**Press Release** **July 15, 2026**

Company Name: CAC Holdings Corporation
Representative: Ryota Nishimori, President and CEO
(Prime Market of TSE, Code Number 4725)
Contact: Tomomi Sobue, Chief Manager, IR Group
Financial Strategy Dept, Corporate Div.
(Tel: +81-3-6667-8070)

# Notice Concerning the Execution of a Monetary Loan Agreement with Financial Covenants

CAC Holdings Corporation (the "Company") resolved, at a meeting of its Board of Directors held on March 24, 2026, to enter into a monetary loan agreement with financial covenants as described below, and the loan was drawn down on March 31, 2026. However, the Company has found that disclosure in connection with this matter had been omitted. Accordingly, although this disclosure is being made after the fact, the Company hereby announces that it has entered into the monetary loan agreement with financial covenants as described below, and sincerely apologizes for the delay in disclosure.

Details

1. Reason for Entering into the Monetary Loan Agreement with Financial Covenants

To meet funding needs related to M&A investments.

2. Details of the Monetary Loan Agreement

| | | |
|---|---|---|
| (1) | Date of execution of the monetary loan agreement | March 26, 2026 |
| (2) | Counterparty | Syndicate of lenders arranged by Sumitomo Mitsui Banking Corporation |
| (3) | Principal amount of debt | 5,000 million yen |
| (4) | Repayment date | March 31, 2036 |
| (5) | Collateral | Unsecured |

3. Details of Financial Covenants Attached to the Monetary Loan Agreement

(1) The Company shall maintain the total amount of net assets recorded in the consolidated balance sheet as of the end of the fiscal year ending December 31, 2026 and each fiscal year thereafter at an amount equal to or greater than the higher of either 75% of the total amount of net assets recorded in the consolidated balance sheet as of the end of the fiscal year ended December 31, 2025, or 75% of the total amount of net assets

recorded in the consolidated balance sheet as of the end of the immediately preceding fiscal year.

(2) The Company shall not record ordinary loss in the consolidated statement of income for two consecutive fiscal years, commencing with the fiscal year ending December 31, 2026 and each fiscal year thereafter.

4. Future Outlook

The impact of this matter on the Company's consolidated financial results for the fiscal year ending December 31, 2026 is expected to be immaterial.

End