26-D-0381
July 17, 2026

Japan Credit Rating Agency, Ltd. (JCR) announces the following credit rating.

ACOM CO., LTD. (security code: 8572)

<Affirmation>

Long-term Issuer Rating:	AA-
Outlook:	Stable
Bonds:	AA-
Shelf Registration:	Preliminary AA-
CP:	J-1+

Rationale

(1) ACOM CO., LTD. (the "Company") is a leading consumer finance company and a consolidated subsidiary of Mitsubishi UFJ Financial Group, Inc. ("MUFG"). It engages in the loan & credit card, guarantee and overseas financial businesses. Factors reflected in the long-term issuer rating include the Company's very strong market position and competitiveness in unsecured loans and credit guarantees to individuals, as well as favorable earnings capacity and capital adequacy. Assuming that the Company will achieve steady profit growth and maintain high equity ratio on the back of the solid business base and prudent financial management policy, JCR retained the Stable rating outlook.

(2) The Company has a very strong market position and competitiveness. It ranks among the top in the industry for the outstanding guaranteed balance of domestic unsecured consumer loans and bank card loans. It has strength in excellent brand recognition, highly convenient services and so forth in the loan business and collaborates with major financial institutions including MUFG Bank, Ltd. in the guarantee business. It has also been operating overseas from early on and is the largest non-bank provider of unsecured consumer loans in Thailand. JCR will watch whether its initiatives in new areas, such as embedded financing through subsidiaries, will help strengthen the business base.

(3) Earnings capacity is favorable. ROA based on ordinary profit for the fiscal year ended March 2026 (FY2025) stood good in the 3% range. Earnings are also highly stable, backed by strong competitiveness in acquiring new customers and relatively diverse earnings sources across loans, guarantees and overseas. Looking ahead, factors like a rise in funding costs may place downward pressure on ROA, but profits will likely remain steady thanks to the expansion of the loan and guarantee businesses; hence, JCR assumes that earnings capacity commensurate with the rating will be maintained.

(4) Assets remain sound. Even though credit cost ratio worsened toward FY2023 when the number of new customers skyrocketed, it is not so high from the long-term perspective and has recently been leveling off, by and large. An increase in non-performing loans in recent years is mostly attributable to restructured loans, for which payments continue after debt restructuring and other measures, and has not resulted in sharp growth in loan losses. As for interest repayments, the Company sets aside a certain level of provision every fiscal year, which however does not significantly drag down periodic profits.

(5) Capital adequacy is good. JCR-adjusted capital adequacy ratio has been staying at a high level, and there is sufficient capital margin relative to risks. Although the Company appears to focus on capital efficiency, it intends to utilize capital with full consideration for financial soundness, and thus its financial management policy is prudent. There are no particular concerns about liquidity. The Company makes transactions with many financial institutions, including its main bank MUFG Bank, and regularly engages in direct financing through corporate bonds and so forth, too.

(6) Given the degree of MUFG's control over and involvement in the Company and the Company's managerial importance to MUFG, JCR deems the floor for the Company's long-term issuer rating to be one notch below the MUFG Group's creditworthiness, which is equivalent to the rating of AA. In light of such factors as progress in the integration of group-wide operations over the medium to long term, the notch differential has been revised from the previous two notches. While the Company is managerially independent to a certain extent, MUFG holds approximately 40% voting rights in the Company and dispatches multiple directors. Providing domestic unsecured consumer loan and bank card loan services, the Company is strategically and financially highly important to MUFG.

Hidekazu Sakai, Ippei Koga, Yuji Ichinari

Rating

Issuer: ACOM CO., LTD.

