**Non-Consolidated Income Statement (Last Five Years)** **ACOM CO., LTD.**

| Operating revenue | | | | | |
|---|---|---|---|---|---|
| | FY2019 | FY2020 | FY2021 | FY2022 | FY2023 |
| Interest on operating loans | 123,474 | 126,516 | 120,688 | 117,003 | 117,875 |
| Credit card revenue | 7,773 | 9,198 | 9,985 | 10,853 | 12,377 |
| Revenue from credit guarantee | 51,231 | 49,635 | 45,382 | 43,579 | 46,285 |
| Other financial revenue | | | | | |
| Interest on deposits | 0 | 0 | 0 | 0 | 0 |
| Interest on securities | 0 | 0 | 0 | 0 | 0 |
| Foreign exchange gains | 10 | 1 | 21 | 71 | 130 |
| Total other financial revenue | 11 | 2 | 22 | 71 | 130 |
| Other operating revenue | 21,145 | 21,614 | 21,907 | 23,162 | 24,011 |
| Total operating revenue | 203,636 | 206,968 | 197,986 | 194,670 | 200,679 |

| Operating expenses | | | | | |
|---|---|---|---|---|---|
| | FY2019 | FY2020 | FY2021 | FY2022 | FY2023 |
| Financial expenses | | | | | |
| Interest expenses | 3,652 | 2,581 | 1,976 | 1,636 | 1,487 |
| Interest on bonds | 1,349 | 1,248 | 1,109 | 942 | 588 |
| Amortization of bond issuance costs | 130 | 162 | 57 | 57 | - |
| Other | 487 | 656 | 698 | 617 | 505 |
| Total financial expenses | 5,619 | 4,648 | 3,841 | 3,254 | 2,581 |
| Other operating expenses | | | | | |
| Advertising expenses | 11,800 | 12,622 | 11,092 | 15,157 | 17,767 |
| Provision of allowance for doubtful accounts | 48,057 | 53,310 | 38,332 | 39,698 | 47,886 |
| Provision for loss on guarantees | 8,850 | 8,640 | 8,140 | 8,010 | 8,670 |
| Provision for loss on interest repayment | 39,479 | 19,700 | - | 58,923 | - |
| Employees' salaries, allowances and bonuses | 12,300 | 13,126 | 13,376 | 13,471 | 13,675 |
| Retirement benefit expenses | 644 | 1,245 | 1,888 | 693 | 610 |
| Welfare expenses | 1,997 | 2,088 | 2,214 | 2,299 | 2,345 |
| Rent expenses | 4,940 | 4,777 | 4,591 | 4,417 | 4,477 |
| Depreciation | 3,629 | 2,897 | 2,655 | 2,741 | 3,156 |
| Commission expenses | 19,476 | 19,514 | 21,285 | 18,209 | 18,236 |
| Amortization of goodwill | 813 | 813 | 665 | 518 | 518 |
| Other | 12,391 | 14,308 | 15,963 | 15,614 | 17,927 |
| Total other operating expenses | 164,381 | 153,045 | 120,205 | 179,755 | 135,271 |
| Total operating expenses | 170,000 | 157,694 | 124,047 | 183,009 | 137,852 |
| Operating profit (loss) | 33,635 | 49,273 | 73,938 | 11,660 | 62,826 |

| Non-operating profit | | | | | |
|---|---|---|---|---|---|
| | FY2019 | FY2020 | FY2021 | FY2022 | FY2023 |
| Interest income | 42 | 12 | 7 | 2 | 1 |
| Interest on securities | 0 | - | - | - | - |
| Dividend income | 3,449 | 7,669 | 6,339 | 5,736 | 7,444 |
| Other | 467 | 366 | 1,025 | 599 | 288 |
| Total non-operating profit | 3,960 | 8,048 | 7,372 | 6,337 | 7,733 |

| Non-operating expenses | | | | | |
|---|---|---|---|---|---|
| | FY2019 | FY2020 | FY2021 | FY2022 | FY2023 |
| Interest expenses | 30 | 22 | 14 | 7 | 1 |
| Foreign exchange losses | 31 | 931 | 24 | 16 | 132 |
| Other | 61 | 15 | 16 | 12 | 9 |
| Total non-operating expenses | 124 | 969 | 56 | 36 | 143 |
| Ordinary profit (loss) | 37,472 | 56,352 | 81,254 | 17,962 | 70,417 |

| Extraordinary income | | | | | |
|---|---|---|---|---|---|
| | FY2019 | FY2020 | FY2021 | FY2022 | FY2023 |
| Gain on sale of non-current assets | 345 | 0 | 40 | 24 | 1,115 |
| Gain on sale of investment securities | 3 | - | 28 | - | - |
| Gain on sale of shares of subsidiaries and associates | - | 10,824 | - | - | - |
| Total extraordinary income | 348 | 10,824 | 68 | 24 | 1,115 |

| Extraordinary losses | | | | | |
|---|---|---|---|---|---|
| | FY2019 | FY2020 | FY2021 | FY2022 | FY2023 |
| Loss on sale of non-current assets | 258 | 0 | 52 | 53 | 67 |
| Loss on retirement of non-current assets | 185 | 210 | 172 | 156 | 191 |
| Impairment losses | 2,800 | 2,370 | 555 | 1,520 | 3,523 |
| Loss on sale of investment securities | - | 1 | - | - | - |
| Loss on valuation of investment securities | 6 | - | - | - | - |
| Loss on valuation of shares of subsidiaries and associates | - | 454 | - | - | 1,190 |
| Other | 1 | 2 | 0 | 2 | 3 |
| Total extraordinary losses | 3,252 | 3,040 | 780 | 1,732 | 4,975 |

| | FY2019 | FY2020 | FY2021 | FY2022 | FY2023 |
|---|---|---|---|---|---|
| Income (loss) before income taxes | 34,568 | 64,136 | 80,542 | 16,254 | 66,557 |

| | | | | | |
|---|---|---|---|---|---|
| **Income taxes-current** | 5,492 | 7,464 | 6,666 | 12,929 | 6,511 |
| **Income taxes-deferred** | (851) | 2,998 | 2,960 | (44,757) | 11,061 |
| **Total Income Taxes** | 4,640 | 10,463 | 9,627 | (31,828) | 17,572 |
| **Profit (loss)** | 29,927 | 53,673 | 70,915 | 48,082 | 48,985 |