

October 30, 2025

To whom it may concern:

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Notice Concerning the Preliminary Consolidated Financial Results for the First Six-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 six-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 Six-Month Period of the Fiscal Year Ending March 31, 2026 (under IFRS)” on November 10, 2025.

1. Preliminary consolidated financial results for the six-month period ended September 30, 2025

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

	Six-month period ended September 30, 2024 (Actual) (from April 1, 2024 to September 30, 2024)	Six-month period ended September 30, 2025 (Preliminary) (from April 1, 2025 to September 30, 2025)
Operating revenue (Millions of yen)	10,735	11,795
Income before tax (Millions of yen)	1,340	1,176
Net income attributable to owners of the parent (Millions of yen)	928	834
Basic earnings per share (Yen)	20.95	18.80

2. Overview of operating results

Operating revenue for the six-month period ended September 30, 2025 increased 9.9% year on year to ¥11,795 million. Although the number of loans executed for “Flat 35,” our main product, exceeded the results for the same period of the previous fiscal year against the backdrop of the narrowing gap with variable interest rate loans from various financial institutions, origination-related revenue decreased 4.6% year on year due to sluggish growth in the number of variable interest rate loans executed. Recurring revenue increased 18.4% year on year, due to higher loan servicing fee revenue resulting from the acquisition of servicing business from several companies during the previous fiscal year, as well as strong sales from insurance and rent guarantees. Asset and other revenue increased 26.2% year on year, due to an increase in interest income from real estate collateralized loans and other loans of SBI Estate Finance Co., Ltd., a group company, and an increase in revenue from the sale of properties of SBI Smile Co., Ltd.

Operating expenses increased 13.3% year on year to ¥10,622 million, due to an increase of finance costs due to higher funding rates, and an increase in related expenses associated with higher revenue from the sale of properties of SBI Smile Co., Ltd. As a result of the above, income before tax decreased 12.2% year on year to ¥1,176 million, net income decreased 10.7% year on year to ¥824 million, and net income attributable to owners of the parent decreased 10.1% year on year to ¥834 million.

Note: The information contained in the preliminary financial results for the first six-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 six-month period of the fiscal year ending March 31, 2026 scheduled to be announced on November 10, 2025 may differ from these preliminary figures due to various factors.