<Affirmation>

Long-term Issuer Rating: AA- Outlook: Stable

Issue	Amount (bn)	Issue Date	Due Date	Coupon	Rating
Bonds no. 78	JPY 10	Aug. 30, 2019	Aug. 28, 2026	0.380%	AA-
Bonds no. 81	JPY 10	Sept. 3, 2021	Sept. 3, 2026	0.170%	AA-
Bonds no. 83	JPY 10	July 6, 2023	July 6, 2028	0.530%	AA-
Bonds no. 84	JPY 25	Dec. 19, 2023	Dec. 18, 2026	0.550%	AA-
Bonds no. 86	JPY 25	Sept. 10, 2024	Sept. 10, 2027	0.788%	AA-
Bonds no. 89	JPY 20	Nov. 27, 2025	Nov. 27, 2028	1.532%	AA-

Shelf Registration: Preliminary AA-

Maximum: JPY 150 billion

Valid: Two years effective from July 10, 2025

CP: J-1+

Maximum: JPY 120 billion

Rating Assignment Date: July 14, 2026

The assumptions for the credit ratings and the definitions of the rating symbols are published as "Types of Credit Ratings and Definitions of Rating Symbols" (January 6, 2014) in Information about JCR Ratings on JCR's website (https://www.jcr.co.jp/en/).

Outline of the rating methodology is shown as "JCR's Rating Methodology" (October 1, 2024), "Consumer Finance" (June 21, 2022) and "Rating Methodology for Financial Groups' Holding Companies and Group Companies" (September 1, 2022) in Information about JCR Ratings on JCR's website (https://www.jcr.co.jp/en/).

The rating stakeholder participated in the rating process of the aforementioned credit ratings.

A preliminary rating is a credit rating assigned as a preliminary evaluation while material terms for issue to be rated are not yet finalized. When the issuing terms are finalized, JCR will confirm them and will assign a credit rating anew. The rating level of the final rating may be different from that of the preliminary rating, depending on the final content of the terms, etc.

Japan Credit Rating Agency, Ltd.
Jiji Press Building, 5-15-8 Ginza, Chuo-ku, Tokyo 104-0061, Japan
Tel. +81 3 3544 7013, Fax. +81 3 3544 7026

Disclosure Required by Paragraph (a)(1)(ii) of Rule 17g-7

Issuer:	ACOM CO., LTD.
Rating Publication Date:	July 17, 2026

1 The Symbol, Number, or Score in the Rating Scale used to Denote Credit Rating Categories and Notches and, the Identity of the Obligor or the Identity and a Description of the Security or Money Market Instrument as Required by Paragraph (a)(1)(ii)(A) of Rule 17g-7

- Please see the news release. If the credit rating is a private rating, please see the report for private rating.

2 The version of the procedure or methodology used to determine the credit rating; as Required by Paragraph (a)(1)(ii)(B) of Rule 17g-7

- Please see the news release. If the credit rating is a private rating, please see the report for private rating.

3 The Main Assumptions and Principles used in Constructing the Procedures and Methodologies used to Determine the Credit Rating as Required by Paragraph (a)(1)(ii)(C) of Rule 17g-7

- The credit rating methodology assumes, in principle, to be applied to assess the likelihood of a given debt payment in light of its issuer's condition and business environment, etc. in the relevant future. There is certain limitation, however, in the time horizon that the rating foresees.
- The credit rating methodology assumes, in principle, that the factors posted in the below are particularly important for such likelihood to be determined, and that the rating determination is made by evaluating each of them not only quantitatively but also employing qualitative analyses.

A) Business Bases
The likelihood of a given debt payment is highly conditional to its issuer's business bases - how they can be maintained/ expanded into the future and thereby secure earnings and cash flows in adequacy and in a sustainable way.

B) Financial Grounds and Asset Quality
The likelihood of debt payment is highly dependent on the degree of the issuer's indebtedness and loss absorption capacity in terms of equity capital. Also notable is that a financial institution might see a significant loss of financial grounds as a result of changes in value of the assets under its possession.

C) Liquidity Positions
The likelihood of debt payment is highly dependent on the adequacy of the issuer's cash and other sources of repayment (liquidity positions).

D) Related Parties' Status and Stance of Support/ Assistance for the Issuer

The likelihood of debt payment is affected one way or the other by the issuer's related parties such as parent company, subsidiary, guarantor, and the government of the issuer's business domicile, etc. - by their own conditions and/ or position of support/ assistance for the issuer.

E) Order of Seniority in Debt Payment

The likelihood of debt payment can be different between given debts of the same issuer. The likelihood of debt payment for an individual debt is dependent on the issuer's discretion, and/ or its rank relative to other debts of the same issuer in the order of seniority in principal/ interest payment which is determined by design as financial product or by laws, etc.

