

To whom this may concern,

October 2, 2026

Company Name:	ICHINEN HOLDINGS CO., LTD.
Name of Representative:	Masashi Kuroda President and CEO
	Securities Code: 9619, Prime Market
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Notice Concerning the Execution of a Monetary Loan Agreement with Financial Covenants

We hereby announce that, at the meeting of the Board of Directors held on August 17, 2026, we resolved to execute a monetary loan agreement with financial covenants, and executed the said agreement on September 25, 2026, as outlined below.

Description

1. Reasons for the Execution of a Monetary Loan Agreement with Financial Covenants

This agreement was executed for the purpose of funding the acquisition of the shares of Mitsubishi Shoji Agri-Service Corporation (current trade name: ICHINEN MAC CO., LTD.) and MC FERTICOM CO., LTD., as announced in the “Notice Concerning Execution of Share Transfer Agreements for the Acquisition of Shares of Mitsubishi Shoji Agri-Service Corporation and MC FERTICOM CO., LTD. (To Make Them Subsidiaries)” dated April 3, 2026, as well as securing working capital for ICHINEN MAC CO., LTD., MC FERTICOM CO., LTD., and their subsidiaries.

2. Details of the Monetary Loan Agreement

(1) Date of the Execution of the Monetary Loan Agreement	September 25, 2026
(2) Profiles of the Counterparty	Trust Bank etc.
(3) Principal of the Debt	18,230 million JPY (Details) Tranche A: 3,230 million JPY, Tranche B: 15,000 million JPY
(4) Repayment Date	Tranche A: September 30, 2036 Tranche B: September 30, 2029
(5) Details of the Collateral	None

3. Details of the Financial Covenants Included in the Monetary Loan Agreement

- (1) To maintain the amount obtained by deducting share acquisition rights, deferred gains or losses on hedges, and non-controlling interests from the total amount of net assets in the consolidated balance sheet at 75% or more of either the amount as of the end of the fiscal year immediately preceding the relevant fiscal year or the amount as of the end of the fiscal year immediately preceding the execution of this agreement, whichever is higher.
- (2) Not to record ordinary losses on the consolidated statement of income for two consecutive fiscal years.
- (3) To maintain the amount obtained by deducting share acquisition rights, deferred gains or losses on hedges, and non-controlling interests from the total amount of net assets in the non-consolidated balance sheet at 75% or more of either the amount as of the end of the fiscal year immediately preceding the relevant fiscal year or the amount as of the end of the fiscal year immediately preceding the execution of this agreement, whichever is higher.
- (4) Not to record ordinary losses on the non-consolidated statement of income for two consecutive fiscal years.
- (5) To maintain the shareholding ratio in ICHINEN MAC CO., LTD. at 100%.
- (6) To maintain the shareholding ration in MC FERTICOM CO., LTD. at 93.16% or more.

4. Future Outlook

The impact of this agreement on our consolidated earnings forecast for the fiscal year ending March 31, 2027, is currently under review. We will promptly disclose any matters that require further disclosure as they rise.

End