

September 5, 2016

SBI Holdings, Inc.

(TOKYO: 8473)

Establishment of a FinTech Joint Venture Company Together with Carret Private Investment Limited and Carpal Investment Group Limited

The SBI Group has made a final agreement with Carret Private Investment Limited (an affiliate of Carret Asset Management of NY, USA; hereinafter “Carret”) and Hong Kong-based Carpal Investment Group Limited (hereinafter “CIG”) to establish a FinTech joint venture company that proceeds to build a financial ecosystem for the Asian region. Under this agreement, SBI Hong Kong Holdings Co., Limited and Morningstar Japan K.K., which are both subsidiaries of the Company, will make a total of 50% of its capital contribution.

Carret is an Asia-based asset management company focusing on long-term value investment, and was established by Quadrant Management, Inc., which is headquartered in the U.S. and manages assets worth a total of 3 billion dollars. CIG is a company that provides financial services in the Asian market, develops and offers analytical and investment tools that can meet investor needs. The joint venture company will build a financial ecosystem enabling users to effectively make investment decisions by using Carret’s abundant investment products know-how and CIG’s design framework and analytical investment tools.

Yoshitaka Kitao, Representative Director, President & CEO of SBI Holdings, Inc., said, “We at SBI are always looking for new and improved ways to enhance our customer experience through the Internet platform. I am sure the new joint venture will be able to provide the tools to empower our customers in making their investment decisions in a cost efficient manner. In addition, our partnership with Carret will help us bring the new entity beyond our footprint in Asia.”

Alan Quasha, Chairman of Carret, said “we are very excited to work with SBI to build a FinTech platform for Asia as well as the rest of the world. Carret has a long history of finding the right investing solutions for our clients and the new JV with SBI now allows us to share our knowledge base utilizing internet technologies.”

The SBI Group has been strengthening its investment abilities for an asset management service and diversifying investment products. For example, the SBI Group has established SBI Bond Investment Management Co., Ltd., an asset management company specializing in bonds, jointly with PIMCO in the U.S. The SBI Group will continue to pursue collaboration, etc. with domestic and overseas assets management companies. In doing so, it will aim to strengthen its investment abilities, promote global asset allocation using its network, and develop and expand attractive investment products and services to help individual, institutional and other investors build long-term assets.

For further information, please contact:

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