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To whom it may concern

November 19, 2025

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Implementation of Borrowings under Commitment Line Agreements

Wakachiku Construction Co., Ltd. (the “Company”) hereby announces that it decided today to borrow funds (hereinafter referred to as the “Borrowings”) pursuant to commitment line agreements concluded with 10 financial institutions for efficient procurement of working capital, as follows.

1. Reason for implementing the Borrowings

To efficiently raise working capital in the Company.

2. Details of the Borrowings

(1) Date of borrowing

November 21, 2025

(2) Attribute of counterparty to the agreement

Total of 10 trust banks, city banks and regional banks

(3) The principal amount of the debt, the repayment deadline, and the details of the security attached to said debt

(i) Form of agreement

Syndication type commitment line agreement (total amount: 13,000 million yen)

(ii) Borrowing Amount

We will repay 3,000 million yen of existing loans and borrow 10,000 million yen.

(iii) Repayment period

December 5, 2025

(iv) Details of financial covenants

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

3. Future outlook

The impact of this case on business results is immaterial.