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February 20, 2026

Company name: SUNNY SIDE UP GROUP Inc.  
Listing: Tokyo Stock Exchange  
Securities code: 2180  
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## Notice Concerning Conclusion of a Monetary Loan Agreement with Financial Covenants

SUNNY SIDE UP GROUP Inc. (the “Company”) hereby announces that it has resolved, at a meeting of the Board of Directors held on February 20, 2026, to conclude a monetary loan agreement with financial covenants as described

### 1. Reason for conclusion of a monetary loan agreement with financial covenants

The purpose of concluding the loan agreement is to finance the acquisition of all shares of BILCOM Inc., as announced in the timely disclosure titled "Notice Concerning Acquisition of Shares of BILCOM Inc. (to Make it a Subsidiary) " dated January 26, 2026.

### 2. Details of monetary loan agreement

(1) Date of conclusion of monetary loan agreement	February 24, 2026
(2) Counterparty attributes	Sumitomo Mitsui Banking Corporation
(3) Principal of debt	¥ 1.2 billion
(4) Repayment period	From March 31, 2026, to February 28, 2033
(5) Details of collateral	None

### 3. Details of financial covenants included in monetary loan agreement

- The Company shall maintain its voting rights ratio in BILCOM, Inc. (including the voting rights ratio after dilution from potential shares) at 100%.
- At the end of each consolidated fiscal year from the fiscal year ending June 30, 2026, onwards, the total amount of net assets on the consolidated balance sheet shall be maintained at 75% or more of the amount as of the end of the immediately preceding consolidated fiscal year.

- At each interim consolidated fiscal period and consolidated fiscal year from the fiscal year ending June 30, 2026, onwards, ordinary income/loss on the consolidated statement of income shall not result in a loss for two consecutive periods (the first relevant periods being the interim period and the full-year period of the fiscal year ending June 30, 2026).

#### 4. Future outlook

The impact of the conclusion of this agreement on the consolidated financial results for the fiscal year ending June 30, 2026, is expected to be minor. If any matters requiring disclosure arise in the future, the Company will promptly announce them.