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To whom it may concern,

October 1, 2025

Company name: WAKACHIKU CONSTRUCTION CO., LTD.
Name of representative: President and Representative Director,
Katsuhiko Karasuda
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Notice Concerning Conclusion of a Monetary Loan Agreement with Financial Covenants

The Company hereby announces that it has decided to conclude a monetary loan agreement with financial covenants (hereinafter referred to as the "Agreement").

1. Reason for entering into the Agreement

To appropriate for business funds.

2. Details of the Agreement

Date of conclusion of the Agreement	September 25, 2025
Counterparty attributes	Total of 10 trust banks, city banks, and regional banks
Amount of the borrowings	7.5 billion yen
Borrowing date	September 29, 2025
Repayment period	September 30, 2030
Details of collateral	Unsecured

3. Details of financial covenants

- (i) Amount of the net assets in the non-consolidated balance sheet as of the last day of each business year shall be maintained at or above 75% of the larger of the amount of the net assets in the non-consolidated balance sheet as of the last day of the fiscal year ended March 2025 or the immediately preceding business year.
- (ii) Ordinary profit and loss on the non-consolidated statement of income as of the end of each business year shall not be recorded as a loss for two consecutive periods.

4. Future outlook

The impact of the conclusion of the Agreement on business results is immaterial.