



DBJ 17th Sustainability Bond Reporting (Date of Issue : 2024.8.28)

DBJ issued 17th sustainability bond on August 28, 2024 based on DBJ's Sustainability Bond Framework formulated in April 2024 (the "Framework").

■The Framework and Second Party Opinion on Framework

- For more details about Second Party Opinion on the Framework (Provider: ISS ESG. the "Opinion"), please refer to the following links.

https://www.dbj.jp/pdf/ir/credit/sri/202404_SPO_EN.pdf

- The net proceeds, or an amount equal to the net proceeds, of the issuance of the DBJ Sustainability Bond will be allocated to the "Eligible Financings" consisting of the categories in the table below*.

* Please refer to "1. Use of proceeds" in the Opinion for details.

【The Project Categories to which the net proceeds, or amount equal to the net proceeds can be allocated】

| Eligible Categories | Project Categories |
|--|---|
| Climate Resiliency / Climate Change Mitigation (Green Eligible Categories) | <ul style="list-style-type: none">➤ Green buildings➤ Renewable energy➤ Clean Transportation➤ Energy Efficiency- DBJ Environmentally Rated Loan Program ("DBJ ERLP") |
| Disaster Resiliency (Social Eligible Categories) | <ul style="list-style-type: none">➤ Employment generation, and programs designed to prevent and/or alleviate unemployment stemming from socioeconomic crises- Regional Emergency Response Program, etc.➤ Affordable basic infrastructure - Power cable and grid upgrade (Energy efficiency - Efficient power grid)➤ Socioeconomic advancement and empowerment- DBJ Business Continuity Management Rated Loan Program ("DBJ BCMRLP") |
| Healthcare & Social Well-being (Social Eligible) | <ul style="list-style-type: none">➤ Affordable housing➤ Access to essential services - healthcare |

| | |
|-------------|---|
| Categories) | ➤ Socioeconomic advancement and empowerment - DBJ Employee's Health Management Rated Loan Program ("DBJ HMRLP") |
|-------------|---|

■DBJ 17th Sustainability Bond Reporting (Overview)

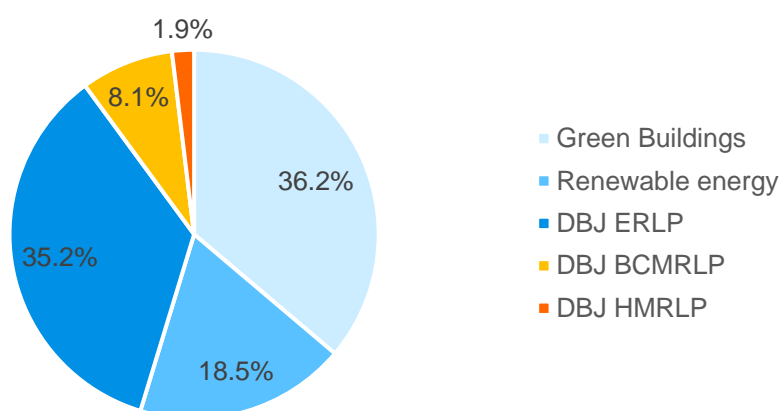
- The net proceeds, or an amount equal to the net proceeds, of the issuance of DBJ 17th Sustainability Bond have been allocated in full 5 Project Categories below (as of June 6, 2025). Please refer to the pie chart below for details of allocation by project categories.
- The net proceeds, or an amount equal to the net proceeds, of the issuance of DBJ 17th Sustainability Bond have been allocated to the loans and the investments already provided by the date of issue, and the share of refinancing is 100%.
- Unallocated proceeds will be held in cash and/or a money-market portfolio. There are no unallocated proceeds as the allocation have been completed as described above, and the amount of unallocated proceeds are nil.

* Please refer to the Opinion (3. Management of Proceeds) for more details.

【The Project Categories to which the net proceeds, or amount equal to the net proceeds, from DBJ 17th Sustainability Bond have been allocated】

| Eligible Categories | Project Categories |
|--|--|
| Climate Resiliency / Climate Change Mitigation (Green Eligible Categories) | <ul style="list-style-type: none"> ➤ Green buildings ➤ Renewable energy ➤ Energy Efficiency -DBJ Environmentally Rated Loan Program ("DBJ ERLP") |
| Disaster Resiliency (Social Eligible Categories) | <ul style="list-style-type: none"> ➤ Socioeconomic advancement and empowerment - DBJ Business Continuity Management Rated Loan Program ("DBJ BCMRLP") |
| Healthcare & Social Well-being (Social Eligible Categories) | <ul style="list-style-type: none"> ➤ Socioeconomic advancement and empowerment - DBJ Employee's Health Management Rated Loan Program ("DBJ HMRLP") |

Allocation of the net proceeds or an equal amount to the net proceeds by Project Categories



■DBJ 17th Sustainability Bond Reporting (Details)

- The details of Project Categories allocated to DBJ 17th Sustainability Bond are as follows.

