

August 21, 2025
SBI Holdings, Inc.
(TOKYO: 8473)

**Notice Regarding Strategic Capital and Business Alliance
with THE TOHOKU BANK, LTD.**

SBI Holdings, Inc. (hereinafter “the Company”) hereby announces the conclusion of “Strategic Capital and Business Alliance Agreement” with THE TOHOKU BANK, LTD. (Head Office: Morioka City, Iwate Prefecture, Director and President: Takeshi Sato, hereinafter “TOHOKU BANK”).

1. Purpose of the alliance

The Company Group has identified “contribution to regional revitalization through the invigoration of regional communities based on collaborative creation with regional financial institutions” as one of its social responsibilities, and is forming alliances with regional financial institutions with the goal of contributing to regional revitalization through the invigoration of regional economies, including supporting initiatives to help local customers build assets and local enterprises improve their productivity, expand their sales channels and increase their earnings.

Based on this business policy, the Company Group and the TOHOKU BANK have been cooperating on various initiatives, such as financial instruments intermediary service with SBI SECURITIES Co., Ltd. (hereinafter “SBI SECURITIES”), a consolidated subsidiary of the Company. However, in order to support TOHOKU BANK’s initiatives to further strengthen its management base and enhance its services, and to contribute to the revitalization of regional economies, the Company and the TOHOKU BANK have concluded the “Strategic Capital and Business Alliance Agreement.”

The Company Group and the TOHOKU BANK will promote open innovation by strengthening cooperation through the strategic capital and business alliance, while respecting the independence of both companies’ management, and contribute to regional revitalization and the realization of a sustainable society by supporting productivity enhancement of local companies and asset formation of regional customers.

2. Details of the business alliance (Including matters to be discussed in the future.)

- (1) Provision of a wide range of financial products and services provided by the Company Group to the TOHOKU BANK customers such as through financial instruments intermediary service with SBI SECURITIES and joint store operations with SBI MONEYPLAZA Co., Ltd.
- (2) Entrusting a portion of TOHOKU BANK’s assets under management to the Company Group for the purpose of strengthening TOHOKU BANK’s profitability through diversification and enhancement of securities management
- (3) Supporting TOHOKU BANK’s digital transformation (DX) by providing cutting-edge technology and expertise from SBI Group’s portfolio companies to contribute to the business development and transformation of local companies

- (4) Promotion of TOHOKU BANK's DX initiatives, such as smartphone apps
- (5) Establishment of a joint fund to support local businesses through the provision of capital funds and capital loans, to enhance the financial intermediary functions of the Company Group and the TOHOKU BANK
- (6) Other initiatives that contribute to the establishment of a sustainable business model for the TOHOKU BANK and that are agreed upon by both parties

3. Details of the share acquisition

SBI Regional Bank Holdings Co., Ltd., a wholly owned subsidiary of the Company, plans to acquire up to that equal to 2.95% of the total issued shares of TOHOKU BANK (excluding treasury shares, shares less than one unit, and other shares without voting rights) as of the end of March 2025. TOHOKU BANK plans to acquire up to JPY100 million worth of the Company's issued common shares.

Note that both companies have not yet determined the timing or method of acquiring the other party's shares currently. However, the Company does not plan to issue new shares through a third-party allotment or other means in connection with this transaction.

4. Overview of the alliance partner

Name	THE TOHOKU BANK, LTD.
Location	3-1 Uchimaru, Morioka City, Iwate
Representative	Director and President, Takeshi Sato
Business Activities	General banking business
Paid in capital	JPY 13,233 million (as of March 31, 2025)
Date of establishment	October 7, 1950

5. Schedule

Date of conclusion of the "Strategic Capital and Business Alliance Agreement"	August 21, 2025
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6. Future outlook

The impact on the consolidated results business performance of the Company is expected to be minor.

For further information, please contact:

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