

# With Original Ideas

1

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.

2

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.

3

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

5

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.

4

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.



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.

