

January 27, 2022

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

Start handling "Chibagin SDGs Leaders Loan"

The Chiba Bank (President: Tsutomu Yonemoto) (“the Bank”) starts handling the Chibagin SDGs Leaders Loan on Thursday, January 27, 2022.

This is a financing system in which companies that actively seek to implement sustainability management set effective targets in line with their business scale and actual management conditions. There are two types: the “Sustainability Linked Loan Type” and the “Green Loan Type.”

The “Sustainability Linked Loan Type” is designed to set SPTs, Sustainability Performance Targets, which are business challenge targets in SDGs and ESG Strategies. The “Green Loan Type” is intended to finance green projects with set environmental improvement effects. Under both systems, Chibagin Research Institute, Ltd., a Group company of the Bank, evaluates consistency with international principles and guideline* (“principles”).

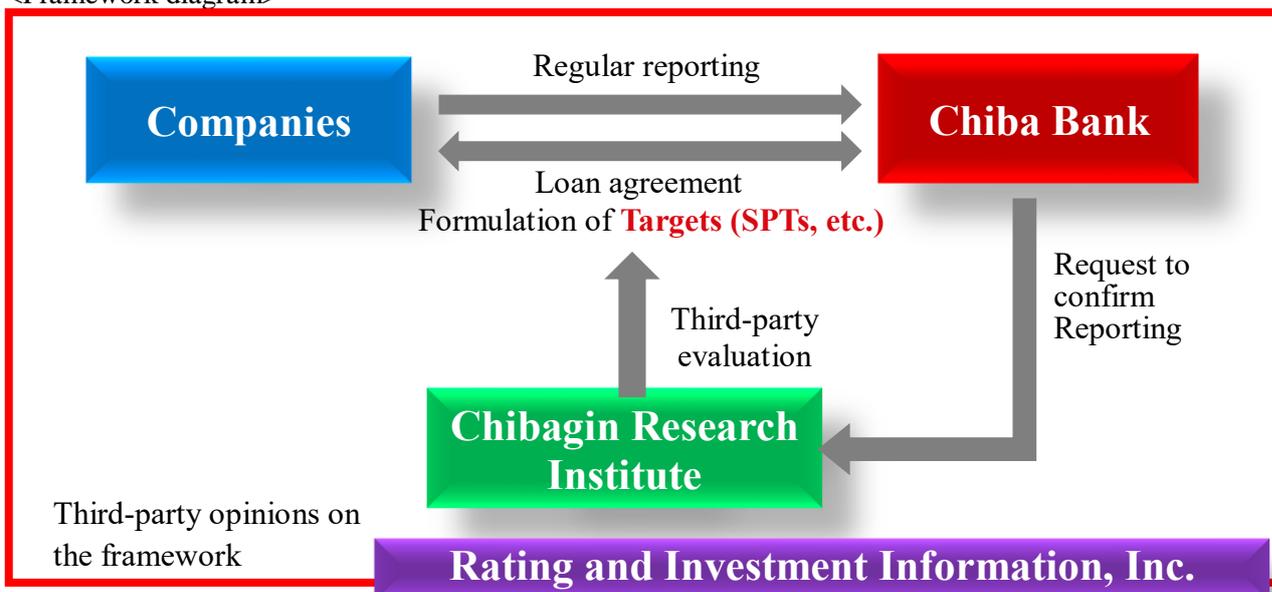
We have obtained third-party opinions from Rating and Investment Information, Inc. regarding consistency with the principles of the framework of this system.

Through this program, the Bank aims to contribute to the sustainability management and the corporate value enhancement of companies. At the same time, the Bank Group, as a partner of 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 communities.

*Sustainability Linked Loan Principles, Green Loan Principles, and the Ministry of the Environment's Green Loan and Sustainability Linked Loan Guidelines

End

<Framework diagram>



[Product summary of Chibagin SDGs Leaders Loan]

○Sustainability Linked Loan Type

Loan target	Corporations that have established SPTs that are consistent with “Sustainability Linked Loan Principles” and the “Ministry of the Environment's Sustainability Linked Loan Guidelines”, and that have received, or can receive, an evaluation from Chibagin Research Institute, Ltd.
Uses of funds	Working capitals or capital investments (not limited to green or social projects)
Loan amount	100 million yen or more
Loan interest rate	The Bank's predetermined interest rate *Interest rates will be reduced or increased depending on the achievement of SPTs during the period.
Loan period	Within the period consistent with SPTs
SPTs	Establish meaningful business challenge targets in SDGs and ESG strategies for each company

○Green Loan Type

Loan target	Corporations that implement green projects that bring about environmental improvement effects in accordance with the "Green Loan Principles" and the "Ministry of the Environment Green Loan Guidelines", and have received, or can receive, a third-party evaluation from the Chibagin Research Institute, Ltd.
Uses of funds	In principle, capital investments (limited to funding for green projects)
Loan amount	100 million yen or more
Loan interest rate	The Bank's predetermined interest rate
Loan period	Within the period consistent with the green project
Environmental improvement effects	Quantitative environmental improvement effects are set for each green project