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May 1, 2025

To whom it may concern:

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Notice Regarding Revisions to Earnings Forecasts

SBI ARUHI Corporation (the “Company”) hereby announces that the consolidated earnings forecasts announced on May 8, 2024 have been revised as follows in light of recent trends in performance and other factors.

1. Revised consolidated earnings forecasts for the fiscal year ending March 31, 2025 (from April 1, 2024 to March 31, 2025)

	Operating revenue	Income before tax	Net income	Net income attributable to owners of the parent	Basic earnings per share
Previous forecast (A)	Millions of yen 25,000	Millions of yen 3,000	Millions of yen 2,000	Millions of yen 2,000	Yen 45.18
Revised forecast (B)	22,200	2,400	1,800	1,800	40.62
Change (B-A)	(2,800)	(600)	(200)	(200)	-
Rate of change (%)	(11.2)	(20.0)	(10.0)	(10.0)	-
(Reference) Results of the previous fiscal year ended March 31, 2024	20,405	2,327	1,488	1,517	39.43

2. Reasons for the revisions

Backed by the narrowing gap between fixed and variable interest rates since October 2024, the number of applications received and loans executed for “Flat 35,” our main product, continued to show a recovery trend in the fourth quarter. However, the Company has decided to make the downward revisions to the consolidated earnings forecasts for the fiscal year ending March 31, 2025. This is due to the recognition in operating revenue of FVTPL valuation losses affected by the recent rise in interest rates, as well as the recording of structural reform expenses such as changes to store signs with the aim of utilizing the SBI brand, store consolidation and closures, and asset reorganization associated with a shift in business strategy .

There is no change in the dividend forecast for the fiscal year ending March 31, 2025 announced on May 8, 2024, as both operating revenue and net income are expected to increase from the previous fiscal year.

* The actual results may differ from the above forecasts due to various factors.