November 11, 2026
SBI Holdings, Inc.
(TOKYO: 8473)

Notice Regarding Memorandum of Understanding with FPT Corporation on Cooperation in a Semiconductor Back-End Joint Venture in Vietnam

SBI Holdings, Inc. (Head Office: Minato-ku, Tokyo; Representative Director, Chairman, President & CEO: Yoshitaka Kitao; hereinafter "SBI Holdings") hereby announces that it has entered into a memorandum of understanding (hereinafter the "MOU") with FPT Corporation (Head Office: Hanoi, Vietnam; Chairman of the Board of Directors: Truong Gia Binh; hereinafter "FPT") on cooperation in a semiconductor back-end joint venture project planned by FPT in Vietnam (hereinafter the "Project").

Under the Project, FPT, through its subsidiary FPT IS Company Limited, plans to establish a joint venture company together with two Korean semiconductor companies to construct and operate a back-end facility for memory semiconductors in Hanoi, Vietnam, and will endeavor to commence operations at an early date.

Under the MOU, SBI Holdings will hold discussions with FPT and explore an investment in the Project as an investor.

◆About SBI Group

Founded in 1999, SBI Group is a comprehensive internet-based financial group. As a pioneer of internet financial services in Japan, SBI Group operates financial services businesses centered on banking, securities and insurance, offering lower-cost and highly convenient products and services through the internet. It also develops asset management, private equity investment, crypto-asset and next-generation businesses globally.

◆About FPT Corporation

FPT Corporation (FPT) is a global technology and IT services provider headquartered in Vietnam, with operations spanning more than 30 countries and territories. For nearly four decades, FPT has delivered innovative solutions to millions of individuals and tens of thousands of organizations worldwide. With a strong focus on mastering strategic technologies, FPT continues to drive innovation across industries. As an AI-first company, FPT is committed to elevating Vietnam's position on the global technology map and delivering world-class AI-enabled solutions to global enterprises. In the first nine months of 2026, FPT recorded revenue of VND 40,023 billion (approx. JPY 244.1bn) and profit before tax of VND 8,770 billion (approx. JPY 53.5bn), representing year-on-year growth of 12.4% and 17.0%, respectively. As of September 2026, FPT's ecosystem, including its affiliated companies, comprised nearly 90,000 employees.

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