Overview of Interest-be	Lender		Drawdown Date	Repayment Date	EOB (yen)	Interest Rate (%)	As of 31 December 2023 Remarks	
Short-term Loans Current Portion of	MUFG Bank, Ltd. Sumitomo Mitsui Trust Bank, Limited		27 March 2023 20 April 2023	7 March 2024 22 April 2024	500,000,000 2,000,000,000	0.09545 0.0954		
	Mizuho Bank, Ltd. MUFG Bank, Ltd.		10 July 2023 31 August 2023	10 July 2024 30 August 2024	2,000,000,000 1,000,000,000 5,000,000,000	0.0954 0.08818	Unsecured, unguaranteed, unsubordinated loan	
	Mizuho Bank, Ltd. Mizuho Bank, Ltd. MUFG Bank, Ltd.		31 August 2023 31 October 2023 31 October 2023	30 August 2024 31 October 2024 31 October 2024	6,000,000,000 4,000,000,000	0.0881 0.0881 0.08818		
	Mitsubishi UFJ Trust and Banking Corporation MUFG Bank, Ltd.	(*1)	20 November 2023 20 November 2023	19 February 2024 19 February 2024	10,200,000,000 800,000,000	0.11 0.11		
	MUFG Bank, Ltd. Sub-Total MUFG Bank, Ltd.	(*6)	1 December 2023 26 March 2018	29 November 2024 26 March 2024	2,000,000,000 33,500,000,000 5,000,000,000	0.10545		
Long-term Loans Long-term Loans	The Hachijuni Bank, Ltd. Sumitomo Mitsui Trust Bank, Limited	(= 7	26 March 2018 29 May 2019	26 March 2024 29 May 2024	1,000,000,000 5,000,000,000	0.2338 0.075	Unsecured, unguaranteed, unsubordinated loan	
	The Iyo Bank, Ltd. The Hachijuni Bank, Ltd. MUFG Bank, Ltd.		15 June 2017 15 June 2017 1 September 2015	17 June 2024 17 June 2024 2 September 2024	2,500,000,000 1,000,000,000 3,500,000,000	0.275 0.275 0.63		
	Sumitomo Mitsui Trust Bank, Limited The Norinchukin Bank	(*2)	2 September 2015 1 September 2017	2 September 2024 2 September 2024 2 September 2024	3,800,000,000 5,000,000,000	0.536 0.24		
	Sumitomo Mitsui Trust Bank, Limited Taiyo Life Insurance Company		26 September 2019 1 October 2014	26 September 2024 1 October 2024	5,500,000,000 2,000,000,000	0.105 0.7825	unsubordinated loan	
	Mizuho Bank, Ltd. The Gunma Bank, Ltd. MUFG Bank, Ltd.	(*7)	1 October 2015 18 November 2019 1 June 2018	1 October 2024 18 November 2024 2 December 2024	2,500,000,000 1,000,000,000 10,000,000,000	0.5575 0.12 0.2544		
	Sub-Total Mizuho Trust & Banking Co., Ltd.	(*2)	2 March 2015	3 March 2025	47,800,000,000 3,000,000,000	0.5585		
	Taiyo Life Insurance Company Development Bank of Japan Inc. MUFG Bank, Ltd.		29 May 2015 1 September 2015 31 October 2016	29 May 2025 1 September 2025 30 October 2026	1,500,000,000 7,000,000,000 3,000,000,000	0.7375 0.7175 0.24		
	Mizuho Bank, Ltd. Mizuho Bank, Ltd. Mizuho Bank, Ltd.		21 December 2016 26 December 2016	21 December 2026 26 December 2025	5,000,000,000 5,000,000,000 5,000,000,00	0.415 0.3625		
	Development Bank of Japan Inc. Shinkin Central Bank	al Bank		31 March 2025 30 March 2026	5,000,000,000 5,000,000,000	0.315 0.36		
	Shinkin Central Bank The Ashikaga Bank, Ltd. The Joyo Bank, Ltd.		1 September 2017 9 January 2018 9 January 2018	1 September 2026 9 January 2025 11 January 2028	5,000,000,000 1,000,000,000 1,000,000,000	0.3188 0.285 0.4188	4	
	Sumitomo Mitsui Banking Corporation MUFG Bank, Ltd.		19 January 2018 26 February 2018	19 January 2028 26 February 2026	3,000,000,000 6,500,000,000	0.4338 0.3413		
	MUFG Bank, Ltd. Mizuho Bank, Ltd. MUFG Bank, Ltd.	\equiv	26 March 2018 27 March 2018 30 March 2018	26 March 2025 27 March 2026 30 March 2028	2,000,000,000 5,500,000,000 4,000,000,000	0.2725 0.3 0.3963		
	Mizuho Bank, Ltd. Taiyo Life Insurance Company	npany		30 March 2028 30 March 2028	4,000,000,000 1,000,000,000	0.3963 0.3963		
	Shinkin Central Bank Sumitomo Mitsui Trust Bank, Limited The Norinchukin Bank		30 March 2018 24 April 2018 31 August 2018 23 January 2019	26 April 2027 29 August 2025 23 July 2026	6,000,000,000 3,000,000,000 4,000,000,000	0.3675 0.32 0.1988		
