Overview of Interest-bearing debt

As of 31 October 2026

| | Lender | Drawdown Date | Repayment Date | EOB (yen) | Applicable Interest Rate (%) | Achievement Status of SLLs (*1) | Remarks |
|---|---|---|---|---|---|---|---|
| Short-term Loans | Shinkin Central Bank | 25 March 2026 | 25 March 2027 | 5,000,000,000 | 1.4661 | | Unsecured, unguaranteed, unsubordinated loan |
| | Mizuho Bank, Ltd. | 29 June 2026 | 29 June 2027 | 3,700,000,000 | 1.4661 | | |
| | MUFG Bank, Ltd. | 18 August 2026 | 18 November 2026 | 6,000,000,000 | 1.53391 | | |
| | Mitsubishi UFJ Trust and Banking Corporation (*2) | 18 August 2026 | 18 November 2026 | 5,000,000,000 | 1.53391 | | |
| | The Norinchukin Bank | 2 September 2026 | 2 September 2027 | 5,000,000,000 | 1.6199 | | |
| | Sub-Total | | | **24,700,000,000** | | | |
| Current Portion of Long-term Loans | Mizuho Bank, Ltd. | 21 December 2016 | 21 December 2026 | 5,000,000,000 | 0.415 | | Unsecured, unguaranteed, unsubordinated loan |
| | Shinkin Central Bank | 23 January 2019 | 25 January 2027 | 5,000,000,000 | 0.2213 | | |
| | Sumitomo Mitsui Banking Corporation | 30 March 2023 | 30 March 2027 | 3,000,000,000 | 0.2375 | ○ | |
| | Shinkin Central Bank | 24 April 2018 | 26 April 2027 | 6,000,000,000 | 0.3675 | | |
| | The Norinchukin Bank | 3 July 2020 | 5 July 2027 | 2,000,000,000 | 0.24375 | | |
| | Sub-Total | | | **21,000,000,000** | | | |
| Long-term Loans | The Joyo Bank, Ltd. | 9 January 2018 | 11 January 2028 | 1,000,000,000 | 0.4188 | | |
| | Sumitomo Mitsui Banking Corporation | 19 January 2018 | 19 January 2028 | 3,000,000,000 | 0.4338 | | |
| | MUFG Bank, Ltd. | 30 March 2018 | 30 March 2028 | 4,000,000,000 | 0.3963 | | |
| | Mizuho Bank, Ltd. | 30 March 2018 | 30 March 2028 | 4,000,000,000 | 0.3963 | | |
| | Taiyo Life Insurance Company | 30 March 2018 | 30 March 2028 | 1,000,000,000 | 0.3963 | | |
| | The Yamanashi Chuo Bank, Ltd. | 26 March 2019 | 26 March 2031 | 2,000,000,000 | 0.3688 | | |
| | Sumitomo Life Insurance Company | 26 March 2019 | 27 March 2034 | 1,000,000,000 | 0.505 | | |
| | Mizuho Bank, Ltd. | 1 November 2019 | 1 November 2029 | 6,000,000,000 | 0.35125 | | |
| | Mizuho Bank, Ltd. | 15 November 2019 | 15 November 2028 | 8,500,000,000 | 0.34875 | | |
| | Sumitomo Life Insurance Company | 16 December 2019 | 18 December 2034 | 2,000,000,000 | 0.49 | | |
| | Shinkin Central Bank | 15 January 2020 | 15 January 2029 | 5,000,000,000 | 0.325 | | |
| | MUFG Bank, Ltd. | 15 January 2020 | 15 January 2030 | 5,500,000,000 | 0.3625 | | |
| | MUFG Bank, Ltd. | 27 April 2020 | 26 April 2030 | 5,000,000,000 | 0.35875 | | |
| | Mizuho Bank, Ltd. | 27 April 2020 | 26 April 2030 | 5,000,000,000 | 0.35875 | | |
| | MUFG Bank, Ltd. | 15 June 2020 | 14 June 2030 | 4,000,000,000 | 0.36125 | | |
| | MUFG Bank, Ltd. | 20 October 2020 | 18 October 2030 | 5,000,000,000 | 0.2925 | | |
| | MUFG Bank, Ltd. | 21 December 2020 | 20 December 2030 | 10,000,000,000 | 0.2825 | | |
| | The Bank of Fukuoka, Ltd. | 29 January 2021 | 31 January 2028 | 2,500,000,000 | 0.21875 | | |
| | The Norinchukin Bank | 29 January 2021 | 31 July 2031 | 5,000,000,000 | 0.34625 | ○ | |
| | The Norinchukin Bank | 29 January 2021 | 30 January 2032 | 5,000,000,000 | 0.3675 | ○ | |
