● Sustainability-Linked Loan Definition

As of October 31, 2026

A sustainability-linked loan (SLL) is a loan instrument that aims to facilitate and support environmentally and socially sustainable economic activity and growth. In this loan scheme, the borrower sets sustainability performance targets (SPTs) based on its business management strategy, and the lender incentivizes the borrower's achievement of those objectives by aligning loan terms to the borrower's performance against the relevant predetermined SPTs.

Lender	Loan Amount	Borrowing Date	Principal Repayment Date	Applicable Rate	Achievement Status (*)	SPT1	STP2
The Norinchukin Bank	5,000,000,000	January 29, 2021	July 31, 2031	0.34625%	○	Reduce CO_2 emissions by 35% (Base year: FY2013 / Carbon intensity basis) (previous target)	Own five ZEBs
	5,000,000,000	January 29, 2021	January 30, 2032	0.36750%	○	Reduce CO_2 emissions by 35% (Base year: FY2013 / Carbon intensity basis) (previous target)	Own five ZEBs
	5,000,000,000	November 15, 2021	November 17, 2031	0.39500%	○	Reduce CO_2 emissions by 35% (Base year: FY2013 / Carbon intensity basis) (previous target)	Own five ZEBs
	3,000,000,000	June 17, 2022	June 17, 2032	0.60625%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	Own five ZEBs
	3,500,000,000	March 27, 2023	March 28, 2033	0.72375%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	Own five ZEBs
MUFG Bank, Ltd.	10,000,000,000	November 30, 2023	November 30, 2028	0.60000%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	10,000,000,000	December 19, 2023	December 19, 2029	0.70125%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	5,000,000,000	March 26, 2024	March 26, 2030	0.64125%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
Sumitomo Mitsui Banking Corporation	3,000,000,000	March 30, 2023	March 30, 2027	0.23750%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	3,000,000,000	March 30, 2023	March 30, 2033	0.70870%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	3,000,000,000	March 26, 2025	September 26, 2029	1.17930%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	4,000,000,000	October 17, 2025	October 17, 2033	1.51370%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	4,000,000,000	October 17, 2025	October 17, 2035	1.69750%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
The Chugoku Bank, Limited	2,000,000,000	November 30, 2023	November 28, 2031	0.92500%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	3,000,000,000	March 8, 2024	March 8, 2032	0.82375%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
The Bank of Fukuoka, Ltd.	1,500,000,000	December 22, 2023	December 22, 2033	1.74691%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	2,000,000,000	November 14, 2024	November 14, 2034	1.61391%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	1,000,000,000	October 15, 2025	October 15, 2035	1.83627%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
Saitama Resona Bank,Limited	5,000,000,000	November 30, 2023	November 30, 2033	1.07750%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	5,000,000,000	August 30, 2024	August 31, 2034	1.02750%	○	Reduce CO2 emissions by 80% (Base year: FY2019 / Absolute CO2 emissions basis)	-
	5,000,000,000	October 15, 2025	October 15, 2035	1.63875%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
The Gunma Bank, Ltd.	1,000,000,000	January 31, 2024	January 31, 2031	0.76125%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	1,000,000,000	September 30, 2024	September 30, 2031	1.75127%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	1,000,000,000	November 18, 2024	November 18, 2030	1.55391%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
SBI Shinsei Bank, Limited	2,500,000,000	March 15, 2023	March 15, 2033	0.80875%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	Own five ZEBs
The Keiyo Bank,Ltd.	1,000,000,000	January 31, 2024	January 31, 2031	0.76125%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	1,000,000,000	December 16, 2024	December 18, 2034	1.16500%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
North Pacific Bank,Ltd.	2,000,000,000	November 30, 2023	November 29, 2030	1.60691%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
Mizuho Bank,Ltd.	2,500,000,000	October 1, 2024	October 2, 2034	1.83127%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	5,000,000,000	December 26, 2025	December 26, 2035	1.83127%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
	7,500,000,000	March 27, 2026	March 27, 2036	1.83127%	○	Reduce CO2 emissions by 80% (Base year: FY2019 / Absolute CO2 emissions basis)	-
The Kiyo Bank, Ltd.	1,000,000,000	January 27, 2025	January 27, 2033	1.09500%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-
Daishi Hokuetsu Bank, Ltd.	1,000,000,000	October 10, 2025	October 12, 2032	1.79627%	○	Reduce CO_2 emissions by 80% (Base year: FY2019 / Absolute CO_2 emissions basis)	-

* A "○" will be marked in the "Achievement Status" column when it is confirmed that any of the SPTs have been met at the time of checking the achievement levels set for each SLL, resulting in a change in the interest rate.