

July 31 2026

Sompo Holdings, Inc.

Sompo Japan Insurance Inc.

Sompo joins Asian Development Bank credit insurance program

Sompo Holdings, Inc. (Group CEO, Director, President and Representative Executive Officer: Mikio Okumura) is to participate in the credit insurance program* of Asian Development Bank (ADB/the Bank) (President: Masato Kanda) through its subsidiary Sompo Japan Insurance Inc. (President and CEO: Koji Ishikawa, hereinafter "Sompo Japan") to help solve social and small business challenges in developing countries across the Asia Pacific region.

* Insurance program covering non-payment supported by multiple insurers

1. Background and objective to Sompo's participation

While the Asia-Pacific region plays a vital role in the global economy, it continues to face various social and economic challenges. In particular, small businesses encounter significant hurdles in accessing finance, which impacts overall economic growth. Furthermore, nearly 30% of the population live in poor conditions, making the shortage of adequate and affordable housing a serious concern.

To address these issues, ADB promotes efforts towards poverty reduction and sustainable economic growth by supporting private financial institutions and other entities in the region to provide more effective financing.

Sompo Japan is joining this program to support these ADB initiatives, collaborating with Sompo International Holdings (CEO: James Shea), a group company with specific and established credit insurance expertise.

2. Overview of credit insurance program

The ADB initiative provides comprehensive insurance coverage for loans and other financial products extended by the Bank to private financial institutions in its developing member countries, subject to specific criteria. In total, 11 major global insurance companies are participating, jointly underwriting a total liability of \$2.5 billion. This arrangement transfers risk from ADB's balance sheet to the private insurance market, thereby creating additional lending capacity. Consequently, ADB will also be able to expand further its financial support.

Through its participation in this credit insurance program, Sompo Japan is committed to supporting sustainable and inclusive economic growth and addressing social challenges across the Asia-Pacific region.

(Reference) Overview of A D B

Company Name	Asian Development Bank
Head office	6 ADB Avenue, Mandaluyong City 1550, Metro Manila, Philippines
Year of establishment	1966
President	Masato Kanda
Subscribed capital	\$145,833 million (as of 31 December 2025)
Primary business activities	▪ Provision of loans and investment to developing member countries ▪ Provision of technical assistance and advisory services for the preparation and execution of development projects and programs; ▪ Promotion of public and private investment for development purposes; and ▪ Assistance in coordinating the development policies of developing member countries.

【The signing ceremony】

