



October 31, 2023

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Representative	President & CEO Naoto Shiraiwa (TSE Prime Market, Stock Code: 7172)
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Notice of the Conclusion of a Loan Agreement based on “SDGs Promotional Support Syndicated Loan”








JP Lease Products & Services Co., Ltd. (JLPS), which is a 100% subsidiary of our company, has concluded a syndicated loan contract based on “SDGs Promotional Support Syndicated Loan” with Sumitomo Mitsui Banking Corporation (SMBC) serving as an arranger.


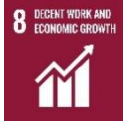
1. About “SDGs Promotional Support Syndicated Loan”

“SDGs promotional Support syndicated loan” is a loan product for which SMBC and The Japan Research Institute, Limited (JRI) check each enterprise’s current initiatives for attaining SDGs, analyze the logic of helping attain SDGs through their core business, and give a proposal for activities for achieving SDGs, when executing the syndicated loan.

2. JPLS’s SDGs assessment results

JRI assessed the initiatives of both JLPS and JIA Group for attaining SDGs through its core business. As a result, it was concluded that JIA Group is expected to help attain SDGs, because its “policy and goals” and “plans” for helping achieve SDGs are at a sufficient level.

Evaluated businesses	Evaluation points that help attain SDGs	SDGs Target
<ul style="list-style-type: none"> ◆ Arrangement of lease of aircraft, mainly used ones. ◆ Part Out Business, in which we sell recyclable parts, such as aircraft engines, after their lease periods. ◆ Conversion Business, which converts passenger airplanes into cargo aircraft after their lease periods. <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 10px;">  </div> <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 10px;">   </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Part Out Business Conversion Business </div>	<ul style="list-style-type: none"> ◆ The lease, conversion, and part out businesses of used aircraft facilitate the recycling of aircraft and engine parts, contributing to the reduction of industrial waste. 	<p>Target 12 Responsible consumption and production</p> 
<ul style="list-style-type: none"> ◆ The business of operating and managing 25 power plants with a total output of 71.3 MW as the JIA Group, while creating the solar power generation fund of JLPS and selling their equities. <div style="text-align: center; margin-top: 10px;">  </div> <p style="text-align: center; margin-top: 5px;">The weeds around solar panels are removed by pastured sheep.</p> <ul style="list-style-type: none"> ◆ To utilize the knowledge nurtured in the solar power generation business, a demonstration project for sustainable coexistence between forestry and power generation using fast-growing trees was launched with TUAT and Hamada City in Shimane Prefecture. 	<ul style="list-style-type: none"> ◆ Contributing to the increase of supply of electric power through the solar power generation business. <ul style="list-style-type: none"> ◆ Through the realization of biomass energy project, the output of electric power from renewable energy is expected to increase further. ◆ By forming alliances with more municipalities, the use of new biomass energy through the partnership between the private and public sectors is expected to promote. 	<p>Target 7 Affordable and clean energy</p>  <p>Target 17 Partnerships for the goals</p> 

<ul style="list-style-type: none"> ◆ Invested in an enterprise that operates power plants using methane biogas produced through the fermentation of food waste as fuel. 	<ul style="list-style-type: none"> ◆ The realization of the business of supplying electric power and heat derived from biogas would increase the supply of electric power from renewable energy. 	
<ul style="list-style-type: none"> ◆ Set a numerical goal of the ratio of female managers: 20% or higher by the end of March 2026. ◆ Conducted career and diversity training sessions and interviews about careers, to enhance female employees' awareness of careers. ◆ Proceeded with the development of systems for enabling diverse ways of working of employees, and encouraged male employees to take childcare leave. 	<ul style="list-style-type: none"> ◆ The diversification of jobs and fields for female employees to flourish would increase the number of female managers and close the wage gap between male and female employees. ◆ As we realized an environment where employees can exert their skills and abilities more easily, it is expected that their careers will advance and they will be promoted. ◆ With more diverse workstyles allowed, employees will feel that their jobs are worthwhile more keenly. 	<p>Target 5 Gender equality</p>  <p>Target 8 Decent work and economic growth</p> 

(Reference) Sumitomo Mitsui Banking Corporation Website

[「JPリースプロダクツ&サービスズ株式会社」に「SDGs推進支援シンジケーション」を実施](#) (Japanese only)

3. Regarding the utilization of a syndicated loan contract

SDGs composed of 17 goals and 169 targets, which are common issues of the international society, were adopted at the U.N. General Assembly in September 2015. Accordingly, people put importance on corporate activities for attaining SDGs.

JLPS will utilize the syndicated loan based on “SDGs promotional Support syndicated loan” to procure funds for Operating Lease Business until the silent partnership’s funds are transferred to investors.

With the corporate group’s ethos “Always be a company contributing to society by offering financial services,” we will operate business and create value while keeping SDGs in mind, in cooperation with all stakeholders.

【About JP Lease Products & Services Co., Ltd.】

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Representative	Chairman Naoto Shiraiwa
	President, CEO Teiji Ishikawa
Office	Kasumigaseki Common Gate West Tower 21F 3-2-1 Kasumigaseki Chiyoda-Ku Tokyo
Established	August, 2011
Paid-in Capital	JPY 950million
Business	Structuring, sales, and management of Operating Lease Business
	Renewable Energy Business
	Life Insurance Agency and Non-Life Insurance Agency Business
URL	https://www.jlps.co.jp/

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