

March 25, 2026

Corporate Name Japan Business Systems, Inc.
Representative Yukihiro Makita, President & CEO
(TSE Prime Code: 5036)
Contact Kohei Katsuta, Director & CFO
(TEL: +81-3-6778-7336)

Notice Regarding the Conclusion of a Money Loan Agreement
with Financial Covenants

Japan Business Systems, Inc. (the “Company”) hereby announces that, due to the expiration of an existing agreement, it has resolved today to enter into a new money loan agreement with financial covenants, as outlined below (hereinafter referred to as the “Agreement”).

(Details)

1. Reason for Entering into This Agreement

To enable flexible financing in response to the funding needs associated with our group’s business expansion.

2. Agreement Details

(1)	Loan Amount	3 billion yen
(2)	Contract Signing Date	March,25 2026
(3)	Contract Type	Syndicated Commitment Line
(4)	Contract Duration	From March 31, 2026 to March 31, 2029
(5)	Arranger	MUFG Bank, Ltd.
(6)	Agent	MUFG Bank, Ltd.
(7)	Applicable Interest Rate	TIBOR + Spread
(8)	Collateral	Unsecured
(9)	Lender	MUFG Bank, Ltd. Mizuho Bank, Ltd. The Bank of Yokohama, Ltd.

3. Financial Covenants Attached to the Money Loan Agreement

This agreement includes the following financial restriction clauses. If any of these conditions are violated, the borrower will lose the benefit of the loan term.

(1) Maintenance of Non-Consolidated Net Assets

The amount of net assets shown in the non-consolidated balance sheet as of the end of each fiscal year shall be maintained at not less than 75% of whichever is greater of: (i) the amount of net assets as of the fiscal year ended September 2025, or (ii) the amount of net assets as of the end of the immediately preceding fiscal year.

(2) Maintenance of Non-Consolidated Operating Results

No operating loss shall be recorded with respect to the operating income for the current fiscal year as shown in the non-consolidated statement of income for each fiscal year.

4. Future outlook

The impact of entering into this agreement on the Company’s financial results for the fiscal year ending September 2026 is expected to be immaterial.