

January 26, 2026

SBI Holdings, Inc.

(TOKYO: 8473)

(Progress of Disclosed Matter) Notice Regarding the Finalization of the Details of the Issuance of Stock Acquisition Rights (Tax-qualified Stock Options)

SBI Holdings, Inc. (hereinafter the “Company”) announced the “Notice Regarding the Issuance of Stock Acquisition Rights (Tax-qualified Stock Options)” dated December 9, 2025. With respect to the terms and conditions of the stock acquisition rights to be issued to employees (including executive officers) of the Company and its subsidiaries, certain matters that have been left undecided have now been finalized. Accordingly, the Company hereby provides the following notice.

[2025 Second Stock Acquisition Rights (Tax-qualified Stock Options)]

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| (1) Total number of stock acquisition rights | 32,502 stock acquisition rights |
| (2) Class and number of shares underlying the share acquisition rights | 3,250,200 shares of the Company’s common stock |
| (3) Recipients of allotment of share acquisition rights, number of recipients, and number of share acquisition rights to be allotted | 731 Employees (including executive officers) of the Company and the subsidiaries of the Company: 32,502 stock acquisition rights |
| (4) The amount to be paid in per share to be delivered upon the exercise of the stock acquisition rights (Exercise Price) | 3,365 yen (Equal to the closing price of the Company’s common stock in regular trading on the Tokyo Stock Exchange on December 9, 2025) |

For further information, please contact:

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