



September 25, 2025

**The Nisshin Oillio Group, Ltd.**

**Securities Code:** 2602; Prime Market of TSE

**Representative:** Takahisa Kuno, Representative Director and President

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## Notice Concerning Conclusion of Loan Agreement with Financial Covenants

The Nisshin Oillio Group, Ltd. (the “Company”) hereby announces that it has concluded a loan agreement with financial covenants (syndicated term loan; the “Agreement”) on September 25, 2025. The details are as follows.

### 1. Reason for concluding the Agreement

In the medium-term business plan *Value UpX*, the Company will actively pursue investments in “growth” and “functions to support strategies” while ensuring financial soundness to achieve sustainable growth. To this end, it has concluded the Agreement for the purpose of financing capital expenditures and other needs.

### 2. Description of the Agreement

(1) Date of conclusion	September 25, 2025
(2) Attributes of counterparty	City banks, etc. (Syndicate)
(3) Principal amount of debt	Tranche A: 6,000 million yen Tranche B: 9,800 million yen Tranche C: 9,200 million yen
(4) Repayment deadline	Tranche A: September 30, 2031 Tranche B: September 28, 2035 Tranche C: September 28, 2035
(5) Description of collateral	Not applicable

### 3. Description of financial covenants attached to the Agreement

- (1) Maintain the amount of net assets on the consolidated balance sheet on the closing date of each fiscal year at an amount no less than 75% of the amount of net assets on the consolidated balance sheet on the closing date of the fiscal year immediately preceding the relevant fiscal year or on the closing date of the fiscal year ended March 31, 2025, whichever is higher.
- (2) Maintain the ratio of the amount of “total assets” to the amount of “total net assets” on the consolidated balance sheet on the closing date of each fiscal year at no more than three (3).
- (3) Do not record an ordinary loss for two consecutive fiscal years on the consolidated statement of income for each fiscal year.

### 4. Future outlook

The Company has judged the impact of the Agreement on its business performance to be negligible.