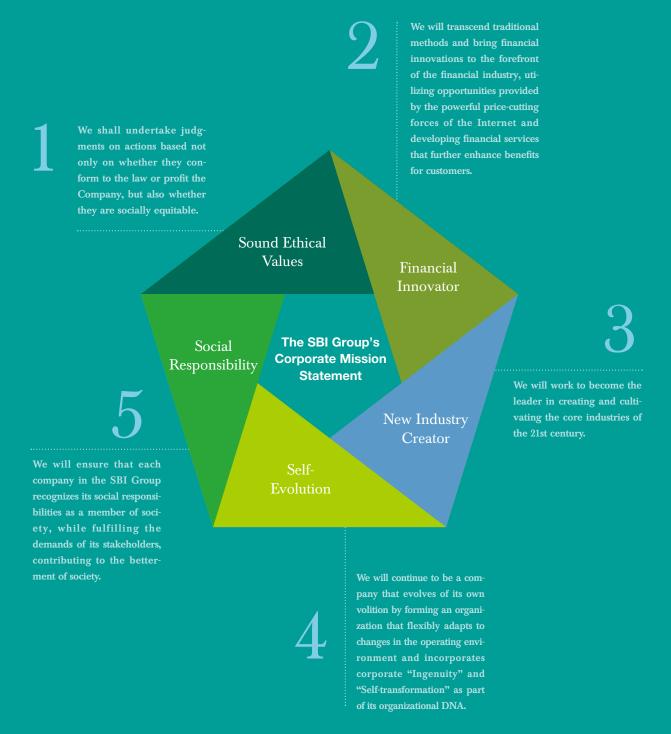
With Original Ideas



Key Concepts for Growing the SBI Group

A customer base of more than 15 million that supports growth

SBI SECURITIES, SBI Sumishin Net Bank, SBI Insurance, and other Group companies are steadily increasing their customer bases, and the SBI Group's customer base at the end of March 2013 totaled 15.149 million, up 2.090 million from the previous year.

Wide-ranging business activities in nearly twenty countries and regions around the world

We have established a business presence in Beijing, Shanghai, Hong Kong, Singapore and other locations, focusing primarily on fast-growing emerging markets in Asia and are pursuing global business development of the Asset Management Business, Financial Services Business and Biotechnology-related Business. The pursuit of stable growth in earnings from the three core business segments

The Group as a whole will endeavor to establish a business portfolio that is more resilient to fluctuations in the stock market, as well as to establish an organization that realizes stable profit growth by bolstering profitability and upgrading businesses in each of the three core business segments.

Asset Management Business Biotechnology-related Business