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January 30, 2026

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### Announcement Regarding Execution of Positive Impact Finance

We are pleased to announce that Star Mica Co., Ltd., a core operating company of our group (hereinafter referred to as "Star Mica") entered into an agreement with Aozora Bank, Ltd. (President and CEO: Hideto Oomi; Head Office: Tokyo, hereinafter referred to as "Aozora Bank" or "the Bank") for Positive Impact Finance ("the Financing") based on Aozora's ESG Framework Loan. The Financing was executed today.

Guided by our corporate philosophy (mission) of "striving to realize society from 'build' to 'utilize,'" we aim to achieve sustainable corporate value growth and solve social issues addressing in Japan, aging both people and buildings. Through the purchase of older pre-owned condominiums with few buyers, renovation and sale of them, we promote the smooth succession of home ownership to the next generation. We will maximize our corporate value by effectively utilizing the Financing and steadily implementing strategies set in our Mid-Term Plan "Find the Value 2026" and fulfill our social responsibility.

#### 1. The Background of the Financing

Positive Impact Finance ("PIF") is designed to comprehensively analyze and assess the environmental, social, and economic impacts of corporate activities. The goal is to support the continued development of positive impacts and mitigation of negative ones, based on the PIF Principles<sup>\*1</sup> and guidelines set by the United Nations Environment Programme Finance Initiative (UNEP FI).

As part of the bank's initiatives on "Aozora's ESG Framework Loan" which aims to support borrower's sustainable efforts, the Bank provides PIF to its clients. The Bank's PIF assessment system has received a second opinion from Rating and Investment Information, Inc., confirming its compliance with the PIF Principles.

Aozora Bank evaluated Star Mica's activities which contribute to a sustainable society and the achievement of SDGs and issued an assessment report.

Star Mica has set goals and KPIs for the Financing (details outlined in section 3), will drive implementing initiatives to achieve these objectives, and will report its progress to the Bank annually. The Bank has confirmed that the goals and KPIs meet the PIF Principles and will monitor them and support our efforts continuously.

\*<sup>1</sup> The Positive Impact Finance Principles (PIF Principles) are guidelines established by the United Nations Environment Programme Finance Initiative (UNEP FI) to encourage financial institutions to actively engage in investments and financing aimed at achieving the SDGs. These principles determine a framework for providing funds that mitigate the negative impact of financed companies, while enhancing positive impact in a realistic and reliable manner.

## 2. Details of the Financing

- (1) Borrower : Star Mica Co., Ltd.
- (2) Financing amount : 3.0 billion yen
- (3) Execution date : January 30, 2026
- (4) Lender : Aozora Bank, Ltd.

## 3. Goals and KPIs\*2

Impact category	Action plan/Initiatives	KPIs	Targets (Results)	Relevant SDGs
PI: Housing Inclusive, healthy economies	<ul style="list-style-type: none"> <li>• Response to diverse needs for purchase and sale of real estate</li> <li>• Spread and establishment of a housing circulation system that supports sustainable development in urban areas</li> </ul>	<ul style="list-style-type: none"> <li>• Number of renovated condominiums sold</li> </ul>	<ul style="list-style-type: none"> <li>• Number of renovated condominiums sold yearly*1: 1,353 units [FY2026]</li> </ul>	 
NI: Resources efficiency/ security	<ul style="list-style-type: none"> <li>• Growth of the renovation market as the third option following new and seconhand housing markets</li> <li>• Lower environmental load by effectively using existing houses</li> </ul>			 
PI: Employment	<ul style="list-style-type: none"> <li>• Aim to create a working environment where employees can use their abilities while also feeling job satisfaction</li> <li>• Development of a healthy working environment and support for the diverse working styles of employees</li> <li>• Practice of the "STARMICA way"**2</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly average overtime hours</li> <li>• Female managers ratio</li> <li>• Rate of annual paid leave used</li> <li>• Percentage of professional employees certified as a real estate notary</li> </ul>	<ul style="list-style-type: none"> <li>• 15 hours or less [FY2026] (14.3 hours / FY2024)</li> <li>• 40% or more [FY2026] (20.8% / FY2024)</li> <li>• 75% or more*3 (79.9% / FY2024)</li> <li>• 100%*3 (96.0% / FY2024)</li> </ul>	

(Note) PI: Expansion of positive impact; NI: Control of negative impact

\*1: Results in the latest fiscal year are not disclosed.

\*2: Guiding principles for the Star Mica Group's employees

\*3: Target dates are not set.

\*2 Excerpt of the assessment report issued by the Bank