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To Whom It May Concern:

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### Notice Concerning Investment in Social Bonds Issued by Japan Student Services Organization

The Company announced today that it has decided to invest in social bonds (the 68th Japan Student Services Bonds, hereinafter the “Bonds”) issued by the Japan Student Services Organization (hereinafter the “Organization”).

Social bonds are bonds issued to raise funds for projects that contribute to solving social issues (social projects). Together with green bonds, these bonds are subject to ESG <sup>(1)</sup> investment. A second opinion regarding the Bonds has been obtained from Moody's ESG Solutions, a global ESG rating agency based in France, to the effect that the Bonds conform to the Social Bond Principles as defined by the ICMA (International Capital Market Association), and they will be issued as social bonds.

The proceeds from the issuance of the Bonds will be used to finance loan scholarships in the scholarship program operated by the Organization. Scholarship programs contribute to the achievement of “equal opportunity education” as stipulated in Article 26 of the Constitution of Japan and Article 4 of the Basic Act on Education and to the achievement of Goal 4 of the United Nations Sustainable Development Goals (SDGs) <sup>(2)</sup>, to “Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.” These programs therefore contribute to the resolution of educational issues in Japan.

The Company will continue its efforts to contribute to the realization of a sustainable society through corporate activities, including the Bonds.

#### <Outline of the Bonds>

|               |  |
|---------------|--|
| Stock issue   | 68th Japan Student Services Bonds (JASSO social bonds) |
| Term          | 2 years  |
| Amount issued | 30 billion yen   |
| Issue date    | September 7, 2022                                      |

(1) ESG is the acronym for “Environment, Social, and Governance.”

“ESG investment” refers to investments that emphasize and select these factors.

(2) The Sustainable Development Goals (SDGs) are set out in the 2030 Agenda for Sustainable Development adopted at the United Nations Sustainable Development Summit in September 2015. There are 17 goals and 169 targets to be achieved by member countries by 2030.