

November 9, 2021

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

"Sustainable Housing Loans" for Environmentally Friendly Housing
~Cooperative initiative "Chiba-Yokohama Partnership" [Vol. 31]~

The Chiba Bank (President Tsutomu Yonemoto) (the "Bank") will launch a "Sustainable Housing Loan" initiative that gives preferential conditions to environmentally friendly housing more than normal as a collaborative measure based on the Chiba-Yokohama Partnership, a business alliance with the Bank of Yokohama (President Yasuyoshi Oya) of the Concordia Financial Group.

The popularization of environmentally friendly houses, such as the installation of solar panels, is positioned as an important initiative to realize the government's goal of "carbon neutral by 2050". The Bank and the Bank of Yokohama have recently jointly planned this loan to provide financial support for this initiative.

As the first step, the Bank will provide this loan for the newly built detached house "PROUD SEASON Minami Kashiwa South Avenue" (solar panels are installed in all sections) to be sold in mid-November by Nomura Real Estate Development Co., Ltd., and support the efforts of homebuyers and Nomura Real Estate Development Co., Ltd. to reduce greenhouse gas emissions.

The Bank will continue to contribute to the development of a sustainable community by actively promoting efforts to realize a carbon-free society through a variety of collaborations.

[Overview of this loan at the Bank]

Target house	PROUD SEASON Minami Kashiwa South Avenue (Kashiwa-shi, Chiba) Total 18 units
Handling branch	Chiba Bank Tie-up Loan Center Department
Preferential content	①0.05% preferential interest rate at the time of adding incidental support rider for natural disasters ②0.05% preferential interest rate at the time of adding 11 disease group credit insurance ③0.10% preferential interest rate at the time of adding the group trust for all injuries and diseases ※Combination of ① and ②, ① and ③ is possible (up to a 0.15% preference).

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