

Oct. 20, 2017

SBI Holdings, Inc.

(TOKYO: 8473)

SBI Investment Co., Ltd.

Notice Regarding an Investment into Decentralized Mobile Applications Ltd.

SBI Investment Co., Ltd. (Head office: Minato-ku, Tokyo; Representative Director: Katsuya Kawashima; hereinafter “SBI Investment”), is a subsidiary of SBI Holdings, Inc. (Head office: Minato-ku, Tokyo; Representative Director: Yoshitaka Kitao), which conducts investments and management of venture capital funds. SBI Investment hereby announces that it has invested in Decentralized Mobile Applications Ltd. (Head office: Tel Aviv, Israel; hereinafter “Decentralized Mobile Applications”) through the FinTech Fund.

Decentralized Mobile Applications provides PayKey, the only service that enables users to make seamless payments on a Messenger platform, to banks. Introducing the service offered by Decentralized Mobile Applications will allow banks to provide their mobile banking service users with the money transfer facility on various Messenger service platforms, which the Millennial generation use daily. Accordingly, the service has already been adopted by six major banks, including Westpac Banking Corporation, one of the four major commercial banks in Australia, and Garanti Bank in Turkey. Decentralized Mobile Applications is expected to continue winning new financial institution customers for its service and expanding its business further. The company has already been providing services to banks in Europe, Asia and South America. In addition, the company plans to accelerate global deployment of services, and is slated to establish a joint venture company with the SBI Group to start operations in the Asian region.

In December 2015, SBI Investment established the FinTech Fund (Fund name: FinTech Business Innovation LPS; total commitment amount: JPY 30 billion), which intends to invest in the FinTech field. The FinTech Fund will make aggressive efforts to invest in promising both Japanese and overseas venture companies in the FinTech business fields and support open innovation between the fund investors and the investee companies, with a view to promote introduction and utilization of FinTech-related technologies by the fund investors, while boosting the value of investee companies. The SBI Group will continuously expand investments in venture companies in the FinTech field by leveraging the knowledge in the online financial services businesses accumulated by itself, as a FinTech pioneer company, and sequentially adopt the leading-edge FinTech technologies in the Group’s Financial Services Business.

[Outline of Decentralized Mobile Applications]

Head office : Tel Aviv, Israel

Representative : Daniel Peled, CEO

Business : Development of mobile banking money transfer service function for the
Messenger service

Establishment : Sep. 2014

URL : <http://www.paykey.com/>

For further information, please contact:

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