Category 15 (investments and loans)

Sector		Emissions (tons of CO_2)*1				DQ*2		Carbon intensity*3 (tons of CO_2 eq/million yen)
		Total	Scope 1	Scope 2	Scope 3	Scope 1 and 2	Scope 3	
Energy	Oil and gas	1,872,800	449,883	52,873	1,370,043	3.0	3.0	16.90
	Coal	1,515	1,163	53	299	4.0	4.0	22.28
	Electric utilities	817,141	523,748	22,754	270,638	3.8	3.8	6.37
Transportation	Automobiles and parts	923,194	12,612	40,457	870,125	3.1	3.1	10.46
	Truck services	302,597	2,323	8,649	291,625	4.0	4.0	1.76
	Rail-based transportation	83,863	9,222	18,174	56,467	2.3	2.1	0.88
	Marine transportation	113,311	60,427	240	52,643	3.3	3.3	5.96
	Air transportation	44,374	34,129	216	10,029	2.4	2.4	4.74
	Air freight	141,300	105,203	705	35,393	4.0	4.0	5.77
Materials and buildings	Metals and mining	1,362,676	447,283	103,306	812,287	3.3	3.3	10.02
	Chemicals	1,521,230	282,102	150,275	1,088,762	2.8	2.8	6.46
	Construction materials	2,441,691	2,016,752	151,334	273,605	3.5	3.4	47.90
	Capital goods	7,379,525	326,810	218,411	6,834,304	3.5	3.4	5.33
	Real estate management and development	363,137	36,187	21,054	305,896	3.5	3.5	0.46
Agriculture, Food, and Forest Products	Agriculture	94,342	39,407	4,413	50,521	4.1	4.1	3.13
	Beverages	15,280	1,478	1,590	12,212	3.4	3.4	1.83
	Processed food and processed meat	2,404,131	1,295,764	71,884	1,036,683	3.7	3.7	13.00
	Paper manufacturing and forestry products	486,287	134,665	82,026	269,596	3.0	3.0	7.58
Others		9,104,164	1,146,262	1,972,766	5,985,137	4.2	4.2	2.39
Total		29,462,758	6,925,511	2,900,979	19,636,268	–	–	–

*1 Emissions: Of the GHG emissions of the lenders, those attributable to the business loans provided by the Company. We measured Scope 3 emissions of all the businesses to which Joyo Bank and Ashikaga Bank provided loans.
The formula for calculating emissions: Emissions = ∑ [Borrower GHG emissions × Attribution coefficient (Amount of loans from Joyo Bank and Ashikaga Bank / Total amount of funds raised by borrowers)]

*2 DQ (Data Quality Score): A number indicating the quality of the GHG emissions data using a five-point scale. The closer the value is to 1, the higher the quality. The closer the value is to 5, the higher the number of estimates used.
For emissions data, we use the "bottom-up method," which utilizes actual GHG emissions data (see corporate disclosure data and CDP data). For companies for which data are not available, we use the "top-down method," which uses emission factors, etc.

*3 Carbon intensity: "Emissions*1" per million yen of loan amount
Sector-specific carbon intensity = ∑ (Emissions*1 by borrowers of each sector) / ∑ (Loan amount by borrowers of each sector)