

July 28, 2025

For Immediate Release

Real Estate Investment Trust:

MIRAI Corporation

Michio Suganuma, Executive Director

(Securities Code: 3476)

Asset Management Company:

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Notice Concerning Borrowing of Funds and Interest Rate Swap

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

1. Reason for Borrowing

MIRAI has decided to execute borrowing of 4.0 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
Sumitomo Mitsui Trust Bank, Limited SBI Shinsei bank, Limited	3.0 billion yen	Base rate (Note 1) + 0.270%	July 31, 2025	April 30, 2030	(Note 2)	(Note 3)
The Nanto Bank	1.0 billion yen	Base rate (Note 4) + 0.330%		October 31, 2032	(Note 5)	

(Note 1) 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 2) The initial interest payment date is set on October 31, 2025 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 3) Unsecured, an unguaranteed, bullet repayment at maturity.

(Note 4) The base rates are three-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 5) The initial interest payment date is set on October 31, 2025 and subsequent interest payment dates are set at the end of January, April, July, 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).

3. Repayment of Loan

Lender	Borrowing amount	Interest rate	Borrowing date	Repayment date	Remarks
Sumitomo Mitsui Trust Bank, Limited SBI Shinsei bank, Limited	3.0 billion yen	0.544%	October 26, 2017	July 31, 2025	(Note)
The Nanto Bank, Ltd.	1.0 billion yen				

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

4. Reason for Conducting Interest Rate Swap

The reason for conducting the interest rate swap is to hedge against the interest rate volatility risk by practically fixing the floating rate on part of the new loans (lone amount : 3.0 billion yen / Sumitomo Mitsui Trust Bank, limited and SBI Shinsei Bank, Limited).

5. Details of Interest Rate Swap

Counterparty	Notional principal	Interest rate		Commencement	Termination date	Remarks
		Fixed rate paid	Floating rate received			
Not Decided (Note 1)	3.0 billion yen	Not Decided (Note 1)	JBA six-month Japanese Yen TIBOR	July 31, 2025	April 30, 2030	(Note 2)

(Note 1) The counterparty and fixed interest rates paid will be determined on July 29, 2025.

(Note 2) The initial interest payment date is set at the end of October 2025, and the subsequent interest payment dates are set at the end of April and October each year and the termination date (however, if each payment date is not a business day, the following business day, and if the payment day falls in the following month, the immediately preceding business day shall be applied)

6. 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	85,700	85,700	±0
Total borrowings	85,700	85,700	±0
Investment corporation bonds	6,200	6,200	±0
Total of borrowings and investment corporation bonds	91,900	91,900	±0
Other interest-bearing debt	-	-	-
Total interest-bearing debt	91,900	91,900	±0
LTV (based on total asset) (Note)	48.8%	48.8%	-

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

Total asset = Total asset as of April 30, 2025 (18th FP) (188,410 million yen)

7. 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 January 31, 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 10/23/2017 “Notice Concerning Borrowing of Funds and Repayment of Loans before Due Date”