Company Name: Representative:

Stock Exchange Listing:

The Chiba Bank, Ltd. Tsutomu Yonemoto, President Tokyo (code: 8331)

## Framework-type Green Loans for Sumitomo Realty & Development Co., Ltd.

The Chiba Bank (President: Tsutomu Yonemoto) ("the Bank") announced that on June 30, 2022, the Bank executed a Framework-type Green Loans ("Green Loan") to Sumitomo Realty & Development Co., Ltd. (President: Kojun Nishima) ("Sumitomo Realty & Development") utilizing the Green Finance Framework ("Framework") established by Sumitomo Realty & Development.

Sumitomo Realty & Development, which is the borrower, promotes "sustainability management" to continuously increase corporate value as a comprehensive developer, and has set a medium- to long-term goal of contributing to reducing the environmental impact of society as a whole through the continuous supply of properties with excellent environmental performance in its core real estate leasing business.

This framework was established with the aim of contributing to the improvement of the environment of society as a whole by limiting the use of funds to the acquisition of properties with superior environmental performance, etc. when Sumitomo Realty & Development procures funds. The Bank used Framework to implement Green Loans this time.

The outline of this initiative is shown in the attachment.

Going forward, the Bank will continue to work together as a group to provide sustainable finance. Through these efforts, the Bank, as a partner for customers and regional communities, will further promote initiatives that contribute to the resolution of social and environmental issues and contribute to the realization of a sustainable regional community.

Borrowers	Sumitomo Realty & Development Co., Ltd.
Lending financial institutions	The Chiba Bank, Ltd.
Execution date	Thursday, June 30, 2022
Main provisions by the framework	<ul> <li>Periodic disclosure of environmental performance such as carbon dioxide emissions and energy consumption</li> <li>To maintain at least three stars of "DBJ Green Building Certification ※"</li> <li>Prohibition on the sale of the subject property to a third party outside the group</li> </ul>
Third-Party Opinions	Rating and Investment Information, Inc. Japan Credit Rating Agency, Ltd.
Total amount of loans	2 billion yen
Use of funds	Working capital
Lending form	Loan on deed

[Framework-type Green Loans Overview]

※ A certification system established in 2011 to support environmentally and socially conscious real estate and businesses that own and operate such real estate.

End

August 1, 2022