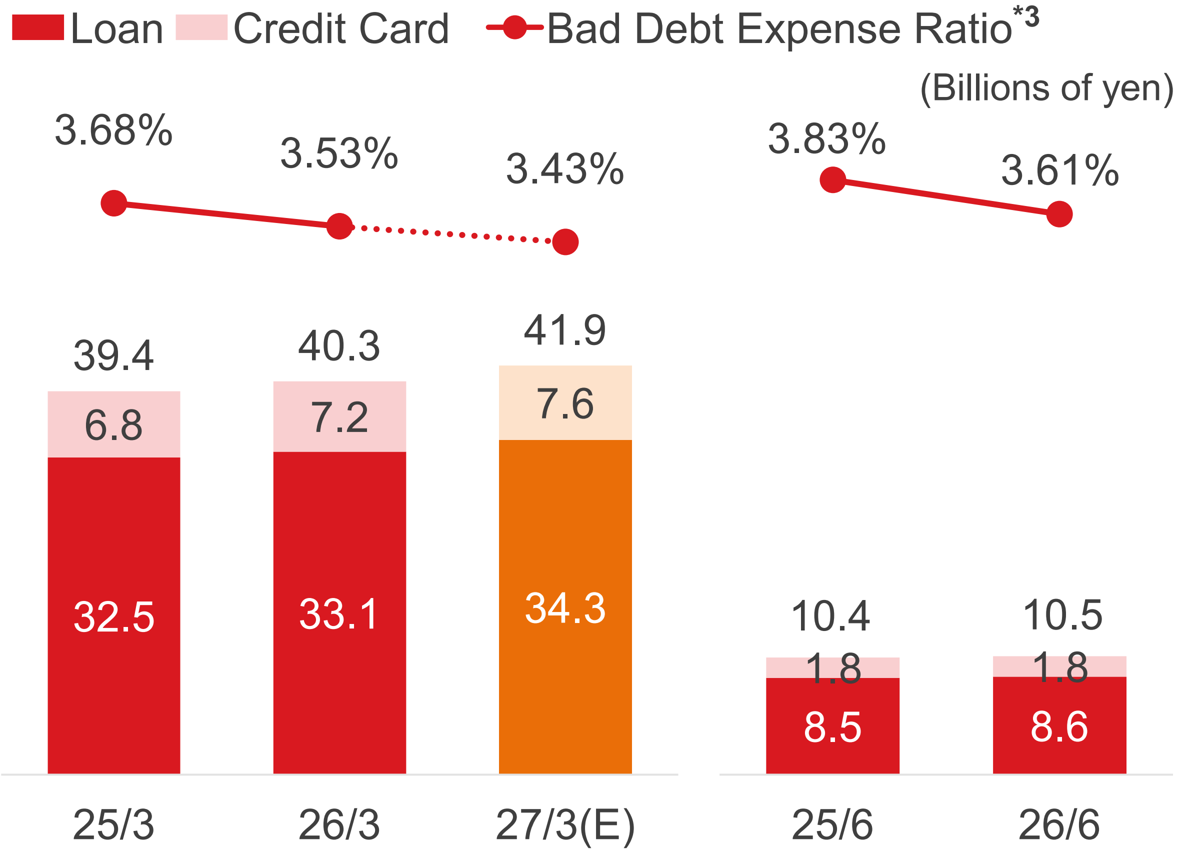
Loan and Credit Card Business | Yield / Bad Debt Expenses (ACOM)

- Average loan yield of L.C. business decreased by 9 bps YoY to 14.87%.
- Bad debt expense ratio decreased by 22 bps YoY to 3.61%.

Average Loan Yield*1



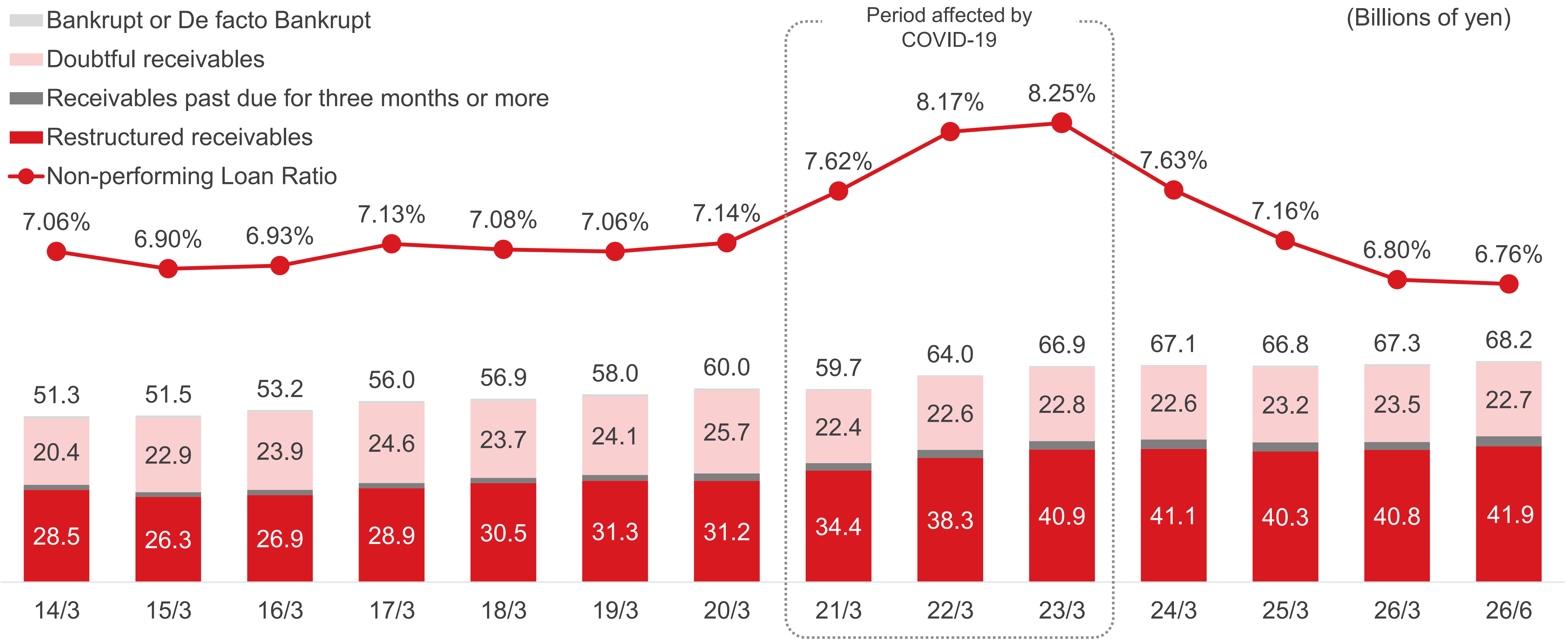
Amount and Ratio of Bad Debt Expenses*2



*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 FY2025/6 and FY2026/6 are shown on an annualized basis

Loan Business | Non-performing Loans (ACOM)

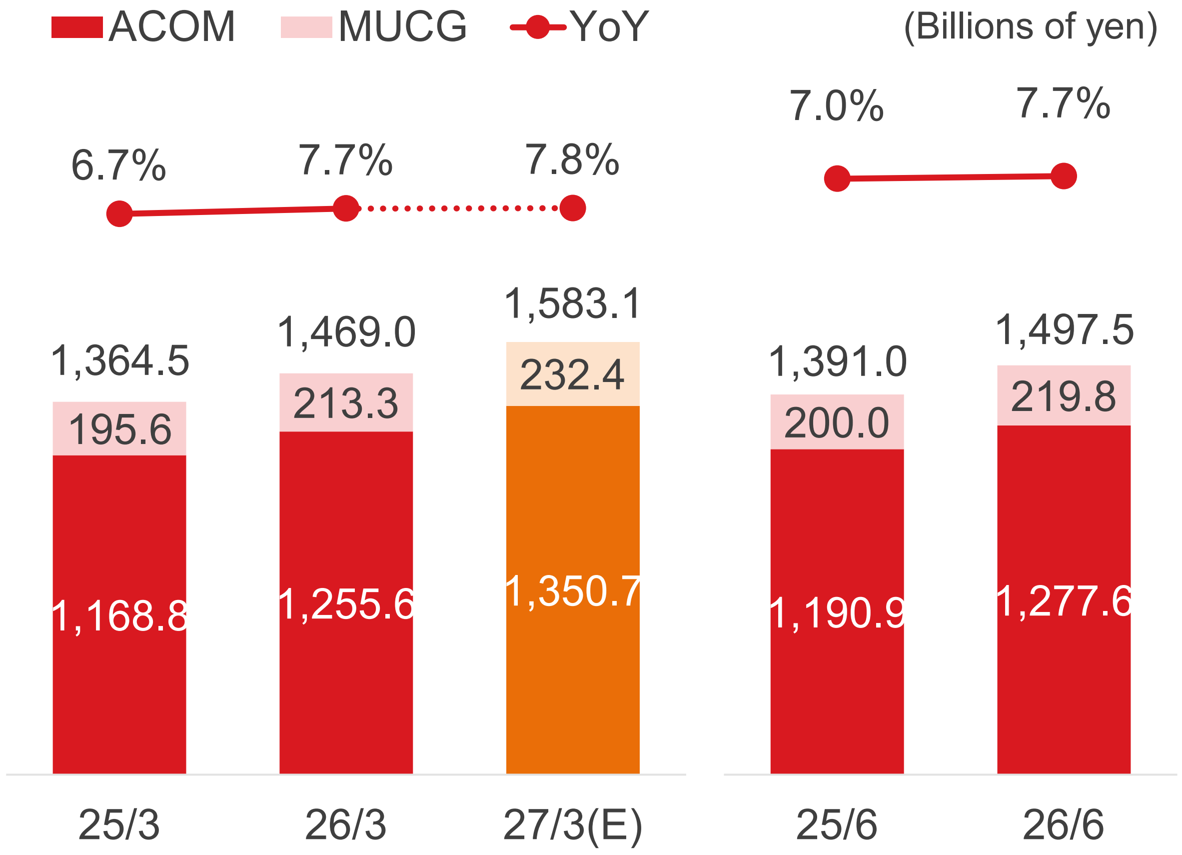
- NPLs stood at ¥68.2 bn.
- NPL ratio declined to 6.76%, reflecting an improvement in the credit portfolio.



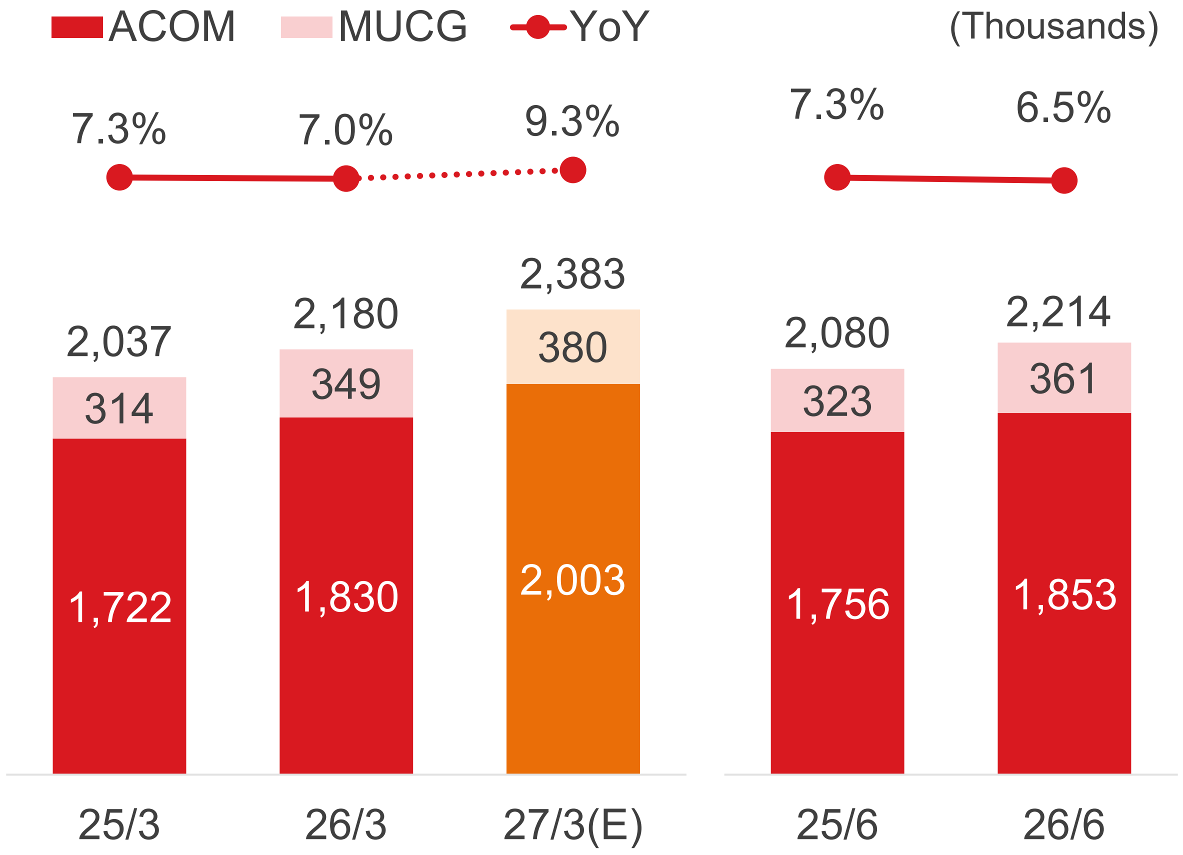
Guarantee Business｜Business Scale

- Guaranteed receivables increased by 7.7% YoY to ¥1,497.5 bn, reflecting strong demand from new and existing customers.
- Number of customer accounts increased by 6.5% YoY to 2,214 thousand.

Guaranteed Receivables



Number of Customer Accounts

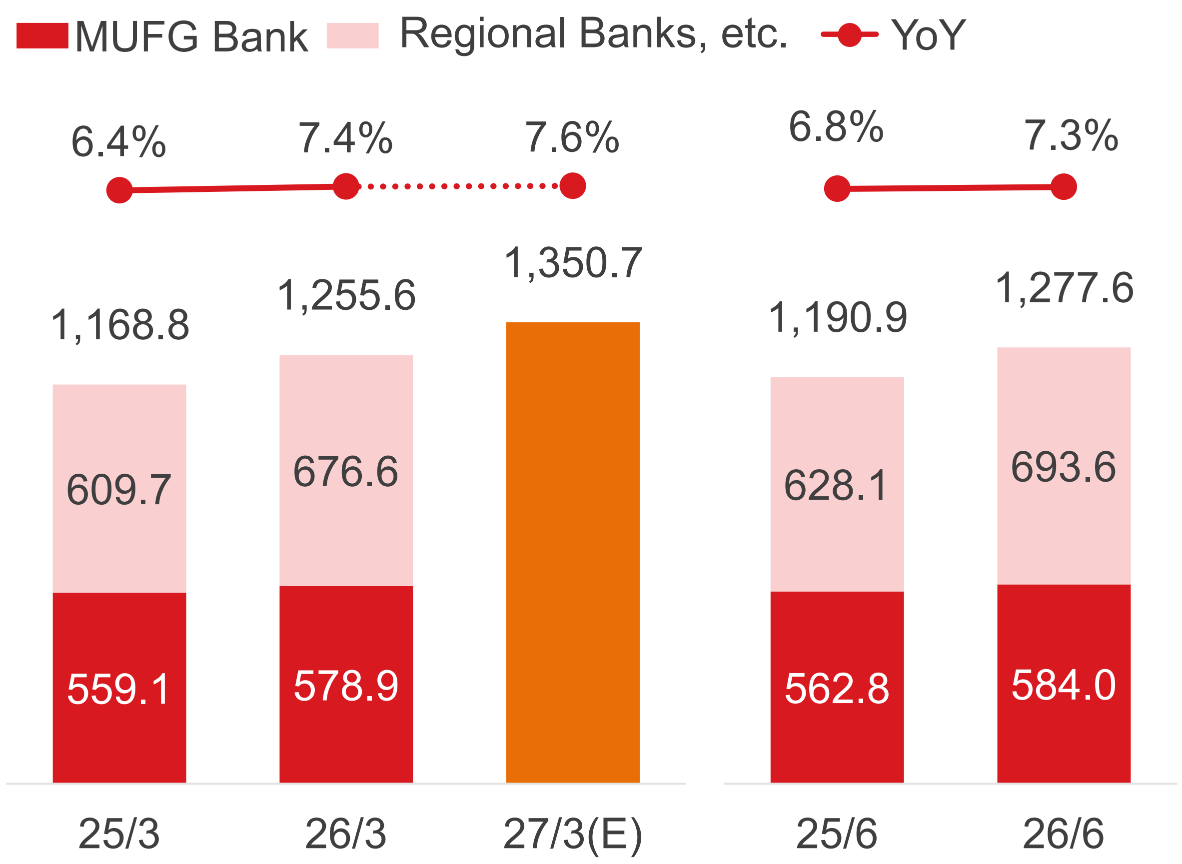


Guarantee Business｜Business Scale (ACOM)

- Guaranteed receivables at ACOM increased by 7.3% YoY to ¥1,277.6 bn.
- Number of customer accounts increased by 5.5% YoY to 1,853 thousand.

