

Name	Meiji Yasuda Sustainability Linked Loan
Agreement Date	December 26, 2025
Type	Term Loan Agreement
Lender	Meiji Yasuda Life Insurance Company
Total Amount	10 billion yen
Period	15 years from December 26, 2025, to December 28, 2040
Use of Proceeds	Business fund
Loan Features	If all SPTs set annually during the loan period are achieved, the applicable interest rate for the following period will be reduced by 0.01%.
KPI	<p>① Reduction rate of Scope 1+2 GHG emissions compared to FY2021 in NYK Group*. *NYK and its domestic and overseas consolidated subsidiaries</p> <p>② CDP Climate Change Score.</p>
SPTs	<p>① Reduction of GHG emissions (Scope 1+2) by 5.0%/year pace from FY2025 to FY2030, 3.0%/year pace from FY2031 to FY2035, and 2.0%/year pace from FY2036 to FY2038 (all compared to FY2021) *Assuming the targets set in the "NYK Group ESG Story 2023" are achieved evenly every year.</p> <p>② Obtain "A" in CDP Climate Change Score.</p>
Third-Party Evaluation	Meiji Yasuda Sustainable Finance Framework