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September 18, 2026

To All concerned Parties

Company name: Keihan Holdings Co., Ltd.

Name of representative: Yoshihiro Hirakawa

Representative Director & President

(Securities code: 9045; Prime Market)

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Notice Concerning Conclusion of a Monetary Loan Agreement with Financial Covenants

Keihan Holdings Co., Ltd. hereby announced that it has decided today to conclude a monetary loan agreement with financial covenants (“this agreement”) as described below.

1. Reason for conclusion of this agreement

To be used as funds for business operations (including refinancing funds).

2. Details of this agreement

(1) Date of conclusion of this agreement	September 28, 2026
(2) Counterparty attributes	City banks, etc. (Syndicate)
(3) Principal of debt	¥ 36,550million
(4) Repayment period	September 30, 2031 September 30, 2033
(5) Details of collateral	Not applicable

3. Details of financial covenants included in this agreement

The amount of the net assets section in the consolidated balance sheet on the last day of each fiscal period must be maintained at 75% or more of the amount of the net assets section in the consolidated balance sheet on the last day of the previous fiscal period.

4. Future outlook

The impact of this agreement on our consolidated financial results for the fiscal year ending March 2027 is expected to be minor.

End