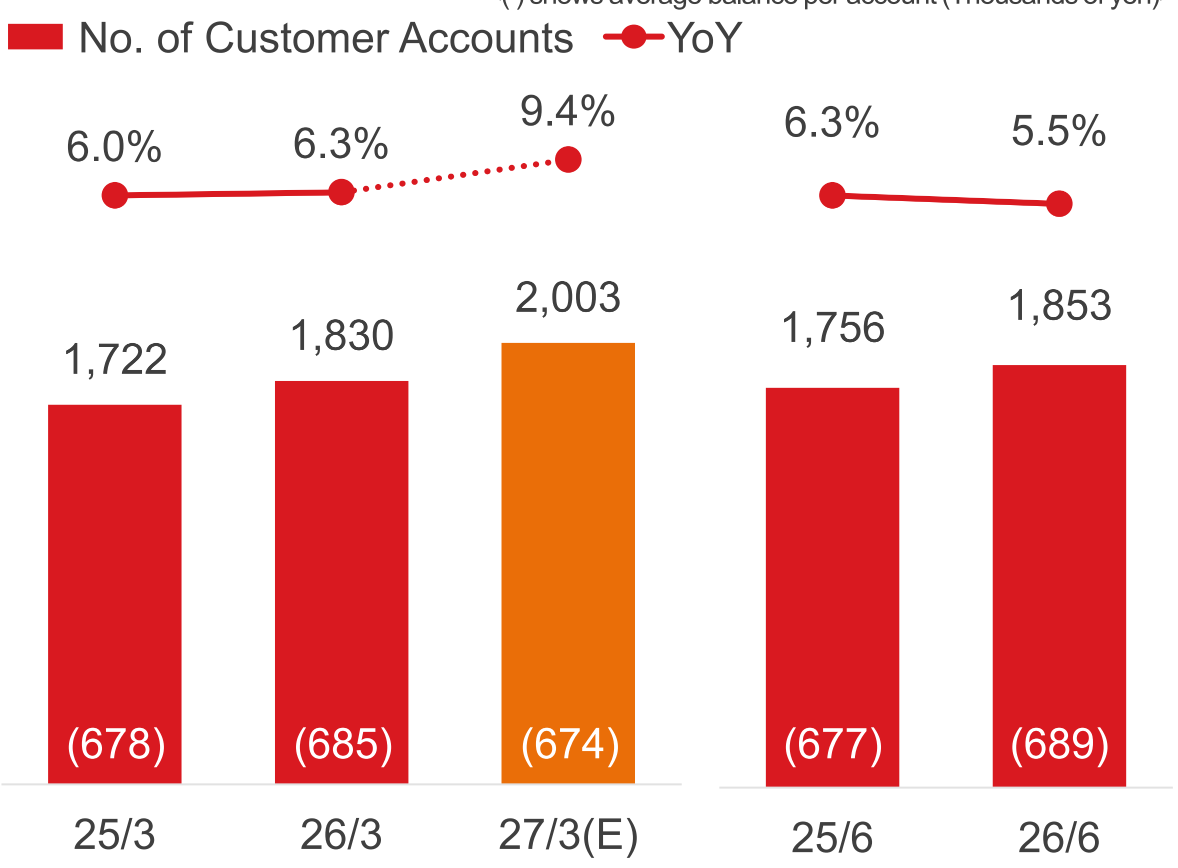
Guaranteed Receivables

(Billions of yen)



Number of Customer Accounts

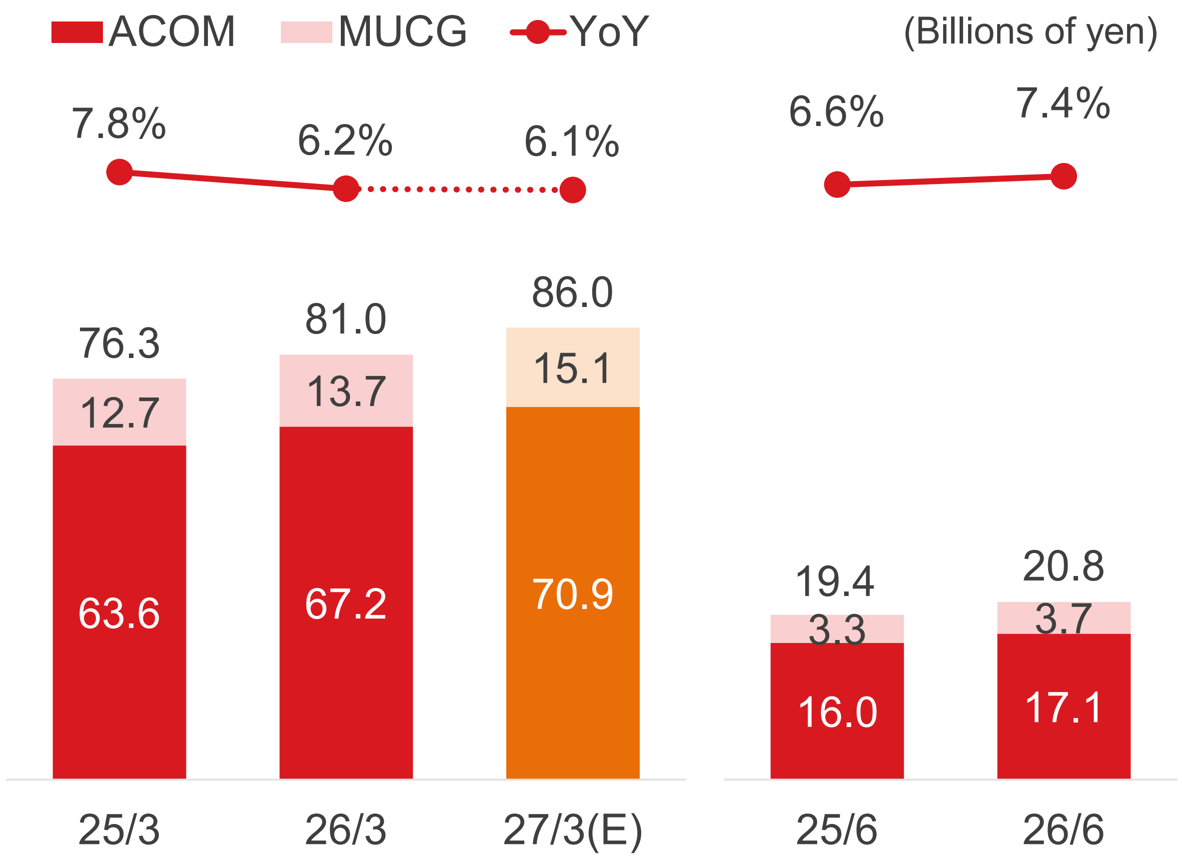
<( ) shows average balance per account (Thousands of yen)>



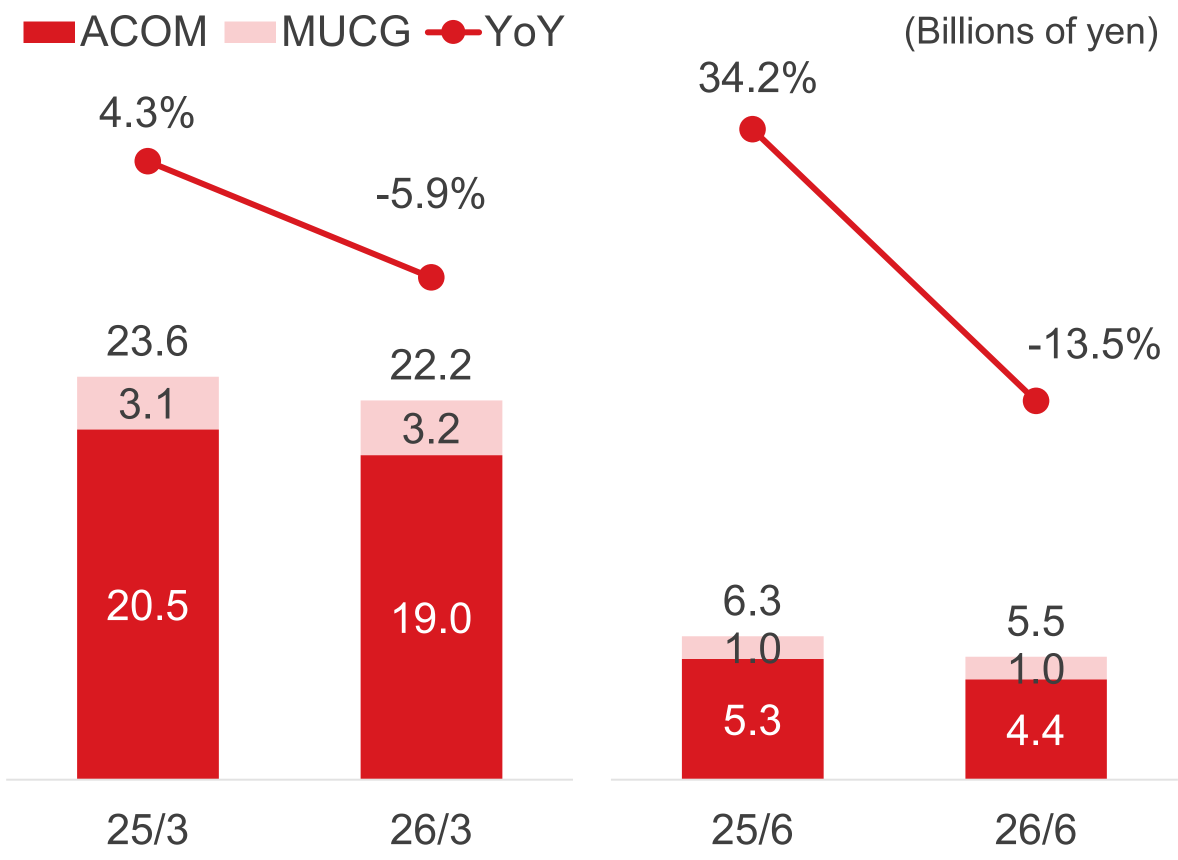
Guarantee Business | Business Performance

- Operating revenue increased by 7.4% YoY to ¥20.8 bn, supported by business expansion.
- Operating profit decreased by 13.5% YoY to ¥5.5 bn.

Operating Revenue



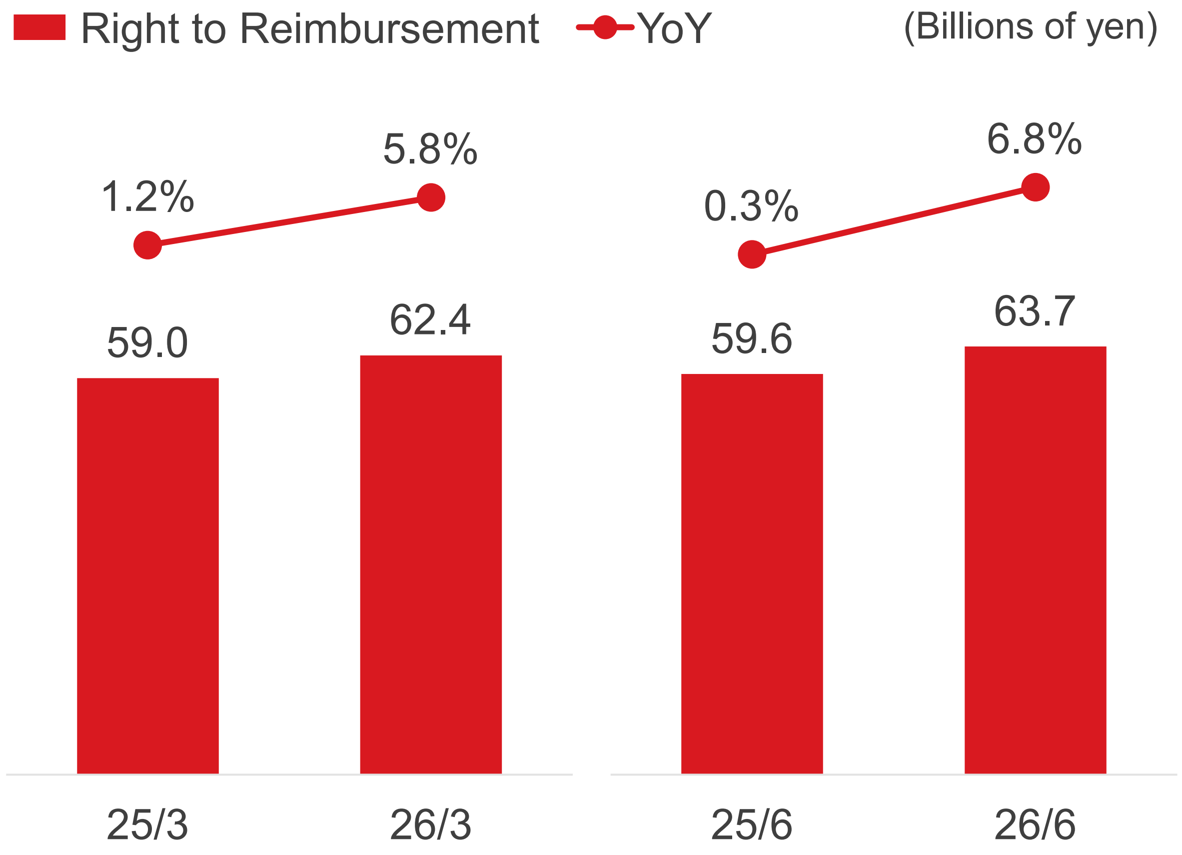
Operating Profit



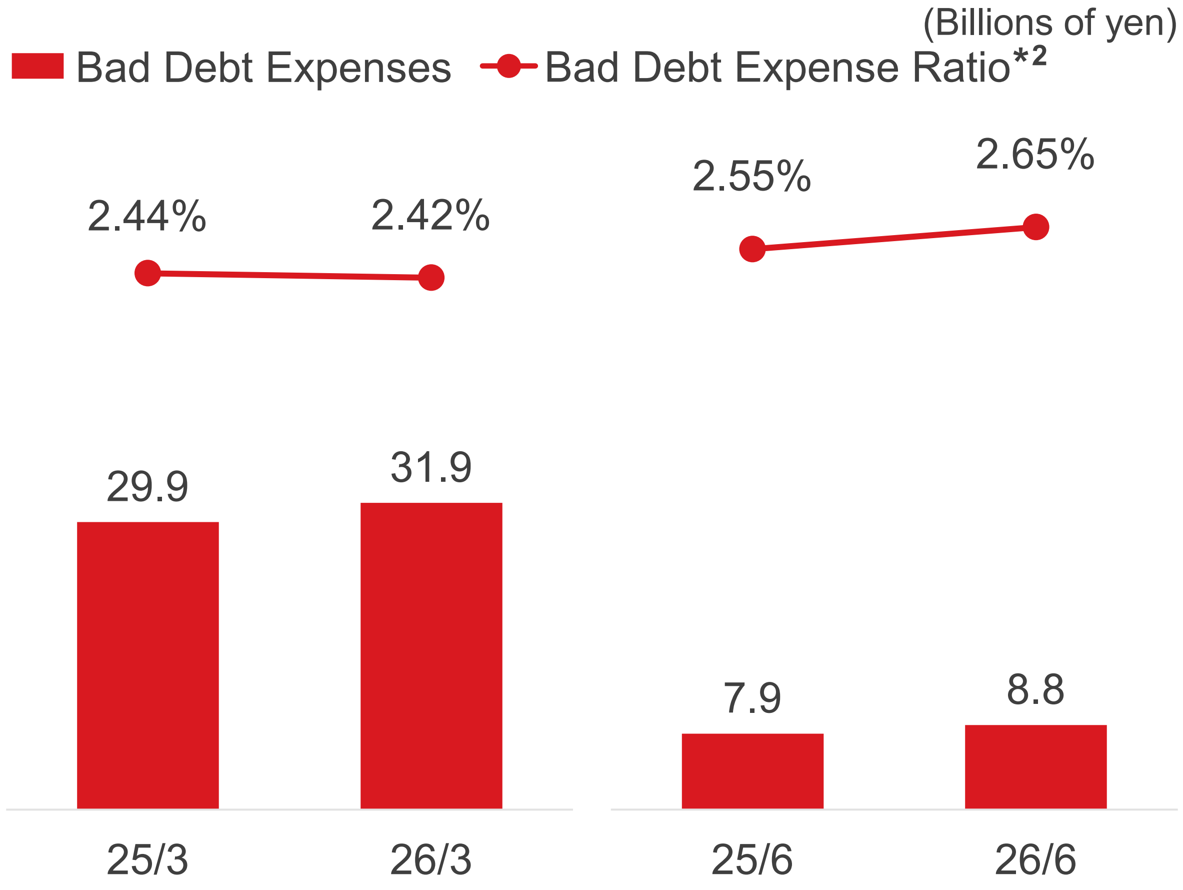
Guarantee Business | Right to Reimbursement / Bad Debt Expenses (ACOM)

- Right to reimbursement totaled ¥63.7 bn, an increase of 6.8% YoY.
- Bad debt expense ratio increased by 10 bps YoY to 2.65%.

Right to Reimbursement *1

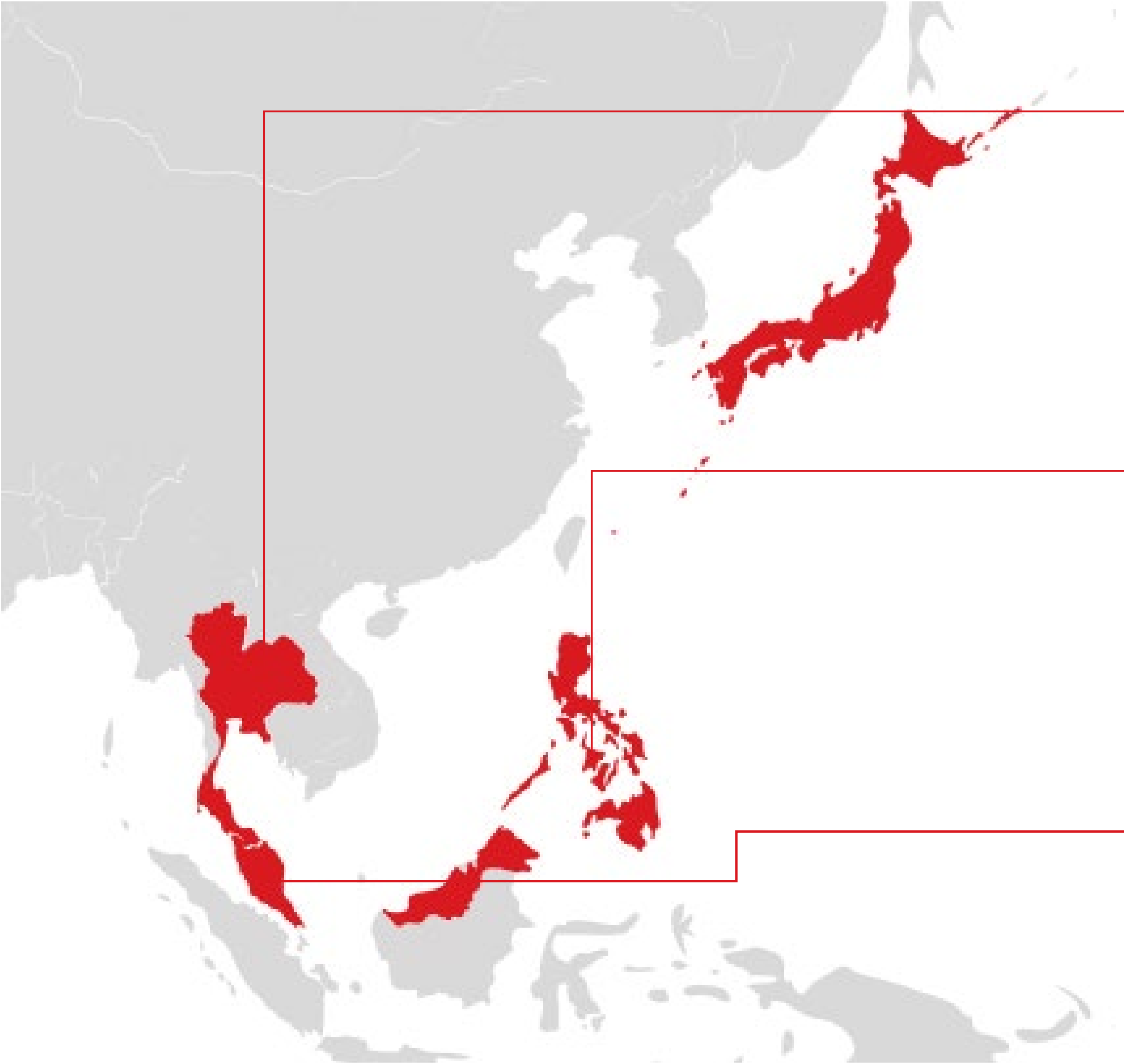


Amount and Ratio of Bad Debt Expenses



*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 FY2025/6 and FY2026/6 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
Business Outline	:	Unsecured Loan, Installment Loan

Republic of the Philippines

ACOM CONSUMER FINANCE CORPORATION

Investment Ratio	:	80.00%
Incorporated	:	July 2017
Business Outline	:	Unsecured Loan

Malaysia

ACOM (M) SDN. BHD.

