

January 28, 2026

For Immediate Release

Real Estate Investment Trust Securities Issuer
1-11-30 Akasaka, Minato-ku, Tokyo
CENTRAL REIT Investment Corporation
Representative: Sunao Takeda, Executive Director
(Securities Code: 3488)

Asset Management Company
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Notice Concerning Borrowings of Funds

CENTRAL REIT Investment Corporation (hereinafter, "CENTRAL REIT") has announced today that it has decided to borrow funds (hereinafter, the "Borrowing") as described below.

1. Details of the Borrowings

Term (Note 1)	Lenders	Borrowing Amount (million yen)	Interest Rate	Draw- down Date	Borrowing Method	Maturity Date (Note 2)	Principal Repayment Method	Collateral
Long term	Mizuho Bank, Ltd. Sumitomo Mitsui Banking Corporation The Hiroshima Bank, Ltd. The Higo Bank, Ltd.	800	Base rate + 0.35000% (Note 3) (Note 4)	January 30, 2026	Borrowing based on a Loan agreement with the lenders shown at left as Lender	January 31, 2029	Lump-sum repayment at maturity	Unsecured unguaranteed
	Mizuho Bank, Ltd. Sumitomo Mitsui Banking Corporation MUFG Bank, Ltd. The Nishi-Nippon City Bank, Ltd. The Bank of Fukuoka, Ltd. Resona Bank, Limited SBI Shinsei Bank, Limited Aozora Bank, Ltd. The Nanto Bank, Ltd.	2,874	Base rate + 0.55000% (Note 3) (Note 4)			January 31, 2031		
	Mizuho Bank, Ltd. Sumitomo Mitsui Banking Corporation MUFG Bank, Ltd. Aozora Bank, Ltd.	1,182	Base rate + 0.75000% (Note 3) (Note 4)			January 31, 2033		
Total		4,856	-	-	-	-	-	-

(Note 1) "Long-term" refers to borrowing for a period from the drawdown date to the maturity date of more than one year.

(Note 2) If the maturity date is a non-business day, it shall be the following business day. If such day falls in the following month, it shall be the immediately preceding business day.

(Note 3) The base rate for each interest period shall be the JBA one-month Japanese Yen TIBOR published by the JBA TIBOR Administration as of a date two business days prior to the immediately preceding interest payment date (or, in the case of the first interest payment date, the drawdown date). However, if no rate corresponding to the relevant interest period is available, the base rate shall be the rate calculated in accordance with the method prescribed in the agreement. For the JBA One-Month Japanese Yen TIBOR, please refer the website of the JBA TIBOR Administration (<http://www.jbatibor.or.jp/english>).

(Note 4) The interest payment date shall be February 27, 2026 as the first payment date, and thereafter shall fall on the last day of each month and the maturity date (if such date is not a business day, it shall be the following business day; however, if such day falls in the following month, it shall be the immediately preceding business day.)

2. Reasons for the Borrowing

CENTRAL REIT will use the Borrowings to repay a portion of its long-term borrowings in the amount of 4,856 million yen which will mature on January 30, 2026 (hereinafter, the "Existing Borrowings"). The details of the Existing Borrowings are as described in the "Notice Concerning Borrowing of Funds and Conclusion of Interest Rate Swap Agreement" announced on January 27, 2021, the "Notice Concerning Borrowing of Funds" announced on January 27, 2022, and the "Notice Concerning Borrowing of Funds (Determination of Borrowing Amount and Conditions, etc.)" (Japanese only) announced on February 28, 2022.

3. Amount, use and schedule of expenditure of funds to be procured

- (1) Total amount
4,856 million yen
- (2) Specific purpose of use
The Borrowing will be used to repay a portion of the Existing Borrowings described in "2. Reasons for the Borrowing" above.
- (3) Schedule date of expenditure
January 30, 2026

4. Interest-bearing debt balance after the Borrowing

(Millions of yen)

	Before the execution of the Borrowing	After the execution of the Borrowing	Increase/Decrease
Short-term loans (Note 1)	-	-	-
Long-term loans (Note 2)	18,901	18,901	-
Total loans	18,901	18,901	-
Investment corporation bonds	1,000	1,000	-
Total loans and investment corporation bonds	19,901	19,901	-
Other interest-bearing liabilities	-	-	-
Total interest-bearing liabilities	19,901	19,901	-

(Note 1) "Short-term" refers to borrowing for a period from the drawdown date to the maturity date of one year or less.

(Note 2) "Long-term" refers to borrowing for a period from the drawdown date to the maturity date of more than one year

5. Other

With respect to the risks related to the Borrowings, there have been no material changes from the matters described under "Investment Risks" in Part I (Fund Information), Section 1 (Status of the Fund), Item 3 of the latest Securities Report (Japanese only) submitted on November 27, 2025.

* CENTRAL REIT website address: <https://xymaxreit.co.jp/en/index.html>