

December 27, 2023

For Translation Purposes Only

Real Estate Investment Trust Securities Issuer:  
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(Securities Code: 3459)

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Notice Concerning Borrowing of Funds (Refinancing with Green Loan and others)

Samty Residential Investment Corporation (“Samty Residential”) announces the decision made today to perform the borrowing of funds (the “Borrowing”) as follows. A portion of the Borrowing is financing (green loans) to be conducted under the Green Finance Framework established by Samty Residential on November 18, 2022.

**1. Details of the Borrowing**

(1) Reason for the Borrowing

Samty Residential will conduct the Borrowing to fund the repayment of existing borrowing, with a repayment date of January 31, 2024. For an overview of the existing borrowing, please refer to “2. Repayment of Borrowing” below.

(2) Details of the Borrowing

Term Loan 25-A

|    |                            |                                                                                                                                                                                                              |
|----|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | Lender(s)                  | SBI Shinsei Bank, Limited, Kansai Mirai Bank, Limited, The Bank of Fukuoka, Ltd., Mizuho Bank, Ltd., Aozora Bank, Ltd., and Resona Bank, Limited                                                             |
| 2. | Loan amount                | 4,500 million yen                                                                                                                                                                                            |
| 3. | Interest rate              | Base rate (one-month JPY TIBOR) + 0.60% <sup>(Note 1)</sup>                                                                                                                                                  |
| 4. | Drawdown date              | January 31, 2024 <sup>(Note 2)</sup>                                                                                                                                                                         |
| 5. | Borrowing method           | An individual loan agreement shall be concluded with the above lender(s) on January 29, 2024 (scheduled)                                                                                                     |
| 6. | Principal repayment date   | January 31, 2029 <sup>(Note 3)</sup>                                                                                                                                                                         |
| 7. | Principal repayment method | Lump-sum repayment on principal repayment date                                                                                                                                                               |
| 8. | Interest repayment date    | The first interest repayment shall be due on February 29, 2024, and subsequent interest repayments shall be due at the end of every month thereafter and on the principal repayment date <sup>(Note 3)</sup> |
| 9. | Security/guarantee         | Unsecured and unguaranteed                                                                                                                                                                                   |

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Term Loan 25-B (Green Loan) <sup>(Note 4)</sup>

|    |                            |                                                                                                                                                                                                              |
|----|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | Lender(s)                  | SBI Shinsei Bank, Limited and Resona Bank, Limited                                                                                                                                                           |
| 2. | Loan amount                | 1,300 million yen                                                                                                                                                                                            |
| 3. | Interest rate              | Base rate (one-month JPY TIBOR) + 0.70% <sup>(Note 1)</sup>                                                                                                                                                  |
| 4. | Drawdown date              | January 31, 2024 <sup>(Note 2)</sup>                                                                                                                                                                         |
| 5. | Borrowing method           | An individual loan agreement shall be concluded with the above lender(s) on January 29, 2024 (scheduled)                                                                                                     |
| 6. | Principal repayment date   | January 31, 2030 <sup>(Note 3)</sup>                                                                                                                                                                         |
| 7. | Principal repayment method | Lump-sum repayment on principal repayment date                                                                                                                                                               |
| 8. | Interest repayment date    | The first interest repayment shall be due on February 29, 2024, and subsequent interest repayments shall be due at the end of every month thereafter and on the principal repayment date <sup>(Note 3)</sup> |
| 9. | Security/guarantee         | Unsecured and unguaranteed                                                                                                                                                                                   |

(Note 1) The base interest rate applicable to the calculation period of the interest payable on each interest repayment date will be determined two business days prior to each interest repayment date. The JBA 1-month Japanese Yen TIBOR can be found on the website of the JBA TIBOR Administration (<https://www.jbatibor.or.jp/english/>).

(Note 2) The drawdown date may be changed in the event of changes or other circumstances regarding the scheduled outlay.

(Note 3) If the relevant day is not a business day, the business day immediately following the relevant day shall be the date. If the said business day is in the following month, the business day immediately preceding the relevant day shall be the date.

(Note 4) The Borrowing will be applied to the repayment of the borrowing required for the acquisition of specified assets, S-FORT Nagasaki Daigaku Byoin-mae (including subsequent refinancing), that meets the criteria (eligible green projects) in accordance with the Green Finance Framework formulated by Samty Residential on November 18, 2022. For details on green finance, please refer to the "Green Finance" page on the Samty Residential website.

(3) Amount, Use and Scheduled Outlay of Funds to be Procured

- i. Amount of funds to be procured  
5,800 million yen
- ii. Specific use of funds to be procured  
For use as repayment funds for the existing borrowing described in "2. Repayment of Borrowing" below.
- iii. Scheduled outlay  
January 31, 2024

**2. Repayment of Borrowing**

| Term loan                | Lender(s)                                                                                                           | Loan amount (million yen) | Drawdown date     | Principal repayment date |
|--------------------------|---------------------------------------------------------------------------------------------------------------------|---------------------------|-------------------|--------------------------|
| 9-A <sup>(Note 1)</sup>  | The Bank of Fukuoka, Ltd., Aozora Bank, Ltd., Mizuho Bank, Ltd., SBI Shinsei Bank, Limited and Resona Bank, Limited | 2,160                     | August 28, 2018   | January 31, 2024         |
| 9-C <sup>(Note 1)</sup>  | The Bank of Fukuoka, Ltd., Mizuho Bank, Ltd. and SBI Shinsei Bank, Limited                                          | 840                       | November 26, 2018 |                          |
| 13-B <sup>(Note 2)</sup> | SBI Shinsei Bank, Limited and Resona Bank, Limited                                                                  | 1,800                     | August 26, 2019   |                          |
| 15-A <sup>(Note 3)</sup> | Kansai Mirai Bank, Limited                                                                                          | 1,000                     | August 3, 2020    |                          |

(Note 1) For details, please refer to "Notice Concerning Borrowing of Funds" dated August 10, 2018.

(Note 2) For details, please refer to "Notice Concerning Borrowing of Funds" dated August 9, 2019.

(Note 3) For details, please refer to "Notice Concerning Borrowing of Funds" dated July 17, 2020.

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**Status of Interest-Bearing Debt after the Borrowing**

(Unit: million yen)

|                                    | Before the Borrowing<br>(as of today) | After the Borrowing<br>(as of July 31, 2023) | Increase<br>(Decrease) |
|------------------------------------|---------------------------------------|----------------------------------------------|------------------------|
| Short-term loans <sup>(Note)</sup> | 11,800                                | 12,500                                       | 700                    |
| Long-term loans <sup>(Note)</sup>  | 69,250                                | 68,550                                       | (700)                  |
| Total borrowings                   | 81,050                                | 81,050                                       | 0                      |
| Investment corporation bonds       | 4,600                                 | 4,600                                        | 0                      |
| Total interest-bearing debt        | 85,650                                | 85,650                                       | 0                      |

(Note) Short-term loans refers to borrowings for which repayment is due in or within one year (including current portion of long-term loans payable), and long-term loans refers to borrowings for which repayment is due in more than a year.

**3. Other**

Concerning the risks associated with the Borrowing, they are described in “Chapter 1: Fund information, Section 1: Fund Status, 3. Investment Risks” in the Securities Report submitted by Samty Residential on October 27, 2023.

\* Samty Residential Investment Corporation website: <https://www.samty-residential.com/en/>