	Shinkin Central Bank The Yamanashi Chuo Bank, Ltd.		23 January 2019 23 January 2019 26 March 2019	25 July 2026 25 January 2027 26 March 2031	5,000,000,000 2,000,000,000	0.1988 0.2213 0.3688		
	Sumitomo Life Insurance Company Mizuho Bank, Ltd.		26 March 2019 1 November 2019	27 March 2034 1 November 2029	1,000,000,000 6,000,000,000	0.505 0.35125		
	Mizuho Bank, Ltd. Sumitomo Life Insurance Company Shinkin Central Bank		15 November 2019 16 December 2019 7 January 2020	15 November 2028 18 December 2034 7 January 2025	8,500,000,000 2,000,000,000 2,000,000,000	0.34875 0.49 0.2075		
	Shinkin Central Bank MUFG Bank, Ltd.		15 January 2020 15 January 2020	15 January 2029 15 January 2030	5,000,000,000 5,500,000,000	0.325 0.3625		
	MUFG Bank, Ltd. Mizuho Bank, Ltd. Sumitomo Mitsui Trust Bank, Limited		27 April 2020 27 April 2020 15 June 2020	26 April 2030 26 April 2030 16 June 2025	5,000,000,000 5,000,000,000 7,000,000,000	0.35875 0.35875 0.2075		
	MUFG Bank, Ltd. The Norinchukin Bank		15 June 2020 3 July 2020	14 June 2030 5 July 2027	4,000,000,000 2,000,000,000	0.36125 0.24375		
	Sumitomo Mitsui Trust Bank, Limited MUFG Bank, Ltd. MUFG Bank, Ltd.		23 September 2020 20 October 2020 21 December 2020	24 September 2025 18 October 2030 20 December 2030	5,000,000,000 5,000,000,000 10,000,000,000	0.1475 0.2925 0.2825	Unsecured, unguaranteed, unsubordinated loan	
	Sumitomo Mitsui Trust Bank, Limited The Bank of Fukuoka, Ltd.		29 January 2021 29 January 2021	29 January 2026 31 January 2028	2,000,000,000 2,500,000,000	0.1625 0.21875		
	The Norinchukin Bank The Norinchukin Bank	(*8) (*9)	29 January 2021 29 January 2021 24 March 2021	31 July 2031 30 January 2032	5,000,000,000 5,000,000,000	0.34625 0.3675		
	The Iyo Bank, Ltd. MUFG Bank, Ltd. MUFG Bank, Ltd.	(*10)	24 March 2021 5 April 2021 26 April 2021	24 March 2031 4 April 2031 25 April 2031	2,000,000,000 5,000,000,000 5,000,000,000	0.18 0.41875 0.35625		
	Mizuho Bank, Ltd. Sumitomo Mitsui Trust Bank, Limited		15 June 2021 28 June 2021	16 June 2031 29 June 2026	4,000,000,000 3,700,000,000	0.28875 0.17875		
	Sumitomo Mitsui Banking Corporation The Bank of Fukuoka, Ltd. The Chugoku Bank, Limited		20 July 2021 31 August 2021 1 October 2021	22 July 2025 31 August 2028 1 October 2031	5,000,000,000 1,500,000,000 1,000,000,000	0.15375 0.20625 0.345		
	The Norinchukin Bank Shinkin Central Bank	(*11)	15 November 2021 15 November 2021	17 November 2031 17 November 2031	5,000,000,000 5,000,000,000	0.395 0.405		
	Daishi Hokuetsu Bank, Ltd. The Chugoku Bank, Limited	(440)	15 November 2021 15 November 2021	17 November 2031 17 November 2031	3,200,000,000 1,000,000,000	0.395 0.405		
	The Hachijuni Bank, Ltd. The 77 Bank, Ltd. The Nishi-Nippon City Bank, Ltd.	(*10)	15 November 2021 15 November 2021 17 December 2021	17 November 2031 17 November 2031 18 December 2028	1,000,000,000 1,000,000,000 1,000,000,00	0.17 0.395 0.27875		
	The Nishi-Nippon City Bank, Ltd. Sumitomo Mitsui Banking Corporation		17 December 2021 7 January 2022	17 December 2031 7 January 2032	1,000,000,000 2,000,000,000	0.37375 0.415		
	Mizuho Bank, Ltd. The Norinchukin Bank The Shiga Bank, Ltd.		17 January 2022 31 January 2022 21 February 2022	19 January 2032 30 January 2032 24 February 2032	5,000,000,000 3,500,000,000 3,000,000,000	0.4475 0.4725 0.44		
	The Chugoku Bank, Limited The Gunma Bank, Ltd.		21 February 2022 21 February 2022 21 February 2022	24 February 2032 24 February 2032 24 February 2032	1,000,000,000 1,000,000,000	0.44 0.44	=	
	The Chugoku Bank, Limited The 77 Bank, Ltd.	(*12)	15 June 2022 15 June 2022	15 June 2032 15 June 2032 17 June 2032	1,000,000,000 1,000,000,000	0.57375 0.57375		
