# NON-PERFORMING LOAN PLAN

Made by: Tokho

Special thanks to: Pick me Gal, Difuge1 & Gambler with a Heart.



Akiyama Shinichi, was raised up only by his mother, who taught him to be a honest person in order to live a honest life, however, when Akiyama was in his university years, his mother took the decision of ending with her life due to a debt she acquired, by ending her life, she made sure his son should never have to carry such a debt. This taught Akiyama something, his mother was a victim, a victim of people with bad intentions that tricked her and drive her to despair, using this insane hatred, Akiyama targeted the organization that took his mother away from him, which was nothing less than Japan's biggest multi-level marketing business. With the use of his knowledge and sharp intelligence, Akiyama destroyed this organization and ruined the lives of the ones who ran it.

three years after this whole scandal, just after being released from prison, Akiyama decides helping Kanzaki Nao who is now being victim of a mysterious organization that runs a tournament known as the "Liar game". Akiyama seeing his mother likeness in Nao and the ingenuity and honest spirit these two share, decides helping Nao to get out of this dark game and wins the first round for her.

However, days after, once Akiyama realizes Nao did not followed his recommendation and went to the place where Round II was held, he had no option but to go to save her, there he found the reality of the liar game: the liar game is a mass tournament, which involves several people that are being victims of the liar game corporation, in this case the minority rule counted with 22 players including Akiyama, once in the minority rule game, the liar game corporation says to the players can't longer scape from the tournament, or they will use the evidence they have from the previous stealing round that all of them committed the felony of robbery.

They also the threatened the players directly saying they will use any method necessary to recover the money they borrowed to the players, which made Akiyama clear the modus operandi of the Liar game to get players: first they present people the chance by winning absurd money in a supposed easy game, the winners advance to the 2$^{nd}$ round and there it becomes a battle royale, and now these players can't quit the tournament by any means or they will have to repay the money borrowed in that same round, nor they can go to the police because they've committed a crime in the previous round, neither have the identity of these individuals since their use of masks, and also that a tournament like this exists wouldn't be credible at all, the liar game corporation also threatens their players by telling them no matter what mediums they have to use, they will recover their money.




**The modus operandi of the Liar Game Corporation to get money:**

This is an example of how the liar game makes economical profit, said by Akiyama:

Once in the round, the lair game gives 100 million to all the players so they can play. Once the game is over, the round ends up with some winners and losers, despite the winners are few, their earnings are considerable. No matter how much money the winners make, they will absolutely get out of the tournament, which cost is half of their earnings. However, the allure of easily walking away with hundreds of millions can't be beaten, so the winners will repay half of their earnings to the liar game corporation.

In summary, Akiyama recognizes his own nature, the nature of a trickster and even though this would be seen as dishonest, he will never accept losing anyone else, if he can help anybody, no matter they think he is good or bad, he has to, because that's the ideology his mother wants him to uphold, he is someone who thinks the end justifies the means, no matter if he has to deceive, manipulate others, as long as he can save everyone from this tournament, he is doing the right thing.

**What is a non-performing loan?**

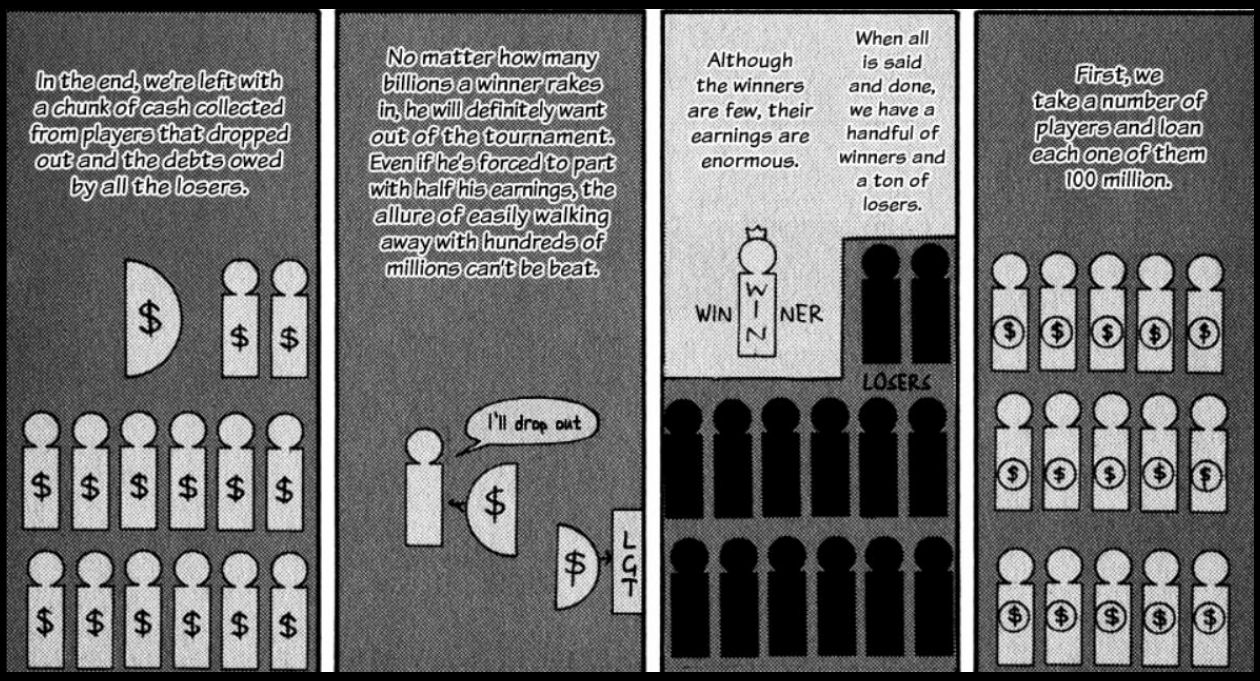
A NPL is a bank loan that is subject to late repayment or is unlikely to be repaid by the borrower in full. Non-performing loans represent a major challenge for the banking sector, as they reduce profitability.

Akiyama joined the liar game just to save Nao Kanzaki, however after Nao got involved into the minority rule game, Akiyama had no other choice but to go to rescue her, there he found the reality of the liar game: the liar game is a mass tournament, which involves several people that are being victims of the liar game corporation, in this case the minority rule counted with 22 players including Akiyama, once in the minority rule game, the liar game corporation says to the players can't longer scape from the tournament, or they will use the evidence they have from the previous stealing round that all of them committed the felony of robbery. They also threatened the players directly saying they will use any method necessary to recover the money they borrowed to the players, which made Akiyama clear

