



September 28, 2026

REIT Securities Issuer

Healthcare & Medical Investment Corporation (HCM)

3-3, Kanda-ogawamachi, Chiyoda-ku, Tokyo

Representative: Executive Director Yuji Fujise
(Securities Code: 3455)

Asset management company

Healthcare Asset Management Co., Ltd.

Representative: President & CEO Hisatoshi

Ishiwara

Contact: Head of Finance & Toyonori

Administration Shirahata

Department

TEL: +81-3-5282-2922

Notice Concerning Borrowing of Funds (Refinancing of Existing Loans)

We would like to announce that Healthcare & Medical Investment Corporation (hereinafter, “HCM”) decided today on borrowing of funds (hereinafter, “Borrowing”) as follows.

Moreover, the Borrowing is procured as a “social loan” based on the social finance framework acquired through the JCR Social Finance Framework Evaluation by Japan Credit Rating Agency (hereinafter, “social loan”). For information on the JCR Social Finance Framework Evaluation, please see the press release “Notice Concerning Submission of Revised Shelf Registration Statement for Issuance of the Social Bond” (available in Japanese only) dated December 9, 2019 and “Notice Concerning the Issuance of Investment Corporation Bonds (Social Bond)” dated January 22, 2020.

Details

I. Overview of the Borrowing

1. Details of the Borrowing (scheduled)

Type	Lenders	Borrowing Amount	Interest rate (Note 2)	Drawdown date	Borrowing method	Repayment date	Repayment method	Security
Short-term	Sumitomo Mitsui Banking Corporation	800 million yen	Base interest rate (1-month Japanese Yen TIBOR) + 0.25% (Note 3)	October 1, 2026	Borrowing based on the individual term loan agreement as of September 29, 2026 with the company on the left as a lender	December 1, 2026	Lump-sum repayment on principal repayment date	Unsecured and unguaranteed

(Note 1) The Borrowing is subject to the fulfillment of certain requirements such as the execution of a loan agreement which is reasonably satisfactory to the lenders above and the fulfillment of all of the conditions precedent to the lending as will be separately provided for.

(Note 2) The interest payment date will be November 2, 2026, and the principal repayment date..

(Note 3) For the Japanese yen TIBOR published by Japanese Bankers Association (JBA) TIBOR Administration, please see the JBA TIBOR Administration’s website (<https://www.jbatibor.or.jp/english/>).



2. Reason for the Borrowing

The Borrowing will be used for repayment of existing loans (due for repayment on October 1, 2026) as listed below.

Type	Lenders	Borrowing amount	Interest rate	Drawdown date	Repayment date	Repayment method	Security
Short-term	Sumitomo Mitsui Banking Corporation	800 million yen	Base interest rate (1-month Japanese Yen TIBOR) + 0.25%	October 1, 2025	October 1, 2026	Lump-sum repayment on principal repayment date	Unsecured and unguaranteed

(Note) For further details regarding the Borrowing, please refer to the “Notice Concerning Borrowing of Funds” dated August 25, 2025 (Available for Japanese only).

3. Amount, Use and Expenditure Date of Funds to Be Procured

(1) Amount of funds to be procured

800 million yen

(2) Specific use of the funds to be procured

The Borrowing will be used for the Repayment.

(3) Expenditure date

October 1, 2026

4. Status of Interest-Bearing Debt after the Borrowings

(unit: million yen)

	Before the Borrowing	After the Borrowing	Change
Short-term loans payable (Note)	2,570	2,570	—
Long-term loans payable (Note)	53,100	53,100	—
Total borrowings	55,670	55,670	—
Investment corporation bonds	2,000	2,000	—
Total Interest-bearing debt	57,670	57,670	—

(Note) Short-term loans payable are those for which the period to the repayment date is one year or less. Long-term loans payable are those for which the period to the repayment date is over one year, and include those for which the repayment date falls within one year. In “Before the Borrowing,” the balance as of today is indicated, and in “After the Borrowing,” the balance after reflecting the changes attributable to execution of the Borrowing on the balance as of today is indicated.

5. The Mechanism of this Social Loan (SDGs Social Finance Framework)

As part of a third-party assessment of our SDGs Social Finance Framework, we have been awarded the rating ‘Social 1 (F)’—the highest rating under the ‘JCR Social Finance Framework Assessment’ (Note)—by Japan Credit Rating Agency, Ltd. (JCR).

(Note) “JCR Social Finance Framework Assessment” refers to a third-party assessment conducted by JCR of an issuer’s or borrower’s social bond issuance or social loan borrowing policy (Social Finance Policy), in accordance with the Social Bond Principles drawn up by the International Capital Market Association (ICMA). This assessment comprises a “Social Assessment”, which evaluates whether the intended use of



proceeds set out in the issuer's or borrower's Social Finance Policy constitutes a social project, and a "Governance, Operations and Transparency Assessment", which evaluates the issuer's or borrower's governance and operational framework and transparency. The "JCR Social Finance Framework Assessment" is determined as an overall assessment of these two evaluations. Furthermore, to distinguish the "JCR Social Finance Framework Rating" from ratings relating to individual bonds or loans, the rating symbol is displayed with an (F) appended to the end. The "JCR Social Finance Framework Rating" for this social loan is published on the JCR website as follows.

<https://www.jcr.co.jp/en/greenfinance/social/>

II. Other items necessary for investors to properly understand and judge the information

For risk concerning repayment of the Borrowing, there is no change to the information contained in "Part II. Reference Information; II. Supplementary Information to Reference Documents; 5. Investment Risks" of the Securities Report submitted on August 19, 2026.

End

* Website of HCM: <http://www.hcm3455.co.jp/en/>