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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, 13 January 2012

As of the date of this announcement, the executive Directors are Mr Yoshitaka Kitao, Mr Taro Izuchi, Mr Takashi Nakagawa, Mr Kenji Hirai, Mr Tomoya Asakura, Mr Takashi Okita, Mr Noriaki Maruyama, Mr Shumpei Morita, Mr Shinji Yamauchi, Mr Makoto Miyazaki, Mr Yoshimi Takahashi, and Mr Masaki Takayanagi, the non-executive Directors are Mr Yasutaro Sawada, 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.



January 13, 2012

SBI Holdings, Inc.

(TOKYO: 8473 / Hong Kong: 6488)

Notice Regarding the Issuance of the 4th Series of Unsecured Straight Bonds

SBI Holdings, Inc. (hereafter “the Company”) today announced that it has determined the terms and conditions for the issuance of its Unsecured Straight Bonds, all of which will be offered and issued in Japan. This bond is issued pursuant to JPY30.0 billion shelf registration statement which is effective from December 28, 2011.

1. SBI Holdings, Inc. 4th Series of Unsecured Straight Bonds (with inter-bond pari passu clause)

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|-------------------------------|---|
| (1) Total amount of issue | 30,000 million yen |
| (2) Denomination of each Bond | 1 million yen |
| (3) Interest rate | 2.16% per annum |
| (4) Issue price | 100 yen per face-value of 100 yen |
| (5) Subscription period | From January 16, 2012 to January 26, 2012 |
| (6) Payment date | January 30, 2012 |
| (7) Maturity date | January 30, 2015 |
| (8) Use of proceeds | Proceeds are expected to be applied to redemption of the Company’s bonds. |
| (9) Underwriters | Daiwa Securities Capital Markets Co. Ltd.,
SBI SECURITIES Co., Ltd. and
Mizuho Securities Co., Ltd. |
| (10) Bond Administrator | Resona Bank, Limited |
| (11) Rating | BBB by Rating and Investment Information, Inc. |

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For further information, please contact:

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