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September 24, 2025

Company Name gumi Inc.
Representative Hiroyuki Kawamoto, Representative Director
(Code: 3903; Prime Market of the Tokyo Stock Exchange)
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Notice Concerning the Borrowing of Funds

gumi Inc. (the "Company") hereby announces that it has resolved, at the Board of Directors meeting held today, to borrow funds from a financial institution as detailed below.

1. Reason for the Borrowing of Funds

The purpose is to appropriate the funds for working capital.

2. Details of the Loan Agreement

(1) Lender	Sumitomo Mitsui Banking Corporation
(2) Loan Amount	500 million yen
(3) Interest Rate	Base interest rate + spread
(4) Drawdown Date	September 30, 2025 (scheduled)
(5) Final Repayment Date	March 31, 2026
(6) Repayment Method	Partial amortization with a final bullet payment
(7) Collateral	Unsecured/Unguaranteed

3. Overview of Commitment Line Agreement (1)

(1) Lender	Resona Bank, Ltd.
(2) Commitment Amount	1,000 million yen
(3) Interest Rate	Base interest rate + spread
(4) Expiration Date	February 27, 2026
(5) Drawdown Date	September 30, 2025 (scheduled)
(6) Collateral	Unsecured/Unguaranteed

4. Overview of Commitment Line Agreement (2)

(1) Lender	Resona Bank, Ltd.
(2) Commitment Amount	1,000 million yen
(3) Interest rate	Base interest rate + spread
(4) Expiration Date	September 30, 2026
(5) Drawdown Date	September 30, 2025 (scheduled)
(6) Collateral	Unsecured/Unguaranteed

5. Future Outlook

The impact of this matter on the consolidated financial results for the fiscal year ending April 2026 is minor.