Advance Residence Investment Corporation

Note:	This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

November 4, 2025

For Immediate Release

Real Estate Investment Trust Securities Issuer:
Advance Residence Investment Corporation
(Securities Code : 3269)
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Notice Concerning Debt Financing, Repayment of Loan and Redemption of Bond

Advance Residence Investment Corporation (ADR) announced today its decisions regarding debt financing (totaling 3,500 million yen), repayment of loan and redemption of bond as detailed below.

1. Debt Financing (drawdown date: November 13, 2025)

(1) Details of the Debt Financing

No.	Lender	Drawdown Date	Loan Amount (million yen)	Interest Rate	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
1	The Musashino Bank, Ltd.	November 13, 2025	1,000	Unfixed (Note1)	May 31, 2033	7.6year	Pay in full on the maturity date	Unsecured Non-guaranteed
2	The Gunma Bank, Ltd.		1,000	Base rate (Note2) +0.15750%	November 28, 2031	6.0 year		
Total or weighted average			2,000			6.8 year		

(Note1) ・Interest payment dates are the last business day of January, April, July, October, starting January 30, 2026 and ending on the principal repayment date.
・The interest rate for the loans will be announced separately.
(Note2) ・Interest payment dates are the last business day of each month, starting November 28, 2025 and ending on the principal repayment date.
・The JBA 1 month yen TIBOR rate of two business days prior to the latest interest payment date will be used as the base rate to calculate the applicable interest rate for the current calculation period. If the calculation period is less than 1 month, the accrued interest will be calculated using the base rate applicable and according to the method described in the contract.

(2) Purpose of the Debt Financing

To fund the redemption of investment corporation bonds maturing on November 14, 2025.

Advance Residence Investment Corporation

(3) Details of the Existing Bond to be Redeemed

Name of Investment Corporation Bond	Drawdown Date	Loan Amount (million yen)	Interest Rate (fixed rate)	Principal Repayment Date	Repayment Period	Principal Repayment	Collateral/ Guarantee
ADR Unsecured Bond #20 (with *Pari Passu* clause among specified investment corporation bonds)	November 14, 2013	2,000	1.41000%	November 14, 2025	12.0 year	Pay in full on the maturity date	Unsecured Non-guaranteed

(4) Scheduled Contract Date of the Debt Financing

November 11, 2025

2. Debt Financing (drawdown date: November 28, 2025)

(1) Details of the Debt Financing

Lender	Drawdown Date	Loan Amount (million yen)	Interest Rate	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
The Norinchukin Bank	November 28, 2025	1,500	Unfixed (Note3)	November 30, 2032	7.0year	Pay in full on the maturity date	Unsecured Non-guaranteed

(Note3) ・Interest payment dates are the last business day of January, April, July, October, starting January 30, 2026 and ending on the principal repayment date.

・The interest rate for the loans will be announced separately.

(2) Purpose of the Debt Financing

To repay existing Loan due on November 28, 2025.

(3) Details of the Loan to be Repaid

Lender	Drawdown Date	Loan Amount (million yen)	Interest Rate (fixed rate)	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
The Norinchukin Bank	November 30, 2016	1,500	0.44880%	November 28, 2025	9.0year	Pay in full on the maturity date	Unsecured Non-guaranteed

(4) Scheduled Contract Date of the Debt Financing

November 26, 2025

Reference Material: Debt Financing Balance (As of November 28, 2025)

(million yen)

	Before Refinancing	After Refinancing	Increase (Decrease)
Short-term Loans	4,300	4,300	-
Long-term Loans	219,609	221,609	2,000
Total Loans	223,909	225,909	2,000
Corporate Investment Bonds	20,600	18,600	▲2,000
Total interest-bearing debt	244,509	244,509	-

About Advance Residence Investment Corporation

Advance Residence Investment Corporation is one of the largest J-REITs specializing in residential properties, managed by ITOCHU REIT Management Co., Ltd. (IRM), the asset management company of the ITOCHU Group. It owns rental properties nationwide, primarily in the 23 wards of Tokyo. By leveraging the stability of residential assets and the largest reserve among J-REITs, ADR is expected to provide long-term, stable dividends, making it a highly defensive J-REIT.

"Advance" is the common brand name of the real estate investment corporation managed by ITOCHU REIT Management Co., Ltd.

ADR's website: https://www.adr-reit.com/en/

IRM's website : https://www.itc-rm.co.jp/en/