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Notice Concerning Investment in Evernorth, an XRP Treasury Business

gumi, Inc. (HQ: Shinjuku-ku, Tokyo; Representative Director: Hiroyuki Kawamoto; the "Company"), hereby announces that it has invested in a PIPE (Private Investment in Public Equity) financing for Evernorth Holdings Inc. ("Evernorth"), a U.S.-based company established by U.S.-based Ripple Labs Inc. ("Ripple"), alongside SBI Holdings, Inc. (HQ: Minato-ku, Tokyo; Representative Director, Chairman, President & CEO: Yoshitaka Kitao; "SBI Holdings"), our Group's largest major shareholder and capital and business partner, and other investors.

Evernorth is a company established by Ripple to promote the adoption of the crypto asset XRP at an institutional scale. The company plans to list on the U.S. Nasdaq market with the ticker XRPN through a business combination with Armada Acquisition Corp. II, a special purpose acquisition company, and is expected to raise a total of over USD 1 billion. The investment from our Company will be USD 5 million.

The proceeds will be used primarily to purchase XRP on the open market to build one of the world's largest public XRP treasuries. This treasury aims to continuously increase its asset value not only by holding XRP, but also by actively utilizing institutional lending and Decentralized Finance (DeFi). Furthermore, all financial reporting will be independently audited by a major audit firm, designed to ensure a high level of transparency and governance.

XRP is one of the few digital assets with a clarifying regulatory framework in the U.S. and a proven use case in global payments. This transaction will provide a simple and highly liquid investment opportunity in XRP through the reliable framework of a regulated, audited, and publicly listed company. We believe Evernorth's approach—which seeks returns not just through market, but by participating in the growth of the entire XRP Ledger ecosystem through activities such as operating XRP Ledger validators—is extremely significant for accelerating the further adoption of XRP by institutional investors.

The Company positions XRP as a medium- to long-term growth asset, having decided in August 2025 to acquire JPY 2.5 billion worth of XRP. In October 2025, after raising funds through the issuance of stock acquisition rights, the Company decided to acquire additional XRP. XRP is an asset that plays a



pivotal role in the international remittance and liquidity network strategy that SBI Holdings is driving at its core. It also offers exceptionally high strategic affinity with the Company, of which SBI Holdings is the largest shareholder. Through this investment in Evernorth, the Company aims to contribute to the development of the XRP ecosystem and further expand revenue opportunities for our Group.