Brief Statement of the First Quarter Financial Results for the Fiscal Year Ending March 2027 [Japanese GAAP (Consolidated)]

July 29, 2026

Name of the company: ACOM CO., LTD. (“ACOM” or “the Company”) Stock market: Tokyo Stock Exchange

Code number: 8572 URL:https://www.acom.co.jp/corp/english/ir/

Position of the representative: President & Chief Executive Officer Name: Masataka Kinoshita

Position of the person in charge: Chief PR & IR Officer Name: Masato Tanaka Telephone: (03) 6865-6474

Commencement date of dividend payment: ―

Quarterly material to supplement the financial results : Applicable

Quarterly Financial results conference : Applicable (For domestic and foreign institutional investors and financial analysts)

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

1. Consolidated Business Results for the First Quarter Accounting Period (from April 1, 2026, to June 30, 2026)

(1) Consolidated Business Results (Accumulated)

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

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent	
	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%	(Millions of yen)	yoy%
1Q for FY March 2027	88,731	7.7	29,650	5.3	29,642	4.9	19,141	(43.9)
1Q for FY March 2026	82,372	6.6	28,147	28.2	28,247	27.8	34,119	150.3

[Note] Comprehensive income 1Q for FY March 2027: 15,818 million yen [(37.3) %] 1Q for FY March 2026: 25,225 million yen [57.0 %]

	Basic Earnings per Share (First Quarter)	Diluted Earnings per Share (First Quarter)
	(Yen)	(Yen)
1Q for FY March 2027	12.22	―
1Q for FY March 2026	21.78	―

(2) Consolidated Financial Position

	Total Assets	Net Assets	Ratio of Shareholders’ Equity
	(Millions of yen)	(Millions of yen)	%
1Q for FY March 2027	1,603,511	778,785	44.6
FY March 2026 (Annual)	1,616,379	782,455	44.5

<Reference> Shareholders’ Equity: 1Q for FY March 2027: 715,798 million yen FY March 2026: 719,019 million yen

2. Dividend Status

	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
FY March 2026	―	10.00	―	12.00	22.00
FY March 2027	―				
FY March 2027 (Forecast)		11.00	―	11.00	22.00

<Note> Amendment to dividend forecast : None

3. Forecasts for the Fiscal Year Ending March 2027 (from April 1, 2026, to March 31, 2027)

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

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent		Basic Earnings per Share
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Yen)
First Half	174,700	5.5	51,700	(4.4)	51,800	(4.5)	33,100	(35.1)	21.12
Annual	356,000	5.4	98,000	(2.4)	98,500	(2.0)	63,800	(19.9)	40.72

<Note> Amendments to business results forecast : None

(Note)

(1) Significant Changes in the Scope of Consolidation during the Three Months Ended June 30, 2026 : None

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

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

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

B) Changes in accounting policies other than A) : None

C) Change in accounting estimates : None

D) Restatement : None

(4) Outstanding shares (common shares)

A) Number of shares outstanding (including treasury shares)	As of June 30, 2026	1,566,614,098 shares	As of March 31, 2026	1,566,614,098 shares
B) Number of treasury shares at the end of period	As of June 30, 2026	190 shares	As of March 31, 2026	190 shares
C) Number of average shares outstanding (accumulated quarterly consolidated period)	As of June 30, 2026	1,566,613,908 shares	As of June 30, 2025	1,566,613,978 shares

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

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

(Notes to Forward-looking Statements)

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

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

ACOM plans to hold a financial results conference (web conferencing for domestic institutional investors and financial analysts) on July 29, 2026. The materials used at the conference will be available at ACOM's website promptly after disclosure of financial results.

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1. Overview of Business Results

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

During the three months ended June 30, 2026, the Japanese economy continued its gradual recovery partly driven by improvements in the employment and income environment and the effects of various government policies. However, in addition to continued price increases, there are some risks that could push down Japan's economic momentum due to fluctuations in financial markets and economies in various countries, including the impact of the situation in the Middle East. The impact of those factors on consumer spending and financial markets needs to be closely monitored.

In the Kingdom of Thailand, the Republic of the Philippines, and Malaysia, where we operate businesses, steady economic growth is expected to continue, driven by factors such as rising consumer spending. On the other hand, while there are currently signs of easing tensions in the Middle East, the ongoing declaration of a national energy emergency in the Republic of the Philippines and other factors pose a risk of negatively impacting the Southeast Asian economy. Therefore, it is necessary to continue closely monitoring the impact on each country.