| | The Iyo Bank, Ltd. (*5) | 24 March 2021 | 24 March 2031 | 2,000,000,000 | 1.74691 | | |
| | MUFG Bank, Ltd. | 5 April 2021 | 4 April 2031 | 5,000,000,000 | 0.41875 | | |
| | MUFG Bank, Ltd. | 26 April 2021 | 25 April 2031 | 5,000,000,000 | 0.35625 | | |
| | Mizuho Bank, Ltd. | 15 June 2021 | 16 June 2031 | 4,000,000,000 | 0.28875 | | |
| | The Bank of Fukuoka, Ltd. | 31 August 2021 | 31 August 2028 | 1,500,000,000 | 0.20625 | | |
| | The Chugoku Bank, Limited | 1 October 2021 | 1 October 2031 | 1,000,000,000 | 0.345 | | |
| | Shinkin Central Bank | 15 November 2021 | 17 November 2031 | 5,000,000,000 | 0.405 | | |
| | The Norinchukin Bank | 15 November 2021 | 17 November 2031 | 5,000,000,000 | 0.395 | ○ | |
| | Daishi Hokuetsu Bank, Ltd. | 15 November 2021 | 17 November 2031 | 3,200,000,000 | 0.395 | | |
| | The Chugoku Bank, Limited | 15 November 2021 | 17 November 2031 | 1,000,000,000 | 0.405 | | |
| | Hachijuni Nagano Bank, Ltd. (*5) | 15 November 2021 | 17 November 2031 | 1,000,000,000 | 1.59391 | | |
| | The 77 Bank, Ltd. | 15 November 2021 | 17 November 2031 | 1,000,000,000 | 0.395 | | |
| | The Nishi-Nippon City Bank, Ltd. | 17 December 2021 | 18 December 2028 | 1,000,000,000 | 0.27875 | | |
| | The Nishi-Nippon City Bank, Ltd. | 17 December 2021 | 17 December 2031 | 1,000,000,000 | 0.37375 | | |
| | Sumitomo Mitsui Banking Corporation | 7 January 2022 | 7 January 2032 | 2,000,000,000 | 0.415 | | |
| | Mizuho Bank, Ltd. | 17 January 2022 | 19 January 2032 | 5,000,000,000 | 0.4475 | | |
| | The Norinchukin Bank | 31 January 2022 | 30 January 2032 | 3,500,000,000 | 0.4725 | | |
| | The Shiga Bank, Ltd. | 21 February 2022 | 24 February 2032 | 3,000,000,000 | 0.44 | | |
| | The Chugoku Bank, Limited | 21 February 2022 | 24 February 2032 | 1,000,000,000 | 0.44 | | |
| | The Gunma Bank, Ltd. | 21 February 2022 | 24 February 2032 | 1,000,000,000 | 0.44 | | |
| | The Chugoku Bank, Limited | 15 June 2022 | 15 June 2032 | 1,000,000,000 | 0.57375 | | |
| | The 77 Bank, Ltd. | 15 June 2022 | 15 June 2032 | 1,000,000,000 | 0.57375 | | |
| | The Norinchukin Bank | 17 June 2022 | 17 June 2032 | 3,000,000,000 | 0.60625 | ○ | |
| | The Shinkumi Federation Bank | 10 August 2022 | 10 August 2032 | 3,000,000,000 | 0.37875 | | |
| | Daishi Hokuetsu Bank, Ltd. | 10 August 2022 | 10 August 2032 | 2,000,000,000 | 0.39875 | | |
| | The Chugoku Bank, Limited | 10 August 2022 | 10 August 2032 | 1,000,000,000 | 0.39875 | | |
| | The Keiyo Bank,Ltd. | 10 August 2022 | 10 August 2032 | 1,000,000,000 | 0.37875 | | |
| | The Toho Bank, Ltd. | 10 August 2022 | 10 August 2032 | 1,000,000,000 | 0.37875 | | |
| | The Tochigi Bank, Ltd. | 10 August 2022 | 10 August 2032 | 500,000,000 | 0.37875 | | |
| | MUFG Bank, Ltd. | 9 September 2022 | 9 September 2032 | 2,000,000,000 | 0.555 | | |
| | The Nishi-Nippon City Bank, Ltd. | 12 September 2022 | 13 September 2032 | 1,000,000,000 | 0.5475 | | |
| | The Tochigi Bank, Ltd. | 12 December 2022 | 13 December 2032 | 1,000,000,000 | 0.68875 | | |
| | Hachijuni Nagano Bank, Ltd. | 20 December 2022 | 20 December 2032 | 1,000,000,000 | 0.7225 | | |
| | Development Bank of Japan Inc. | 6 January 2023 | 6 January 2033 | 3,000,000,000 | 1.0262 | | |
