

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.



March 24, 2026

Name INTERMESTIC INC.  
Representative President, Hiroshi Ueno  
(Code number: 262A Tokyo Stock Exchange)  
Inquiries CFO Head of Administration Division, Ryohei Satomi  
(TEL.03-5468-8650)

## **Notice Regarding the Execution of a Syndicated Loan Agreement with Financial Covenants**

We hereby announce that at the Board of Directors meeting held today, our company resolved to enter into a syndicated loan agreement with financial covenants, as outlined below.

### 1. Reason for Entering into the Agreement

As stated in the “Notice Regarding the Establishment of a Commitment Line and the Execution of Borrowing” announced on September 24, 2025, our company executed borrowings in the amount of 18.0 billion yen on September 30, 2025 (hereinafter, the “Existing Borrowings”). The maturity date of the Existing Borrowings is scheduled for March 31, 2026, and the purpose of the syndicated loan is to repay the Existing Borrowings, stabilize medium- to long-term financing, and maintain and strengthen our financial base.

### 2. Details of the Agreement

Date of Execution of the Agreement	March 24, 2026
Borrowing Amount	12.0 billion yen*
Term of the Agreement	From March 31, 2026 to March 31, 2033
Interest Rate	One-month TIBOR + 0.50%
Collateral / Guarantee	Guarantee provided by Horus HD Co., Ltd.
Lenders	Sumitomo Mitsui Banking Corporation (Arranger and Agent) MUFG Bank, Ltd. Mizuho Bank, Ltd.
Financial Covenants Applicable to the Agreement	<ul style="list-style-type: none"><li>• The total amount of net assets stated in the consolidated balance sheet as of the end of the fiscal year ending December 31, 2026 and each fiscal year-end thereafter shall be maintained at an amount equal to or greater than the higher of (i) 75% of the total amount of net assets stated in the consolidated balance sheet as of the end of the fiscal year ended December 31, 2025, or (ii) 75% of the total amount of net assets stated in the consolidated balance sheet as of the end of the immediately preceding fiscal year.</li><li>• Ordinary income/loss stated in the consolidated statement of income as of the end of the fiscal year ending December 31, 2026 and each fiscal year-end thereafter shall not result in a loss for two consecutive fiscal years.</li></ul>
Other	An arrangement fee of 90 million yen will be incurred in connection with the Agreement.

\*Although the Existing Borrowings amount to 18.0 billion yen, commitment lines totaling 10.0 billion yen have been separately established, and we plan to execute borrowings of 6.0 billion yen before the repayment of the Existing Borrowings.

The interest rate on the short-term borrowings is one-month TIBOR + 0.25%.

### 3. Future Outlook

The interest expenses and fees arising from the above borrowings have already been incorporated into the earnings forecast for the current fiscal year.