

ARUHI

Press Release

Top mortgage bank SBI Mortgage to welcome new management team and be renamed ARUHI

April 21, 2015, Tokyo – SBI Mortgage Co., Ltd., today announced the appointment of a new management team, effective May 1. Hiroshi Hamada, a former head of Dell Japan and HOYA, will become Chairman and Chief Executive Officer. The Chief Operating Officer will be Tomoyuki Naomi.

Effective that day, the company will be renamed ARUHI Corporation. The name is derived from the Greek *arche*, or *beginning*, to reflect the company's renewed drive to serve its customers even better.

SBI Mortgage is Japan's largest mortgage bank, and has been the top provider of Flat 35 loans in Japan for the past five years (source: SBI Mortgage research of number of Flat 35 agreements concluded between fiscal 2010 and 2014). Flat 35 is a long-term fixed-interest home loan offered by private-sector financial institutions in partnership with the Japan Housing Finance Agency.

The new management team will endeavor to cultivate growth for the company by making it even more consumer-centric in a generally mature mortgage market. Branches are now also open on weekends and public holidays as part of that approach, and operating hours will be extended into evenings.

The company will expand its lending lineup while endeavoring to enhance the home ownership experience. Examples include setting up a lifestyle products and services club for borrowers, launching Japan's first online property information service, and pushing ahead with franchise businesses.

In a related move to enhance the customer experience and the joys of home ownership, the company will soon launch the ARUHI Members Club exclusively for its borrowers. Members will get special discounts on a select range of appliances, furniture, bedding, kitchen utensils, interiors and exteriors, and removal, home-delivered drinking water, and other services. The company looks to have 10 partner enterprises for the club by the end of 2015.

October 2015, the company plans to roll out an online property search service that will be the first of its type in Japan. The new service will enable prospective home buyers to search new detached houses, new and used condominiums, and other properties matching their preferred parameters in specific locations. The site's one-stop capabilities will also include presenting real estate brokerages and helping customers formulate repayment plans.

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