

Board of Directors (As of June 24, 2024)

Directors and Audit and Supervisory Committee Members



Chairman
Shigeyoshi Kinoshita
Conspectus of Corporate Management
No. of Company shares held: 3,507,260

Cumulative years of service as Director of the Company: 41

- Apr. 1973 Joined Marubeni Corporation
- Apr. 1978 Joined Japan Consumer Finance Co., Ltd.
- Dec. 1980 Joined the Company
- Feb. 1983 Director and Chief General Manager, General Affairs Dept. of the Company
- May 1984 Director and Chief General Manager, Accounting Dept. of the Company
- Aug. 1986 Managing Director of the Company
- June 1988 Managing Director and Head of Business Promotion Division of the Company
- Oct. 1991 Representative and Senior Managing Director of the Company
- Oct. 1992 Representative and Senior Managing Director, and Head of the Loan Sales Division of the Company
- Oct. 1996 Representative Director and Deputy President of the Company
- June 2000 Representative Director and President of the Company
- June 2003 President and Chief Executive Officer of the Company
- June 2010 Chairman, President and Chief Executive Officer of the Company
- June 2021 Chairman of the Company (to present)



Deputy Chairman
Hiroshi Naruse
Supporting Conspectus of Corporate Management, Chairman of Corporate Risk Committee, Chairman of Financial Information Disclosure Committee, In charge of Internal Audit Dept.
No. of Company shares held: 0

Cumulative years of service as Director of the Company: 3

- Apr. 1981 Joined The Mitsubishi Trust and Banking Corporation
- June 2008 Executive Officer, Assistant Director and General Manager, Trust Assets Planning Division of Mitsubishi UFJ Trust and Banking Corporation (MUTB)
- Apr. 2009 Director and President of Mitsubishi UFJ Global Custody S.A.
- May 2010 Executive Officer and General Manager, System Planning Division of MUTB
- June 2010 Executive Officer of Mitsubishi UFJ Financial Group, Inc. (MUFG)
- Apr. 2011 Representative Director and President of Mitsubishi UFJ Trust Systems Co., Ltd.
- June 2011 Managing Director of MUTB
- June 2013 Senior Managing Director of MUTB, Managing Executive Officer of MUFG
- June 2014 Representative Director and President of MU Trust Apple Planning Company, Ltd.
- June 2016 Director, Deputy President and Executive Officer of MUTB
- May 2018 Senior Managing Corporate Executive of MUFG
- Apr. 2019 Representative Director, President of The Master Trust Bank of Japan, Ltd.
- Apr. 2021 Advisor of The Master Trust Bank of Japan, Ltd.
- June 2021 Deputy Chairman to the Company (to present)



President & CEO
Masataka Kinoshita
Chairman of Appointment and Remuneration Committee
No. of Company shares held: 12,203,120

Cumulative years of service as Director of the Company: 9

- Apr. 2003 Joined ABeam Consulting Ltd.
- Sept. 2005 Joined the Company
- Oct. 2009 General Manager, Credit Supervision Division of the Company
- Jan. 2010 General Manager, Corporate Planning Dept. of the Company
- Apr. 2010 General Manager, Guarantee Business Dept. of the Company
- Apr. 2012 General Manager, Business Promotion Dept. of the Company
- Apr. 2013 Chief General Manager, Business Planning Dept. of the Company
- Apr. 2014 Executive Officer and Chief General Manager, Business Planning Dept. of the Company
- June 2014 Executive Managing Officer, Deputy Head of Credit Business Promotion Division and Chief General Manager, Business Planning Dept. of the Company
- Apr. 2015 Executive Managing Officer and Deputy Head of Credit Business Promotion Division of the Company
- June 2015 Managing Director of the Company, Executive Managing Officer and Head of Credit Business Promotion Division of the Company
- June 2016 Executive Managing Officer of the Company
- June 2017 Deputy President of the Company
- June 2021 Deputy Chief Executive Officer of the Company
- June 2021 President of the Company (to present)
- June 2021 Chief Executive Officer of the Company (to present)



Director (Outside)
Michelle Tan
Chair of Compliance Committee
No. of Company shares held: 0

Newly appointed

- Apr. 1997 Director, The Society for the Consumers of Kansai
- Assistant Professor, Faculty of Law and Policy Studies of Tezukayama University
- Apr. 2005 Professor, Faculty of Law and Policy Studies of Tezukayama University
- June 2007 Chief Director, NPO Japan Consumer Network (JACONET)
- Apr. 2010 Professor, Faculty of Law of Tezukayama University
- June 2013 Trustee, The Society for the Consumers of Kansai
- Director, IntaSect Research Institute, Inc. (Currently, IntaSect Global Communications) (to present)
- June 2018 President, OSAKA CONSUMERS' COOPERATIVE UNION
- Oct. 2022 Director, Ethical Business Research Institute (to present)
- June 2024 Director of the Company (to present)



Director (Outside)
Full-time Member of the Audit and Supervisory Committee
Toshihiko Yamashita
No. of Company shares held: 0

