

February 26, 2024

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

### **Chiba Bank Announces Formation of Green Loan for Chiba Prefecture**

February 26, 2024 - The Chiba Bank, Ltd. (President and CEO: Tsutomu Yonemoto) (“Chiba Bank” or “the Bank”) today announced the formation of a Green Loan for Chiba Prefecture (Governor: Toshihito Kumagai) in cooperation with regional financial institutions in the prefecture. This is the first time in the prefecture that a regional financial institution has made a Green Loan to a local government.

Green Loans are limited to use for green projects\*1, and the transparency is ensured by reporting on the use of these loans and the performance of green projects after loans implementation. This loan is a Green Loan that utilizes the Sustainability Finance Framework\*2 (hereinafter referred to as the "Framework") formulated by Chiba Prefecture in August 2023. The second opinion\*3 has been obtained from Japan Credit Rating Agency, Ltd. for its suitability as a green loan. By limiting the use of funds to eligible projects such as river, coastal, and erosion control improvement projects, the Framework aims to contribute to improving the environment for society as a whole.

Chiba Prefecture, the recipient of the loan, is promoting initiatives to achieve the SDGs, involving a wide range of stakeholders, including residents and business operators. The goal is to use the Green Loan as an opportunity to promote understanding of Chiba Prefecture's advanced efforts regarding the SDGs and to create momentum throughout Chiba Prefecture for promoting the SDGs.

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 be an engagement bank group that works closely with the community by providing social value, such as contributing to the resolution of regional social issues.

\*1 Businesses such as renewable energy power generation facilities that contribute to solving global warming and other environmental problems.

\*2 URL <https://www.pref.chiba.lg.jp/zaisei/kensai/documents/framework.pdf> (Japanese)

\*3 URL [https://www.pref.chiba.lg.jp/zaisei/kensai/documents/23d0504\\_1.pdf](https://www.pref.chiba.lg.jp/zaisei/kensai/documents/23d0504_1.pdf) (Japanese)

#### **【Green Loan Outline】**

Borrower	Chiba Prefecture
Contract date	Tuesday, February 20, 2024
Loan amount	¥5,000 million
Execution date	Monday, February 26, 2024
Lending financial institution	Chiba Bank, Boso Shinkin Bank, Chiba Kogyo Bank, Chiba Shinkin Bank, Choshi Shinkin Bank, Choshi Shoko Credit Union, Keiyo Bank, Kimitsu Credit Union, Sawara Shinkin Bank, Tateyama Shinkin Bank, Tokyo Bay Shinkin Bank, Tokyo Higashi Shinkin Bank (in alphabetical order excluding Chiba Bank)
Third-Party Opinion	Japan Credit Rating Agency, Ltd.
Loan type	Term loan