



August 20, 2025

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 Name of representative: Toshio Shibata, Representative
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 (Securities code: 1821; Prime Market
 of the Tokyo Stock Exchange)
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Notice Concerning Drawdown of Loan Under Existing Loan Commitment Agreement with Financial Covenants

Sumitomo Mitsui Construction Co., Ltd. (the “Company”) hereby announces that it has decided to execute a loan drawdown (the “Loan Drawdown”) under an existing loan commitment agreement with financial covenants, as follows.

1. Purpose of the Loan Drawdown

To raise funds to meet funding needs arising from the Company’s construction business.

2. Details of the Loan Drawdown

(1) Loan amount	¥20,400 million out of the total ¥27,200 million under the loan commitment agreement (cumulative total: ¥27,200 million)
(2) Drawdown date	August 20, 2025
(3) Contract type	Syndicated loan commitment
(4) Contract term	August 20, 2025 to September 30, 2025
(5) Arranger	Sumitomo Mitsui Banking Corporation
(6) Co-arranger	Sumitomo Mitsui Trust Bank, Limited
(7) Agent	Sumitomo Mitsui Banking Corporation
(8) Applicable interest rate	TIBOR plus spread
(9) Collateral	None
(10) Lenders	Sumitomo Mitsui Banking Corporation Sumitomo Mitsui Trust Bank, Limited Other financial institution

3. Details of financial covenants attached to the existing loan commitment agreement

The following financial covenants are attached to the loan commitment agreement, and any breach thereof will result in the loss of benefit of time.

- Total consolidated net assets at the end of each fiscal year shall be equal to or exceed the respective thresholds indicated below. In calculating total of the consolidated net assets at the end of each fiscal year, in the borrower's consolidated statements of income as of the end of each fiscal year, all profits or losses related to the condominium in Yokohama, which was described in "Instructions from the Ministry of Land, Infrastructure, Transport and Tourism" released on January 13, 2016, will be excluded from the calculation.

At the end of March, 2026: ¥68,961 million

At the end of March, 2027: ¥75,819 million

At the end of March, 2028: ¥81,561 million

4. Future outlook

The impact of the Loan Drawdown on the Company's financial results is expected to be minor. However, if any material matter requiring disclosure arises in the future, the Company will promptly make an announcement.