

Notice Concerning Stock Split and Partial Amendment to Articles of Incorporation in Connection with Stock Split

SBI Holdings, Inc. (the “Company”) hereby announces that it has resolved at the meeting of the board of directors held today to implement a stock split and to partially amend the Company’s Articles of Incorporation in connection with the stock split as detailed below.

1. Stock Split

(1) Purpose of the stock split

The purpose of the stock split is to increase the liquidity of the Company’s stock and further expand the Company’s investor base by reducing the stock price per trading unit.

(2) Outline of the stock split

(A) Method of the stock split

The Company has set November 30, 2025 as the record date for the stock split, and each share of common stock held by each shareholder whose name is listed or recorded in the final shareholder register as of the record date will be split into two shares.

(B) Number of shares by which share volume will be increased by the stock split

The following are changes in the numbers of shares as calculated based on the total number of issued shares as of September 30, 2025.

Total number of issued shares prior to the stock split	330,319,907 shares
Number of shares by which share volume will be increased by the stock split	330,319,907 shares
Total number of issued shares after the stock split	660,639,814 shares
Total number of shares authorized to be issued after the stock split	1,089,322,000 shares

(C) Schedule of the stock split

Public notice of record date	November 14, 2025
Record date	November 30, 2025
Effective date	December 1, 2025

2. Partial Amendment to the Articles of Incorporation

(1) Reason for the amendment

In connection with the stock split, the Company’s Articles of Incorporation will be partially amended effective as of December 1, 2025 pursuant to a resolution under the provisions of Article 184, paragraph (2) of the Companies Act.

(2) Details of the amendment to the Articles of Incorporation

The details of the amendment are as follows.

(The underlined text indicates the matters that will be amended.)

Current Articles of Incorporation	Amended Articles of Incorporation
<p><i>Article 6 Total Number of Shares Authorized to be Issued</i></p> <p>The total number of shares authorized to be issued by the Company shall be <u>544,661,000</u> shares.</p>	<p><i>Article 6 Total Number of Shares Authorized to be Issued</i></p> <p>The total number of shares authorized to be issued by the Company shall be <u>1,089,322,000</u> shares.</p>

(3) Schedule of the amendment to the Articles of Incorporation

Effective date for the amendment to the Articles of Incorporation: December 1, 2025

For further information, please contact:

SBI Holdings, Inc. Corporate Communications Dept., Tel: +81 3 6229-0126