



May 30, 2025

Company: Star Mica Holdings Co., Ltd.  
Representative: Masashi Mizunaga, President and CEO  
(Code 2975 on the Tokyo Stock Exchange Prime Market)  
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### **Announcement Regarding the Conclusion of a Positive Impact Finance Agreement**

We are pleased to announce that Star Mica Co., Ltd., a core operating company of our group (hereinafter referred to as “Star Mica”), has today concluded a syndicated Positive Impact Finance Agreement (hereinafter “the Financing”) based on the Aozora ESG Framework Loan provided by Aozora Bank, Ltd. (President and CEO: Hideto Oomi; Head Office: Tokyo, hereinafter referred to as “Aozora Bank” or “the Bank”), with a syndicate group arranged and administered by Aozora Bank, as outlined below.

Guided by our corporate philosophy (mission) of “striving to realize society from ‘build’ to ‘utilize,’” we aim to achieve sustainable corporate value growth and solve social issues addressing in Japan, aging both people and buildings. Through the purchase of older pre-owned condominiums with few buyers, renovation and sale of them, we promote the smooth succession of home ownership to the next generation. We will maximize our corporate value by effectively utilizing the Financing and steadily implementing strategies set in our Mid-Term Plan “Find the Value 2026” and fulfill our social responsibility.

#### **1. The Background of the Financing**

Positive Impact Finance (“PIF”) is designed to comprehensively analyze and assess the environmental, social, and economic impacts of corporate activities. The goal is to support the continued development of positive impacts and mitigation of negative ones, based on the PIF Principles<sup>\*1</sup> and guidelines set by the United Nations Environment Programme Finance Initiative (UNEP FI).

As part of the bank’s initiatives on “Aozora’s ESG Framework Loan” which aims to support borrower’s sustainable efforts, the Bank provides PIF to its clients. The Bank’s PIF assessment system has received a second opinion from Rating and Investment Information, Inc., confirming its compliance with the PIF Principles.

Aozora Bank evaluated Star Mica’s activities which contribute to a sustainable society and the achievement of SDGs and issued an assessment report.






Star Mica has set goals and KPIs for the Financing (details outlined in section 3), will drive implementing initiatives to achieve these objectives, and will report its progress to the Bank annually. The Bank has confirmed that the goals and KPIs meet the PIF Principles and will monitor them and support our efforts continuously.

<sup>\*1</sup> The Positive Impact Finance Principles (PIF Principles) are guidelines established by the United Nations Environment Programme Finance Initiative (UNEP FI) to encourage financial institutions to actively engage in investments and financing aimed at achieving the SDGs. These principles determine a framework for providing funds that mitigate the negative impact of financed companies, while enhancing positive impact in a realistic and reliable manner.

## 2. Details of the Financing

- (1) Borrower : Star Mica Co., Ltd.
- (2) Financing amount : 1.5 billion yen
- (3) Agreement date : May 30, 2025
- (4) Arranger : Aozora Bank, Ltd.

## 3. Goals and KPIs\*2

Impact category	Action plan/Initiatives	KPIs	Objectives	Relevant SDGs
PI: Housing Inclusive, healthy economies NI: Resources efficiency/security	<ul style="list-style-type: none"> <li>Response to diverse needs for purchase and sale of real estate</li> <li>Spread and establishment of a housing circulation system that supports sustainable development in urban areas</li> <li>Growth of the renovation market as the third option following new and secondhand housing markets</li> <li>Lower environmental load by effectively using existing houses</li> </ul>	<ul style="list-style-type: none"> <li>Number of renovated condominiums sold*1</li> </ul>	<ul style="list-style-type: none"> <li>Number of renovated condominiums sold yearly: 1,264 units (in FYE Nov. 2025)</li> </ul>	   
PI: Employment	<ul style="list-style-type: none"> <li>Aim to create a working environment where employees can use their abilities while also feeling job satisfaction</li> <li>Development of a healthy working environment and support for the diverse working styles of employees</li> </ul>	<ul style="list-style-type: none"> <li>Monthly average overtime hours (14.3 hours in FYE Nov. 2024)</li> <li>Female managers ratio (20.8% in FYE Nov. 2024)</li> <li>Rate of annual paid leave used (79.9% in FYE Nov. 2024)</li> <li>Percentage of professional employees certified as a real estate notary (96.0% in FYE Nov. 2024)</li> </ul>	Practice of the "STARMICA way"*2 <ul style="list-style-type: none"> <li>Monthly average overtime hours: 15 hours or less (target for 2026)</li> <li>Female managers ratio: 40% or more (target for 2026)</li> <li>Ratio of annual paid leave used: 75% or more*3</li> <li>Percentage of professional employees certified as a real estate notary: 100%*3</li> </ul>	

(Note) PI: Expansion of positive impact; NI: Control of negative impact

\*1: The actual result in the latest fiscal year is not disclosed publicly.

\*2: Guiding principles for the Star Mica Group's employees

\*3: Target dates are not set.

\*2 Excerpt of the assessment report issued by the Bank