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To whom it may concern:

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Notice Concerning the Preliminary Consolidated Financial Results for the Fiscal Year Ended 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 fiscal year ended 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 Fiscal Year Ended March 31, 2026 (under IFRS)” on May 12, 2026.

1. Preliminary consolidated financial results for the fiscal year ended March 31, 2026

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

	Fiscal year ended March 31, 2025 (Actual) (from April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (Preliminary) (from April 1, 2025 to March 31, 2026)
Operating revenue (Millions of yen)	22,292	25,086
Income before tax (Millions of yen)	2,427	2,779
Net income attributable to owners of the parent (Millions of yen)	1,904	1,802
Basic earnings per share (Yen)	42.98	40.59

2. Overview of operating results

Operating revenue for the fiscal year ended March 31, 2026 increased 12.5% year on year to ¥25,086 million.

The number of loans executed for “Flat 35,” our main product, exceeded the results for the previous fiscal year against the backdrop of the narrowing gap with variable interest rate loans from various financial institutions, and a shift in demand to fixed-rate loans in anticipation of further rising interest rates. Meanwhile, origination-related revenue decreased 1.3% year on year due to sluggish growth in the number of variable interest rate loans executed and a decrease in revenue related to securitization of loans receivable associated with rising interest rates. Recurring revenue increased 17.8% 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 30.7% 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 12.6% year on year to ¥22,336 million, mainly 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 well as making Yuryo Loan, Ltd. a wholly-owned subsidiary and the recording of M&A-related expenses.

As a result, income before tax increased 14.5% year on year to ¥2,779 million. Meanwhile, net income decreased 6.2% year on year to ¥1,779 million due to the impact of a one-time decrease in income tax expenses resulting from the group restructuring in the previous fiscal year, and net income attributable to owners of the parent decreased 5.4% year on year to ¥1,802 million.

Note: The information contained in the preliminary financial results for the fiscal year ended 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 fiscal year ended March 31, 2026 scheduled to be announced on May 12, 2026 may differ from these preliminary figures due to various factors.