

January 27, 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 Limited
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Notice Concerning Borrowing of Funds

MIRARTH Real Estate Investment Corporation hereby announces that it has decided today to undertake borrowings as detailed below.

1. Details of the Borrowings

Category ¹	Lender	Expected Loan Amount (MM yen)	Interest Rate	Expected Drawdown Date	Repayment Date	Repayment Method	Notes
Long-term loans	Sumitomo Mitsui Banking Corporation	4,725	Base interest + 0.425% (Variable Interest Rate ²)	January 30, 2026	February 26, 2027	Lump-sum repayment at maturity	Unsecured/unguaranteed
Total		4,725	—	—	—	—	—

- “Long-term loans” means loans due after one year from the drawdown date. The same applies hereafter.
- The first interest payment date will be February 27, 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 reference 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/>.

2. Reason for the Borrowings

The Investment Corporation will allocate funds for the acquisition of “TOSEI HOTEL & SEMINAR MAKUHARI”, as described in “Notice Concerning Acquisition of Trust Beneficiary Interests in Domestic Real Estate” announced on January 14, 2026.

3. Status of Loans, etc. after the Borrowing

(Millions of yen)

	Before drawdown	After drawdown	Increase (decrease)
Short-term loans	—	—	—
Long-term loans	91,220	95,945	4,725
Investment corporation bonds	—	—	—
Total	91,220	95,945	4,725

This press release is a document to publicize the borrowing of funds by the Investment Corporation to the public and is not prepared for the purpose of soliciting investment.

MIRARTH Real Estate Investment Corporation

4. Other

Concerning the risks associated with the borrowing, etc., there is no significant change from the content of “Investment Risks” in the securities statement submitted on November 26, 2025.

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

This notice is the English translation of the Japanese announcement on January 27, 2026. However, no assurance or warranties are given for the completeness or accuracy of this English translation.