

February 24, 2026

For Immediate Release

REIT Issuer:
MIRARTH Real Estate Investment Corporation
Representative: Tetsuo Saida, Executive Director
(Securities Code: 3492)

Asset Manager:
MIRARTH Real Estate Advisory Inc.
Representative: Tetsuo Saida, Representative Director and President
Contact: Takuya Saito, GM of Financial & Planning
TEL: +81-3-6435-5264

Notice Concerning Borrowing of Funds and Making an Early Repayment

MIRARTH Real Estate Investment Corporation (the “Investment Corporation”) hereby announces that it has decided today to undertake borrowings (the “Borrowings”) and make an early repayment of the loan as detailed below.

1. Details of the Borrowings

Category ¹	Lender ²	Expected Loan Amount (Million yen)	Interest Rate	Expected Drawdown Date	Repayment Date	Repayment Method	Notes
Long-term loans	Loan syndicate with Sumitomo Mitsui Banking Corporation as arranger	3,360	Base interest + 0.425% (Variable Interest Rate ³)	March 3, 2026	February 28, 2029	Lump-sum repayment at maturity	Unsecured/ unguaranteed
	Loan syndicate with Sumitomo Mitsui Banking Corporation as arranger	7,000	Base interest + 0.50% (Variable Interest Rate ³)		February 28, 2030		
	Loan syndicate with Sumitomo Mitsui Banking Corporation as arranger	3,000	TBD (Fixed Interest Rate ^{4,5})		February 28, 2031		
Total		13,360	—	—	—	—	—

- “Long-term loans” means loans due after one year from the drawdown date. The same applies hereafter.
- “Loan syndicate” consists of Sumitomo Mitsui Banking Corporation, MUFG Bank, Ltd., Mizuho Bank, Ltd., SBI Shinsei Bank, Limited, Resona Bank Limited, Aozora Bank, Ltd., Sumitomo Mitsui Trust Bank, Limited, Kansai Mirai Bank, Limited, The Chiba Bank, Ltd., The Yamagata Bank, Ltd., The Ashikaga Bank, Ltd, San ju San Bank, Ltd., The Bank of Fukuoka, Ltd., and The Keiyo Bank, Ltd..
- The first interest payment date will be March 31, 2026, and thereafter, interest shall be paid on the last day of each month and on the principal repayment date. However, if such date is not a banking business day, payment shall be made on the next business day, except that if the next business day falls in the following month, payment shall be made on the preceding business day. The base interest rate shall be the one-month Japanese Yen TIBOR as published by the JBA TIBOR Administration. The Japanese Yen TIBOR published by the JBA TIBOR Administration can be found on its website: <https://www.jbatibor.or.jp/rate/>.
- The interest rate will be announced when determined.
- The first interest payment date will be May 29, 2026, and thereafter, interest shall be paid on the last day of every third month and on the principal repayment date. However, if such date is not a banking business day, payment shall be made on the next business day; provided that if the next business day falls in the following month, payment shall be made on the preceding business day.

This press release is a document to publicize the borrowing of funds and making an early repayment by the Investment Corporation to the public and is not prepared for the purpose of soliciting investment. When making an investment, investors are urged to make an investment at their own discretion after reviewing the prospectus for the issuance of new investment units and the notification of sale of investment units prepared by the Investment Corporation, and the revisions thereof (if any)

MIRARTH Real Estate Investment Corporation

2. Reason for the Borrowings

The Investment Corporation will allocate funds for the acquisition of 7 properties, as announced on February 13, 2026 in the “Notice Concerning Acquisition and Leasing of Trust Beneficiary Interests in Domestic Real Estate”, for paying related expenses and for repaying long-term loans as described in “4. Overview of Repayment”.

3. Loan amount, Purpose of use, and Scheduled Payment Period

(1) Loan amount

13,360 million yen

(2) Purpose of use

Acquisition expenses and payment-related expenses for the properties as described, and repayment of long-term loans as described in “4. Overview of Repayment”

(3) Scheduled payment period

March 3, 2026

4. Overview of Repayment

(1) Details of repayment

① Repayment amount: 4,725 million yen

② Scheduled repayment date : March 3, 2026

③ Repayment Funds: Part of Long-term loans as described in “1. Details of the Borrowings”

(2) Details of borrowing repayments

Category	Lender	Loan Amount before repayment (Million yen)	Repayment Amount (Million yen)	Loan Amount after repayment (Million yen)	Borrowing Date	Repayment Date
Long-term loans	Sumitomo Mitsui Banking Corporation	4,725	4,725	—	January 30, 2026	February 26, 2027

For further details borrowing repayment, please refer to the announcement on January 27, 2026 in the “Notice Concerning Borrowing of Funds”.

5. Status of Loans, etc. after the Borrowing

(Million yen)

	Before drawdown	After drawdown	Increase (decrease)
Short-term loans	—	—	—
Long-term loans	95,945	104,580	8,635
Investment corporation bonds	—	—	—
Total	95,945	104,580	8,635

6. Other

Concerning the risks associated with the borrowing, etc., there is no significant change from the content of “Part I: Fund Information, Section 1: Status of the Fund, Item 3: Investment Risks” in the securities statement submitted on November 26, 2025, and “Part II: Reference Information, Section 2: Supplementary Information to Reference Documents, Item 7: Investment Risks.” in the securities statement submitted on February 13, 2026.

The Investment Corporation’s website : <https://mirarth-reit.com/en/index.html>

This notice is the English translation of the Japanese announcement on February 24, 2026. However, no assurance or warranties are given for the completeness or accuracy of this English translation.

This press release is a document to publicize the borrowing of funds and making an early repayment by the Investment Corporation to the public and is not prepared for the purpose of soliciting investment. When making an investment, investors are urged to make an investment at their own discretion after reviewing the prospectus for the issuance of new investment units and the notification of sale of investment units prepared by the Investment Corporation, and the revisions thereof (if any)