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For Immediate Release

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Announcement regarding Conclusion of a Loan Agreement

PLAID, Inc. (the " Company") hereby announces that, as of September 22, 2025, it decided to enter into the following loan agreement, and the borrowing has been executed. The financing will be used to support strong organic growth over the medium to long term, fund M&A activities to enhance the Group's value, and optimize capital efficiency.

1. Reason for Conclusion of the Loan Agreement

To be allocated to working capital and growth investments for future business expansion.

2. Overview of this Agreement

① Lenders	Sumitomo Mitsui Banking Corporation
② Amount	1.0 billion yen
③ Interest	Variable interest rate (Base Rate + Spread)
④ Borrowing date	September 30, 2025
⑤ Final repayment deadline	September 30, 2030
⑥ Collateral and Guarantees	Unsecured, unguaranteed

① Lenders	Mizuho Bank, Ltd.
② Amount	1.0 billion yen
③ Interest	Variable interest rate (Base Rate + Spread)
④ Borrowing date	October 10, 2025
⑤ Final repayment deadline	September 30, 2030
⑥ Collateral and Guarantees	Unsecured, unguaranteed

① Lenders	Resona Bank, Limited
② Amount	1.0 billion yen
③ Interest	Variable interest rate (Base Rate + Spread)
④ Borrowing date	October 10, 2025
⑤ Final repayment deadline	September 30, 2030
⑥ Collateral and Guarantees	Unsecured, unguaranteed

① Lenders	The Shoko Chukin Bank, Ltd.
② Amount	1.0 billion yen
③ Interest	Variable interest rate (Base Rate + Spread)
④ Borrowing date	October 15, 2025
⑤ Final repayment deadline	September 30, 2030
⑥ Collateral and Guarantees	Unsecured, unguaranteed

３. Impact on business performance

The impact of this matter on our business performance for the fiscal year ending September 2026 is expected to be minor. If there is any impact on our financial performance or business results in the future, we will promptly disclose such information.

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