



September 18, 2026

Company Name: Net Protections Holdings, Inc.
 Representative: Shin Shibata, President and Representative Director
 (Securities Code: 7383, the Prime Market of TSE)
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Notice Concerning Extension of Maturity of Loan Agreements Containing Financial Covenants

Net Protections, Inc., a wholly owned subsidiary of Net Protections Holdings, Inc. (the “Company”), resolved at a meeting of its board of directors held today to enter into an amendment agreement on September 25, 2026 with each lender under the agreement on syndicated loan for a term loan and a committed credit line entered into on March 28, 2022, the principal purpose of which is to extend the borrowing/commitment period. Details are as set forth below.

1. Reason for Amendment

The Company’s group (the “Group”), whose core business comprises “Buy Now Pay Later” (BNPL) services for B2C and B2B transactions, has maintained stable cash management by utilizing flexible financing methods.

With a view to achieving sustainable business growth, the Group intends to upgrade its existing financing and cash management framework to make it more sophisticated and flexible.

In line with this policy, the Group is currently engaged in discussions with the relevant financial institutions regarding specific arrangements. As an interim measure during the transition to the new framework, the Group has decided to extend the maturity of the existing agreement on syndicated loan for a term loan and a committed credit line.

2. Overview of Net Protections, Inc.

Consolidated subsidiary

Name	Net Protections, Inc.
Location	Sumitomo Fudosan Kojimachi First Building 5th Floor, 4-2-6 Kojimachi, Chiyoda-ku, Tokyo
Representative	Shin Shibata, President and Representative Director
Business Description	BtoC e-commerce Buy Now Pay Later (BNPL) service, NP Atobarai BtoB BNPL service, NP Kakebarai BtoC cardless BNPL service, atone BtoC BNPL service in Taiwan, AFTEE Point reward program, NP Point Club
Capital	100 million yen

3. Overview of Syndicated Loan Agreement

The details of the amendments under the amendment agreement are as follows (changes underlined):

(Before Amendment)

	Term Loan	Committed Credit Line
Date of Agreement	March 28, 2022	March 28, 2022
Amount	5,000 million yen	7,000 million yen
Use of Funds	Refinancing funds	Working capital
Borrowing Period/ Commitment Period	From March 31, 2022 to <u>September 30, 2026</u>	From March 31, 2022 to <u>September 30, 2026</u>
Arranger/Agent	Sumitomo Mitsui Banking Corporation	Sumitomo Mitsui Banking Corporation
Lender	Sumitomo Mitsui Banking Corporation Sumitomo Mitsui Trust Bank, Limited MUFG Bank, Ltd. Mizuho Bank, Ltd. Resona Bank, Limited	Sumitomo Mitsui Banking Corporation Sumitomo Mitsui Trust Bank, Limited MUFG Bank, Ltd. Mizuho Bank, Ltd. Resona Bank, Limited
Details of Collateral	Unsecured and guaranteed (jointly and severally liable guarantor: Net Protections Holdings, Inc.)	Unsecured and guaranteed (jointly and severally liable guarantor: Net Protections Holdings, Inc.)
Financial Covenants	① The guarantor shall maintain total equity, as reported in its consolidated statement of financial position, as of the end of the fiscal year ended March 2023 and as of the end of each fiscal year thereafter, at an amount equal to or greater than 75% of the total equity reported in its consolidated statement of financial position as of the end of the fiscal year ended March 2022. ② The guarantor shall not permit its adjusted EBITDA to be negative for two consecutive fiscal year-end dates, starting from the end of the fiscal year ended March 2022 and as of the end of each fiscal year thereafter.	① The guarantor shall maintain total equity, as reported in its consolidated statement of financial position, as of the end of the fiscal year ended March 2023 and as of the end of each fiscal year thereafter, at an amount equal to or greater than 75% of the total equity reported in its consolidated statement of financial position as of the end of the fiscal year ended March 2022. ② The guarantor shall not permit its adjusted EBITDA to be negative for two consecutive fiscal year-end dates, starting from the end of the fiscal year ended March 2022 and as of the end of each fiscal year thereafter.

(After Amendment)

	Term Loan	Committed Credit Line
Amount	5,000 million yen	7,000 million yen
Use of Funds	Refinancing funds	Working capital
Borrowing Period/ Commitment Period	From March 31, 2022 to <u>December 30, 2026</u>	From March 31, 2022 to <u>December 30, 2026</u>
Arranger/Agent	Sumitomo Mitsui Banking Corporation	Sumitomo Mitsui Banking Corporation
Lender	Sumitomo Mitsui Banking Corporation Sumitomo Mitsui Trust Bank, Limited MUFG Bank, Ltd. Mizuho Bank, Ltd. Resona Bank, Limited	Sumitomo Mitsui Banking Corporation Sumitomo Mitsui Trust Bank, Limited MUFG Bank, Ltd. Mizuho Bank, Ltd. Resona Bank, Limited
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4. Future Outlook

The impact of this matter on the Group's consolidated financial results for the current fiscal year is expected to be minor.

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