4 The Potential Limitations of the Credit Rating as Required by Paragraph (a)(1)(ii)(D) of Rule 17g-7

- The credit rating herewith presented by JCR is its summary opinion with regard to the likelihood of given debt payment and hence not necessarily a perfect representation of such likelihood. The credit rating is not intended to estimate the probability of default or the loss on given default, either.
- The objective of the credit rating herewith presented does not include any concerns other than the likelihood of debt payment, such as risks of price changes, market liquidity, etc.
- The credit rating herewith presented is necessary to be reviewed along with possible changes of the issuer of rated objects in its business performance and/ or circumstances which include regulatory environment, and hence subject to possible alteration.

5 Information on the Uncertainty of the Credit Rating as Required by Paragraph (a)(1)(ii)(E) of Rule 17g-7

- The information used for the determination of credit rating as herewith presented is obtained by JCR from the issuer of rated objects and other sources that JCR trusts in terms of accuracy and reliability but possibly contains errors due to human, non-human or other causes. Consequently, the credit rating determined on the grounds of such information does not constitute, explicitly or implicitly, any representation or warrant of JCR on the information itself or any consequences of its use in terms of accuracy, relevance, timeliness, wholeness, market value, or usefulness for any specific purposes.

6 Use of Due Diligence Services of a Third Party in Taking the Rating Action as Required by Paragraph (a)(1)(ii)(F) of Rule 17g-7

- There is no use of any third-party due diligence service in the determination of the credit rating herewith presented.

7 Use of Servicer or Remittance Reports to Conduct Surveillance of the Credit Rating Required by Paragraph (a)(1)(ii)(G) of Rule 17g-7

- There is no use of any servicer or remittance report to conduct surveillance of the credit rating herewith presented.

8 The Types of Data Relied Upon for the Purpose of Determining the Credit Rating as Required by Paragraph (a)(1)(ii)(H) of Rule17g-7

- The information posted in the below, which includes data, is used for the determination of the credit rating herewith presented.

  A) Audited financial statements presented by the rating stakeholders

  B) Explanations of business performance, management plans, etc. presented by the rating stakeholders

9 Overall assessment of the Quality of Information Available and Considered in Determining the Credit Rating as Required by Paragraph (a)(1)(ii)(I) of Rule 17g-7

- JCR holds its basic policies for securing the quality of information as a base of due diligence for the determination of credit ratings. The information used as a base for the determination of credit rating herewith presented satisfies such policies, which include the audit by an independent auditor, the warranty made by the issuer, the publication by the issuer, some independent media or, otherwise, JCR analyst's scrutiny, etc.
- JCR sees no particular weakness in the quality of information used for the determination of the credit rating herewith presented as compared to the information used in other cases of the credit rating for comparable issuers or ratable objects.
- If the credit rating is an Indication, please see the report for Indication.

10 Information Relating to Conflicts of Interest as Required by Paragraph (a)(1)(ii)(J) of Rule 17g-7

- JCR receives payment of compensation for the determination of the credit rating herewith presented from either one of those parties who are issuer, underwriter, depositor or sponsor.
- JCR did not receive in the last fiscal year in the past payment of compensation from the same party for any kind of JCR's service other than the determination of public or private credit rating, such as one in the ancillary business.

11 Explanation or Measure of the Potential Volatility of the Credit Rating as Required by Paragraph (a)(1)(ii)(K) of Rule 17g-7

A) Business Bases

The credit rating is subject to alteration if there is improvement or deterioration of the issuer's business bases, since its revenue, etc. may improve or deteriorate by the change in its business management policies, clients' preferences, competitive situation, or a technological innovation. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change in the business bases is large.

B) Financial Grounds and Asset Quality

The credit rating is subject to alteration if the issuer increases/ decreases its debt/ capital or vice versa and thereby makes its individual debt payment liability less or more bearable and its loss absorption capacity into the future decreased or increased. Also, the changes in the quality of asset under the issuer's holding may affect the credit rating, since such changes could raise or lower the likelihood of future loss of the issuer's financial grounds. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change in the financial grounds and/ or asset quality is large.

C) Liquidity Positions

The credit rating is subject to alteration if there is a change in the issuer's financial management policy or in the relations with fund procurement sources and the change thereby makes its liquidity positions improve or deteriorate. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change is large.

