



**DBJ 13<sup>th</sup> Sustainability Bond Reporting (Date of Issue : 2022.9.22)**

DBJ issued 13<sup>th</sup> sustainability bond on 2022.9.22 based on DBJ’s Sustainability Bond Framework (the “Framework”).

**■The Framework and Second Party Opinion on Framework**

- For more details about the Framework and Second Party Opinion on the Framework, please refer to each of the following links.

DBJ’s Sustainability Bond Framework

<https://www.dbj.jp/en/pdf/ir/credit/sri/framework.pdf>

Second Party Opinion on Framework (Provider : ISS ESG)

<https://www.dbj.jp/en/pdf/ir/credit/sri/latest-opinion.pdf>

- The net proceeds, or an amount equal to the net proceeds, from the DBJ Sustainability Bond will be allocated to the “Eligible Financings” defined in the Framework (4.1 Use of Proceeds).

**【The Project Categories to which the net proceeds, or amount equal to the net proceeds, from DBJ 6th Sustainability Bond can be allocated】**

Eligible Categories	Project Categories
Climate Resiliency / Climate Change Mitigation (Green Eligible Categories)	<ul style="list-style-type: none"> <li>➤ Green buildings</li> <li>➤ Renewable energy</li> <li>➤ Clean Transportation</li> <li>➤ Energy Efficiency</li> <li>-DBJ Environmentally Rated Loan Program (“DBJ ERLP”)</li> </ul>
Disaster Resiliency (Social Eligible Categories)	<ul style="list-style-type: none"> <li>➤ Employment generation, and programs designed to prevent and/or alleviate unemployment stemming from socioeconomic crises</li> <li>➤ Affordable basic infrastructure - Power cable and grid upgrade (Energy efficiency - Efficient power grid)</li> <li>➤ Socioeconomic advancement and empowerment - DBJ Business Continuity Management Rated Loan</li> </ul>

	➤ Program (“DBJ BCMRLP”)
Healthcare & Social Well-being (Social Eligible Categories)	➤ Affordable housing ➤ Access to essential services - healthcare ➤ Socioeconomic advancement and empowerment - DBJ Employee's Health Management Rated Loan Program (“DBJ HMRLP”)

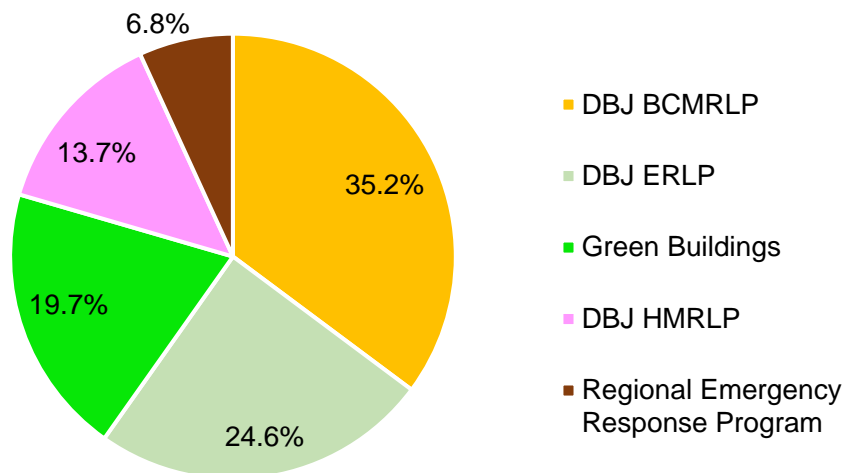
**■DBJ 13<sup>th</sup> Sustainability Bond Reporting (Overview)**

- The net proceeds, or an amount equal to the net proceeds, from DBJ 13<sup>th</sup> Sustainability Bond have been allocated in full to 5 Project Categories below (as of 2023.6.19). 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, from DBJ 13<sup>th</sup> Sustainability Bond have been allocated to the loans and the investments already provided by 2022.9.22, and the share of refinancing is 100%.
  - Unallocated proceeds will be held in cash and/or a money-market portfolio. There is no unallocated proceeds as the allocation have been completed as described above, and the amount of unallocated proceeds are nil.
- ※Please refer to the Framework (4.3 Management of Proceeds) for more details.

