October 17, 2025

For Immediate Release

Real Estate Investment Trust:
MIRAI Corporation
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(Securities Code: 3476)
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Notice Concerning Borrowing of Funds (Including Green Loan)

MIRAI Corporation (hereinafter" MIRAI") announces that it has decided to borrow funds including green loan (hereinafter the "Loans") today. Details are as follows.

1. Reason for Borrowing
   MIRAI has decided to execute borrowing of total 5.1 billion yen as funds for acquisition of real estate trust beneficiary and part of expenses pertaining to the acquisition as announced in "Notice Concerning Acquisition of Real Estate Trust Beneficiary in Japan (MI Fuchu Technical Center)" dated today and a loan to be repaid.

2. Details of New Loans

Lender	Borrowing amount	Interest rate	Borrowing date	Maturity date	Interest payment	Remarks
SBI Shinsei Bank, Limited (Green Loan) (Note 1)	2.1 billion yen	Base rate (Note 2) ＋0.250%	October 23, 2025	October 29, 2032	(Note 4)	(Note 6)
Sumitomo Mitsui Banking Corporation	3.0 billion yen	Base rate (Note 3) ＋0.260%	October 31, 2025	October 31, 2029	(Note 5)	

(Note 1) Please refer to "5. Overview of Green Loan" for details.

(Note 2) The base rates are six-month Japanese yen TIBOR rates at two business days before every interest payment date published by the TIBOR Administration of the Japanese Banker Association (JBA). For fluctuations in JBA Japanese yen TIBOR rates, please check the website of the JBA TIBOR Administration (https://www.jbatibor.or.jp/english/rate/).

(Note 3) The base rates are one-month Japanese yen TIBOR rates at two business days before every interest payment date published by the TIBOR Administration of the Japanese Banker Association (JBA). For fluctuations in JBA Japanese yen TIBOR rates, please check the website of the JBA TIBOR Administration (https://www.jbatibor.or.jp/english/rate/).

(Note 4) The initial interest payment date is set on April 30, 2026 and subsequent interest payment dates are set at the end of April and October each year and on the principal maturity date (if each payment date is not a business day, and if the payment date falls in the following month, the immediately preceding business day shall be applied).

(Note 5) The initial interest payment date is set on November 30, 2025 and subsequent interest payment dates are set at the end of every month and on the principal maturity date (if each payment date is not a business day, and if the payment date falls in the following month, the immediately preceding business day shall be applied).

(Note 6) Unsecured, an unguaranteed, bullet repayment at maturity.

3. Repayment of loan

Lender	Borrowing amount	Interest rate	Borrowing date	Repayment date	Remarks
Sumitomo Mitsui Banking Corporation	3.0 billion yen	0.568%	November 1, 2018	October 31, 2025	(Note)

(Note) Unsecured, an unguaranteed, bullet repayment at maturity.

4. Status of Loans, etc. after the Borrowing of Funds

(Unit: million yen)

	Before	After	Increase/Decrease
Short-term borrowings	-	-	-
Long-term borrowings	85,700	87,800	+2,100
Total borrowings	85,700	87,800	+2,100
Investment corporation bonds	6,200	6,200	±0
Total of borrowings and investment corporation bonds	91,900	94,000	+2,100
Other interest-bearing debt	-	-	-
Total interest-bearing debt	91,900	94,000	+2,100
LTV (based on total assets) (Note)	48.8%	49.3%	+0.5%

(Note) LTV (based on total assets) = Total interest-bearing debt / Total assets

Total assets before the Borrowing of Funds = Total assets as of April 30, 2025 (18th FP) (188,410 million yen)

Total assets after the Borrowing of Funds = Total assets as of April 30, 2025 (18th FP) (188,410 million yen) + amount of borrowing from SBI Shinsei Bank, Limited. announced today

5. Overview of Green Loan

A portion of the Loan will be procured as a green loan (hereinafter the "Green Loan"). The entire amount of Green Loan will be used to partially acquire eligible green asset that meets the Eligibility Criteria (MI Fuchu Technical Center) set forth in the Green Finance Framework established by MIRAI. For details of the Green Finance Framework and Eligibility Criteria, please refer to the MIRAI's website.
(https://3476.jp/en/esg/greenfinance.html)

6. Other Matters Required for Investors to Understand and Assess the Information Provided Appropriately

The risks associated with the repayment of the Borrowing, etc. remain unchanged from the description in "3. Investment risks" under "Section 1: Status of the Funds" of "Chapter 1: Information on the Funds" in the securities report submitted on July 29, 2025.

(End)

* URL: https://3476.jp/en/

This press release is the English translation of the announcement in Japanese on MIRAI's website. However, no assurance or warranties are given for the completeness or accuracy of this English translation.

(Reference press release, etc.)

Dated 10/16/2018 "Notice Concerning Borrowing of Funds"

Dated 10/17/2025 "Notice Concerning Acquisition and Lease of Real Estate Trust Beneficiary in Japan (MI Fuchu Technical Center)"