



Brief Statement of the Third Quarter Financial Results for the Fiscal Year Ending March 2026 [Japanese GAAP (Consolidated)]

January 30, 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/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

Commencement date of dividend payment: —

Quarterly material to supplement the financial results : Applicable

Quarterly financial results conference : Applicable (For domestic and 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 Third Quarter Accounting Period (from April 1, 2025, to December 31, 2025)

(1) Consolidated Business Results (Accumulated)

	Operating Revenue		Operating Profit		Ordinary Profit		Profit Attributable to Owners of Parent	
	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%	(Millions of yen)	%
3Q for FY March 2026	251,268	6.1	81,984	9.8	82,196	9.6	68,688	46.4
3Q for FY March 2025	236,825	8.1	74,679	11.7	74,965	11.9	46,915	12.5

(Note) Comprehensive income 3Q for FY March 2026: 70,924 million yen [16.7%] 3Q for FY March 2025: 60,756 million yen [8.7%]

	Basic Earnings per Share	Diluted Earnings per Share
	(Yen)	(Yen)
3Q for FY March 2026	43.84	—
3Q for FY March 2025	29.95	—

(2) Consolidated Financial Position

	Total Assets	Net Assets	Ratio of Shareholders' Equity
	(Millions of yen)	(Millions of yen)	%
3Q for FY March 2026	1,556,888	751,968	44.6
FY March 2025 (Annual)	1,486,409	709,035	44.0

<Reference> Shareholders' Equity: 3Q for FY March 2026: 694,274 million yen FY March 2025 653,561 million yen

2. Dividend Status

	Dividend per Share (Yen)				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual
	(Yen)	(Yen)	(Yen)	(Yen)	(Yen)
FY March 2025	—	7.00	—	7.00	14.00
FY March 2026	—	10.00	—	—	—
FY March 2026 (Forecast)	—	—	—	10.00	20.00

(Note) Amendment to dividend forecast: None

3. Forecasts for the Fiscal Year Ending March 2026 (from April 1, 2025, to March 31, 2026)

(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)
Annual	331,800	4.4	88,600	51.3	88,900	50.9	72,200	124.8	46.09

(Note) Amendment to business results forecast : None

(Note)

(1) Significant Changes in the Scope of Consolidation in the Nine Months ended December 31, 2025 : 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)

B) Number of treasury shares at the end of period

C) Number of average shares outstanding (accumulated quarterly consolidated period)

As of December 31, 2025	1,566,614,098 shares	As of March 31, 2025	1,566,614,098 shares
As of December 31, 2025	190 shares	As of March 31, 2025	120 shares
As of December 31, 2025	1,566,613,955 shares	As of December 31, 2024	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 Statement)

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 the third quarter financial results conference (web conferencing for domestic institutional investors and financial analysts) on January 30, 2026. The materials used at the conference will be available at ACOM's website promptly after disclosure of financial results.

Contents

1. Overview of Business Results	P2
(1) Overview of Business Results in the Period under Review:	P2
(2) Overview of Financial Position in the Period under Review:	P2
(3) Forecasts for the Consolidated Business Results:	P3
2. Interim Consolidated Financial Statements and Principal Notes:	P4
(1) Interim Consolidated Balance Sheet:	P4
(2) Interim Consolidated Statement of Income and Interim Consolidated Statement of Comprehensive Income:	P6
(3) Notes on Interim Consolidated Financial Statements:	P9
(Segment Information, etc.):	P9
(Notes in Case of any Significant Changes in the Amount of Shareholders' Equity):	P10
(Notes on Going-Concern Assumptions):	P10
(Notes to Statement of Cash Flows):	P10
3. [Reference] Interim Non-consolidated Financial Statements:	P11
(1) [Reference] Interim Non-consolidated Balance Sheet:	P11
(2) [Reference] Interim Non-consolidated Statement of Income:	P12

1. Overview of Business Results

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

During the nine months ended December 31, 2025, the Japanese economy kept showing a gradual recovery partly due to various government policies as the employment and income environment continued to improve. However, there are some risks that could push down Japan's economic momentum due to fluctuations in financial markets and economies in various countries in addition to the continued price increase. The impact of those factors on consumer spending and financial markets needs to be closely monitored.

In the Kingdom of Thailand, one of the countries where we operate our business, economic conditions continued to grow gradually, driven by the expansion of consumer spending. In the Republic of the Philippines, steady economic growth is expected to continue due to the expansion in consumer spending, and in Malaysia due to the expansion of inbound demand and consumer spending.

