

# Social Bond Impact Report: Loan Summary

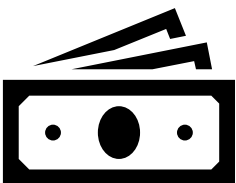
## Gojo & Company, Inc.

- Gojo & Company purchased 1 billion yen in private placement bonds with a loan period of three years.
- Gojo & Company will use the funds for microfinance operations.
- Gojo & Company conducts local microfinance operations mainly through its subsidiary in India.

## CROWD CREDIT, Inc.

- MARUI GROUP invested 500 million yen in a dedicated fund created by CROWD CREDIT, with a period of three years.
- The purpose of the fund is to offer microfinance services to Mexican women business owners.

## OUTCOME



Total amount of loans

**1.5 billion yen**



Number of people  
to whom we offer microfinance

**Approx. 33,000 persons**

# Social Bond Impact Report: Fund Appropriation Status (As of March 2023)

Total social bond allocation <sup>*1</sup>				(Million yen)
	Retail bond	1st digital bond	2nd digital bond	Total
Amount of Issue	1,300	121	119	1,540
Publishing Costs	14	25	30	69
Net Income	1,285	96	88	1,471
Amount Allocated <sup>*1</sup>				1,471 <sup>*2</sup>
Balance				—

<sup>\*1</sup> We have obtained a second-party opinion from Sustainalytics, an independent ESG research and analysis firm, on the conformity of the Marui Group Social Bond Framework with Social Bond Principles 2021 and its social impact.

<sup>\*2</sup> Statement by the executive officer in charge  
We have confirmed that the Social Bond proceeds have been allocated to projects that meet the eligibility criteria set forth under the Marui Group Social Bond Framework.

Hirotsugu Kato, Director, Managing Executive Officer, CFO, in charge of IR, Finance, Sustainability and ESG Promotion

[Eligibility Criteria]

- Access to essential services (financing and financial services)
- Socioeconomic support and empowerment  
(equitable access to and control over assets, services, resources, and opportunities. Equitable participation in and integration into markets and society, including reducing income inequality)