| | Daishi Hokuetsu Bank, Ltd. | 10 January 2023 | 11 January 2033 | 1,500,000,000 | 0.9725 | | |
| | The 77 Bank, Ltd. | 10 January 2023 | 11 January 2033 | 1,000,000,000 | 0.9725 | | |
| | The Iyo Bank, Ltd. (*5) | 16 January 2023 | 17 January 2033 | 1,000,000,000 | 1.80627 | | |
| | Hachijuni Nagano Bank, Ltd. | 16 January 2023 | 17 January 2033 | 1,000,000,000 | 1.00625 | | |
| | The Asahi Shinkin Bank | 17 January 2023 | 17 January 2033 | 3,000,000,000 | 1.125 | | |
| | Development Bank of Japan Inc. | 31 January 2023 | 31 January 2033 | 5,000,000,000 | 0.9887 | | |
| | SBI Shinsei Bank, Limited | 15 March 2023 | 15 March 2033 | 2,500,000,000 | 0.80875 | ○ | |
| | The Chugoku Bank, Limited | 27 March 2023 | 25 March 2033 | 2,000,000,000 | 0.68375 | | |
| | The Norinchukin Bank | 27 March 2023 | 28 March 2033 | 3,500,000,000 | 0.72375 | ○ | |
| | Sumitomo Mitsui Banking Corporation | 30 March 2023 | 30 March 2033 | 3,000,000,000 | 0.7087 | ○ | |
| | Sumitomo Mitsui Banking Corporation | 7 April 2023 | 7 April 2033 | 5,000,000,000 | 0.75 | | |
| | The Kiyo Bank, Ltd. | 8 May 2023 | 9 May 2033 | 1,000,000,000 | 0.66625 | | |
| | Saitama Resona Bank, Limited | 7 June 2023 | 7 June 2033 | 2,000,000,000 | 0.7 | | Unsecured, unguaranteed, unsubordinated loan |
| | The Bank of Fukuoka, Ltd. (*5) | 15 June 2023 | 15 June 2033 | 4,500,000,000 | 1.71455 | | |
| | The Chugoku Bank, Limited | 15 June 2023 | 15 June 2033 | 3,000,000,000 | 0.68125 | | |
| | The Keiyo Bank,Ltd. | 29 June 2023 | 28 June 2030 | 1,000,000,000 | 0.39875 | | |
| | Mizuho Bank, Ltd. (*6) | 29 June 2023 | 29 June 2033 | 3,000,000,000 | 1.76627 | | |
| | The Gunma Bank, Ltd. (*5) | 3 July 2023 | 4 July 2033 | 1,000,000,000 | 1.78782 | | |
| | MUFG Bank, Ltd. | 29 September 2023 | 29 September 2028 | 1,000,000,000 | 0.5625 | | |
| | MUFG Bank, Ltd. | 29 September 2023 | 30 September 2030 | 1,000,000,000 | 0.755 | | |
| | The Asahi Shinkin Bank | 31 October 2023 | 31 October 2033 | 1,000,000,000 | 1.18125 | | |
| | MUFG Bank, Ltd. | 30 November 2023 | 30 November 2028 | 10,000,000,000 | 0.6 | ○ | |
| | North Pacific Bank,Ltd. (*7) | 30 November 2023 | 29 November 2030 | 2,000,000,000 | 1.60691 | ○ | |
| | The Chugoku Bank, Limited | 30 November 2023 | 28 November 2031 | 2,000,000,000 | 0.925 | ○ | |
| | Saitama Resona Bank, Limited | 30 November 2023 | 30 November 2033 | 5,000,000,000 | 1.0775 | ○ | |
| | MUFG Bank, Ltd. | 19 December 2023 | 19 December 2029 | 10,000,000,000 | 0.70125 | ○ | |
| | The Bank of Fukuoka, Ltd. (*8) | 22 December 2023 | 22 December 2033 | 1,500,000,000 | 1.74691 | ○ | |
| | The Gunma Bank, Ltd. | 31 January 2024 | 31 January 2031 | 1,000,000,000 | 0.76125 | ○ | |
| | The Keiyo Bank,Ltd. | 31 January 2024 | 31 January 2031 | 1,000,000,000 | 0.76125 | ○ | |
| | The Chugoku Bank, Limited | 8 March 2024 | 8 March 2032 | 3,000,000,000 | 0.82375 | ○ | |
| | MUFG Bank, Ltd. | 26 March 2024 | 26 March 2030 | 5,000,000,000 | 0.64125 | ○ | |
| | Hachijuni Nagano Bank, Ltd. | 26 March 2024 | 27 March 2034 | 1,000,000,000 | 0.98125 | | |
| | The Iyo Bank, Ltd. (*5) | 17 June 2024 | 19 June 2034 | 2,500,000,000 | 1.72845 | | |
| | Hachijuni Nagano Bank, Ltd. | 17 June 2024 | 19 June 2034 | 1,000,000,000 | 1.10625 | | |