In the nonbank business sector in Japan, while it is necessary to closely monitor future trends just as with the domestic economy, demand for funds is showing signs of good conditions due to 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 Company Group will leverage its accumulated expertise in 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 will strive to strengthen our efforts to attract new customers by rebuilding the perception of our services and offering high-quality customer experiences by improving the speed of screening. In the guarantee business, we will focus on further strengthening ties with our existing alliance partners. In the overseas financial business, we will concentrate on further growth of our existing subsidiaries in line with local regulatory requirements, the development of businesses tailored to regional characteristics and expansion into new countries.

Consolidated operating revenue for the nine months ended December 31, 2025, increased to 251,268 million yen (up 6.1% year-on-year). This is mainly attributable to: the increases in interest on operating loans and revenue from credit guarantee. Operating expenses also increased to 169,283 million yen (up 4.4% year-on-year) mainly due to an increase in provision for bad debts and personnel expenses associated with wage increases. As a result, operating profit increased to 81,984 million yen (up 9.8% year-on-year), and ordinary profit increased to 82,196 million yen (up 9.6% year-on-year). Profit attributable to owners of parent increased to 68,688 million yen (up 46.4% year-on-year) mainly due to an increase in income taxes - deferred toward profit side as a result of a change in the company classification relating to the recoverability of deferred tax assets.

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

Compared with the end of the prior fiscal year, total assets increased by 70,479 million yen and net assets increased by 42,932 million yen as of December 31, 2025. Details of changes in assets, liabilities and net assets are as follows:

(Assets)

Current assets increased by 59,386 million yen and non-current assets increased by 11,092 million yen. Consequently, total assets increased by 70,479 million yen. The breakdown of major increases in current assets is as follows: accounts receivable - operating loans (up 36,237 million yen) and accounts receivable - installment (up 11,993 million yen). The increases in accounts receivable - operating loans and accounts receivable - installment led to an increase of 3,551 million yen in allowance for doubtful accounts. The breakdown of major increases in non-current assets is as follows: deferred tax assets (up 11,004 million yen).

(Liabilities)

With regard to the liabilities account, changes in current and non-current liabilities were an increase of 67,136 million yen and a decrease of 39,590 million yen, respectively, resulting in an increase of 27,546 million yen in total liabilities. The breakdown of major changes in liabilities includes the outstanding balance of funds procured mainly in the form of loans and bonds payable (up 29,783 million yen) and provision for loss on interest repayment (down 10,206 million yen).

(Net assets)

In terms of net assets, shareholders' equity increased by 42,055 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 (68,688 million yen) and a decrease due to the payment of dividends (26,632 million yen). Moreover, accumulated other comprehensive income decreased by 1,343 million yen due in part to a decrease in remeasurements of defined benefit plans, and non-controlling interests increased by 2,220 million yen, and total net assets increased by 42,932 million yen. As a result, the shareholders' equity ratio increased by 0.6 percentage points to 44.6%.

(3) Forecasts for the Consolidated Business Results

The Company expects consolidated business results as follows: 331.8 billion yen of operating revenue; 88.6 billion yen of operating profit; 88.9 billion yen of ordinary profit; and 72.2 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.

2. Interim Consolidated Financial Statements and Principal Notes

(1) Interim Consolidated Balance Sheet

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current interim period (As of December 31, 2025)
Assets		
Current assets		
Cash and deposits	60,268	68,628
Accounts receivable – operating loans	1,202,085	1,238,322
Accounts receivable – installment	138,106	150,099
Purchased receivables	9,388	10,373
Other	99,330	104,693
Allowance for doubtful accounts	(100,403)	(103,955)
Total current assets	1,408,775	1,468,162
Non-current assets		
Property, plant and equipment		
Buildings and structures, net	2,464	2,173
Equipment, net	4,194	3,179
Leased assets, net	955	885
Total property, plant and equipment	7,614	6,238
Intangible assets		
Software	11,345	13,324
Other	13	12
Total intangible assets	11,359	13,337
Investments and other assets		
Investment securities	1,454	1,481
Retirement benefit asset	10,727	11,176
Deferred tax assets	39,255	50,259
Guarantee deposits	4,006	3,606
Other	3,793	3,205
Allowance for doubtful accounts	(576)	(579)
Total investments and other assets	58,660	69,150
Total non-current assets	77,634	88,726
Total assets	1,486,409	1,556,888

