

March 31, 2026

Meidensha Corporation

Meidensha seals sustainability-linked loan contracts with five companies

Meidensha Corporation today signed a sustainability-linked loan (SLL) agreement with each of the five financial institutions listed below, further promoting sustainable economic activities.

The five institutions are Sumitomo Life Insurance Company (President and CEO Yukinori Takada; Chuo-ku, Osaka, Osaka Prefecture); The Dai-ichi Life Insurance Company, Limited (President Toshiaki Sumino; Chiyoda-ku, Tokyo); The Higo Bank, Ltd. (President Yoshihisa Kasahara; Kumamoto, Kumamoto Prefecture); Mitsui Sumitomo Insurance Company, Limited (President and CEO Shinichiro Funabiki; Chiyoda-ku, Tokyo); and Meiji Yasuda Life Insurance Company (President Hideki Nagashima; Chiyoda-ku, Tokyo).

SLLs link borrowing terms to pre-set sustainability performance targets (SPTs) tied to key performance indicators (KPIs), which are established based on the borrower's management strategy, thereby promoting environmentally and socially sustainable economic activities.

In August 2025, Meidensha established a Sustainability-Linked Finance Framework (the Framework). The Framework received a second-party opinion from the Japan Credit Rating Agency, Ltd. (JCR), on its compliance with the following principles and guidelines: the Sustainability-Linked Bond Principles administered by the International Capital Market Association (ICMA); the Sustainability-Linked Loan Principles administered by the Loan Market Association (LMA) and other associations; and the Sustainability-Linked Bond Guidelines and Sustainability-Linked Loan Guidelines published by the Ministry of the Environment of Japan. Meidensha also obtained an opinion from JCR concerning the rationality of its KPIs and SPTs.

Meidensha applied the Framework to set SPTs under the contracts, including a 50% reduction in Scope 1 and Scope 2 greenhouse gas (GHG) emissions in fiscal 2030 compared with fiscal 2019, as well as annual targets through fiscal 2030 (ending March 2031). To incentivize achievement of these SPTs, the borrowing terms provide for interest rates that fluctuate according to the level of target attainment.

Meiden Group established its third Meiden Environmental Vision, based on the 1.5°C scenario, in the Medium-term Management Plan 2027 announced in May 2025. The fiscal 2027 targets call for reducing Scope 1 and 2 GHG emissions by 40% and Scope 3 emissions by 20%. The Group also set specific non-financial targets for human capital and is implementing plans to achieve them.

Through various funding efforts via sustainable financing, Meidensha remains committed to accelerating the implementation of diverse policies, fostering growth and enhancing corporate value, thereby contributing to the resolution of social issues.

■ Press release for reference

Japan Credit Rating Agency, Ltd. (JCR)

Second-party opinion regarding the Sustainability-Linked Finance Framework (Japanese only)

https://www.jcr.co.jp/download/fb638682a6d16216f512e58ac6041d4bfdb7151d60b3986128/25d0616_2.pdf

Meidensha press release dated August 29

Sustainability-Linked Framework established to enable more effective sustainability management

https://www.meidensha.com/news/news_03/news_03_01/_icsFiles/afieldfile/2025/10/23/20250829EN.pdf