Cumulative years of service as Director of the Company: 1

- Apr. 1979 Joined Meiji Life Insurance Company
- Jan. 2004 President, Meiji Yasuda America Incorporated
- Apr. 2006 General Manager, Real Estate Investment Dept., Meiji Yasuda Life Insurance Company
- Apr. 2008 General Manager, Investment Planning & Research Dept., Meiji Yasuda Life Insurance Company
- Director (Non-executive), Meiji Dresdner Asset Management Co., Ltd.
- July 2010 Executive Officer, General Manager, Investment Planning & Research Dept., Meiji Yasuda Life Insurance Company
- Apr. 2012 Executive Officer, Meiji Yasuda Life Insurance Company
- July 2012 Managing Executive Officer, Chief Executive, Investment Division, Meiji Yasuda Life Insurance Company
- Apr. 2014 Senior Managing Executive Officer, Chief Executive, Investment Division, Meiji Yasuda Life Insurance Company
- June 2014 Auditor (part-time), The Yamaguchi Bank, Ltd.
- June 2015 Director, Audit and Supervisory Committee Member (part-time), The Yamaguchi Bank, Ltd.
- Apr. 2016 Deputy President, Chief Executive, Investment Division, Meiji Yasuda Life Insurance Company
- July 2016 Director, Deputy President, Chief Executive, Investment Division, Meiji Yasuda Life Insurance Company
- June 2018 Audit and Supervisory Board Member (part-time), Nippon Kayaku Co., Ltd.
- Apr. 2019 Director, Meiji Yasuda Life Insurance Company
- July 2019 Representative Director and Chairman, Meiji Yasuda Asset Management Company Ltd.
- Apr. 2023 Executive Advisor, Meiji Yasuda Life Insurance Company
- June 2023 Director, Full-time Audit and Supervisory Committee Member of the Company (to present)



Deputy President
Takashi Kiribuchi
No. of Company shares held: 16,300

Cumulative years of service as Director of the Company: 4

- Mar. 1982 Joined the Company
- Apr. 2004 General Manager, System Dept. of the Company
- July 2005 General Manager, Public Relations Dept. of the Company
- Oct. 2005 Chief General Manager, Public Relations Dept. of the Company
- Apr. 2011 Chief General Manager, Treasury Dept. of the Company
- Apr. 2015 Executive Officer and Chief General Manager, Treasury Dept. of the Company
- June 2017 Executive Officer and Chief General Manager, Corporate Planning Dept. of the Company
- June 2020 Managing Director of the Company, Executive Managing Officer and Chief General Manager, System Development & Administration Division of the Company
- Apr. 2021 Executive Managing Officer and Head of System Development & Administration Division of the Company
- June 2021 Senior Managing Director of the Company
- Senior Executive Managing Officer and Head of System Development & Administration Division of the Company
- June 2023 Deputy President of the Company (to present)
- Deputy Chief Executive Officer and Head of System Development & Administration Division of the Company (to present)



Senior Managing Director
Tomomi Uchida
No. of Company shares held: 3,000

Cumulative years of service as Director of the Company: 5

- Oct. 1982 Joined the Company
- Apr. 2003 General Manager, Business Promotion Dept. III of the Company
- Oct. 2005 General Manager, Business Promotion Dept. II of the Company
- Apr. 2007 Chief General Manager, Credit Business Management Dept. of the Company
- Dec. 2007 Chief General Manager, Marketing Dept. of the Company
- Oct. 2008 Head of East Japan Branch of the Company
- Apr. 2011 Chief General Manager, Business Promotion Dept. of the Company
- Apr. 2013 Executive Officer and Chief General Manager, Business Promotion Dept. of the Company
- June 2015 Executive Managing Officer, Deputy Head of Credit Business Promotion Division, and Chief General Manager, Business Promotion Dept. of the Company
- Apr. 2016 Executive Managing Officer and Deputy Head of Credit Business Promotion Division of the Company
- June 2016 Executive Managing Officer and Head of Credit Business Promotion Division of the Company
- June 2018 Executive Managing Officer, Head of Credit Supervision Division, and Chief General Manager, Credit Supervision Dept. I of the Company
- Oct. 2018 Executive Managing Officer, Head of Credit Supervision Division, and Chief General Manager, Credit Supervision Dept. II of the Company
- June 2019 Managing Director of the Company
- Apr. 2020 Executive Managing Officer and Head of Credit Supervision Division of the Company
- June 2021 Senior Managing Director of the Company (to present)
- Senior Executive Managing Officer and Head of Credit Supervision Division of the Company (to present)
- May 2022 Director of GeNIE Inc. (to present)
- April 2024 Senior Executive Managing Officer of the Company (to present)



Director
Tadashi Yamamoto
No. of Company shares held: 0

Cumulative years of service as Director of the Company: 1

- Apr. 1992 Joined The Bank of Tokyo, Ltd.
- May 2017 Deputy General Manager, East Asia Planning Division, East Asia Headquarters of The Bank of Tokyo-Mitsubishi UFJ, Ltd.
- Apr. 2018 Deputy General Manager, East Asia Planning Division, East Asia Headquarters of MUFG Bank, Ltd.
- May 2018 General Manager, Credit Policy & Planning Division of MUFG Bank, Ltd.
- General Manager, Credit Policy & Planning Division of Mitsubishi UFJ Financial Group Inc.
- June 2018 Executive Officer, General Manager, Credit Policy & Planning Division of MUFG Bank, Ltd.
- Executive Officer, General Manager, Credit Policy & Planning Division of Mitsubishi UFJ Financial Group, Inc.
- Apr. 2021 Executive Officer, General Manager, Corporate Planning Division of MUFG Bank, Ltd.
- Executive Officer, General Manager, Corporate Planning Division of Mitsubishi UFJ Financial Group Inc.
- Apr. 2022 Managing Executive Officer & CSO (in charge of Corporate Planning Division excluding Financial Resources Management, Global Business, and Office of Chairman of Japanese Bankers Association) & in charge of CPM and Corporate Administration Division, of MUFG Bank, Ltd.
- Managing Executive Officer and Group Deputy CSO, Mitsubishi UFJ Financial Group, Inc.
- June 2022 Member of the Board of Directors, Managing Executive Officer & CSO (in charge of Corporate Planning Division excluding Financial Resources Management, Global Business, and Office of Chairman of Japanese Bankers Association) & in charge of CPM and Corporate Administration Division, of MUFG Bank, Ltd.
- Apr. 2023 Member of the Board of Directors, Managing Executive Officer, Unit Head, and CDO (CEO), Digital Service Unit (in charge of Digital Service Planning Division) of MUFG Bank, Ltd.
- Managing Corporate Executive, Group Head and CDO, Digital Service Business Group of Mitsubishi UFJ Financial Group, Inc.
- June 2023 Director of the Company (to present)
- April 2024 Managing Corporate Executive, Group Head and CDO, Retail & Digital Business Group, Mitsubishi UFJ Financial Group, Inc. (to present)
- Member of the Board of Directors, Managing Executive Officer, Unit Head, and CDO (CEO), Retail & Digital Business Group (in charge of Digital Service Planning Division), MUFG Bank, Ltd. (to present)



