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## **SBI Mortgage Posts 34.7% in FLAT35 Market Share in December**

- ▶ **SBI Mortgage receives 21,543 FLAT35 applications and executes 13,400 loans in the third quarter of 2012**
- ▶ **Applications and executions rise 29.9% and 33.3%, respectively, on a year-on-year basis**
- ▶ **SBI Mortgage to hold the lead of FLAT35 market for five consecutive years**

<January 23, 2013> SBI Mortgage attracted 34.7% of the FLAT35 applications made in December, supporting expectations that the company would maintain its leadership in the FLAT35 market for five consecutive years.

SBI Mortgage (CEO Noriaki Maruyama), Japan's leading mortgage lender, announced on 23 Jan. that the company received 21,543 FLAT35 applications and executed 13,400 applications in the third quarter of 2012 (ending March), up 29.9% and 33.3%, respectively, on a year-on-year basis.

The company received 2,332 applications and executed 1,950 cases in December alone, which account for 34.7% and 22.3% of total applications and executions made in the month. The company's cumulative market share of 2012 also stands at 22.4% and 21.4% in terms of applications and executions. Considering the second largest lender posted market shares of 13.0% and 11.3%, SBI Mortgage is strongly expected to maintain its leadership in the FLAT35 market for five consecutive years.

FLAT35 is a 35-year fixed rate housing mortgage loan program offered jointly by the Japan Housing Finance Agency and private financial institutions including mortgage banks. The program is one of Japan's most popular mortgage loan products.

SBI Mortgage executed 4,891, 9,614, 14,057, and 14,486 mortgage loan applications annually between 2008 and 2011, spearheading the market for four consecutive years. The company also engaged in 13,400 executions in the first three-quarters of the year, continuing the expansion of FLAT35 sales to five years in a row.

"The interest rate is at a record low level in Japan and customers are increasingly refinancing variable rate loans with fixed rate products. These factors continue to increase the demands," said SBI Mortgage CEO Noriaki Maruyama. "We plan to further expand our presence in the market through



engaging in more online and offline marketing initiatives at our 132 franchise branches across Japan."  
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