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February 13, 2026

For Immediate Release

Real Estate Investment Trust Securities Issuer:
Advance Residence Investment Corporation
(Securities Code : 3269)
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Notice Concerning Debt Financing (Including Green Loan), Repayment of Loans, and Early Repayment

Advance Residence Investment Corporation (ADR) announced today its decisions regarding debt financing, repayment of loans, and Early Repayment of loans as detailed below. A portion of this loan is a green loan to be executed in accordance with the Green Finance Framework ^(Note1) (hereinafter referred to as the "Framework") developed by ADR. Going forward, ADR will continue to promote ESG considerations in its asset management and enhance its financing base by procuring funds through green finance.

(Note1) • For more information on the Green Finance Framework, please refer to the "Green Finance" page of ADR's website (<https://www.adr-reit.com/en/sustain/07>).

1. Debt Financing (drawdown date: February 25, 2026)

(1) Details of the Debt Financing

Lender	Drawdown Date	Loan Amount (million yen)	Interest Rate	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
MUFG Bank, Ltd.	February 25, 2026	3,190	Unfixed ^(Note2)	February 26, 2035	9.0year	Pay in full on the maturity date	Unsecured Non-guaranteed

(Note2) • Interest payment dates are the last business day of January, April, July, October, starting April 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 be applied to the repayment of loans maturing on February 25, 2026 and to fund the repayments for No. 1 through No. 2 described in Section 3. "Details of Early Repayment of Loans" below.

(3) Details of the Loan to be Repaid

Name of Investment Corporation Bond	Drawdown Date	Loan Amount (million yen)	Interest Rate (fixed rate)	Principal Repayment Date	Repayment Period	Principal Repayment	Collateral/ Guarantee
MUFG Bank, Ltd.	April 25, 2017	1,200	0.43000%	February 25, 2026	8.8 year	Pay in full on the maturity date	Unsecured Non-guaranteed

(4) Scheduled Contract Date of the Debt Financing

February 20, 2026

2. Debt Financing (drawdown date: February 27, 2026)

(1) Details of the Debt Financing (Green Loan)

Lender	Drawdown Date	Loan Amount (million yen)	Interest Rate	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
Mitsubishi UFJ Trust and Banking Corporation (Green Loan)	February 27, 2026	1,500	Base rate ^(Note3) +0.33000%	February 26, 2038	12.0year	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 April 30, 2026 and ending on the principal repayment date.
 • The JBA 3 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 3 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

The proceeds are intended to be used to fund the repayment source described in No. 3 under Section 3, “Details regarding prepayment of existing borrowings.” The existing borrowing was originally raised to fund the repayment of the acquisition loan for RESIDIA TOWER Nakameguro. This property obtained an A Rank under the CASBEE Real Estate Certification on January 26, 2024, and therefore qualifies as a Green Eligible Asset that meets the eligibility criteria under this framework.

(3) Scheduled Contract Date of the Green Loan Agreement

February 25, 2026

3. Details of Early Repayment of Loans

No.1: The loan described below under the “Loan Agreement” dated February 25, 2016

(scheduled early repayment date: February 25, 2026)

No.2: The loan described below under the “Loan Agreement” dated March 22, 2016

(scheduled early repayment date: February 25, 2026)

No.3: The loan described below under the “Loan Agreement” dated October 16, 2025

(scheduled early repayment date: February 27, 2026)

(million yen)

No.	Drawdown Date	Repayment due date	Lender	Outstanding borrowings prior to early repayment [A]	Early repayment amount [B]	Outstanding borrowings after early repayment [A] - [B]
1	February 29, 2016	February 27, 2026	MUFG Bank, Ltd.	990	990	0
2	March 24, 2016	March 24, 2026		1,000	1,000	0
3	October 20, 2025	October 20, 2026		1,500	1,500	0

Reference Material: Debt Financing Balance (As of February 27, 2026)

(million yen)

	Before Refinancing ^(Note4)	After Refinancing ^(Note5)	Increase (Decrease)
Short-term Loans	5,000	3,500	▲ 1,500
Long-term Loans	221,609	223,109	1,500
Total Loans	226,609	226,609	-
Corporate Investment Bonds	18,600	18,600	-
Total interest-bearing debt	245,209	245,209	-

(Note 4) The information is stated as of February 24, 2026.

(Note 5) The information is stated as of February 27, 2026.

- It is assumed that interest-bearing debt will change on February 27, 2026 as described below.
- It is assumed that, on February 27, 2026, the Company will borrow funds to repay long-term loans totaling 2,500 million yen (other than those described herein) that will mature on that date.
- It is assumed that there will be no increases or decreases in borrowings or investment corporation bonds other than the above.

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/>