

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

Sustainability Linked Loan for Heiwa Real Estate Co., Ltd.

The Chiba Bank (President: Tsutomu Yonemoto) (“the Bank”) announced that on June 30, 2022, the Bank executed a Sustainability Linked Loan (“SLL”) to Heiwa Real Estate Co., Ltd. (Representative Executive Officer, President and CEO: Kiyoyuki Tsuchimoto) (“Heiwa Real Estate”).

SLLs are financing schemes in which businesses set Sustainability Performance Targets (SPTs) that are targets in their SDGs and ESG strategies, and the terms of financing fluctuate based on their achievement status.

Heiwa Real Estate, which is borrower, has set a medium-to long-term target of reducing greenhouse gas emissions in the Group's real estate portfolio by 50% by FY2030 (compared to FY2018) in order to realize a carbon-free society. Through this loan, the Bank will motivate customers to achieve their targets and promote sustainability management.

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.

[Sustainability Linked Loan Overview]

Borrowers	Heiwa Real Estate Co., Ltd.
Lending financial institutions	The Chiba Bank, Ltd.
Execution date	Thursday, June 30, 2022
SPTs	Reduce greenhouse gas emissions (on a gross basis, Scope 1 (direct emissions) and Scope2 (indirect emissions associated with the use of electricity and other items supplied by other companies)) of the group-owned real estate portfolio (excluding "jointly owned properties in which the ownership interest is less than 25% of the total property" and "inventories") by 50% by FY2030 compared to FY2018.
Incentive	Preferential interest rates based on the achievement status of SPTs
Third-Party Opinions	Japan Credit Rating Agency, Ltd.
Use of funds	Working capital
Lending form	Loan on deed

End