

[English Translation]

April 21, 2023

To Whom It May Concern:

Name of Company: Sompo Holdings, Inc.

Representative: Kengo Sakurada, Group CEO,
Chairman and Representative
Executive Officer

(Securities Code: 8630, Prime Market of Tokyo Stock Exchange)

**Announcement regarding Determination of the Terms for the Issuance of a Domestic
Unsecured Straight Bond (Social Bond)**

Sompo Holdings, Inc. hereby announces that it has determined the terms and conditions for the issuance of a social bond and notifies the summary below.

1. Summary

1. Issuer	Sompo Holdings Inc.
2. Name of Bonds	1 st series of unsecured straight bond with inter-bond pari passu clause (social bond)
3. Aggregate principal amount	JPY 70billion
4. Denomination	JPY 100 million
5. Issue price	JPY 100 per amount of JPY 100 of each bond
6. Redemption price	JPY 100 per amount of JPY 100 of each bond
7. Maturity dates	April 27, 2028 (5-year bonds)
8. Interest rates	0.479% per annum
9. Offering period	April 21, 2023
10. Payment date	April 27, 2023
11. Interest payment dates	April 27 and October 27 of each year
12. Use of funds	Repayment of short-term borrowings (bridge loan) procured to acquire shares of ND Software
13. Third-party evaluation *	Third-party evaluation obtained from Japan Credit Rating Agency Ltd.

14. Joint lead managers	Mizuho Securities Co., Ltd. Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. Daiwa Securities Co. Ltd. Nomura Securities Co., Ltd. SMBC Nikko Securities Inc. BofA Securities Japan Co., Ltd.
15. Structuring agent	Mizuho Securities Co., Ltd.
16. Fiscal agent	Mizuho Bank, Ltd.
17. Credit rating	AA+ (Japan Credit Rating Agency, Ltd.)
18. Securities depository	Japan Securities Depository Center, Incorporated

* For details about the eligibility review of the framework, please refer to Japan Credit Rating Agency's website. <https://www.jcr.co.jp/en/>

2. Reporting

Allocation of proceeds from the social bond and required impact reporting will be disclosed annually on Sampo Holdings' website.

This document has been prepared for the purpose of publicly announcing the issuance of Sampo Holdings Inc. 1st series of unsecured straight bonds with inter-bond pari passu clause (social bond) and not for the purpose of soliciting investment or engaging in any other similar activities within or outside Japan.

(End of Document)