① Green Buildings

①-(1) Funds to finance or refinance companies, buildings, real estate properties or REITs that have a 'Green Star' rating under the Global Real Estate Sustainability Benchmark ("GRESB") evaluation framework

- For more details about GRESB, please refer to the following link.
<https://gresb.com/>

| | |
|-----------------------|--------|
| Number of assets | 9 |
| Certification Vintage | FY2024 |

①-(2) Funds to finance or refinance Buildings with CASBEE or BELS score in the top 3 levels

- For more details about CASBEE and BELS, please refer to each of the following links.
CASBEE
<https://www.ibec.or.jp/CASBEE/english/>
BELS
<https://www.hyoukakyokai.or.jp/bels/info.html>

| | |
|-----------------------|--|
| Number of assets | CASBEE S rank: 2 (Logistics, Office) CASBEE A rank: 7 (Logistics, Office) |
| Certification Vintage | FY2021~2023 |

② Renewable energy

➤ Impact on CO2 avoidance

| Category | Number of projects | Total amount of power generation per annum * | Estimated Carbon Avoidance per annum* |
|----------|--------------------|--|---------------------------------------|
| Wind | 3 | 34,669 MWh** | 14,665 t—CO2*** |
| Solar | 2 | 6,845 MWh** | 2,896 t—CO2*** |
| Total | 5 | 41,515 MWh** | 17,561 t—CO2*** |

* Proportionate to the ratio of the funds DBJ provided to the relevant total project costs.

** Estimated based on the availability rate disclosed by the Ministry of Economy, Trade and Industry (Japan) and International Energy Agency(IEA)

*** Estimated using GHG emission factor disclosed by Ministry of the Environment (Japan) , etc.

➤ Case study (Category: Wind)

| | |
|------------------|---|
| Client | Green Power Ishikari GK |
| Head Office | Tokyo, Japan |
| Project Location | Ishikari Bay New Port, Hokkaido Prefecture, Japan |
| Signing | 2022 |
| Currency | JPY |
| Summary | <ul style="list-style-type: none"> • DBJ, as one of the MLAs, along with other domestic and international banks, has jointly arranged the project finance for offshore wind power generation at Ishikari Bay New Port. • Under the project, which is the first port offshore wind project in Hokkaido Prefecture, 112,000kW generation capacity wind plants will be constructed and operated. • With the goal of achieving carbon neutrality by 2050 in Japan, this is a highly socially important project pioneering offshore wind power projects that are expected to widely spread and contributing to the further expansion of the introduction of renewable energy. |
| URL | https://www.dbj.jp/en/topics/dbj_news/2022/html/20220909_203995.html |



Reference: https://greenpower.co.jp/2024/01/04/ishikari_offshore_cod/

③ Energy Efficiency - DBJ Environmentally Rated Loan Program

- The DBJ Environmentally Rated Loan Program is the world's first financing menu to incorporate environmental ratings. Using a proprietary screening system, DBJ rates enterprises on the quality of their environmental management.

➤ Sector Distribution of Clients

| | |
|--------------------------|---------------|
| Manufacturing | 3 |
| Goods rental and leasing | 2 |
| Total | 5 |
| Certification Vintage | 2021/9~2023/3 |

④ Socioeconomic advancement and empowerment - DBJ Business Continuity**Management Rated Loan Program**

- The DBJ BCM Rated Loan Program is the world's first financing menu to incorporate business continuity ratings. Using a proprietary screening system, DBJ rates enterprises on the quality of their disaster preparedness and business continuity management.

➤ Sector Distribution of Clients

| | |
|---|----------------|
| Manufacturing | 2 |
| Electricity, Gas, Heat Supply and Water | 2 |
| Real Estate | 1 |
| Transport and Postal Services | 1 |
| Goods Rental and Leasing | 2 |
| Total | 8 |
| | |
| Certification Vintage | 2021/9~2023/12 |

⑤ Socioeconomic advancement and empowerment - DBJ Employee's Health**Management Rated Loan Program**

- The DBJ Employees' Health Management Rated Loan Program is the world's first financing menu to incorporate health management ratings. Using a proprietary screening system, DBJ rates enterprises on the quality of their care for employee health and working conditions.

➤ Sector Distribution of Clients

| | |
|-----------------------|---------------|
| Manufacturing | 2 |
| Real Estate | 1 |
| Other Services | 1 |
| Total | 4 |
| | |
| Certification Vintage | 2022/3~2023/6 |

(As of June 6, 2025)