

September 19, 2025

For Immediate Release

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Notice Concerning Borrowing of Funds and Repayment of Loan

Comforia Residential REIT, Inc (“CRR”) announces that it decided today to proceed with the borrowing of funds and repayment of loan. Details are as follows:

1. Description of New Borrowing and Repayment

(1) Description of New Borrowing

A Long-term Loans (Term : 2 year, variable interest rate)

- ① Lender : Resona Bank, Limited.
- ② Loan amount : 800 million yen
- ③ Interest rate : Basic interest rate (JBA 1 month yen TIBOR) +0.13% (Note)
- ④ Scheduled drawdown date : September 29, 2025
- ⑤ Borrowing method : Borrowing based on a loan agreement effective September 25, 2025, with the lender stated above.
- ⑥ Interest payment dates : Interest payments will be first made on October 31, 2025, the last day of each month thereafter, and the principal repayment date (or the business day immediately preceding the concerned date if any concerned date is not a business day).
- ⑦ Principal repayment method : Lump-sum repayment on principal repayment date
- ⑧ Principal repayment date : September 29, 2027
(If this date is not a 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.)
- ⑨ Security and guarantee : Unsecured and unguaranteed

B Long-term Loans (Term : 8 year, variable interest rate)

- ① Lender : MUFG Bank, Ltd., Mizuho Bank, Ltd.,
Sumitomo Mitsui Trust Bank, Limited., Sumitomo Mitsui Banking Corporation.
- ② Loan amount : 3,500 million yen
- ③ Interest rate : Basic interest rate (JBA 1 month yen TIBOR) +0.321% (Note)
- ④ Scheduled drawdown date : September 30, 2025
- ⑤ Borrowing method : Borrowing based on a loan agreement effective September 26, 2025, with the lender stated above.
- ⑥ Interest payment dates : Interest payments will be first made on October 31, 2025, the last day of each month thereafter, and the principal repayment date (or the business day immediately preceding the concerned date if any concerned date is not a business day).
- ⑦ Principal repayment method : Lump-sum repayment on principal repayment date
- ⑧ Principal repayment date : September 30, 2033
(If this date is not a 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.)
- ⑨ Security and guarantee : Unsecured and unguaranteed

C Short -term Loans (Term : 1 year, variable interest rate)

- ① Lender : Mizuho Bank, Ltd., Sumitomo Mitsui Trust Bank, Limited.,
MUFG Bank, Ltd.,
- ② Loan amount : 2,040 million yen
- ③ Interest rate : Basic interest rate (JBA 1 month yen TIBOR) +0.30% (Note)
- ④ Scheduled drawdown date : September 30, 2025
- ⑤ Borrowing method : Borrowing based on the commitment line agreement dated September 19, 2025, with the lender stated above.
- ⑥ Interest payment dates : Interest payments will be first made on October 31, 2025, the last day of each month thereafter, and the principal repayment date (or the business day immediately preceding the concerned date if any concerned date is not a business day).
- ⑦ Principal repayment method : Lump-sum repayment on principal repayment date
- ⑧ Principal repayment date : September 30, 2026
(If this date is not a 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.)
- ⑨ Security and guarantee : Unsecured and unguaranteed

(Note) The base rate used for the calculation period for interest to be paid on interest payment dates is the 1-month Yen TIBOR announced by JBA TIBOR Administration(JBATA), two business days before the interest payment date immediately preceding each interest payment date. However, if the calculation period is not one month, the base rate will be the one corresponding to the period that will be calculated based on a method provided for in the agreement.

After this, CRR will not announce the interest rate decisions for its borrowings on a floating-rate basis.

For changes in the yen TIBOR of the JBA, the base rate, please check the website of JBATA. (<http://www.jbatibor.or.jp/english/>).

(2) Description of Repayment of Loan

A Current portion of long-term loans (Term : 2year, variable interest rate)

- ① Lender : Resona Bank, Limited.
- ② Loan amount : 800 million yen
- ③ Interest rate : Basic interest rate (JBA 1 month yen TIBOR) +0.13%
- ④ Drawdown date : September 29, 2023
- ⑤ Principal repayment date : September 29, 2025

B Current portion of long-term loans (Term : 6.5year, fixed rate)

- ① Lender : MUFG Bank, Ltd., Mizuho Bank, Ltd., Sumitomo Mitsui Trust Bank, Limited., Sumitomo Mitsui Banking Corporation.
- ② Loan amount : 3,500 million yen
- ③ Interest rate : 0.45215% (Note)
- ④ Drawdown date : March 25, 2019
- ⑤ Principal repayment date : September 30, 2025

(Note) The interest rate denotes the fixed rate after an interest-rate swap agreement because the interest rate swap agreement was executed in order to hedge the risk of fluctuation.

2. Reasons for Borrowing and Repayment

CRR will appropriate the funds to acquire the investment assets as described in the press release titled “Notice Concerning Acquisition of Domestic Real Estate Property(COMFORIA SHIBAURA II and other 4 assets)” issued on March 17, 2025 and to pay the expenses related to the acquisitions. Also CRR will appropriate the funds to repay loans (refer to 1.(2) shown above for details).

3. Amount, Use, and Scheduled Time of Disbursement of Funds to Be Raised

(1) Amount of funds to be raised

A total of 6,340 million yen
 (Borrowing scheduled on September 29, 2025 : 800 million yen)
 (Borrowing scheduled on September 30, 2025 : 5,540 million yen)

(2) Specific use of funds to be raised

Funds will be used ① to acquire the investment assets (refer to 2. shown above for details), and ② to repay loans (refer to 1.(2) shown above for details),

(3) Scheduled time of disbursement

September 29, 2025 and September 30, 2025

4. Status of Interest-Bearing Debt after the Borrowing

(million yen)

	After the borrowing (As of September 19, 2025)	After the borrowing (As of October 1, 2025) (Note 1)	Change
Short-Term Loans (Note 2)	11,028	11,568	540
Current portion of long-term loans (to be repaid within one year or less)	22,550	26,500	3,950
Long-Term Loans (Note 2)	138,294	134,344	-3,950
Total of Loans	171,872	172,412	540

Current portion of investment corporation bonds (to be redeemed within one year or less)	2,000	2,000	-
Investment Corporation Bonds	14,100	14,100	-
Total of Loans and Investment Corporation Bonds	187,972	188,512	540

(Note 1) The status after the issuance is calculated on the basis of the assumption that on October 1, 2025, CRR allocated 1,500 million yen toward partial prepayment of a loan maturing on March 28, 2026 (total amount: 4,680 million yen).

For details regarding the prepayment of this loan, please refer to the "Notice Regarding Prepayment of Loans" announced on September 16, 2025.

(Note 2) Short-term loans are loans that will come due within one year, while long-term loans are loans that will come due after one year.

*Website of CRR: <https://www.comforia-reit.co.jp/en/>