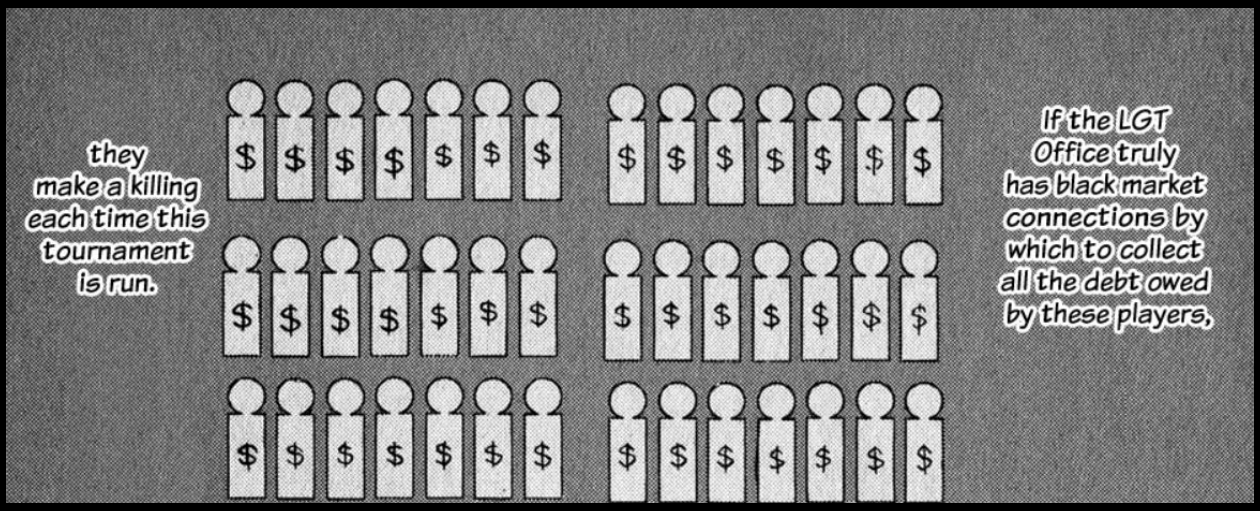
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If the Liar game has black market connections by which to collect all the debt owed by the loser, they make an enormous quantity of money that surpasses the debt of the losers, considering the black market englobes things such as organs traffic, drug processing and traffic, prostitution and slavery, their profit is ridiculously high.

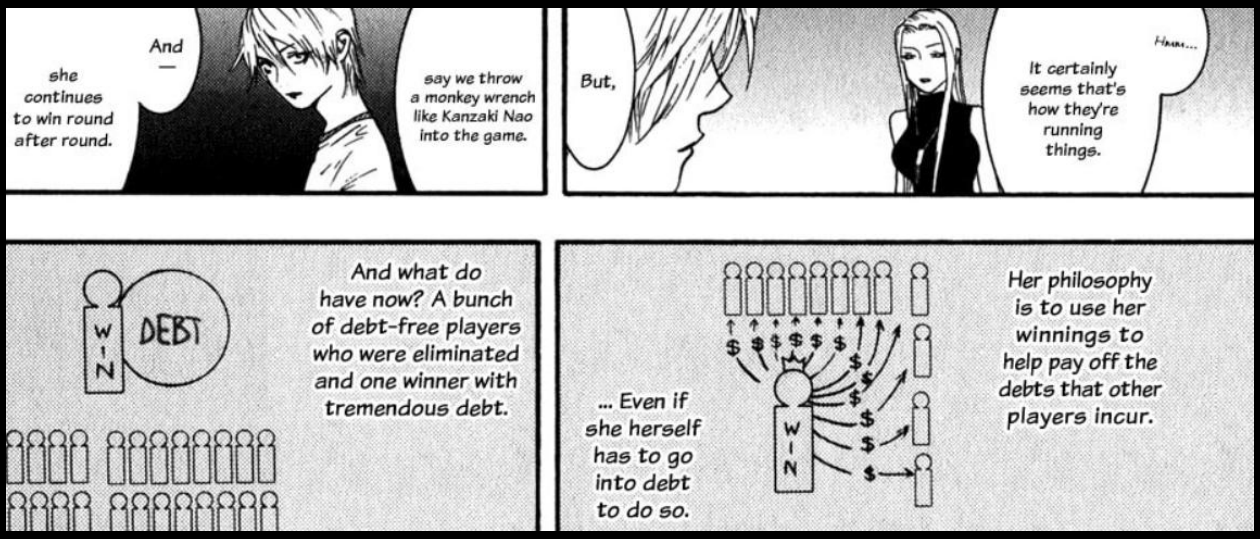



In the end the liar game corporation faces the next situation: a chunk of cash collected from players that dropped out and debts owed by the losers, which debts are most likely to never be repaid due to their magnitude, so the liar game corporation ends up with a good amount of people that can be threatened as products for the black market, which can be used to not only recover but to surpass the amount they owed.

That is in short: the methodology the Liar game corporation uses to ruin their business, a trillionaire business.

**The way of countering the organizers' modus operandi:**

Akiyama thinks in a way of countering the liar game corporation methodology of economical profit and develops a method to counter it: if a person that continuously wins through the liar game and the philosophy of this person is to use their economical prize to pay off the debts that other players incur, even if the winner has to go in debt while this operation is executed, the result is the next: a bunch of debt free players who were eliminated, and one winner with huge debt.

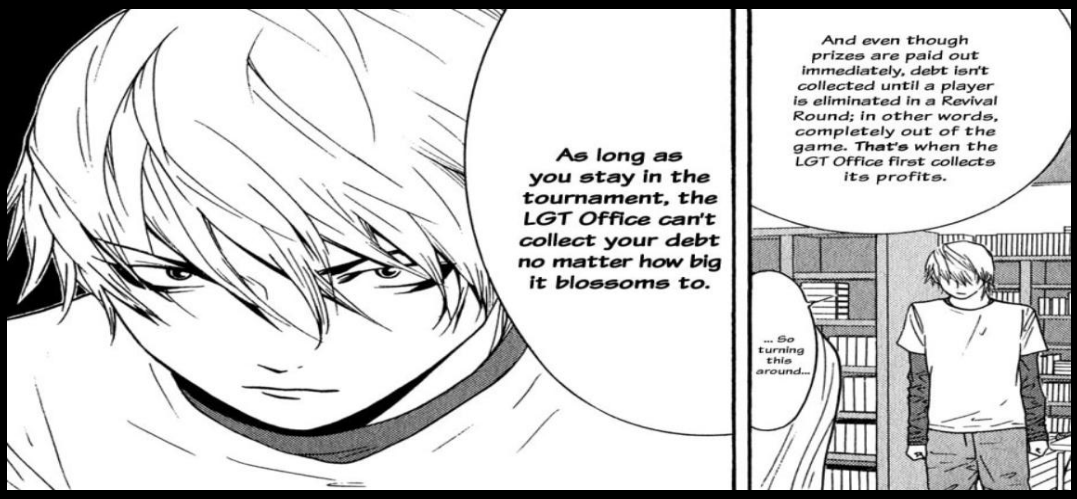



The prize is immediately paid out once the game is over to the winner.

However, the debt is not collected until the player is totally eliminated from the liar game.

