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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 13.10B 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

Representative Director,

President & Chief Executive Officer

Japan, 25 July 2013

As of the date of this announcement, the executive Directors are Mr Yoshitaka Kitao, Mr Taro Izuchi, Mr Takashi Nakagawa, Mr Tomoya Asakura, Mr Shumpei Morita, Mr Noriaki Maruyama and Mr Peilung Li, the non-executive Directors are Mr Masato Takamura, Mr Hiroshi Tasaka and Mr Teruhide Sato and the independent non-executive Directors are Mr Masaki Yoshida, Mr Kiyoshi Nagano, Mr Keiji Watanabe, Mr Akihiro Tamaki and Mr Masanao Marumono.

25 July 2013
SBI Holdings, Inc.
(TOKYO: 8473 / Hong Kong: 6488)

Notice Regarding the Issuance of the 5th Series of Unsecured Straight Bonds

SBI Holdings, Inc. (hereinafter “the Company”) hereby announces that it has determined the terms and conditions for the issuance of its Unsecured Straight Bonds (hereinafter “the Bonds”) worth JPY 30.0 billion, all of which will be offered and issued in Japan.

The Company issued Unsecured Straight Bonds (with maturity of three years) worth JPY 30.0 billion in January 2012, and is making efforts to switch short-term debts to long-term debts. The whole proceeds from the issuance of the Bonds are predetermined to be allocated for redemption of the existing bonds to be redeemed by the end of November 2013. According to this improvement in long- and short-term debt balance, the Company deems that it will be able to further ensure a sound and stable financial base. The issuance of the Bonds is pursuant to JPY 50.0 billion shelf registration statement which is effective from 10 July 2013.

1. SBI Holdings, Inc. 5th Series of Unsecured Straight Bonds (with inter-bond pari passu clause)

(1) Total amount of issue	30.0 billion yen
(2) Denomination of each Bond	1 million yen
(3) Interest rate	2.15% per annum
(4) Issue price	100 yen per face-value of 100 yen
(5) Subscription period	From July 26, 2013 to August 6, 2013
(6) Payment date	August 7, 2013
(7) Maturity date	August 5, 2016 (3-year bond, bullet repayment at maturity)
(8) Use of proceeds	Proceeds are expected to be applied to redemption of the Company’s bonds.
(9) Underwriters	Daiwa Securities Co. Ltd., SBI SECURITIES Co., Ltd. and Mizuho Securities Co., Ltd.
(10) Bond Administrator	Resona Bank, Limited
(11) Rating	BBB by Rating and Investment Information, Inc.

Note: This announcement is prepared solely for the purpose of public disclosure regarding the issuance of the Company’s Unsecured Straight Bonds and does not constitute an offer to sell or the solicitation of an offer to buy any securities within or outside of Japan. Investors should carefully review the Prospectus pertaining to the Shelf Registration Supplements thereto prepared by the Company and make investment decisions at their own risk.

For further information, please contact:

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