

The SBI Group's Corporate Mission and Fundamental Business Building Concepts

● Sound Ethical Values

We shall undertake judgments on actions based not only on whether they conform to the law or profit the company, but also whether they are socially equitable.

● Financial Innovator

We will transcend traditional methods and bring financial innovations to the forefront of the financial industry, utilizing opportunities provided by the powerful price-cutting forces of the Internet and developing financial services that further enhance benefits for customers.

The SBI Group's Management Philosophy

● New Industry Creator

We will work to become the leader in creating and cultivating the core industries of the 21st century.

● Self-Evolution

We will continue to be a company that evolves of its own volition by forming an organization that flexibly adapts to changes in the operating environment and incorporates corporate "Ingenuity" and "Self-transformation" as part of its organizational DNA.

● Social Responsibility

We will ensure that each company in the SBI Group recognizes its social responsibilities as a member of society, while fulfilling the demands of its stakeholders, contributing to the betterment of society.

The SBI Group's Fundamental Business Building Concepts

① Adherence to the "Customer-centric Principle"

We will continue to endeavor to increase customer value, as well as to maximize our corporate value through the utilization of synergies between customer value, shareholder value and human capital value, while always staying true to our tenet of the customer-centric principle.

② Structural Differentiation

We differentiate ourselves from competitors through various structural differences that are built into our organization, as well as through price, quality and the variety of our products and services. This strategic approach to organizational structure allows us to successfully compete and to maintain our perennial growth.

③ The Creation of a Network Value

We will continue to pursue the maximization of synergies, and the mutual growth of our Group companies within our "business ecosystem" of various business domains, rather than as a disconnected collection of separate businesses that are partitioned by sector.