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For Immediate Release

Real Estate Investment Trust Securities Issuer:
Comforia Residential REIT, Inc
21-1 Dogenzaka 1-chome, Shibuya-ku, Tokyo
Takashi Sakamoto
Executive Director
(TSE Code: 3282)

Asset Management Company:
TLC REIT Management Inc.
Akira Kubo
President & CEO

Inquiries:
Shogo Momma
General Manager of Strategy Department
Comforia Management Division
(TEL: +81-3-6455-3388)

Notice Concerning Borrowing of Funds and Repayment of Loan

Comforia Residential REIT, Inc (“CRR”) announces that it decided today to proceed with the borrowing of funds and repayment of loan. Details are as follows:

1. Description of New Borrowing and Repayment

(1) Description of New Borrowing

Long-term Loans (Term : 3 year, variable interest rate)

- | | | | |
|---|----------------------------------|---|--|
| ① | Lender | : | SBI Shinsei Bank, Limited., The 77 Bank, Ltd.,
The Juhachi-Shinwa Bank, Ltd., The Yamagata Bank, Ltd. |
| ② | Loan amount | : | 3,000 million yen |
| ③ | Interest rate | : | Basic interest rate (JBA 1 month yen TIBOR) +0.15% (Note) |
| ④ | Scheduled
drawdown date | : | November 4, 2025 |
| ⑤ | Borrowing
method | : | Borrowing based on a loan agreement effective October 30, 2025, with the lender
stated above. |
| ⑥ | Interest payment
dates | : | Interest payments will be first made on November 28, 2025, the last day of each
month thereafter, and the principal repayment date (or the business day immediately
preceding the concerned date if any concerned date is not a business day). |
| ⑦ | Principal
repayment
method | : | Lump-sum repayment on principal repayment date |
| ⑧ | Principal
repayment date | : | November 4, 2028
(If this date is not a business day, it shall be the following business day. If such day
falls in the following month, it shall be the immediately preceding business day.) |
| ⑨ | Security and
guarantee | : | Unsecured and unguaranteed |

(Note) The base rate used for the calculation period for interest to be paid on interest payment dates is the 1-month Yen TIBOR announced by JBA TIBOR Administration(JBATA), two business days before the interest payment date immediately preceding each interest payment date. However, if the calculation period is not one month, the base rate will be the one corresponding to the period that will be calculated based on a method provided for in the agreement.

After this, CRR will not announce the interest rate decisions for its borrowings on a floating-rate basis.

For changes in the yen TIBOR of the JBA, the base rate, please check the website of JBATA. (<http://www.jbatibor.or.jp/english/>).

(2) Description of Repayment of Loan

Short-term loans (Term : 1 year, variable interest rate)

- ① Lender : SBI Shinsei Bank, Limited.
- ② Loan amount : 3,000 million yen
- ③ Interest rate : Basic interest rate (JBA 1 month yen TIBOR) + 0.14%
- ④ Drawdown date : November 1, 2024
- ⑤ Principal repayment date : November 4, 2025

2. Reasons for Borrowing and Repayment

CRR will appropriate the funds to repay loan (refer to 1.(2) shown above for details).

3. Amount, Use, and Scheduled Time of Disbursement of Funds to Be Raised

(1) Amount of funds to be raised

A total of 3,000 million yen

(2) Specific use of funds to be raised

Funds will be used to repay loan (refer to 1.(2) shown above for details) .

(3) Scheduled time of disbursement

November 4, 2025

4. Status of Interest-Bearing Debt after the Borrowing

	(million yen)		
	After the borrowing (As of October 27, 2025)	After the borrowing (As of November 4, 2025)	Change
Short-Term Loans (Note)	11,568	8,568	-3,000
Current portion of long-term loans (to be repaid within one year or less)	26,500	26,500	-
Long-Term Loans (Note)	134,344	137,344	3,000
Total of Loans	172,412	172,412	-
Current portion of investment corporation bonds (to be redeemed within one year or less)	2,000	2,000	-
Investment Corporation Bonds	14,100	14,100	-
Total of Loans and Investment Corporation Bonds	188,512	188,512	-

(Note) Short-term loans are loans that will come due within one year, while long-term loans are loans that will come due after one year.

*Website of CRR: <https://www.comforia-reit.co.jp/en/>