

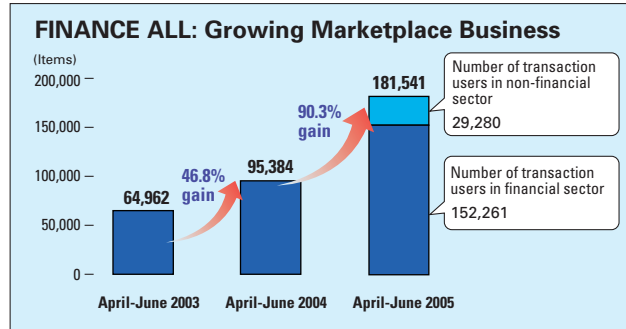
# All businesses achieving steady growth

FINANCE ALL CORPORATION is establishing a position among the “winners” in comparison websites.

Key Companies	
<b>FINANCE ALL CORPORATION</b>	Hercules market of the Osaka Securities Exchange (Code: 8437): Comprehensive comparison website
<b>SBI Mortgage Co., Ltd.</b>	Housing loans
<b>Equal Credit Co., Ltd.</b>	Consumer loans
<b>SBI Business Loan Co., Ltd.</b>	Loan services for business owners
<b>SBI Lease Co., Ltd.</b>	Comprehensive lease services
<b>SBI VeriTrans Co., Ltd.</b>	Hercules market of the Osaka Securities Exchange (Code: 3749): Provision of electronic settlement services
<b>Morningstar Japan K.K.</b>	Hercules market of the Osaka Securities Exchange (Code: 4765): Rating information on financial services
<b>SBI Benefit Systems Co., Ltd.</b>	Management of defined-contribution pensions
<b>SBI Accounting Co., Ltd.</b>	Back office support and consulting services
<b>SBI artfolio corporation</b>	Artwork brokerage and sales

## Growing Marketplace Businesses—Transitioning to a Comprehensive Comparison Website Business

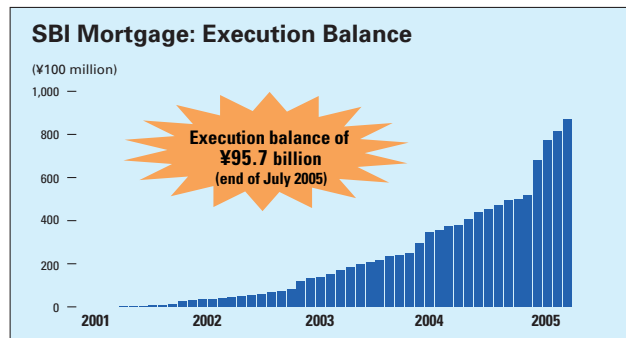
The number of users utilizing FINANCE ALL’s marketplace services has been steadily expanding. In addition to business in financial fields, FINANCE ALL has drawn on its know-how in finance to commence new marketplace businesses in non-financial fields, where it has been steadily securing increases in new users, which have reached a total of approximately 600,000 users annually. Through Hikaku ALL, a comparison and lump-sum quotation portal site that integrates the marketplace businesses’ comparison sites, we provide a service for one-stop comparisons and lump-sum quotations for various lifestyle and business situations and aim to increase the number of users, leading to an increase in customer royalties.



\*The count for “transaction users” indicates the number of unique users for lump-sum estimates, document requests and provisional applications via our websites.

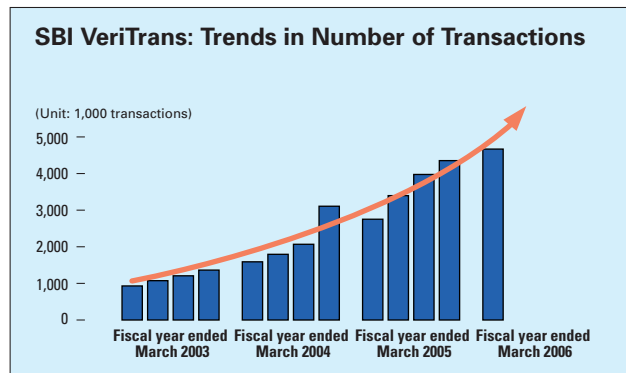
## SBI Mortgage Co., Ltd.’s “Home Loans” Recording Remarkable Growth

SBI Mortgage Co., Ltd., a subsidiary of FINANCE ALL, has been achieving favorable results for “Flat 35,” a long-term, fixed-interest securitized housing loan being promoted in cooperation with the Government Housing Loan Corporation (GHLC), which we began offering in December 2004. At the end of July 2005, the outstanding balance of SBI Mortgage’s financing stood at ¥95.7 billion and exceeded ¥100.0 billion during August.



