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To whom it may concern

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Cross Marketing Group Inc.
Miki Igarashi, President & CEO
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Notice Concerning Borrowing of Funds

Cross Marketing Group Inc. hereby announces that its Board of Directors has resolved today to borrow funds from financial institutions as follows.

Details

1. Reason for the borrowing of funds

As announced today in the "Notice Concerning Change in Equity-Method Affiliate (Subsidiarization) and Acquisition of Shares (Subsidiarization)," Cross Marketing Group Inc. has resolved to acquire additional shares of Research Panel, Inc. (hereinafter "Research Panel"), an equity-method affiliate, to make it a consolidated subsidiary, and to acquire shares of DIGITALIO, Inc. (hereinafter "DIGITALIO") to make it a consolidated subsidiary. This borrowing consists of long-term loans from financial institutions for the purpose of acquiring shares in Research Panel and DIGITALIO, securing working capital, and stabilizing the financial base.

2. Summary of the borrowing

(1)	L e n d e r s	Sumitomo Mitsui Banking Corporation, Sumitomo Mitsui Trust Bank, Limited, The Bank of Yokohama, Ltd., MUFG Bank, Ltd.
(2)	T o t a l a m o u n t o f b o r r o w i n g	3 billion yen
(3)	I n t e r e s t r a t e	Base interest rate + spread
(4)	D a t e o f b o r r o w i n g	Early April 2026 (scheduled)
(5)	B o r r o w i n g p e r i o d	5 years
(6)	C o l l a t e r a l	Unsecured; guaranteed by Cross Marketing Inc., a consolidated subsidiary

3. Future outlook

The impact of this matter on the consolidated financial results of Cross Marketing Group Inc. for the fiscal year ending June 2026 is expected to be minor; however, if any matters requiring disclosure arise in the future, they will be disclosed promptly.

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