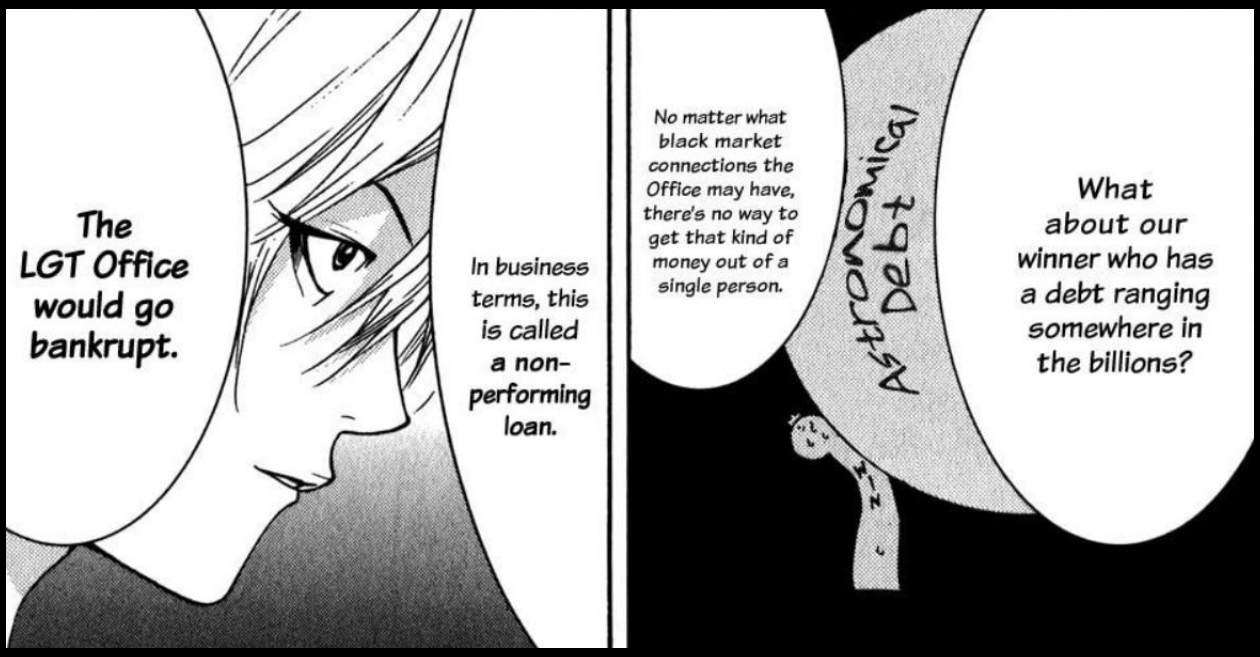
Which makes:

**Safe zone:** no matter how much debt a player carries, as long as the players keep being part of the tournament, the players are in a safe zone, since the liar game corporation can't use their debt collection tactics since the item (player) is still active in the main tournament.



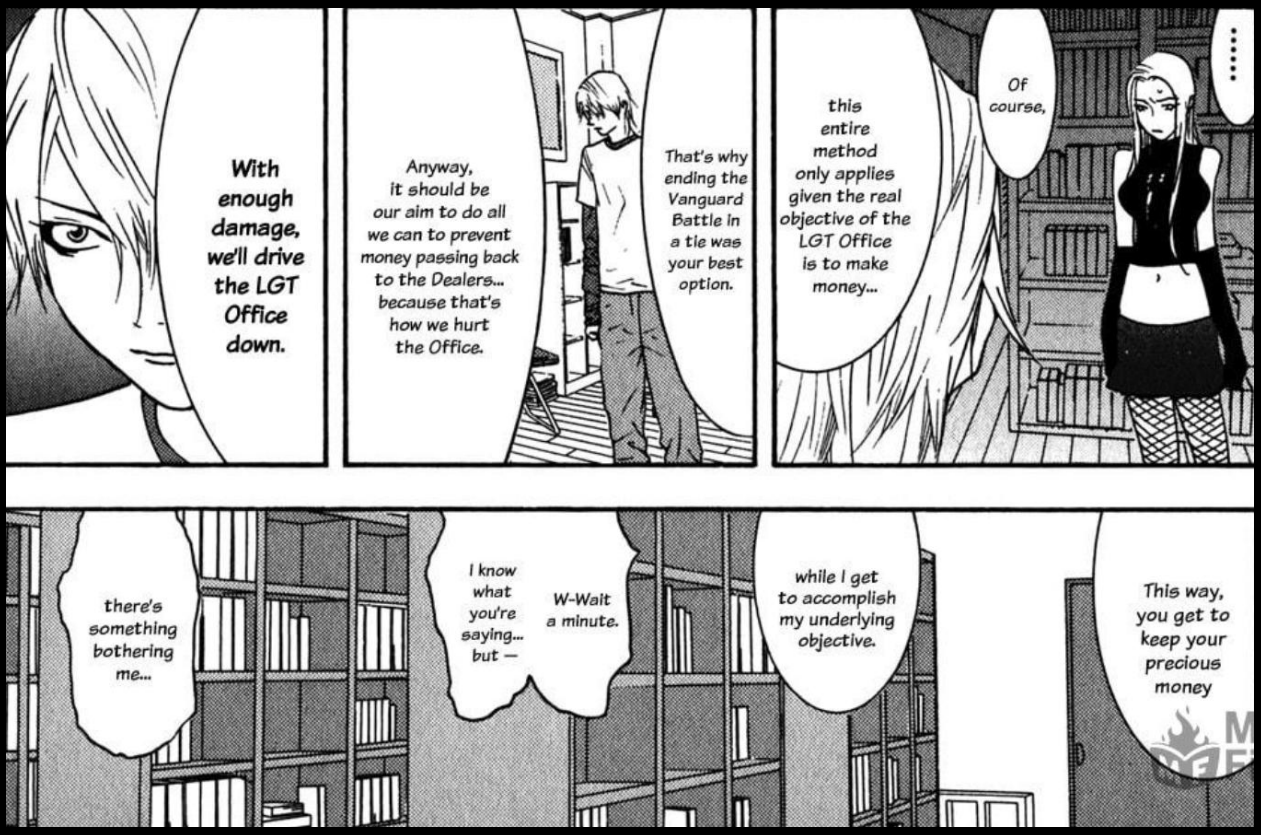

Akiyama also has another idea to ensure the liar game corporation collapse:

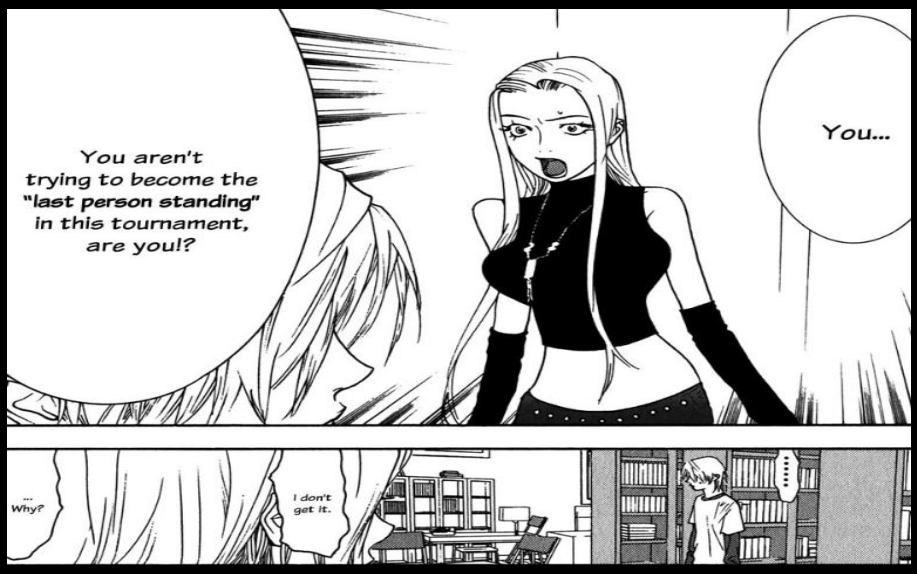
**Martyr winner:** if the final winner has a debt ranging somewhere in the billions, no matter what black market connections the liar game corporation has, there's no way of getting that amount of money out of a single person, no matter if they're used in organs traffic, drug processing and traffic, prostitution and slavery. In all these illegal methods the profit can out of a single individual will never reach the magnitude of its debt, which means the Liar game corporation will go bankrupt since this is a non-profit loan, they have an individual that owns them billions of yen and no matter which method they use, the debt will never be repaid.




