

Name	Nippon Life Sustainability Linked Loan	
Agreement Date	December 25, 2025	
Type	Term Loan Agreement	
Lender	Nippon Life Insurance Company	
Total Amount	5 billion yen	5 billion yen
Period	12 years from December 25, 2025, to December 25, 2037	13 years from December 25, 2025, to December 25, 2038
Use of Proceeds	Business fund	
Loan Features	If the SPTs set annually during the loan period are achieved, the applicable interest rate for the following period will be reduced by 0.01%.	
KPI	Reduction rate of Scope 1+2 GHG emissions compared to FY2021 in NYK Group*. *NYK and its domestic and overseas consolidated subsidiaries	
SPTs	Achievement of annual average GHG emission reduction targets published in "NYK Group ESG Story 2023" during the loan period.	
Third-Party Opinion	Nippon Life Sustainability Linked Loan Framework	