hart tarm Lagra	Lender		Drawdown Date	Repayment Date	EOB (yen) 2,000,000,000	Interest Rate (%)	Remarks	
Short-term Loans	Sumitomo Mitsui Trust Bank, Limited Mizuho Bank, Ltd. Mizuho Bank, Ltd.		20 April 2023 10 July 2023 31 October 2023	22 April 2024 10 July 2024 31 October 2024	2,000,000,000 2,000,000,000 1,500,000,000	0.0981 0.1127 0.0945		
	MUFG Bank, Ltd. MUFG Bank, Ltd.		1 December 2023 14 February 2024	29 November 2024 14 February 2025	2,000,000,000 10,000,000,000	0.09455 0.10091	Unsecured, unguaranteed,	
	Mizuho Bank, Ltd. Mitsubishi UFJ Trust and Banking Corporation MUFG Bank, Ltd.	(*1)	14 February 2024 19 February 2024 19 February 2024	14 February 2025 20 May 2024 20 May 2024	10,000,000,000 10,200,000,000 800,000,000	0.1009 0.14091 0.14091	unsubordinated loa	
Current Portion of Long-term Loans	Sub-Total MUFG Bank, Ltd.	(*6)	26 March 2018	26 March 2024	38,500,000,000 5,000,000,000	0.01133	Unsecured, unguaranteed,	
	The Hachijuni Bank, Ltd. Sumitomo Mitsui Trust Bank, Limited The Iyo Bank, Ltd.		26 March 2018 29 May 2019 15 June 2017	26 March 2024 29 May 2024 17 June 2024	1,000,000,000 5,000,000,000 2,500,000,000	0.2338 0.075 0.275		
	The Hachijuni Bank, Ltd. MUFG Bank, Ltd.		15 June 2017 15 June 2017 1 September 2015	17 June 2024 17 June 2024 2 September 2024	1,000,000,000 3,500,000,000	0.275 0.63		
	Sumitomo Mitsui Trust Bank, Limited The Norinchukin Bank	(*2)	2 September 2015 1 September 2017	2 September 2024 2 September 2024	3,800,000,000 5,000,000,000	0.536 0.24		
	Sumitomo Mitsui Trust Bank, Limited Taiyo Life Insurance Company Mizuho Bank, Ltd.		26 September 2019 1 October 2014 1 October 2015	26 September 2024 1 October 2024 1 October 2024	5,500,000,000 2,000,000,000 2,500,000,000	0.105 0.7825 0.5575	unsubordinated loa	
	The Gunma Bank, Ltd. MUFG Bank, Ltd.	(*7)	18 November 2019 1 June 2018	18 November 2024 2 December 2024	1,000,000,000 10,000,000,000	0.15091 0.2544		
	Shinkin Central Bank The Ashikaga Bank, Ltd. Sub-Total		7 January 2020 9 January 2018	7 January 2025 9 January 2025	2,000,000,000 1,000,000,000 50,800,000,000	0.2075 0.285		
Long-term Loans	Mizuho Trust & Banking Co., Ltd. Taiyo Life Insurance Company	(*2)	2 March 2015 29 May 2015	3 March 2025 29 May 2025	3,000,000,000 1,500,000,000	0.5585 0.7375		
	Development Bank of Japan Inc. MUFG Bank, Ltd. Mizuho Bank, Ltd.		1 September 2015 31 October 2016 21 December 2016	1 September 2025 30 October 2026 21 December 2026	7,000,000,000 3,000,000,000 5,000,000,000	0.7175 0.24 0.415		
	Mizuho Bank, Ltd. Mizuho Bank, Ltd. Development Bank of Japan Inc.		26 December 2016 30 March 2017	21 December 2025 26 December 2025 31 March 2025	5,000,000,000 5,000,000,000 5,000,000,00	0.3625 0.315		
	Shinkin Central Bank Shinkin Central Bank		30 March 2017 1 September 2017	30 March 2026 1 September 2026	5,000,000,000 5,000,000,000	0.36 0.3188		
	The Joyo Bank, Ltd. Sumitomo Mitsui Banking Corporation MUFG Bank, Ltd.		9 January 2018 19 January 2018 26 February 2018	11 January 2028 19 January 2028 26 February 2026	1,000,000,000 3,000,000,000 6,500,000,000	0.4188 0.4338 0.3413		
	MUFG Bank, Ltd. Mizuho Bank, Ltd.		26 March 2018 27 March 2018	26 March 2025 27 March 2026	2,000,000,000 5,500,000,000	0.2725 0.3		
	MUFG Bank, Ltd. Mizuho Bank, Ltd. Taiyo Life Insurance Company		30 March 2018 30 March 2018 30 March 2018	30 March 2028 30 March 2028 30 March 2028	4,000,000,000 4,000,000,000 1,000,000,000	0.3963 0.3963 0.3963		
	Shinkin Central Bank Sumitomo Mitsui Trust Bank, Limited		24 April 2018 31 August 2018	26 April 2027 29 August 2025	6,000,000,000 3,000,000,000	0.3675 0.32		
