February 20, 2025

Notification of Organization and Personnel Changes

ACOM CO., LTD. announces that it resolved to execute the following changes in organization and personnel.

1. Change in Organization

(1) Outline of Change in Organization

○ “Guarantee Alliance Promotion Dept.” will be divided into "Guarantee Business Promotion Dept. I " and " Guarantee Business Promotion Dept. II " to build a closer relationship with our guaranteed partners and provide detailed support and responses. "Guarantee Planning Dept." will be renamed to "Guarantee Business Management Dept." and "Tokyo Credit Guarantee Center" and "Osaka Credit Guarantee Center" will be transferred under it. " Compliance for Guarantee Business Office" will be established to strengthen our internal control functions more than ever toward further expanding our business operations.

○ "Treasury Dept.", responsible for accounting tasks will be renamed to "Accounting Dept."

(2) Date of Change

April 1, 2025

2. Changes in Personnel

(1) Changes of Executive Managing Officers’ Assigned Departments

(Underlined parts indicate the changes.)

(As of April 1, 2025)

New Assigned Departments	Name	Current Assigned Departments
○ Head of Guarantee Business Division ○ Guarantee Business Management Dept., Guarantee Business Promotion Dept. I, Guarantee Business Promotion Dept. II and Compliance for Guarantee Business Office	Senior Executive Managing Officer Michihito Onodera	○ Head of Guarantee Business Division ○ Guarantee Planning Dept. and Guarantee Alliance Promotion Dept.
○ Overseas Business Management Dept. and Accounting Dept.	Executive Managing Officer Masaru Kuroda	○ Overseas Business Management Dept. and Treasury Dept.

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New Assigned Departments	Name	Current Assigned Departments
○ Head of Credit Business Promotion Division ○ 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.	Executive Managing Officer Yuji Kinoshita	○ Head of Credit Business Promotion Division ○ 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. ○ Chief General Manager of East Japan Business Promotion Dept.
○ Finance Dept., Business Planning Dept. ○ Chief General Manager of Finance Dept.	Executive Managing Officer Kazuki Morishita	○ Finance Dept., Business Planning Dept.

(2) Changes of Executive Officers

(Underlined parts indicate the changes.) (As of April 1, 2025)

New Position	Name	Current Position
○ Executive Officer, Chief General Manager of Accounting Dept.	Akifumi Kinoshita	○ Executive Officer, Chief General Manager of Treasury Dept.
○ Executive Officer, Chief General Manager of Business Planning Dept.	Wataru Yoshioka	○ Chief General Manager of Business Planning Dept.

(3) Changes of Chief General Managers (As of April 1, 2025)

New Position	Name	Current Position
○ Credit Management Dept., Chief General Manager (Temporary transfer to IR Loan Servicing, Inc.) *	Takafumi Kikuchi	○ Chief General Manager of Finance Dept.
○ Chief General Manager of Guarantee Business Promotion Dept. I	Masamitsu Iwamura	○ Chief General Manager of Guarantee Alliance Promotion Dept.
○ Chief General Manager of Guarantee Business Promotion Dept. II	Masatoshi Ito	○ Chief General Manager of Guarantee Planning Dept.

New Position	Name	Current Position
○ Chief General Manager of East Japan Business Promotion Dept.	Shigenori Kimura	○ General Manager of Overseas business Management Dept. ○ (Temporary transfer to EASY BUY Public Company Limited)
○ Chief General Manager of Guarantee Business Management Dept.	Hiroshi Nishinakama	○ General Manager of Guarantee Alliance Promotion Dept.

* IR Loan Servicing, Inc. is a subsidiary of ACOM. Mr. Kikuchi is scheduled to assume the position of Executive Managing Officer.