After Akiyama fully understands the methodology of the company, Akiyama plans to destroy the liar game corporation, because he despises the methods they use and considers them a threat for all the players, so Akiyama here formulates his main four main objectives he must accomplish through the tournament:

Further confirmation by Akiyama has been using the methodology he just described in the previous rounds and confirms he will keep applying it forward:




While being confronted by Fukunaga about his motives, he doesn't responds, because he is aware of his self-destructive nature and the moral obligation he feels in order to atone his sins, to save the only one he cares about and save the other participants, since all of them are being victims of a predator, even if it costs him his own life.




**NPL'S GOALS:**

**Protecting Nao Kanzaki no matter what:** Akiyama sees his mother in Nao, she is the only person he cares about, so he must protect her from this dark organization and a tragic outcome.

**Extort as much money from the tournament to save the players:** By generating a global economic profit players can leave the tournament with no debts, which not only will ensure their safety, but also generate no economic profit to the liar game corporation.

**Become the martyr:** Akiyama aims to becoming the last man standing of the liar game, however he aims to be the winner with a colossal debt on his back, this way even thought he becoming the true victor of the tournament, the Liar Game corporation will find a lot of losers that already quit the tournament debt free, and a supposed winner that advanced round by round with a colossal debt and now cant repay a single penny out of it.

**Make sure the Liar Game Corporation makes no profit:** Akiyama explained the liar game corporation makes profit once the winner of the game pays the withdraw quantity to get out of the tournament, based in this principle; Akiyama has to either win the games or make sure the winner does not pays the money withdraw to the LGC, this way the LGC will make 0 money through the tournament.

By achieving these four objectives through the liar game, Akiyama will not only fulfil his personal goals such as saving Nao but will also cause the collapse of the liar game corporation.

Akiyama also knew Nao's philosophy is correct "If nobody deceives each other, and everyone works together, it is possible to win". This while true is impossible to apply in the LGT due to the zero-sum system the rounds employ (explained a bit below). That being said, Akiyama aimed to amplify Nao's philosophy and values, using her presence as a symbol of hope round after round, such as in Contraband where he uses her actions and beliefs to make Akagi (Who resulted a very valuable ally later on) and the other two guys to join his team. During Pandemic, recruiting four eyes, during bid poker, using Nao as the unifying force for the majority rule plan, etc. Turning Nao's childlike innocence into a tool which he will use to accomplish his goals.

**Why is this plan ridiculously hard to pull off?**

Akiyama faces a huge adversity, since he counts with no information of the upcoming rounds in the liar game, so he must quickly plan and strategize in each round a way that allows him to fulfil ALL his four goals, which puts him in a ridiculous disadvantageous position since everything he does must align with his non-performing loan plan.

Also, Akiyama must save players from a tournament which model is a zero-sum (where the gains of the winners, are extracted from another participant's loss). Why does this make saving others more difficult? Because cooperating with other players is almost impossible, since it is more beneficial to a participant to deceive and manipulate other players in order to win the most money. This zero-sum model makes future cooperation almost impossible in a plan that seeks everyone's salvation, so Akiyama needed to maintain control over every single variable within his strategies since one betrayal could have potentially ruined the entirety of his plan, so he could not rely with other people working with him solely on the fact "it's the right thing to do", but he needs to push others to cooperate with him when required while not lowering his guard during any moment since the zero-sum model incentivizes players to deceive, manipulate and trick each other just to win more money.

Shinichi needed to remain emotionally sharp, since he plans using teaming schemes during some rounds in order to accomplish his goals, which required ridiculous emotional acuteness to predict any future betrayals caused by avarice, constantly reading his allies' emotions and thoughts in order to know when to anticipate and how to respond in case of a betrayal.

Also, Akiyama is facing masters of deception since all LG part pants cleared the round one, that without mentioning folks like Harimoto, Fukunaga, Kimura and Yokoya.  Who are clearly above any participant, showcasing brilliance in all their feats.

Harimoto's cult trying to make as many players lose, Yokoya targeting Nao as a victim of his retaliation to cause Akiyama pain, plus his economic resources used often to buy players to make Akiyama lose, and future intel he wins about the final rounds of the tournament, combining that with his superb intellect.

Akiyama also has no way to hide his plan from his enemies nor organizers since by each round that passes by repaying the debt of all the players, his goal is clear: liberation. This caused the debt system imposed by the Liar Game Corporation just to crush his Non-Performing Plan. Also Akiyama needs to remain emotionally sharp and logic since he plans using teaming schemes in order to accomplish his goals, which means he needed to have ridiculous emotional acuteness and logical reasoning to predict any future betrayals, constantly reading his allies emotions and thoughts as well to know when to anticipate and respond in case of a betrayal.

Plus, many more adversities that will be covered in the upcoming Adversity Capacity doc analysis which shows Akiyama Shinichi is simple impossible to defeat.

Now, we are going to explain how this planification extended to all the rounds of the liar game where Akiyama had to achieve his goal.

## Round II

**Game duration:** 2 days

**Money borrowed:** 100 million per player

**Money in game:** 2.1 billion yen

**Saving others:** to save others Akiyama creates a strategy where 8 people will divide their votes, which will ensure one of them will end up as the minority. The prize will be divided equally, which will result in each of them having enough money to pay off their debt and end up with 40 million in positive.

**Saving Nao:** Akiyama included Nao as part of the team and paid her debt after winning.

**LGC profit:** 0 yen because Akiyama did not withdraw with half of his earnings.

**Game context:** Akiyama found out Fukunaga was the mastermind behind the other 2 teams that used his same strategy, so he had to quickly reformulate his winning method, he contacted player #15 and convinced him to work for him, which came with a prize since Akiyama had to cover the debt of this player plus give him extra money.

**Conclusion of the round:** Akiyama became the last man standing of the game, generate a global economic profit so all the members of his team, besides Fukunaga could pay off their debt, he also covered Nao's debt so she could walk free away from this dark

tournament. With his cooperation with player no. 15, Akiyama paid the debt of he and his team, (7 people), and gave no. 15, 100 million in compensation for his cooperation, so in total 1,106,250,000,000 yen, therefore Akiyama acquired a debt of 56 million 250 thousand yen, which allow him to keep participating in the next game with already a debt, as a part of his plan.

**Players saved: 14.**

**Money won: 2.1 billion.**

**Martyr debt: 56 million.**

**Liar game corporation profit: 0.**

## Revival round I

**Game duration:** 1 day.

**Money in game:** M tickets can be purchased by any value, it is up to the players how they use them to increase their price, the last position will acquire a 100-million-yen debt which will be divided into the 8 top players, which makes 12.5 million prize per person.

**Money borrowed:** 100 million.

10 days after the events of minority rule, after Akiyama repaid the debt of Nao, he is sure even though he paid Nao's debt, she will get involved in the resurrection round for the losers. When Akiyama arrived at the resurrection round, Nao was losing terribly, so he came out with a vote selling strategy to help her overcome her last position, which resulted with:

**Saving Nao:** Akiyama saved Nao by securing her top position, which allowed her to not get out of the safe zone of the tournament.

