



Tribe Property Technologies Announces Replacement Senior Loan Facility of up to \$15 Million

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- Tribe signs definitive agreement with CIBC Commercial Banking (CIBC) for a senior loan facility of up to \$15 million replacing the Company's existing senior term loan facility
- New facility provides greater flexibility for Tribe and reduces the cost of capital through reductions in interest rate and the waiver of certain fees

VANCOUVER, BC, Dec. 10, 2025 /CNW/ - **Tribe Property Technologies Inc** (TSXV: TRBE) (OTCQB: TRPTF) ("**Tribe**" or the "**Company**"), a leading provider of technology-elevated property management solutions, is pleased to announce that it has entered into a definitive loan agreement (the "**Loan Agreement**") with CIBC for a senior loan facility of up to \$15 million (the "**Facility**") replacing the Company's existing senior term loan facility.

The new Facility includes a \$3 million revolving operating line to support working capital requirements and a \$12 million revolving M&A facility intended to fund strategic acquisitions. The Company's previous senior term loan facility included a \$1 million revolving operating line and a \$7 million non-revolving M&A facility with an accordion feature of \$5 million. As of September 30, 2025, the Company had drawn approximately \$650k against the previous facility operating line and \$9.5 million against the M&A facility. These amounts are now obligations owing to CIBC under the new Facility.

The new Facility has a more favourable interest rate whereas the previous senior term loan facility had an interest rate of prime +2.65% per annum. The new Facility also waives fees charged under the previous senior term loan facility such as commitment, renewal, management and standby fees. Initial amounts drawn under the M&A facility will be repaid in blended monthly payments of principal and interest to amortize over 10 years, with subsequent draws amortizing over 7 years. The previous senior term loan facility included an amortization schedule of 5 years. The Company will enter into security documentation with CIBC to secure the obligations of the Company under the new Facility. The Company will also be subject to certain financial and negative covenants.

The new Facility thus provides Tribe with improved access to non-dilutive capital, allowing the Company greater opportunities to reduce dependence on vendor take-back ("**VTB**"), or earn-out structures. In addition, Tribe expects to benefit from a lower cost of borrowing and increased financial flexibility.

Over the past year, Tribe has made significant progress in reducing its VTB obligations. As of September 30, 2025, VTBs declined to \$1.95 million, a 55% reduction from \$4.3 million at year-end 2024— reflecting the Company's disciplined approach to strengthening its balance sheet and optimizing acquisition structures. The new Facility is expected to further support these efforts by providing lower-cost, non-dilutive capital that enhances the Company's ability to manage VTB obligations through targeted cash payments and strategic earn-out management.

"We are thrilled to announce this significant milestone for Tribe, which illustrates our commitment to strategic growth and financial discipline," said Joseph Nakhla, CEO of Tribe. "Executing this financing facility is an essential part of our growth strategy, as it provides us with improved access to non-

dilutive capital and lowers our borrowing costs, which are beneficial to our long-term capital structure. We're also pleased with the progress we have made in reducing our VTBs, as we continue to strengthen our financial position and balance sheet."

A copy of the Loan Agreement will be filed under the Company's SEDAR+ profile at www.sedarplus.ca.

About Tribe Property Technologies

Tribe is a property technology company that is disrupting the traditional property management industry. As a rapidly growing tech-forward property management company, Tribe's integrated service-technology delivery model serves the needs of a much wider variety of stakeholders than traditional service providers. Tribe seeks to acquire highly accretive targets in the fragmented North American property management industry and transform these businesses through streamlining and digitization of operations. Tribe's platform decreases customer acquisition costs, increases retention, and allows for the addition of value-added products and services through the platform. Visit tribetech.com for more information.

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CNW 07:00e 10-DEC-25