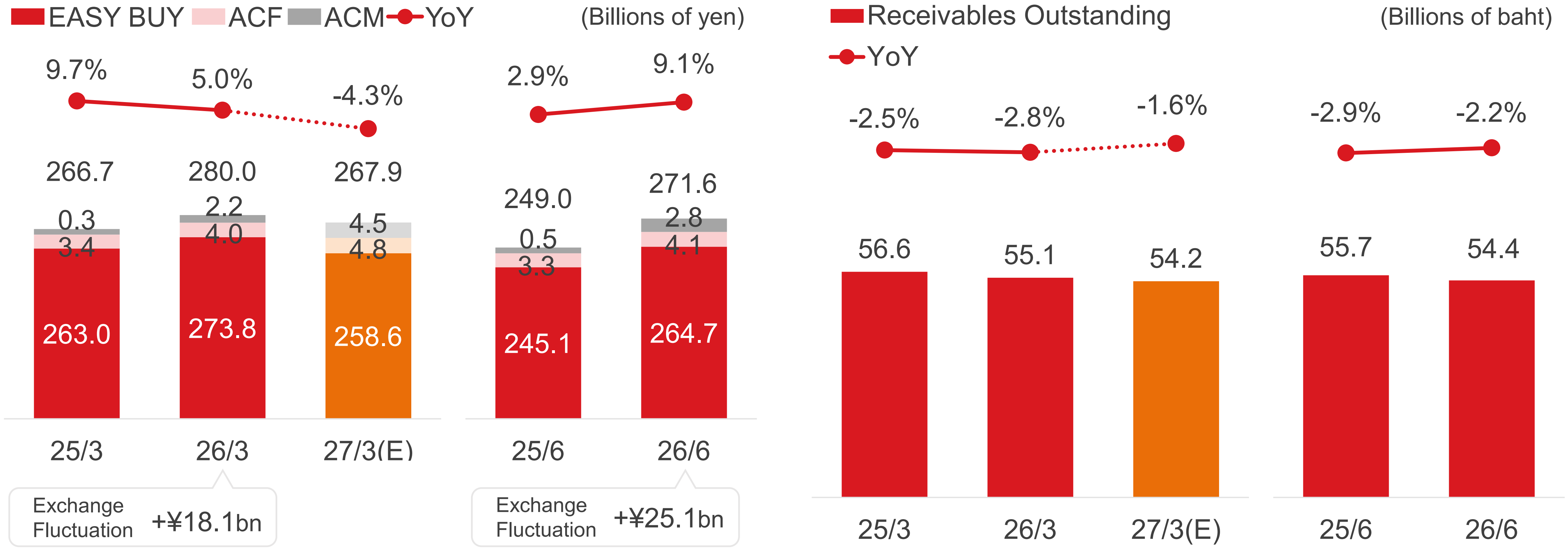
Investment Ratio	:	100.00%
Incorporated	:	July 2021
Business Outline	:	Unsecured Loan

Overseas Financial Business | Receivables Outstanding[*1]

- Receivables outstanding (yen basis) increased by 9.1% YoY to ¥271.6 bn, reflecting the impact of yen depreciation.
- Receivables outstanding (local-currencies basis) at EASY BUY in Thailand deteriorated by 2.2% YoY to 54.4 billion baht.

Overseas Financial Business (Yen Basis)[*2]

EASY BUY (Local-Currencies Basis)



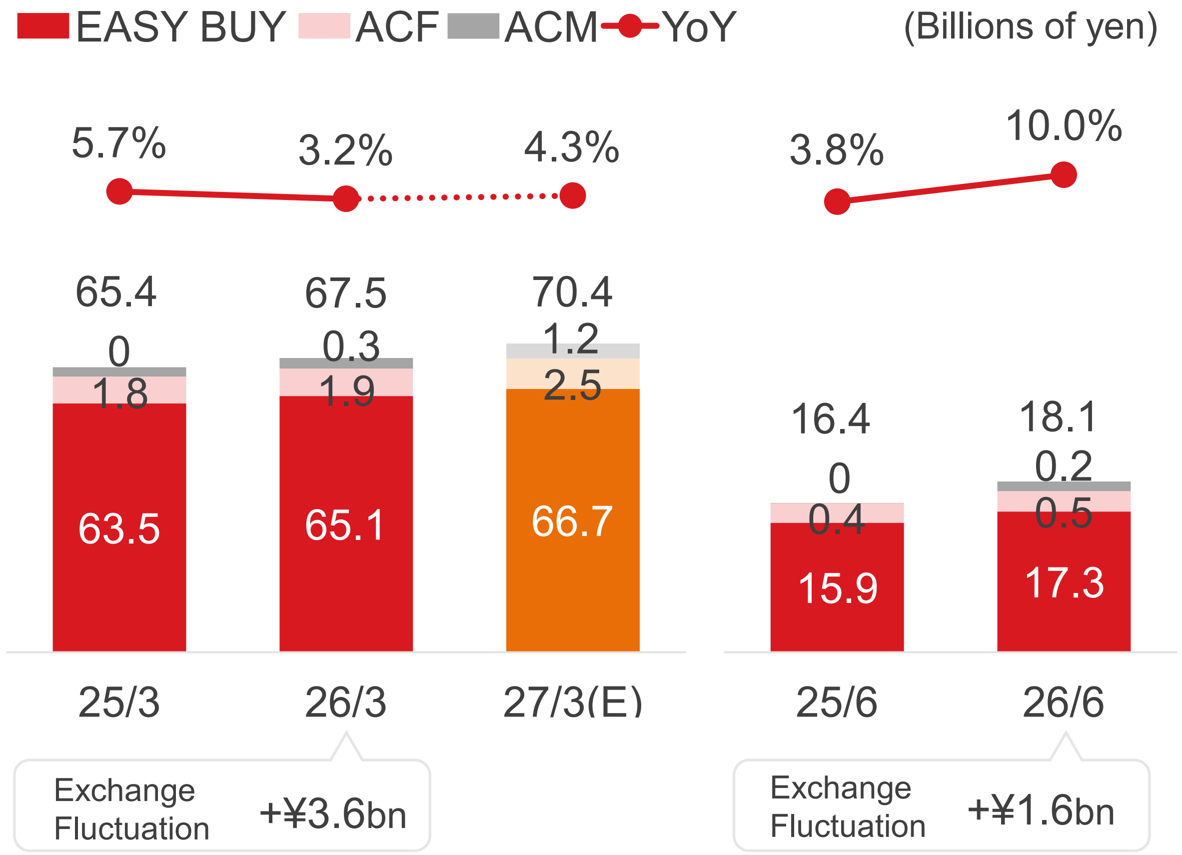
*1 Receivables Outstanding = “accounts receivable - operating loans” + “accounts receivable – installment.”

*2 Exchange Rates (baht) : ¥4.40(25/6), ¥4.86(26/6), exchange fluctuation : ＋¥0.46

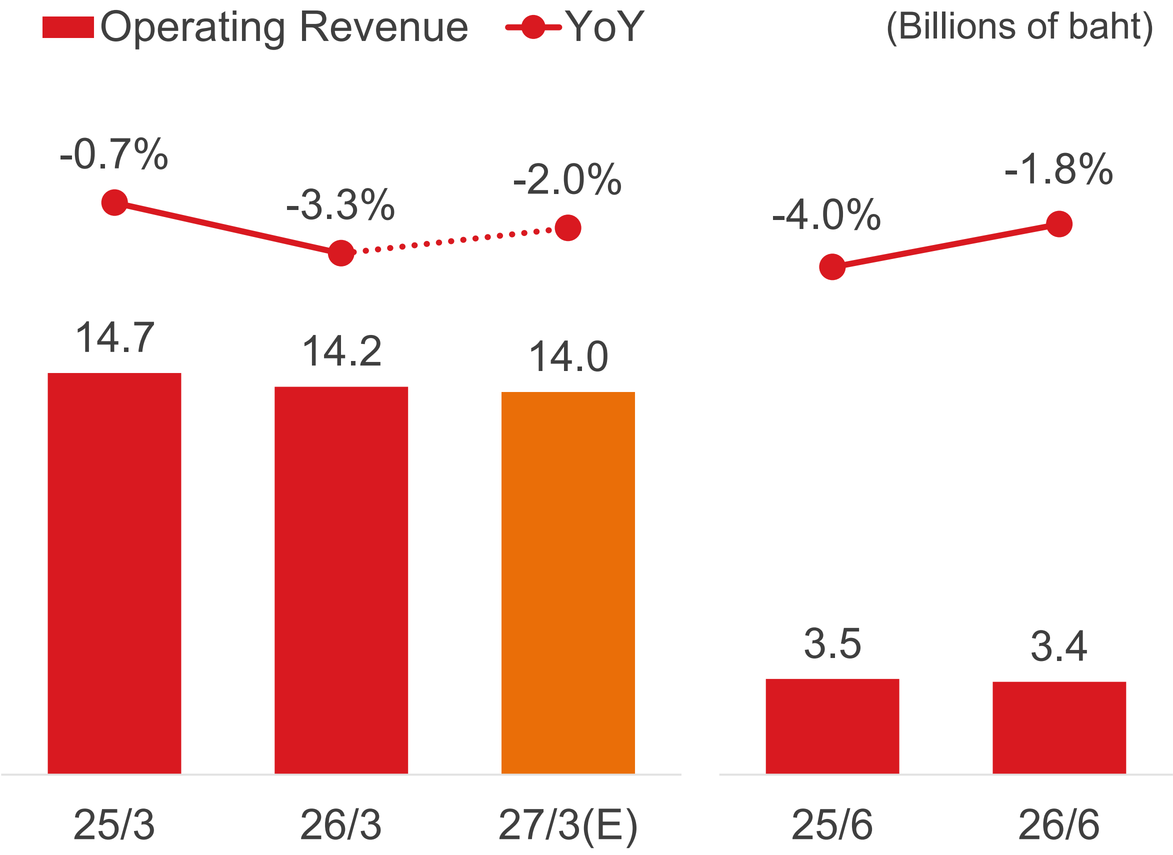
Overseas Financial Business | Operating Revenue

- Operating revenue (yen basis) increased by 10.0% YoY to ¥18.1 bn, reflecting the impact of yen depreciation.
- Operating revenue (local-currencies basis) at EASY BUY decreased by 1.8% YoY to 3.4 billion baht.

Overseas Financial Business (Yen Basis)*1*2



EASY BUY (Local-Currencies Basis)

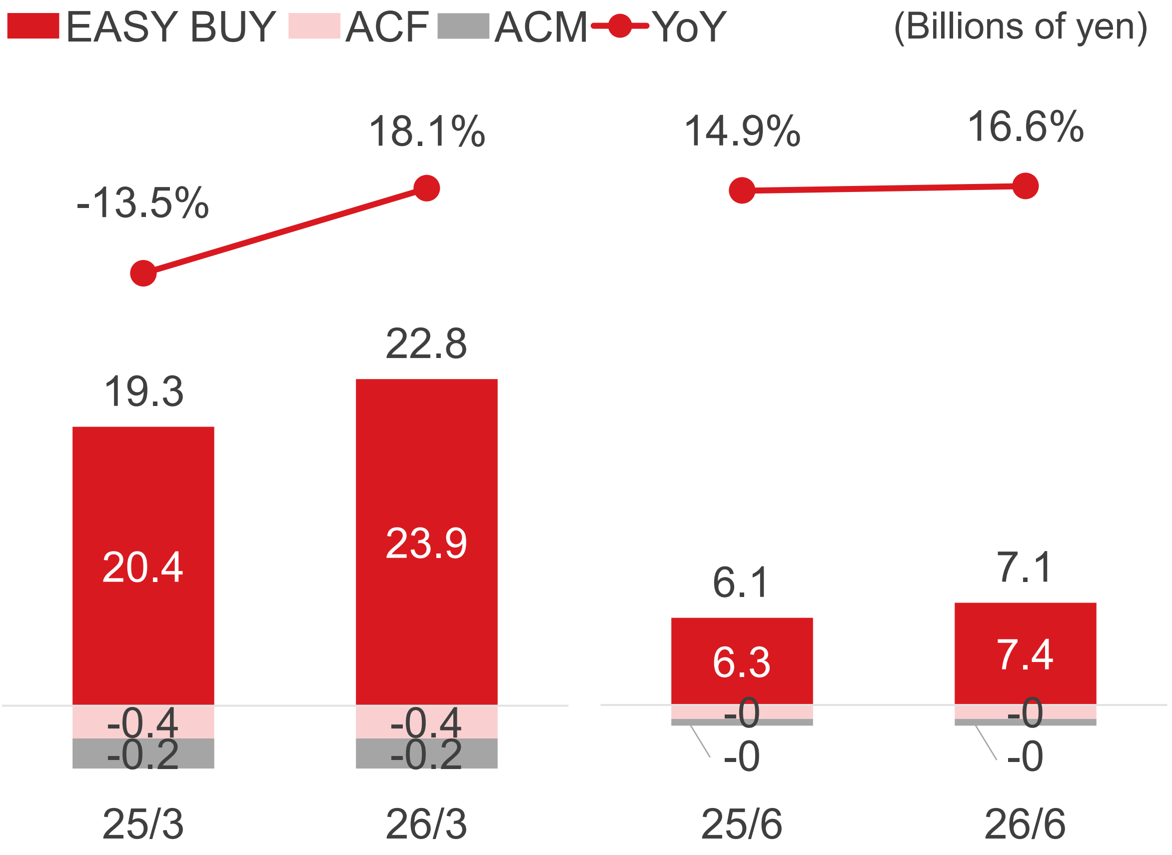


*1 Operating Revenue by Reportable Segment. *2 Exchange Rates (baht) : ¥4.50(25/6), ¥4.97(26/6), exchange fluctuation : +¥0.47

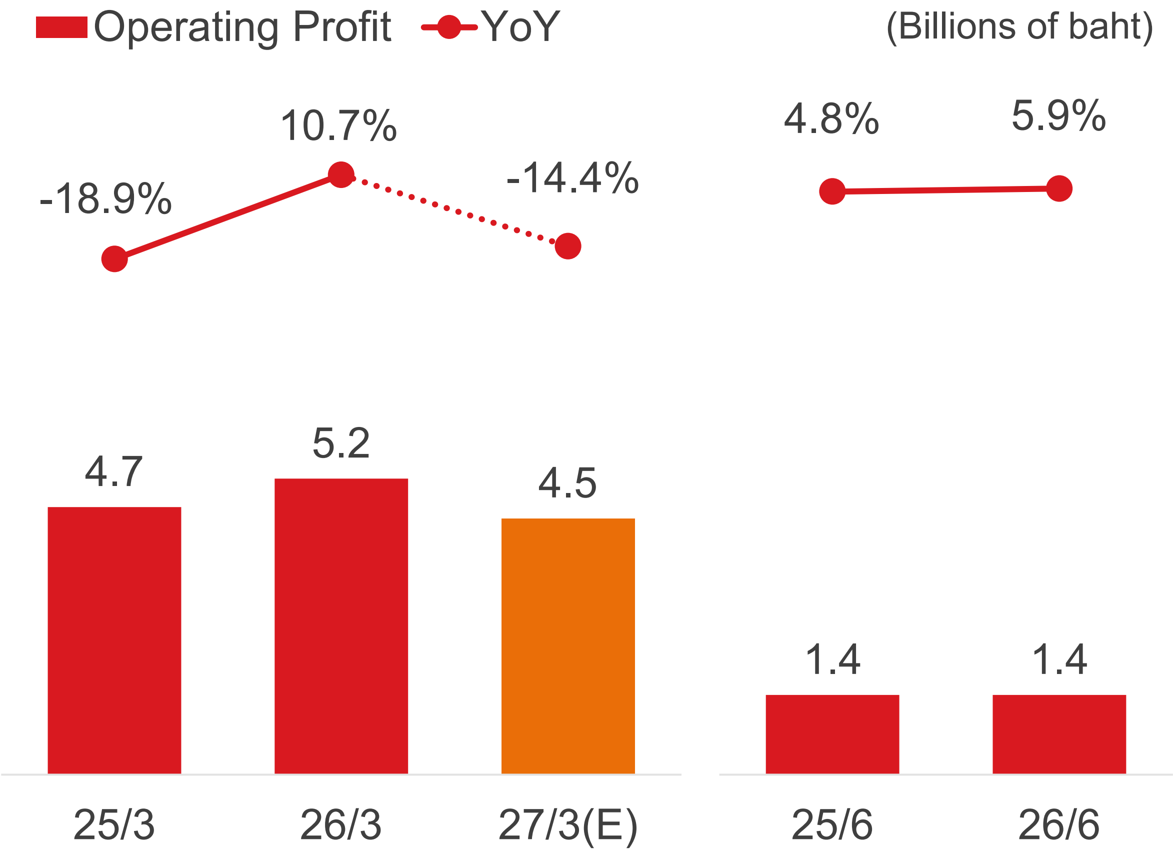
Overseas Financial Business | Operating Profit

- Operating profit (yen basis) increased by 16.6% YoY to ¥7.1 bn.
- Operating profit (local-currencies basis) at EASY BUY increased by 5.9% YoY to 1.4 billion baht.