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current interim period (As of December 31, 2025)
Liabilities		
Current liabilities		
Notes and accounts payable – trade	816	850
Short-term borrowings	16,054	20,054
Commercial papers	54,914	54,963
Current portion of long-term borrowings	179,334	175,838
Current portion of bonds payable	13,248	71,930
Income taxes payable	7,843	16,322
Provision for loss on guarantees	12,661	12,814
Asset retirement obligations	839	179
Lease liabilities	333	369
Other	13,179	13,039
Total current liabilities	299,224	366,361
Non-current liabilities		
Bonds payable	145,727	113,916
Long-term borrowings	277,848	280,208
Provision for loss on interest repayment	48,000	37,793
Retirement benefit liability	1,331	1,418
Asset retirement obligations	4,043	4,020
Lease liabilities	749	637
Other	448	564
Total non-current liabilities	478,149	438,558
Total liabilities	777,374	804,920
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	69,861	69,861
Retained earnings	481,608	523,663
Treasury shares	(0)	(0)
Total shareholders' equity	615,301	657,357
Accumulated other comprehensive income		
Valuation difference on available-for-sale securities	0	—
Foreign currency translation adjustment	35,736	35,095
Remeasurements of defined benefit plans	2,523	1,821
Total accumulated other comprehensive income	38,260	36,916
Non-controlling interests	55,473	57,694
Total net assets	709,035	751,968
Total liabilities and net assets	1,486,409	1,556,888

(2) Interim Consolidated Statement of Income and
Interim Consolidated Statement of Comprehensive Income
(Interim Consolidated Statement of Income)
Nine months ended December 31

	(Millions of yen)	
	For the nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024)	For the nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025)
Operating revenue		
Interest on operating loans	146,225	154,385
Revenue from credit card business	12,648	14,219
Revenue from installment sales finance business	48	44
Revenue from credit guarantee	49,464	52,767
Proceeds from purchased receivables	3,548	4,119
Other financial revenue	109	125
Other operating revenue	24,779	25,605
Total operating revenue	236,825	251,268
Operating expenses		
Financial expenses	4,250	5,371
Cost of purchased receivables	1,464	1,812
Other operating expenses	156,429	162,098
Total operating expenses	162,145	169,283
Operating profit	74,679	81,984
Non-operating income		
Interest income	0	0
Dividend income	5	15
Share of profit of entities accounted for using equity method	21	27
Rental income from buildings	175	214
Other	95	77
Total non-operating income	298	336
Non-operating expenses		
Interest expenses	5	3
Foreign exchange losses	—	43
Penalty	—	63
Other	7	13
Total non-operating expenses	12	124
Ordinary profit	74,965	82,196

(Millions of yen)

	For the nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024)	For the nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025)
Extraordinary income		
Gain on sale of non-current assets	89	460
Total extraordinary income	89	460
Extraordinary losses		
Loss on sale of non-current assets	0	0
Loss on retirement of non-current assets	215	216
Loss on sale of investment securities	—	0
Other	1	6
Total extraordinary losses	217	223
Profit before income taxes	74,837	82,433
Income taxes – current	4,402	20,612
Income taxes – deferred	20,134	(10,710)
Total income taxes	24,536	9,902
Profit	50,300	72,531
Profit attributable to non-controlling interests	3,385	3,842
Profit attributable to owners of parent	46,915	68,688

(Interim Consolidated Statement of Comprehensive Income)

Nine months ended December 31

(Millions of yen)

	For the nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024)	For the nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025)
Profit	50,300	72,531
Other comprehensive income		
Valuation difference on available-for-sale securities	0	(0)
Foreign currency translation adjustment	10,981	(903)
Remeasurements of defined benefit plans, net of tax	(525)	(702)
Total other comprehensive income	10,455	(1,606)
Comprehensive income	60,756	70,924
Comprehensive income attributable to		
Owners of parent	54,211	67,344
Non-controlling interests	6,544	3,579

(3) Notes on Interim Consolidated Financial Statements

(Notes to Segment Information, etc.)

(Segment information)

I. For the nine months ended December 31, 2024 (from April 1, 2024, to December 31, 2024)

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

	Reported segments					Other (Note 1)	Total
	Loan and credit card business (Millions of yen)	Guarantee business (Millions of yen)	Overseas financial business (Millions of yen)	Loan servicing business (Millions of yen)	Subtotal (Millions of yen)		
Operating revenue							
Operating revenue from external customers	126,801	56,436	48,689	4,854	236,782	43	236,825
Revenues from financial instruments transactions	123,846	55,072	48,369	4,851	232,140	43	232,183
Fees and commissions (Note 2)	2,955	1,363	320	2	4,641	—	4,641
Revenues from transactions with other operating segments	10	—	9	—	20	72	93
Total	126,812	56,436	48,699	4,854	236,802	115	236,918
Segment profit	40,644	18,095	14,663	1,097	74,501	115	74,617

(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	74,501
Profit of “Others” category	115
Elimination of intersegment transactions	(3)
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	66
Operating profit in interim consolidated statement of income	74,679

