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For Immediate Release

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### **Notice Concerning Provision of New Financial Services**

Izumi Co., Ltd. (the "Company") and Youme Card Co., Ltd. announce that they plan to launch new financial services by approximately the second half of FY2026.

The Izumi Group (the "Group") has been committed to providing services to support its customers every day through its retail and payment operations. Youme Card Co., Ltd. is entering into a bank agency business with SBI Sumishin Net Bank, Ltd. being the principal bank.\*<sup>1</sup> By doing this, the Group aims to provide more convenient services, such as integrated financial services that include deposits, lending, and transfers using the Group's payment processing, point program operation, and sales promotion functions.

The Group plans for the new services to include the provision of various financial services via a dedicated app and it plans for these services to be integrated with the Group's other services, such as Youme app and Youme card. The Group will leverage these services to establish a system that supports customers' lives by increasing convenience and accessibility.

#### Major services planned

- Banking services for individuals provided using SBI Sumishin Net Bank's full-banking BaaS\*<sup>2</sup> products.
- Granting of bonuses (Accumulated Discount points that can be used at Youme Town, Youme Mart, and other stores) in accordance with use of deposit, mortgage and other services.
- Seamless transfer of money between bank accounts and Youme Card electronic money.

Through this initiative, the Group will further enhance customer contact points as it aims to establish a community-based comprehensive life industry, a target set in its Third Medium-Term Management Plan. It is dedicated itself to increasing the prosperity and convenience that local customers experience in their everyday lives.

\*1. This initiative will be implemented on the condition that it is approved by the Prime Minister (Director-General of the Local Finance Bureau with jurisdiction)

\*2. Banking as a Service