Overseas Financial Business (Yen Basis)*



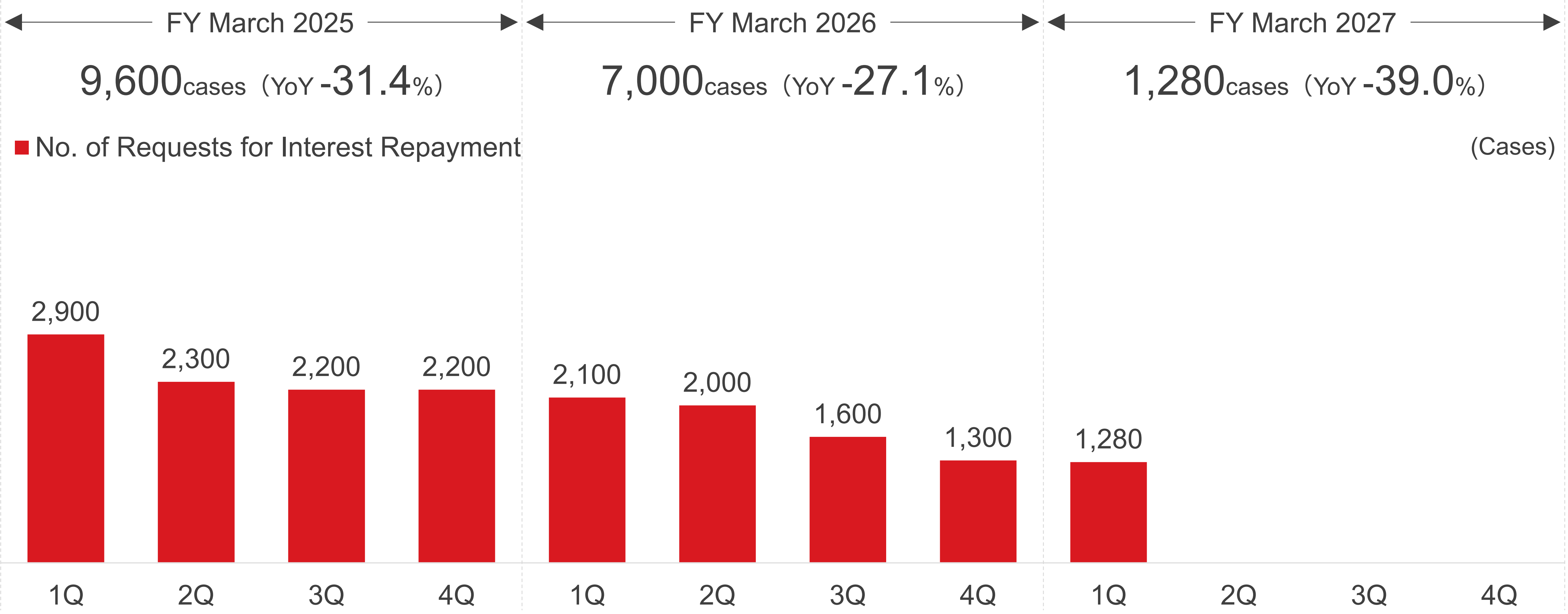
EASY BUY (Local-Currencies Basis)



*Profit by segment

Number of Requests for Interest Repayment*

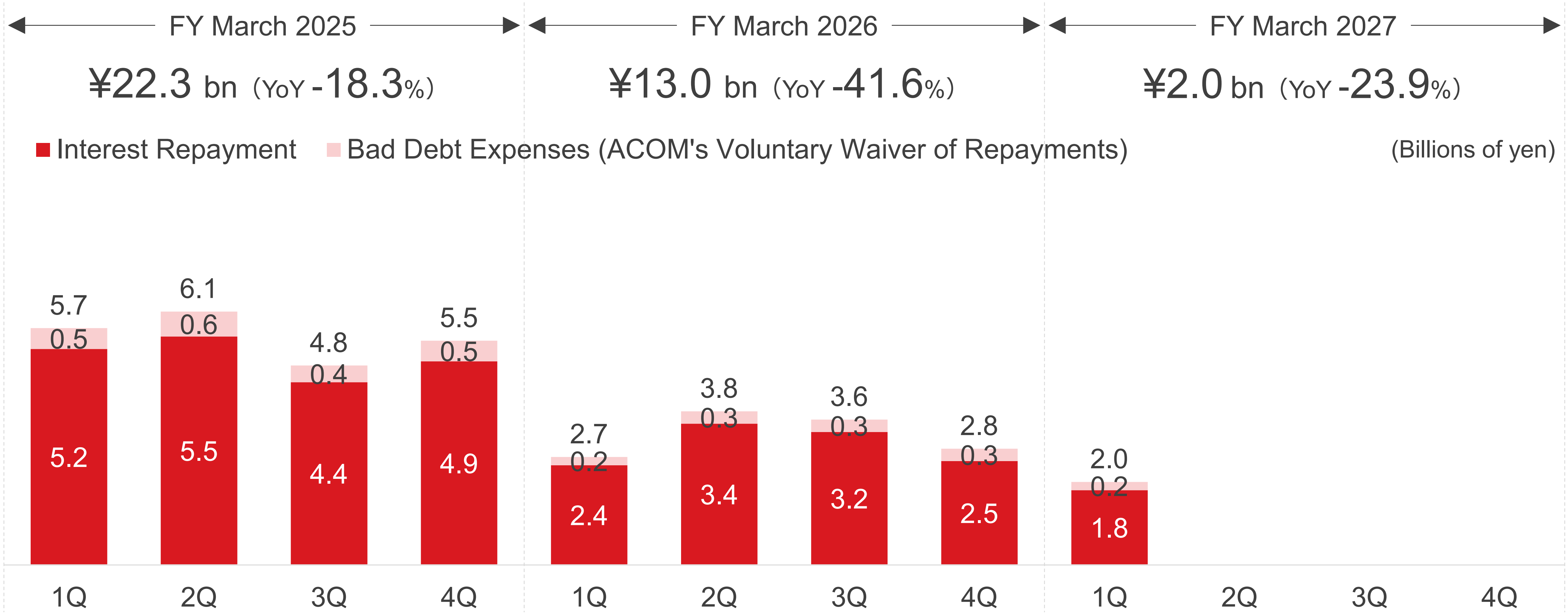
- No. of requests for 1Q decreased by 39.0% YoY to 1,280.
- No. of requests for FY March 2027 is expected to decrease by around 25% YoY.



*No. of Requests for Interest Repayment occurs as a result of ACOM's recalculation based on the interest ceiling as specified in Interest Rate Restriction Act from claims which lawyers or judicial scriveners accept debt consolidation (including reaccepted requests). From the first quarter of FY2027/3, the figure is presented in units of ten.

Loss on Interest Repayment

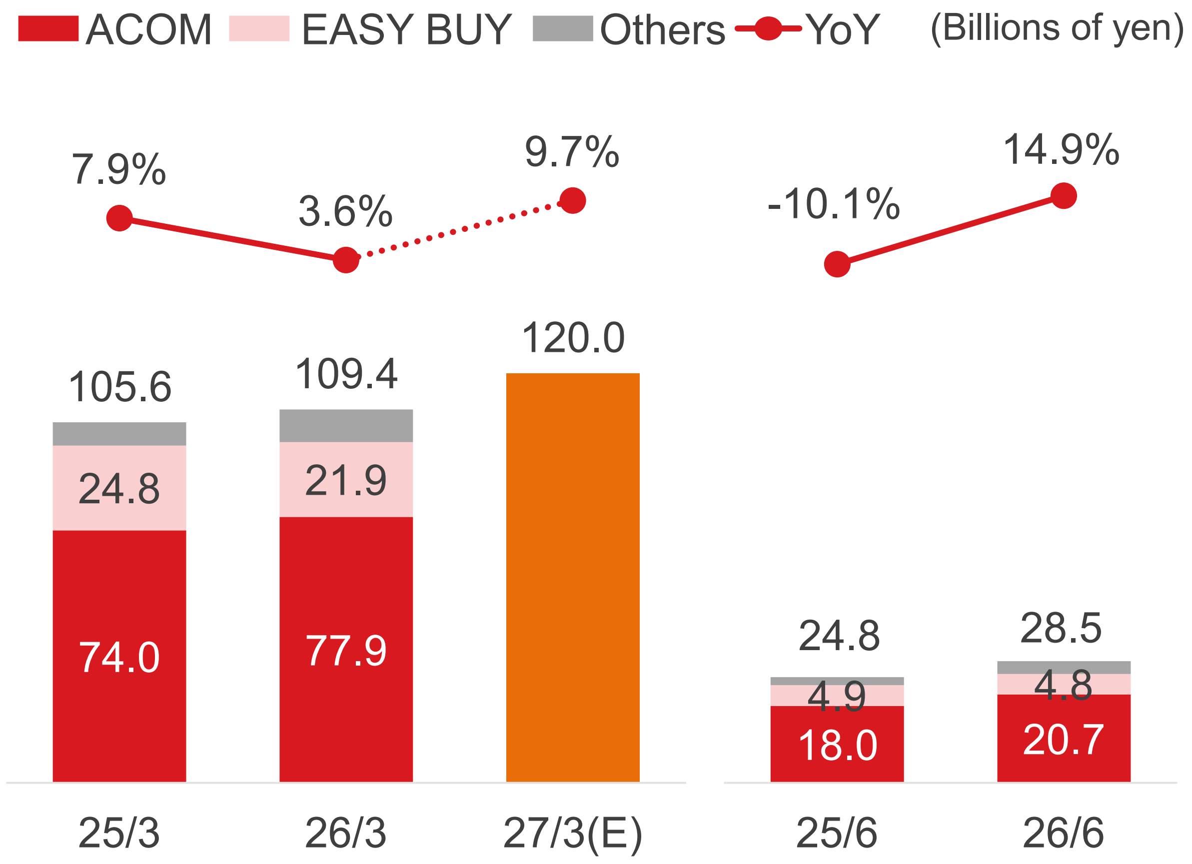
- Amount of drawdown for 1Q decreased by 23.9% YoY to ¥2.0 bn.
- Balance of provision for loss on interest repayment totaled ¥39.4 bn.
- Amount of drawdown of provision is expected to decrease by around 25% YoY for FY March 2027.



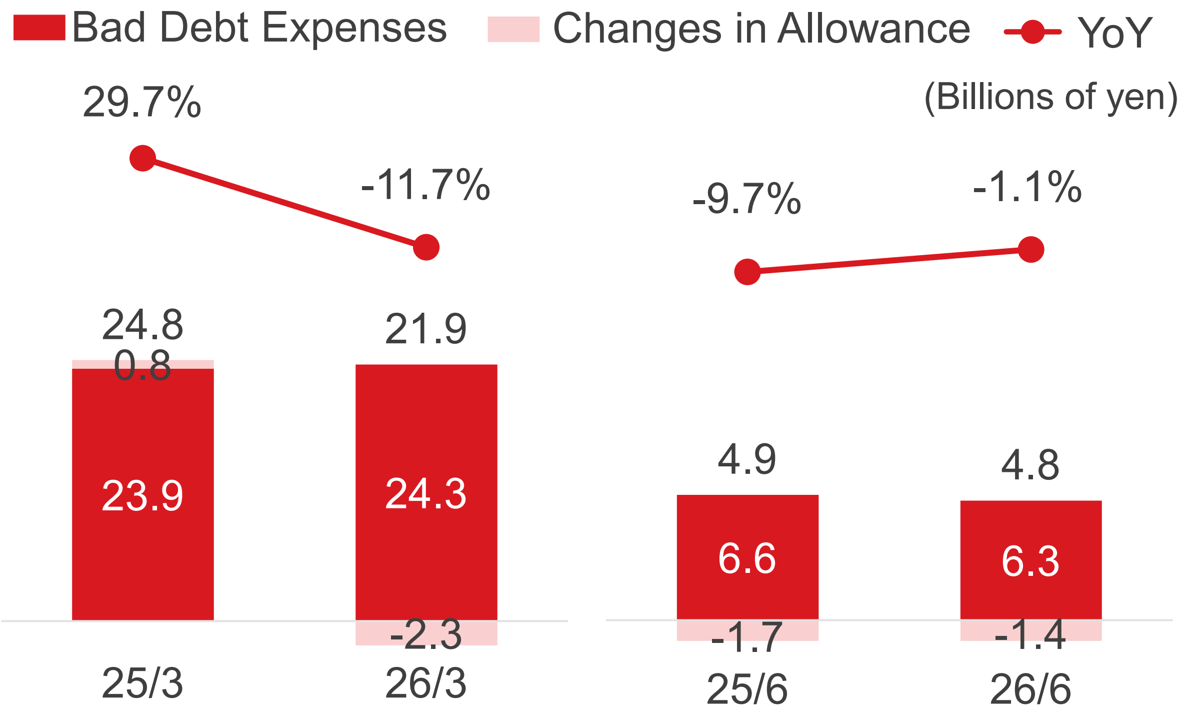
Provision for Bad Debts

- Provision for bad debts (consolidated) increased by 14.9% YoY to ¥28.5 bn, due to an increase at ACOM.
- Provision for bad debts at EASY BUY decreased by 1.1% YoY to ¥4.8 bn.

Provision for Bad Debts (Consolidated)



Provision for Bad Debts (EASY BUY)



“YoY” on a local-currencies basis

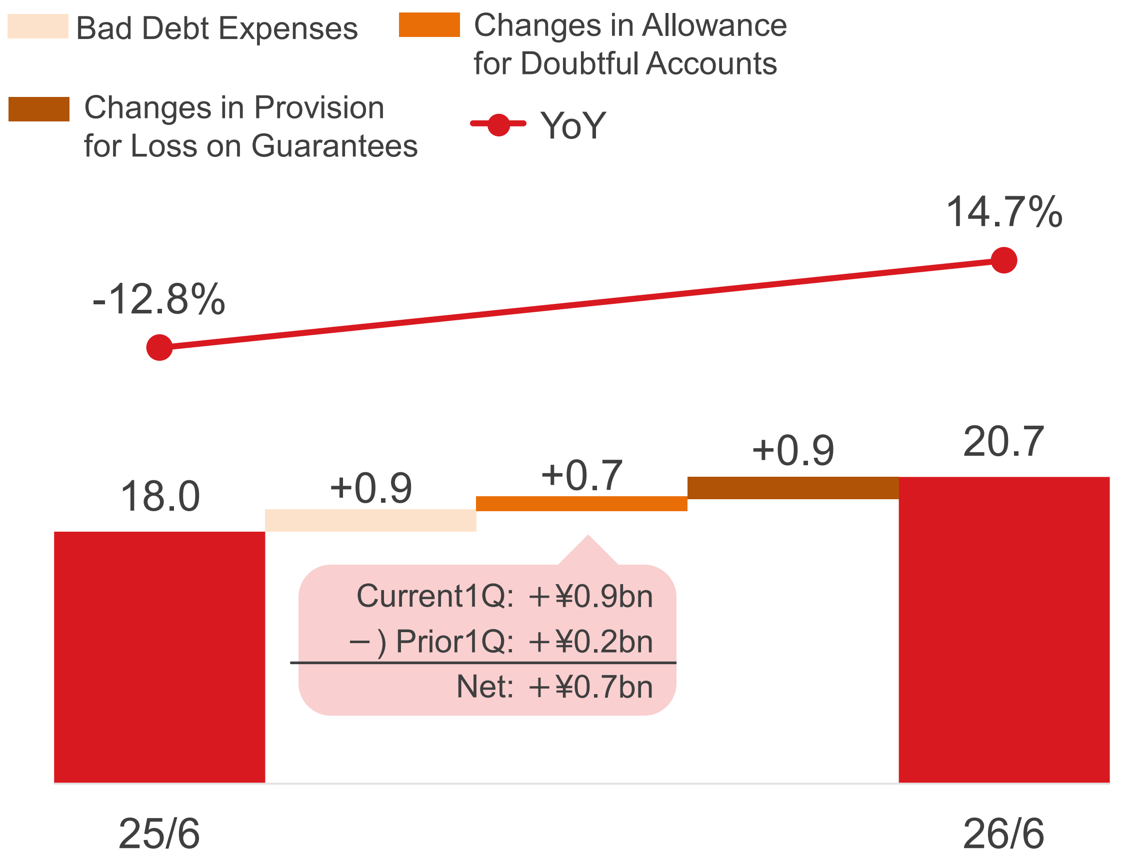
21.9%	-16.7%	-16.3%	-10.5%

Provision for Bad Debts (ACOM)

- Provision for bad debts increased by 14.7% YoY to ¥20.7 bn.

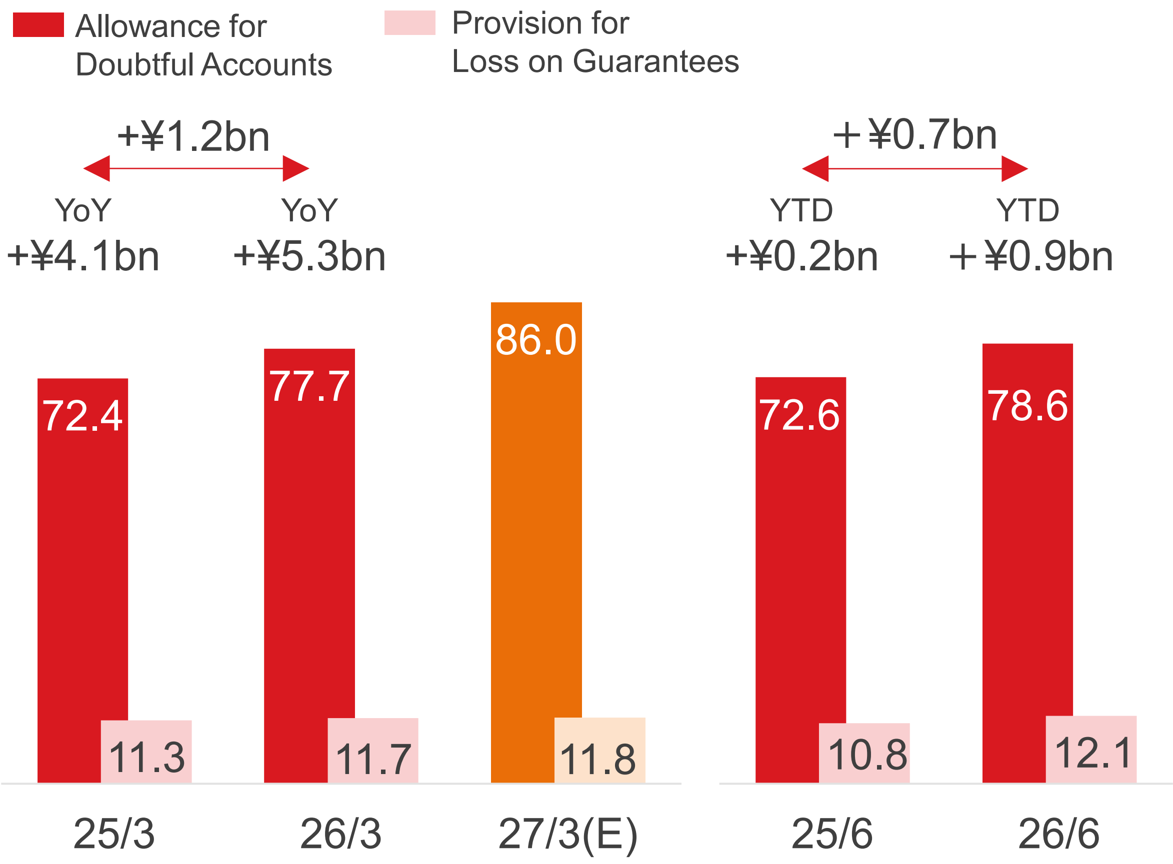
Provision for Bad Debts

(Billions of yen)



Reserves for Loan and Guarantee

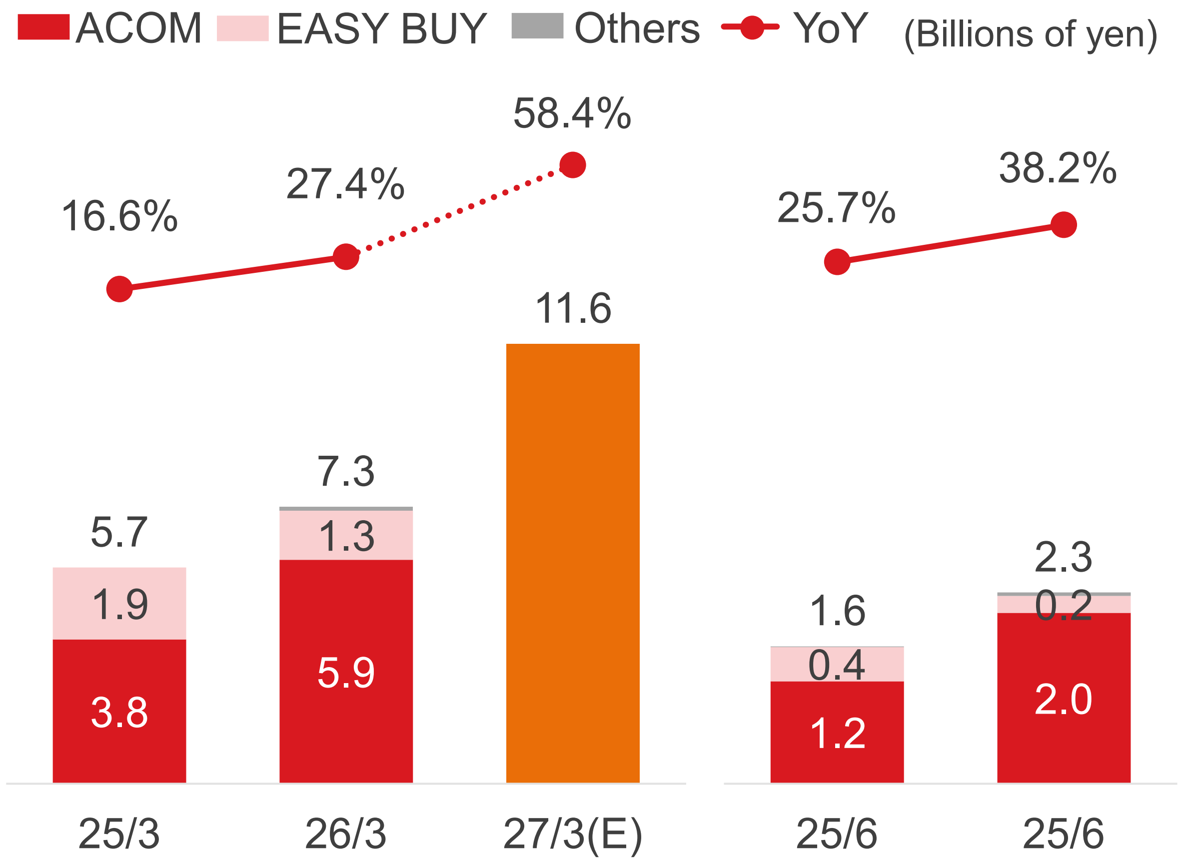
(Billions of yen)



