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REIT Securities Issuer

Healthcare & Medical Investment Corporation (HCM)

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(Securities Code: 3455)

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Notice Concerning Borrowing of Funds

We would like to announce that Healthcare & Medical Investment Corporation (hereinafter, “HCM”) decided today on borrowing of funds (hereinafter, “Borrowing”) as follows.

Moreover, the Borrowing is procured as a “social loan” based on the social finance framework acquired through the JCR Social Finance Framework Evaluation by Japan Credit Rating Agency (hereinafter, “social loan”). For information on the JCR Social Finance Framework Evaluation, please see the press release “Notice Concerning Submission of Revised Shelf Registration Statement for Issuance of the Social Bond” (available in Japanese only) dated December 9, 2019 and “Notice Concerning the Issuance of Investment Corporation Bonds (Social Bond)” dated January 22, 2020.

Details

I. Overview of the Borrowing

1. Details of the Borrowing (scheduled)

(1) Borrowing 1

Type	Lenders	Borrowing amount (Note 3)	Interest rate (Note 4) (Note 5) (Note 6)	Drawdown date	Borrowing method	Repayment date	Repayment method	Security
Long-term	Loan syndicate with Sumitomo Mitsui Banking Corporation as an arranger (Note 2)	5,000 million yen	Base interest rate (1-month Japanese Yen TIBOR) + 0.25%	September 1, 2026	Borrowing based on the individual term loan agreement as of August 28, 2026 with the company on the left as a lender	July 31, 2029	Lump-sum repayment on principal repayment date	Unsecured and unguaranteed
	Loan syndicate with Sumitomo Mitsui Banking Corporation as an arranger (Note 3)	3,000 million yen	Base interest rate (1-month Japanese Yen TIBOR) + 0.35%			July 31, 2030		

(Note 1) The Borrowing 1 is subject to the fulfillment of certain requirements such as the execution of a loan agreement which is reasonably satisfactory to the lenders above and the fulfillment of all of the conditions precedent to the lending as will be separately provided for.

(Note 2) The loan syndicate consists of Sumitomo Mitsui Banking Corporation, SBI Shinsei Bank, Limited, Sumitomo Mitsui Trust Bank, Limited, Resona Bank, Limited and SURUGA bank Ltd.

(Note 3) The loan syndicate consists of Sumitomo Mitsui Banking Corporation, SBI Shinsei Bank, Limited, The Senshu Ikeda Bank, Ltd., SURUGA bank Ltd. and Resona Bank, Limited.

Reminder: This document is intended to publicly announce the borrowing of funds of the Investment Corporation and is not prepared for the purpose of investment solicitation.



- (Note 4) Loan fees and other fees to be paid to the lenders are not included.
- (Note 5) The interest payment date will be the last day of each month as well as the repayment date with the last day of September, 2026 as the first date of interest payment (whenever the interest payment date is not a business day, such payment will be made on the next business day; whenever the interest payment date falls on a day of the next month, such payment will be made on the last business day of the current month).
- (Note 6) For the Japanese yen TIBOR published by Japanese Bankers Association (JBA) TIBOR Administration, please see the JBA TIBOR Administration's website (<https://www.jbatibor.or.jp/english/>).

(2) Borrowing 2

Type	Lenders	Borrowing amount	Interest rate (Note 3) (Note 4)	Drawdown date	Borrowing method	Repayment date	Repayment method	Security
Long-term	Loan syndicate with Sumitomo Mitsui Banking Corporation as an arranger (Note 2)	2,500 million yen	Base interest rate (1-month Japanese Yen TIBOR) + 0.35% (Note 5)	September 30, 2026	Borrowing based on the individual term loan agreement as of August 28, 2026 with the company on the left as a lender	July 31, 2030	Lump-sum repayment on principal repayment date	Unsecured and unguaranteed
Short-term	Sumitomo Mitsui Banking Corporation	600 million yen	Base interest rate (1-month Japanese Yen TIBOR) + 0.25%			September 30, 2027		

- (Note 1) The Borrowing 2 is subject to the fulfillment of certain requirements such as the execution of a loan agreement which is reasonably satisfactory to the lenders above and the fulfillment of all of the conditions precedent to the lending as will be separately provided for.
- (Note 2) The loan syndicate consists of Sumitomo Mitsui Banking Corporation, SBI Shinsei Bank, Limited and Resona Bank, Limited.
- (Note 3) The interest payment date will be the last day of each month as well as the repayment date with the last day of October, 2026 as the first date of interest payment (whenever the interest payment date is not a business day, such payment will be made on the next business day; whenever the interest payment date falls on a day of the next month, such payment will be made on the last business day of the current month).
- (Note 4) For the Japanese yen TIBOR published by Japanese Bankers Association (JBA) TIBOR Administration, please see the JBA TIBOR Administration's website (<https://www.jbatibor.or.jp/english/>).
- (Note 5) Loan fees and other fees to be paid to the lenders are not included.

