

January 23, 2026

For Immediate Release

Real Estate Investment Trust:

MIRAI Corporation

Michio Saganuma, Executive Director

(Securities Code: 3476)

Asset Management Company:

Mitsui Bussan & IDERA Partners Co., Ltd.

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Notice Concerning Borrowing of Funds

MIRAI Corporation (hereinafter “MIRAI”) announces that it has decided to borrow funds (hereinafter the “Loan”) today. Details are as follows.

1. Reason for Borrowing

MIRAI has decided to execute borrowing of 1.5 billion yen as funds for loans to be repaid.

2. Details of New Loan

Lender	Borrowing amount	Interest rate	Borrowing date	Maturity date	Interest payment	Remarks
SBI Shinsei Bank, Limited	1.0 billion yen	Base rate (Note 1) + 0.290%	January 30, 2026	April 30, 2032	(Note 2)	(Note 3)
Resona Bank, Limited	0.5 billion yen	Base rate (Note 1) + 0.300%				

(Note 1) 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 (<http://www.jbatibor.or.jp/rate/>).

(Note 2) The initial interest payment date is set on February 28, 2026 and subsequent interest payment date 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 3) Unsecured, an unguaranteed, bullet repayment at maturity.

3. Repayment of Loan

Lender	Borrowing amount	Interest rate	Borrowing date	Repayment date	Remarks
SBI Shinsei Bank, Limited	1.0 billion yen	0.574%	March 1, 2018	January 30, 2026	(Note)
Resona Bank, Limited	0.5 billion yen				

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

4. Status of Loans, etc. after the Borrowing of Funds and Repayment of Loan

(Unit: million yen)

	Before	After	Increase/Decrease
Short-term borrowings	-		-
Long-term borrowings	87,800	87,800	±0
Total borrowings	87,800	87,800	±0
Investment corporation bonds	6,200	6,200	±0
Total of borrowings and investment corporation bonds	94,000	94,000	±0
Other interest-bearing debt	-	-	-
Total interest-bearing debt	94,000	94,000	±0
LTV (based on total asset) (Note)	49.3%	49.3%	-

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

Total asset = Total asset as of October 31, 2025 (19th FP) (190,792 million yen)

5. Other Matters Necessary for Investors to Understand and Judge the Information 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 2/26/2018 “Notice Concerning Borrowing of Funds”