

“Finance 2.0” – A Platform for the Coming Age of Knowledge Based Financial Services

Services Systems and software are vital to the operations of the SBI Group, where many businesses rely on the Internet. Therefore, we are developing a systems ecosystem that will play a central role in building and maintaining the IT systems that we require. Taking it a step further, we also envision a

unified finance and Internet framework based on our information systems ecosystem. This framework will incorporate the elements of the Finance 2.0 platform for the coming age of knowledge based financial services.

Major Events in Development of Information Systems Ecosystem

1997	Apr.	Established Cyber Cash, Inc., predecessor of SBI VeriTrans Co., Ltd.
1998	Apr.	Started Japan's first secured credit card service
2001	May.	Established Tech Tank Corporation (Currently SBI Technology Co., Ltd.)
2003	July.	VeriTrans (Currently SBI VeriTrans Co., Ltd.) became a wholly owned subsidiary
2005	Sept.	Established strategic business alliance with C4 Technology, Inc.
2006	Feb.	Started credit card processing service
		Established SBI Card Processing Co., Ltd. with Silverlake Group
	Apr.	Established business and equity alliance with SOLXYZ Co., Ltd.
	June.	Plustus (Currently SBI System Co., Ltd.) became wholly owned subsidiary, adding system development and operations expertise to the SBI Group
	Dec.	Positioned SBI Robo Co., Ltd. as nucleus of effort to establish new finance services based on Internet search engines
2007	Feb.	Established SBI Point Union Co., Ltd. to offer a rewards point service for group companies
		SBI Robo Co., Ltd. began operations with the support of Norway's FAST, an enterprise search company

COLUMN

The SBI Community and E*TRADE Chouja Mura (E*TRADE Millionaire Village) Community Websites are Launched

SBI Holdings launched the “E*TRADE Millionaire Village” service in April 2007 in a move to further upgrade its Internet-based financial business activities. The village is a place where SBI E*TRADE SECURITIES customers can enter daily notes about stocks, exchange opinions about stocks with others and share other information free of charge.

Since the village opened its doors, we have used feedback from users to improve its services and add content, further differentiating this service from competing websites. In addition, the village features blogs by SBI Group executives, including SBI Holdings CEO Yoshitaka Kitao. We plan to include many more prominent individuals in the community, making it an even more valuable source of information for members. “E*TRADE Millionaire Village” is growing steadily, as evidenced by the more than 42,000 registered members at the end of July 2007 and monthly page views totaling about 5.06 million that month.



<https://www.sbi-com.jp/>

Summary of “E*TRADE Millionaire Village”

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| <p>1 The village is open to anyone with an SBI E*TRADE SECURITIES account</p> <p>2 Members can log in to the village from the SBI E*TRADE SECURITIES website with one-click simplicity</p> <p>3 Members can register stocks in which they are interested</p> | <p>4 Provides for feedback from friends</p> <p>5 Provides for feedback from other community members</p> <p>6 Includes information provided directly by SBI Holdings CEO Yoshitaka Kitao</p> |
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