	The Norinchukin Bank The fourth General syndication loan Daishi Hokuetsu Bank, Ltd.	(*12) (*5)	17 June 2022 10 August 2022 10 August 2022	17 June 2032 10 August 2032 10 August 2032	3,000,000,000 5,500,000,000 2,000,000,000	0.60625 0.37875 0.39875		
	The Chugoku Bank, Limited MUFG Bank, Ltd.		10 August 2022 9 September 2022	10 August 2032 9 September 2032	1,000,000,000 2,000,000,000	0.39875 0.555		
	The Nishi-Nippon City Bank, Ltd. The Tochigi Bank, Ltd. The Hachijuni Bank, Ltd.		12 September 2022 12 December 2022 20 December 2022	13 September 2032 13 December 2032 20 December 2032	1,000,000,000 1,000,000,000 1,000,000,00	0.5475 0.68875 0.7225	<u>-</u>	
	Development Bank of Japan Inc. Daishi Hokuetsu Bank, Ltd.		6 January 2023 10 January 2023	6 January 2033 11 January 2033	3,000,000,000 1,500,000,000	1.0262 0.9725		
	The 77 Bank, Ltd. The Iyo Bank, Ltd. The Hachijuni Bank, Ltd.	(*10)	10 January 2023 16 January 2023 16 January 2023	11 January 2033 17 January 2033 17 January 2033	1,000,000,000 1,000,000,000 1,000,000,00	0.9725 0.17 1.00625		
	The Asahi Shinkin Bank Development Bank of Japan Inc.		17 January 2023 31 January 2023	17 January 2033 31 January 2033	3,000,000,000 5,000,000,000	1.125 0.9887		
	SBI Shinsei Bank, Limited The Norinchukin Bank	(*13) (*14)	15 March 2023 27 March 2023	15 March 2033 28 March 2033	2,500,000,000 3,500,000,000	0.80875 0.72375		
	The Chugoku Bank, Limited Sumitomo Mitsui Banking Corporation Sumitomo Mitsui Banking Corporation	(*15) (*16)	27 March 2023 30 March 2023 30 March 2023	25 March 2033 30 March 2027 30 March 2033	2,000,000,000 3,000,000,000 3,000,000,000	0.68375 0.2375 0.7087		
	Sumitomo Mitsui Banking Corporation The Kiyo Bank, Ltd.	/	7 April 2023 8 May 2023	7 April 2033 9 May 2033	5,000,000,000 1,000,000,000	0.75 0.66625		
	Saitama Resona Bank,Limited The Bank of Fukuoka, Ltd. The Chugoku Bank, Limited	(*10)	7 June 2023 15 June 2023 15 June 2023	7 June 2033 15 June 2033 15 June 2033	2,000,000,000 4,500,000,000 3,000,000,000	0.7 0.18 0.68125		
	The Keiyo Bank,Ltd. Mizuho Bank, Ltd.	(*17)	29 June 2023 29 June 2023	28 June 2030 29 June 2033	1,000,000,000 3,000,000,000	0.39875 0.165	_	
	The Gunma Bank, Ltd. MUFG Bank, Ltd. MUFG Bank, Ltd.	(*10)	3 July 2023 29 September 2023 29 September 2023	4 July 2033 29 September 2028 30 September 2030	1,000,000,000 1,000,000,000 1,000,000,00	0.17 0.5625 0.755		
	MUFG Bank, Ltd. The Asahi Shinkin Bank MUFG Bank, Ltd.	(*18)	29 September 2023 31 October 2023 30 November 2023	30 September 2030 31 October 2033 30 November 2028	1,000,000,000 1,000,000,000 10,000,000,0	0.755 1.18125 0.61		
	North Pacific Bank,Ltd. The Chugoku Bank, Limited	(*19) (*20) (*21)	30 November 2023 30 November 2023	29 November 2030 28 November 2031	2,000,000,000 2,000,000,000	0.15 0.935		
	Saitama Resona Bank,Limited MUFG Bank, Ltd. The Bank of Fukuoka, Ltd.	(*22) (*23) (*24) (*25)	30 November 2023 19 December 2023 22 December 2023	30 November 2033 19 December 2029 22 December 2033	5,000,000,000 10,000,000,000 1,500,000,000	1.0875 0.71125 0.19		
Investment Corporation Bonds	Sub-Total The Fourth unsecured Investment Corporation Bond	(20)	29 September 2005	29 September 2025	337,900,000,000 10,000,000,000	2.56	(*4)	
	The 10th unsecured Investment Corporation Bond The 11th unsecured Investment Corporation Bond The 12th unsecured Investment Corporation Bond	(*3)	30 March 2017 26 October 2017	30 March 2027 26 October 2027	10,000,000,000 2,993,175,000	0.3975 0.2788	(*4)	
	The 13th unsecured Investment Corporation Bond Sub-Total		26 October 2020	24 October 2025	10,000,000,000 32,993,175,000	0.2	(*4)	