Director, Member of the Audit and Supervisory Committee
Akihiro Kiyooka
No. of Company shares held: 10,000

Newly appointed

- Apr. 1990 Joined National Mutual Insurance Federation of Agricultural Cooperatives
- Apr. 2006 Joined the Company
- Oct. 2009 Director and General Manager, Business Administration Department, IR Loan Servicing, Inc.
- Apr. 2011 General Manager, Treasury Department of the Company
- Apr. 2013 General Manager, Corporate Planning Department of the Company
- Apr. 2014 Chief General Manager, Finance Department of the Company
- June 2015 Executive Officer and Chief General Manager, Finance Department of the Company
- Apr. 2017 Executive Officer (Special mission, General Affairs Department) of the Company
- June 2017 Executive Officer and Chief General Manager, General Affairs Department of the Company
- Apr. 2019 Executive Officer (Special mission, Corporate Planning Department) of the Company
- Executive Managing Officer, IR Loan Servicing, Inc.
- June 2019 President and CEO of IR Loan Servicing, Inc.
- Chief Executive Officer, IR Loan Servicing, Inc.
- Apr. 2020 Executive Officer (Special mission, Credit Supervision Division) of the Company
- Apr. 2024 Executive Officer (Special mission, Credit Management Department) of the Company
- June 2024 Director, Full-time Member of the Audit & Supervisory Committee of the Company (to present)



Director (Outside), Member of the Audit and Supervisory Committee
Takuji Akiyama
No. of Company shares held: 0

Cumulative years of service as Director of the Company: 3

- Mar. 1982 Joined Tohmatsu & Aoki Audit Corporation (currently Deloitte Touche Tohmatsu LLC)
- Apr. 1986 Registered as a certified public accountant
- Aug. 2018 Retired from Deloitte Touche Tohmatsu LLC
- Sept. 2018 Representative of Takuji Akiyama CPA Office (to present)
- Feb. 2019 Auditor (Outside) of IWAKI & CO., LTD. (currently Astena Holdings Co., Ltd.) (to present)
- June 2021 Director, Member of the Audit and Supervisory Committee of the Company (to present)

* Michelle Tan, Toshihiko Yamashita and Takuji Akiyama have been appointed as independent officers as they meet the Company's criteria for assessing the independence of outside directors.

Executive Officers

• Chief Executive Officer

Masataka Kinoshita
Supervisor of All Business Execution

• Deputy Chief Executive Officer

Takashi Kiribuchi
Assistant in charge of all business execution
Head of System Development & Administration Division
In charge of Corporate Planning Dept., System Development Dept., System Operation Dept., System Planning Office and System Management Office

• Senior Executive Managing Officer

Tomomi Uchida
In charge of General Affairs Dept., Credit Management Dept. and Compliance for Credit Management Office

• Michihito Onodera

Head of Guarantee Business Division
In charge of Guarantee Planning Dept. and Guarantee Alliance Promotion Dept.

• Masashi Yoshiba

In charge of Human Resources Dept. and Business Process Management Dept.

• Executive Managing Officer

Masaru Kuroda
In charge of Overseas Business Management Dept. and Treasury Dept.

• Yuji Kinoshita

Head of Credit Business Promotion Division
In charge of Business Promotion Dept., East Japan Business Promotion Dept., West Japan Business Promotion Dept. and Compliance for Credit Business Promotion Office
Vice in Charge of Credit Management Dept. and Compliance for Credit Management Office

• Masatoshi Nabeoka

In charge of Compliance and Risk Management Dept.

• Kazuki Morishita

In charge of Finance Dept. and Business Planning Dept.

• Executive Officer

Hidehiko Shibata
Chief General Manager of East Japan Business Promotion Dept.

Masahiko Machida
Chief General Manager of Internal Audit Dept.

Hitoshi Yokohama
Guarantee Business Division (Special Mission)
President of MU Credit Guarantee Co., LTD.

Takeo Noda
Overseas Business Management Dept. (Special Mission)
CEO of EASY BUY Public Company Limited

Tai Wakikawa
Chief General Manager of Human Resources Dept.

Akifumi Kinoshita
Chief General Manager of Treasury Dept.

Osamu Morimoto
Chief General Manager of Corporate Planning Dept.

Tomohiro Nakazawa
Chief General Manager of System Development Dept.

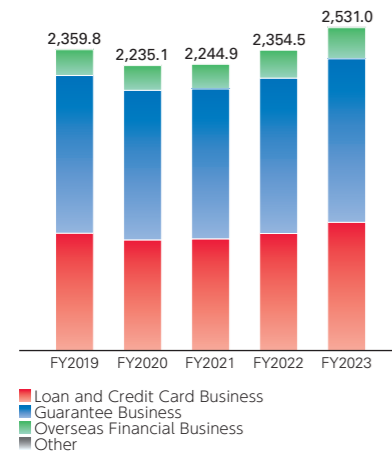
Masayuki Kurita
Chief General Manager of Overseas Business Management Dept.

