

June 16, 2026

Corporate Name Japan Business Systems, Inc.
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Notice Regarding the Conclusion of a Money Loan Agreement
with Financial Covenants

Japan Business Systems, Inc. (the “Company”) hereby announces that at the Board of Directors meeting held on June 16, 2026, Company resolved to enter into a money loan agreement with financial covenants, as outlined below.

(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	July 28, 2026 (Scheduled)
(3)	Contract Type	Syndicated Commitment Line
(4)	Contract Duration	From July 31, 2026 to July 29, 2027 (Extension possible: up to 2 times)
(5)	Arranger	Sumitomo Mitsui Banking Corporation
(6)	Agent	Sumitomo Mitsui Banking Corporation
(7)	Applicable Interest Rate	TIBOR + Spread
(8)	Collateral	Unsecured
(9)	Lender	A syndicate of lenders arranged by Sumitomo Mitsui Banking Corporation

3. Financial Covenants Attached to the Money Loan Agreement

This agreement includes the following financial covenants. If any of these conditions are violated, any breach of covenants will may trigger acceleration of obligations.

(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

Ordinary income must not be negative for two consecutive fiscal years 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.