## SBI VeriTrans Co., Ltd. Gets on Growth Track

SBI VeriTrans Co., Ltd., which engages in the provision of online settlement solutions, listed on the Hercules market of the Osaka Securities Exchange on October 5, 2004. This company has been steadily expanding the scope of its transactions and during fiscal 2005 recorded a sharp 180.5% increase in the number of transactions in its settlement platform business compared with the previous fiscal year, to 14.47 million transactions.



\*Transactions: Total for four quarters

In other financial services businesses, Equal Credit Co., Ltd., which is engaged in consumer finance, commenced operations in November 2004. In just eight months, this company's outstanding loan balance has surpassed ¥4.1 billion. We also established SBI Servicer Co., Ltd. to collect specified money claims, and on June 27, 2005 the company received authorization to operate as a credit collection company under the Servicer Law (Special Measures Law Concerning Credit Management and Collection). Morningstar Japan K.K., which provides such financial information as ratings on investment trusts, formed business and capital alliances with The Kabushiki Shimbun Co., Ltd. on April 12, 2005 and with Searchina Co., Ltd. on April 19, 2005.

## Utilizing our experience from financial businesses, we will engage in lifestyle and other non-financial businesses.

Since its establishment, FINANCE ALL has aimed to transcend conventional thinking in providing customers with highly convenient financial-related services. Striving to be a "financial innovator," FINANCE ALL has engaged in marketplace businesses that include Internet-based financial information search and comparison services sites such as insurance comparison and loan comparison websites.

FINANCE ALL currently serves as the core company in the financial services business of the SBI Group and, as a business holding company, has positioned SBI VeriTrans and SBI Mortgage under its umbrella. In accordance with the management philosophy "leverage core financial expertise to move beyond the financial field," we intend to apply our accumulated experience in the financial business and know-how from operating comparison sites to non-financial fields such as lifestyle information. By doing so, we aim to support "smart consumer behavior through the Internet by providing beneficial and revolutionary financial and non-financial information and services" that are centered on Hikaku ALL, a comprehensive quotation comparison site.

**Masahito Ito**  
COO, FINANCE ALL CORPORATION

## We are developing customer-focused products using the most advanced finance methods.

SBI Mortgage is Japan's first mortgage bank broker (a financial institution that specializes in using securitization to acquire funds to offer housing loans). SBI Mortgage created a long-term, fixed-interest rate housing loan product, which was believed to be impossible by a private enterprise, by employing a new concept of securitizing the loans and ensuring thoroughly low-cost operations. Since May 2001, SBI Mortgage has been offering "Good Home Loans," a housing loan with a fixed interest rate for the entire term of the loan.

From December 2004, SBI Mortgage began participating in efforts to promote housing loan securitization in cooperation with the Government Housing Loan Corporation

and began offering "Flat 35," a long-term, fixed-interest rate housing loan (maximum of 35 years). This loan has won wide acclaim and has the lowest interest rates among all products offered by the more than 200 financial institutions participating in this business.

As Japan's first mortgage broker, SBI Mortgage will continue focusing on developing products that match customer needs using the latest financing methods and the Internet. SBI Mortgage also strives to continually provide long-term loans with the lowest fixed-term interest rates in the housing industry while working to ensure that as many customers as possible can use this housing loan, which enables users to plan their future household finances secure in the knowledge that they face no risk due to fluctuation of interest rates.

**Noriaki Maruyama**  
COO, SBI Mortgage Co., Ltd.



**Noriaki Maruyama**

**Masahito Ito**