



Acrecent Financial Corporation

Corporate Environmental Policy

In accordance with this Environmental Policy, Acrecent Financial Corporation (“Acrecent”) strives to help improve society through its activities as a specialty commercial finance company in all countries where it operates. The Company employs best efforts to, among other objectives, maintain and promote a healthy environment.

Basic Policies

1. Acrecent shall develop and implement an environmental management system and work to improve it in an ongoing basis.
2. Acrecent shall comply with the environmental laws and regulations of the countries where it operates as well as with the environmental accords and agreements it may enter into.
3. In its efforts to contribute to environmental protection, Acrecent shall contribute to the achievement of a renewable economy and society through proactive efforts to reuse parts and materials.
4. All Acrecent directors and employees shall be made aware of this environmental policy. In addition, Acrecent shall promote training and educational activities to ensure all personnel understand and implement this policy, and shall make this policy available to the public.