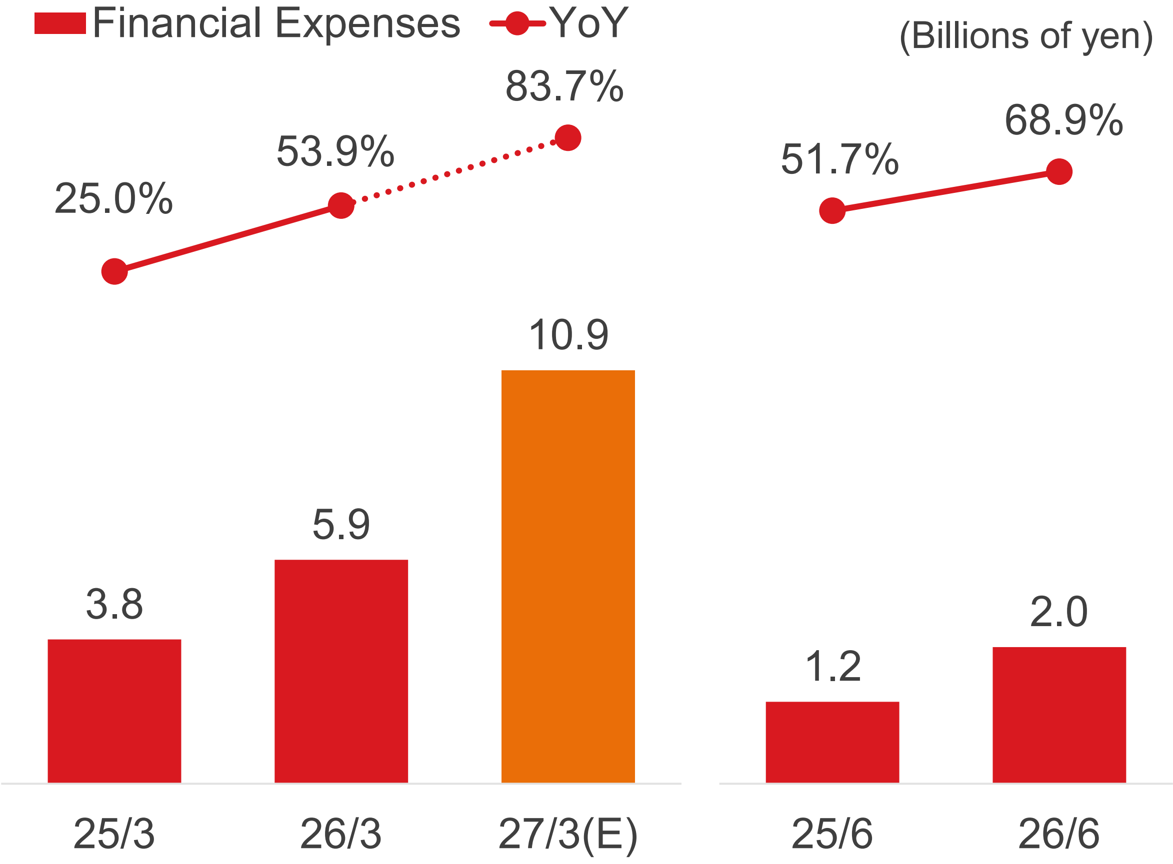
Financial Expenses

- Financial expenses (consolidated) increased by 38.2% YoY to ¥2.3 bn.
- Financial expenses (ACOM) increased by 68.9% YoY to ¥2.0 bn.

Financial Expenses (Consolidated)



Financial Expenses (ACOM)

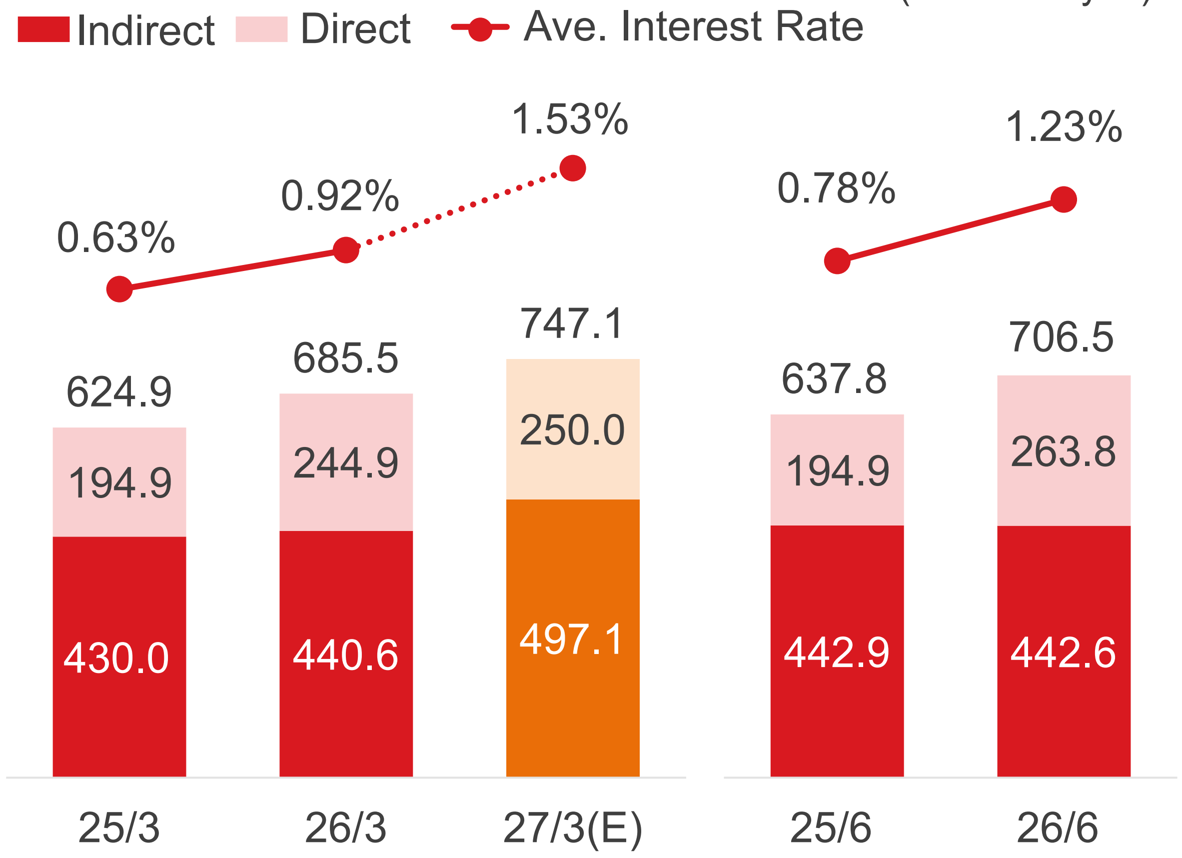


Financial Expenses｜Borrowings (ACOM)

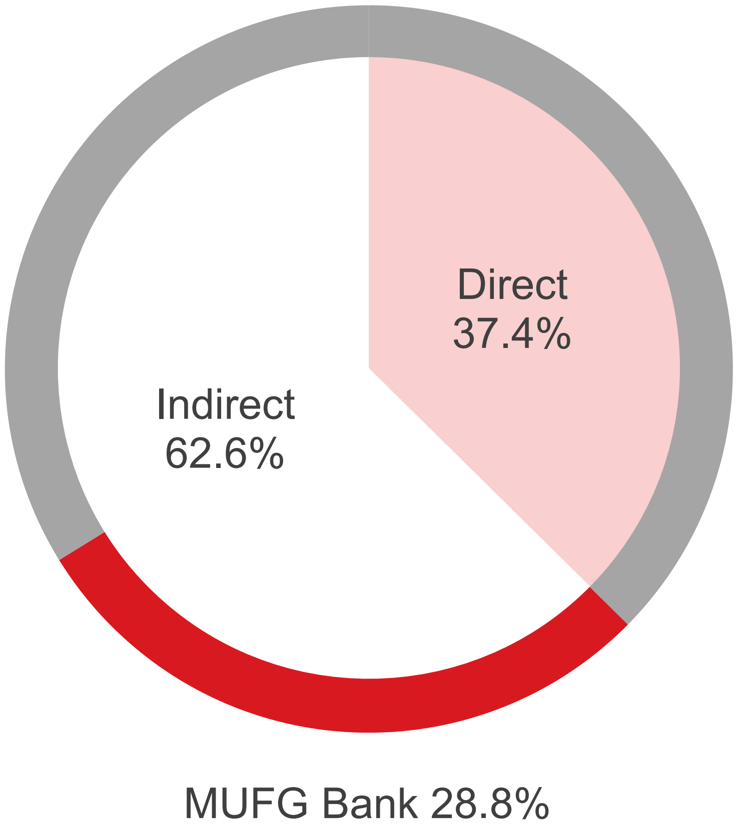
- Borrowings increased by ¥68.6 billion YoY to ¥706.5 bn.
- Average interest rate on funds procured during the year increased by 45 bps YoY to 1.23%.

Borrowings

(Billions of yen)



Composition Ratio by Funding Sources



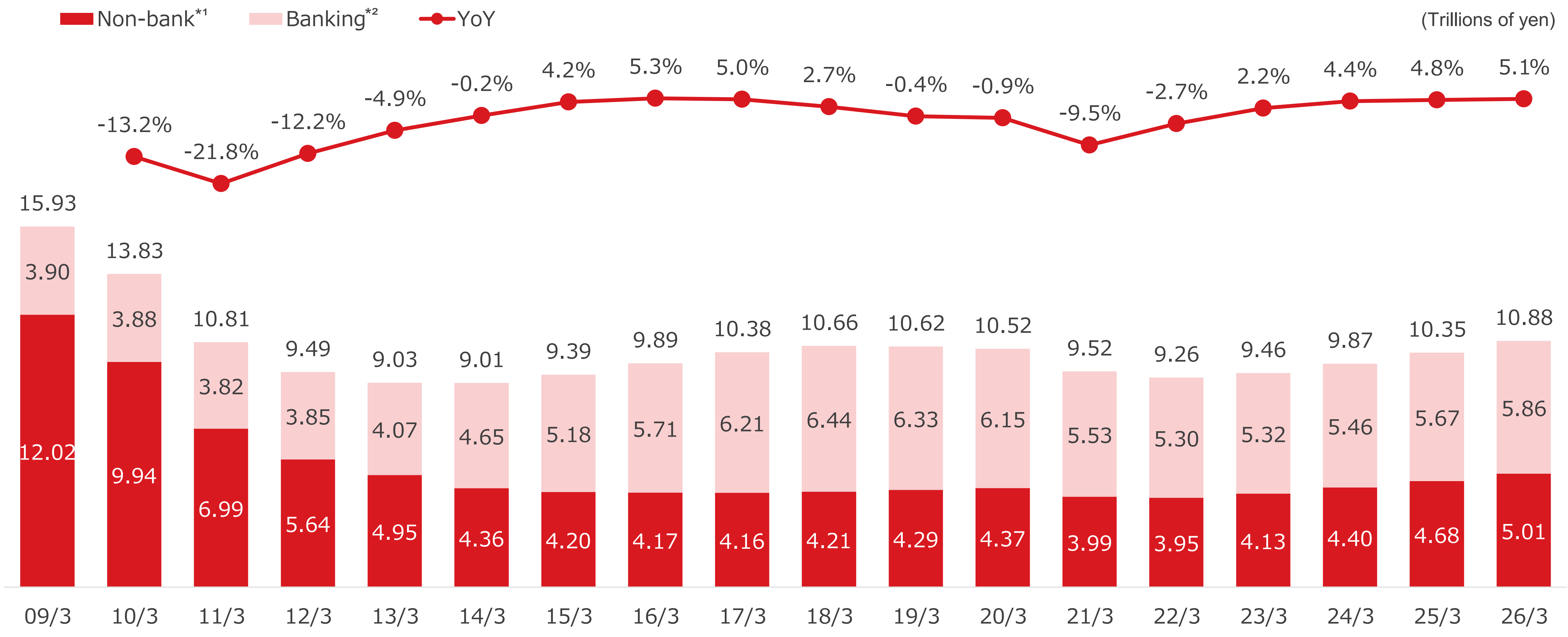
Ratio of Fixed Interest Rate 73.5%

Ratio of Long-term 87.4%

Current portion of loans payable ¥330.3 billion

Appendix

Trend in Market Volume of Domestic Personal Loan

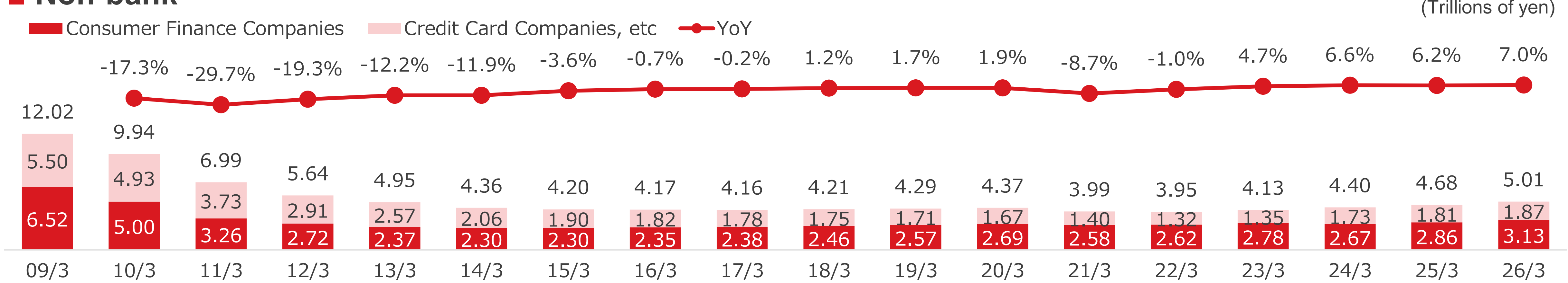


	10/3	11/3	12/3	13/3	14/3	15/3	16/3	17/3	18/3	19/3	20/3	21/3	22/3	23/3	24/3	25/3	26/3
ACOM's Share	10.3%	12.4%	13.5%	14.4%	15.6%	16.2%	16.7%	17.2%	17.4%	17.7%	18.2%	18.9%	19.4%	19.6%	20.0%	20.3%	20.6%
Consolidated					16.4%	17.1%	17.7%	18.4%	18.8%	19.1%	19.7%	20.5%	21.1%	21.4%	21.8%	22.2%	22.7%

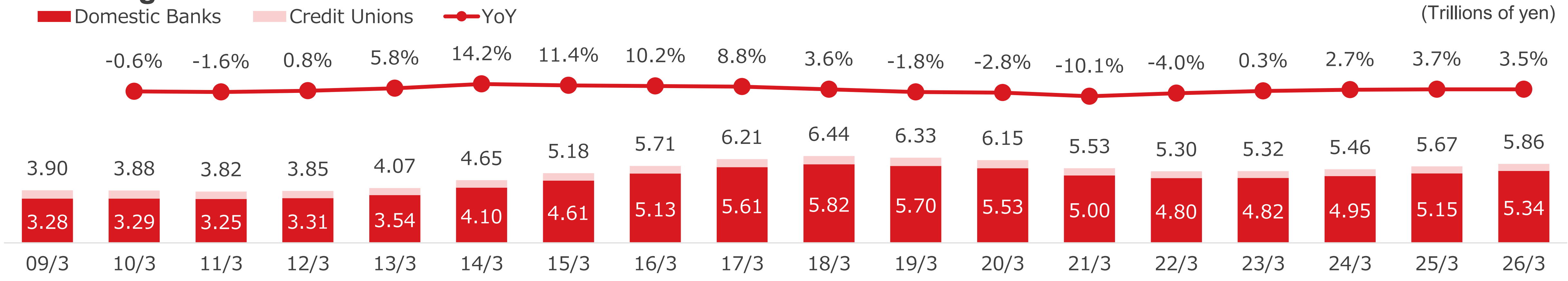
*1 Non-bank refers to receivables outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2026/3 is preliminary.
*2 Banking refers to the volume of personal card loans provided by domestic banks and credit unions in statistics by Bank of Japan.

