

April 10, 2024

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

Chiba Bank Announces “Chibagin Positive Impact Finance” Initiative for Aim-universe Corporation

March 29, 2024 - The Chiba Bank, Ltd. (President: Tsutomu Yonemoto) (“Chiba Bank” or “the Bank”) announced that it has formulated a “Chibagin Positive Impact Finance” initiative for Aim-universe Corporation (Representative Director: Masaki Aikawa).

Positive Impact Finance is a financing method that aims to achieve SDGs by identifying and evaluating 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, the Bank and the Chibagin Research Institute Corporation has obtained a third-party opinion*¹ from the Japan Credit Rating Agency, Ltd. to ensure objectivity.

The framework for this initiative has also obtained a third-party opinion from the Japan Credit Rating Agency, Ltd. ensuring that it was established in accordance with the “Principles for Positive Impact Finance” published by the United Nations Environment Programme Financial Initiative (UNEP FI)*².

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.

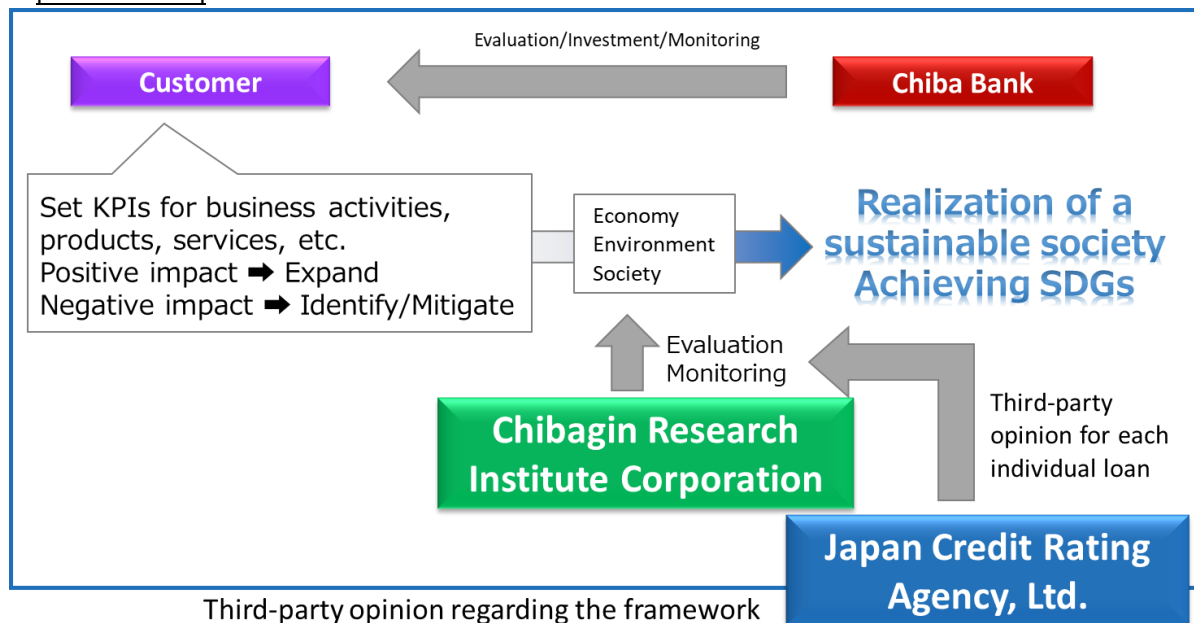
*¹ For more information on the third-party opinion regarding compliance with the “Principles for Positive Impact Finance” and the rationality of the KPIs used, please visit the Japan Credit Rating Agency’s website. (<https://www.jcr.co.jp/en/greenfinance/>)

*² Organization established based on a voluntary agreement between the United Nations Environment Programme (UNEP), a subsidiary body of the United Nations, and financial institutions

■ About Aim-universe Corporation

Aim-universe Corporation is a comprehensive development company with five sales offices and two exhibition halls in Saitama, Chiba, Fukuoka, and Okinawa prefectures, including the Tokyo headquarters. With the concept of "&RESORT HOUSE" as its core product, a house where you can spend special time like at a resort, the company continues to grow through the supply of luxurious living spaces that combine design, functionality, and durability. Under the corporate philosophy of "Creating what is good for the world and for the people", the company strive to provide value-added housing with advanced features and the best services.







