



November 18, 2025

Company name: PLAID, Inc.
Representative: Kenta Kurahashi
Representative Director and CEO
(Code No.:4165, TSE Growth)
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Notice Regarding Reduction of Capital Reserve

PLAID, Inc. (the "Company") hereby announces that at the Board of Directors meeting held today, it was resolved to propose a reduction in the amount of capital reserve and its transfer to other capital surplus at the 14th Annual General Meeting of Shareholders to be held on December 18, 2025, as detailed below.

1. Purpose of Capital Reserve Reduction

To enable flexible and agile capital policy implementation going forward, the capital reserve amount will be transferred to other capital surplus.

2. Details of Capital Reserve Reduction

(1) Amount of Capital Reserve Reduction

Total Capital Reserve 5,314,480,839 yen

(2) Method of Reducing the Amount of Capital Reserve

The Company will reduce the amount of capital reserve and transfer it to other capital surplus in accordance with Article 448, Paragraph 1 of the Companies Act.

3. Schedule for Reduction of Capital Reserve Amount (Planned)

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| (1) Date of Board of Director's Resolution | November 18, 2025 |
| (2) Date of General Meeting of Shareholders Resolution | December 18, 2025 (planned) |
| (3) Date of public notice for making objections by creditors | January 16, 2026 (planned) |
| (4) Final date for making objections by creditors | February 20, 2026 (planned) |
| (5) Effective date | February 28, 2026 (planned) |

4. Outlook

Since this transaction is a transfer between accounts under "Net Assets", there is no change in the amount of net assets and no impact on the business results.