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September 26, 2025

To whom it may concern:

Company name	SBI ARUHI Corporation
Representative	Tsutomu Ikuma Representative Director, President, CEO and COO
Securities Code	7198 Prime Market of the Tokyo Stock Exchange
Inquiries	Daisaku Hirose Corporate Officer, Division Manager, Corporate Planning Division
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Notice Concerning Acquisition of Shares of Yuryo Loan, Ltd. (to Make It a Subsidiary)

As announced in the press release entitled "Announcement of Conclusion of a Memorandum of Understanding for Acquisition of Shares of Yuryo Loan, Ltd. (Making It a Subsidiary)" dated July 30, 2025, SBI ARUHI Corporation (the "Company") hereby announces that it has concluded a share transfer agreement with SBI Sumishin Net Bank, Ltd., based on a resolution made at the meeting of the Board of Directors held on September 26, 2025, to acquire all shares of Yuryo Loan, Ltd. ("Yuryo Loan"), a subsidiary of SBI Sumishin Net Bank, Ltd.

1. Reason for acquisition of shares

The strength of Yuryo Loan is its wide range of knowledge, know-how, and experienced personnel on housing loans, and it has built a solid track record as a mortgage bank. The Company has been accepting key personnel seconded since the acquisition of the Flat 35 servicing business ("main business") from Yuryo Loan on March 21, 2025, and has been holding discussions with the existing shareholders of Yuryo Loan as we believe that making Yuryo Loan a subsidiary will further strengthen the business foundation of the group of the Company.

This is an important step toward achieving the goals of medium-term strategic plan of the group of the Company, and we believe that we can further accelerate the growth of the group of the Company by building a sales network and strengthening our operational structure. Going forward, we will continue to strengthen our business foundation as a leading housing finance company and work to continuously enhance our corporate value.

2. Overview of the company from which shares to be acquired

(1) Name	Yuryo Loan, Ltd.	
(2) Address	Sumitomo Fudosan Nakano Ekimae Bldg. 16F, 2-24-11, Nakano, Nakano-ku, Tokyo	
(3) Company representative	Takayuki Sato, Representative Director	
(4) Business	Money lending services, housing loan administrative services, insurance agency business	
(5) Share capital	100 million yen	
(6) Date of establishment	February 25, 2005	
(7) Major shareholders and shareholding ratio (As of March 31, 2025)	SBI Sumishin Net Bank, Ltd.	100.00%
(8) Relationship between the Company and said company	Capital relationship	Not applicable
	Personnel relationship	Seconded to the Company

	Business relationship	There was business outsourcing from the Company, but it is now finished.
	Related party relationship	Not applicable

(9) Said company's operating results and financial positions for the last three years (Japanese GAAP)

As of / Fiscal year ended	March 2023	March 2024	March 2025
Net assets	2,465 million yen	2,895 million yen	5,916 million yen
Total assets	37,661 million yen	16,720 million yen	8,977 million yen
Net assets per share	477,340 yen	560,583 yen	1,738,221 yen
Net sales	2,461 million yen	2,202 million yen	1,863 million yen
Operating profit	574 million yen	554 million yen	990 million yen
Ordinary profit	601 million yen	586 million yen	1,032 million yen
Profit before income taxes	601 million yen	594 million yen	4,544 million yen
Profit	414 million yen	429 million yen	3,020 million yen
Profit per share	80,194 yen	83,243 yen	584,861 yen

(Note) In "Said company's operating results and financial positions for the last three years (Japanese GAAP)", an extraordinary income of 3,545 million yen was recorded for the fiscal year ended March 2025 due to Yuryo Loan's transfer of its main business to SBI ARUHI Corporation.

3. Overview of the counterparty to the acquisition of shares

(1) Name	SBI Sumishin Net Bank, Ltd.	
(2) Address	Sumitomo Fudosan Roppongi Grand Tower, 3-2-1 Roppongi, Minato-ku, Tokyo	
(3) Company representative	Noriaki Maruyama, President and Representative Director (CEO)	
(4) Business	Banking services such as deposit and lending services through mobile apps and the Internet, debit card services, and financial services such as BaaS (Banking as a Service) business	
(5) Share capital	31,000 million yen	
(6) Date of establishment	June 3, 1986 (banking business license was obtained on September 18, 2007)	
(7) Major shareholders and shareholding ratio (As of March 31, 2025)	Sumitomo Mitsui Trust Bank, Limited	34.19%
	SBI Holdings, Inc.	34.19%
	Japan Securities Finance Co.	3.69%
	NORTHERN TRUST CO.(AVFC) RE NON TREATY CLIENTS ACCOUNT (Standing proxy: Custody Business Department, Tokyo Branch, the Hongkong and Shanghai Banking Corporation Ltd.)	2.57%
	Akira Katayama	1.03%
	RBC IST 15 PCT LENDING ACCOUNT-CLIENT ACCOUNT(Standing proxy: Citibank, N.A. Tokyo Branch)	0.93%

	BNY GCM CLIENT ACCOUNT JPRD AC ISG (FE-AC) (Standing proxy: Mitsubishi UFJ Bank, Ltd.)	0.80%
	MORGAN STANLEY & CO. LLC (Standing proxy: Morgan Stanley MUFG Securities Co., Ltd.)	0.74%
	BNYM AS AGT/CLTS NON TREATY JASDEC (Standing proxy: Mitsubishi UFJ Bank, Ltd.)	0.53%
	STATE STREET BANK AND TRUST COMPANY 505103 (Standing proxy: Mizuho Bank, Ltd. Payment Services Department)	0.52%
(8) Relationship between the Company and said company	Capital relationship	Not applicable
	Personnel relationship	Not applicable
	Business relationship	Business relationships such as bank agency services
	Relationship with related parties	Not applicable

(Note) "(7) Major shareholders and shareholding ratio (as of March 31, 2025)" are stated based on the "Status of Major Shareholders" in the Annual Securities Report submitted by the counterparty to the share acquisition.

4. Number of shares acquired, acquisition costs, and shareholding before and after acquisition

(1) Number of shares held before the change	0 shares (Ratio of voting rights held: 0.0%)
(2) Number of shares to be acquired	5,165 shares
(3) Acquisition costs	235 million yen
(4) Number of shares held after the change	5,165 shares (Ratio of voting rights held: 100.0%)

* The acquisition cost is the book value of the net assets of Yuryo Loan reasonably expected as of the closing date of the share transfer, taking into consideration due diligence and price calculation by a third party.

5. Timetable

(1) Date of resolution at the meeting of the Board of Directors	September 26, 2025
(2) Date of conclusion of the share transfer agreement	September 26, 2025
(3) Date of commencement of share transfer	October 1, 2025 (scheduled)

6. Future outlook

As the main business of Yuryo Loan was transferred to SBI ARUHI Corporation on March 21, 2025, and loan execution, debt management, and collection operations for housing loans related to its main business are not being performed during the current fiscal year, the impact of this Share Acquisition on SBI ARUHI Group's business results for the current fiscal year is expected to be minimal. However, we will notify you promptly if any matters requiring disclosure arise in the future.