In the nonbank business sector in Japan, while it is necessary to closely monitor future trends, just as with the domestic economy, demand for financing remains strong, supported by expanding consumer spending. Although requests for interest repayment are decreasing steadily, future trends need to be closely monitored on an ongoing basis because requests for interest repayment are susceptible to the impacts of changes in the external environment.

In such an environment, the Group is promoting the following initiatives in each business, leveraging its accumulated expertise in the consumer finance business in Japan and internationally, as well as its know-how on low-cost operations, including centralization of operations. In the loan and credit card business, we are striving to offer high-quality customer experiences not only by strengthening our efforts to attract new customers by rebuilding the perception of our services but also by improving responsiveness and the speed of screening. In the guarantee business, we are working to further strengthen our cooperation with our existing partners. In the overseas financial business, we are focusing on ensuring that our existing subsidiaries comply appropriately with local regulations, as well as on expanding our business in a manner that takes regional characteristics into account and on advancing into new countries.

Consolidated operating revenue for the three months ended June 30, 2026, increased to 88,731 million yen (up 7.7% year-on-year) mainly due to an increase in interest on operating loans. Operating expenses increased to 59,081 million yen (up 9.0% year-on-year), mainly due to an increase in financial expenses and an increase in provision for bad debts resulting from business expansion. As a result, operating profit increased to 29,650 million yen (up 5.3% year-on-year), and ordinary profit increased to 29,642 million yen (up 4.9% year-on-year). Profit attributable to owners of parent was 19,141 million yen (down 43.9% year-on-year) mainly because the favorable impact on income taxes - deferred resulting from the previous change in the Company's classification for assessing the recoverability of deferred tax assets was no longer present.

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

Compared with the end of the prior fiscal year, total assets decreased by 12,867 million yen and net assets decreased by 3,669 million yen as of June 30, 2026. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets decreased by 10,450 million yen and non-current assets decreased by 2,416 million yen. Consequently, total assets decreased by 12,867 million yen. The principal decrease in current assets was cash and deposits, which decreased by 31,563 million yen. The principal decrease in non-current assets was deferred tax assets, which decreased by 2,627 million yen, among other items.

(Liabilities)

With regard to the liabilities account, changes in current and non-current liabilities were a decrease of 15,524 million yen and an increase of 6,326 million yen, respectively, resulting in a decrease of 9,197 million yen in total liabilities. The breakdown of major changes in liabilities includes an increase in outstanding balance of funds procured mainly in the form of loans and bonds payable (10,083 million yen) and a decrease in income taxes payable (15,319 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 341 million yen due to an increase in retained earnings. The breakdown of major changes in retained earnings includes an increase due to the recording of profit attributable to owners of parent (19,141 million yen) and a decrease due to the payment of dividends (18,799 million yen). Moreover, accumulated other comprehensive income decreased by 3,563 million yen due in part to a decrease in foreign currency translation adjustment, and non-controlling interests decreased by 448 million yen. Although total net assets decreased by 3,669 million yen, total assets also decreased, resulting in the shareholders' equity ratio increasing by 0.1 percentage points to 44.6%.

(3) Forecasts for the Consolidated Business Results

The Company expects consolidated business results as follows: 356.0 billion yen of operating revenue; 98.0 billion yen of operating profit; 98.5 billion yen of ordinary profit; and 63.8 billion yen of profit attributable to owners of parent.

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

2. Interim Consolidated Financial Statements and Principal Notes

(1) Interim Consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2026)	Current first quarter (As of June 30, 2026)
Assets		
Current assets		
Cash and deposits	80,397	48,833
Accounts receivable – operating loans	1,277,559	1,291,516
Accounts receivable – installment	154,277	159,210
Purchased receivables	10,623	10,917
Others	105,549	107,383
Allowance for doubtful accounts	(106,813)	(106,720)
Total current assets	1,521,592	1,511,141
Non-current assets		
Property, plant and equipment		
Buildings and structures, net	2,107	2,055
Equipment, net	3,032	3,082
Leased assets, net	801	730
Total property, plant and equipment	5,941	5,868
Intangible assets		
Software	14,758	15,462
Other	12	12
Total intangible assets	14,770	15,475
Investments and other assets		
Investment securities	1,479	1,486
Retirement benefit asset	15,713	15,587
Deferred tax assets	50,650	48,023
Guarantee deposits	3,627	3,513
Other	3,215	3,016
Allowance for doubtful accounts	(611)	(600)
Total investments and other assets	74,074	71,026
Total non-current assets	94,786	92,370
Total assets	1,616,379	1,603,511

