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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, 29 November 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.

29 November 2013

SBI Holdings, Inc.

(TOKYO: 8473 / Hong Kong: 6488)

Notice on Subscribing Capital Increase of South Korean Subsidiary

SBI Holdings, Inc. (hereinafter “SBIH”) hereby announces that it will undergo a capital increase amounting to KRW 182.0 billion (equivalent to approximately JPY 17.5 billion) to be conducted by SBI Savings Bank (hereinafter “SBI 1 Savings Bank”; renamed from Hyundai Swiss Savings Bank on 1 September 2013) of South Korea, a subsidiary of SBIH, and the affiliated banks of SBI 1 Savings Bank (hereinafter “SBI Savings Bank Group” collectively with SBI 1 Savings Bank).

1. Reasons for subscribing the capital increase and future outlook

As described in the “Notice on Subscribing Capital Increase of South Korean Subsidiary” announced on 28 August 2013, SBIH considered to subscribe by the end of December 2013 a capital increase of KRW 182.0 billion (equivalent to approximately JPY 17.5 billion), and currently has decided to subscribe the said capital increase.

SBIH will subscribe each capital increase through issuing new shares of SBI 1 Savings Bank and another such capital increase of SBI 2 Savings Bank as well as SBI 4 Savings Bank through its South Korean subsidiary. Meanwhile, by using the proceeds from the capital increase, SBI 1 Savings Bank will subscribe capital increases of SBI 2 Savings Bank and SBI 4 Savings Bank, both through the issue of new shares.

SBI Savings Bank Group has been implementing various measures to improve profitability insofar, and with respect to this capital injection, will be able to further strengthen its financial standing. Accordingly, SBI Savings Bank will aggressively promote business development by stepping up lending to the small and medium-sized enterprises and individuals that will lead to an increase in credit loans.

The management improvement of the SBI Savings Bank Group has been progressing steadily, leading the Group to post profit before income tax expense (IFRS consolidated basis) of about JPY 2 billion for the first half of the fiscal year ending March 2014. The impact of the said capital increase on SBIH’s business performance will be minimal.

*At the conversion rate of JPY 0.0963 to KRW 1.0

2. Number of shares to be acquired, acquisition price and shareholding before and after acquisition

	SBI 1 Savings Bank	SBI 2 Savings Bank
Number of shares held by the SBI Group prior to acquisition (*1)	88,755,399 (shareholding ratio: 94.9%)	11,680,012 (shareholding ratio: 94.0%)
Number of shares to be subscribed	Maximum 10,004,300	Maximum 33,086,200
Number of shares to be subscribed by the SBI Group, excluding SBI 1 Savings Bank	Maximum 10,004,300 (*2) (acquisition price: maximum KRW 50.0 billion)	Maximum 25,100,795 (*2) (acquisition price: maximum KRW 125.5 billion)
Number of shares to be subscribed by SBI 1 Savings Bank	—	Maximum 7,985,405 (acquisition price: maximum KRW 39.9 billion)
Number of shares held by the SBI Group after acquisition (*3)	98,759,699 (shareholding ratio: 95.4%)	44,766,212 (shareholding ratio: 98.4%)

	SBI 3 Savings Bank	SBI 4 Savings Bank
Number of shares held by the SBI Group prior to acquisition (*1)	33,590,633 (shareholding ratio: 100.0%)	11,085,280 (shareholding ratio: 64.0%)
Number of shares to be subscribed	—	Maximum 3,320,000
Number of shares to be subscribed by the SBI Group, excluding SBI 1 Savings Bank	—	Maximum 1,301,158 (*2) (acquisition price: maximum KRW 6.5 billion)
Number of shares to be subscribed by SBI 1 Savings Bank	—	Maximum 2,018,842 (acquisition price: maximum KRW 10.1 billion)
Number of shares held by the SBI Group after acquisition (*3)	33,590,633 (shareholding ratio: 100.0%)	14,405,280 (shareholding ratio: 69.8%)

*1 The figures include the shares held through SBI 1 Savings Bank.

*2 The figures represent the maximum number of shares when shareholders other than the SBI Group give up the right to acquire the shares allotted and the SBI Group subscribes all of the forfeited shares.

*3 The figures show the number of shares held by the SBI Group when it subscribes the maximum number of shares, including the above forfeited shares, and the voting right ratio. The figures include the shares held through SBI 1 Savings Bank.

3. Schedule

(1) Signing on the share subscription agreement of SBI 1 Savings Bank	19 December 2013 (tentative)
(2) Payment of share subscription, and signing on the share subscription (forfeited shares) agreement of SBI 1 Savings Bank and payment	20 December 2013 (tentative)
(3) Signing on the share subscription agreement of SBI 2 Savings Bank as well as SBI 4 Savings Bank	20 December 2013 (tentative)
(4) Payment of share subscription of SBI 2 Savings Bank as well as SBI 4 Savings Bank	23 December 2013 (tentative)
(5) Signing on the share subscription (forfeited shares) agreement of SBI 2 Savings Bank as well as SBI 4 Savings Bank and payment	23 December 2013 (tentative)

For further information, please contact:

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