

FOR IMMEDIATE RELEASE

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Kao Has Procured Financing Through KPI-Based Health Management Rated Loans Qualifies for the Highest Rating in the “DBJ Employees’ Health Management Rated Loan Program” by Development Bank of Japan Inc. for the 4th Time

Kao has procured financing from the Development Bank of Japan Inc. (DBJ) through Japan’s first KPI-based health management rated loan. For the fourth time, Kao has received the highest rating of the DBJ Employees’ Health Management Rated Loan Program as a company that is “particularly superior in terms of its consideration for the health of its employees.”

In addition, among the metrics and targets for realizing the human capital strategy set out in the Kao Sustainability Report 2024, three KPIs will be set: the “Employee Engagement Survey: Organizational Culture that Encourages Employees to Take on Challenges” score, the “Employee Engagement Survey: Dialogue” score, and “Employee Education Investment.” Loan terms will be set according to the progress of these KPIs.



Kao Group Health & Productivity Management

To advance its health and productivity management, Kao provides equitable opportunities for its employees and their families to receive health support under medium-term health plans to ensure a systematic approach to health and productivity management. Health administration staff and persons responsible for health administration are assigned to each business location and area and coordinate with industrial health staff. Kao’s Health Promotion Management System, in operation since fiscal 2009, compiles anonymized statistical health data (on medical interviews, health check-ups, occupations, illnesses, etc.). This data is also provided to 21 health consultation centers throughout Japan to help enable drafting and implementing plans based on actual conditions and issues in each area.

Based on changes in work style and lifestyle today, Kao is helping create a “new normal” of using hybrid of in-person and online services. Kao also suggests activities personalized for individuals and utilizes the online community to advance efforts to connect people in far-away places and increase mutual wellbeing through its own GENKI-WEB health platform.

In addition, Kao’s health solutions program, the Kao GENKI Project for Everyone, brings together in-house health care knowledge and visualization technology. The project also offers partial services outside the company and is being used to improve the health of other companies and of local authorities.

As part of the Kao Group’s ESG strategy, the Kirei Lifestyle Plan launched in April 2019, Kao promotes “Employee Wellbeing & Safety,” which is one of the Plan’s leadership actions. One of the basic policies of Kao’s Mid-term Plan is to maximize employees’ power and potential. Kao also believes that the mental and physical health of its employees, without whom its business activities would not be possible, is a vital element for creating an environment conducive to working better. Kao will continue to advance health management as part of its purpose of realizing a Kirei World in which all life lives in harmony.

Related Information

- [Kao Sustainability Report 2024](#)
- [Development Bank of Japan press release in Japanese \(March 10, 2025\)](#)

About the Kirei Lifestyle Plan

Over the past 130 years, Kao has worked to improve people’s lives and help them realize more sustainable lifestyles—a Kirei Lifestyle. The Japanese word “kirei” describes something that is clean, well-ordered and beautiful, all at the same time. The Kao Group established its ESG strategy, the Kirei Lifestyle Plan in April 2019, which is designed to deliver the vision of a gentler and more sustainable way of living. By 2030, Kao aims to empower at least 1 billion people, to enjoy more beautiful lives and have 100% of its products leave a full lifecycle environmental footprint that science says our natural world can safely absorb.

Please visit [the Kao sustainability website](#) for more information.

About Kao

Kao, a Japan-based manufacturer of personal care and household products, cosmetics, and specialty chemicals creates high-value-added products and services that provide care and enrichment for the life of all people and the planet. Through its brands such as *Attack* laundry detergent, *Bioré* and *Jergens* skin care products, *Laurier* sanitary products, *Curél*, *SENSAI*, and *MOLTON BROWN* cosmetics, and *Oribe* hair care products, Kao is part of the everyday lives of people across Asia, the Americas, Europe, the Middle East, and Africa. Combined with its chemical business, which contributes to a wide range of industries, Kao generates about 1,530 billion yen in annual sales. Kao employs about 34,300 people worldwide and has more than 130 years of history in

innovation. As an enterprise that provides products people use on a daily basis, the Kao Group takes responsibility to actively reduce the environmental footprint of its products throughout the product lifecycle. This is laid out in Kao's ESG strategy, the Kirei Lifestyle Plan, which launched in 2019.

Please visit [the Kao Group website](#) for additional information.

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