(Millions of yen)

	Prior fiscal year (As of March 31, 2026)	Current first quarter (As of June 30, 2026)
Liabilities		
Current liabilities		
Notes and accounts payable – trade	609	602
Short-term borrowings	13,440	25,979
Commercial papers	84,938	74,885
Current portion of long-term borrowings	194,903	191,961
Current portion of bonds payable	62,455	64,512
Income taxes payable	24,179	8,860
Provision for loss on guarantees	13,498	14,060
Asset retirement obligations	424	236
Lease liabilities	370	377
Other	14,590	12,409
Total current liabilities	409,409	393,885
Non-current liabilities		
Bonds payable	114,660	134,000
Long-term borrowings	261,857	250,999
Provision for loss on interest repayment	41,500	39,432
Retirement benefit liability	1,738	1,735
Asset retirement obligations	3,681	3,669
Lease liabilities	544	458
Other	532	545
Total non-current liabilities	424,514	430,840
Total liabilities	833,924	824,726
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	69,861	69,861
Retained earnings	534,610	534,952
Treasury shares	(0)	(0)
Total shareholders' equity	668,304	668,646
Accumulated other comprehensive income		
Foreign currency translation adjustment	46,057	42,776
Remeasurements of defined benefit plans	4,658	4,375
Total accumulated other comprehensive income	50,715	47,152
Non-controlling interests	63,435	62,987
Total net assets	782,455	778,785
Total liabilities and net assets	1,616,379	1,603,511

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

(Millions of yen)

	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)	For the three months ended June 30, 2026 (From April 1, 2026 to June 30, 2026)
Operating revenue		
Interest on operating loans	50,671	54,242
Revenue from credit card business	4,565	5,155
Revenue from installment sales finance business	15	16
Revenue from credit guarantee	17,185	18,441
Proceeds from purchased receivables	1,336	1,504
Other financial revenue	18	112
Other operating revenue	8,579	9,259
Total operating revenue	82,372	88,731
Operating expenses		
Financial expenses	1,678	2,319
Cost of purchased receivables	563	666
Other operating expenses	51,981	56,095
Total operating expenses	54,224	59,081
Operating profit	28,147	29,650
Non-operating income		
Interest income	0	0
Dividend income	13	18
Share of profit of entities accounted for using equity method	6	9
Rental income from buildings	69	78
Other	76	9
Total non-operating income	166	116
Non-operating expenses		
Interest expenses	1	1
Foreign exchange losses	—	120
Penalty	63	—
Other	1	1
Total non-operating expenses	66	123
Ordinary profit	28,247	29,642

(Millions of yen)

	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)	For the three months ended June 30, 2026 (From April 1, 2026 to June 30, 2026)
Extraordinary income		
Gain on sale of non-current assets	451	24
Gain on sale of investment securities	—	0
Total extraordinary income	451	24
Extraordinary losses		
Loss on retirement of non-current assets	77	78
Loss on sale of investment securities	—	2
Other	0	1
Total extraordinary losses	77	82
Profit before income taxes	28,620	29,584
Income taxes – current	5,857	6,146
Income taxes – deferred	(12,765)	2,639
Total income taxes	(6,907)	8,786
Profit	35,527	20,798
Profit attributable to non-controlling interests	1,408	1,657
Profit attributable to owners of parent	34,119	19,141

(Interim Consolidated Statement of Comprehensive Income)

Three months ended June 30

(Millions of yen)

	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)	For the three months ended June 30, 2026 (From April 1, 2026 to June 30, 2026)
Profit	35,527	20,798
Other comprehensive income		
Valuation difference on available-for-sale securities	(0)	–
Foreign currency translation adjustment	(10,069)	(4,701)
Remeasurements of defined benefit plans, net of tax	(232)	(278)
Total other comprehensive income	(10,301)	(4,980)
Comprehensive income	25,225	15,818
Comprehensive income attributable to		
Owners of parent	26,714	15,578
Non-controlling interests	(1,488)	240

(3) Notes on Interim Consolidated Financial Statements

(Notes to Segment Information, etc.)