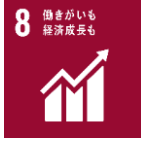

[Scheme Chart]



[Chibagin Positive Impact Finance Product Outline]

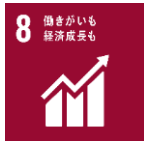




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| Investment target | Corporations working to achieve SDGs and expand their positive impact on the economy, environment, and society while also working to identify and mitigate their negative impact |
| Financing method | Working capital or equipment funds (financing not limited to specific use) |
| Loan amount | JPY 100 million or higher |
| Loan interest rate | Chiba Bank standard interest rate |
| Loan duration | In principle, 3 years or more |
| KPIs | The following KPIs have been established for achieving SDGs and evaluating economic, environmental, and social impact: 1. Positive contributions to one or more areas 2. Identify and mitigate hidden negative impacts |

【Chibagin Positive Impact Finance Product Outline for Aim-universe】

| B o r r o w e r | Aim-universe Corporation | |
|--|---|---|
| Execution Date | Friday, March 29, 2024 | |
| Financing Method | Loan and deed | |
| A m o u n t | 200 million yen (working capital) | |
| Loan duration | 5 years | |
| Theme | Initiative Summary and KPIs | Related SDGs |
| Society (residence, health/sanitation, education, employment, energy) | <ul style="list-style-type: none"> • Achieve 300 Best-Value-Home*³ sales per year by the end of March 2029 • Continue to report zero serious occupational accidents at member firms' construction sites every year • Achieve the group-wide target for the number of employees acquiring each certification by the end of March 2029 <ol style="list-style-type: none"> 1. Real estate transaction specialist: 18 persons 2. First-Class architect: 5 persons 3. Second-Class architect: 10 persons 4. First-Class architectural construction management technician: 10 persons 5. Second-Class architectural construction management technician: 5 persons 6. First-Class civil engineering construction management technician: 5 persons 7. Second-Class civil engineering construction management technician: 3 persons • The average number of days of paid work will be at least 10 days by the end of March 2029, • Increase the annual number of ZEH*⁴ sales to at least 10 in Saitama Prefecture, 5 in Chiba Prefecture, and 2 in Kanagawa Prefecture by the end of March 2029 • Achieve 300 EV charging facility installations per year by the end of March 2029 |         |
| | Environment (climate) | <ul style="list-style-type: none"> • Increase the number of environmentally friendly vehicles in the fleet to at least 25 by the end of March 2029 |

*³ A certification system by the Association for the Promotion of Long-Life Housing. This is a system that ensures the continued value of a building's assets by properly guaranteeing that the building is of high quality and has been reliably maintained.

*⁴ ZEH stands for Net Zero Energy House, and refers to a house that produces more energy than it consumes in daily life by generating electricity from solar power generation, installing energy-saving equipment, and using a highly insulated outer skin

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| <p>Economy (economic convergence)</p> | <ul style="list-style-type: none"> • Achieve 100 or more members of the Health and Safety Cooperative Association by the end of March 2029 |   |
| <p>Society/economy (An inclusive and healthy economy)</p> | <ul style="list-style-type: none"> • Achieve 40.0% employment ratio of women (full-time employees) to all employees of Aim-universe and Aim-universe construction by the end of March 2029 • Increase the number of foreign employees (full-time employees) at least 10 persons in Aim-universe and Aim-universe construction by the end of March 2029 • Achieve a group-wide male childcare leave utilization rate of 80.0% by the end of March 2029 |    |
| <p>O t h e r</p> | <p>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.</p> | |