

This translation of the original Japanese notice is provided solely for information purposes. Should there be any discrepancy between this translation and the Japanese original, the latter shall prevail.

March 29, 2022

Dear Shareholders and Investors

FOOD & LIFE COMPANIES LTD.  
President & CEO Koichi Mizutome  
(Securities Code: 3563)

Contact: Executive Corporate Officer  
Hiroshi Ogawa  
Tel: 06-6368-1001

### Notice Concerning Debt Financing

FOOD & LIFE COMPANIES LTD. ("F&LC") hereby announced today signing of agreement for debt financing as follows.

#### 1. Purpose

This debt financing is for preparing for unexpected risks arising from further prolonging the COVID-19 pandemic, strengthening the stability of our financial base, and for continuing our investment contributing to sustainable enhancement of our corporate value.

#### 2. Overview of the financing

(1) Lender	MUFG Bank, Ltd.		Mizuho Bank, Ltd.
(2) Amount	6.8 billion yen	4.3 billion yen	2.9 billion yen
(3) Interest Rate	Fixed Interest Rate	Fixed Interest Rate	Fixed Interest Rate
(4) Expected Drawdown Date	March 3, 2022	March 9, 2022	March 31, 2022
(5) Term	10 years	7 years	7 years
(6) Repayment Method	Lump-Sum repayment on due date	Lump-Sum repayment on due date	Lump-Sum repayment on due date
(7) Collateral	None	None	※ (Note)

※ (Note) Jointly guaranteed by the following companies:

- Akindo Sushiro Co., Ltd.
- FOOD & LIFE INNOVATIONS LTD.
- Kyotaru Co., Ltd.

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### 3.Outlook

The impact of the debt financing on the consolidated financial statements of this fiscal year is expected to be insignificant.