

September 26th, 2025

Company Name: Open House Group Co.,Ltd.
Representative: Masaaki Arai, President and CEO
Securities code: 3288, TSE
Contact: Kotaro Wakatabi, Senior Managing Director and CFO

Notice Regarding Securitization of Receivables Related to U.S. Real Estate Business

We would like to inform you that we have decided to use a portion of the loan receivables in our U.S. real estate business, operated by the Group, for securitization of receivables. Details are as follows.

1. Reasons for Securitization of Receivables

The securitization of receivables will involve loans that our Group has provided to individuals and corporations in Japan for the purpose of purchasing real estate, such as single-family homes, in the United States. Investment in U.S. real estate is gaining attention due to its potential for asset diversification, and it is anticipated that these loans will increase as the U.S. real estate business expands. In this context, securitizing these receivables will contribute to our Group's cash flow, asset efficiency, and financial stability.

2. Overview of Securitization of Receivables

Target Receivables : U.S. real estate secured loan claims held by IBNet Co.,Ltd. (*)
Debtor : Domestic individuals and corporations
Arranger : Aozora Bank, Ltd.
Execution Date : September 25 and 26, 2024
Execution Amount : ¥14.4 billion
Rating : The ¥9.5 billion portion received "A+" rating from JCR
(Japan Credit Rating Agency Ltd.)

(*) IBNet Co.,Ltd.

Head Office : Nissay Shin-Osaka South Exit Building 6F, 5-14-5 Nishinakajima,
Yodogawa-ku, Osaka-shi, Osaka Prefecture
Capital : 101 million yen (100% subsidiary of our company)
Business : U.S. real estate secured loans, real estate secured loans for real estate
businesses
Money Lenders' Registry : Kinki Finance Bureau Director (6) No. 00811