November 20, 2026

For Immediate Release

Real Estate Investment Trust:
MIRAI Corporation
Michio Suganuma, Executive Director
(Securities Code: 3476)
Asset Management Company:
Mitsui Bussan & IDERA Partners Co., Ltd.
Michio Suganuma, Representative Director, President
Contact: Kunihiro Ueda, Director, CFO
TEL: +81-3-6632-5960

Notice Concerning Borrowing of Funds

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

1. Reason for Borrowing

MIRAI has decided to execute borrowing of total 10.5 billion yen as fund for loans to be repaid.

2. Details of New Loan

Lender	Borrowing amount	Interest rate	Borrowing date	Maturity date	Interest payment	Remarks
Sumitomo Mitsui Banking Corporation Resona Bank, Limited	1.0 billion yen	Base rate (Note 1) +0.290%	November 30, 2026	October 31, 2029	(Note 2)	(Note 3)
Sumitomo Mitsui Banking Corporation The Bank of Fukuoka, Ltd	4.0 billion yen	Base rate (Note 1) +0.310%		October 31, 2031		
Sumitomo Mitsui Banking Corporation	5.5 billion yen	Base rate (Note 1) +0.380%		October 31, 2033		

(Note 1) The base rate is one-month Japanese yen TIBOR rate at two business days before the borrowing date or 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/).

(Note 2) The initial interest payment date is set on December 31, 2026 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 3) 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 Resona Bank, Limited	8.0 billion yen	0.745%	December 16, 2016	November 30, 2026	(Note)
Sumitomo Mitsui Banking Corporation The Bank of Fukuoka, Ltd	2.5 billion yen	0.672%	November 30, 2023		

(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	700	700	±0
Long-term borrowings	89,800	89,800	±0
Total borrowings	90,500	90,500	±0
Investment corporation bonds	6,200	6,200	±0
Total of borrowings and investment corporation bonds	96,700	96,700	±0
Other interest-bearing debt	-	-	-
Total interest-bearing debt	96,700	96,700	±0

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 30, 2026.

(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 12/16/2016 "Notice Concerning Borrowing of Funds and Setting of Interest Rate Swaps"

Dated 11/27/2023 "Notice Concerning Borrowing of Funds"