D) Related Parties' Status and Stance of Support/ Assistance for the Issuer
The credit rating is subject to alteration if there is a change in the issuer's parent company or subsidiary, guarantor or other provider of credit enhancement, or the government of the issuer's business domicile, or other related parties' own conditions and/ or position of support/ assistance for the issuer, and the change thereby makes its business bases, financial grounds and/ or liquidity positions improve or deteriorate, and/ or making the effectiveness of guarantee and other credit enhancement improve or deteriorate. The resultant alteration of the credit rating is usually a notch, with possibility of a few notches if and when the change is large.

E) Order of Seniority in Debt Payment and Non-Payment Forgiven by Contract
The credit rating is subject to alteration if there is a change in the rated debt's status in the order of seniority relative to other debts caused by the improvement/ deterioration of the issuer's financial condition. The resultant alteration of the credit rating is usually a notch, with possibility of a few notches if and when the change is large. Also, in case of the financial products for which non-payment of interest/ principal is contractually permissible, the credit rating is subject to alteration if and when the likelihood of such non-payment is projected to increase or decrease. The resultant alteration of the credit rating could be by a notch but often as much as a few notches.

F) Rise and Fall in General Economy and Markets
The credit rating is subject to alteration if there is a rise/ fall in the general economy and/ or the markets inducing the issuer's revenues/ expenses to increase/ decrease and vice versa, etc. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change is exceptionally large.

G) Various Events
The credit rating is subject to alteration on occurrence of various events, such as change in the issuer's major shareholders, M&A and other organizational change, accident, violation of the law, litigation, legal/ regulatory change, natural disaster, etc., which are unforeseeable at the time when the credit rating is determined, causing a significant change on the issuer's business bases, financial grounds, etc. The resultant alteration of the credit rating could be by a notch but more often than not as much as a few notches.

12 Information on the Content of the Credit Rating, Including the Historical Performance of the Credit Rating and the Expected Probability of Default and the Expected Loss in the Event of Default as Required by Paragraph (a)(1)(ii)(L) of Rule 17g-7

- Historical records of the credit rating herewith presented are posted in the end of this paper.
- The credit rating herewith presented by JCR is its summary opinion with regard to the likelihood of given debt payment and hence not necessarily a perfect representation of such likelihood. The credit rating is not intended to estimate the probability of default or the loss on given default, either.
- Facts of the probability of default are posted as Form NRSRO Exhibit 1 on the JCR website under the URL:
  https://www.jcr.co.jp/en/service/company/regu/nrsro/

13 Information on the Sensitivity of the Credit Rating to Assumptions Made as Required by Paragraph (a)(1)(ii)(M) of Rule 17g-7

A) Business Bases
The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's business bases and powers of earning or cash flow generation, etc. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if the development is rapid in improvement or deterioration of the issuer's business bases on some drastic change in the operational environments, etc.

B) Financial Grounds and Asset Quality
The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's financial grounds and asset quality. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but

possibly as much as a few notches if the development is rapid in improvement or deterioration of the issuer's financial grounds and/ or asset quality on some drastic change in its business bases.

C) Liquidity Risks

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's liquidity positions. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if the development is rapid in improvement or deterioration of the issuer's liquidity positions on some drastic change in its financial management policy or relations with fund procurement sources, etc.

D) Related Parties' Status and Stance of Support/ Assistance for the Issuer

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's parent company or subsidiaries, guarantor or other providers of credit enhancement, the government of the issuer's business domicile or other related parties' status and stance of support/ assistance for the issuer. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if there is a major change on the part of related parties, such as replacement, disappearance, some drastic improvement/ deterioration of financial grounds/ balances, etc.

E) Rise and Fall in General Economy and Markets

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the prospects of general economy and markets. JCR expects the change should be most likely by a notch but could be as much as a few notches, should the economy or the markets change so greatly.

14 Information on the Representations, Warranties, and Enforcement Mechanisms of an Asset-backed Security as Required by Paragraph (a)(1)(ii)(N) of rule 17g-7

- The credit rating herewith presented is not for an ABS product, and hence no relevant issue.

