



October 31, 2023

Notification regarding the Conclusion of Positive Impact Finance Loan Agreements

ACOM CO., LTD. is pleased to announce that ACOM concluded “Positive Impact Finance” loan agreements with MUFG Bank, Ltd., Aozora Bank, Ltd. and The Hokkaido Bank, Ltd.

1. Overview of Positive Impact Finance

Positive Impact Finance (PIF) is designed to comprehensively analyze and assess the impact of corporate activities on the environment, society and economy with the aim of providing continued support for the corporate activities which contribute to sustainable development, based on the PIF Principles and implementation guidelines established by the United Nations Environment Programme Finance Initiative (UNEP FI). Our efforts to solve social issues have been highly evaluated, and ACOM has realized the financing through PIF.

In concluding the agreements, we have set goals and key performance indicators (KPIs) on both the mitigation of negative impact and the expansion of positive impact in conjunction with each bank monitoring its activities and providing ongoing support.

Further details of the goals and KPIs can be found on each bank’s website.

2. Overview of each agreement

(1) MUFG Bank, Ltd.

Agreement date	October 31, 2023
Borrowing amount	10 billion yen
Third party evaluation	Japan Credit Rating Agency, Ltd.
Reference	https://www.bk.mufg.jp/houjin/info/pdf/acom_pif_seiyaku.pdf (Japanese only)

(2) Aozora Bank, Ltd.

Agreement date	October 31, 2023
Borrowing amount	4 billion yen
Third party evaluation	Rating and Investment Information, Inc.
Reference	https://www.aozorabank.co.jp/english/news/

(3) The Hokkaido Bank, Ltd.

Agreement date	October 31, 2023
Borrowing amount	3 billion yen

Third party evaluation	Japan Credit Rating Agency, Ltd.
Reference	https://www.hokkaidobank.co.jp/common/redirect/redirect_newsrelease_20231031.html (Japanese only)

Under our founding spirit of “Circle of Trust,” ACOM aims to both solve society’s challenges and raise corporate value, and realize a sustainable society, through our corporate philosophy of “the Spirit of Human Dignity,” “Putting Customers First,” and “Creative and Innovative Management.”