

For Immediate Release

SHINSEI SUSTAINABLE
IMPACT ASSESSMENT



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“Sustainable Impact” Execution of Green Loans to Two Limited Liability Companies formed by Hanwha Energy Corporation Japan (Wakayama and Pine Hills PV Power Plant Project)

Tokyo (Friday, January 27, 2023) --- SBI Shinsei Bank, Limited (hereinafter, “SBI Shinsei Bank”) executed Shinsei Green Loans* with several regional banks to two Limited Liability Companies formed by Hanwha Energy Corporation Japan (Headquartered in Minato-ku, Tokyo; President; Hoonjong Choi) for refinancing of loans which funded for the construction of each solar power plant and costs related to the refinancing.

Overview of the Green Loan Assessment by Sustainable Impact Assessment Department of SBI Shinsei Bank

Borrower	Q Solar A G.K.	Q Solar B G.K.
Loan amount	3.1 billion yen	6.15 billion yen
Use of funds	Funds for refinancing loans which funded for the construction of each solar power plant project below and costs related to the refinancing.	
	➤ Wakayama PV Power Plant Project in Aridagawa Town, Arita District, Wakayama Prefecture.	➤ Pine Hills PV Power Plant Project in Shobara City, Hiroshima Prefecture.
Significance of the project	Expansion of renewable energy introduction	
	➤ Electricity generation is projected to be 18,101 MWh per year (15-year average). ➤ CO2 emission reduction benefit is estimated to be 6,354 tons per year.	➤ Electricity generation is projected to be 36,771 MWh per year (18-year average). ➤ CO2 emission reduction benefit is estimated to be 19,158 tons per year.
Consistency between the environmental impact of the project and social issues	The project can contribute the UN Sustainable Development Goals (SDGs), especially to "Goal 7: AFFORDABLE AND CLEAN ENERGY", "Goal 9:INDUSTRY, INNOVATION AND INFRASTRUCTURE", and "Goal 13:CLIMATE ACTION". The Japanese Government has set "Decarbonized Society" as the final achievement and positioned promoting renewable energy as one of national priority areas. Local governments where these are projects located also promote renewable energy.	
Other positive points for this loan	➤ Hanwha Energy Corporation Japan and its parent company, Hanwha Energy Corporation, uphold a corporate mission of providing energy solutions that do not accompany carbon emissions and develop and operate solar power plants as one of their core businesses. Therefore, these projects are consistent with goals of both companies. ➤ Hanwha Energy Corporation has established HEARs, Hanwha Energy All Risk Management System, as its own safety, environmental and health management system. This system consists of 13 items related to such as safety management, emergency management, and environment management and is applicable to these projects. ➤ Hanwha Energy Corporation Japan has been open to people in the community in order to get a better access to their voice and striving to give consideration to their concerns and requests. <ul style="list-style-type: none"> ✓ In Wakayama PV Power Plant Project, the company conducted facility tours for local people during operation and voluntarily implements water quality management and maintenance of regulating ponds. ✓ In Pine Hills PV Power Plant Project, the company held an information session for the community at the development stage, and conducted water quality surveys before, during, and after the construction in response to their concern heard in the session that this project may cause water quality deterioration or turbid water. 	

* "Shinsei Green Loan" is a loan for which designates use of funds for businesses or projects that can provide clear environmental benefits. Shinsei Green Loan must align with the "Shinsei Green Finance Framework" formulated in May 2020. Please visit our website below to see the detail of Shinsei Green Loan and Shinsei Green Finance Framework.

https://www.sbishinseibank.co.jp/institutional/en/sustainable_finance/

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SBI Shinsei Bank is a leading diversified Japanese financial institution providing a wide range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its stakeholders, including customers, employees and shareholders. The Bank is committed to delivering long-term profit growth and sustainably increasing its corporate value for all its stakeholders. News and other information about SBI Shinsei Bank are available at <https://corp.sbishinseibank.co.jp/en/>.

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