Overview of Interest-bearing debt

As of 30 September 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	1.4416		
	Sumitomo Mitsui Trust Bank, Limited	25 June 2026	25 June 2027	5,000,000,000	1.4416		
	Mizuho Bank, Ltd.	29 June 2026	29 June 2027	3,700,000,000	1.4666		Unsecured, unguaranteed, unsubordinated loan
	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			**29,700,000,000**			
Current Portion of Long-term Loans	MUFG Bank, Ltd.	31 October 2016	30 October 2026	3,000,000,000	0.24		
	Mizuho Bank, Ltd.	21 December 2016	21 December 2026	5,000,000,000	0.415		
	Shinkin Central Bank	23 January 2019	25 January 2027	5,000,000,000	0.2213		Unsecured, unguaranteed, unsubordinated loan
	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			**24,000,000,000**			
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	1.53064		
	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	1.49809		
	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	1.482	○	
	Mizuho Bank, Ltd. (*9)	1 October 2024	2 October 2034	2,500,000,000	1.562	○	
	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	1.562		
	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	1.562		
	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	1.48073		
	Daishi Hokuetsu Bank, Ltd. (*5)	10 October 2025	12 October 2032	1,000,000,000	1.51073	○	
	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	1.56064	○	
	The Hokkoku Bank, Ltd. (*14)	17 October 2025	17 October 2030	1,000,000,000	1.48064		
	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	1.61409		
	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	1.562		
	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				**478,193,175,000**			

(*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%)