Masato Takami
Overseas Business Management Dept. (Special Mission)
President of ACOM CONSUMER FINANCE CORPORATION

Financial Highlights / Non-financial Highlights

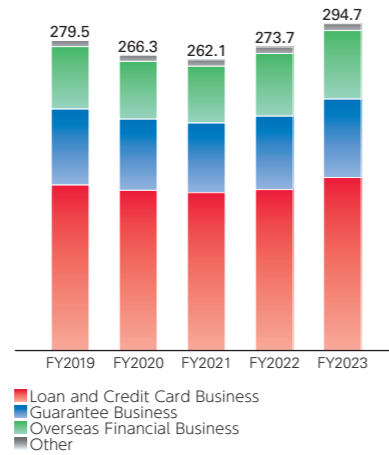
Receivables Outstanding

(Billions of yen)



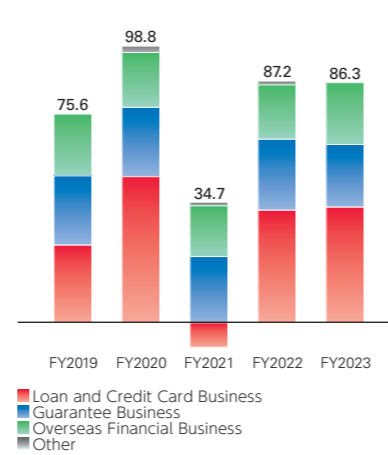
Operating Revenue

(Billions of yen)



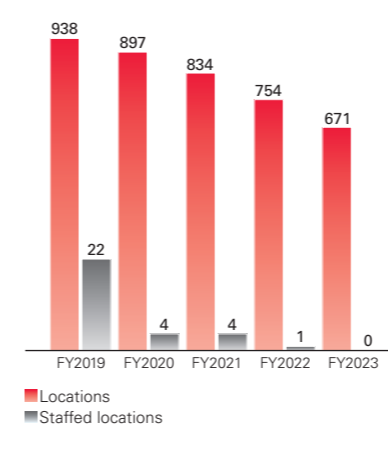
Operating Profit

(Billions of yen)



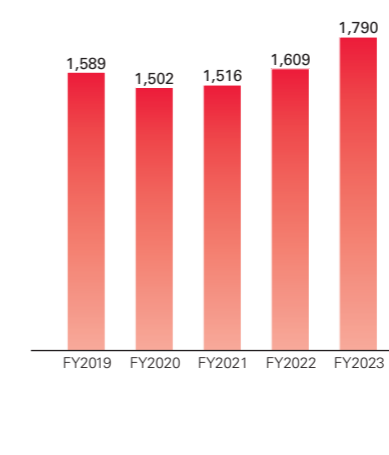
Loan Business Locations

(Locations)



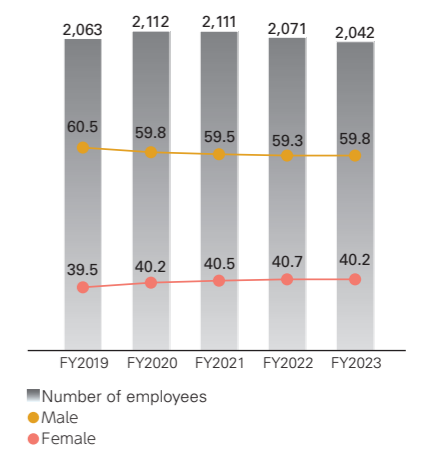
Loan Business Customers

(Thousands of customers)



Number of Employees (Ratio of Male and Female Employees)

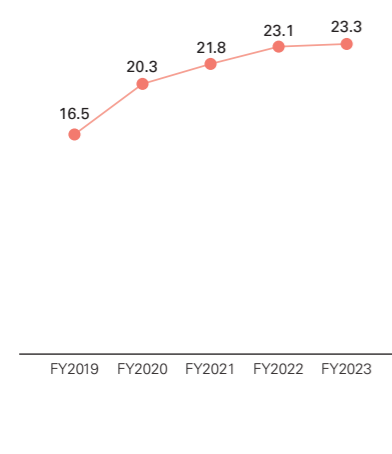
(Persons)



Shareholders' Equity Ratio

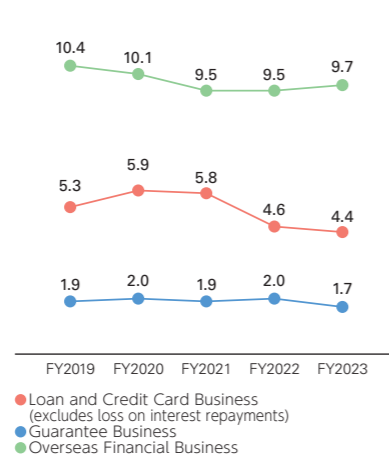
(includes guaranteed receivables in total assets)

(%)



Operating Profit to Receivables Outstanding (ROA)

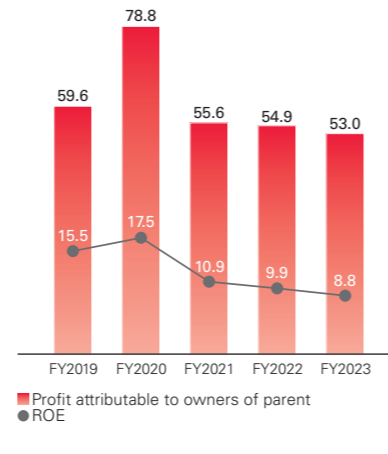
(%)



