

Company name: RAKSUL INC.  
 Representative: Yo Nagami  
 Representative Director, President and Group CEO  
 (TSE Prime Market Code No. 4384)  
 Contact: Masaru Sugiyama  
 SVP & Group CFO

### **Notice Regarding Bank Loans and Special Overdraft Agreement**

RAKSUL INC. (the “Company”) hereby announces that a resolution was passed regarding the borrowing of funds and conclusion of special overdraft agreement at the Board of Directors meeting held today. The details are as follows. Through a series of financing this time, the Company will realize strong mid to long-term organic growth, continuous M&A, and optimized capital efficiency.

#### I. Reason for Bank Loans and Special Overdraft Agreement

To provide working capital and to invest in growth for future business expansion.

#### II. Details

##### 1. Bank Loans

(1) Lenders	Sumitomo Mitsui Banking Corporation, Sumitomo Mitsui Trust Bank, Limited, Resona Bank, Limited, The Chiba Bank, Ltd.
(2) Total Amount	JPY 4.5 billion (planned)
(3) Interest Rates	Variable interest rate (base interest rate + spread)
(4) Loan Execution Dates	January to March 2025
(5) Final Repayment Dates	5-10 years from loan execution dates
(6) Collateral	Unsecured and unguaranteed

##### 2. Special Overdraft Agreement

(1) Lender	Mizuho Bank, Ltd.
(2) Borrowing limit	JPY 3.0 billion (previously JPY 1.5 billion)
(3) Interest Rates	Variable interest rate (base interest rate + spread)
(4) Date of the Agreement	January 31, 2025 (planned)
(5) Term of Agreement	1 year
(6) Collateral	Unsecured and unguaranteed

The average interest rate for the above-mentioned loan and the special overdraft agreement combined is 0.85% (planned) as of January 20

#### III. Impact on Financial Results

The Company expects minimal impact from this matter on the financial results for the fiscal year ending July 31, 2025. Should it impact the Company’s finances and performance in the future, such information will be promptly disclosed.