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SBI HOLDINGS, INC.
(Incorporated in Japan with limited liability)
(Stock code: 6488)

OVERSEAS REGULATORY ANNOUNCEMENT

This announcement is made pursuant to Rule 13.09(2) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

Please refer to the attached copy of the Announcement.

On behalf of the Board
SBI Holdings, Inc.
Yoshitaka Kitao
Chief Executive Officer

Japan, 8 June 2011

As of the date of this announcement, the executive Directors are Mr. Yoshitaka Kitao, Mr. Yasutaro Sawada, Mr. Kenji Hirai, Mr. Takashi Nakagawa, Mr. Tomoya Asakura, Mr. Takashi Okita, Mr. Noriaki Maruyama and Mr. Shumpei Morita, the non-executive Directors are Mr. Taro Izuchi, Mr. Hiroyoshi Kido, Mr. Noriyoshi Kimura and Mr. Hiroshi Tasaka and the independent non-executive Directors are Mr. Masaki Yoshida, Mr. Kiyoshi Nagano, Mr. Keiji Watanabe, Mr. Takeshi Natsuno and Mr. Akihiro Tamaki.

Notice Regarding Final Agreement on Investment in a Russian Commercial Bank,
OBIBANK

SBI Holdings, Inc. (hereinafter “SBIH”) announced that SBIH and IFC METROPOL, a leading Russian financial company and a partner of SBIH on foundation and management of investment fund in Russia, concluded an official contract on the former agreement which SBIH would acquire 50% stake of Obibank Ltd. (head office: Moscow, Russia; Representative Director and President: Pavel. I. Khramshin, hereinafter “OBIBANK”), a subsidiary of METROPOL, after an approval on the transaction by Central Bank of Russia. SBIH will fully enter into online banking business in Russia through its commitment on management of OBIBANK.

OBIBANK, founded in 1994, is operating various financial services to both corporations and individuals mainly in around Moscow as a universal bank, and will enhance its online banking service with an advantage of the investment. SBIH expects its offering of knowledge on online banking business in Japan will enable OBIBANK to provide better service in online banking in terms of convenience and security and stability of system.

SBIH will continue to expand investment business through enhancement of the partnerships with prominent local partners, and develop financial services in emerging countries by offering knowledge on online financial business such as securities and banking business.

[Outline of OBIBANK]

Corporate name : Obibank, Ltd.
Address : 13, bld. 1, Donskaya str., Moscow, Russian Federation
Year established : 1994
Total assets : 10,069 million ruble (29.09 billion yen*)
Capital fund : 967 million ruble (2.79 billion yen*)
Net income : 26 million ruble (74 million yen*)
Shareholders : METROPOL 46.49%, Mikhail V. Slipenchuk (METROPOL CEO) 3.51% and SBIH 50%
Business : Commercial banking business etc.

* Total assets and Capital fund are as of the end of December 2010. Net income is of fiscal year ending December 2010. Foreign currency exchange rate is as of June 7, 2011 (1 Russian ruble = 2.89 yen).

For further information, please contact:

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