

April 16, 2015
SBI Holdings, Inc.

Entry into the First Ever Pure-play Online Securities Business in Thailand

SBI Holdings, Inc. (Head office: Minato-ku, Tokyo; Representative Director, President and CEO: Yoshitaka Kitao; “SBIH”) is pleased to announce that SBI Thai Online Securities Co., Ltd. (“SBI Thai Online Securities”), a preparation company jointly established with one of Thailand’s leading securities company, Finansia Syrus Securities Pcl. (“Finansia Syrus Securities”), owing to provide online securities trading services, has received a basic approval for the issuance of the securities business license from the Securities and Exchange Commission of Thailand.

Accordingly, SBI Thai Online Securities is scheduled to commence operations in the autumn of 2015, as Thailand’s first pure-play online securities company.

SBI Thai Online Securities, which is owned 55% by the SBI Group and 45% by Finansia Syrus Securities, will provide securities services such as stock trading and derivatives trading over the Internet to local investors including Japanese living in Thailand.

While securities trading services are already offered over the Internet in Thailand, SBI Thai Online Securities will be the first pure-play online securities company in the country. SBI Thai Online Securities will strive to provide high-quality and convenient online securities services by integrating Finansia Syrus Securities’ experience of securities business in Thailand and the SBI Group’s expertise in online securities services which has been cultivated since its establishment.

Thailand, whose population is 65.9 million (in 2010) and GDP per capita amounting to be USD 5,675 (in 2013), is one of the countries in the ASEAN with large economy. In the country there are over 1.1 million securities accounts and 678 stocks (as of Apr. 15, 2015) listed on the Stock Exchange of Thailand (“SET”). Compared to the securities market of its neighboring countries, SET relatively trades more large-sized capital stocks with high liquidity, and its average daily trading value outperformed that of the Singapore Exchange in 2014, becoming the top within stock exchanges in the ASEAN.

The SBI Group is expanding its financial services business primarily in the Asian emerging countries, as it operates SBI Royal Securities, a Cambodian brokerage subsidiary, or has participated in designing and developing the online brokerage system of BNI Securities, an Indonesian investee company. In addition, through the business and capital alliance in SBI Royal Securities, the SBI Group has already formed a business partnership with Finansia Syrus Securities. Moreover, the SBI Group has recently established a joint investment company which targets unlisted companies with Finansia Syrus Securities’ shareholder, Finansia Plc., a comprehensive financial group in Thailand.

The SBI Group will continue to develop online financial services business in the emerging countries by utilizing the expertise in online financial services that it has cultivated in Japan.

[Outline of SBI Thai Online Securities]

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| (1) Name | SBI Thai Online Securities Co., Ltd |
| (2) Representatives | Varah Sucharitakul, Chairman and Director
Megumu Motohisa, CEO and Authorized Director |
| (3) Head office | Thai Summit Tower 31st floor, 1768 New Petchburi Rd., Bangkapi,
Huay Kwang, Bangkok 10310 |
| (4) Capital | THB 500,000,000 (approximately JPY 1.8 billion*) |
| (5) Shareholders | The SBI Group 55%
Finansia Syrus Securities Pcl. 45% |
| (6) Commencement date | Autumn in 2015 (scheduled) |

*Converted at THB 1 = JPY 3.6

For further information, please contact:

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