	The Norinchukin Bank Shinkin Central Bank		23 January 2019 23 January 2019	23 July 2026 25 January 2027	4,000,000,000 5,000,000,000	0.1988 0.2213	=	
	The Yamanashi Chuo Bank, Ltd. Sumitomo Life Insurance Company Mizuho Bank, Ltd.		26 March 2019 26 March 2019 1 November 2019	26 March 2031 27 March 2034 1 November 2029	2,000,000,000 1,000,000,000 6,000,000,000	0.3688 0.505 0.35125	Unsecured, unguaranteed, unsubordinated lo	
	Mizuho Bank, Ltd. Sumitomo Life Insurance Company		15 November 2019 16 December 2019	15 November 2028 18 December 2034	8,500,000,000 2,000,000,000	0.34875 0.49		
	Shinkin Central Bank MUFG Bank, Ltd. MUFG Bank, Ltd.		15 January 2020 15 January 2020 27 April 2020	15 January 2029 15 January 2030 26 April 2030	5,000,000,000 5,500,000,000 5,000,000,00	0.325 0.3625 0.35875		
	Mizuho Bank, Ltd. Sumitomo Mitsui Trust Bank, Limited		27 April 2020 27 April 2020 15 June 2020	26 April 2030 26 April 2030 16 June 2025	5,000,000,000 5,000,000,000 7,000,000,000	0.35875 0.2075		
	MUFG Bank, Ltd. The Norinchukin Bank		15 June 2020 3 July 2020	14 June 2030 5 July 2027	4,000,000,000 2,000,000,000	0.36125 0.24375		
	Sumitomo Mitsui Trust Bank, Limited MUFG Bank, Ltd. MUFG Bank, Ltd.		23 September 2020 20 October 2020 21 December 2020	24 September 2025 18 October 2030 20 December 2030	5,000,000,000 5,000,000,000 10,000,000,000	0.1475 0.2925 0.2825		
	Sumitomo Mitsui Trust Bank, Limited The Bank of Fukuoka, Ltd.		29 January 2021 29 January 2021	29 January 2026 31 January 2028	2,000,000,000 2,500,000,000	0.1625 0.21875		
	The Norinchukin Bank The Norinchukin Bank The Iyo Bank, Ltd.	(*8) (*9) (*10)	29 January 2021 29 January 2021 24 March 2021	31 July 2031 30 January 2032 24 March 2031	5,000,000,000 5,000,000,000 2,000,000,000	0.34625 0.3675 0.18		
	MUFG Bank, Ltd. MUFG Bank, Ltd.	(10)	5 April 2021 26 April 2021	4 April 2031 25 April 2031	5,000,000,000 5,000,000,000	0.41875 0.35625		
	Mizuho Bank, Ltd. Sumitomo Mitsui Trust Bank, Limited Sumitomo Mitsui Banking Corporation		15 June 2021 28 June 2021 20 July 2021	16 June 2031 29 June 2026 22 July 2025	4,000,000,000 3,700,000,000 5,000,000,000	0.28875 0.17875 0.15375		
	The Bank of Fukuoka, Ltd. The Chugoku Bank, Limited		31 August 2021 1 October 2021	31 August 2028 1 October 2031	1,500,000,000 1,000,000,000	0.20625 0.345		
	The Norinchukin Bank Shinkin Central Bank	(*11)	15 November 2021 15 November 2021	17 November 2031 17 November 2031	5,000,000,000 5,000,000,000	0.395 0.405		
	Daishi Hokuetsu Bank, Ltd. The Chugoku Bank, Limited The Hachijuni Bank, Ltd.	(*10)	15 November 2021 15 November 2021 15 November 2021	17 November 2031 17 November 2031 17 November 2031	3,200,000,000 1,000,000,000 1,000,000,000	0.395 0.405 0.20091		
	The 77 Bank, Ltd. The Nishi-Nippon City Bank, Ltd.		15 November 2021 17 December 2021	17 November 2031 18 December 2028	1,000,000,000 1,000,000,000	0.395 0.27875		
	The Nishi-Nippon City Bank, Ltd. Sumitomo Mitsui Banking Corporation Mizuho Bank, Ltd.		17 December 2021 7 January 2022 17 January 2022	17 December 2031 7 January 2032 19 January 2032	1,000,000,000 2,000,000,000 5,000,000,000	0.37375 0.415 0.4475		
	The Norinchukin Bank The Shiga Bank, Ltd.		31 January 2022 21 February 2022	30 January 2032 24 February 2032	3,500,000,000 3,000,000,000	0.4725 0.44		
	The Chugoku Bank, Limited The Gunma Bank, Ltd. The Chugoku Bank, Limited		21 February 2022 21 February 2022 15 June 2022	24 February 2032 24 February 2032 15 June 2032	1,000,000,000 1,000,000,000 1,000,000,00	0.44 0.44 0.57375		
