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July 30, 2025

To whom it may concern:

Company name	SBI ARUHI Corporation
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Securities Code	7198, Prime Market of the Tokyo Stock Exchange
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Notice Concerning the Preliminary Consolidated Financial Results for the First Three-Month Period of the Fiscal Year Ending March 31, 2026 (under IFRS)

SBI ARUHI Corporation (the "Company"), in accordance with its policy to make proactive efforts to provide timely and appropriate information disclosure to the Company's shareholders and investors, and even before the completion of the financial closing procedures for the SBI ARUHI Group, hereby announces the preliminary financial results for the first three-month period of the fiscal year ending March 31, 2026 in accordance with IFRS accounting (consolidated basis). The details are as follows.

The Company plans to announce the report "Consolidated Financial Results for the First Three-Month Period of the Fiscal Year Ending March 31, 2026 (under IFRS)" on August 4, 2025.

1. Preliminary consolidated financial results for the three-month period ended June 30, 2025

(Millions of yen with fractional amounts rounded down, unless otherwise noted)

	Three-month period ended June 30, 2024 (Actual) (from April 1, 2024 to June 30, 2024)	Three-month period ended June 30, 2025 (Preliminary) (from April 1, 2025 to June 30, 2025)
Operating revenue (Millions of yen)	5,479	5,470
Income before tax (Millions of yen)	795	437
Net income attributable to owners of the parent (Millions of yen)	531	300
Basic earnings per share (Yen)	11.99	6.78

2. Overview of operating results

Operating revenue for the three-month period ended June 30, 2025 decreased 0.2% year on year to ¥5,470 million, the same level as the same period of the previous fiscal year. Although the number of loans executed for "Flat 35," our main product, increased year on year against the backdrop of the narrowing gap between fixed and variable interest rates, origination-related revenue decreased 9.5% year on year due to sluggish growth in the number of variable interest rate loans executed. Recurring revenue increased 16.6% year on year, due to strong sales from insurance and rent guarantees, as well as higher loan servicing fee revenue resulting from the acquisition of servicing business from several companies. Asset and other revenue decreased 3.8% year on year, due to the impact of the significant increase in the fair value of beneficiary rights in the same period of the previous fiscal year, while interest income increased due to the steady accumulation of real estate collateralized loans outstanding.

Operating expenses increased 7.8% year on year to ¥5,031 million, due to a one-time factor of ¥137 million decrease in share-based payment expenses in the same period of the previous fiscal year, as well as the impact of an increase of finance costs due to higher funding rates. While operating revenue remained flat, income before tax decreased 45.0% year on year to ¥437 million due to an increase in operating expenses. As a result of the above, net income decreased 43.9% year on year to ¥296 million and net income attributable to owners of the parent decreased 43.3% year on year to ¥300 million.

Note: The information contained in the preliminary financial results for the first three-month period of the fiscal year ending March 31, 2026, as mentioned above, is based on data available as of the date of this announcement and is not final. The financial figures for the first three-month period of the fiscal year ending March 31, 2026 scheduled to be announced on August 4, 2025 may differ from these preliminary figures due to various factors.