Japan Credit Rating Agency, Ltd.
Jiji Press Building, 5-15-8 Ginza, Chuo-ku, Tokyo 104-0061, Japan
Tel. +81 3 3544 7013, Fax. +81 3 3544 7026

The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
ACOM CO., LTD.	Issuer(Long-term)	December 6, 1999	AA-	
ACOM CO., LTD.	Issuer(Long-term)	October 26, 2000	AA-	
ACOM CO., LTD.	Issuer(Long-term)	September 28, 2001	AA-	
ACOM CO., LTD.	Issuer(Long-term)	September 5, 2002	A+	
ACOM CO., LTD.	Issuer(Long-term)	February 5, 2004	A+	
ACOM CO., LTD.	Issuer(Long-term)	January 12, 2005	A+	
ACOM CO., LTD.	Issuer(Long-term)	October 4, 2005	A+	
ACOM CO., LTD.	Issuer(Long-term)	July 7, 2006	A+	Negative
ACOM CO., LTD.	Issuer(Long-term)	October 25, 2006	#A+	Negative
ACOM CO., LTD.	Issuer(Long-term)	February 2, 2007	A	Negative
ACOM CO., LTD.	Issuer(Long-term)	August 13, 2008	A-	Negative
ACOM CO., LTD.	Issuer(Long-term)	September 8, 2008	#A-	Positive
ACOM CO., LTD.	Issuer(Long-term)	February 6, 2009	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	December 18, 2009	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	April 7, 2011	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	December 15, 2011	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	November 2, 2012	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	October 25, 2013	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	October 2, 2014	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	September 28, 2015	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	September 27, 2016	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	September 22, 2017	A	Stable
ACOM CO., LTD.	Issuer(Long-term)	October 2, 2018	A	Positive
ACOM CO., LTD.	Issuer(Long-term)	January 20, 2020	A+	Stable
ACOM CO., LTD.	Issuer(Long-term)	February 9, 2021	A+	Stable
ACOM CO., LTD.	Issuer(Long-term)	February 21, 2022	A+	Stable
ACOM CO., LTD.	Issuer(Long-term)	February 27, 2023	A+	Stable
ACOM CO., LTD.	Issuer(Long-term)	November 6, 2023	A+	Positive
ACOM CO., LTD.	Issuer(Long-term)	May 30, 2024	AA-	Stable
ACOM CO., LTD.	Issuer(Long-term)	June 25, 2025	AA-	Stable
ACOM CO., LTD.	Issuer(Long-term)	July 17, 2026	AA-	Stable
ACOM CO., LTD.	CP	July 24, 1995	J-1	
ACOM CO., LTD.	CP	August 8, 1996	J-1+	
ACOM CO., LTD.	CP	August 26, 1997	J-1+	
ACOM CO., LTD.	CP	September 17, 1998	J-1+	
ACOM CO., LTD.	CP	December 6, 1999	J-1+	
ACOM CO., LTD.	CP	October 26, 2000	J-1+	
ACOM CO., LTD.	CP	September 28, 2001	J-1+	
ACOM CO., LTD.	CP	September 5, 2002	J-1	
ACOM CO., LTD.	CP	February 5, 2004	J-1	
ACOM CO., LTD.	CP	January 12, 2005	J-1	
ACOM CO., LTD.	CP	October 4, 2005	J-1	
ACOM CO., LTD.	CP	February 2, 2007	J-1	
ACOM CO., LTD.	CP	August 13, 2008	J-1	
ACOM CO., LTD.	CP	September 8, 2008	#J-1	Positive
ACOM CO., LTD.	CP	February 6, 2009	J-1	
ACOM CO., LTD.	CP	December 18, 2009	J-1	
ACOM CO., LTD.	CP	April 7, 2011	J-1	
ACOM CO., LTD.	CP	December 15, 2011	J-1	
ACOM CO., LTD.	CP	November 2, 2012	J-1	
ACOM CO., LTD.	CP	October 25, 2013	J-1	
ACOM CO., LTD.	CP	October 2, 2014	J-1	
ACOM CO., LTD.	CP	September 28, 2015	J-1	
ACOM CO., LTD.	CP	September 27, 2016	J-1	
ACOM CO., LTD.	CP	September 22, 2017	J-1	
ACOM CO., LTD.	CP	October 2, 2018	J-1	
ACOM CO., LTD.	CP	January 20, 2020	J-1	
ACOM CO., LTD.	CP	February 9, 2021	J-1	
ACOM CO., LTD.	CP	February 21, 2022	J-1	
ACOM CO., LTD.	CP	February 27, 2023	J-1	