Profit Attributable to Owners of Parent / ROE

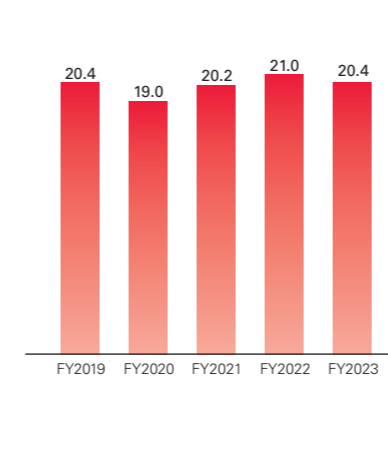
(Billions of yen)

(%)



Average Overtime Working Hours

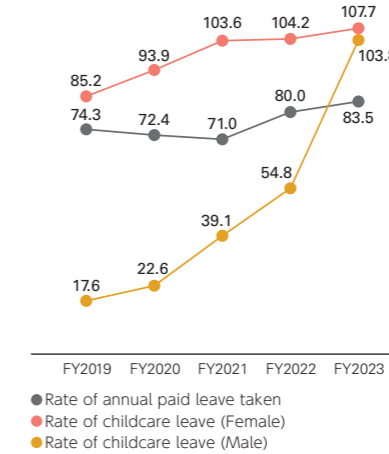
(Hours)



Rate of Annual Paid Leave Taken / Rate of Childcare Leave

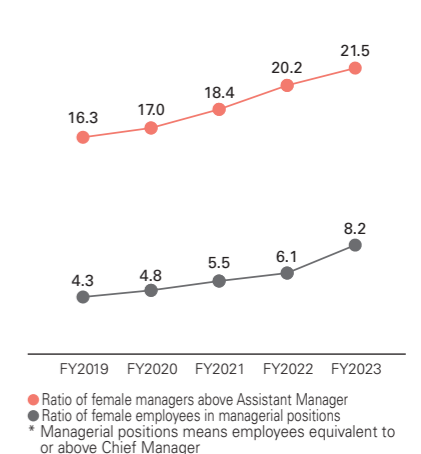
(Male and Female)

(%)



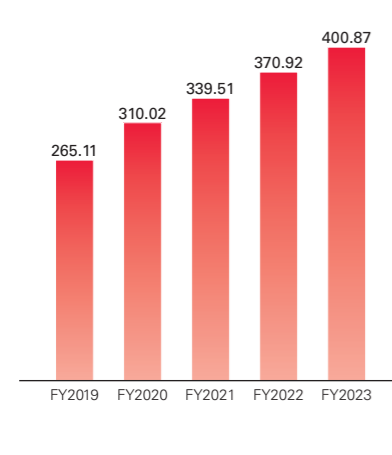
Ratio of Female Managers above Assistant Manager / Ratio of Female Employees in Managerial Positions*

(%)



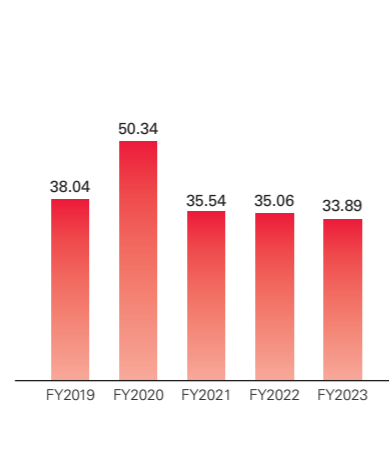
Book-value per Share (BPS)

(Yen)



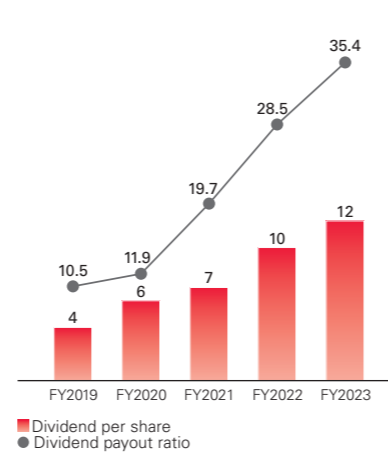
Earnings per Share (EPS)

(Yen)



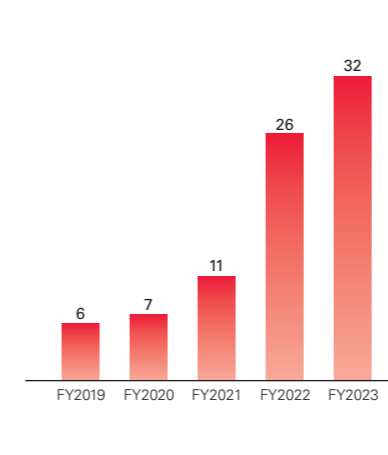
Dividend per Share / Dividend Payout Ratio

(Yen, %)



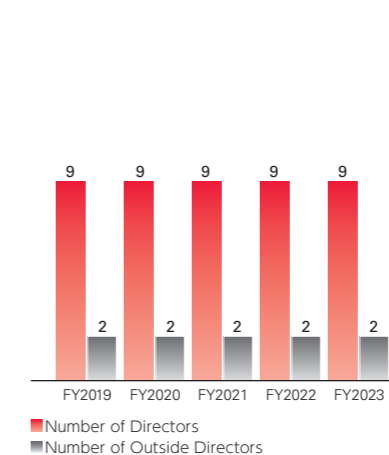
Number of Financial Education Activities

(Times)



