June 25, 2026

To whom it may concern:

Company name: GA technologies Co., Ltd.
Representative: Ryo Higuchi,
President, Representative Director, Executive Officer, and CEO
(Code No.: 3491 Tokyo Stock Exchange - Growth)
Contact: Shunji Goto
Executive Officer VP of Finance
(Tel: +81-3-6230-9180)

Notice Regarding the Execution of a Loan Agreement with Financial Covenants

The Company hereby announces that it has decided at the Board of Directors meeting held today to enter into a loan agreement with financial covenants, as outlined below.

Description

1. Purpose of the Loan Agreement with Financial Covenants

To procure long-term borrowings as funds for the acquisition of shares of SPC Securities Co., Ltd., based on the "Notice Regarding the Acquisition of Shares of SPC Securities Co., Ltd." announced on April 6, 2026.

2. Outline of the Loan Agreement

(1)	Agreement Date	June 30, 2026
(2)	Loan Type	Syndicated Term Loan
(3)	Loan Amount	4.478 billion yen
(4)	Maturity Date	June 30, 2031
(5)	Collateral	Unsecured
(6)	Arranger / Agent	MUFG Bank, Ltd.
(7)	Lenders	MUFG Bank, Ltd., and 6 other banks

3. Financial Covenants Attached to the Agreement

This agreement includes the following financial covenants. If any of the events stipulated in these clauses occur and a request is made by a majority of the lenders, the Company will forfeit the benefit of time.

・Maintain the amount of net assets on the consolidated balance sheet at each fiscal year-end at no less than 75% of the greater of the amount at the end of the immediately preceding fiscal year or the amount of net assets on the consolidated balance sheet at the end of any prior fiscal year.

・Avoid recording a net loss on the consolidated income statement for two consecutive fiscal years as reported in the reports for each fiscal year-end.

4. Outlook

The impact of this agreement on the Company’s consolidated business results is expected to be minimal.