



January 16, 2026

NEWS RELEASE

Company name: TSUMURA & CO.
Listing: TSE Prime Market
Securities code: 4540
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Notice regarding conclusion of a loan agreement with financial covenants

TSUMURA & CO. (the "Company") hereby announce that we have entered into a loan agreement (hereinafter referred to as the "Agreement") with special financial provisions as set out below.

1. Reasons for concluding a loan agreement with financial covenants.
To promote active investment in equipment and business aiming at the realization of the long-term management vision, ensuring stable growth of the Domestic business and expanding the China business.

2. Overview of the loan agreement

(1) Date of conclusion	January 16, 2026
(2) Attributes of the counterparty	A syndicate group with MUFG Bank, Ltd. as the agent
(3) Principal amounts	Tranche A 20,500 million yen Tranche B 29,500 million yen
(4) Repayment term	Tranche A January 21, 2033 Tranche B January 21, 2036
(5) Guarantee	Unsecured

3. Overview of the covenants

This agreement includes the following financial covenant clauses, and if these are violated and a claim is made by the lender, the borrower will lose the benefit of the term.

-The amount of net assets listed on the consolidated balance sheet at the end of each fiscal year must be maintained at 75% of the greater of the amount of net assets on the consolidated balance sheet at the end of the immediately preceding fiscal year or at the end of the fiscal year ending March 2025.

-The consolidated income statement for each fiscal year must not record an operating loss for two consecutive fiscal years.

4. Future outlook

There is no particular impact to be disclosed regarding the Company's future outlook.