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November 18, 2026

To whom it may concern:

Company: Saint Marc Holdings Co., Ltd.
Name of Representative: Yuki Fujikawa,
Representative Director and President
(Code No. 3395, TSE Prime Market)
Contact: Atsushi Namba,
Director and General Manager of Administration Division
(TEL. +81-86-246-0309)

Notice Regarding Borrowing of Funds

Saint Marc Holdings Co., Ltd. (hereinafter, “the Company”) hereby announces that, at the meeting of its Board of Directors held on November 18, 2026, it resolved to borrow funds as follows.

1. Purpose

The Company will borrow funds to finance the succession of the “TsuruTonTan” business through an absorption-type split, as described in the “Notice Regarding Establishment of a Subsidiary and Succession of Some Business through an Absorption-Type Split from K-Express Co., Ltd.” announced on September 17, 2026.

The funds raised through this borrowing are expected to be used, through a loan to TsuruTonTan Co., Ltd., the Company’s consolidated subsidiary that will succeed to the business, to fund payments related to the business succession and working capital following the business succession.

2. Overview of the Borrowing

(1)	Amount	13.4 billion yen
(2)	Borrowing date	December 1, 2026 (planned)
(3)	Borrowing period	For the time being, from the borrowing date, short-term financing under an overdraft agreement, to be subsequently refinanced with a long-term loan (borrowing period undetermined)
(4)	Interest rate	Base rate plus spread
(5)	Collateral	Unsecured
(6)	Lender	The Chugoku Bank, Ltd.

3. Outlook

The impact of this borrowing on the Company’s operating results is expected to be minimal. However, if any impact on the Company’s operating results becomes apparent, the Company will promptly disclose it.

END