The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
ACOM CO., LTD.	CP	November 6, 2023	J-1	
ACOM CO., LTD.	CP	May 30, 2024	J-1+	
ACOM CO., LTD.	CP	June 25, 2025	J-1+	
ACOM CO., LTD.	CP	July 17, 2026	J-1+	
ACOM CO., LTD.	Shelf Registration	July 10, 2025	AA-	
ACOM CO., LTD.	Shelf Registration	July 17, 2026	AA-	
ACOM CO., LTD.	Bonds no.78	August 23, 2019	A	
ACOM CO., LTD.	Bonds no.78	January 20, 2020	A+	
ACOM CO., LTD.	Bonds no.78	February 9, 2021	A+	
ACOM CO., LTD.	Bonds no.78	February 21, 2022	A+	
ACOM CO., LTD.	Bonds no.78	February 27, 2023	A+	
ACOM CO., LTD.	Bonds no.78	November 6, 2023	A+	
ACOM CO., LTD.	Bonds no.78	May 30, 2024	AA-	
ACOM CO., LTD.	Bonds no.78	June 25, 2025	AA-	
ACOM CO., LTD.	Bonds no.78	July 17, 2026	AA-	
ACOM CO., LTD.	Bonds no.81	August 27, 2021	A+	
ACOM CO., LTD.	Bonds no.81	February 21, 2022	A+	
ACOM CO., LTD.	Bonds no.81	February 27, 2023	A+	
ACOM CO., LTD.	Bonds no.81	November 6, 2023	A+	
ACOM CO., LTD.	Bonds no.81	May 30, 2024	AA-	
ACOM CO., LTD.	Bonds no.81	June 25, 2025	AA-	
ACOM CO., LTD.	Bonds no.81	July 17, 2026	AA-	
ACOM CO., LTD.	Bonds no.82	June 30, 2023	A+	
ACOM CO., LTD.	Bonds no.82	November 6, 2023	A+	
ACOM CO., LTD.	Bonds no.82	May 30, 2024	AA-	
ACOM CO., LTD.	Bonds no.82	June 25, 2025	AA-	
ACOM CO., LTD.	Bonds no.83	June 30, 2023	A+	
ACOM CO., LTD.	Bonds no.83	November 6, 2023	A+	
ACOM CO., LTD.	Bonds no.83	May 30, 2024	AA-	
ACOM CO., LTD.	Bonds no.83	June 25, 2025	AA-	
ACOM CO., LTD.	Bonds no.83	July 17, 2026	AA-	
ACOM CO., LTD.	Bonds no.84	December 13, 2023	A+	
ACOM CO., LTD.	Bonds no.84	May 30, 2024	AA-	
ACOM CO., LTD.	Bonds no.84	June 25, 2025	AA-	
ACOM CO., LTD.	Bonds no.84	July 17, 2026	AA-	
ACOM CO., LTD.	Bonds no.86	September 4, 2024	AA-	
ACOM CO., LTD.	Bonds no.86	June 25, 2025	AA-	
ACOM CO., LTD.	Bonds no.86	July 17, 2026	AA-	
ACOM CO., LTD.	Bonds no.89	November 20, 2025	AA-	
ACOM CO., LTD.	Bonds no.89	July 17, 2026	AA-	

Attestation Required by Paragraph (a)(1)(iii) of Rule 17g-7

I, Tomohiro Miyao, have responsibility to this Rating Action and to the best of my knowledge:

A) No part of the credit rating was influenced by any other business activities.

B) The credit rating was based solely upon the merits of the obligor, security, or money market instrument being rated.

C) The credit rating was an independent evaluation of the credit risk of the obligor, security, or money market instrument.

宮尾知浩

Tomohiro Miyao
General Manager of Financial Institution Rating Department

Japan Credit Rating Agency, Ltd.
Jiji Press Building, 5-15-8 Ginza, Chuo-ku, Tokyo 104-0061, Japan
Tel. +81 3 3544 7013, Fax. +81 3 3544 7026