



January 29, 2016
SBI Holdings, Inc.

Notice of Investment in FUNDBOX LTD., a U.S. FinTech Company

SBI Holdings, Inc. (“SBIH”) hereby announces that it has invested in FUNDBOX LTD. (Head office: San Francisco, California, the United States; “FUNDBOX”), providing online financial services for small and medium enterprises (“SME”).

FUNDBOX offers small and medium sized businesses a simple way to manage and optimize their cash flow by advancing payments on outstanding invoices. By leveraging data science and deep data analytics, the FUNDBOX risk engine taps into numerous signals to assess customers and invoices for risk automatically and instantly -- the underwriting process requires no human intervention. Once approved, a business owner can select the invoice they wish to advance and with the click of a button 100% of the invoice value will be deposited in the business owner’s bank account as soon as the next business day. FUNDBOX currently serves over 30,000 U.S. small and medium-sized small businesses and has been growing rapidly.

Since our foundation, we have been engaged in the internet-based financial business as a pioneer among FinTech companies. In an effort to further increase customer convenience in the financial service and differentiate our service by making it unique, all our group companies are promoting the introduction of new technology.

By investing in FUNDBOX, we will consider further collaborating in various areas of the FinTech business such as by collaborating in the banking business through establishing a joint venture. We will also consider jointly running the business in Asia that has been developed by FUNDBOX in the U.S.

Outline of FUNDBOX

- (1) Corporate name FUNDBOX LTD.
- (2) Head office San Francisco, California
- (3) Representative Eyal Shinar
- (4) Business Providing online financial services for SME
- (5) Establishment August, 2012

For further information, please contact:

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