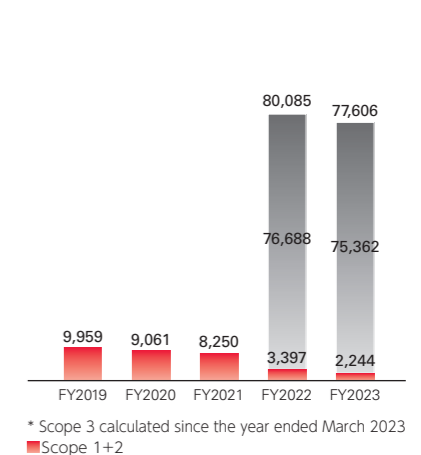
Directors / Outside Directors

(Persons)



CO₂ Emissions (Scope 1, 2 and 3)

(t-CO₂)



* Scope 3 calculated since the year ended March 2023
 ■ Scope 1+2
 ■ Scope 3

Key Financial Data for Eleven Years

(Millions of yen, %)

	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023
Consolidated Business Performance Summary											
Operating revenue	202,240	219,289	237,683	245,148	263,453	277,069	279,510	266,316	262,155	273,793	294,730
Operating expenses	187,906	205,215	222,166	315,315	182,511	219,461	203,873	167,419	227,376	186,506	208,383
Operating profit	14,333	14,073	15,516	-70,166	80,942	57,607	75,636	98,896	34,779	87,287	86,347
Loan and Credit Card Business	-3,323	-8,364	-11,841	-93,373	46,864	11,804	28,056	52,725	-8,879	40,686	41,771
Guarantee Business	7,605	11,125	14,466	9,614	17,808	25,241	25,000	25,041	23,991	25,643	22,673
Overseas Financial Business	9,411	10,156	11,138	12,640	15,478	19,802	22,394	19,879	18,347	19,681	22,374
Profit attributable to owners of parent	10,632	12,864	14,598	-72,187	70,572	37,781	59,600	78,864	55,678	54,926	53,091
Ratio of net income to operating revenue	5.3	5.9	6.1	-29.4	26.8	13.6	21.3	29.6	21.2	20.1	18.0
Net cash provided by operating activities	-29,135	-38,249	-43,045	-37,451	-32,634	7,329	19,698	113,179	46,089	-1,318	-36,759
Net cash provided by investing activities	-9,342	-5,155	-2,368	-2,858	-1,711	-1,165	6,214	-4,566	-4,032	-2,692	-6,178
Net cash provided by financing activities	-21,392	13,503	6,589	58,863	21,259	-12,573	-24,339	-108,786	-50,162	-12,933	57,163
Consolidated Balance Sheet Summary											
Total assets	1,155,203	1,190,368	1,175,063	1,228,930	1,275,957	1,301,908	1,282,389	1,219,109	1,263,296	1,297,316	1,417,403
Net assets	306,726	328,315	338,132	267,226	344,437	381,501	442,496	515,128	563,963	619,837	674,175
Loan and Credit Card Business receivables outstanding	743,473	768,735	794,982	822,916	855,811	885,081	915,883	862,839	871,118	914,533	1,001,325
Guaranteed receivables	752,185	861,212	987,508	1,129,773	1,199,644	1,212,255	1,233,228	1,170,094	1,173,059	1,212,883	1,278,261
Overseas Financial Business receivables outstanding	163,427	195,472	192,068	191,845	221,107	227,387	201,524	193,709	192,784	219,473	243,277
Financial Indices, etc.											
Shareholders' equity ratio (includes guaranteed receivables in total assets)	15.4	15.2	15.0	10.6	13.0	14.2	16.5	20.3	21.8	23.1	23.3
Dividend per share (yen)	—	—	—	—	1	2	4	6	7	10	12
Dividend payout ratio	—	—	—	—	2.2	8.3	10.5	11.9	19.7	28.5	35.4
Book-value per share (BPS) (yen)	187.92	199.53	206.42	159.58	206.12	227.35	265.11	310.02	339.51	370.92	400.87
Earnings per share (EPS) (yen)	6.79	8.21	9.32	-46.08	45.05	24.12	38.04	50.34	35.54	35.06	33.89
Return on equity (ROE)	3.7	4.2	4.6	-25.2	24.6	11.1	15.5	17.5	10.9	9.9	8.8
Return on assets (ROA)	0.9	1.1	1.2	-6.0	5.6	2.9	4.6	6.3	4.5	4.3	3.9
Loan and Credit Card Business	-0.5% (5.7%)	-1.1% (5.5%)	-1.5% (5.7%)	-11.5% (6.2%)	5.6% (5.6%)	1.4% (5.9%)	3.1% (5.3%)	5.9% (5.9%)	-1.0% (5.8%)	4.6% (4.6%)	4.4% (4.4%)
Guarantee Business	1.1%	1.3%	1.5%	0.9%	1.5%	2.0%	1.9%	2.0%	1.9%	2.0%	1.7%
Overseas Financial Business	6.3%	5.7%	5.7%	6.6%	7.5%	8.8%	10.4%	10.1%	9.5%	9.5%	9.7%
Price book-value ratio (PBR)	1.76	2.09	2.75	2.79	2.30	1.74	1.66	1.66	0.94	0.86	1.00
Price earnings ratio (PER)	48.60	50.79	60.84	-9.66	10.52	16.38	11.54	10.23	8.98	9.10	11.89
Non-financial Indices (Non-consolidated)											
Number of employees	1,748	1,851	1,892	1,854	1,936	2,020	2,063	2,112	2,111	2,071	2,042
Ratio of female employees	31.4	33.3	35.8	35.7	38.7	39.2	39.5	40.2	40.5	40.7	40.2
Ratio of female managers above Assistant Manager	9.9	10.4	11.3	12.1	13.8	15.1	16.3	17.0	18.4	20.2	21.5
Average length of service	15.3	15.0	14.8	15.2	14.9	14.4	14.8	14.8	15.0	15.3	15.5
Voluntary retirement ratio	—	—	—	—	—	3.6	3.0	2.9	3.0	3.5	3.3
Percentage of employees with disabilities	1.91	2.11	2.14	2.52	2.39	2.37	2.27	2.33	2.35	2.65	2.65
Number of concertgoers to ACOM Miru Concert Monogatari	9,173	9,765	11,042	10,771	8,839	9,611	9,519	—	930	7,357	8,017
Number of participants in financial education classes	500	750	900	950	950	800	1,420	588	663	1,757	2,263
Number of participants in blood drives	58	199	253	428	463	371	305	102	392	473	503
Crude oil equivalent of energy use (total)	7,972	7,383	7,130	6,883	6,359	5,731	5,097	4,807	4,457	4,440	3,360

