February 20, 2026

Notification of Organization and Personnel Changes

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

1. Changes in Organization

(1) Outline of Changes in Organization

- ○ “Digital Promotion Office” under the “Business Planning Department” will be integrated into the “Business Process Management Department” to further advance digital utilization. The organization will be renamed the “Digital and Business Process Management Department,” which will serve as the central unit responsible for formulating digital strategies and initiatives, establishing data-related rules, exploring, and introducing new technologies, and developing human resources.
- ○ “Cybersecurity Office” will be established under the “System Development & Administration Division” as a specialized organization for cybersecurity to appropriately address the increasing and diversifying risks associated with cyberattacks.

(2) Date of Change

April 1, 2026

2. Changes in Personnel

(1) Changes of Executive Managing Officers’ Assigned Departments

(Underlined parts indicate the changes.)

(As of April 1, 2026)

New Assigned Departments	Name	Current Assigned Departments
○ Vice Supervisor of All Business Execution ○ Head of System Development & Administration Division ○ Corporate Planning Dept., System Development Dept., System Operation Dept., System Planning Office, System Management Office and <u>Cybersecurity Office</u>	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
○ Human Resources Dept. and <u>Digital and Business Process Management Dept.</u>	Senior Executive Managing Officer Masashi Yoshiba	○ Human Resources Dept. and Business Process Management Dept.

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New Assigned Departments	Name	Current Assigned Departments
○ Finance Dept., Business Planning Dept.	Executive Managing Officer Kazuki Morishita	○ Finance Dept., Business Planning Dept. ○ Chief General Manager of Finance Dept.

(2) Changes of Executive Officers

(Underlined parts indicate the changes.) (As of April 1, 2026)

New Position	Name	Current Position
○ Executive Officer, Corporate Planning Dept., Chief General Manager	Masayuki Kurita	○ Executive Officer, Chief General Manager of Overseas Business Management Dept.
○ Executive Officer, Deputy Head of Guarantee Business Division	Wataru Yoshioka	○ Executive Officer, Chief General Manager of Business Planning Dept.
○ Executive Officer, Overseas Business Management Dept. (Special Mission) （Temporary transfer to ACOM （M） SDN.BHD.） *	Masahito Osawa	○ Overseas Business Management Dept., Chief General Manager, （Temporary transfer to ACOM （M） SDN.BHD.）
○ Executive Officer, Chief General Manager of Credit Management Dept.	Masaharu Obayashi	○ Chief General Manager of West Japan Business Promotion Dept.
○ Executive Officer, Chief General Manager of System Operation Dept.	Kenya Nakazawa	○ Chief General Manager of System Operation Dept.

* ACOM （M） SDN.BHD. (Malaysia) is a subsidiary of ACOM.

(3) Changes of Chief General Managers (As of April 1, 2026)

New Position	Name	Current Position
○ Chief General Manager of Digital and Business Process Management Dept.	Toru Yamaguchi	○ Chief General Manager of Business Process Management Dept.
○ Chief General Manager of Finance Dept.	Takashi Okamoto	○ General Manager of Finance Dept.
○ Chief General Manager of Overseas Business Management Dept.	Takuya Yamaguchi	○ General Manager of Overseas Business Management Dept.
○ Chief General Manager of Business Planning Dept.	Teruyuki Nishikawa	○ General Manager of Corporate Planning Dept.

New Position	Name	Current Position
○ Chief General Manager of West Japan Business Promotion Dept.	Kengo Karaishi	○ General Manager of East Japan Business Promotion Dept.
○ Corporate Planning Dept., Chief General Manager （Temporary transfer to GeNiE Inc.）*	Yuichiro Saito	○ General Manager of Corporate Planning Dept. （Temporary transfer to GeNiE Inc.）
○ System Development & Administration Division, Chief General Manager	Yasushi Miyazawa	○ General Manager of System Development & Administration Division

