

December 25, 2025

**For Translation Purposes Only**

Real Estate Investment Trust Securities Issuer:  
 Samty Residential Investment Corporation  
 1-8-3 Marunouchi, Chiyoda-ku, Tokyo  
 Takayuki Matsuo, Executive Director  
 (Securities Code: 3459)

Asset Management Company:  
 Samty Asset Management Co., Ltd.  
 Kosuke Abe, Representative Director  
 Inquiries: Yukihisa Nagashima  
 Director  
 Head of Business Management Division  
 Phone: +81-3-5220-3841

### Notice Concerning Borrowing of Funds

Samty Residential Investment Corporation ("Samty Residential") announces the decision made to perform the borrowing of funds (the "Borrowing") as follows.

#### 1. Details of the Borrowing

##### (1) Reason for the Borrowing

Samty Residential will conduct the Borrowing to fund the repayment of existing borrowings, with repayment dates of January 30, 2026 and January 31, 2026, and the redemption of the investment corporation bonds that were redeemed using cash on hand on December 16, 2025. For an overview of the existing borrowings and the redeemed investment corporation bonds, please refer to "2. Borrowings scheduled for Repayment and Redeemed Investment Corporation Bonds" below.

##### (2) Details of the Borrowing

###### Term Loan 31-A

1.	Lender(s)	Mizuho Bank, Ltd., Sumitomo Mitsui Banking Corporation, The Bank of Fukuoka, Ltd., Daiwa Next Bank, Ltd. and THE KAGAWA BANK, Ltd.
2.	Loan amount	4,570 million yen
3.	Interest rate	Base rate (JBA 1-month Japanese Yen TIBOR) + 0.500% <small>(Note 1)</small>
4.	Drawdown date	January 30, 2026 <small>(Note 2)</small>
5.	Borrowing method	An individual loan agreement shall be concluded with the above lender(s) on January 28, 2026 (scheduled)
6.	Principal repayment date	January 31, 2030 <small>(Note 3)</small>
7.	Principal repayment method	Lump-sum repayment on principal repayment date
8.	Interest payment date	The first interest payment shall be due at the end of February 2026, and subsequent interest payments shall be due at the end of every month thereafter and on the principal repayment date <small>(Note 3)</small>
9.	Security/guarantee	Unsecured and unguaranteed

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**Term Loan 31-B**

1.	Lender(s)	Daiwa Next Bank, Ltd. and Mizuho Bank, Ltd.
2.	Loan amount	1,700 million yen
3.	Interest rate	Base rate (JBA 1-month Japanese Yen TIBOR) + 0.600% (Note 1)
4.	Drawdown date	January 30, 2026 (Note 2)
5.	Borrowing method	An individual loan agreement shall be concluded with the above lender(s) on January 28, 2026 (scheduled)
6.	Principal repayment date	January 31, 2031 (Note 3)
7.	Principal repayment method	Lump-sum repayment on principal repayment date
8.	Interest payment date	The first interest payment shall be due at the end of February 2026, and subsequent interest payments shall be due at the end of every month thereafter and on the principal repayment date (Note 3)
9.	Security/guarantee	Unsecured and unguaranteed

**Term Loan 31-C**

1.	Lender(s)	Aozora Bank, Ltd. and Sumitomo Mitsui Banking Corporation
2.	Loan amount	1,700 million yen
3.	Interest rate	Base rate (JBA 1-month Japanese Yen TIBOR) + 0.700% (Note 1)
4.	Drawdown date	January 30, 2026 (Note 2)
5.	Borrowing method	An individual loan agreement shall be concluded with the above lender(s) on January 28, 2026 (scheduled)
6.	Principal repayment date	January 31, 2032 (Note 3)
7.	Principal repayment method	Lump-sum repayment on principal repayment date
8.	Interest payment date	The first interest payment shall be due at the end of February 2026, and subsequent interest payments shall be due at the end of every month thereafter and on the principal repayment date (Note 3)
9.	Security/guarantee	Unsecured and unguaranteed

(Note 1) The base interest rate applicable to the calculation period of the interest payable on each interest payment date will be determined two business days prior to each interest payment date. The JBA 1-month Japanese Yen TIBOR can be found on the website of the JBA TIBOR Administration (<https://www.jbatibor.or.jp/english/>).

(Note 2) The drawdown date may be changed in the event of changes or other circumstances regarding the scheduled outlay.

(Note 3) If the relevant day is not a business day, the business day immediately following the relevant day shall be the date. If the said business day is in the following month, the business day immediately preceding the relevant day shall be the date.

**(3) Amount, Use and Scheduled Outlay of Funds to be Procured**

i. Amount of funds to be procured

7,970 million yen

ii. Specific use of funds to be procured

For use as repayment funds for the existing borrowings and for the redemption of the investment corporation bonds described in "2. Borrowings scheduled for Repayment and Redeemed Investment Corporation Bonds" below.

iii. Scheduled outlay

January 30, 2026

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## 2. Borrowings scheduled for Repayment and Redeemed Investment Corporation Bonds

Term loan	Lender(s)	Loan amount (million yen)	Drawdown date	Principal repayment date
10-B	Mizuho Bank, Ltd.	1,250	March 29, 2019	January 30, 2026
14-C	Sumitomo Mitsui Banking Corporation, Aozora Bank, Ltd., The Bank of Fukuoka, Ltd., Mizuho Bank, Ltd. and THE KAGAWA BANK, Ltd.	4,100	June 30, 2020	
16-A	Sumitomo Mitsui Banking Corporation	920	June 30, 2021	January 31, 2026
Total		6,270		

Name of Investment Corporation Bonds	Issue amount (million yen)	Issue date	Redemption date
First Series Unsecured Investment Bonds (with pari passu conditions among specified investment corporation bonds)	1,700	December 16, 2020	December 16, 2025
Total		1,700	

(Note) For details, please refer to "Notice Concerning Borrowing of Funds" dated February 28, 2019, "Notice Concerning Borrowing of Funds and Early Repayment of Existing Borrowings" dated May 29, 2020 and June 21, 2021 and "Notice Concerning Issuance of Investment Corporation Bonds and Early Repayment of Existing Borrowings" dated December 10, 2020.

## 3. Status of Interest-Bearing Debt after the Borrowing

(Unit: million yen)

	Before the Borrowing (as of today)	After the Borrowing (as of January 31, 2026)	Increase (Decrease)
Short-term loans <sup>(Note)</sup>	15,500	16,530	1,030
Long-term loans <sup>(Note)</sup>	71,550	72,220	670
Total borrowings	87,050	88,750	1,700
Investment corporation bonds	2,900	2,900	-
Total interest-bearing debt	89,950	91,650	1,700

(Note) Short-term loans refers to borrowings for which repayment is due in or within one year (including current portion of long-term loans payable), and long-term loans refers to borrowings for which repayment is due in more than a year.

## 4. Other

Concerning the risks associated with the Borrowing, there is no change from the content described in "Chapter 1: Fund information, Section 1: Fund Status, 3. Investment Risks" in the Securities Report submitted by Samty Residential on October 30, 2025.

\* Samty Residential Investment Corporation website: <https://www.samty-residential.com/en/>

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