Market Volume of Domestic Personal Loan by Business Type

Non-bank*1

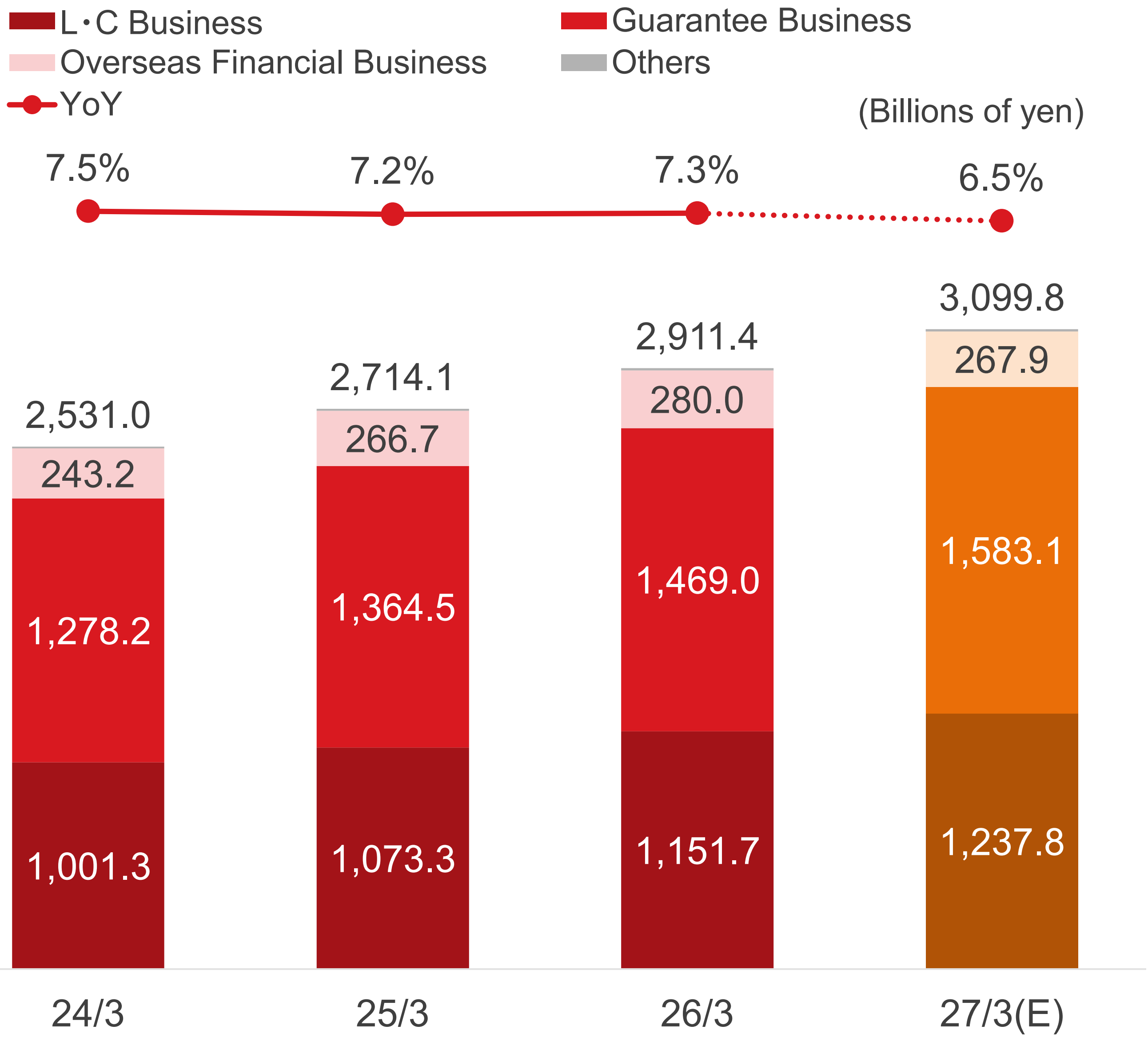


Banking*2



*1 Non-bank refers to Receivables Outstanding (include loan on deeds) in statistics by Japan Financial Services Association (JFSA). JFSA's figure for 2026/3 is preliminary.
*2 Banking refers to the volume of personal card loans provided by domestic banks and credit unions 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%)

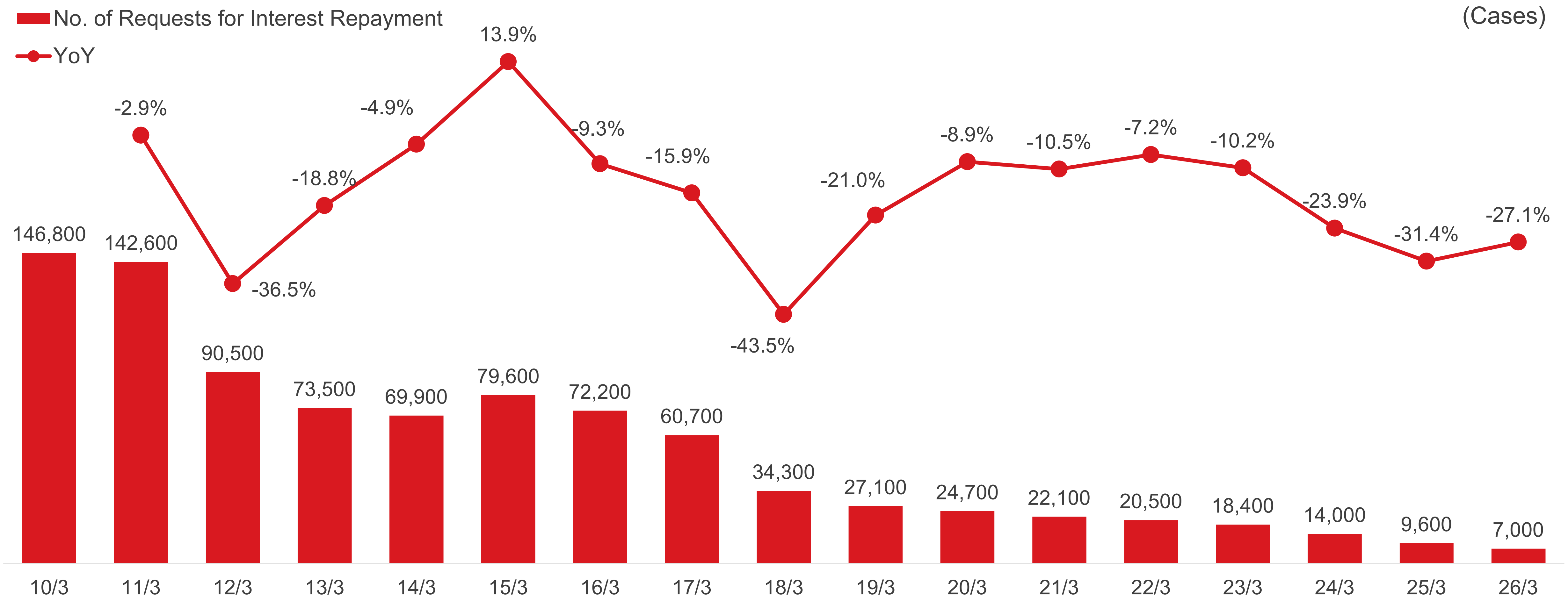
Annual Forecast in FY March 2027 (Business Performance)

(Millions of yen,%)

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

Trend in the Number of Requests for Interest Repayment

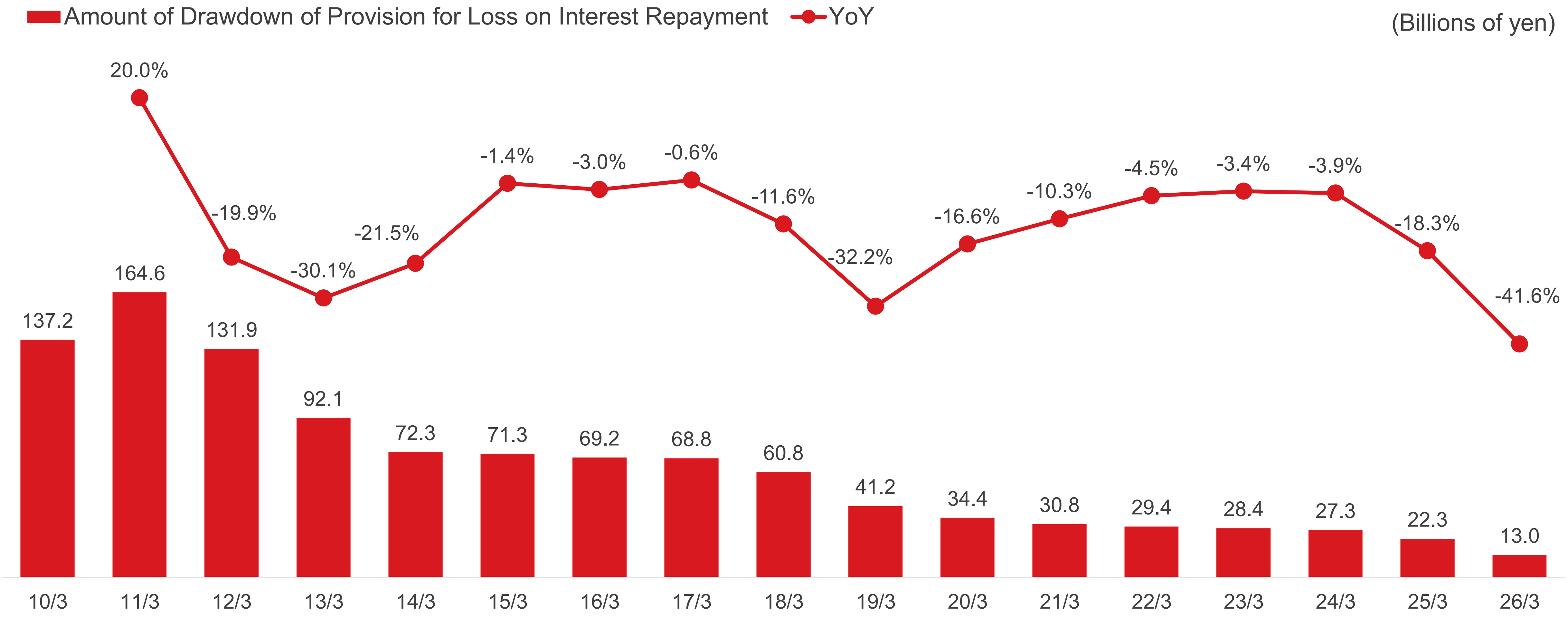
- Number of requests for interest repayment in FY March 2026 declined by 27.1% YoY to 7,000 cases, against the estimate of a decrease of around 20%.
- Number of requests for interest repayment in FY March 2027 is expected to decrease by around 25% YoY.



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

Trend in Loss on Interest Repayment

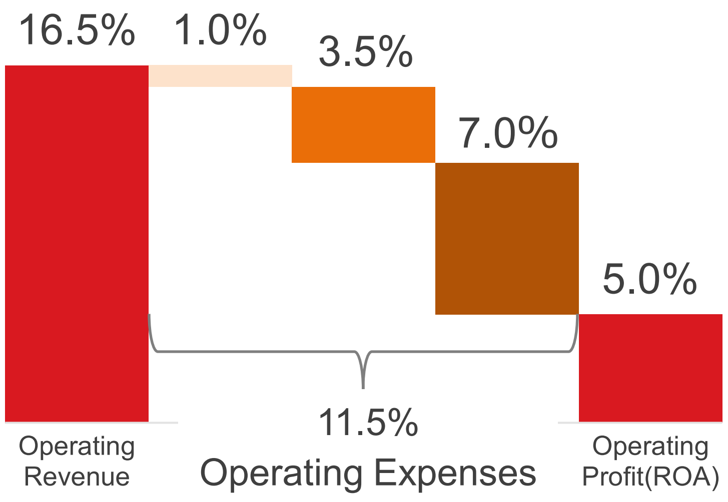
- Amount of drawdown of provision in FY March 2026 decreased by 41.6% YoY to ¥13.0 bn, against the estimate of a decrease of around 25%.
- Amount of drawdown of provision in FY March 2027 is expected to decrease by around 25% YoY.



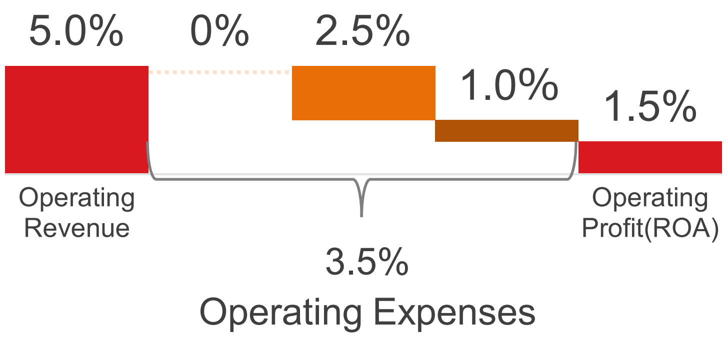
Yardstick for Return on Assets (ROA) by Business Segment

L.C. Business

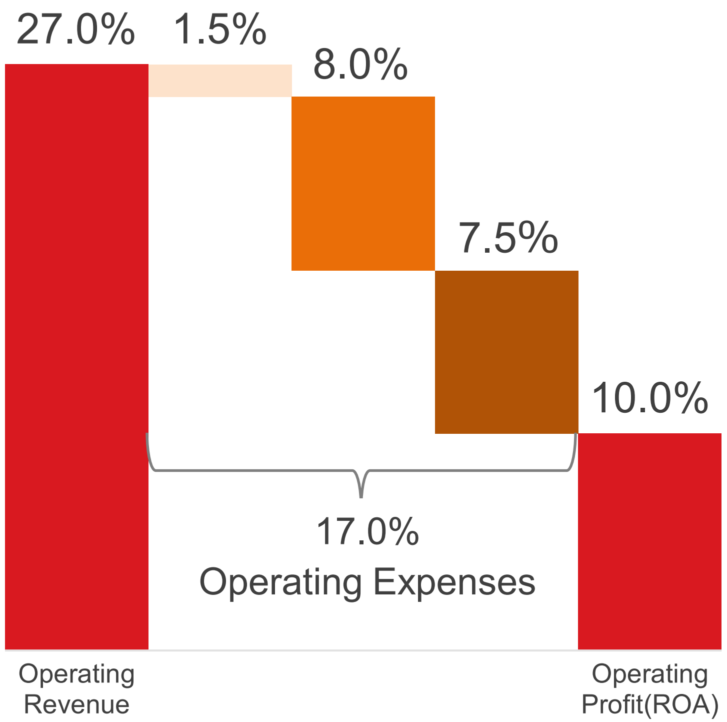
Financial Expenses | Provision for Bad Debts | Other Operating Expenses



