

＜ Outline of the subordinated loan ＞

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| Drawdown Date | December 28, 2021 |
| Amount | 60 Billion JPY |
| The Number of Lenders | 20 |
| Maturity Date | December 29, 2081 (60 years) |
| Early Redeemable Clause | <ul style="list-style-type: none"> • Callable at the initiative of Suntory on any interest payment date after December 28, 2026 • Also redeemable upon unfavorable changes in taxation or equity credit criteria set by credit agencies. |
| Deferral of Interest | <ul style="list-style-type: none"> (i) Optional suspension of interest payment. (ii) With efforts to satisfy any accumulated interest payment amount after 5years. (iii) Use the borrower's reasonable and commercially feasible efforts to pay any accumulated interest payment amount upon payment of or resolution for dividends on common stocks or other junior securities. |
| Subordination Clause | This loan shall be subordinated to Suntory's senior debt but rank in priority to its common equity. |
| Method of Financing | Syndicated Loan |
| Rating and Equity Credit | Rating: A Equity Credit: Medium / 50% (Japan Credit Rating Agency, Ltd.) |
| Use of proceed | Funds for prepayment of existing subordinated loan. |