



September 11, 2025

To Whom It May Concern:

Company name: SUGI Holdings Co., Ltd.  
Representative name: Representative Director & President  
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(Code No.: 7649 TSE Prime Market/ NSE Premier Market)  
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and Finance, Makoto Kasai  
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### **Announcement of Execution of Loan Agreement with Financial Covenants**

We, SUGI Holdings Co., Ltd. (hereinafter “SUGI”), hereby announce that today SUGI decided to execute a loan agreement with financial covenants (hereinafter the “Agreement”) as follows:

#### Particulars

#### 1. Reason to execute the Agreement

Funding for SUGI’s business

#### 2. Details of the Agreement

- |     |                     |                    |
|-----|---------------------|--------------------|
| (1) | Execution date:     | September 11, 2025 |
| (2) | Lender:             | Aozora Bank, Ltd.  |
| (3) | Loan principal:     | JPY 30,000 million |
| (4) | Repayment deadline: | September 17, 2032 |
| (5) | Security:           | Not applicable     |

#### 3. Details of Financial Covenants included in the Agreement

- (1) To keep the total amount of the net assets section of the consolidated balance sheet as of each business year-end following the business year ending in February 2026 (the business year ending in February 2026 is included) at (i) 70% or more of the total amount of the net assets section of the consolidated balance sheet as of the immediately preceding business year-end and (ii) JPY0 or more;
- (2) To keep the operating profit and the ordinary profit recorded in the consolidated profit and loss statement for each business year (the last 12 months) following the business year ending in February 2026 (the business year ending in February 2026 is included) from turning negative; and

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- (3) To keep the long-term issuer rating that Japan Credit Rating Agency, Ltd. assigns to SUGI at BBB or higher.

#### 4. Future Outlook

SUGI expects that the Agreement's impact to be given on SUGI's consolidated business results for the entire business year ending in February 2026 will be minor.

End of this Announcement