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"Turning Financial Information into the Power to Decide."
MINKABU Aims to Become a Japan-Originated Financial Information Platformer
- Medium- to Long-Term Growth Vision Starting with Collaboration with NTT DATA and SBI -

MINKABU THE INFONOID, Inc. (the "Company") aims to evolve into a "Japan-originated financial information platformer," using as a starting point the business alliances and new framework with NTT DATA Japan Corporation (hereinafter "NTT DATA") and SBI Holdings, Inc. (hereinafter "SBI") announced today.

The financial information platformer envisioned by the Company goes beyond simply providing financial information. It transforms financial data and content into value that can be used in the operations of financial institutions and in individuals' decision-making, thereby connecting financial institutions with the individuals they ultimately serve.

To realize this vision, the Company will combine the financial information it has cultivated, its specialized expertise in securities and investment, AI and DX solutions, and direct touchpoints with individual investors with NTT DATA's capabilities in implementing and operating financial systems and the SBI Group's expertise and customer base, thereby creating and expanding new services in Japan and overseas.

1. "Turning Financial Information into the Power to Decide." - Empowering Individual Investors

In global financial markets, companies that connect financial data, news, analytics, trading support and other information with the operations of financial institutions and market participants, and provide them as a broad range of services, have grown to a global scale alongside the development of financial markets.

At the same time, advances in technology, the expansion of personal asset building, and the digitization of financial services are changing the role expected of financial information. Rather than merely providing information, it is becoming increasingly important to transform vast amounts of information into services that enable financial institutions and individuals to identify changes and opportunities and apply them to their own decisions.

The Company's Solutions Business has grown primarily through a B2B2C model that delivers financial information and services to individuals through financial institutions, while also expanding into B2B services that support the

operations of financial institutions. In addition, through B2C financial information services such as “Kabutan,” the Company maintains direct touchpoints with individual investors.

Across these services, the principle the Company has consistently valued is not simply providing financial information, but “empowering individual investors” by enhancing each person’s ability to discover market changes and investment opportunities independently and make their own decisions.

Leveraging its touchpoints with both financial institutions and individuals, the Company will connect the investor perspective cultivated through B2C services with the practical operations and service needs of financial institutions, and deliver services powered by financial data and technology. The insights gained across the B2B, B2B2C and B2C domains will then be fed back into service development. This cycle constitutes the growth model the Company seeks to establish as a financial information platformer.

2. Turning the Vision into Real-World Services through Collaboration with NTT DATA and SBI

To expand this growth model on a larger scale, the Company requires not only data and content and touchpoints with individual investors, but also the systems infrastructure and stable operations needed to implement them as financial services, a verification environment grounded in actual financial business practices, and the ability to deploy services to a broad customer base.

Under the collaboration announced today, the Company will combine its financial data and content, AI and DX solutions, and touchpoints with individual investors with NTT DATA’s capabilities in implementing and operating systems and AI platforms, and the SBI Group’s financial business expertise, customer perspective and customer base.

The three companies will promote the development of services that support sales, research, marketing and other operations at financial institutions, as well as the expansion of existing solutions and the planning and development of new services derived from them. Through demonstrations and trials at SBI Group companies and other entities, the services will be refined and then deployed to a broad range of financial institutions by leveraging the networks of NTT DATA and the SBI Group.

This will enable the Company to quickly turn concepts that would have required substantial time to realize on its own into concrete services, while consistently advancing the process from planning and development through proof of concept, implementation and rollout. At the same time, the Company will broaden its touchpoints with financial institutions and accelerate the cycle of delivering services to the individuals they ultimately serve.

Through this collaboration, the Company will apply the individual-investor perspective it has cultivated to the services of financial institutions and realize, together with a broader range of financial institutions and on a larger scale, its longstanding objective of empowering individual investors.

3. Taking the Model Developed in Japan to Global Markets

The Company has already begun the global expansion of its financial information services, including “Kabutan.” The financial information accumulated in the Japanese market, the Company’s ability to create content that captures investor interests, and its direct touchpoints with individual investors are assets that form the foundation for business expansion in overseas markets.

While advancing the global expansion of financial information services for individual investors, the Company will also strengthen its capabilities to implement and deploy solutions for financial institutions through collaboration with NTT DATA and SBI. By linking these initiatives, the Company will expand the model developed in Japan - connecting financial institutions with individuals - into overseas growth markets, particularly in Asia.

4. Beyond JPY 10 Billion in Net Sales and JPY 3 Billion in Operating Profit

As near-term management targets, the Company is aiming for net sales of JPY 10 billion and operating profit of JPY 3 billion. These figures represent the first management milestone in the process of realizing this vision.

To achieve these targets, the Company will further define joint business plans and roadmaps with NTT DATA and SBI and sequentially advance the commercialization of joint services, customer implementation and monetization. At the same time, for the global expansion already under way, the Company will broaden the target regions, services offered and partnerships.

The Company will continuously disclose the progress and results of these initiatives and demonstrate both the achievement of its management targets and its evolution beyond them into a “Japan-originated financial information platformer.”

Comment from Masayuki Ban, Representative Director and President

“Financial information is not merely data. It is critical social infrastructure that supports the decisions of individuals and companies and connects capital with opportunities for growth. Since our founding, what the Company has valued most is empowering individual investors through financial information. Precisely because we live in an age of information abundance, it is more important than ever for each individual to be able to identify changes and opportunities in the market and make decisions independently.

The Company possesses data and specialized expertise rooted in Japan’s financial markets, AI and DX solutions, and direct touchpoints with individual investors. Through collaboration with NTT DATA and SBI, we will strengthen our ability to implement these assets as concrete services and deliver them to financial institutions and the individuals they serve. We will also accelerate the global expansion already under way and take the model we have developed in Japan for connecting financial institutions and individuals to markets around the world.

Net sales of JPY 10 billion and operating profit of JPY 3 billion are management targets we must first achieve, but we do not view them as the final form of the Company.

We will use these initiatives as the starting point for a new phase of growth and, under the concept of “Turning Financial Information into the Power to Decide,” take on the challenge of evolving into a new “financial information value-creation platformer.””

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