

June 20, 2025

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Notice of the Conclusion of a Loan Agreement with Financial Covenants

Financial Partners Group Co., Ltd. (FPG) announces that it has decided to conclude a loan agreement with financial covenants, as detailed below.

1. Reason for concluding a loan agreement with financial covenants

Given the strong sales of real estate fractional ownership investment products in the Domestic Real Estate Fund Business, FPG is actively acquiring real estate for arrangement. This time, FPG has decided to conclude a loan agreement with financial covenants for JPY 22.0 billion from a financial institution as acquisition funds for a large-scale project in Shibuya-ku, Tokyo.

2. Overview of the loan agreement with financial covenants

(1) Date of contract conclusion	June 24, 2025
(2) Counterparty attributes	Sumitomo Mitsui Banking Corporation
(3) Principal amount of debt	JPY 22.0 billion
(4) Final repayment deadline	December 29, 2028
(5) Details of collateral	Not applicable

Note: This agreement is a syndicated loan agreement, and it is anticipated that other financial institutions will participate based on FPG's consent for transfer after the contract date.

3. Details of financial covenants

- (1) Maintain the total amount of net assets recorded in the consolidated balance sheet as of the end of September 30, 2025 and at the end of each subsequent fiscal year at an amount equal to either 75% of the total amount of net assets recorded in the consolidated balance sheet as of the end of September 30, 2024, or 75% of the total amount of net assets recorded in the consolidated balance sheet as of the most recent fiscal year-end, whichever is higher.
- (2) Ensure that the ordinary profit and loss recorded in the consolidated income statement as of the end of September 30, 2025, and at the end of each subsequent fiscal year does not reflect a loss.

4. Outlook

There is no change in the earnings forecast for the fiscal year ending September 30, 2025, due to this matter.