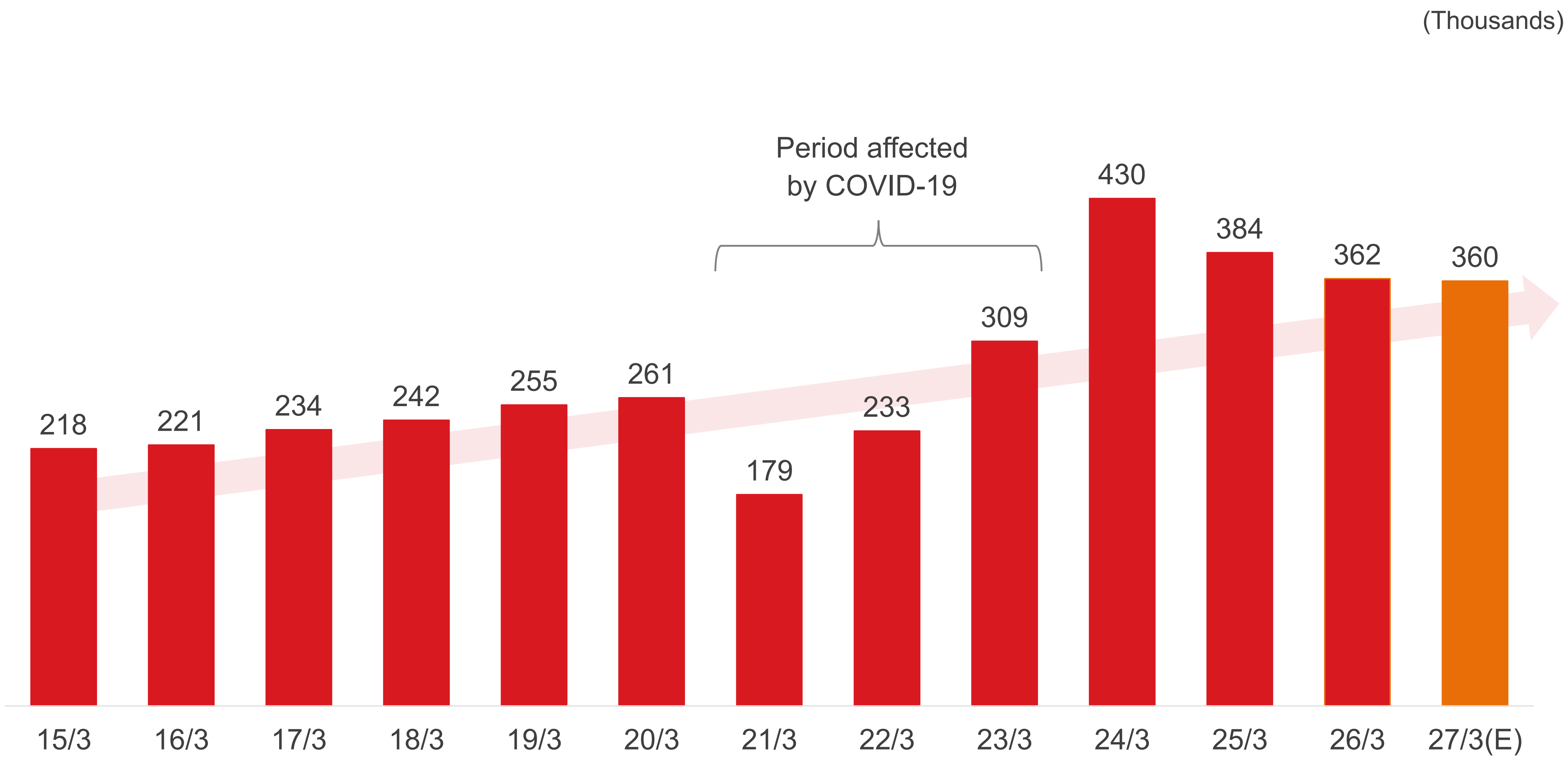
Guarantee Business



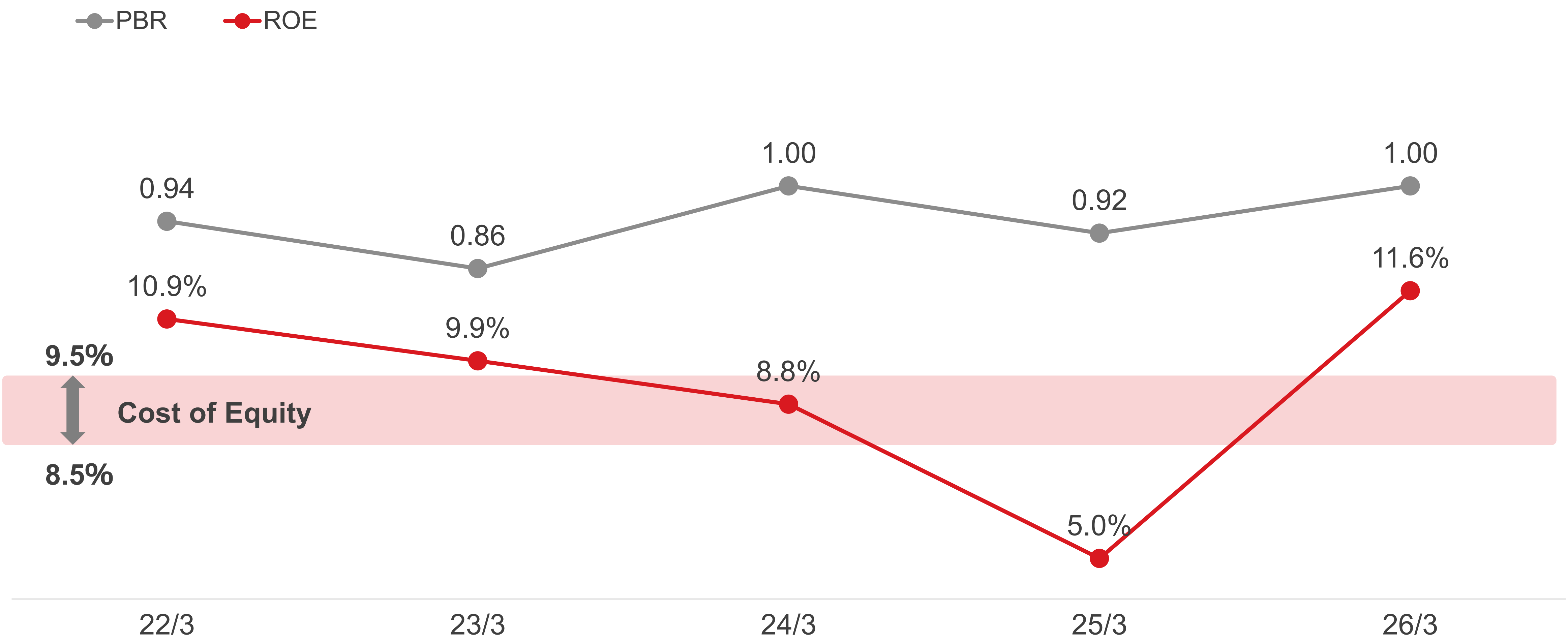
Overseas Financial Business



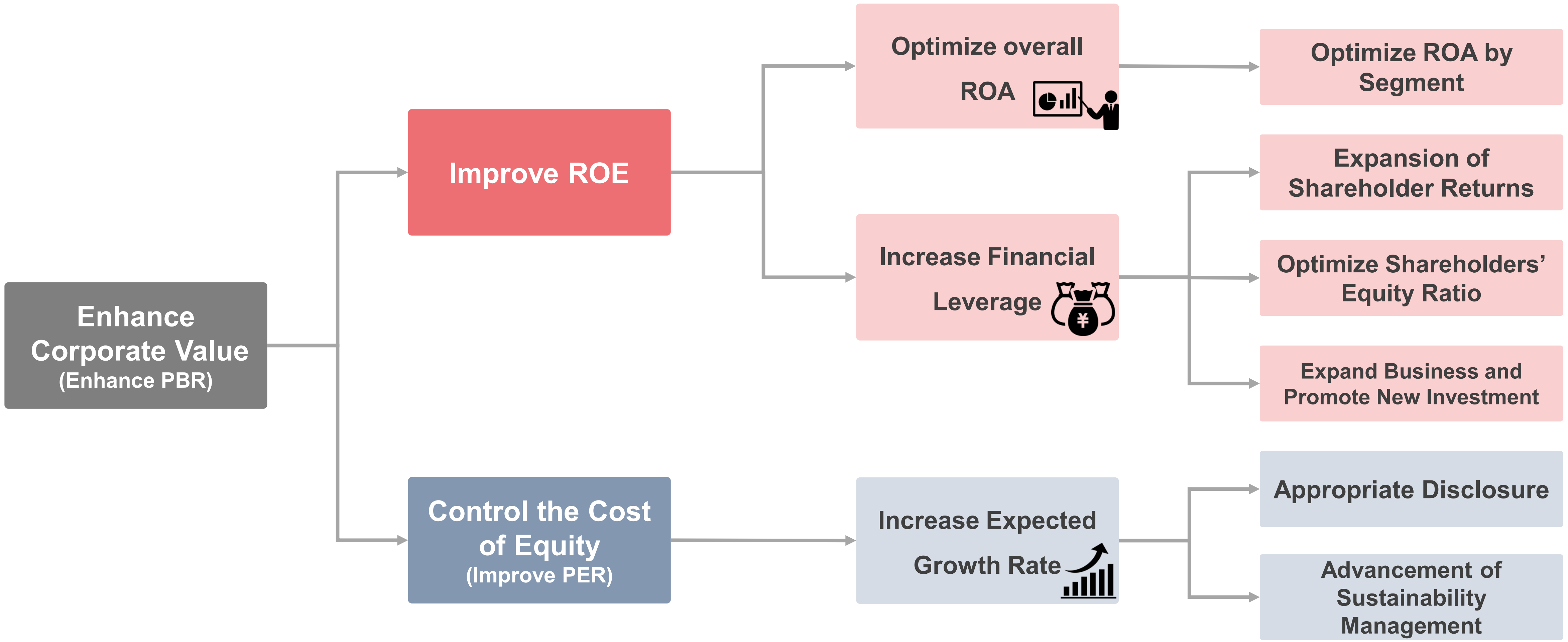
Trend in the Number of New Customers



Trend in PBR and ROE

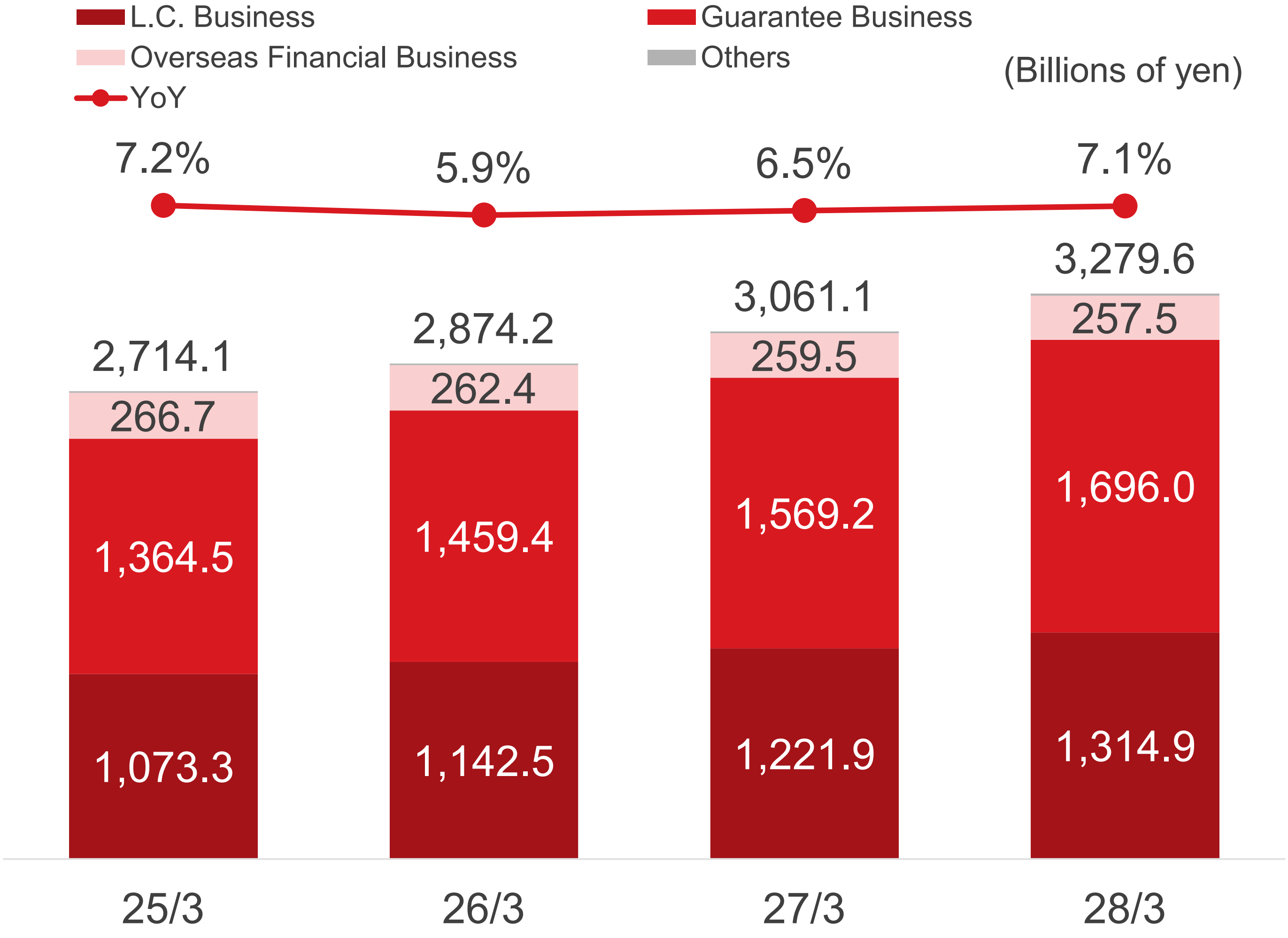


Corporate Value Enhancement Logic Tree



Mid-term Management Plan | Business Scale

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



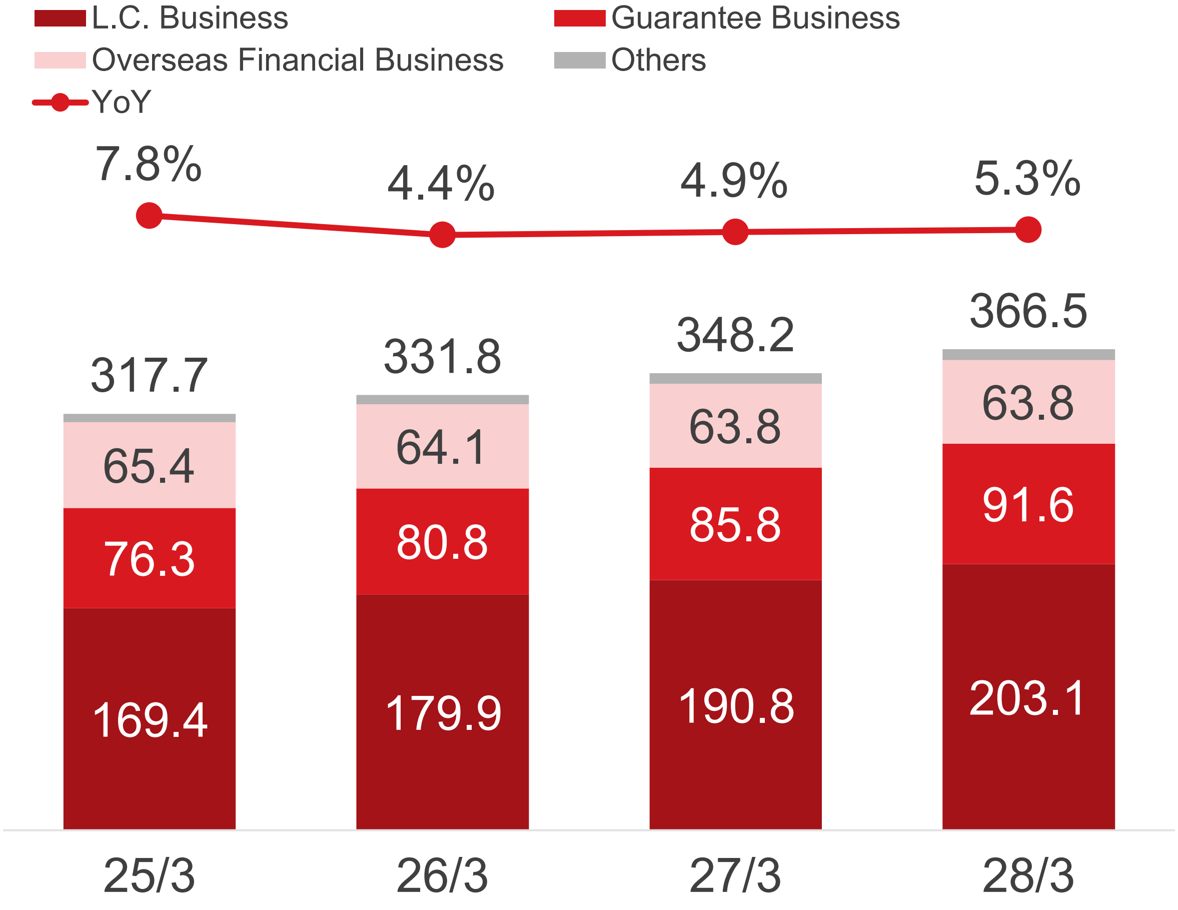
Consolidated Receivables Outstanding	**¥3,279.6bn** (CAGR 5.9%)
L.C. Business	**¥1,314.9bn** (CAGR 7.0%)
Guarantee Business	**¥1,696.0bn** (CAGR 7.5%)
Overseas Financial Business	**¥257.5bn** (CAGR -1.2%)

Mid-term Management Plan | Business Performance

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

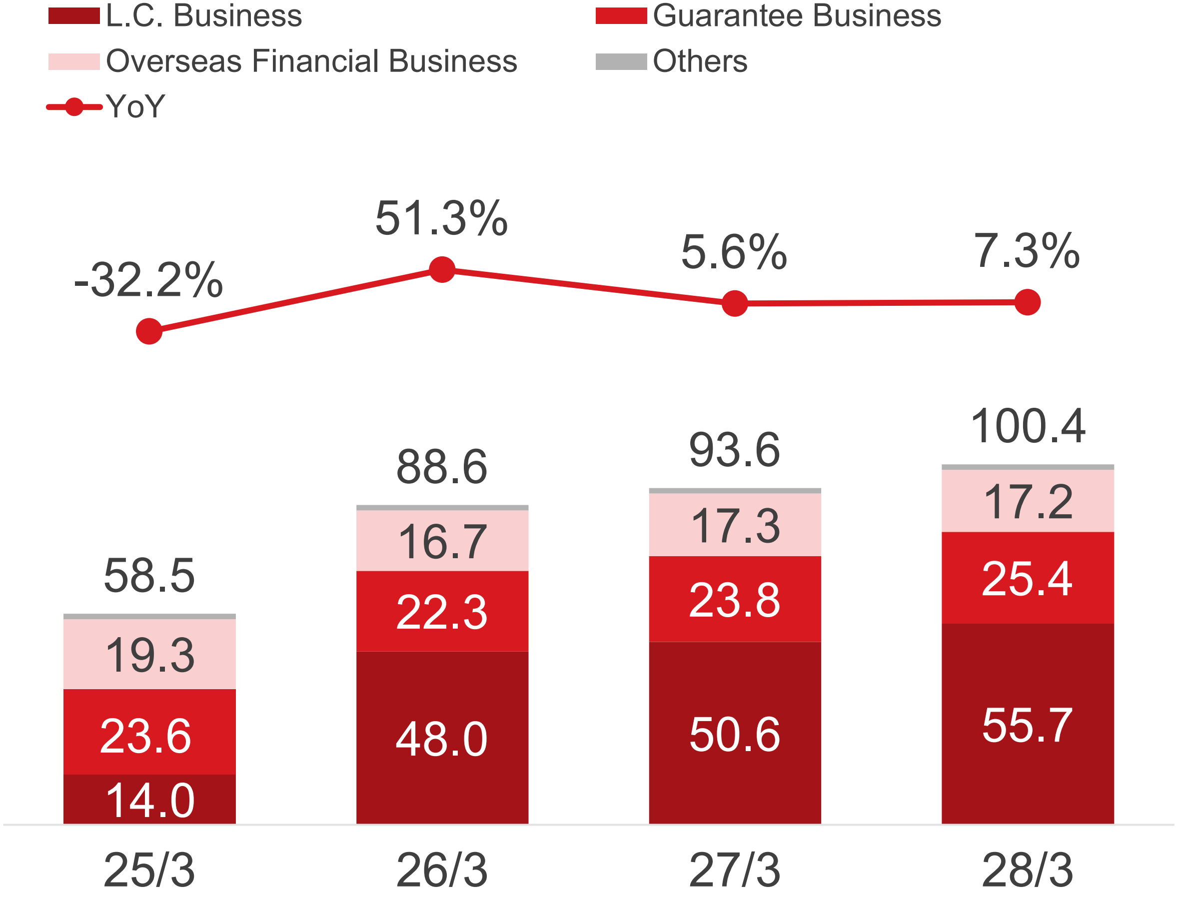
Operating Revenue

(Billions of yen)



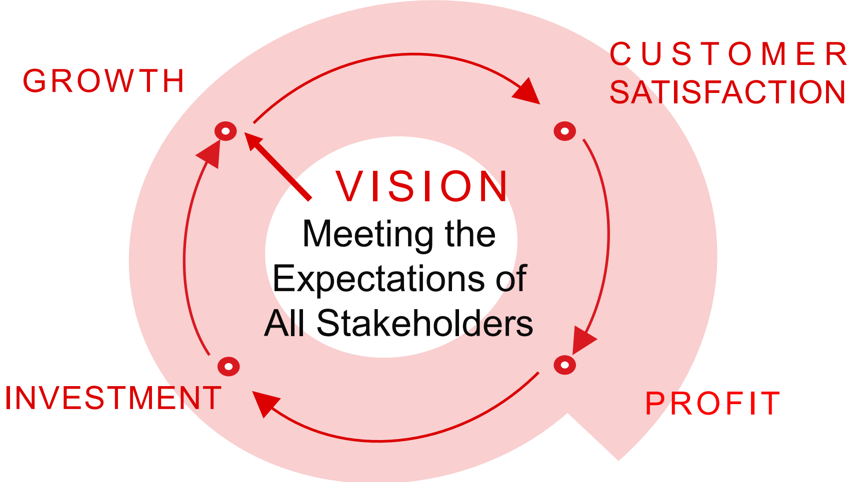
Operating Profit

(Billions of yen)



Key Themes for the Medium Term

(From FY March 2026 to FY March 2028)



Medium-term Policy

Accelerating Our Growth Cycle to Achieve Our Vision

Foundation for All Activities	● Foster a Compliance Culture

Business Strategies

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

Function Strategies

- Building a system infrastructure that can respond flexibly and quickly to changes in the environment and reinforcement of cyber security
- Establish the base of human resource by strengthening recruitment, training and retention
- Provide optimal credit and rebuild credit protection system
- Strengthen internal penetration to establish sustainable management
- Enhancement of risk management and governance
- Creating a highly productive environment by improving business efficiency
- Maintain stability and improve cost efficiency through optimal financing
- Improve decision-making speed and accuracy through data utilization
- Implement new action guidelines

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

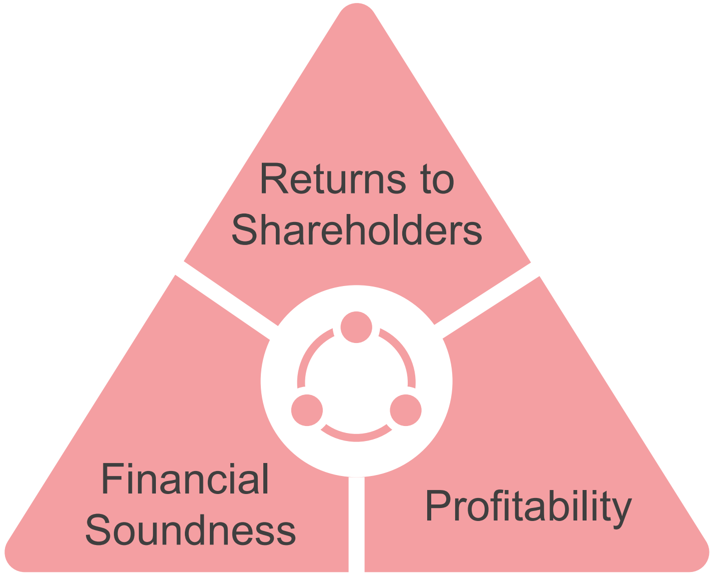
Capital Policy

Basics on Capital Policy

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

Vision for the Medium-term Management Plan

	(Prior Management Plan)	
Shareholders' Equity Ratio*	Approx.25%	**Approx.23%**
ROE	Approx.10%	**Approx.10%**
Dividend Payout Ratio	Approx.35%	**Approx.50%**



