Translation

Notice: This document is an excerpt translation of the original Japanese document and is only for reference purposes.

In the event of any discrepancy between this translated document and the original Japanese document, the latter shall prevail.

September 8, 2022

Company Name: Money Forward, Inc.

Representative: Yosuke Tsuji

Representative Director, President and CEO

(Securities Code: 3994, Stock Exchange: TSE Prime)

Inquiries: Naoya Kanesaka

Director, Executive Officer, and CFO

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Money Forward receives MSCI ESG Rating of "A"

Money Forward, Inc. (the "Company") has been awarded an "A" rating by MSCI ESG Research*, reported by Morgan Stanley Capital International, Inc. Our improvement in ESG initiatives and disclosures were evaluated, and the rating was upgraded two levels from last year's "BB" rating.



Our effort toward sustainability

Under the mission "Money Forward. Move your life forward.", we support each and every individual through our services and businesses, to move their lives forward and drastically enrich their everyday life, thus creating a society that drives challenges.

To enhance our corporate value and achieve sustainable growth over the medium to long term, as well as to realize a society that we envision, we have been working to strengthen our sustainability initiatives. Our materiality consists of "User Forward", "Society Forward", and "Talent Forward". These pillars are founded on the basis of enhancement of our Mission, Vision, Value and Culture and also robust governance.

In February 2020, we appointed Toshio Taki (Chief of Public Affairs) as Head of Sustainability. In February 2022, we also set up the Sustainability Committee to bolster our efforts. The committee holds regular discussions with external directors and managers of each business division. We believe that along these initiatives, our disclosure through the corporate website, Integrated Report and ESG data book we issued in April 2022 had led to the upgrade. We are determined to actively promote further initiatives and disclosures.

For more information, please refer to:

Sustainability Website: https://corp.moneyforward.com/en/sustainability/

Integrated Report "Forward Map 2022" https://ssl4.eir-parts.net/doc/3994/ir_material_for_fiscal_ym5/116198/00.pdf

ESG Data Book: https://ssl4.eir-parts.net/doc/3994/ir_material_for_fiscal_ym5/116198/01.pdf

*MSCI ESG Research provides MSCI ESG Ratings on more than 8,500 global public and a few private companies on a scale of AAA (leader) to CCC (laggard), according to exposure to industry-specific ESG risks and the ability to manage those risks relative to peers. MSCI ESG research is today known as one of the leading ESG rating agencies.

https://www.msci.com/documents/1296102/15233886/MSCI-ESG-Ratings-Brochure-cbr-en.pdf/7fb1ae78-6825-63cd-5b84-f4a411171d34

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