Spotlight
Year-End Financial Planning

Year-end is a great time to review your financial goals and set yourself up for the year ahead. Evaluating your portfolio and considering stable options like time certificates can help you lock in more predictable returns and reduce short-term volatility.

Term and Interest Rate (effective May 1, 2025)

30 Day:	5.50%	2 Years**:	8.00%
90 Day:	5.75%	3 Years**:	8.50%
180 Day:	6.00%	4 Years**:	7.50%
1 Year**:	7.00%	5 Years**:	7.00%
18 Months**:	7.50%	10 Years**:	6.50%

*** Certificates with a length of term of one year or more may, at the holder's option, be converted into common shares of SR Realty Trust, Inc. at a discounted purchase price per share. If the holder of the Certificate elects to convert after one year but before two years, the purchase price per share will be discounted 3%. If converted between two years and three years, the discount will be 4%, and after three years the discount will be 5%.*

Welcome
Kelly Manke

Kelly Manke joined Schafer Richardson and SR Realty Trust in 2025 as Investor Relations Manager on the Capital Markets team. In this role, Kelly is responsible for managing and strengthening relationships with the company's investor base, overseeing investor communications, and supporting fundraising and capital markets initiatives. She plays an integral part in ensuring investors are informed, engaged, and confident in the company's strategies and performance.

Kelly brings a strong background in commercial banking and financial services to her role. Prior to joining Schafer Richardson, she held positions at JPMorgan, Bell Bank, and U.S. Bank, where she worked within their commercial banking groups. In these roles, Kelly partnered with clients across a variety of industries to deliver tailored financing solutions, analyze credit opportunities, and support long-term business growth. This experience provided her with a deep understanding of capital markets, credit structures, and client relationship management.

Kelly earned her Bachelor of Business Administration degree from the University of Wisconsin–Madison and her Master of Business Administration degree from the University of Minnesota.

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News Update

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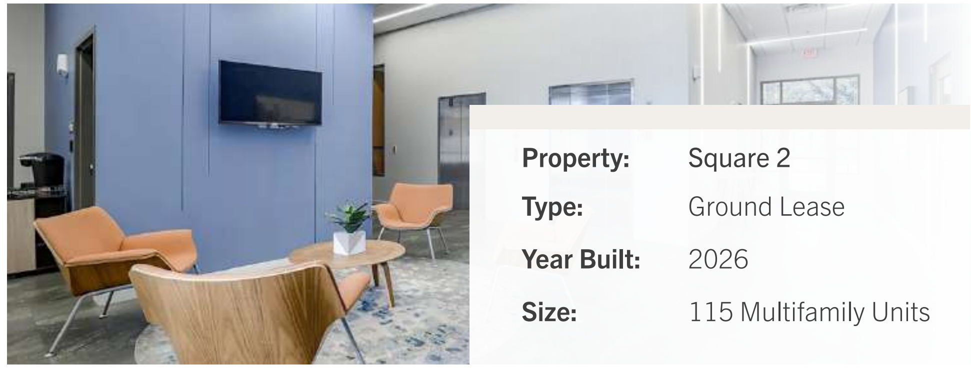
Acquisition
Lincoln, Nebraska



Property:	Square 2
Type:	Ground Lease
Year Built:	2026
Size:	115 Multifamily Units

SR Realty Trust (SRRT) is excited to continue to grow its portfolio in Lincoln, Nebraska. The Trust owns land in Lincoln, Nebraska next to the first phase of this project, Square at 48th, an almost fully leased apartment building near the graduate campus of the University of Nebraska. A 115-unit, Class A apartment building is planned as the second phase of the Square at 48th community.

Expected to deliver in summer 2026, the project will offer modern apartments and welcoming resident amenities.

SR Realty Trust has structured a ground-lease Delaware Statutory Trust (DST), called SRRT Square 2 DST, to support the completion of this project. The DST is designed to offer stability along with a 5.35% annual return for investors seeking to reinvest 1031 exchange proceeds.

Because this DST is offered with no debt, it is an attractive option for 1031 investors who are looking to reinvest into a debt-free structure.

Juniper Square
Be on the lookout for communication coming about our new investor portal through Juniper Square which will allow easier access to investments. We are looking to launch early next year.

Holiday Wishes from our Team!

We are deeply grateful for your trust and continued investment partnership. Your support has been instrumental to our success this year. May the season bring you joy, and the year ahead be filled with good health and prosperity.

SR Realty Trust Portfolio Summary

3RD QUARTER | 2025

$534 MILLION
Portfolio Value [1]

47
Properties

56%
Loan to Value

5
Development Joint Venture Investments

5.4M
Total Square Feet

$34,920,458
GROSS REVENUE 9 MOS. ENDED 9/30/25

$20,517,441
NET OPERATING INCOME 9 MOS. ENDED 9/30/25

NOTES: [1] Portfolio value includes both owned and managed assets.

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Portfolio & Investment Composition

By Percentage of Gross Asset Value