



September 30, 2024

To Whom it May Concern,

Listed company name: MUGEN ESTATE Co., Ltd.
Representative: Shinichi Fujita, President
(Code : 3299 Standard Market)
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Executive General Manager of Administrative
Division
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Notice of Financing through "77 Sustainability-Linked Loan" from the 77 Bank

MUGEN ESTATE (hereinafter, the "Company") hereby announces that it has acquired financing of 200 million yen through a "77 Sustainability-Linked Loan" provided by the 77 Bank, Ltd. (President: Hidefumi Kobayashi).

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 to constitute an environmentally friendly business model that promotes the recycling and distribution of secondhand 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 efforts. Going forward, it will continue to actively promote initiatives that contribute to the resolution of environmental and social issues.

[Project Overview]

Contract Execution Date	Monday, September 30, 2024
Use of Funds	Working capital
Amount raised	200 million yen
Regarding SPTs in This Matter	(1) CO ₂ emission reduction rate per 100 million yen of consolidated net sales (46.0% reduction over FY2021 by 2030) (2) Increase in the rate of childcare leave taken by male employees to 75% or more

<"77 Sustainability-Linked Loan" Product Overview>

Product Name	77 Sustainability-Linked Loan
Characteristics	A loan that sets ambitious SPTs* ¹ that contribute to the improvement of business sustainability and to the sustainability of society with preferential loan interest rates depending on the achievement of the SPTs
Use of Funds	Working capital and equipment funds
Loan Amount	50 million yen or more
Loan Terms	Prescribed by the 77 Bank

*1: Indicator of reduction of CO₂ emissions and other positive impact yielded on the environment and society that can be measured quantitatively and recognized by the 77 Bank as ambitious and sustainable