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October 30, 2026

To whom it may concern:

Company name	SBI ARUHI Corporation
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Securities Code	7198, Prime Market of the Tokyo Stock Exchange
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Notice Concerning the Preliminary Consolidated Financial Results for the First Six-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 six-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 Six-Month Period of the Fiscal Year Ending March 31, 2027 (under IFRS)" on November 9, 2026.

1. Preliminary consolidated financial results for the six-month period ended September 30, 2026

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

	Six-month period ended September 30, 2025 (Actual) (from April 1, 2025 to September 30, 2025)	Six-month period ended September 30, 2026 (Preliminary) (from April 1, 2026 to September 30, 2026)	YoY Change (%)
Operating revenue (Millions of yen)	11,795	12,090	2.5
Income before tax (Millions of yen)	1,176	1,330	13.1
Net income attributable to owners of the parent (Millions of yen)	834	914	9.6
Basic earnings per share (Yen)	18.80	20.57	-

2. Overview of operating results

Operating revenue for the six-month period ended September 30, 2026 is expected to increase 2.5% year on year to ¥12,090 million, due to an increase in executions of variable interest rate loans, higher loan servicing fees and rent guarantee income in loan management-related revenue, and an increase in interest income and FVTPL financial income in financing-related revenue, despite a decrease of loans executed for "Flat 35," our main product, in loan execution-related revenue compared to the same period of the previous fiscal year.

In addition, income before tax is expected to increase 13.1% year on year to ¥1,330 million, net income to increase 9.1% year on year to ¥899 million, and net income attributable to owners of the parent to increase 9.6% year on year to ¥914 million.

Note: The information contained in the preliminary financial results for the first six-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 six-month period of the fiscal year ending March 31, 2027 scheduled to be announced on November 9, 2026 may differ from these preliminary figures due to various factors.