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

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

(Millions of yen)

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

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

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

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

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

II. For the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

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

(Millions of yen)

	Reported segments					Others (Note 1)	Total
	Loan and credit card business	Guarantee business	Overseas financial business	Loan servicing business	Subtotal		
Operating revenue							
Operating revenue from external customers	47,567	20,878	18,149	2,106	88,701	29	88,731
Revenues from financial instruments transactions	46,581	20,607	18,051	2,106	87,345	29	87,375
Fees and commissions (Note 2)	986	270	98	—	1,356	—	1,356
Revenues from transactions with other operating segments	9	—	(45)	9	(26)	31	4
Total	47,576	20,878	18,104	2,115	88,675	60	88,735
Segment profit	16,469	5,513	7,175	433	29,591	60	29,651

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

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

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

Profit	Amount (Millions of yen)
Total reported segments	29,591
Profit of "Others" category	60
Elimination of intersegment transactions	8
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	(10)
Operating profit in interim consolidated statement of income	29,650

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

Not applicable.

(Notes on Going-concern Assumption)

Not applicable.

(Notes to Statement of Cash Flows)

Interim Consolidated Statement of Cash Flows has not been prepared for the three months ended June 30, 2026. The amounts of depreciation (including amortization of intangible assets) for the three months are as follows.

	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)	For the three months ended June 30, 2026 (From April 1, 2026 to June 30, 2026)
Depreciation	934 million yen	1,025 million yen

3. [Reference] Quarterly Non-consolidated Financial Statements

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

(Millions of yen)

	Prior fiscal year (As of March 31, 2026)	Current first quarter (As of June 30, 2026)
Assets		
Current assets		
Cash and deposits	64,466	42,135
Accounts receivable – operating loans	990,420	1,009,321
Accounts receivable – installment	153,522	158,410
Right to reimbursement	62,493	63,763
Other	24,555	23,913
Allowance for doubtful accounts	(77,110)	(78,020)
Total current assets	1,218,348	1,219,523
Non-current assets		
Property, plant and equipment	5,186	5,106
Intangible assets	13,574	14,269
Investments and other assets		
Shares of subsidiaries and associates	26,667	30,859
Long-term loans receivable from subsidiaries and associates	9,000	12,000
Deferred tax assets	58,922	55,912
Prepaid pension costs	8,382	8,671
Other	11,300	6,756
Allowance for doubtful accounts	(590)	(580)
Total investments and other assets	113,682	113,619
Total non-current assets	132,443	132,996
Total assets	1,350,792	1,352,519
Liabilities		
Current liabilities		
Accounts payable - trade	598	597
Short-term borrowings	—	14,000
Commercial papers	84,938	74,885
Current portion of long-term borrowings	188,541	186,469
Current portion of bonds payable	55,000	55,000
Lease liabilities	370	377
Income taxes payable	20,146	4,066
Provision for loss on guarantees	11,760	12,190
Asset retirement obligations	421	234
Others	11,453	10,265
Total current liabilities	373,230	358,085
Non-current liabilities		
Bonds payable	105,000	134,000
Long-term borrowings	252,066	242,154
Lease liabilities	544	458
Provision for loss on interest repayment	41,500	39,432
Asset retirement obligations	3,375	3,368
Others	199	261
Total non-current liabilities	402,685	419,674
Total liabilities	775,916	777,760
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	72,322	72,322
Retained earnings	438,721	438,603
Treasury shares	(0)	(0)
Total shareholders' equity	574,876	574,758
Total net assets	574,876	574,758
Total liabilities and net assets	1,350,792	1,352,519

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

Three months ended June 30

(Millions of yen)

	For the three months ended June 30, 2025 (From April 1, 2025 to June 30, 2025)	For the three months ended June 30, 2026 (From April 1, 2026 to June 30, 2026)
Operating revenue		
Interest on operating loans	35,638	37,537
Revenue from credit card business	4,565	5,155
Revenue from credit guarantee	14,030	14,970
Other financial revenue	0	29
Other operating revenue	6,446	6,723
Total operating revenue	60,680	64,416
Operating expenses		
Financial expenses	1,226	2,072
Other operating expenses	38,656	40,754
Total operating expenses	39,883	42,826
Operating profit	20,797	21,589
Non-operating income		
Interest income	8	25
Dividend income	3,948	4,373
Others	143	85
Total non-operating income	4,100	4,484
Non-operating expenses		
Interest expenses	1	1
Foreign exchange losses	—	120
Penalty	63	—
Other	1	0
Total non-operating expenses	66	122
Ordinary profit	24,832	25,951
Extraordinary income		
Gain on sale of non-current assets	451	24
Gain on sale of investment securities	—	0
Total extraordinary income	451	24
Extraordinary losses		
Loss on retirement of non-current assets	74	77
Loss on sale of investment securities	—	2
Other	0	1
Total extraordinary losses	74	81
Profit before income taxes	25,208	25,895
Total income taxes	(7,853)	7,214
Profit	33,061	18,681