

February 14, 2022

Aozora Bank, Ltd.

NEWS RELEASE

Aozora Announces Adoption of “Equator Principles”

Tokyo February 14, 2022 - Aozora Bank, Ltd. (President and CEO: Kei Tanikawa; Head Office: Tokyo) ('Aozora' or 'the Bank') today announced that it has joined the Equator Principles Association and has adopted the “Equator Principles”, a risk management framework, adopted by financial institutions, for determining, assessing and managing environmental and social risk in projects and is primarily intended to provide a minimum standard for due diligence and monitoring to support responsible risk decision-making.

The Aozora Group has designated the promotion of sustainability as a key management priority and is developing business initiatives designed to address “Environmental Protection”, in particular, as one of its Key Issues (ESG Materiality).

Large-scale development projects can have a significant impact on local ecosystems and communities. Ensuring that projects financed by the Bank are giving proper consideration to avoiding or mitigating any negative impact they may have on the environment and society is a way for Aozora to contribute to societal development and address issues of environmental protection.

Aozora supports its customer's efforts to reduce environmental and social risk through evaluating their environmental and social impact based on the Equator Principles and strives to actively contribute to the sustainable development of society.

More information about the Equator Principles is available on the Equator Principles Association's official website.

Equator Principles Association: <https://equator-principles.com/>

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