＜Outline of the subordinated loan＞

Drawdown Date	July 31, 2025
Amount	86 Billion JPY (Tranche A: 42.5 Billion JPY, Tranche B: 43.5 Billion JPY)
The Number of Lenders	Tranche A: 12, Tranche B: 13
Maturity Date	July 31, 2060 (35 years)
Early Redeemable Clause	・Callable at the initiative of Suntory on any interest payment date after July 31 2030 ・Also redeemable upon unfavorable changes in taxation or equity credit criteria set by credit agencies.
Deferral of Interest	(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+ (Japan Credit Rating Agency, Ltd.) Equity Credit：Medium / 50% (Japan Credit Rating Agency, Ltd. / Moody’s / Standard & Poor’s)
Use of proceed	Funds for repayment of existing subordinated debts.