Press Release

SBI SBI ARUHI Corporation

SBI ARUHI and Kirayaka Bank launch business partnership for "Flat 35" and other housing loans

~ The second phase of the business partnership between the SBI ARUHI Group and Kirayaka Bank, following the guarantee partnership with SBI Credit Guarantee ~

May 1, 2026 - SBI ARUHI Corporation ("SBI ARUHI") entered into a business partnership with Kirayaka Bank, Ltd. ("Kirayaka Bank") effective May 1, 2026. Under this partnership, SBI ARUHI will accept customers referred by Kirayaka Bank who are interested in SBI ARUHI's Flat 35 and other housing loans.*1

Kirayaka Bank and SBI Credit Guarantee Co., Ltd. ("SBI Credit Guarantee"), a subsidiary of SBI ARUHI, concluded a Master Guarantee Agreement in July 2025. Since September of the same year, the bank has been offering the “SBI Credit Guarantee Housing Loan”, variable interest rate housing loan product guaranteed by SBI Credit Guarantee. This latest initiative marks the second phase of the partnership between the SBI ARUHI Group and Kirayaka Bank.

＜Specific initiatives of this partnership＞

◆ SBI ARUHI provides housing loan consultations and financing to customers referred by Kirayaka Bank

SBI ARUHI will accept customers referred by Kirayaka Bank who are interested in inquiring about or applying for “Flat35” and other housing loans.*1 SBI ARUHI will provide customers with details on housing loan products, accept applications, conduct housing loan interviews, and execute loans.

Through this partnership, we are now able to offer “Flat 35", all-time fixed interest rate housing loan, in addition to our current variable interest rate product guaranteed by SBI Credit Guarantee for Kirayaka Bank. As the SBI ARUHI Group, we are committed to meeting the diverse needs of the bank's customers.

SBI ARUHI is Japan's largest*2 financial institution specializing in housing loans, retaining the largest share*2 in the all-time fixed interest rate housing loan “Flat 35" market for the 16th consecutive year. We are building a comprehensive service structure that provides end-to-end support for the entire housing loan process - from sales and application acceptance to loan execution and servicing.

Going forward, we will continue to support our customers in achieving a fulfilling life by offering optimal housing finance products and diverse services tailored to their various life stages.

*1 Excluding bank agency products

*2 FY2010 - 2025 statistics on Flat 35 execution volume including refinances at all financial institutions (SBI ARUHI's study as of the end of March 2026)

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