	The 77 Bank, Ltd. The Norinchukin Bank	(*12)	15 June 2022 15 June 2022 17 June 2022	15 June 2032 15 June 2032 17 June 2032	1,000,000,000 1,000,000,000 3,000,000,000	0.57375 0.57375 0.60625		
	The fourth General syndication loan Daishi Hokuetsu Bank, Ltd.	(*5)	10 August 2022 10 August 2022	10 August 2032 10 August 2032	5,500,000,000 2,000,000,000	0.37875 0.39875		
	The Chugoku Bank, Limited MUFG Bank, Ltd. The Nishi-Nippon City Bank, Ltd.		10 August 2022 9 September 2022 12 September 2022	10 August 2032 9 September 2032 13 September 2032	1,000,000,000 2,000,000,000 1,000,000,000	0.39875 0.555 0.5475		
	The Tochigi Bank, Ltd. The Hachijuni Bank, Ltd.		12 December 2022 20 December 2022	13 December 2032 20 December 2032	1,000,000,000 1,000,000,000	0.68875 0.7225]	
	Development Bank of Japan Inc. Daishi Hokuetsu Bank, Ltd. The 77 Bank, Ltd.		6 January 2023 10 January 2023 10 January 2023	6 January 2033 11 January 2033 11 January 2033	3,000,000,000 1,500,000,000 1,000,000,000	1.0262 0.9725 0.9725		
	The Iyo Bank, Ltd. The Hachijuni Bank, Ltd.	(*10)	16 January 2023 16 January 2023	17 January 2033 17 January 2033	1,000,000,000 1,000,000,000	0.18 1.00625		
	The Asahi Shinkin Bank Development Bank of Japan Inc. SBI Shinsei Bank, Limited	(*13)	17 January 2023 31 January 2023 15 March 2023	17 January 2033 31 January 2033 15 March 2033	3,000,000,000 5,000,000,000 2,500,000,000	1.125 0.9887 0.80875		
	SBI Shinsei Bank, Limited The Norinchukin Bank The Chugoku Bank, Limited	(*13) (*14)	15 March 2023 27 March 2023 27 March 2023	15 March 2033 28 March 2033 25 March 2033	2,500,000,000 3,500,000,000 2,000,000,000	0.80875 0.72375 0.68375		
	Sumitomo Mitsui Banking Corporation Sumitomo Mitsui Banking Corporation	(*15) (*16)	30 March 2023 30 March 2023	30 March 2027 30 March 2033	3,000,000,000 3,000,000,000	0.2375 0.7087		
	Sumitomo Mitsui Banking Corporation The Kiyo Bank, Ltd. Saitama Resona Bank,Limited		7 April 2023 8 May 2023 7 June 2023	7 April 2033 9 May 2033 7 June 2033	5,000,000,000 1,000,000,000 2,000,000,000	0.75 0.66625 0.7		
	The Bank of Fukuoka, Ltd. The Chugoku Bank, Limited	(*10)	15 June 2023 15 June 2023	15 June 2033 15 June 2033	4,500,000,000 3,000,000,000	0.18 0.68125		
	The Keiyo Bank,Ltd. Mizuho Bank, Ltd. The Gunma Bank, Ltd.	(*17) (*10)	29 June 2023 29 June 2023 3 July 2023	28 June 2030 29 June 2033 4 July 2033	1,000,000,000 3,000,000,000 1,000,000,000	0.39875 0.165 0.18		
	MUFG Bank, Ltd. MUFG Bank, Ltd.	(10)	29 September 2023 29 September 2023	29 September 2028 30 September 2030	1,000,000,000 1,000,000,000	0.5625 0.755		
	The Asahi Shinkin Bank MUFG Bank, Ltd.	(*18)	31 October 2023 30 November 2023	31 October 2033 30 November 2028	1,000,000,000 10,000,000,000	1.18125 0.61		
	North Pacific Bank,Ltd. The Chugoku Bank, Limited Saitama Resona Bank,Limited	(*19) (*20) (*21) (*22)	30 November 2023 30 November 2023 30 November 2023	29 November 2030 28 November 2031 30 November 2033	2,000,000,000 2,000,000,000 5,000,000,000	0.15 0.935 1.0875		
	MUFG Bank, Ltd. The Bank of Fukuoka, Ltd.	(*23) (*24) (*25)	19 December 2023 22 December 2023	19 December 2029 22 December 2033	10,000,000,000 1,500,000,000	0.71125 0.19		
	The Gunma Bank, Ltd. The Keiyo Bank,Ltd.	(*26) (*26)	31 January 2024 31 January 2024	31 January 2031 31 January 2031	1,000,000,000 1,000,000,000	0.77125 0.77125]	
estment Corporation	Sub-Total The Fourth unsecured Investment Corporation Bond The 10th unsecured Investment Corporation Bond		29 September 2005 30 March 2017	29 September 2025 30 March 2027	336,900,000,000 10,000,000,000 10,000,000,000	2.56 0.3975	(*4)	
nds								

