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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, 20 December 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.

Announcement on Surplus Dividend Forecast for the Fiscal Year Ending 31 March 2014

SBI Holdings, Inc. (“SBIH”) hereby announces that it has resolved at the Board of Directors Meeting held today to set its year-end surplus dividend forecast as provided below.

1. Summary of Dividend Forecast

Base date	Dividend per share (yen)		
	End of 2 nd quarter	End of fiscal year	Total
Previous forecast (announced on 6 November 2013)	/	TBD	TBD
Current forecast	/	20	20
Actual amount for the current fiscal year	0	/	/
Actual amount for the previous fiscal year (fiscal year ended 31 March 2013)	0	10	10

2. Reason for Dividend Forecast

The basic profit distribution policy of SBIH is to target a payout of a minimum of JPY 10 per share as the annual year-end dividend. By comprehensively considering the adequacy of retained earnings for sustainable growth and its business forecasts, SBIH shall strive to increase the payout amount when additional profit return to shareholders is deemed feasible.

SBIH decided on a year-end surplus dividend forecast of JPY 20 per share considering that SBIH achieved a significant year-on-year increase in both revenues and profits in the consolidated results for the six months ended 30 September 2013, announced on 6 November 2013. This dividend forecast was decided by also considering that the domestic stock market, which has a significant impact on SBIH’s business performance, continues to remain strong after September.

Note: The dividend forecast shown above is an estimate made as of the current date. Actual dividend payments may differ from these forecasts due to various reasons.

For further information, please contact:

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