

June 6, 2023

## Issue of the 66<sup>th</sup> Unsecured Straight Corporate Bond (Social Bond)

AIFUL CORPORATION (President and CEO: Mitsuhide Fukuda; hereinafter, “the Company”) hereby announces that it will issue the 66th publicly offered unsecured straight bonds (Social Bond) (hereby: social bond) as detailed below. The Company will diversify fund procurement methods such as direct financing through issuance of corporate bonds and indirect financing through borrowing from financial institutions, while contributing to the realization of a society that provides access to financial services for everyone.

### 1. Outline of the Social Bond

Name of the bonds	<b>AIFUL Corporation 66<sup>th</sup> Unsecured Bond</b> (Limited Inter-bond Pari Passu Clause) (Social Bond)
Total amount of issue	15 billion yen
Coupon rate	0.870% per annum
Denomination per bond	100 million yen
Issue price	100% of the denomination per bond
Redemption price	100% of the denomination per bond
Offering period	June 6, 2023
Closing date	June 13, 2023
Maturity date	June 12, 2026
Use of funds procured	For refinancing funds allocated to the eligible social projects as defined in the Social Finance Framework (support for small and medium enterprise, support for medical and nursing facilities, and provision of financial services to individuals in emerging countries)
Third-party evaluation	Japan Credit Rating Agency, Ltd. / Social 1 (F)
Lead underwriter	Nomura Securities Co., Ltd. SMBC Nikko Securities Inc. Mizuho Securities Co., Ltd.
Structuring agent	Nomura Securities Co., Ltd.
Fiscal, issuing and paying agent	Sumitomo Mitsui Trust Bank, Limited
Rating	Japan Credit Rating Agency, Ltd./ BBB+

## 2. Third-party assessment of the Social Finance Framework and Framework eligibility

AIFUL has established a Social Finance Framework in accordance with the International Capital Markets Association (ICMA) Social Bond Principles 2021, the Loan Market Association (LMA) Social Loan Principles 2023, and the FSA's Social Bond Guidelines 2021. The Company has received the highest rating of "Social 1 (F)" in the "JCR Social Finance Framework Evaluation" by Japan Credit Rating Agency, Ltd.

For more information on the Social Finance Framework and JCR's evaluation on the Social Finance Framework, please refer to the following website.

ESG Finance Information

[https://www.ir-aiful.com/en/csr/esg\\_finance.html](https://www.ir-aiful.com/en/csr/esg_finance.html)

## 3. List of investors who declared investment in Social Bonds

The following investors have expressed their willingness to invest in social bond. (as of June 6, 2023, in alphabetical order)

- Asset Management One Co., Ltd.
- KITAMI SHINKIN BANK
- KIRYU SHINKIN BANK
- Danyo Shinkumi Bank
- Tokio Marine Asset Management Co., Ltd.
- TOKYO BAY SHINKIN BANK
- THE NAGANO-KEN SHINKUMI BANK
- Mie Prefecture credit federation of agricultural cooperatives
- Sumitomo Mitsui Trust Asset Management Co., Ltd.
- Meiji Yasuda Asset Management Company Ltd.
- Yamagatadaichi Shinkumi

## 4. Reference

March 22, 2023 Notice Regarding Formulation of Social Finance Framework

[https://www.ir-aiful.com/data/current/nre20230322\\_1.pdf](https://www.ir-aiful.com/data/current/nre20230322_1.pdf)