

[For Translation Purposes]

December 27, 2024

Company Name: Open House Group Co., Ltd.
Representative: Masaaki Arai, President and CEO
Securities code: 3288, TSE
Contact: Kotaro Wakatabi, Senior Managing Director and CFO

Notice Regarding the Execution of “Positive Impact Finance”

Open House Group Co., Ltd. (the “Company”) hereby announce that today, we have executed a “Mizuho Positive Impact Finance” agreement with Mizuho Bank, Ltd. (hereinafter “Mizuho Bank”). Details as follows.

1. About Positive Impact Finance

Based on the Positive Impact Finance Principles (*1), the Company received a comprehensive and quantitative evaluation of our social impact (both positive and negative effects) using an impact assessment framework independently developed by Mizuho Research & Technologies, Ltd. As a result of this evaluation, it was confirmed that we “have the intention to create positive impact.” Consequently, this led to the financing aimed at providing ongoing support for these initiatives.

2. Overview of this financing







Execution Date	December 27, 2024
Loan Amount	10 billion yen
Term and Interest Rate	7 years, procurement at an effective fixed interest rate
Use of Funds	Business funds
Third-Party Evaluation Agency	Japan Credit Rating Agency, Ltd. (JCR)

3. About Sustainability at Open House Group

The Group has been committed to our corporate mission of “To thoroughly pursue the needs of our customers and deliver valuable real estate”. By continuously realizing the group’s mission amid changing times, we are practicing the creation of shared value that aims to balance social value and business value. Furthermore, the Group is strongly aware of our social responsibility associated with business activities and our contribution towards achieving the

SDGs. We will continue to promote initiatives through our business activities to address issues related to Environment, Social, and Governance (ESG).

4. Theme

Impact	KPI	SDGs	
		Goal	Target
Health and Safety [Negative]	Initiatives to prevent harassment		8.8 Protect the rights of all workers, including migrant workers, particularly women migrants and those in precarious employment, and promote safe and secure working environments.
Employment [Positive], Other Socially Vulnerable Groups [Negative]	Employment rate of persons with disabilities		8.5 By 2030, achieve full and productive employment and dignified, meaningful work for all men and women, including for young people and persons with disabilities, and ensure equal pay for work of equal value.
Gender ratio [Negative]	Ratio of women in management		5.5 Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.
Climate stability [Negative]	Greenhouse gas emission reduction rate (Scope 1, 2, 3) (per unit) (compared to FY 2021)		13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.
Energy, Resource Intensity [Positive]	Use of high-performance insulation materials		7.3 By 2030, double the global rate of improvement in energy efficiency.
			12.2 By 2030, achieve the sustainable management and efficient use of natural resources.

5. Third-Party Evaluations

We have obtained a third-party evaluation from Japan Credit Rating Agency, Ltd. (JCR, *3) regarding the conformity of this evaluation with the Positive Impact Finance Principles, as well as its consistency with the “Basic Approach to Impact Finance” compiled by the Positive

Impact Finance Task Force established based on Article 2(4) of the ESG Finance High-Level Panel Establishment Guidelines of the Ministry of the environment.

(*1) Positive Impact Finance Principles: A common framework for finance towards achieving the SDGs, announced in 2017 by the Positive Impact Working Group, which consists of banking and investment members of the United Nations Environment Programme Finance Initiative (UNEP FI) (*2). It provides a comprehensive approach to impact assessment from both positive and negative perspectives across the three dimensions of sustainable development (Environmental, social, and economic). Additionally, UNEP FI has presented an Impact Radar as a tool for identifying impacts, consisting of 34 impact areas/topics including climate stability, water, energy, biodiversity, habitats, culture and heritage, etc.

(*2) United Nations Environment Programme Finance Initiative (UNEP-FI): A partnership between the United Nations Environment Programme and the global financial sector, established following the 1992 Earth Summit to promote sustainable finance.

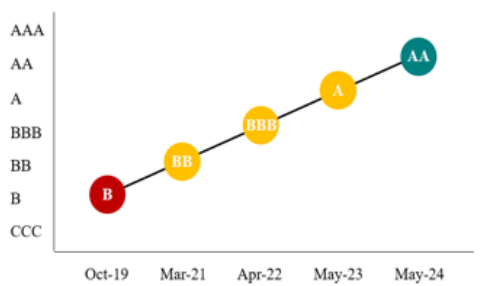
(*3) Japan Credit Rating Agency website

<https://www.jcr.co.jp/en/>

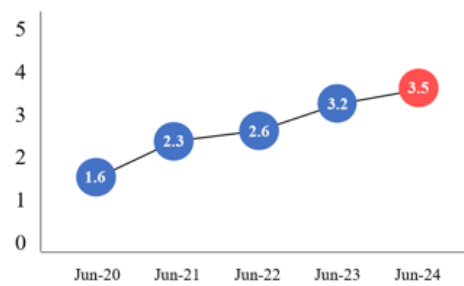
(Reference) Trends in ESG Evaluations and Adoption in ESG Indices

The Group has been promoting initiatives related to sustainability. As a result, our evaluations for ESG by rating agencies have been improving year by year. Additionally, with these improvements in evaluations, our adoption in ESG indices has also been increasing.

MSCI ESG Rating history



FTSE ESG Rating history



2024 CONSTITUENT MSCI Nihonkabu
ESG SELECT LEADERS INDEX

2024 CONSTITUENT MSCI JAPAN
EMPOWERING WOMEN INDEX (WIN)



FTSE4Good



FTSE Blossom
Japan Index

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