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July 30, 2026

To whom it may concern:

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Notice Concerning the Preliminary Consolidated Financial Results for the First Three-Month Period of the Fiscal Year Ending March 31, 2027 (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, 2027 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, 2027 (under IFRS)" on August 10, 2026.

1. Preliminary consolidated financial results for the three-month period ended June 30, 2026

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

	Three-month period ended June 30, 2025 (Actual) (from April 1, 2025 to June 30, 2025)	Three-month period ended June 30, 2026 (Preliminary) (from April 1, 2026 to June 30, 2026)
Operating revenue (Millions of yen)	5,470	5,949
Income before tax (Millions of yen)	437	639
Net income attributable to owners of the parent (Millions of yen)	300	439
Basic earnings per share (Yen)	6.78	9.88

2. Overview of operating results

Operating revenue for the three-month period ended June 30, 2026 increased 8.8% year on year to ¥5,949 million. Origination-related revenue increased 1.8% year on year, driven by the fact that the number of loans executed for "Flat 35," our main product, exceeded the results for the same period of the previous fiscal year, continuing from the previous fiscal year. Recurring revenue increased 5.5% year on year, due to higher loan servicing fee revenue, as well as strong sales from insurance and rent guarantees. Asset and other revenue increased 26.4% year on year, mainly 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 5.7% year on year to ¥5,318 million, due to increases in finance costs from higher funding rates and in related expenses associated with higher revenue such as from the sale of properties of SBI Smile Co., Ltd., despite a decrease in one-time expenses related to business acquisitions that occurred in the same period of the previous fiscal year and other factors. As a result, income before tax increased 46.0% year on year to ¥639 million, net income increased 45.3% year on year to ¥430 million, and net income attributable to owners of the parent increased 46.1% year on year to ¥439 million.

Note: The information contained in the preliminary financial results for the first three-month period of the fiscal year ending March 31, 2027, 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, 2027 scheduled to be announced on August 10, 2026 may differ from these preliminary figures due to various factors.