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Company	Japan Investment Adviser Co., Ltd.
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Notice of the fund procurement through “Positive Impact Finance”

JP Lease Products & Services Co., Ltd. (hereinafter called “JLPS”), a 100% subsidiary of our company, has procured funds through Positive Impact Finance in a syndicated fashion, with the arranger being Sumitomo Mitsui Banking Corporation (President and CEO: Akihiro Fukutome; Chiyoda-ku, Tokyo; hereinafter called “Sumitomo Mitsui Banking”), as described below.

1. What is Positive Impact Finance?

This is a loan that is offered so that financial institutions can support the activities for realizing sustainability-oriented business administration in a continuous manner while comprehensively analyzing and evaluating the impact (positive and negative effects) of business activities on the environment, society, and economy.

JLPS determined “priority measures and evaluation indicators” in the major fields that would be impacted by business activities as mentioned later, and Sumitomo Mitsui Banking evaluated them.

(“Priority measures and evaluation indicators” are common indicators for our company and JLPS.)

Sumitomo Mitsui Banking has offered a loan via Positive Impact Finance after obtaining a second opinion confirming that the activities of JLPS comply with the Principles for Positive Impact Finance*1 from the third-party evaluation institution Rating and Investment Information, Inc. (President & CEO: Toru Yoshida).*2






*1 What are the Principles for Positive Impact Finance?

These were formulated by United Nations Environment Programme Finance Initiative (UNEP FI) in January 2017, as principles for enabling financial institutions to actively conduct investment and give loans for attaining the SDGs. These specify funding methods for reducing the negative effects of loanes/investees and enhancing positive effects with realistic, reliable methods. These are composed of four principles regarding “definitions,” “framework,” “transparency,” and “evaluation.”

*2 Website of Rating and Investment Information, Inc.

Please see <https://www.r-i.co.jp/rating/esg/sustainabilityfinance/index.html>

2. Priority measures and evaluation indicators

Priority measures	evaluation indicators	Reference
Reduction of environmental burdens while maintaining or expanding transportation systems	<Evaluation indicator> Ratio of leasable aircraft with high environmental performance <Goal> 70% or higher by 2027 (excluding the lease of cargo airplanes and engines)	
	<Evaluation indicator> Number of transactions for leasing aircraft <Goal> 45 per year by FY 2027	
Provision of a comfortable working environment and promotion of diversity	<Evaluation indicator> Ratio of female directors <Goal> 30% by FY 2027	
	<Evaluation indicator> Ratio of female managers <Goal> 20% by FY 2027	
	<Evaluation indicator> Ratio of male employees who have taken childcare leave and the ratio of employees who have used the holiday system <Goal> 100% in every fiscal year	

* We will disclose the above goals and evaluation indicators (KPIs) with actual figures of our company and JLPS. Regarding the improvement in diversity of corporate governance, we will disclose the actual figures of our company.

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