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October 14, 2025

For Immediate Release

Real Estate Investment Trust Securities Issuer:
Advance Residence Investment Corporation
(Securities Code : 3269)
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Notice Concerning Debt Financing (Including Green Loan),

Repayment of Loan and Redemption of Bond

Advance Residence Investment Corporation (ADR) announced today its decisions regarding debt financing (totaling 2,500 million yen), repayment of loan and redemption of bond as detailed below. A portion of this loan is a green loan to be executed in accordance with the Green Finance Framework^(Note1) (hereinafter referred to as the "Framework") developed by ADR. Going forward, ADR will continue to promote ESG considerations in its asset management and enhance its financing base by procuring funds through green finance.

(Note1) For more information on the Green Finance Framework, please refer to the "Green Finance" page of ADR's website (<https://www.adr-reit.com/en/sustain/07>).

1. Debt Financing (drawdown date: October 20, 2025)

(1) Details of the Debt Financing(Green Loan)

Lender	Drawdown Date	Loan Amount (million yen)	Interest Rate	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
MUFG Bank, Ltd. (Green Loan)	October 20, 2025	1,500	Base rate ^(Note2) +0.11000%	October 20, 2026	1.0year	Pay in full on the maturity date	Unsecured Non-guaranteed

(Note2) • Interest payment dates are the last business day of each month, starting October 31, 2025 and ending on the principal repayment date.
• The JBA 1 month yen TIBOR rate of two business days prior to the latest interest payment date will be used as the base rate to calculate the applicable interest rate for the current calculation period. If the calculation period is less than 1 month, the accrued interest will be calculated using the base rate applicable and according to the method described in the contract.

(2) Purpose of the Debt Financing

The funds will be used for the redemption of the investment corporation bond as described in 1. (3) " Details of the Existing Bond to be Redeemed" below. This investment corporation bond was procured to repay the loan

originally used for the acquisition of RESIDIA TOWER Nakameguro. As of January 26, 2024, RESIDIA TOWER Nakameguro has acquired an A rank in the CASBEE for Real Estate Certification, making it an Eligible Green Asset that meets the eligibility criteria under the Framework.

(3) Details of the Existing Bond to be Redeemed

Name of Investment Corporation Bond	Drawdown Date	Loan Amount (million yen)	Interest Rate (fixed rate)	Principal Repayment Date	Repayment Period	Principal Repayment	Collateral/ Guarantee
ADR Unsecured Bond #24 (with <i>Pari Passu</i> clause among specified investment corporation bonds)	October 21, 2015	1,500	0.84600%	October 21, 2025	10.0 year	Pay in full on the maturity date	Unsecured Non-guaranteed

(4) Scheduled Contract Date of the Debt Financing

October 16, 2025

2. Debt Financing (drawdown date: October 31, 2025)

(1) Details of the Debt Financing

Lender	Drawdown Date	Loan Amount (million yen)	Interest Rate	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
Sumitomo Mitsui Banking Corporation	October 31, 2025	1,000	Unfixed ^(Note3)	October 29, 2032	7.0year	Pay in full on the maturity date	Unsecured Non-guaranteed

(Note3) • Interest payment dates are the last business day of January, April, July, October, starting January 30, 2026 and ending on the principal repayment date.

• The interest rate for the loans will be announced separately.

(2) Purpose of the Debt Financing

To repay existing Loan due on October 31, 2025.

(3) Details of the Loan to be Repaid

Lender	Drawdown Date	Loan Amount (million yen)	Interest Rate	Principal Repayment date	Repayment Period	Principal Repayment	Collateral/ Guarantee
Sumitomo Mitsui Banking Corporation	October 29, 2021	1,000	0.24630%	October 31, 2025	4.0year	Pay in full on the maturity date	Unsecured Non-guaranteed

(4) Scheduled Contract Date of the Debt Financing

October 29, 2025

Reference Material: Debt Financing Balance (As of October 31, 2025)

(million yen)

	Before Refinancing	After Refinancing	Increase (Decrease)
Short-term Loans	2,800	4,300	1,500
Long-term Loans	219,609	219,609	-
Total Loans	222,409	223,909	1,500
Corporate Investment Bonds	22,100	20,600	▲1,500
Total interest-bearing debt	244,509	244,509	-

About Advance Residence Investment Corporation

Advance Residence Investment Corporation is one of the largest J-REITs specializing in residential properties, managed by ITOCHU REIT Management Co., Ltd. (IRM), the asset management company of the ITOCHU Group. It owns rental properties nationwide, primarily in the 23 wards of Tokyo. By leveraging the stability of residential assets and the largest reserve among J-REITs, ADR is expected to provide long-term, stable dividends, making it a highly defensive J-REIT.

"Advance" is the common brand name of the real estate investment corporation managed by ITOCHU REIT Management Co., Ltd.

ADR's website: <https://www.adr-reit.com/en/>

IRM's website : <https://www.itc-rm.co.jp/en/>