**Save other players:** since this was a resurrection round where all players except one will continue the tournament, with Akiyama's strategy which nao obtained 1.1 billion, nao forgave the money of the players she extorted with Akiyama's strategy, therefore no one ended up with debt. Nao also covered the debt of Miura, which was the only loser of the game, covering his debt costing 200 million, this allowed Miura to get out of the liar game tournament free of debt.

**LGC profit:** 0 yen due to being a revival round.

**Players saved:** 1.

**Money won:** 900 million (returned by Nao's decision).

## ROUND III

**Duration:** 3 days

**Money in game:** each player counts with 400 million but only 300 million of these can be used in the smuggling operations, there are 18 players which make a total of 5.4 billion yen in play, considering the 100 million each player has, the game has a total of 7.2 billion yen.

**Money borrowed:** 400 million

1 day after the downsizing game, Akiyama and Nao had to participate in the contraband game.

So far this was the most challenging game, due to the enemy Akiyama faced, Yokoya, in this game Akiyama found out the best for his team is losing the game since they have the possibility to drop out from the tournament if they pay their debt, which by winning the game, all of them will have to continue in the next round. For losing yet winning money, Akiyama planned to withdraw all the money from the north atm and with the help of a betrayer of the other team depositing it all in the south ATM, which will make them take the most profit in this operation.

**Money won:** 4.8 billion.

**Players saved:** 6 from the south country and 2 from the north, Akagi and Fukunaga despite the debt being covered off by Akiyama decided to continue in the tournament for personal motives.

**Money in debt:** 400, which makes a total of 456 million debt.

**LGC profit:** 0 yen due to Yokoya not quitting to prove in the later rounds he is superior to Akiyama and Nao.

**REVIVAL ROUND II**

**Money in game:** 900 million.

**Money borrowed:** 100 million per player.

Nao, Fukunaga and Akiyama moved to the resurrection round, no information about the days that elapsed was given, but taking into consideration Nao spoke about many days passing, we are going to consider taking place a week after round III.

Duration: 1 day.

During this round, Akiyama created 3 strategies for the 3 games each of them had to play: 3 bullets straight strategy, perfect shuffle strategy and fake all-in bet.

**Saving Nao:** Akiyama protected Nao by creating the fake all-In strategy which even thought would give profit to the liar game corporation Akiyama did not want to put in danger their stay in the liar game so he told Nao to do that, she did not follow her instructions because

she thought of another way of winning, despite this, Akiyama's attempt was valid to protect her.

**Money won:** 814 million.

**Saving players:** With Akiyama's winning strategies, they were able to save the 3 players of the enemy team.

**Martyr debt:** 100 million in debt, making a total of 556 million debt.

**LGC profit:** 0 yen due to Akiyama not folding in 17 poker.

## ROUND IV QUALIFIER

10 days after the revival round, Akiyama faced the pandemic game, which was in reality a qualifier round to the main upcoming game, in this game no money was given to the players, however it was said the losers won't participate in the upcoming game.

**Saving Nao:** Nao was the target of Yokoya's wrath after the events of contraband, so Yokoya's goal during pandemic was making Nao the only loser, which will destroy Akiyama. To counter Yokoya's goal, Akiyama created the lock-in strategy which did not allow Yokoya to verify his current state therefore putting in danger his position in the main game. With this, Akiyama was able to bribe Yokoya to have contact with Nao, which in the end made her qualify for the next game.

**Saving the players:** Through this game, Akiyama´s goal was to make everyone qualify for the upcoming round, so Akiyama achieved this by breaking the ice of the no-contact pacing of the game with his Circuits strategy. Which made 5 players able to qualify thanks to him.

**Money won:** Despite this game not containing money as a driven force, Akiyama was able to take 300 million yen from Yokoya, which was possible due to his lock-in strategy.

## ROUND IV

**Money in game:** 2.3 billion.

**Money borrowed:** 100 million.

Musical chairs was played immediately after Pandemic, in here Akiyama faced the biggest intellectual challenge so far since not he only had to face Yokoya, but also sharp enemies like Harimoto and Kimura, in this game that lasted 2 days Akiyama had to deal with the physical load of running 30km during the first day, he had to strategize all the game, hid the chairs of his team, actively manipulating others, which make this a ridiculous game.

**Saving players:** Akiyama designed a strategy in where most of the gayas and his team will make economical profit; his strategy consisted in getting and distributing the trash medals

used in the games and turning them into winning medals that guaranteed 9 gayas making 100 million.

Akiyama distributed the medals in a way 9 players won 100 million each. While his team won 1.4 billion yen, which resulted in four eyes paying his debt and Akagi quitting after returning the favor to Akiyama and Nao, saving two players this way.

**Saving Nao:** Akiyama included Nao in the medals operation, which after paying the **penalization resulted in her winning 300 million.**

**Martyr debt:** In musical chairs game players with winning medals debt's were discounted automatically at the time of the prize, therefore on this occasion Akiyama's 100 million debt from the game was automatically cancelled. Keeping him with a 556 million debt.

**LGC profit:** 0 yen due to Akiyama making sure Fatso's medals were all among the other players instead of him keeping his medals.

## REVIVAL ROUND III

**Money in game:** the top 3 positions, will get 100 million, 40 million and 10 million respectively. The more players unable to qualify, the more players will have to pay these 150 million penalizations to the top 3.

**Money in debt:** 100 million per player and players that are not able to qualify with a poker hand must give 150 million to the top 3 players.

Days were mentioned to pass since the less game, so considering the liar game format, this happened a week after musical chairs.

Here Akiyama's martyr debt plan suffered a major inconvenience, Takada Michiko, who was the woman Akiyama has been representing this whole time, told Akiyama to quit the liar game as her representative due to her constant preoccupation. For that reason, Akiyama had to give up his representative condition and paid off the debt he accumulated to make Michiko free from the liar game.

When Akiyama goes to bid poker, he says he had to quit, but he is willing to represent anyone and that means he will be covering all the debt the person that chooses him to be his representative. Akiyama ends up owning the debt of Sakai.

**Saving the players:** Akiyama designed a majority rule plan that forced the players into cooperating with him. This way once they're running out of time, Akiyama approached them and asked for their collaboration to him get the first position in exchange he will cover all their debts with the money of the prize. In total thanks to his majority rule operation Akiyama paid the debts of 5 players. Also because of his actions, Harimoto's sect took the

decision to quit the liar game tournament, so he indirectly saved the 4 members of this team.

**Saving Nao:** Akiyama made sure Nao could cover her debt with 312 million and since she did not qualify with a valid deck, she totally got eliminated from the liar game

**Martyr debt:** Here Akiyama's martyr goal faced a major inconvenience again, Harimoto as an act from the bottom of his heart decided to cover the debt of Akiyama, without asking him obviously but immediately paying for it, which covered the debt of Sakai.

**Money won:** 600 million.

**LGC profit:** 0 yens due to being a revival round.

## ROUND V QUALIFIER

A week and few days passed since Bid poker, so 10 days as a best guess, Akiyama goes to the qualifier for the final round of the liar game, despite Akiyama's efforts to save Nao, she arrived to the resurrection round with the excuse of saving Fukunaga, as she lost is the last game, she is representing a player named Matsuwa Fuuma. For qualify to the final game, players must complete the ghost leg lottery and human auction phases.

**Money in game:** 5.7 billion.

**Money in debt:** 300 million, the 3 players thar are unable to qualify, must pay 200 million as a penalization and wll be eliminated from the tournament.