| | The Tochigi Bank, Ltd. | 28 June 2024 | 28 June 2034 | 1,000,000,000 | 1.1025 | | |
| | Saitama Resona Bank, Limited | 30 August 2024 | 31 August 2034 | 5,000,000,000 | 1.0275 | ○ | |
| | The Gunma Bank, Ltd. (*7) | 30 September 2024 | 30 September 2031 | 1,000,000,000 | 1.75127 | ○ | |
| | Mizuho Bank, Ltd. (*9) | 1 October 2024 | 2 October 2034 | 2,500,000,000 | 1.83127 | ○ | |
| | The Bank of Fukuoka, Ltd. (*10) | 14 November 2024 | 14 November 2034 | 2,000,000,000 | 1.61391 | ○ | |
| | The Gunma Bank, Ltd. (*11) | 18 November 2024 | 18 November 2030 | 1,000,000,000 | 1.55391 | ○ | |
| | MUFG Bank, Ltd. | 2 December 2024 | 2 June 2028 | 15,000,000,000 | 0.83125 | | |
| | The Keiyo Bank,Ltd. | 16 December 2024 | 18 December 2034 | 1,000,000,000 | 1.165 | ○ | |
| | The Tochigi Bank, Ltd. | 23 December 2024 | 23 December 2031 | 2,000,000,000 | 0.95375 | | |
| | Shinkin Central Bank (*12) | 7 January 2025 | 9 January 2035 | 2,000,000,000 | 1.85627 | | |
| | The Ashikaga Bank, Ltd. | 9 January 2025 | 9 January 2032 | 1,000,000,000 | 0.98875 | | |
| | The Kiyo Bank, Ltd. | 27 January 2025 | 27 January 2033 | 1,000,000,000 | 1.095 | ○ | |
| | MUFG Bank, Ltd. | 14 February 2025 | 14 August 2028 | 8,000,000,000 | 1.01375 | | |
| | MUFG Bank, Ltd. | 10 March 2025 | 11 September 2028 | 4,800,000,000 | 1.01375 | | |
| | Mitsubishi UFJ Trust and Banking Corporation (*13) | 10 March 2025 | 12 March 2040 | 2,000,000,000 | 1.78609 | | |
| | Sumitomo Mitsui Trust Bank, Limited | 26 March 2025 | 26 September 2029 | 4,000,000,000 | 1.1796 | | |
| | Sumitomo Mitsui Banking Corporation | 26 March 2025 | 26 September 2029 | 3,000,000,000 | 1.1793 | ○ | |
| | Sumitomo Mitsui Trust Bank, Limited | 26 March 2025 | 26 March 2030 | 7,000,000,000 | 1.21625 | | |
| | The Hokkoku Bank, Ltd. (*14) | 26 March 2025 | 26 March 2030 | 2,000,000,000 | 1.73127 | | |
| | Sumitomo Mitsui Banking Corporation | 26 March 2025 | 28 March 2033 | 2,000,000,000 | 1.4425 | | |
| | Sumitomo Mitsui Banking Corporation | 26 March 2025 | 26 March 2035 | 4,000,000,000 | 1.6012 | | |
| | MUFG Bank, Ltd. (*12) | 26 March 2025 | 26 March 2035 | 2,000,000,000 | 1.83127 | | |
| | Development Bank of Japan Inc. | 31 March 2025 | 31 March 2033 | 2,000,000,000 | 1.4775 | | |
| | Development Bank of Japan Inc. (*12) | 31 March 2025 | 30 March 2035 | 3,000,000,000 | 1.83127 | | |
| | The 77 Bank, Ltd. (*11) | 29 May 2025 | 31 May 2032 | 1,000,000,000 | 1.60691 | | |
| | The Kagoshima Bank, Ltd. (*14) | 3 June 2025 | 3 June 2030 | 1,000,000,000 | 1.61209 | | |
| | Sumitomo Mitsui Banking Corporation | 22 July 2025 | 24 July 2034 | 5,000,000,000 | 1.5062 | | |
| | Development Bank of Japan Inc. (*15) | 1 September 2025 | 1 September 2031 | 7,000,000,000 | 1.64336 | | |
| | The Kagoshima Bank, Ltd. (*16) | 10 October 2025 | 10 October 2030 | 2,000,000,000 | 1.76627 | | |
| | Daishi Hokuetsu Bank, Ltd. (*5) | 10 October 2025 | 12 October 2032 | 1,000,000,000 | 1.79627 | ○ | |
| | Saitama Resona Bank, Limited | 15 October 2025 | 15 October 2035 | 5,000,000,000 | 1.63875 | ○ | |
| | The Bank of Fukuoka, Ltd. (*17) | 15 October 2025 | 15 October 2035 | 1,000,000,000 | 1.83627 | ○ | |
| | The Hokkoku Bank, Ltd. (*14) | 17 October 2025 | 17 October 2030 | 1,000,000,000 | 1.75627 | | |
