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February 20, 2026

## For Immediate Release

Real Estate Investment Trust Securities Issuer:  
Advance Residence Investment Corporation  
(Securities Code : 3269)  
1-105 Kanda-Jinbocho, Chiyoda-ku, Tokyo  
Representative: Wataru Higuchi, Executive Director

Asset Management Company:  
ITOCHU REIT Management Co., Ltd.  
Representative: Junichi Shoji, Representative Director,  
President & CEO  
Inquiries: Isao Kudo, Managing Executive Officer  
(TEL. +81-3-6821-5483)

### Notice Concerning Debt Financing (Including Determination of Interest Rate) and Repayment of Loans

Advance Residence Investment Corporation (“ADR”) announced today its decision, as set forth below, to undertake debt financing and to repay existing loans. ADR also announced that the interest rate has been determined for the long-term loans totaling 3,190 million yen<sup>(Note 1)</sup> scheduled to be borrowed on February 25, 2026.

(Note1) Please refer to the “Notice Concerning Debt Financing (Including Green Loan), Repayment of Loans, and Early Repayment” dated February 13, 2026 for details.

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

##### (1) Details of the Debt Financing

No.	Lender	Planned Drawdown Date	Loan Amount (million yen)	Interest Rate	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
1	Daiwa Next Bank, Ltd.	February 27, 2026	1,000	Base rate <sup>(Note2)</sup> +0.16000%	February 28, 2033	7.0 year	Pay in full on the maturity date	Unsecured Non-guaranteed
2	The Bank of Fukuoka, Ltd.		500					
3	The Keiyo Bank, Ltd.		1,000	Unfixed <sup>(Note3)</sup>	February 28, 2031	5.0 year		
	Total or weighted average		2,500			6.2 year		

(Note2) • Interest payment dates are the last business day of each month, starting March 31, 2026 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.

(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 interest rate for the loans will be announced separately.

(2) Purpose of the Debt Financing

To repay existing Loan due on February 27, 2026.

(3) Details of the Loan to be Repaid

Lender	Drawdown Date	Loan Amount (million yen)	Interest Rate	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
The Bank of Fukuoka, Ltd. THE NISHI-NIPPON CITY BANK, LTD. The Iyo Bank, Ltd. The Chugoku Bank, Ltd. Shinkin Central Bank	September 11, 2017	2,500	0.41639%	February 27, 2026	8.5 year	Pay in full on the maturity date	Unsecured Non-guaranteed

(4) Scheduled Contract Date of the Debt Financing

February 25, 2026

2. Determination of the interest rate for the borrowing (dated February 25, 2026)

Lender	Planned 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	2.19000%	February 26, 2035	9.0year	Pay in full on the maturity date	Unsecured Non-guaranteed

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

(million yen)

	Before Refinancing <sup>(Note4)</sup>	After Refinancing <sup>(Note5)</sup>	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 26, 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 1,500 million (other than those described herein) that will mature on that date. <sup>(Note 1)</sup>
- 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/>