Dividend Per Share

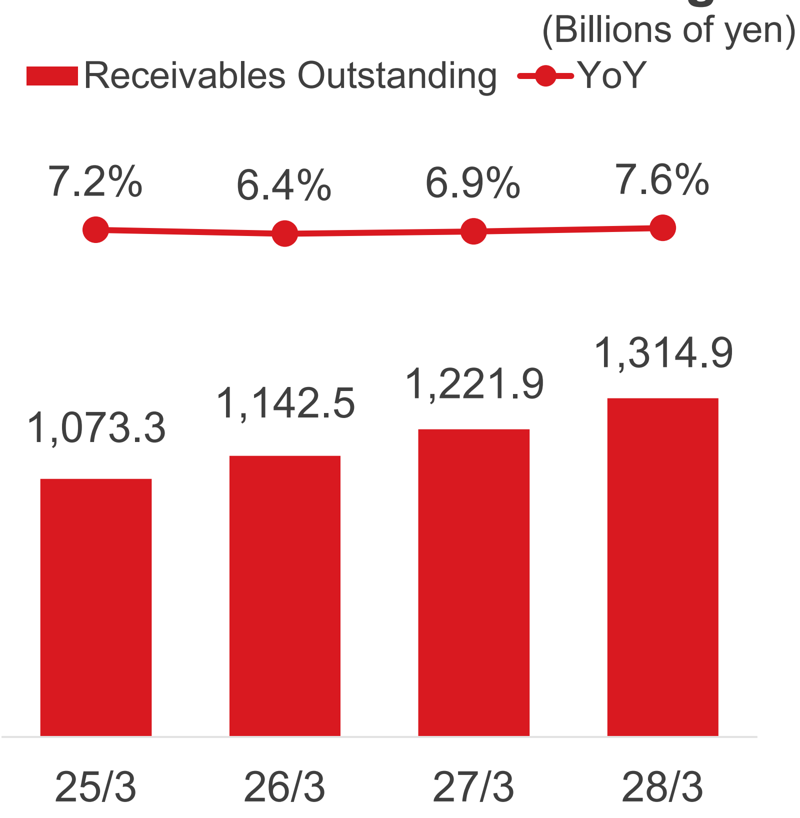
FY March 2026		FY March 2027
22yen ／ interim 10yen Year-end 12yen	→	**22yen** ／ interim 11yen(Forecast) Year-end 11yen(Forecast)

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

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

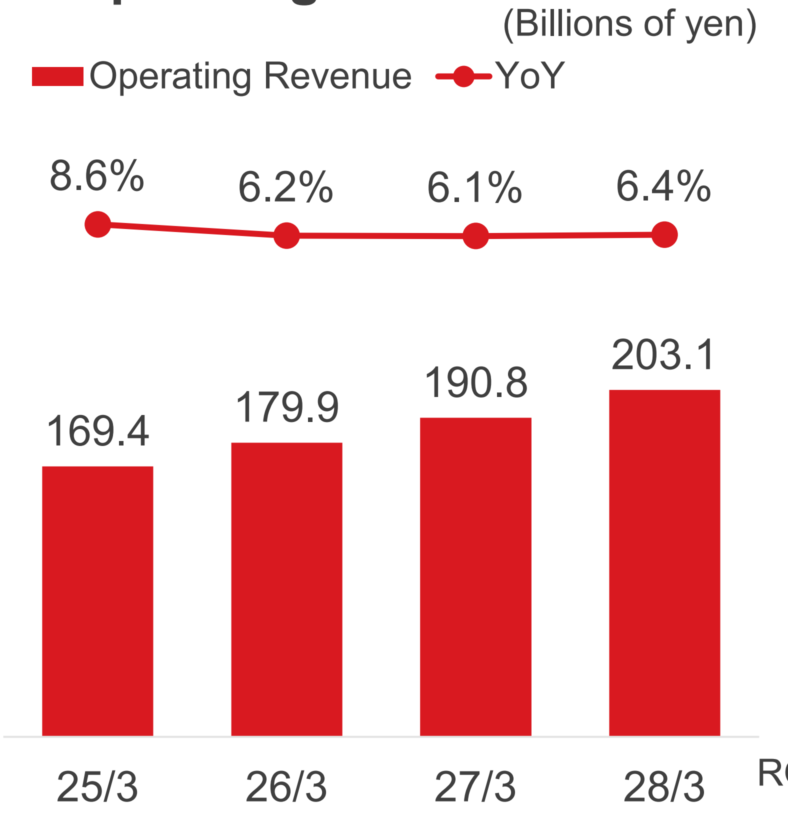
- ACOM : Promoting various sales measures, stronger brand and providing a high-quality customer experience.
- GeNiE : Focusing on expanding business alliance partners and aiming for a leading position in the embedded finance market.
- Aiming for receivables outstanding of ¥1.3 trillion, including embedded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

Receivables Outstanding



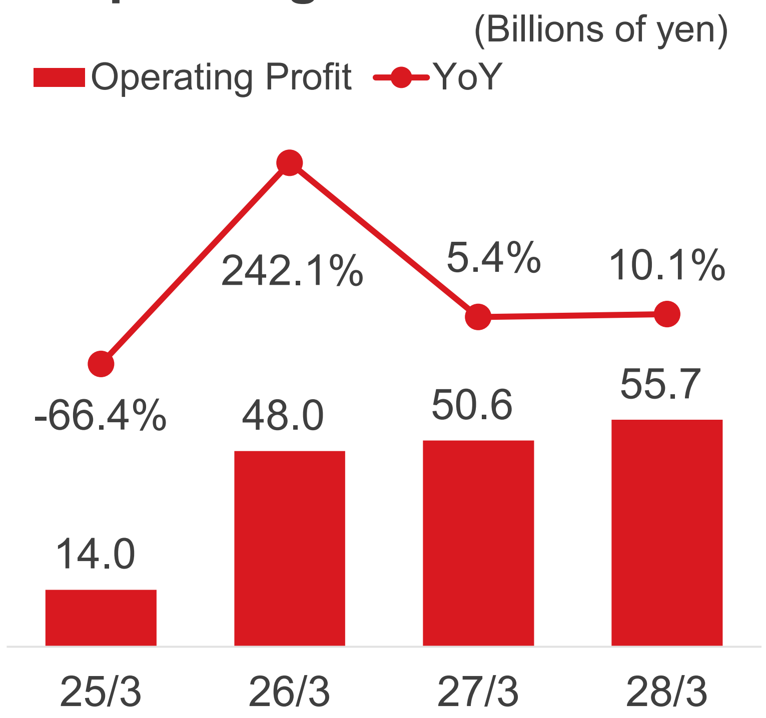
CAGR 7.0%

Operating Revenue



CAGR 6.2%

Operating Profit



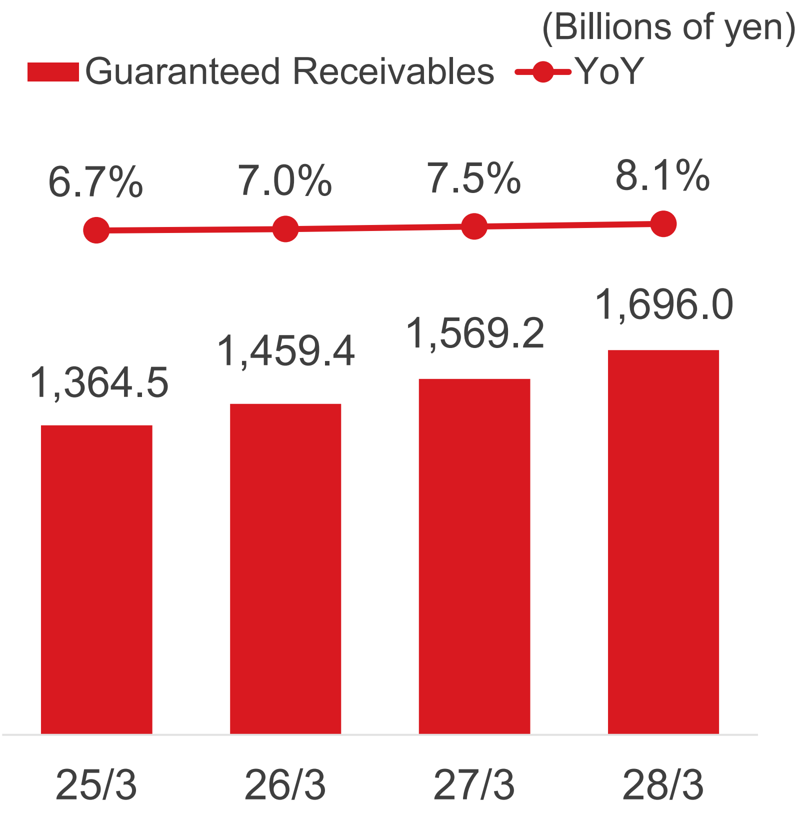
ROA	1.4%	4.3%	4.3%	4.4%

CAGR 58.3%

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

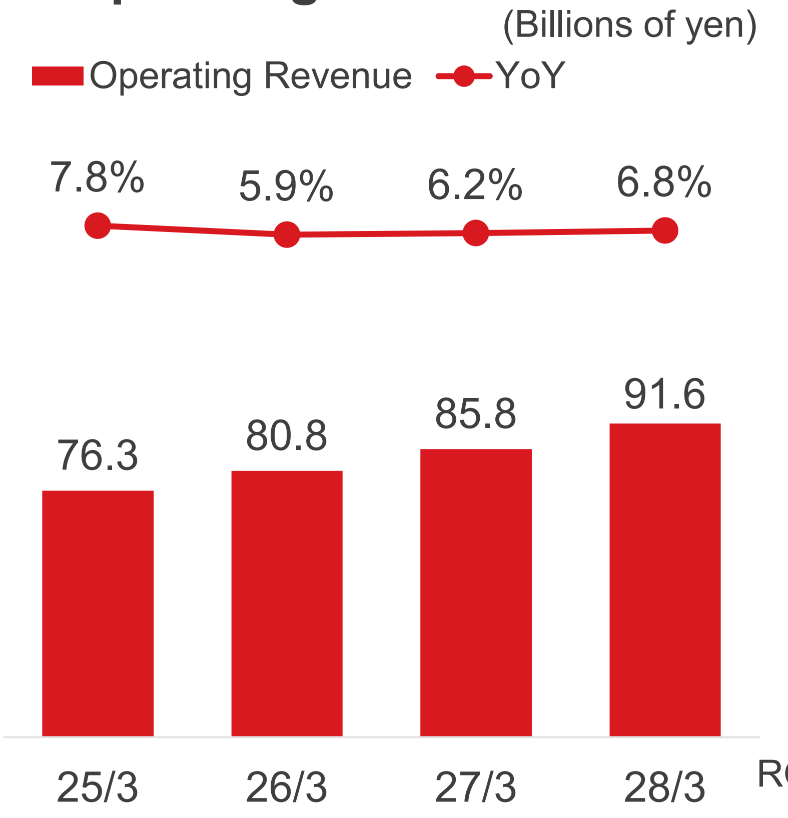
- Targeting business expansion by expanding new guarantee alliance partnerships and strengthening cooperation with existing guarantee partners.
- Aiming for consolidated guaranteed receivables of ¥1.6 trillion.

Guaranteed Receivables



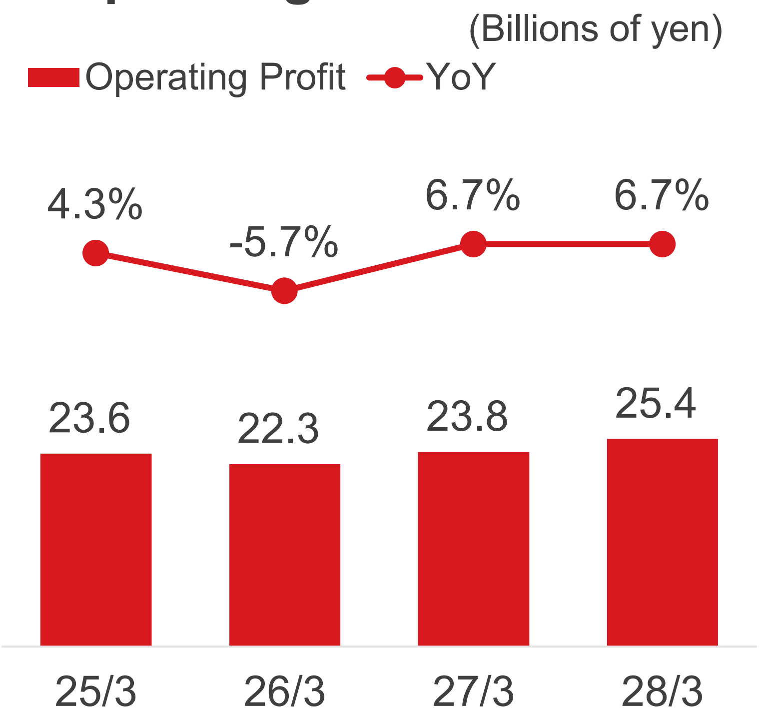
CAGR 7.5%

Operating Revenue



CAGR 6.3%

Operating Profit



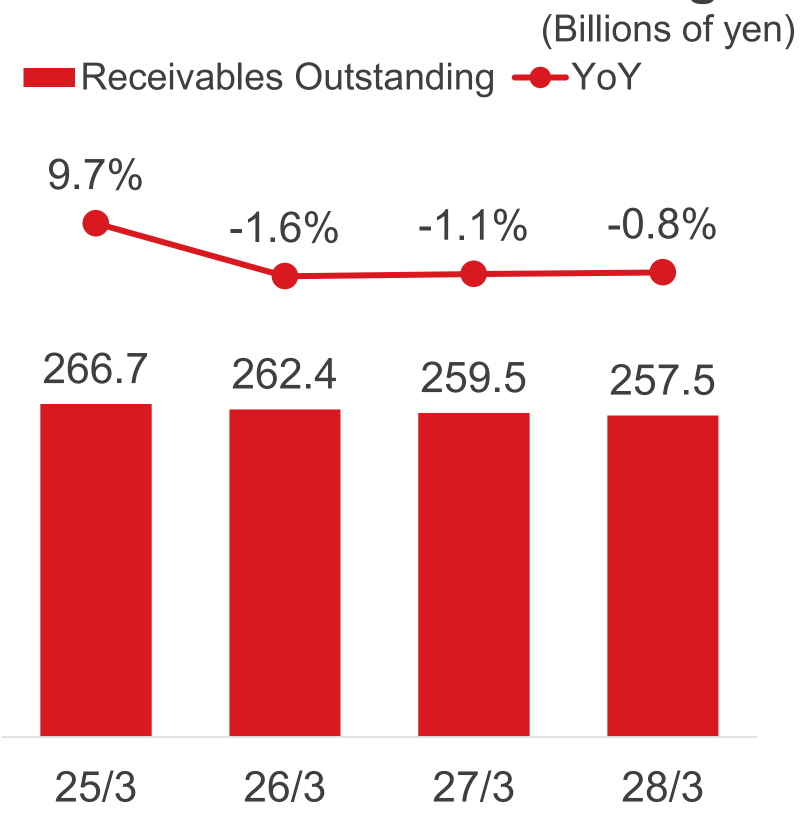
ROA	1.7%	1.5%	1.5%	1.5%

CAGR 2.4%

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

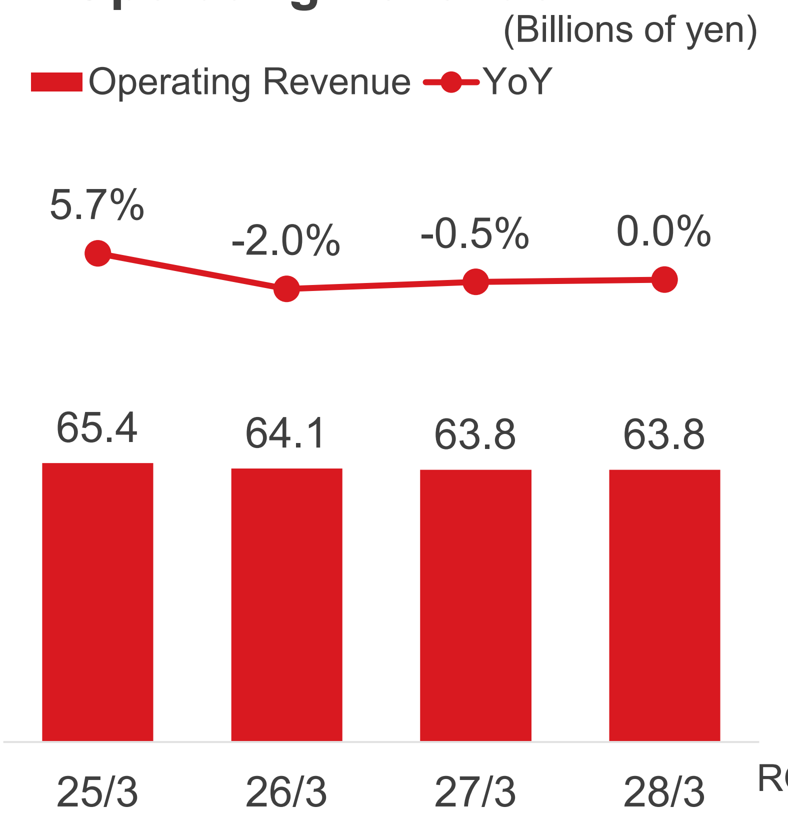
- ACM (Malaysia) : Aiming to turn profits by the final year of the Medium-term Management Plan, by strengthening new customer acquisitions and focusing on additional financing.
- ACF (Philippines) : Aiming to turn profits by the final year of the Medium-term Management Plan, by expanding customer acquisition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

Receivables Outstanding



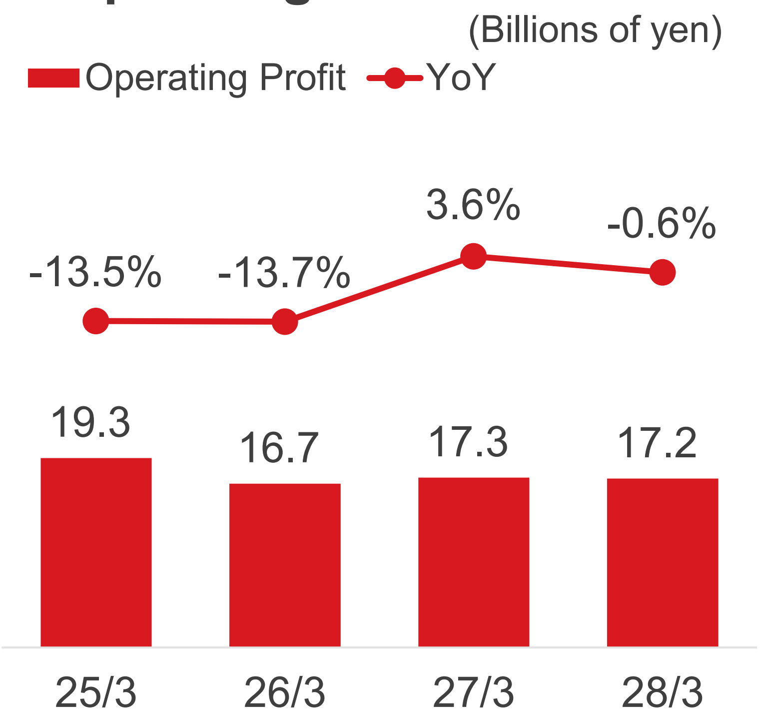
CAGR -1.2%

Operating Revenue



CAGR -0.8%

Operating Profit



ROA	7.6%	6.3%	6.6%	6.7%

CAGR -3.9%