

The following statement is an English-language translation of the original Japanese-language document provided for your convenience. In the event there is any discrepancy between the Japanese and English versions, the Japanese version is presumed to be correct.

September 19, 2025

Company name: Daito Trust Construction Co., Ltd
Representative: Kei Takeuchi
Representative Director, Chief Executive Officer
Securities code: 1878
Listed in Prime Market of Tokyo security exchange
and Premier Market of Nagoya security exchange
(ADR Level I, OTC: DIFTY)
Address: 2-16-1, Konan, Minato-ku, Tokyo

Notice Regarding Execution of a Syndicated Loan Agreement with Financial Covenants

DAITO TRUST CONSTRUCTION CO., LTD. (the “Company”) hereby announces that, at the meeting of its Board of Directors held today, it resolved to enter into a syndicated loan agreement containing financial covenants (the “Facility”), arranged by Sumitomo Mitsui Banking Corporation (the “Arranger”) and co-arranged by MUFG Bank, Ltd. and Mizuho Bank, Ltd. (together, the “Co-Arrangers”), as outlined below.

1. Purpose of Borrowings

To refinance the syndicated loan borrowed primarily in November 2020 and to secure funds to support the expansion of the Company’s real estate development business.

2. Execution of Individual Loan Agreements

Of the total arranged amount of JPY 140.0 billion, individual loan agreements for Tranches A, B, C and D are scheduled to be executed on September 25, 2025.

3. Overview of the Syndicated Loan Facility

| | | | | |
|--------------------------------------|--|--------------|--------------|--------------|
| (1) Total Facility Amount | JPY 140.0 billion | | | |
| (2) Structure | Syndicated term loans (Tranches A, B, C) and a committed term loan (Tranche D) | | | |
| | Tranche A | Tranche B | Tranche C | Tranche D |
| (3) Principal Amount | JPY 43.5 bn | JPY 34.6 bn | JPY 27.4 bn | JPY 34.5 bn |
| (4) Facility/Contract Execution Date | Sep 25, 2025 | Sep 25, 2025 | Sep 25, 2025 | Sep 25, 2025 |
| (5) Drawdown / Commitment Start Date | Sep 30, 2025 | Sep 30, 2025 | Sep 30, 2025 | Sep 30, 2025 |
| (6) Final Repayment / Maturity Date | Sep 30, 2030 | Sep 28, 2035 | Sep 30, 2030 | Mar 30, 2029 |
| (7) Interest Rate | TIBOR + margin (for all tranches) | | | |

| | | | | |
|---|--|--|--|--|
| (8) Arranger | Sumitomo Mitsui Banking Corporation | | | |
| (9) Co-Arrangers | MUFG Bank, Ltd.; Mizuho Bank, Ltd. | | | |
| (10) Participating Financial Institutions | Sumitomo Mitsui Banking Corporation; MUFG Bank, Ltd.; Mizuho Bank, Ltd.; Resona Bank, Limited; The Shizuoka Bank, Ltd.; The 77 Bank, Ltd.; The Chiba Bank, Ltd.; Hiroshima Bank, Ltd.; The Bank of Yokohama, Ltd.; The Gunma Bank, Ltd.; The Oita Bank, Ltd.; Sumitomo Mitsui Trust Bank, Limited; The Iyo Bank, Ltd.; The Minato Bank, Ltd.; The Bank of Nagoya, Ltd. | Sumitomo Mitsui Banking Corporation; SBI Shinsei Bank, Limited; Resona Bank, Limited; Mizuho Bank, Ltd.; AEON Bank, Ltd.; MUFG Bank, Ltd.; The Shizuoka Bank, Ltd.; The 77 Bank, Ltd.; The Chiba Bank, Ltd.; The Bank of Yokohama, Ltd.; The Nishi-Nippon City Bank, Ltd.; The Kitakyushu Bank, Ltd.; The Saga Bank, Ltd.; The San-in Godo Bank, Ltd.; The Shikoku Bank, Ltd.; The Toho Bank, Ltd.; The Hyakugo Bank, Ltd.; The Yamagata Bank, Ltd.; The Bank of Nagoya, Ltd.; The Iyo Bank, Ltd.; The Minato Bank, Ltd.; The Oita Bank, Ltd.; The Bank of Kyoto, Ltd.; Hiroshima Bank, Ltd. | Sumitomo Mitsui Banking Corporation; SBI Shinsei Bank, Limited; Mizuho Bank, Ltd.; Resona Bank, Limited; AEON Bank, Ltd.; MUFG Bank, Ltd.; The Shizuoka Bank, Ltd.; The 77 Bank, Ltd.; The Chiba Bank, Ltd.; The Bank of Yokohama, Ltd.; The Nishi-Nippon City Bank, Ltd.; The Gunma Bank, Ltd.; The Kitakyushu Bank, Ltd.; The Saga Bank, Ltd.; The San-in Godo Bank, Ltd.; The Shikoku Bank, Ltd.; The Toho Bank, Ltd.; The Hyakugo Bank, Ltd.; The Musashino Bank, Ltd.; The Yamagata Bank, Ltd.; The Bank of Nagoya, Ltd.; The Iyo Bank, Ltd.; The Minato Bank, Ltd.; The Oita Bank, Ltd.; The Bank of Kyoto, Ltd.; Hiroshima Bank, Ltd. | Sumitomo Mitsui Banking Corporation; MUFG Bank, Ltd.; Mizuho Bank, Ltd.; Resona Bank, Limited. |

| | | | | |
|-----------------------|------------|------------|--------------------------------------|--------------------------------------|
| (11) Repayment Method | Amortizing | Amortizing | Lump-sum repayment on due date | Lump-sum repayment at maturity |
| (12) Collateral | Unsecured | Unsecured | Unsecured | Unsecured |

4. Financial Covenants

From the end of each quarterly accounting period on or after September 30, 2025, the Company shall maintain consolidated net assets (total of the “Net Assets” section on the consolidated balance sheet) at no less than 50% of the amount recorded under “Net Assets” on the consolidated balance sheet as of the fiscal year-end March 31, 2025.

5. Outlook

The impact of this Facility on the Company’s results for the fiscal year ending March 31, 2026 is expected to be immaterial. Should it become evident that there will be a material impact on the Company’s consolidated results, the Company will promptly make an additional announcement.

END