



September 10, 2026

Company name: TOBISHIMA HOLDINGS Inc.
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(Securities code: 256A; TSE Prime Market)
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Notice Concerning the Execution of a Loan Agreement with Financial Covenants (Positive Impact Finance)

TOBISHIMA HOLDINGS Inc. (the “Company”) hereby announces that, at the meeting of the Board of Directors held today, a resolution was passed to enter into a loan agreement with financial covenants (the “Agreement”), as described below.

The Agreement is a financing agreement based on the Mizuho Positive Impact Finance framework.

1. Reason for Entering into the Agreement

The Company will renew the loan agreement originally entered into on September 21, 2023, for the purpose of securing working capital for the Group's business operations.

In addition, the Group is promoting more advanced sustainable management practices toward the realization of its Group Vision, “New Business Contractor.” The Agreement will be executed as Mizuho Positive Impact Finance, which is aligned with the Positive Impact Finance Principles, in recognition of the Company's sustainability initiatives and its commitment to generating positive social and environmental impacts.

2. Details of the Agreement

(1)	Date of Execution of the Loan Agreement	September 18, 2026
(2)	Loan Disbursement Date	September 25, 2026
(3)	Lender	A syndicate of lenders arranged by Mizuho Bank, Ltd.
(4)	Principal Amount of Debt	JPY 10.0 billion
(5)	Maturity Date	September 25, 2029
(6)	Collateral	Unsecured

3. Financial Covenants of the Agreement

- 1) Commencing the fiscal year ending March 31, 2027, the Company shall maintain, at the end of each fiscal year, consolidated net assets as reported on its consolidated balance sheet at an amount equal to or greater than the higher of:

(i) 75% of consolidated net assets as of March 31, 2026; and

(ii) 75% of consolidated net assets as of the end of the immediately preceding fiscal year.

- 2) For any two consecutive fiscal years beginning with the fiscal year ending March 31, 2026, ordinary profit (loss) on a consolidated basis, as reported in the consolidated statement of income for each fiscal year, shall not be a loss for two consecutive fiscal years.
- 3) For any two consecutive fiscal years beginning with the fiscal year ending March 31, 2026, ordinary profit (loss) on a non-consolidated basis, as reported in the non-consolidated statement of income for each fiscal year, shall not be a loss for two consecutive fiscal years.

4. Outlook

The impact of the Agreement on the Group's consolidated financial results for the current fiscal year is expected to be immaterial. However, should any material matters requiring disclosure arise in the future, the Company will promptly make an announcement.