

Company Name: Tama Home Co., Ltd.
 Representative: Shinya Tamaki, President & Representative Director
 (Securities Code: 1419; Tokyo Stock Exchange / Fukuoka Stock Exchange)
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Notice Regarding Early Repayment of Syndicated Loan

Tama Home Co., Ltd. hereby announces that it decided today to make an early repayment of the entire outstanding balance of the syndicated loan based on the syndicated loan agreement entered into on December 23, 2024, and completed the repayment today, as described below.

1. Overview of the Syndicated Loan Agreement Subject to Early Repayment

(1) Type of Facility	Term loan agreement arranged through a syndicated loan structure
(2) Total Commitment Amount	JPY 10,000 million
(3) Borrowing Date	December 27, 2024
(4) Original Repayment Date	December 30, 2027
(5) Applicable Interest Rate	Base rate plus spread (floating rate)
(6) Use of Funds	Working capital for business operations
(7) Collateral / Guarantee	Unsecured / Unguaranteed
(8) Arranger	Sumitomo Mitsui Banking Corporation
(9) Participating Financial Institutions	Sumitomo Mitsui Banking Corporation, The Nishi-Nippon City Bank, Ltd., The Norinchukin Bank, The Chiba Bank, Ltd., The Ashikaga Bank, Ltd., The Bank of Toyama, Ltd., Hachijuni Nagano Bank, Ltd., and Daishi Hokuetsu Bank, Ltd.
(10) Financial Covenants	<p>(i) Consolidated operating profit/loss for the fiscal year ended May 31, 2025 and each fiscal year thereafter shall not be negative.</p> <p>(ii) Total net assets on the consolidated balance sheet as of the end of each fiscal year from the fiscal year ended May 31, 2025 onward shall be maintained at an amount equal to or greater than 80% of either:</p> <p>(a) total net assets as of May 31, 2024; or</p> <p>(b) total net assets as of the immediately preceding fiscal year-end, whichever is higher.</p> <p>(iii) Total interest-bearing debt on the consolidated balance sheet as of the end of each fiscal year from the fiscal year ended May 31, 2025 onward shall not exceed the total amount of cash and deposits, real estate for sale, and real estate for sale in process.</p>

2. Reason for the Early Repayment

We decided to conduct the early repayment of the borrowings under the syndicated loan agreement after comprehensively considering future business conditions, funding needs, and responses to financial covenants, with the aim of enhancing financial stability and ensuring flexible financial management.

3. Details of the Early Repayment

(1) Lenders

Syndicate of lenders arranged by Sumitomo Mitsui Banking Corporation

(2) Borrowings Subject to Early Repayment

Entire outstanding balance of the syndicated loan based on the syndicated loan agreement

(3) Amount of Early Repayment

JPY 5,552 million

(4) Repayment Date

May 29, 2026

4. Outlook

The impact of this matter on our consolidated financial results for the fiscal year ending May 31, 2026 is expected to be minimal.

We will continue to strive to maintain and enhance our financial soundness.

In addition, we will continue to pursue appropriate financial management in light of future business conditions and funding requirements.