

# ACOM Group's Presence

ACOM Group is a leading company in the consumer finance industry, operating with a focus on its **three core businesses**.

We will keep on enhancing the strengths we have developed over the course of our nearly 90-year history and continue to meet the expectations of our stakeholders.

**Operating Revenue**  
**294.7** billion yen

**Operating Profit**  
**86.3** billion yen

## Loan and Credit Card Business

This business chiefly provides unsecured small loans to individuals based on customers' credit.

**Operating Revenue**  
**156.0** billion yen

**Operating Profit**  
**41.7** billion yen

**Operating Revenue Share**  
**52.9%**



## Overseas Financial Business

This business provides unsecured small loans to individuals overseas, leveraging the experience and expertise of our Japanese businesses.

**Operating Revenue**  
**61.8** billion yen

**Operating Profit**  
**22.3** billion yen

**Operating Revenue Share**  
**21.0%**



## Operating Revenues by Business Segment

## Guarantee Business

This business provides credit guarantees, underwriting customers' repayment of loans taken out with our alliance partners.

**Operating Revenue**  
**70.7** billion yen

**Operating Profit**  
**22.6** billion yen

**Operating Revenue Share**  
**24.0%**



## Global Business Platform

### Kingdom of Thailand EASY BUY Public Company Limited

Investment ratio: 71.0%  
Incorporated: Sept. 1996  
Business Outline:  
Unsecured loan business,  
Installment loan business

### Malaysia ACOM (M) SDN. BHD.

Investment ratio: 100.0%  
Incorporated: July 2021  
Business Outline: Unsecured loan business

### Republic of the Philippines ACOM CONSUMER FINANCE CORPORATION

Investment ratio: 80.0%  
Incorporated: July 2017  
Business Outline:  
Unsecured loan business

## ACOM by the Numbers

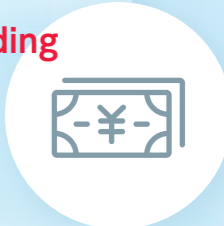
**Founded**  
**1936**

We were founded as a wholesale and retail textiles business in 1936.



**Receivables Outstanding**  
**2.5** trillion yen

Our receivables outstanding (consolidated) exceed 2.5 trillion yen.



**Share of Loans**  
**No.1**

We have a top share of the personal card loan market (non-bank category).



**Guarantee Partners**  
**58** companies

We have 58 companies who are guarantee partners, with guaranteed receivables exceeding 20.0 billion yen per company.



**Total Number of Users**  
**5.59** million

Our total number of users exceeds 5.50 million in Japan and overseas.



**Number of Group Employees**  
**5,404**

More than 5,000 Group employees are working as one to meet the expectations of all stakeholders.



# ACOM Group's Value Creation Process

