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SBI HOLDINGS, INC.

(Incorporated in Japan with limited liability)

(Stock code: 6488)

OVERSEAS REGULATORY ANNOUNCEMENT AND INSIDE INFORMATION RESULTS OF A SUBSIDIARY

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, 8 August 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 Masato Takamura, Mr Hiroshi Tasaka and Mr Teruhide Sato and the independent non-executive Directors are Mr Masaki Yoshida, Mr Kiyoshi Nagano, Mr Keiji Watanabe, Mr Akihiro Tamaki and Mr Masanao Marumono.

8 August 2013
SBI Holdings, Inc.
(Tokyo: 8473/Hong Kong: 6488)

**Notice on Filing a Written Pledge to Underwrite a Capital Increase, etc.,
with Hyundai Swiss Savings Bank of South Korea**

In regard to Hyundai Swiss Savings Bank, a Korean savings bank and a consolidated subsidiary of SBI Holdings, Inc. (SBIH) (stake: 89.4% (as of the end of July 2013)), SBIH hereby announces that it resolved at the Board of Directors meeting held on 8 August 2013 to submit a written pledge to the regulatory authorizations, to the purport that the SBI Group will underwrite new shares to be issued by Hyundai Swiss Savings Bank and the banks under its umbrella.

As a result of an assessment conducted by the Financial Supervisory Service of Korea, Hyundai Swiss Savings Bank and the banks affiliated with it are requested to reinforce their financial bases in accordance with the standards as of March 2013. Following this step, legal restrictions are currently placed on new business activities of the savings bank. The SBI Group made a definite promise to underwrite a capital increase of KRW 246.2 billion (equivalent to approximately JPY 21.7 billion) possibly by the end of August 2013 to enable the bank to proactively push forward with new business activities in the future. The Group will underwrite a capital increase on the premise that it will obtain the approval of the Financial Services Commission of Korea for the management improvement plan formulated by SBIH, including certain various conditions presented by SBIH. Through the capital increase, Hyundai Swiss Savings Bank and its affiliated banks plan to powerfully proceed with measures to enhance profitability, including the launch of new products.

At present, the savings bank is projected to achieve a capital adequacy ratio of 7% or more based on the assessment of the Financial Supervisory Service, mentioned above, by investing capital amounting to KRW 428.2 billion (equivalent to approximately JPY 37.8 billion) in total, including the capital increase to be underwritten, and be able to steadily operate business from now on. With regard to the remaining capital increase of KRW 182.0 billion (equivalent to approximately JPY 16.1 billion), SBIH is considering forward to underwriting it by the end of December 2013 as necessary.

The SBI Group plans to appropriate funds already reserved within it for funding the underwriting of the capital increase.

When Hyundai Swiss Savings Bank was converted into a consolidated subsidiary at the end of March 2013, SBIH reevaluated the assets and liabilities of the bank at fair value based on the International Financial Reporting Standards (IFRS) and also devalued its loan claims at fair book values (assessed values). Furthermore, from April 2013, SBIH has enhanced Hyundai Swiss Savings Bank's management structure by means of dispatching directors from within the Group. As a result, it posted a profit before tax expense of JPY 0.8 billion, which was taken in to consolidated earnings of SBIH, under the IFRS, in the first quarter of the fiscal year ending March 2014.

*At the conversion rate of KRW 11.33 to JPY

For further information, please contact:

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