- Total

 (*1) The loans was assigned from MUFG Bank, Ltd. as of 20 November 2023.

 (*2) The loans were originally floating rate basis, which were swapped into fixed rates to hedge against interest rate fluctuations. Hence the fixed rates after the swap transactions are shown above.

 (*3) Substantially Japaneses year-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) Lender and amount of loans as follows; JPY 3,000 million by The Shinkumi Federation Bank. JPY 1,000 million by The Tochigi Bank, Ltd., The Keiyo Bank, Ltd., respectively. JPY 500 million by The Tochigi Bank, Ltd.

 (*6) Loan based on floating rate (Base rate (Risk free rate (TONA) compounded in arrears over rate observation period (3 months) according to the lookback method + spread adjustment (0.00835%)) + 0.09%)

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

 (*8) The applicable interest rate is lowered by 0.01% from the original rate of 0.35625% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of ZEB-certified buildings JRE owns is achieved.
- ZEB-certified buildings JRE owns is achieved.
- (*10) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.10%)
 (*11) The applicable interest rate is lowered by 0.01% from the original rate of 0.405% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of
- The applicable interest rate is lowered by 0.01% from the original rate of 0.61625% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of ZEB-certified buildings JRE owns is achieved.
- (*13) The applicable interest rate is lowered by 0.01% from the original rate of 0.81875% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of ZEB-certified buildings JRE owns is achieved.
- (*14) The applicable interest rate is lowered by 0.01% from the original rate of 0.73375% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of (*14) The applicable interest rate is lowered by 0.01% from the original rate of 0.73375% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction or the number of ZEB-certified buildings JRE owns is achieved.

 (*16) The applicable interest rate is lowered by 0.01% from the original rate of 0.2475% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

 (*16) The applicable interest rate is lowered by 0.01% from the original rate of 0.7187% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

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

 (*18) The applicable interest rate is lowered by 0.01% from the original rate of 0.051% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

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

 (*20) The applicable interest rate is lowered by 0.01% from the original rate of 0.935% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

 (*21) The applicable interest rate is lowered by 0.01% from the original rate of 0.935% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

- (*22) The applicable interest rate is lowered by 0.01% from the original rate of 1.0875% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.
- (*23) The applicable interest rate is lowered by 0.01% from the original rate of 0.71125% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.
- (*24) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.11%) (*25) The applicable interest rate is lowered by 0.01% from the rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.11%) for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.