July 16, 2026

For Translation Purposes Only

Real Estate Investment Trust Securities Issuer:
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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 a repayment date of July 31, 2026. For an overview of the existing borrowings, please refer to "2. Borrowings Scheduled for Repayment" below.

(2) Details of the Borrowing

Term Loan 32-A

1.	Lender(s)	Loan syndicate with Sumitomo Mitsui Banking Corporation as arranger
2.	Loan amount	440 million yen
3.	Interest rate	Base rate (JBA 1-month Japanese Yen TIBOR) + 0.400% (Note 1)
4.	Drawdown date	July 31, 2026 (Note 2)
5.	Borrowing method	An individual loan agreement shall be concluded with the above lender(s) on July 29, 2026 (scheduled)
6.	Principal repayment date	July 31, 2029 (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 August 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 32-B

1.	Lender(s)	Loan syndicate with Sumitomo Mitsui Banking Corporation as arranger
2.	Loan amount	440 million yen
3.	Interest rate	Base rate (JBA 1-month Japanese Yen TIBOR) + 0.500% (Note 1)
4.	Drawdown date	July 31, 2026 (Note 2)
5.	Borrowing method	An individual loan agreement shall be concluded with the above lender(s) on July 29, 2026 (scheduled)
6.	Principal repayment date	July 31, 2030 (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 August 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 32-C

1.	Lender(s)	Loan syndicate with Sumitomo Mitsui Banking Corporation as arranger
2.	Loan amount	2,000 million yen
3.	Interest rate	Base rate (JBA 1-month Japanese Yen TIBOR) + 0.700% (Note 1)
4.	Drawdown date	July 31, 2026 (Note 2)
5.	Borrowing method	An individual loan agreement shall be concluded with the above lender(s) on July 29, 2026 (scheduled)
6.	Principal repayment date	July 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 August 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 32-D

1.	Lender(s)	THE KAGAWA BANK, Ltd.
2.	Loan amount	600 million yen
3.	Interest rate	Base rate (JBA 1-month Japanese Yen TIBOR) + 0.400% (Note 1)
4.	Drawdown date	July 31, 2026 (Note 2)
5.	Borrowing method	An individual loan agreement shall be concluded with the above lender(s) on July 29, 2026 (scheduled)
6.	Principal repayment date	July 31, 2029 (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 August 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 32-E

1.	Lender(s)	The Bank of Fukuoka, Ltd., THE NISHI-NIPPON CITY BANK, LTD., and The Ogaki Kyoritsu Bank, Ltd.
2.	Loan amount	3,000 million yen
3.	Interest rate	Base rate (JBA 1-month Japanese Yen TIBOR) + 0.600% (Note 1)
4.	Drawdown date	July 31, 2026 (Note 2)
5.	Borrowing method	An individual loan agreement shall be concluded with the above lender(s) on July 29, 2026 (scheduled)
6.	Principal repayment date	July 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 August 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 32-F

1.	Lender(s)	The Bank of Yokohama, Ltd., Mizuho Bank, Ltd., and THE NISHI-NIPPON CITY BANK, LTD.
2.	Loan amount	2,750 million yen
3.	Interest rate	Base rate (JBA 1-month Japanese Yen TIBOR) + 0.700% (Note 1)
4.	Drawdown date	July 31, 2026 (Note 2)
5.	Borrowing method	An individual loan agreement shall be concluded with the above lender(s) on July 29, 2026 (scheduled)
6.	Principal repayment date	July 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 August 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

9,230 million yen

ii. Specific use of funds to be procured

For use as repayment funds for the existing borrowings described in “2. Borrowings Scheduled for Repayment” below.

iii. Scheduled outlay

July 31, 2026

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2. Borrowings Scheduled for Repayment

Term loan	Lender(s)	Loan amount (million yen)	Drawdown date	Principal repayment date
12-B	Loan syndicate with Sumitomo Mitsui Banking Corporation and The Bank of Fukuoka, Ltd. as arrangers	2,450	August 2, 2019	July 31, 2026
13-E	THE NISHI-NIPPON CITY BANK, LTD.	500	August 26, 2019	
15-D	THE NISHI-NIPPON CITY BANK, LTD.	1,000	August 3, 2020	
15-E	Mizuho Bank, Ltd.	1,000	August 3, 2020	
16-B	The Bank of Fukuoka, Ltd., The Bank of Yokohama, Ltd., THE KAGAWA BANK, Ltd., SBI Shinsei Bank, Limited, The Juhachi-Shinwa Bank, Ltd. and The Kumamoto Bank, Ltd.	4,280	June 30, 2021	
	Total	9,230		

(Note) For details, please refer to "Notice Concerning Borrowing of Funds and Repayment of Borrowings" dated June 14, 2019, "Notice Concerning Borrowing of Funds" dated August 9, 2019 and July 17, 2020 and "Notice Concerning Borrowing of Funds and Early Repayment of Existing Borrowings " dated June 21, 2021.

3. Status of Interest-Bearing Debt after the Borrowing

(Unit: million yen)

	Before the Borrowing (as of today)	After the Borrowing (as of July 31, 2026)	Increase (Decrease)
Short-term loans (Note)	16,530	15,500	(1,030)
Long-term loans (Note)	72,220	73,250	1,030
Total borrowings	88,750	88,750	-
Investment corporation bonds	2,900	2,900	-
Total interest-bearing debt	91,650	91,650	-

(Note) Short-term loans refer to borrowings for which repayment is due in or within one year (including current portion of long-term loans payable), and long-term loans refer 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 April 28, 2026.

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