



June 30, 2025

To Whom It May Concern,

Listed company name: MUGEN ESTATE Co., Ltd.
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(Code : 3299 TSE Standard Market)
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[Delayed] Notice Concerning Funding Through MUFG Bank’s “Human Capital Management Assessment Loan”

MUGEN ESTATE Co., Ltd. (hereinafter, the “Company”) hereby announces that it has procured 500 million yen in funding through a “Human Capital Management Assessment Loan” provided by MUFG Bank, Ltd. (Chiyoda-ku, Tokyo; President & CEO: Junichi Hanzawa).

The funds raised will be used entirely to fund our core purchase and resale business. This loan is based on an evaluation of human capital management by Mitsubishi UFJ Research and Consulting Co., Ltd. (MURC), wherein the Company received an A-rank rating for “particularly advanced human capital management.”

The Company defines our mission as “Creating new value in real estate and taking on challenges to enrich the lives of all, making their dreams come true” under our corporate motto, “Mugen” (Making Dreams Come True). The Company will continue to pursue sustainable corporate growth based on human capital management and promote initiatives to solve social issues.

This loan is an evaluation-based lending product for companies whose human capital management initiatives have been evaluated above a certain level. The evaluation is carried out based on checklist items formulated by MURC, a member of the Mitsubishi UFJ Financial Group, and with the support of the Japan Credit Rating Agency, Ltd. (JCR), scoring and feedback are provided from an objective and professional perspective.

[Loan Summary]

Date of Contract	Monday, June 30, 2025
Loan Amount	500 million yen
Financing Period	5 years
Use of Funds	Funds to purchase income-producing real estate

Our human capital management initiatives that were rated highly in this evaluation

<Management Strategy>

Based on our corporate motto “Mugen” (Making Dreams Come True), the Company has clearly defined our “ideal person” and “human resources policy” in conjunction with our corporate philosophy, and has made them public on our website and in securities reports. In defining the type of human resources that will contribute to medium- to long-term growth, the Company emphasizes five key traits: “Love of challenge”, “Sincerity”, “Power to execute”, “Diversity”, and “Communication”.

<Nurturing>

All full-time employees undergo performance and career development reviews twice a year during personnel evaluations, and receive ongoing feedback through a Management by Objectives (MBO) system and one-on-one interviews. In addition, the Company defined based on the grading system are used as guidelines for evaluation, training, and placement.

<Employee Engagement>

The Company carries out company-wide engagement surveys and has each department analyze the results. Improvement measures, such as the institutionalization of one-on-one meetings and the introduction of intra-team communication measures, are incorporated into the PDCA cycle.

<Diversity>

The Company promotes a diverse workplace through projects to promote women’s participation and advancement in the workforce, training candidates for management positions, and developing support systems for establishing and maintaining a work-life balance. The Company regularly monitors the ratio of female managers and the rate of employees taking parental leave as KPIs, and is constantly striving to make improvements.

<Compliance/Ethics>

The Company has established internal and external reporting channels for human rights violations, harassment, etc. When a report is made, the Human Resources Department and other appropriate departments confirm the facts and take corrective measures, and the Company has also established a relief system in which outside experts are involved as necessary.