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SBI HOLDINGS, INC.

(Incorporated in Japan with limited liability)

(Stock code: 6488)

OVERSEAS REGULATORY ANNOUNCEMENT

This announcement is made pursuant to Rule 13.09(2) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

Please refer to the attached copy of the Announcement.

On behalf of the Board
SBI Holdings, Inc.
Yoshitaka Kitao
Chief Executive Officer

Japan, 14 March 2012

As of the date of this announcement, the executive Directors are Mr Yoshitaka Kitao, Mr Taro Izuchi, Mr Takashi Nakagawa, Mr Kenji Hirai, Mr Tomoya Asakura, Mr Takashi Okita, Mr Noriaki Maruyama, Mr Shumpei Morita, Mr Shinji Yamauchi, Mr Makoto Miyazaki, Mr Yoshimi Takahashi and Mr Masaki Takayanagi, the non-executive Directors are Mr Yasutaro Sawada, Mr Hiroyoshi Kido, Mr Noriyoshi Kimura and Mr Hiroshi Tasaka and the independent non-executive Directors are Mr Masaki Yoshida, Mr Kiyoshi Nagano, Mr Keiji Watanabe, Mr Takeshi Natsuno and Mr Akihiro Tamaki.

March 14, 2012

SBI Holdings, Inc.

(TOKYO: 8473 / Hong Kong: 6488)

Details of Shareholder Benefits

SBI Holdings, Inc. (hereafter “the Company”) announced today the details of the shareholder benefits that will be given to all shareholders as of March 31, 2012, as described in “Notice Regarding the Implementation of Shareholder Benefits,” which was released on January 31, 2012.

1. Eligible shareholders

All shareholders listed or recorded in the shareholder register as of March 31, 2012

2. Benefits

- (1) The Company will give all stockholders one (1) ticket good for purchasing health food (dietary supplements) and cosmetics sold by SBI ALApromo, Co. Ltd. (“SBI ALApromo”) at a special discounted price of 50% off

<Products that can be purchased at a special discounted price (one discount per product)>

- | | |
|------------------------------|--|
| ① NatuALA-Bio | ¥5,980 (incl. tax) → Special price ¥2,990 (incl. tax) |
| ② NatuALA Black Garlic | ¥6,980 (incl. tax) → Special price ¥3,490 (incl. tax) |
| ③ NatuALA-BCAA | ¥6,980 (incl. tax) → Special price ¥3,490 (incl. tax) |
| ④ ALAPlus Moisturizing Cream | ¥18,900 (incl. tax) → Special price ¥9,450 (incl. tax) |
| ⑤ ALAPlus Essential Lotion | ¥8,400 (incl. tax) → Special price ¥4,200 (incl. tax) |

- (2) On top of this, the Company will also give all stockholders who have held stock for more than one (1) year and who hold ten (10) or more stocks (Note 1) a ticket that can be exchanged for one (1) NatuALA-Bio (valued at ¥5,980 incl. tax) sold by SBI ALApromo as a thank you for their long lasting support.

(Note 1) Stockholders who have held stock for more than one (1) year shall be stockholders who are continuously listed or recorded in the shareholder register of the Company under the same stockholder numbers on all of the latest record dates (March 31, 2011; September 30, 2011; November 11, 2011 (extraordinary record date concerning a share exchange with SBI Net Systems Co., Ltd.); and March 31, 2012). If stockholders became stockholders of the Company through a stock exchange, the period of holding stocks shall be counted from the record date immediately after the stock exchange and the time before the stock exchange shall not be included. Also, if stockholder numbers have changed for reasons such as inheritance or removal of name from the shareholder register, the period of holding stocks shall be counted from the record date immediately after such changes were made.

If the number of shares held by stockholders as of the record date of March 31, 2012 is 10 or more, such stockholders shall be eligible for receiving tickets for exchange, even if the number of shares they held on the three preceding record dates was between 1 and 9.

(Note 2) Products purchased using the aforementioned gifted tickets and products exchanged using the gift tickets shall be limited to those to be used in Japan due to laws and regulations on using pharmaceuticals, food and cosmetics in other countries.

3. Period of gifting

Application tickets for purchasing products at a special discounted price and tickets for exchange will be sent to the addresses listed in the shareholder register (Note 3) in June 2012.

(Note 3) Tickets will be sent to the addresses specified by standing proxies and stockholders who designate where tickets are to be sent.

4. Period of validity

The deadline for applying to purchase or exchange the gifted ticket is September 30, 2012 (the letter must be postmarked on or before that day).

Summary of subject products

“NatuALA-Bio”

NatuALA-Bio is a beauty supplement designed with the concept of “healthy and beautiful”. NatuALA-Bio contains materials that include a copious amount of ALA (5-Aminolevulinic acid) produced via fermentation techniques, and biotin, a water-soluble vitamin. Biotin is a nutrient that helps the skin and mucous membrane stay healthy. NatuALA-Bio helps you stay young and beautiful with ALA and biotin.



“NatuALA Black Garlic”

NatuALA Black Garlic is a power supplement designed with the concept of “vitality for every day”. NatuALA Black Garlic contains materials that include a copious amount of ALA (5-Aminolevulinic acid) produced via fermentation techniques and black garlic made from garlic produced in Takko-machi, Aomori Prefecture through aging fermentation. It uses ingredients selected carefully by thoroughly taking into account the places they are produced, variety and soil. NatuALA Black Garlic helps you stay full of vitality with ALA and black garlic.



“NatuALA-BCAA”

NatuALA-BCAA is a lifestyle-support supplement designed with the concept of “more power to exercise”. NatuALA-BCAA contains materials that include a copious amount of ALA (5-Aminolevulinic acid) produced via fermentation techniques and essential branched chain amino acids (BCAAs) (valine, leucine and isoleucine). It helps you take comfortable exercise in your daily life with ALA and BCAA.



“ALAPlus Moisturizing Cream”

ALAPlus Moisturizing Cream is a moisturizing cream that contains aminolevulinic acid-phosphoric acid* as a moisturizing ingredient. It gives luxurious moisture to the skin, thereby making it fresh, moist, plump and elastic.



“ALAPlus Essential Lotion”

ALAPlus Essential Lotion is a moisturizing lotion that contains aminolevulinic acid-phosphoric acid* as a moisturizing ingredient. It keeps the skin moist by adjusting the water environment of skin, thereby making the skin soft and smooth.



*ALA (5-Aminolevulinic acid) handled by SBI ALApromo is registered as cosmetic raw material (labeling name: aminolevulinic acid-phosphoric acid) in the U.S. and Japan. Therefore, it is indicated as aminolevulinic acid-phosphoric acid in the labeling of cosmetics.

For further information, please contact:

SBI Holdings, Inc. Corporate Communications Dept., Tel: +81 3 6229 0126