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March 12, 2026

To whom it may concern:

Company name	SBI ARUHI Corporation
Representative	Tsutomu Ikuma Representative Director, President, CEO and COO
Securities Code	7198 Prime Market of the Tokyo Stock Exchange
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Notice Regarding the Implementation of Shareholder Benefits

SBI ARUHI Corporation (the "Company") announces that it has resolved at the Board of Directors meeting held today to provide the following shareholder benefits to shareholders of record as of March 31, 2026.

1. Purpose of implementing shareholder benefits

The Company recognizes both the returning profits to shareholders and the continued development of the Company as its most important management issues, and pays both year-end and interim dividends. In addition to the existing dividends, we have decided to offer shareholder benefits with the aim of expressing our gratitude to our shareholders for their continued support and raising awareness of the Company's stock and its attractiveness as an investment destination, as well as deepening understanding of the SBI Group, to which the Company belongs.

Through this initiative, the Company will strive to build long-term and stable relationships with its shareholders and further enhance shareholder value.

2. Overview of shareholder benefits

(1) Eligible shareholders

Shareholders of 100 shares (1 unit) or more listed on the Company's shareholder registration as of March 31, 2026

(2) Details

The Company will provide the following crypto asset XRP, available through SBI VC Trade Co., Ltd.

Number of stocks held	Continuous holding period	Details of shareholder benefits
100 shares (1 unit) or more and less than 1,000 shares (10 units)	-	Giving away 500 yen worth of XRP
1,000 shares (10 units) or more	Less than one year	Giving away 500 yen worth of XRP
	One year or more	Giving away 1,000 yen worth of XRP

- * XRP is a crypto asset and its market value fluctuates due to price fluctuations. The quantity of XRP to be distributed will be determined based on the sales price of XRP at SBI VC Trade Co., Ltd. on the record date (Scheduled for mid-August).
- * In order to receive XRP, it is necessary to open a trading account for crypto assets provided by SBI VC Trade Co., Ltd. under the shareholder's name. Please note that shareholders must complete the account opening procedures themselves. (The Shareholder benefit is limited to domestic residents (excluding those under 18 years of age) who can hold or open an account with SBI VC Trade Co., Ltd. In addition, we do not provide benefits to accounts held under names other than the shareholder's own.)

- * "Shareholders with 1,000 shares (10 units) or more and a continuous holding period of 1 year or more" are shareholders who are described or recorded in the Company's shareholder register with the same shareholder number as of the end of March 2025, the end of September 2025, and the end of March 2026 as record dates and who always hold at least 1,000 shares (10 units). If the shareholder number is changed due to inheritance or removal from the shareholder register, etc., and the above does not apply, the shareholder is not considered to be a continuous holder.
- * The Shareholder benefit is provided as part of the current shareholder return plan, and the content and conditions may be changed or abolished from the next fiscal year. (The Company will reconsider this matter in light of comprehensive consideration of the Company's business environment and financial condition, as well as the medium- to long-term return to shareholders.)

(3) Procedures for shareholder benefits

Shareholders of record who hold 100 shares (1 unit) or more on the shareholder registry as of March 31, 2026 will receive a "Notice of Shareholder Benefits" by mid-June.

Shareholders who do not have a trading account with SBI VC Trade Co., Ltd. are requested to open an account with SBI VC Trade Co., Ltd. in accordance with the Notice. After opening a shareholder's account, please refer to the procedure described in the "Notice of Shareholder Benefits" and enter the "shareholder number" and "coupon number" to apply for the benefits. (Registration must be completed by the application deadline (Early August) indicated in the Notice.)

After the application procedure, XRP will be transferred one by one from the Company's account to the shareholder's account by the last day of the month to which the record date belongs.

Please refer to the "Notice of Shareholder Benefits" for details.

(4) About crypto asset "XRP"

Ripple (Ripple Labs Inc., headquarters: San Francisco, California) is a company that develops and provides solutions that utilize Distributed Ledger Technology (DLT) to speed up and lower the cost of international money transfers. "XRP" is the crypto asset utilized in the ecosystem built by the company.

SBI Holdings, Inc., the parent company of the Company, maintains a close cooperative relationship with Ripple as a strategic partner, investing in the company and jointly promoting the diffusion and practical application of DLT in the Asian region. In 2016, the two companies established "SBI Ripple Asia," a joint venture, to develop cross-border payments and next-generation financial services based on blockchain technology in Japan and South Korea.