(Notes)

1. As of October 1, 2013, the Company executed a stock split where each share of its common stock was split into 10 shares. In association therewith, "Book-value per share" and "Earnings per share" were calculated supposing that the stock split was conducted at the beginning of the fiscal year ended March 2013.

2. Numbers in parentheses below "Return on assets" for the Loan and Credit Card Business indicate return on operating receivables (not including loss on interest repayment).

3. ACOM has applied the "Partial Amendments to Accounting Standard for Tax Effect Accounting" (ASBJ Statement No. 28, February 16, 2018), etc., from the beginning of the beginning of the fiscal year ended March 2019. Accordingly, the figures in the balance sheet for the fiscal year ended March 2018 are after retrospective application of the relevant accounting standards.

4. Based on the Act on Rationalizing Energy Use and Shifting to Non-fossil Energy (Act on the Rational Use of Energy), ACOM compiled annual use of fuel, heat, and electricity and multiply the amounts by a conversion factor to calculate the calorific value in gigajoules (GJ). The Company totaled the calculated calorific value (GJ) and multiplied the total use calorific value by 0.0258 (crude oil equivalent factor) to calculate the amount of energy used in one year (crude oil equivalent).

Company Information

Outline of ACOM (As of March 31, 2024)

Company name	ACOM CO., LTD.
Head office	Tokyo Shiodome Building 1-9-1 Higashi-Shinbashi, Minato-ku, Tokyo
Established	April 2, 1936
Incorporated	October 23, 1978
Paid-in capital	63,832,520,000 yen
Number of employees	2,042 (non-consolidated), 5,404 (consolidated)
Business outline	Loan and Credit Card Business Guarantee Business Overseas Financial Business
Main financing bank	MUFG Bank, Ltd.

Affiliated associations Japan Financial Services Association
Japan Consumer Credit Association
Japan Business Federation (Keidanren)

Website More information about our company can be found on our website.



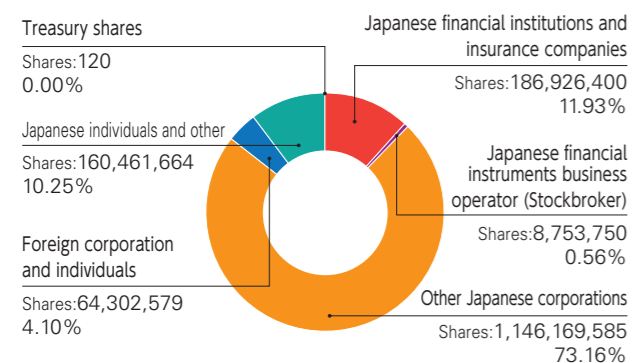
ACOM Corporate Profile <https://www.acom.co.jp/corp/english/>

Stock Overview (As of March 31, 2024)

Status of Shares

Number of shares authorized	5,321,974,000
Number of shares issued	1,566,614,098
Number of shareholders	16,539
Stock Exchange Listings	Tokyo Stock Exchange (Standard Market)
Stock code:	8572

Ownership and Distribution of Our Shares by Category of Shareholders



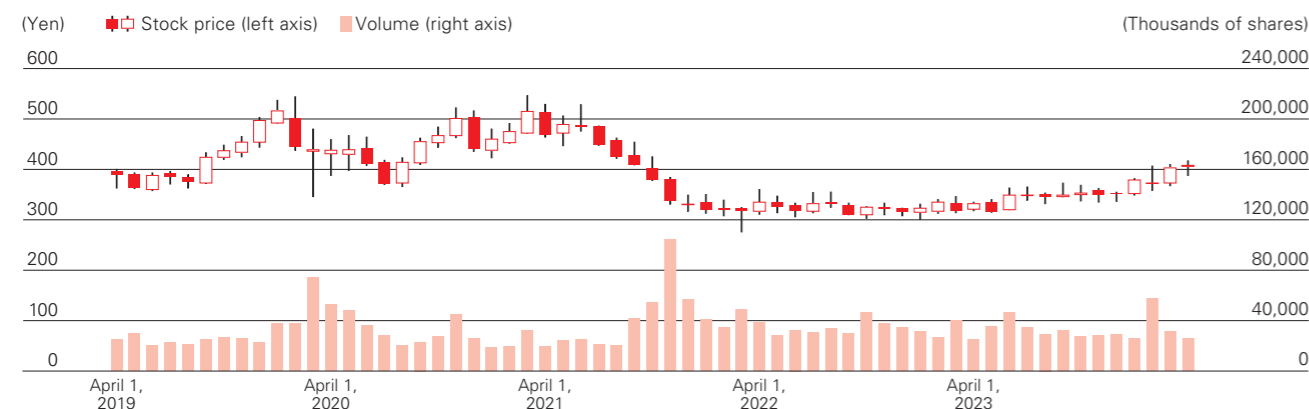
(Note) % is calculated by investment ratio.

