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SBI HOLDINGS, INC.

(Incorporated in Japan with limited liability)

(Stock code: 6488)

OVERSEAS REGULATORY ANNOUNCEMENT AND INSIDE INFORMATION

This announcement is made pursuant to Rules 13.09(2)(a) and 13.10B of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited and Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong).

Please refer to the attached copy of the Announcement.

On behalf of the Board

SBI Holdings, Inc.

Yoshitaka Kitao

Representative Director,

President & Chief Executive Officer

Japan, 1 April 2013

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

Notice on Securities Sales Gains Relating to Consolidated Subsidiary's Share Transfer

SBI Holdings, Inc. (Head office: Minato-ku, Tokyo; Representative Director and President: Yoshitaka Kitao; "SBIH") has decided to transfer all of its shareholdings in its consolidated subsidiary, SBI Credit Co., Ltd. (Head office: Minato-ku, Tokyo; Representative Director and CEO: Yoshitaka Kitao; "SBI Credit") to BAF4 Corporation (Head office: Chiyoda-ku, Tokyo; Representative Director: Michiaki Kano). BAF4 Corporation is an entity established by an investment limited partnership operated by iSigma Capital Corporation (Head office: Chiyoda-ku, Tokyo; Representative Director: Michiaki Kano; "iSigma Capital"), a subsidiary of the leading general trading company, Marubeni Corporation ("Marubeni"). SBIH is expected to book gains on sales of securities in relation to this share transfer.

1. Reasons for share transfer

SBI Credit offers credit products, such as auto loans, and warranties on used auto parts through its nationwide network of 14,000 companies (as of the end of February 2013), mainly car dealers. In addition, SBI Credit is expanding operations overseas, providing support for auto financing services to Great China Finance Leasing Co., Ltd., Marubeni's Shanghai-based affiliate, beginning in June 2012 under a business tie-up with Marubeni.

Through leveraging SBI Credit's present management practices and business base, along with adding the business improvement know-how that iSigma Capital has cultivated through its Investment Fund Business, and utilizing the sales capabilities, knowledge and networks owned by Marubeni, a leading general trading company, SBI Credit will be able to achieve further growth. iSigma Capital highly appreciated this future growth potential of SBI Credit and given these factors, SBIH decided on the share transfer.

2. Outline of the company whose shares will be transferred (as of 29 March 2013)

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|---|--|
| (1) Company name | SBI Credit Co., Ltd. |
| (2) Location | 1-9-9 Roppongi, Minato-ku, Tokyo |
| (3) Names and titles of representatives | Yoshitaka Kitao, Representative Director & CEO
Yoichi Shibata, Representative Director & COO |
| (4) Principal business | Auto credit-focused finance business, warranty on used cars, insurance agency, planning and sales of financial products and services |
| (5) Date of establishment | 31 July 2007 |
| (6) Major shareholder and holding ratio | SBI Holdings, Inc.: 94.6% |

3. Outline of the transferee (as of 29 March 2013)

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|---|--|
| (1) Company name | BAF4 Corporation |
| (2) Location | 3-23 Kanda Nishiki-cho, Chiyoda-ku, Tokyo |
| (3) Name and title of representatives | Representative Director: Michiaki Kano |
| (4) Principal business | Acquisition, holding, administration and disposition of shares |
| (5) Date of establishment | 15 March 2013 |
| (6) Major shareholder and holding ratio | iSigma Business Support Fund No. 1 Investment Limited Partnership:
100.0% |

4. Future outlook

In relation to this share transfer, SBIH is expected to book gains on sales of securities of JPY 3.3 billion on a consolidated basis for the fiscal year ending March 2013.

For further information, please contact:

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