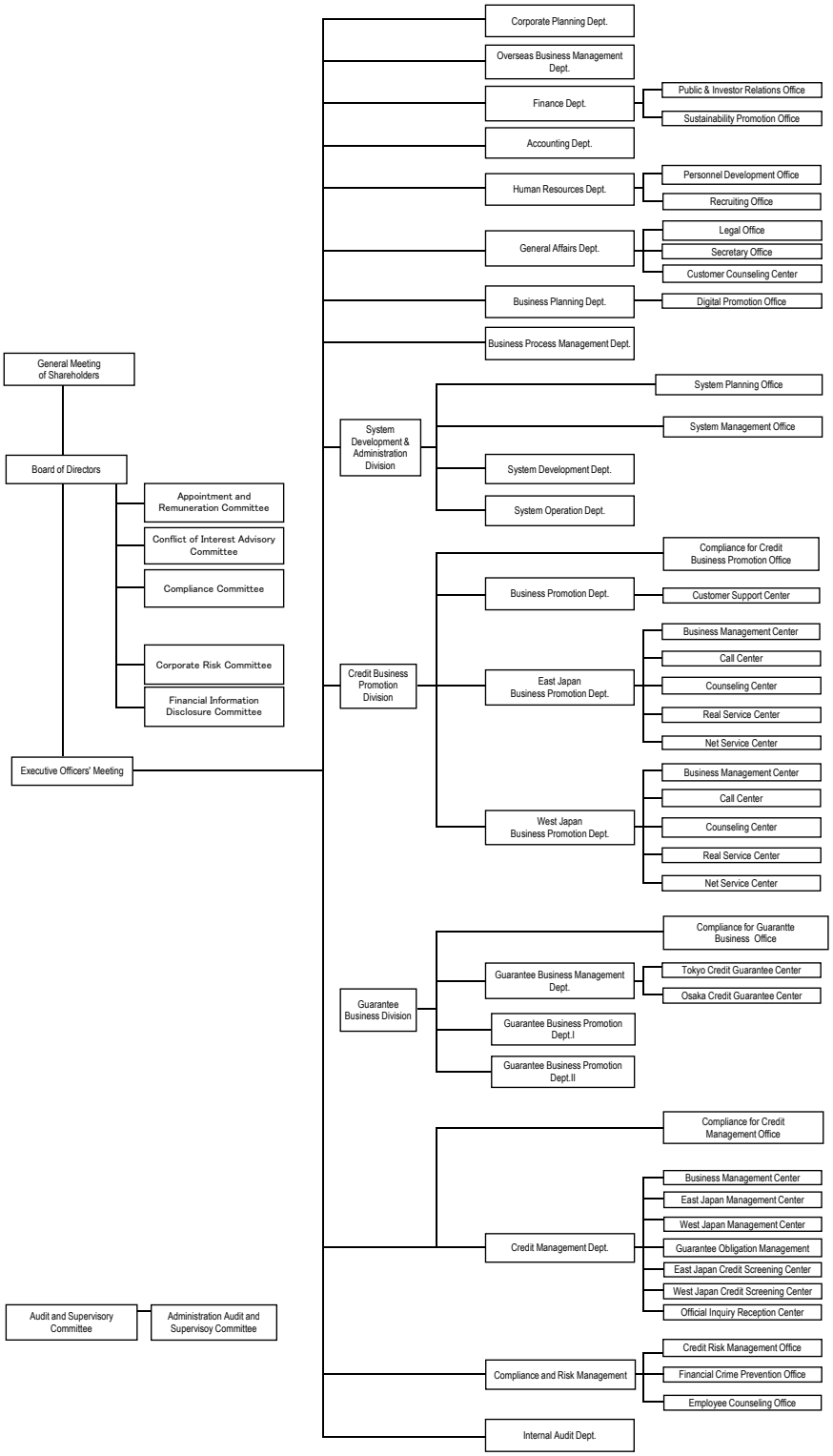
3. Reference

- “Organization Chart”: Appendix 1
- “Table of Directors (Excluding Members of Audit and Supervisory Committee) Serving Concurrently as Executive Officers, etc.” and “Table of Executive Officers with Assignment and Assigned Department & Office”: Appendix 2

Organization Chart

[Appendix 1]

(As of April 1, 2025)



[Appendix2]

Table of Directors (Excluding Members of Audit and Supervisory Committee) Serving Concurrently as Executive Officers, etc. (As of June 21, 2024)

Position	Name	Serving Concurrently as Executive Officer, etc.
Chairman	Shigeyoshi Kinoshita	○ Conspectus of Corporate Management
Deputy Chairman	Hiroshi Naruse	○ Supporting Conspectus of Corporate Management ○ Chairman of Corporate Risk Committee ○ Chairman of Information Disclosure Committee ○ Compliance Dept. and Internal Audit Dept.
President	Masataka Kinoshita	○ Chairman of Appointment and Remuneration Committee ○ Chief Executive Officer
Deputy President	Takashi Kiribuchi	○ Deputy Chief Executive Officer
Senior Managing Director	Tomomi Uchida	○ Senior Executive Managing Officer
Director	Tadashi Yamamoto	
Director(Outside)	Tan Michelle	

Table of Executive Officers with Assignment and Assigned Department & Office

(As of April 1, 2025)

Position	Name	Assignment and Assigned Department & Office, etc.
Chief Executive Officer	Masataka Kinoshita	○ Supervisor of All Business Execution
Deputy Chief Executive Officer	Takashi Kiribuchi	○ Vice Supervisor of All Business Execution ○ Head of System Development & Administration Division ○ Corporate Planning Dept., System Development Dept., System Operation Dept., System Planning Office and System Management Office
Senior Executive Managing Officer	Tomomi Uchida	○ General Affairs Dept., Credit Management Dept. and Compliance for Credit Management Office
Senior Executive Managing Officer	Michihito Onodera	○ Head of Guarantee Business Division ○ Guarantee Business Management Dept., Guarantee Business Promotion Dept.I, Guarantee Business Promotion Dept.II and Compliance for Guarantee Business Office
Senior Executive Managing Officer	Masashi Yoshiba	○ Human Resources Dept. and Business Process Management Dept.
Executive Managing Officer	Masaru Kuroda	○ Overseas Business Management Dept. and Accounting Dept.
Executive Managing Officer	Yuji Kinoshita	○ Head of Credit Business Promotion Division ○ Business Planning Dept., 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
Executive Managing Officer	Masatoshi Nabeoka	○ Compliance and Risk Management Dept.
Executive Managing Officer	Kazuki Morishita	○ Finance Dept. and Business Planning Dept. ○ Chief General Manager of Finance Dept.
Executive Officer	Masahiko Machida	○ Chief General Manager of Internal Audit Dept.
Executive Officer	Hitoshi Yokohama	○ Guarantee Business Division (Special Mission)
Executive Officer	Takeo Noda	○ Overseas Business Management Dept. (Special Mission)
Executive Officer	Tai Wakikawa	○ Chief General Manager of Human Resources Dept.
Executive Officer	Akifumi Kinoshita	○ Chief General Manager of Accounting Dept.
Executive Officer	Osamu Morimoto	○ Chief General Manager of Corporate Planning Dept.
Executive Officer	Tomohiro Nakazawa	○ Chief General Manager of System Development Dept.
Executive Officer	Masayuki Kurita	○ Chief General Manager of Overseas Business Management Dept.
Executive Officer	Masato Takami	○ Overseas Business Management Dept. (Special Mission)
Executive Officer	Wataru Yoshioka	○ Chief General Manager of Business Planning Dept.