2. Reason for the Borrowing

The Borrowing will be used for a portion of acquisition and its related expenses for the real estate trust beneficiary rights of the 14 properties (hereinafter, collectively the "Assets to Be Acquired") outlined in the "Notice Concerning Acquisition and Leasing of Trust Beneficiary Interests in Domestic Real Estate" announced today (planned total acquisition price: 21,736 million yen).

(Note) For further details regarding the Assets to Be Acquired, please refer to the "Notice Concerning Acquisition and Leasing of Trust Beneficiary Interests in Domestic Real Estate" dated today.

3. Amount, Use and Expenditure Date of Funds to Be Procured

(1) Amount of funds to be procured

Borrowing 1 8,000 million yen

Borrowing 2 3,100 million yen

(2) Specific use of the funds to be procured

Borrowing 1 The Borrowing 1 will be used for a portion of acquisition and its related expenses for



the real estate trust beneficiary rights of the 12 properties (“Tsukui Sunshine Yokohama Noge” and 11 properties).

Borrowing 2 The Borrowing 2 will be used for a portion of acquisition and its related expenses for the real estate trust beneficiary rights of the 2 properties (“Sunny Life Higashikurume” and “Sunny Life Higashiyamato”).

(3) Expenditure date

Borrowing 1 September 1, 2026

Borrowing 2 September 30, 2026

4. Status of Interest-Bearing Debt after the Borrowings

(unit: million yen)

	Before the Borrowing	After the Borrowing	Change
Short-term loans payable (Note)	1,970	2,570	+600
Long-term loans payable (Note)	42,600	53,100	+10,500
Total borrowings	44,570	55,670	+11,100
Investment corporation bonds	2,000	2,000	—
Total Interest-bearing debt	46,570	57,670	+11,100

(Note) Short-term loans payable are those for which the period to the repayment date is one year or less. Long-term loans payable are those for which the period to the repayment date is over one year, and include those for which the repayment date falls within one year. In “Before the Borrowing,” the balance as of today is indicated, and in “After the Borrowing,” the balance after reflecting the changes attributable to execution of the Borrowing on the balance as of today is indicated.

5. The Mechanism of this Social Loan (SDGs Social Finance Framework)

As part of a third-party assessment of our SDGs Social Finance Framework, we have been awarded the rating ‘Social 1 (F)’—the highest rating under the ‘JCR Social Finance Framework Assessment’ (Note)—by Japan Credit Rating Agency, Ltd. (JCR).

(Note) “JCR Social Finance Framework Assessment” refers to a third-party assessment conducted by JCR of an issuer’s or borrower’s social bond issuance or social loan borrowing policy (Social Finance Policy), in accordance with the Social Bond Principles drawn up by the International Capital Market Association (ICMA). This assessment comprises a “Social Assessment”, which evaluates whether the intended use of proceeds set out in the issuer’s or borrower’s Social Finance Policy constitutes a social project, and a “Governance, Operations and Transparency Assessment”, which evaluates the issuer’s or borrower’s governance and operational framework and transparency. The “JCR Social Finance Framework Assessment” is determined as an overall assessment of these two evaluations. Furthermore, to distinguish the “JCR Social Finance Framework Rating” from ratings relating to individual bonds or loans, the rating symbol is displayed with an (F) appended to the end. The “JCR Social Finance Framework Rating” for this social loan is published on the JCR website as follows.

<https://www.jcr.co.jp/en/greenfinance/social/>



II. Other items necessary for investors to properly understand and judge the information

For risk concerning repayment of the Borrowing, there is no change to the information contained in “Part II. Reference Information; II. Supplementary Information to Reference Documents; 5. Investment Risks” of the Securities Report submitted on August 19, 2026.

End

* Website of HCM: <http://www.hcm3455.co.jp/en/>