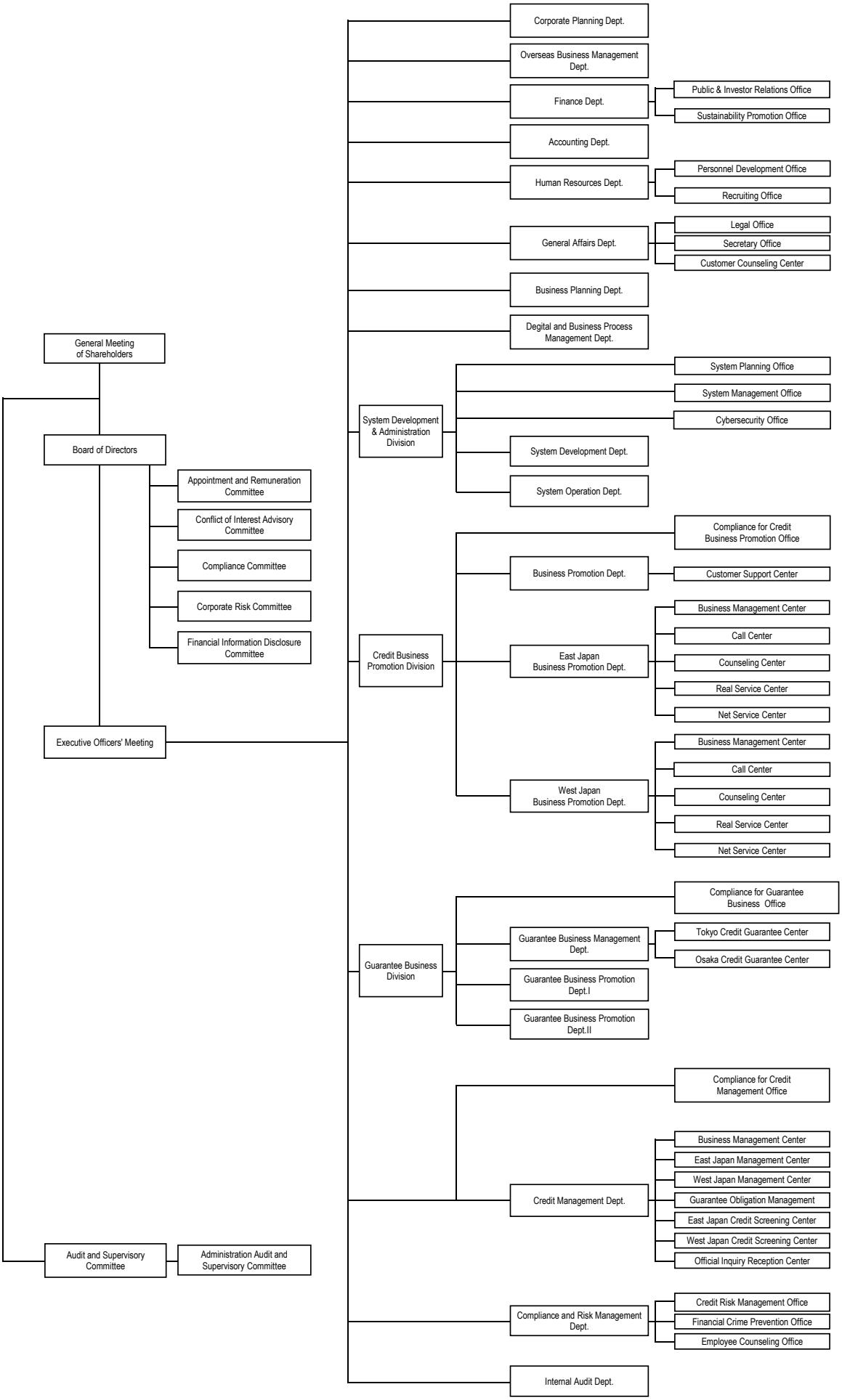
* GeNie Inc. is a subsidiary of ACOM.

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

(As of April 1, 2026)



[Appendix]

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

(As of June 20, 2025)

Position	Name	Serving Concurrently as Executive Officer, etc.
Chairman	Shigeyoshi Kinoshita	○ Conspectus of Corporate Management
Deputy Chairman	Hiroshi Naruse	○ Supporting Conspectus of Corporate Management ○ 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	Masashi Yoshiba	○ 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, 2026)

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, System Management Office and Cybersecurity Office
Senior Executive Managing Officer	Masashi Yoshiba	○ Human Resources Dept. and Digital and Business Process Management Dept.
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
Executive Managing Officer	Masaru Kuroda	○ Overseas Business Management Dept. and Treasury Dept.
Executive Managing Officer	Yuji Kinoshita	○ Head of Credit Business Promotion Division ○ Business Promotion Dept., East Japan Business Promotion Dept., West Japan Business Promotion Dept., Compliance for Credit Business Promotion Office., Credit Management Dept. and Compliance for Credit Management Office.
Executive Managing Officer	Masatoshi Nabeoka	○ General Affairs Dept. and Compliance and Risk Management Dept.
Executive Managing Officer	Kazuki Morishita	○ Finance Dept., Business Planning Dept.
Executive Officer	Hitoshi Yokohama	○ Guarantee Business Division (Special Mission)
Executive Officer	Takeo Noda	○ Overseas Business Management Dept. (Special Mission)
Executive Officer	Akifumi Kinoshita	○ Chief General Manager of Treasury 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	○ Corporate Planning Dept., Chief General Manager
Executive Officer	Masato Takami	○ Overseas Business Management Dept. (Special Mission)
Executive Officer	Wataru Yoshioka	○ Deputy Head of Guarantee Business Division
Executive Officer	Hideo Nomura	○ Chief General Manager of Internal Audit Dept.
Executive Officer	Masahito Osawa	○ Overseas Business Management Dept. (Special Mission)
Executive Officer	Masaharu Obayashi	○ Chief General Manager of Credit Management Dept.
Executive Officer	Kenya Nakazawa	○ Chief General Manager of System Administration Dept.