

November 16, 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

Samty Residential Investment Corporation (“Samty Residential”) announces the decision made today to perform borrowing of funds (the “Borrowing”) as follows.

1. Details of the Borrowing

(1) Reasons for the Borrowing

Samty Residential will conduct the Borrowing to fund part of the acquisition of trust beneficiary interest in real estate (4 properties with a planned acquisition price of 3,116 million yen) and expenses incidental to the acquisition. For details of the asset to be acquired, please refer to “Notice Concerning Acquisition of Properties (Four Properties Including S-RESIDENCE Kamiida West)” separately announced today.

(2) Details of the Borrowing

Term Loan 24

1.	Lender(s)	THE SHIZUOKA BANK, LTD., and The Chiba Bank, Ltd.
2.	Loan amount	500 million yen
3.	Interest rate	Base rate (one-month JPY TIBOR) + 0.60% (Note 1)
4.	Drawdown date	November 30, 2023 ^(Note 2)
5.	Borrowing method	An individual loan agreement shall be concluded with the above lenders on November 30, 2023 (scheduled)
6.	Principal repayment date	July 31, 2028 ^(Note 3)
7.	Principal repayment method	Lump-sum repayment on principal repayment date
8.	Interest repayment date	The first interest payment shall be due on December 31, 2023, and subsequent interest payments shall be due at the end of every month thereafter and on the principal repayment date ^(Note 3)
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.ibatibor.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.

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

- i. Amount of funds to be procured
500 million yen
- ii. Specific use of funds to be procured
For use as part of expenses for acquisition of the asset to be acquired described above and expenses incidental to such.
- iii. Scheduled outlay
November 30, 2023

3. Status of Interest-Bearing Debt after the Borrowing

(Unit: million yen)

	Before the Borrowing (as of today)	After the Borrowing (as of January 31)	Increase (Decrease)
Short-term loans ^(Note)	11,800	11,800	0
Long-term loans ^(Note)	68,750	69,250	500
Total borrowings	80,550	81,050	500
Investment corporation bonds	4,600	4,600	0
Total interest-bearing debt	85,150	85,650	500

(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.

4. 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/>