

October 12, 2023

Sumitomo Mitsui Banking Corporation

Execution of Social Loan for a group company of Gojo & Company, Inc

Sumitomo Mitsui Banking Corporation (“SMBC”, President and Chief Executive Officer, Akihiro Fukutome) executed a Social Loan (“This Loan”) to a group company of Gojo & Company, Inc. (“Gojo”)

A Social Loan is a form of financing that enables companies to raise funds for projects that contribute to solving social problems and creating societal benefits (“Social Projects”) and is specifically designed to ensure that (i) the proceeds are allocated exclusively to Social Projects, (ii) the funds raised are securely tracked and managed, and (iii) transparency is ensured through post-financing reporting.

Gojo was founded with the mission to extend financial inclusion to everyone in the world, especially addressing the developing countries. Gojo encourages the formalisation and growth of micro, small, and medium-sized enterprises. Gojo's long-term goal is to enable the provision of high-quality affordable financial services for 1 million clients in 50 countries by 2030. Nine years since our establishment, Gojo has grown its presence across Cambodia, Myanmar, Sri Lanka, India and Tajikistan with USD 759 million Assets Under Management and 8,500 employees, serving more than 1.83 million clients (Consolidated, as of August 2023).

The funds raised through This Loan will be used for social projects as defined in the Social Loan Framework developed by Gojo’s group company. With This Loan as a source of funds, Gojo will work towards improving the livelihoods and empowerment of rural women entrepreneurs in developing countries.

**【Overview of This Loan】**

Date of Disbursement	September 29, 2023
Amount	JPY 9.0 billion yen (USD 60 million)
Loan Term	3 years

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This announcement is not intended as a recommendation to invest or solicit.