ZEB-certified buildings JRE owns is achieved.

- Total

 459,193,175,000

 (*1) The loan was assigned from MUFG Bank, Ltd. as of 19 February 2024.

 (*2) The loans were originally floating rate basis, which were swapped into fixed rates to hedge against interest rate fluctuations. Hence the fixed rates after the swap transactions are shown above.

 (*3) Substantially Japanese yen-denominated fixed-rate loan / investment corporation bond by combining US dollar-denominated syndicated loan / investment corporation bond and currency swap.

 (*4) Financial covenants, such as a negative pledge, are not included in these bonds.

 (*5) Lender and amount of loans as follows; JPY 3,000 million by The Shinkumi Federation Bank. JPY 1,000 million by The Toho Bank, Ltd., The Keiyo Bank, Ltd., respectively. JPY 500 million by The Tohoigi Bank, Ltd.

 (*6) Loan based on floating rate (Base rate (Risk free rate (TONA) compounded in arrears over rate observation period (3 months) according to the lookback method + spread adjustment (0.00835%)) + 0.09%)
- (*7) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.05%)
 (*8) The applicable interest rate is lowered by 0.01% from the original rate of 0.35625% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of
- (*9) The applicable interest rate is lowered by 0.01% from the original rate of 0.3775% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of ZEB-certified buildings JRE owns is achieved.
- ZEB-certified buildings JRE owns is achieved.

 (*10) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.10%)

 (*11) The applicable interest rate is lowered by 0.01% from the original rate of 0.405% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of ZEB-certified buildings JRE owns is achieved.
- (*13) The applicable interest rate is lowered by 0.01% from the original rate of 0.81875% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of ZEB-certified buildings JRE owns is achieved.
- (*14) The applicable interest rate is lowered by 0.01% from the original rate of 0.73375% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction or the number of
- (*14) The applicable interest rate is lowered by 0.01% from the original rate of 0.73375% for a corresponding period pursuant to the loan agreement on the condition that either one of the targets set for CO₂ emissions reduction is achieved.

 (*15) The applicable interest rate is lowered by 0.01% from the original rate of 0.2475% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

 (*17) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.085%)

 (*18) The applicable interest rate is lowered by 0.01% from the original rate of 0.61% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

 (*17) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.085%)

 (*19) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.08%) for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

 (*20) The applicable interest rate is lowered by 0.01% from the original rate of 0.61% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

- CO₂ emissions reduction is achieved
- CO₂ emissions reduction is achieved.

 (*21) The applicable interest rate is lowered by 0.01% from the original rate of 0.935% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

 (*22) The applicable interest rate is lowered by 0.01% from the original rate of 1.0875% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

 (*23) The applicable interest rate is lowered by 0.01% from the original rate of 0.71125% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

 (*24) Loan based on floating rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.11%)

 (*25) The applicable interest rate is lowered by 0.01% from the rate (Base rate (3-month JPY TIBOR published by Japanese Bankers Association) + 0.11%) for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.

 (*26) The applicable interest rate is lowered by 0.01% from the original rate of 0.77125% for a corresponding period pursuant to the loan agreement on the condition that the target set for CO₂ emissions reduction is achieved.