

April 3, 2024

Company Name: The Chiba Bank, Ltd.
Representative: Tsutomu Yonemoto, President
Stock Exchange Listing: Tokyo (code: 8331)

**Chiba Bank Announces “ Positive Impact Finance by syndication”
Initiative for The Global Ltd.
~TSUBASA Alliance Cooperation Measures~**

March 29, 2024 - The Chiba Bank, Ltd. (President: Tsutomu Yonemoto) (“Chiba Bank” or “the Bank”) announced that it has formulated a “ Positive Impact Finance by syndication” (“PIF”) initiative for The Global Ltd. (Representative Director: Keiji Okada) with The Daishi-hokuetsu Bank, Ltd. (President: Michiro Ueguri), The Musashino Bank, Ltd. (President: Kazumasa Nagahori), and The Gunma Bank, Ltd. (President: Akihiko Fukai), working together in the “ TSUBASA Alliance”^{*1}.

PIF is a financing method that aims to achieve SDGs by identifying the economic, environmental, and social impact (positive and negative) of a business operator’s business activities while seeking to mitigate negative effects and expand positive ones.

When evaluating potential loans, the Bank works together with the Chibagin Research Institute Corporation, a Group company, to support business operators in setting KPIs and managing their progress. In addition, each individual loan evaluated by the Bank and the Chibagin Research Institute Corporation has obtained a third-party opinion^{*2} from the Japan Credit Rating Agency, Ltd. to ensure objectivity.

The Global Ltd., the recipient of the loan , aims to be the "Only One" company that creates unique values and services while quickly grasping the changing times under its basic management policy of "New Ideas, New Challenges, and New actions" and through the efforts of the PIF, it will promote the advancement of sustainability management.










Chiba bank has made its core purpose “To create a local community better suited to bringing each person’s hope to life,” and aims to contribute to sustainability management and corporate value enhancement of business operators. And as a partner of local communities, the Bank will further promote initiatives that contribute to the resolution of social and environmental issues to be an engagement bank group that work closely with the community.

^{*1} Wide-area regional bank partnership framework consisting of 10 banks: Chiba Bank, Daishi Hokuetsu Bank, Chugoku Bank, Iyo Bank, Toho Bank, North Pacific Bank, Musashino Bank, SHIGA BANK, Bank of the Ryukyus, and Gunma Bank. (<https://tsubasa-al.co.jp>) (Japanese)

^{*2} For more information on the third-party opinion regarding compliance with the “Principles for Positive Impact Finance” and the rationality of the KPIs used, please visit the Japan Credit Rating Agency’s website. (URL:<https://www.jcr.co.jp/en/greenfinance/>)

CHIBA BANK NEWS

【Positive Impact Finance Product Outline for The Global】

B o r r o w e r	The Global Ltd.	
Representative	Representative Director: Keiji Okada	
Contract Date	Wednesday, March 27, 2024	
Execution Date	Friday, March 29, 2024	
Financing Method	Term Loan (Syndicate Loan)	
A r r a n g e r	The Chiba Bank, Ltd.	
Lending Institution	The Chiba Bank, Ltd., The Daishi Hokuetsu Bank, Ltd., The Musashino Bank, Ltd., The Gunma Bank, Ltd.	
Third-Party Opinion	Japan Credit Rating Agency, Ltd.	
A m o u n t	900 million yen (working capital)	
Loan duration	5 years	
Theme	Initiative Summary and KPIs	Related SDGs
Environment (energy, climate, resource efficiency/safety)	<ul style="list-style-type: none"> • Increase the percentage of renewable energy used within new properties (all properties) • Increase the percentage of newly constructed properties (all properties) with EV recharging facilities; with ZEH-M Certification in income-producing condominiums • Increase the acquisition rate of ZEH-M Certification in income-producing condominiums • Promote use of recycled products and introduction of CO2-saving materials 	  
Community/Environment (residence, climate)	<ul style="list-style-type: none"> • Increase the acquisition rate of ZEH-M Oriented in new condominiums for sale 	 
Environment/economy (climate, economic convergence)	<ul style="list-style-type: none"> • Increase the percentage of newly constructed properties that use CO2-saving materials 	
Community (insurance/health, employment)	<ul style="list-style-type: none"> • Maintain Certification as an Excellent Health Management Corporation • Improvement of Engagement Score in "Motivation Cloud" 	  
O t h e r	Lending financial institutions including Chiba Bank and the Chibagin Research Institute Corporation continue to support borrowers even after the loan has been executed by conducting yearly monitoring of the above KPIs and their progress.	