

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 (Refinancing green loans and others)

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

A portion of the borrowings will be in the form of a green loan, to be executed under the Green Finance Framework established by the Investment Corporation.

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	3,000	Base interest + 0.40% (Variable Interest Rate ³)	February 27, 2026	August 31, 2028	Lump-sum repayment at maturity	Unsecured/ unguaranteed
	Loan syndicate with Sumitomo Mitsui Banking Corporation as arranger (Green Loans ⁴)	3,550	Base interest + 0.45% (Variable Interest Rate ³)		August 31, 2029		
Total		6,550	—	—	—	—	—

- “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, Mizuho Bank, Ltd., SBI Shinsei Bank, Limited, Aozora Bank, Ltd., Sumitomo Mitsui Trust Bank, Limited, The Minato Bank, Ltd., Daishi Hokuetsu Bank, Ltd., The Bank of Yokohama, Ltd., Kansai Mirai Bank, Limited, THE NISHI-NIPPON CITY BANK, LTD, The Aichi Bank, Ltd., and Resona Bank, Limited.
- 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 applied to the interest calculation period for payment on the interest payment date shall be the one-month Japanese Yen TIBOR as published by the JBA TIBOR Administration two business days before the interest payment date (and, for the first payment, two business days before the drawdown date). The Japanese Yen TIBOR published by the JBA TIBOR Administration can be found on its website: <https://www.jbatibor.or.jp/rate/>.
- This green loan will be allocated to the repayment of borrowings used for the acquisition of Eligible Green Assets, namely the HAKATA REISENMACHI Building, LUXENA TODAKOEN II and LUXENA MUSASHI-SHINJO.

2. Reason for the Borrowings

The Investment Corporation will repay long-term debt of 6,550 million yen, which will be due on February 27, 2026, as described in “Notice Concerning Borrowing of Funds” announced on August 13, 2021.

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

MIRARTH Real Estate Investment Corporation

3. Status of Loans, etc. after the Borrowing

(Million yen)

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

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, 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.

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