

June 30, 2025

News Release

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 (Code number: 1925,  
 Prime Market of the Tokyo Stock Exchange)  
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### **Notice Regarding Financing by Subordinated Syndicated Loan**

Daiwa House Industry Co., Ltd. (hereinafter “the Company”) hereby announces that it today has signed a contract for financing Subordinated Syndicated Loan (hereinafter “the Loan”) as follows.

#### 1. Characteristics of the Loan

The Loan is a form of hybrid financing with an intermediate nature between equity and debt, and while it does not cause dilution of the value of shares per share due to its indebtedness, it has characteristics similar to equity, such as voluntary deferral of interest, extremely long maturity, and subordinability in liquidation and insolvency proceedings. Therefore, the Loan is expected to be evaluated for equity credit on 50% of the financing amount from Rating and Investment Information Inc. (R&I) and from Japan Credit Rating Agency, Ltd.(JCR).

#### 2. Loan Overview

(1) Amount to be borrowed	65 billion yen
(2) Date of agreement	June 30, 2025
(3) Drawdown date	October 31, 2025
(4) Maturity date	October 31, 2060 However, the Company may prepay all or part of the principal of the Loan on each interest payment date on or after October 31, 2030.
(5) Use of proceeds	The funds will be used for early repayment of the hybrid loan executed on October 30, 2020.
(6) Refinancing restrictions	In the case of early repayment of the Loan, the Company is intended that the Loan will be refinanced with funding approved by a rating agency with an equity credit equal to or higher than the Loan during the 12 months prior to the date of early

	<p>repayment.</p> <p>However, if certain financial conditions are met at the time of early repayment, it may be possible to forgo refinancing the Loan with funds recognized by rating agencies as having the same or higher capital nature.</p>
(7) Interest payment	The Company may defer interest payments on the Loan.
(8) Subordination	<p>The right to request payment under the Loan is subordinated to all senior creditors in the Company's liquidation proceedings, bankruptcy proceedings, corporate reorganization proceedings, and civil rehabilitation proceedings.</p> <p>Any provision of the Loan shall not in any sense be amended if such an amendment would bring any disadvantage to all the senior creditors.</p>
(9) Evaluation of equity credit (expected)	<p>Class 3, 50% (Rating and Investment Information, Inc.)</p> <p>Middle Level, 50% (Japan Credit Rating Agency, Ltd.)</p>

End

Disclaimer:

This English translation has been prepared for general reference purposes only. The Company shall not be responsible for any consequence resulting from the use of the English translation in place of the original Japanese text. In any legal matter, readers should refer to and rely upon the original Japanese text of the press release dated June 30, 2025. Furthermore, this announcement is for the purpose of making public the financing of the Company's subordinated loan and is not intended as a solicitation of any investment or any similar action.