II. For the nine months ended December 31, 2025 (from April 1, 2025, to December 31, 2025)

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

	Reported segments					Other (Note 1)	Total
	Loan and credit card business (Millions of yen)	Guarantee business (Millions of yen)	Overseas financial business (Millions of yen)	Loan servicing business (Millions of yen)	Subtotal (Millions of yen)		
Operating revenue							
Operating revenue from external customers	136,305	60,006	49,468	5,408	251,188	79	251,268
Revenues from financial instruments transactions	133,316	58,615	49,159	5,408	246,500	79	246,579
Fees and commissions (Note 2)	2,988	1,390	309	—	4,688	—	4,688
Revenues from transactions with other operating segments	6	—	29	9	46	140	186
Total	136,312	60,006	49,498	5,418	251,235	219	251,454
Segment profit	46,703	17,019	16,675	1,263	81,662	219	81,881

(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	81,662
Profit of “Others” category	219
Elimination of intersegment transactions	26
Adjustment due to unification of accounting treatment between parent company and subsidiaries, etc.	76
Operating profit in interim consolidated statement of income	81,984

(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 nine months ended December 31, 2025. The amounts of depreciation (including amortization of intangible assets except goodwill) and amortization of goodwill for the nine months are as follows.

	For the nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024)	For the nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025)
Depreciation	2,840 (Millions of yen)	2,837 (Millions of yen)
Amortization of goodwill	215 “	— “

3. [Reference] Quarterly Non-consolidated Financial Statements

Quarterly financial statements are prepared in accordance with the "Regulations of Quarterly Financial Statements on Terms, Forms and Preparation Method".

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

(Millions of yen)

	Prior fiscal year (As of March 31, 2025)	Current third quarter (As of December 31, 2025)
Assets		
Current assets		
Cash and deposits	51,223	56,342
Accounts receivable – operating loans	934,096	972,206
Accounts receivable – installment	137,371	149,502
Right to reimbursement	59,060	62,182
Other	26,120	33,299
Allowance for doubtful accounts	(71,840)	(76,240)
Total current assets	1,136,032	1,197,292
Non-current assets		
Property, plant and equipment	6,943	5,563
Intangible assets	10,187	12,312
Investments and other assets		
Shares of subsidiaries and associates	23,151	29,766
Deferred tax assets	45,494	56,499
Prepaid pension costs	6,766	8,185
Other	8,067	7,054
Allowance for doubtful accounts	(560)	(560)
Total investments and other assets	82,920	100,946
Total non-current assets	100,051	118,822
Total assets	1,236,083	1,316,115
Liabilities		
Current liabilities		
Accounts payable-trade	808	845
Short-term borrowings	—	5,000
Commercial papers	54,914	54,963
Current portion of long-term borrowings	167,317	168,030
Current portion of bonds payable	10,000	65,000
Income taxes payable	3,574	14,348
Provision for loss on guarantees	11,380	11,310
Asset retirement obligations	783	179
Other	10,761	11,000
Total current liabilities	259,540	330,678
Non-current liabilities		
Bonds payable	130,000	105,000
Long-term borrowings	262,768	269,559
Provision for loss on interest repayment	48,000	37,793
Asset retirement obligations	3,813	3,731
Other	929	836
Total non-current liabilities	445,511	416,920
Total liabilities	705,052	747,598
Net assets		
Shareholders' equity		
Share capital	63,832	63,832
Capital surplus	72,322	72,322
Retained earnings	394,876	432,361
Treasury shares	(0)	(0)
Total shareholders' equity	531,031	568,516
Valuation and translation adjustments		
Valuation difference on available-for-sale securities	0	—
Total valuation and translation adjustments	0	—
Total net assets	531,031	568,516
Total liabilities and net assets	1,236,083	1,316,115

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

Nine months ended December 31

(Millions of yen)

	For the nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024)	For the nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025)
Operating revenue		
Interest on operating loans	102,147	109,043
Credit card revenue	12,648	14,219
Revenue from credit guarantee	40,578	43,174
Other financial revenue	43	79
Other operating revenue	18,469	19,328
Total operating revenue	173,887	185,844
Operating expenses		
Financial expenses	2,814	4,247
Other operating expenses	114,515	119,133
Total operating expenses	117,330	123,380
Operating profit	56,557	62,463
Non-operating income		
Interest income	2	38
Dividend income	4,135	5,776
Other	264	289
Total non-operating income	4,403	6,104
Non-operating expenses		
Interest expenses	4	3
Foreign exchange losses	—	44
Penalty	—	63
Other	7	11
Total non-operating expenses	12	123
Ordinary profit	60,948	68,444
Extraordinary income		
Gain on sale of non-current assets	86	460
Total extraordinary income	86	460
Extraordinary losses		
Loss on sale of non-current assets	0	0
Loss on retirement of non-current assets	208	191
Loss on sale of investment securities	—	0
Other	1	6
Total extraordinary losses	210	198
Profit before income taxes	60,824	68,706
Total income taxes	18,508	4,588
Profit	42,315	64,117