Major Shareholders (Top 10)

Shareholder name	Number of shares held (Thousands)	Percentage of ownership (%)
Mitsubishi UFJ Financial Group, Inc.	588,723	37.57
Maruito Shokusan Co., Ltd.	273,467	17.45
Maruito Co., Ltd.	125,533	8.01
The Master Trust Bank of Japan, Ltd. (Trust Account)	96,920	6.18
Foundation of Kinoshita Memorial Enterprise	92,192	5.88
Maruito Shoten Co., Ltd.	38,733	2.47
Mitsubishi UFJ Trust and Banking Corporation	31,572	2.01
Custody Bank of Japan, Ltd. (Trust Account 4)	27,352	1.74
ALOA SHOKUSAN G.K.	17,000	1.08
Custody Bank of Japan, Ltd. (Trust Account)	13,819	0.88

(Notes)
1. For the number of shares held, the amount is rounded down to the nearest thousand.
2. The percentage of ownership is calculated excluding treasury shares.

Historical Stock Prices



	FY2019	FY2020	FY2021	FY2022	FY2023
Annual high	544	546	529	360	409
Annual low	346	366	276	301	315
Total shareholder return (%) (Indicator for comparison: TOPIX Total Return Index (%))	112.15 (90.50)	132.91 (128.63)	85.06 (131.18)	87.59 (138.81)	111.85 (196.19)

*High and low stock prices are from the First Section of the Tokyo Stock Exchange up to April 3, 2022 and from the Standard Market of the Tokyo Stock Exchange since April 4, 2022.

Subsidiary Information

Consolidated Subsidiaries (As of March 31, 2024)

MU Credit Guarantee Co., LTD	
Business outline	Guarantee business
Incorporated	September 2013
Paid-in capital	¥300 million (ACOM ratio: 100.00%)
Head office	Sumitomo Fudosan Kandaizumicho Bldg 6F 1-9-2, Kanda Izumicho, Chiyoda-ku, Tokyo
URL	https://www.mucg.co.jp/

IR Loan Servicing, Inc.	
Business outline	Loan servicing
Incorporated	June 2000
Paid-in capital	¥520 million (ACOM ratio: 100.00%)
Head office	Trusty Kojimachi Building, 3-4 Kojimachi, Chiyoda-ku, Tokyo
URL	https://www.irservicing.co.jp/

GeNiE Inc.	
Business outline	Embedded finance
Incorporated	April 2022
Paid-in capital	¥250 million (ACOM ratio: 100.00%)
Head office	Kyobashi Takaracho PREX 4-3-5 Hatchobori, Chuo-ku, Tokyo
URL	https://genie-ml.com/

EASY BUY Public Company Limited	
Business outline	Unsecured loan business and installment loan business (installment sales finance business) in Kingdom of Thailand
Incorporated	September 1996
Paid-in capital	6.0 billion Thai Baht (ACOM ratio: 71.00%)
Head office	Rasa Two, 8th-11th Floor No.1818, Phetchaburi Road, Makkasan, Ratchathewi, Bangkok 10400, Thailand
URL	https://www.easybuy.co.th/en

ACOM CONSUMER FINANCE CORPORATION	
Business outline	Unsecured loan business in Republic of the Philippines
Incorporated	July 2017
Paid-in capital	1.5 billion Philippine Pesos (ACOM ratio: 80.00%)
Head office	10th Floor, 45 San Miguel Building, 45 San Miguel Avenue, Ortigas Center, Pasig City 1605, Philippines
URL	https://www.acom.com.ph/

ACOM (M) SDN. BHD.	
Business outline	Unsecured loan business in Malaysia
Incorporated	July 2021
Paid-in capital	32 million RM (ACOM ratio: 100.00%)
Head office	D-07-06 & D-07-07, Menara Suezcap 1, KL Gateway No. 2, Jalan Kerinchi, Gerbang Kerinchi Lestari, Kuala Lumpur, Wilayah Persekutuan, Malaysia
URL	https://acom.com.my/en

Equity-method Affiliate (As of March 31, 2024)

MU Communications Co., Ltd.	
Business outline	Subcontracting contact center operations/contract staff services
Incorporated	April 2007
Paid-in capital	¥1,020 million (ACOM ratio: 23.15%)
Head office	Hatsudai Daiya Building, 1-3-4 Honmachi, Shibuya-ku, Tokyo
URL	https://mucc.co.jp/



The cover

【Artwork name / Artist】

A Circle of Trust: Connecting and Expanding / KOTO

【Artist's comments on the artwork】

I designed an image of various people connecting to form a circle. The artwork illustrates an ever-expanding circle of trust among people. I would be delighted if the drawing conveyed a colorful and enjoyable mood to readers.◦

【Cooperation】 Paralym Art® 障がい者アートを応援しています

Paralym Art aims to create a world in which people with disabilities use art to attain their dreams without depending on social security, by running social contribution projects which provide people with disabilities with ongoing support through cooperation between individuals and private companies.

Many people with disabilities face challenges including poverty, or a lack of understanding from people around regarding their participation in society. Systems for helping them to overcome such challenges are still inadequate.

Paralym Art serves as a bridge to have various companies and organizations use the artworks (pictures, designs, etc.) of artists with disabilities. Such usage broadcasts the abilities of these people with disabilities to society, and the social participation and economic independence of the artists are furthered by payments for the art made to them and to facilities for people with disabilities.

<https://paralymart.or.jp/association/>