| | Sumitomo Mitsui Banking Corporation | 17 October 2025 | 17 October 2033 | 4,000,000,000 | 1.5137 | ○ | |
| | Sumitomo Mitsui Banking Corporation | 17 October 2025 | 17 October 2035 | 4,000,000,000 | 1.6975 | ○ | |
| | MUFG Bank, Ltd. | 16 December 2025 | 18 June 2029 | 4,000,000,000 | 1.345 | | |
| | MUFG Bank, Ltd. (*12) | 16 December 2025 | 17 December 2035 | 3,000,000,000 | 1.77845 | | |
| | MUFG Bank, Ltd. | 24 December 2025 | 25 June 2029 | 5,000,000,000 | 1.46313 | | |
| | Mizuho Bank, Ltd. (*9) | 26 December 2025 | 26 December 2035 | 5,000,000,000 | 1.83127 | ○ | |
| | Mitsubishi UFJ Trust and Banking Corporation (*13) | 13 January 2026 | 15 January 2041 | 2,000,000,000 | 1.89627 | | |
| | MUFG Bank, Ltd. | 29 January 2026 | 30 July 2029 | 5,000,000,000 | 1.59875 | | |
| | MUFG Bank, Ltd. | 26 February 2026 | 27 August 2029 | 6,500,000,000 | 1.52063 | | |
| | Mizuho Bank, Ltd. (*9) | 27 March 2026 | 27 March 2036 | 7,500,000,000 | 1.83127 | ○ | |
| | Shinkin Central Bank (*12) | 30 March 2026 | 31 March 2036 | 5,000,000,000 | 1.83127 | | |
| | SBI Shinsei Bank, Limited (*10) | 23 July 2026 | 23 July 2036 | 3,000,000,000 | 1.77691 | | |
| | Shinkin Central Bank (*12) | 1 September 2026 | 1 September 2036 | 5,000,000,000 | 1.70336 | | |
| | Sub-Total | | | **411,500,000,000** | | | |
| Investment Corporation Bonds | The 10th unsecured Investment Corporation Bond | 30 March 2017 | 30 March 2027 | 10,000,000,000 | 0.3975 | | (*4) |
| | The 11th unsecured Investment Corporation Bond (*3) | 26 October 2017 | 26 October 2027 | 2,993,175,000 | 0.2788 | | |
| | Sub-Total | | | **12,993,175,000** | | | |
| **Total** | | | | **470,193,175,000** | | | |

(*1) Sustainability-linked loan ("SLL") refers to a loan agreement which the applicable interest rate will be lowered by 0.01% from the interest rate stipulated in the loan agreement for the corresponding period on the condition that the target set such as $CO_2$ emissions reduction is achieved. A "○" will be marked in the "Achievement Status of SLLs" column if the target has been achieved.

(*2) The loan was assigned from MUFG Bank, Ltd. as of 18 August 2026.

(*3) Substantially Japanese yen-denominated fixed-rate loan / investment corporation bond by combining US dollar-denominated syndicated loan / investment corporation bond and currency swap.

(*4) Financial covenants, such as a negative pledge, are not included in these bonds.

(*5) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.10%)

(*6) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.085%)

(*7) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.08%)

(*8) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.11%)

(*9) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.16%)

(*10) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.13%)

(*11) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.07%)

(*12) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.15%)

(*13) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.19%)

(*14) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.05%)

(*15) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.09%)

(*16) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.06%)

(*17) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.14%)