

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.



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, 31 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 31, 2012

SBI Holdings, Inc.

(TOKYO: 8473 / Hong Kong: 6488)

Notice Regarding the Implementation of Shareholder Benefits

SBI Holdings, Inc. (hereafter “the Company”), announced today that it will implement the following shareholder benefits for all shareholders as of March 31, 2012.

1. Eligible shareholders

All shareholders listed or recorded in the shareholder register as of March 31, 2012

2. Benefits

- (1) The Company will give all stockholders one (1) ticket good for purchasing health food (dietary supplements) and cosmetics sold by SBI ALApromo, Co. Ltd. at a special discounted price of 50% off
- (2) On top of this, the Company will also give all stockholders who have held stock for more than one (1) year and who hold ten (10) or more stocks a ticket that can be exchanged for one (1) NatuALA-Bio (valued at ¥5,980) sold by SBI ALApromo as a thank you for their long lasting support.

3. Period of gifting

Scheduled to be sent in June 2012

4. Period of validity

The deadline for applying for purchase or exchange of the gifted ticket is scheduled for the end of September 2012.

Further details will be announced as they are decided.

About SBI ALApromo, Co. Ltd.

SBI ALApromo is a joint venture between SBI Holdings and Cosmo Oil Co., Ltd. that develops, manufactures, and sells products that use ALA (5-Aminolevulinic acid).

SBI ALApromo is engaged in business development to provide products that utilize ALA (5-Aminolevulinic acid), which is attracting attention in a variety of fields such as cosmetics, health products, and pharmaceuticals.

About NatuALA-Bio

NatuALA-Bio is a beauty supplement designed with the concept of “healthy and beautiful”. NatuALA-Bio contains materials that include a copious amount of ALA (5-Aminolevulinic acid) produced via fermentation techniques. In addition to ALA (5-Aminolevulinic acid), these materials also contain glycine and other amino acids. ALA (5-Aminolevulinic acid) is an amino acid that has achieved success in fermentation production through over 20 years of research, and is attracting attention in a variety of fields such as beauty and health care.



For further information, please contact:

SBI Holdings, Inc., Corporate Communications Dept., Tel: +81 3 6229 0126