**Saving Nao:** Akiyama's plan was to buy Nao when her auction turn arrived, but Yokoya frustrated his attempt since at that point Yokoya had more money than Akiyama just because of his lower number purchase.

**Saving others:** Akiyama designed a suicide strategy to force 2 teams to be formed up before his auction, Akiyama gained information about 3 players having positive money, in this case the 3 players had more than the 200 million, so by forcing these 3 players to lose, they could pay the penalization and wall away from the tournament, so Akiyama indirectly saved these 3 to keep getting involved with this dark tournament. and also, none of the players that had no money was at risk.

**Money won:** 990 million.

**LGC profit:** 0 yen due to being a qualifier.

## ROUND V

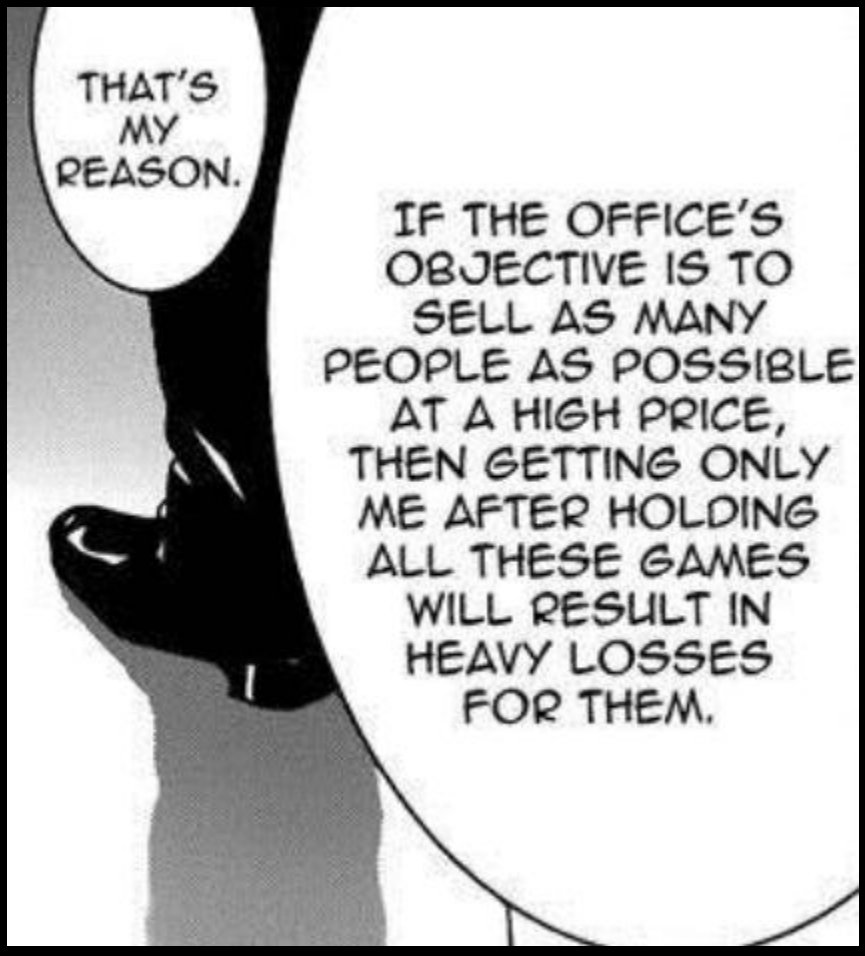
Before the game started, Akiyama claimed to soon pull off his final move, which is shouldering everyone's debts, which would result him into being the only loser of the tournament.




However, Akiyama recognized the Liar Game Organizers soon will move to crush his plan, so he needs to act fast in this final round to secure his victory:




Why was Akiyama sure the Organizers would intervene to destroy his plan? Easy, because Akiyama knew they recognized his actions through the tournament, actions that had led to the organizers making no profit through the whole tournament and at this point they are certain based on the previous rounds that Akiyama's goal is to save everybody.




This game was played immediately after human auction. This game totally changed the aim of Akiyama's non performing debt plan since the rules of it were an anomaly within the liar

game, the only way to make economical profit in this game is by winning it, there were no third parties ways to generate money to give to others, also in this game the money loan was of 300 million, and the money the players made in human auction, will be taken away as a penalization once they lose in the game, so for this game there was no possibly way Akiyama could save everyone, the penalizations ensured the 12 players will end with negative numbers.

This action totally unprecedent in the liar game was the response Akiyama feared before the game started, the Organizer's response to destroy Akiyama's plan, implementing a debt system never seen before in the tournament (300 million). But they also said to take away any profit the players made during the last qualifier, completely countering Akiyama's plan.

"But aren't the games based in a book? How can we be sure they are actively trying to counter Akiyama."

The games are based in a book in fact, but not the debt penalization since it is said the prisoners/players of the book played the games with the excuse of his sins/crimes to be forgiven, so there was no debt system in the original book, therefore we can conclude the debt schemes of the tournament are 100% crafted by the organizers, and the fact they recurred for the first time to make the debt of 300 millions but also take away the profit previously made in the qualifier, means this debt scheme was crafted solely to destroy Akiyama's NPL plan.

Also let me ask you one question, why would the organizers have bothered by trying to actively counter Akiyama's plan in the last round? Easy answer: because, as Akiyama said, their goal was to sell as many people as possible in the black market. Because their profit remained negative all this time, they had no option but to impose this debt system in the final game so they can finally make money out of the players. This furthermore proves the Liar game life and death stakes were real.

"But how can be sure the stakes were real? it was said the tournament was made so they could witness the final conclusion of the book"

The stakes were real by the simple reason they adapted a new debt system in the final round, the only purpose of applying such model is to make sure the result is many players ending up as losers and therefore selling them to the black market.

It was not confirmed in the last chapter what would have happened to the losers' if Akiyama's plan collapsed, However, the answer and punishment is clear. They organized the Liar Game Tournament to witness a conclusion they would assume was the conclusion the author had planned for the final book, which means, if in the previous books the losers' fate was to be executed on the spot (said literally). The losers of the final battle could suffer literal execution or end up in the black market as slaves, subjects of experiments and military weapon testing. This isn't crazy at all since the organizers of the liar game have

proved to be twisted people; laughing at how people deceived each other, enjoying the psychological stress they put the participants by the insurmountable debts, manipulating the participants to commit crimes in the first round, etc. Which means, these people are most likely psychopaths who went as far as doing such inhumane acts just for the sake of witnessing a conclusion for their favorite book, do you think they went that far for nothing? Of course not, the organizers would have sent the losers to suffer the same pain the losers of the original book experienced.




(Further confirmation by Akiyama himself all this time he planned every single outcome that took place in the previous rounds, but this time he had a feeling his NPL plan could face a major disruption in the last phase based on the words the dealer used referring to the upcoming game).

**Money in game:** 4.2 billion.

**Money in debt:** 300 million and the return of human auction earnings (just in case of losing).

Under the reality of his goal of becoming the martyr and saving the players with the traditional methods he previously used, Akiyama had to reformulate the situation and reached out a conclusion to save everyone, it was by making the game unable to determine a winner, and that was by forcing a stalemate between the last kingdoms, which is in fact nothing but a related concept to the non-performing debt, since by Akiyama not allowing the tournament to write down a winner, no debts can be asked to be repaid.

