

June 19, 2026  
SBI Holdings, Inc.  
(TOKYO: 8473)

**Announcement of investment in Pints AI  
a provider of agent-based AI specialized for financial institutions**

SBI Holdings, Inc. (Headquarters: Minato-ku, Tokyo; Representative Director, Chairman, and President: Yoshitaka Kitao; hereinafter “the Company”) hereby announces that it has made an investment, as a co-lead investor in the early funding round of Pints AI (Headquarters: Singapore; CEO: Partha Rao; hereinafter “Pints AI”), a provider of agentic AI specifically designed for financial institutions with strict privacy and compliance requirements. This investment was made through the SBI-NTU-Kyobo Digital Innovation Fund (Location: Singapore; hereinafter “the Fund”), which is made by the Company’s group.

Pints AI provides the AI platform “Autothought.” This system is designed to enable highly regulated financial institutions, including banks and insurance companies, to automate critical, manual-heavy business processes such as underwriting, insurance claims, and new client onboarding.

Many AI initiatives in enterprises remain at a nascent deployment stage. A key enabler of wider adoption is governability as much as model capability: automated decisions should be accountable and traceable before AI can be trusted across core operations. Platforms built for less regulated environments often underestimate what compliance-first deployment requires. "Autothought" addresses this gap.

The platform generates traceable audit trails for AI-assisted decisions to meet accountability standards. It is also built on a proprietary agent orchestration framework that routes each task to the most suitable engine, from purpose-built small language models to more powerful ones, allowing an institution to run its AI operations on one governed and auditable system. As frontier models proliferate and the cost of concentration on any single provider rises, this architecture also gives institutions a measure of model sovereignty, which is the ability to adopt suitable models, substitute them as the landscape shifts, and avoid dependence on any single provider.

Pints AI’s system is already highly regarded; in less than two years since the company's inception, it has been deployed by 12 financial institutions across four countries and regions: Singapore, India, Hong Kong, and the United States. Through the utilization of “Autothought,” some of these institutions have cut underwriting times by 40% and new client onboarding times by 70%, realizing a combined cost savings of approximately USD 10 million.

The investment in Pints AI allows us to support the development of AI with strong governability built in, underpinned by a compliance-first, orchestration-based architecture well suited to regulated environments.

The new funding will drive expansion into new markets across the Asia Pacific and the Middle East. Pints AI will also grow their engineering team and build out governance and audit capabilities for new regulatory environments. Additionally, the company will develop “Autothought Studio”, a suite of tools that enables

institutions' own engineering teams to build and manage AI applications internally.

[About SBI-NTU-Kyobo Digital Innovation Fund]

The fund was launched in Singapore in 2022 and invests in early-stage companies in Southeast and South Asia in the digital transformation and digital platform related sectors. Also, the fund was established by the SBI Group, together with NTUitive Pte Ltd (Head Office: Singapore; CEO: David Toh), a subsidiary of Nanyang Technological University, which was established to accelerate industry-academia collaboration, and Kyobo Securities Co.,Ltd. (Head Office: Seoul; Co-CEO: Bong-kwon Park, Seok-ki Lee), a subsidiary of the Kyobo Life Insurance Group. The fund is designed to champion the next generation of digital pioneers and globally competitive early-stage startups from Southeast Asia and South Asia, drawing on the unique business expertise and community ecosystems of its partners. The fund is managed by SBI Ven Capital Pte. Ltd. (Head Office: Singapore; Representative: Eiichiro So), a subsidiary of SBI Holdings.

[About the SBI Group]

Founded in 1999, the SBI Group is a comprehensive internet financial group that operates Financial Services Business, centering on securities, banking, and insurance, as the pioneer of internet-based financial services in Japan. The Group is committed to providing lower-cost and highly convenient products and services through the internet. In addition to its core financial services operations, the SBI Group also engages in Asset Management Business, Private Equity Investment Business, Crypto-asset Business, and Next Gen Business on a global scale. In the PE Investment Business, the SBI Group has a track record of investing in globally renowned DLT (distributed ledger technology) companies such as Ripple and R3, holding investment assets of JPY 1,107 billion as of the end of March 2026, and has supported the growth and success of venture companies in the financial and technology industries in Asia. The subsidiary, SBI Ven Capital, operates as an asset management company authorized by the Monetary Authority of Singapore. Since its establishment in 2007, it has primarily conducted investments in companies in Southeast Asia and South Asia, managing assets worth approximately USD 590 million\* as of the end of March 2026.

[About Nanyang Technological University and NTUitive]

Nanyang Technological University is one of the Singapore's leading national universities, established in 1993 and ranked fourth in the QS Asia University Rankings 2025. NTUitive, a subsidiary of Nanyang Technological University, was established to accelerate industry-academia collaboration and is strong in commercializing research seeds of advanced technologies through its own innovation program.

[About the Kyobo Life Insurance Group]

Founded in 1958, the Kyobo Life Group is one of the leading life insurance groups in Korea, and its core company, Kyobo Life Insurance is one of the largest life insurance companies in the country. Its group subsidiary, Kyobo Securities, has been listed on the KOSPI market of the Korea Exchange since 2002. The SBI Group has maintained a partnership with Kyobo Life Insurance since 2007, and made it an equity-method affiliate of the Company in January 2026.



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