Press Release

SBI Shinsei Bank, Limited
SBI ARUHI Corporation

SBI ARUHI to start offering SBI Shinsei Bank's housing loans

May 29, 2025 - SBI Shinsei Bank, Limited, and SBI ARUHI Corporation will enter into a bank agency service agreement on June 2, 2025, under which SBI Shinsei Bank will serve as the principal bank and SBI ARUHI will act as the bank agent to collaborate on the housing loan business. On the same day, SBI ARUHI will commence intermediary services related to the closing of housing loan transactions for SBI Shinsei Bank.

Through this agreement, SBI Shinsei Bank and SBI ARUHI will further enhance their support for customers in securing funding for their home purchases.

With the signing of the bank agency service agreement, SBI ARUHI can recommend and accept applications for SBI Shinsei Bank's housing loans at its directly managed offices listed below.*1

■ **Available stores**

ARUHI Sapporo store	ARUHI Sendai store	ARUHI Omiya store	ARUHI Yokohama Landmark Tower store
ARUHI Nagoya store	ARUHI Osaka store	ARUHI Hiroshima store	ARUHI Fukuoka store
ARUHI Kagoshima store	Tokyo Sales department	Wholesale Sales department*2	

SBI ARUHI offers "Flat 35" to a broad range of customers through approximately 100 locations across Japan including franchise offices, directly managed offices, and corporate direct sales for realtors and major developers, as well as its web channel. SBI ARUHI has maintained the largest share of loan execution volume in the "Flat 35" market for 15 consecutive year.*3 By offering a variety of housing finance products, including housing loans that meet the diverse needs of customers, SBI ARUHI continues to them in achieving fulfilling life tailored to their life stage.

SBI Shinsei Bank and SBI ARUHI will continue to meet the diverse needs of customers by leveraging SBI Shinsei Bank's distinctive housing loan products and SBI ARUHI's strong sales capabilities with extensive operational network, in full alignment with SBI Group's "Customer-centric Principle".

*1 Customer requests may not be accommodated based on the results of the screening.
*2 Wholesale Sales department is dedicated to handling inquiries and applications submitted through SBI ARUHI's realtor partners.
*3 FY2010 - 2024 statistics on "Flat 35" execution volume including refinances at all financial institutions (SBI ARUHI's study as of the end of March 2025)

For more information, contact:

SBI ARUHI Corporation Corporate Communications

ccom@sbiaruhi.co.jp