**Saving everyone:** with the stalemate plan Akiyama was able to make the liar game unable to continue since he forced it to an unbreakable stalemate than even with extra life points, the result of it will remain the same, with this, the liar game was checkmated by Akiyama that had no other solution after recognizing the game will never determine a winner at that

point, cancelled the tournament, therefore cancelling all the debts the players acquired so far since it was testament Akiyama could defeat the tournament itself, saving all the 15 players from their debts and Fukunaga, while also saving Sakai (the person he was representing). Through this operation, Akiyama also finally saved Nao, his most beloved relative from facing slavery or worse.

**LGC profit:** 0 yen due to Akiyama not allowing the game to determine a winner.

**Which leaves us with a total of 56 players that were saved by Akiyama through the liar game.**

**While earning ¥12.004 billion as the result of all his planification and strategies, he spent most of this money to save everyone.**

**¥12.004 billion yen in 2005 meant: $108.9 million USD**

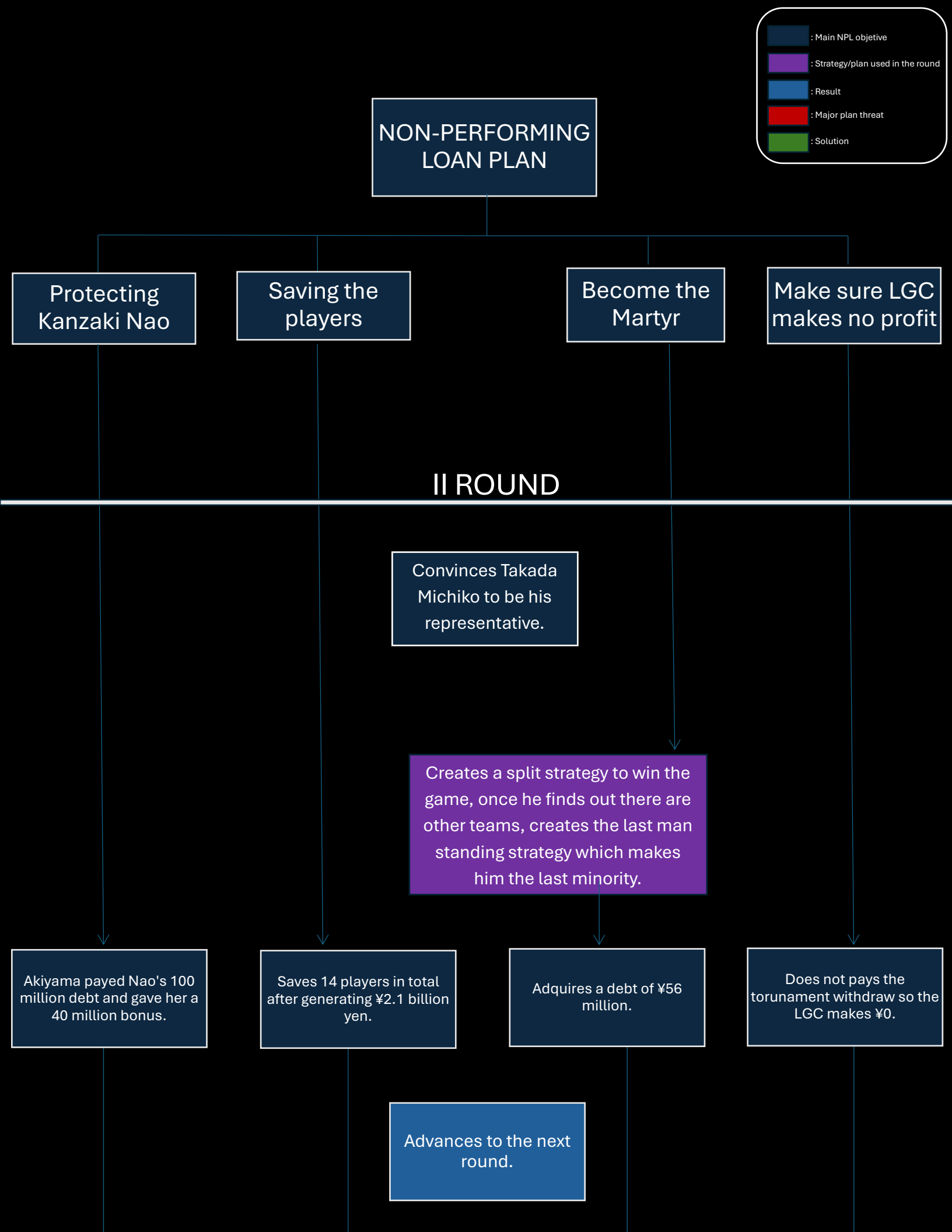
**Considering 2025 inflation this money nowadays is: 178.4 million dollars**

**Which shows you how much money Akiyama extorts from the liar game corporation.**

**This whole planning took: 66 days.**

**Now let's see a visual representation of Akiyama's planning through the series.**

**Friendly reminder that most people think Akiyama sucks at planning LOL:**


: Main NPL objetive
: Strategy/plan used in the round
: Result
: Major plan threat
: Solution
NON-PERFORMING LOAN PLAN
Protecting Kanzaki Nao
Saving the players
Become the Martyr
Make sure LGC makes no profit
II ROUND
Convinces Takada Michiko to be his representative.
Creates a split strategy to win the game, once he finds out there are other teams, creates the last man standing strategy which makes him the last minority.
Akiyama payed Nao's 100 million debt and gave her a 40 million bonus.
Saves 14 players in total after generating ¥2.1 billion yen.
Adquires a debt of ¥56 million.
Does not pays the torunament withdraw so the LGC makes ¥0.
Advances to the next round.

10 DAYS LATER:

# REVIVAL ROUND I

Creates the selling votes strategy to make Nao came on top while selling the extra votes she acquired.

Nao returns to the game with the excuse of saving others

Saved Nao by securing her top position, which saved her from ¥100 million debt.

With Akiyama's strategy Nao obtained 900 million, Nao forgave the money of the players she extorted with Akiyama, covering with her money the debt of Miura.

No modifications to his debt, he did not participate in this round as an actual player.

LGC made ¥0 in this revival by all the players being saved

Nao moves to the next round.

15 days later:

# III ROUND

Creates the Real Smuggling plan in where they will lose, wipe out the cash of the north ATM and depositing it on the South ATM

Could not cover Nao's debt post game so she has to go to the revival round with him.

Saves 8 players with the ¥ 4.8 billion. Akagi and Fukunaga despite the debt being covered decided to continue in the tournament.

Adquires a debt of ¥400 million, which makes his debt ¥456 million.

After losing on purpose Yokoya who is the winner feels forced to not withdraw just to prove later his superiority to Akiyama and Nao.

After losing on purpose so his team can quit, advaces to the revival round.

7 Days later:

# Revival Round II

Creates the 3-straight bullets, perfect shuffle and fake all-in strategies to clear the round.

Created the fake all-in strategy whcih taught Nao how to esaily win the game, although she used other method.

Uses the money to save the 3 players from the enemy team after generating ¥814 million.

Ends the revival with a ¥100 million debt, which makes his total debt ¥556 million.

Does not folds in his 17 Poker game to make the LGC profit ¥0, plus saving the losers which kept their profit as ¥0

Nao, Fukunaga and him advance to the upcoming round

10 days later:

# ROUND IV QUALIFIER

Creates the lock-in strategy to ensure Nao has contact with other players that allows her to classify for the next game.