【The Project Categories to which the net proceeds, or amount equal to the net proceeds, from DBJ 13<sup>th</sup> Sustainability Bond have been allocated】

Eligible Categories	Project Categories
Climate Resiliency / Climate Change Mitigation (Green Eligible Categories)	<ul style="list-style-type: none"> <li>➤ Green buildings</li> <li>➤ Energy Efficiency</li> <li>-DBJ Environmentally Rated Loan Program (“DBJ ERLP”)</li> </ul>
Disaster Resiliency (Social Eligible Categories)	<ul style="list-style-type: none"> <li>➤ Employment generation, and programs designed to prevent and/or alleviate unemployment stemming from socioeconomic crises - Regional Emergency Response Program</li> <li>➤ Socioeconomic advancement and empowerment - DBJ Business Continuity Management Rated Loan Program (“DBJ BCMRLP”)</li> </ul>
Healthcare & Social Well-being (Social Eligible Categories)	<ul style="list-style-type: none"> <li>➤ Socioeconomic advancement and empowerment - DBJ Employee's Health Management Rated Loan Program (“DBJ HMRLP”)</li> </ul>

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



### ■DBJ 13<sup>th</sup> Sustainability Bond Reporting (Details)

- The details of Project Categories allocated to DBJ 13<sup>th</sup> Sustainability Bond are as follows.

#### ① 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	5
Electricity, Gas, Heat Supply and Water	4
Transport and Postal Services	1
Retail Trade	1
Goods Rental and Leasing	1
Total	12

Certification Vintage	2019/9~2021/9
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## ② 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	13
Electricity, Gas, Heat Supply and Water	1
Retail Trade	2
Goods Rental and Leasing	2
Total	18

Certification Vintage	2019/10~2022/7
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### ➤ Case Study

Client	Kagome Co., Ltd.
Head Office	Nagoya City, Aichi
Sector	Manufacturing
Certification Vintage	2022
Rating	A
Currency	JPY

### 【Key points of assessment】

- (1) Kagome is pursuing environmental management from a mid-term perspective. It has set targets for all group companies, both domestic and international, to attain by 2025 in a range of environmental areas including global warming prevention, the effective use of resources and the promotion of sustainable agriculture.
- (2) Working under the principle that production begins in the fields, Kagome is committed to creating a sustainable supply chain that values biodiversity. It has established its own

standards for agricultural products and growing methods, such as the Kagome Guidelines for the Use of Agricultural Chemicals, while also providing cultivation advice to producers and developing new technologies employing natural enemies to curb reliance on agrochemicals.

- (3) In addition to identifying and reviewing materialities in view of the risks and opportunities presented by environmental changes both internal and external, Kagome seeks sustainable growth through projects involving plant-based foods, smart agriculture, and other forms of open innovation promoting a shift to a business model based on new value creation.



Tomato juice in an environmentally friendly bottle made of 100% recycled PET materials



An agricultural advisor using a device to give guidance to a producer

### ③ Green Buildings

#### ③-(1) Funds to finance or refinance buildings that are rated 3, 4 or 5 stars under the DBJ Green Building Certification Program

- DBJ Green Building Certification is a certification system that was established in 2011 as an initiative to support its customers' environmentally and socially conscious management of their real estate. For more details, please visit the relevant page of the DBJ's website (<http://iqb.jp/en/index.html>).

Number of assets	3
Certification Vintage	FY2020~2022

③-(2) 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	6
Certification Vintage	FY2022

③-(3) 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: 3 (Logistics) CASBEE A rank: 7 (Logistics) BELS 5 Star: 2 (Logistics)
Certification Vintage	FY2020~2022

**④ 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	3
Wholesale	1
Retail Trade	2
Goods Rental and Leasing	1
Total	7

Certification Vintage	2019/9~2022/4
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➤ Case Study

Client	Autobacs Seven Co., Ltd.
Head Office	Koto-ku, Tokyo
Sector	Retail Trade
Certification Vintage	2022
Rating	A
Currency	JPY

**【Key points of assessment】**

- (1) Autobacs Seven defines health management as a part of “Development of Organization and Personnel”, a materiality needed to realize its long-term corporate vision “2050 *Creating Our Future Together*”. Led by top management, the firm, including its group companies, promotes health management with a focus on improving corporate value.



- (2) Autobacs Seven offers a diverse range of programs, including seminars for good sleeping and the provision of healthy meals, designed to address issues identified through the analysis of detailed data on employees' mental and physical health. Drawing on the answers to questionnaires, it works continuously to improve the programs' efficacy in achieving numerical targets.
- (3) Autobacs Seven has established a mid-term plan to develop the human capital needed to realize its long-term corporate vision. It works to increase job satisfaction through company-wide discussions facilitated by the Workstyle Reform Project, which aims to create a welcoming and stimulating workplace, and through Employee Good Value Awards to foster a corporate culture of mutual praise and recognition.



Exercise program



Employee Good Value Awards

**⑤ Employment generation, and programs designed to prevent and/or alleviate unemployment stemming from socioeconomic crises - Regional Emergency Response Program**

➤ Sector Distribution of Clients

Manufacturing	1
Wholesale	2
Retail Trade	1
Accommodations	2
Total	6

Financing amount	JPY 8,307 million
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(As of 2023.6.19)