



March 31, 2025

To Whom It May Concern,

Listed company name: MUGEN ESTATE Co., Ltd.
Representative: Shinichi Fujita, President
(Code : 3299 TSE Standard Market)
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Notice of Financing through a "Sustainability-Linked Loan" from The Chiba Kogyo Bank

MUGEN ESTATE (hereinafter, the "Company") hereby announces that it has acquired financing of 200 million yen through the Sustainability-Linked Loan initiative of The Chiba Kogyo Bank, Ltd. (Chiba City, Chiba Prefecture; President: Hitoshi Umeda).

The Company plans to allocate the full amount of this financing to business funds for its core purchase and resale business. It recognizes its purchase and resale business constitutes an environmentally friendly business model that promotes the renovation and distribution of pre-owned real estate and makes effective use of existing resources, thereby contributing to the realization of a sustainable society. Additionally, as part of its sustainability management efforts, the Company is disclosing information based on TCFD recommendations, establishing human resource strategies linked to its management strategies and implementing other initiatives. Going forward, it will continue to actively promote initiatives that contribute to the resolution of environmental and social issues.

[Loan Overview]

Borrower	MUGEN ESTATE Co., Ltd.
Contract execution date	Monday, March 31, 2025
Use of funds	Working capital
Amount of financing	200 million yen
SPT	Obtain certification from the Health & Productivity Management Organization
Other	A third-party opinion has been obtained from Japan Credit Rating Agency, Ltd. (JCR) regarding the suitability of the Sustainability Performance Target (SPT) and conformity with the Sustainability-Linked Loan Principles.

< Sustainability-Linked Loan Product Overview >

Product	Sustainability-Linked Loan
Features	Loans that set targets in line with corporate strategy and offer preferential interest rates depending on their achievement
Use of funds	Working capital and funds for equipment
Loan terms	As designated by Chiba Kogyo Bank

[Outline of Sustainability-Linked Loans]

Under this structure, interest rates fluctuate based on the degree of achievement of the Sustainability Performance Targets (SPTs) set by the company.

In line with the international Sustainability-Linked Loan Principles, Chiba Kogyo Bank's Sustainability-Linked Loans have been certified by Japan Credit Rating Agency, Ltd. (JCR), a third-party rating organization.