Through this game, Akiyama's goal was to make everyone qualify, he achieved this by breaking the no-contact state with his circuits strategy and lock-in, which made 5 players able to pass.

No debt adquired due to the round being a qualifier.

Not profir made due to being a qualifier + Akiyama securing everyone's pass.

All the players qualify for the next round

# Round IV

Creates the medals conversion strategy in order to generate a global economical profit

Gives Nao 4 medals which equals

¥400 million so she pays the 100 million debt game.

With the ¥2.3 billion he converted 9 gayas payed the money borrowed penalization, while Akagi and Kazuya were able to quit the tournament.

to convert the medals the, ¥100 million borrowed were discounted automatically so the debt suffers no changes.

Makes sure the winner has no medals within his name so he cant pay the money withdraw to the LGC, making his profit ¥0.

After losing the game on purpose, Akiyama moves to the revival round.

Takada asks Akiyama to drop the game as her representative since that worries her a lot, he has no option but drop out as her representative paying her debt of ¥556 million

7 days later:

# REVIVAL ROUND III

Despite covering her debt with the money, he generated in the qualifier and round IV, she returns to the game with the Excuse of Saving Abe.

Goes to the place and asks which player wants him to be his substite with the condition he will shoulder all the debt they accumulted so far, therefore becoming Sakai's subtstitude.

Creates the Majority rule plan in order to get the first place with a straight flush.

Akiyama made sure Nao could cover her debt with the ¥312 millions and since she did not qualify with a valid deck, she totally got eliminated from the liar game

His plan forced the players to cooperate with him, in exchange he covered all their debts with the ¥600 million. With these and Nao's ¥60 million, he payed the debts of 5 players. Also because of his actions, Harimoto's sect was moved and quit the Liar Game.

Forced to pay the money borrowed during the game so the debt he adquired from Sakai suffers no changes: ¥300 million yen.

LGC makes ¥0 yen due to Akiyama saving all the participants of the revival.

Harimoto as an act of gratitude moved by his actions pays the debt of Sakai, which disrupts his martyr debt to: ¥0

Akiyama moves to the next game still representing Sakai.

10 days later:

# Round V Qualifier

Creates the suicide strategy and team elimination strategy.

Nao throws away Akiyama's efforts to save her and goes to the game representing Matsuwa Fuuma.

Plans to bid for Nao but Yokoya who previously adquired more than ¥300 million Yen after being bought disrups his operation and gets Nao for his team.

Forced the 3 wealthiest players of the game to be eliminated from the tournament, this way the players with no financial backup are saved from acquiring a debt.

No debt adquired due to the round being a qualifier.

No profit made due to the round being a qualifier.

# Round V

Organizers impose a debt scheme to crush his NPL plan, setting in total danger the plan.

Can't save her directly since Nao is on another team.

Can't save the players since this is the final game and the debts they accumulated makes a total of ¥5.5 billion, while the game only gives ¥4.6 billion yen to the winner.

Each player that loses adquires a debt of ¥300 billion and the money generated in the qualifier gets confiscated.

The LIar Game corporation will be able to win money by selling the debt owners to the black market, making hell of profit.

Akiyama concludes theres no possible way to save everyone from the Liar game by traditional methods. However, by using the non-performing loan concept, he creates a debt nulification due to loophole scheme.

Creates the Stalemate plan which goal is to make the game unable to determine a winner, therefore the tournament must be cancelled.

Nao's debt is forgiven after Akiyama's plan succeds

Not only the debt of the players in the game, but the debt of people like Fukunaga who were already eliminated are forgiven too, this way he ends up saving everyone from the liar game and in this particular case the 15 players, Fukunaga and Sakai.

After destorying the Liar Game tournament his Martyr debt is eliminated too

The Liar Game Tournament is cancelled, casing them to no make profit in the games Akiyama was involved

After saving Nao 3 times with his plan, finally saves her by destroying the LGT

Saves a total of 56 players with either the ¥12.004 billion or making them quit.

Accumulates a debt of ¥1.1 billion through different rounds of the tournament.

The LGC made a total of ¥0 yen in the rounds Akiyama participated

Akiyama saves all the participants of the Liar Game tournament and destorys the Liar Game Corporation.

**Time this whole operation took: 66 days**

**Money extorted in dollars: $108.9 million**

**In 2025 considering inflation: 178.4 million dollars**

**Total players saved: 56.**

**I want to clarify that we know as a fact that Akiyama saved 56 players that he met during the LG rounds. However, let's consider the LGT had other rounds with different people before the final game, rounds where more people acquired colossal debt. However, their debts were finally nullified because of Akiyama's stalemate in the last round. So, in fact Akiyama saved more players than the 56 we are aware of, so I bet he saved a total of 65-80 players in total, this number is speculation, could be less or can be more.**

Finally, I want to address a claim, some people say that without Nao, Akiyama wouldn't have been able to save all the players, but let's revisit Nao's importance through the tournament and her importance in the NPL plan:

Round II: selected the 6 people to do the team (easy task) and called Akiyama the next day, which confirmed the events. However, it is stated that Akiyama contacted no. 15 the night before, so even with Nao's call, Akiyama set his strategy in motion the night before. (Minimal importance).

RRI: (Unimportant).

Round III: Nao bluffed to Yokoya in the end which is by far her best feat. However, even is said in the manga that Yokoya stayed because of Akiyama's efforts, not solely by Nao's bluff. (Minimal importance).



RRII: Noticed the chips of RR will go to LGT and the stationary feat was created by Fukunaga. (Minimal importance).

RIVQ: She did nothing, Akiyama just used her to convince these two guys to lock in the rooms, which was using psychology. (Unimportant).

RIV: No major importance in Akiyama's operations. (Unimportant).

BP: She proposed the deck exchanging pact, but by proposing this, no players could be 100% saved from debts and would have to advance to the next round. It was because Akiyama saw beyond the deck trade, that he conceived the majority rule plan that allowed him to pay everyone's debts. It is also stated players could cooperate in the end because of their trust in Nao. But guess who built this trust? Akiyama, also if Nao was not there, couldn't this be fixed with a contract? Nao was key in the operation, but if contracts exist, that doesn't make her presence key and a must in the operation. (Minimal importance).

RVQ: Suggested some people might have positive numbers to afford losing.

(Moderate importance).

RV: Told the rich player lie, although it was a tactical move Akiyama commanded her to do.

(Unimportant).

After listing this, we can see Nao's importance in Akiyama's operation is minimal. Nao's presence is actually more important to Akiyama's life and development, since if Akiyama never met Nao and got into the Liar Game, Akiyama would have no reason to save the participants, it is because of Nao that Akiyama could see the value in others again, so Nao has more narrative importance in the plot than in the schemes, because Nao failed every time she wanted to spread her philosophy of mutual help, the few times it worked, it was because Akiyama pulled the strings, such as in Contraband where he convinced the guys to join him by using Nao's philosophy. (And recruited Akagi, a trustable person that always worked for Akiyama in the later rounds). Later amplified the cooperation philosophy in pandemic by generating vaccines between the players which even though Yokoya exposed him, four eyes stayed with him since he was touched by the philosophy Akiyama sought to amplify and this later solidified everyone's pass. In bid poker, it was Akiyama who organized the players and weaponized Nao's presence and philosophy for the final act of the game. So, every time Nao's philosophy is said to work in the liar game, it is because Akiyama acted to make it happen.

# Thanks for reading!