Press Release

SBI ARUHI Corporation
SBI Credit Guarantee Co., Ltd.

Notice of Signing a Master Guarantee Agreement with Kirayaka Bank, Ltd.

July 11, 2025 - SBI Credit Guarantee Co., Ltd. ("SBI Credit Guarantee"), a subsidiary of SBI ARUHI Corporation ("SBI ARUHI"), today announced the conclusion of a Master Guarantee Agreement with Kirayaka Bank, Ltd. Under this agreement, SBI Credit Guarantee will progressively commence guarantee operations for housing loans handled by Kirayaka Bank, Ltd.

SBI Credit Guarantee is a housing loan guarantee company established through joint investment by SBI Holdings, Inc., SBI Shinsei Bank, Limited, and SBI ARUHI. Going forward, by continuing to strengthen partnerships with regional financial institutions, and through housing loan guarantee operations providing housing loan products to a greater number of customers, this will support the further development of regional economies and the creation of a prosperous society.

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