



# From a strong customer base

Developing a Global Focus  
and Sustained Growth

The SBI Group was established in 1999 as a Japanese Internet financial services pioneer, which was able to capture the tide of two major trends, the development and popularization of the Internet and financial deregulation to achieve dramatic growth. In the fifteen years since its founding, a globally unique Internet-based financial conglomerate was formed, with operations in two key business sectors, the Financial Services Business, where a wide range of financial services are provided, including securities, banking and insurance, and the Asset Management Business, where venture capital investments are primarily involved. More recently, a third business domain, the Biotechnology-related Business was expanded for further diversification and growth. Furthermore, this unique business model is being deployed primarily in the emerging market countries in Asia, as the establishment of a global management structure is steadily moving forward.

Through the further strengthening of the customer base that was developed throughout the years, and the acceleration of the development of a global business structure, a maximization of the corporate value will be endeavored, along with the transition to become the “World’s SBI.”

#### Forward-Looking Statements

Statements contained in this report regarding the plans, projections and strategies of SBI Holdings, Inc. (“SBI Holdings”) and its subsidiaries and affiliates that are not historical facts constitute forward-looking statements about future financial results. As such, they are based on data obtainable at the time of announcement in compliance with SBI Holdings’ management policies and certain premises that are deemed reasonable by SBI Holdings. Hence, actual results may differ, in some cases significantly, from these forward-looking statements contained herein due to changes in various factors, including but not limited to economic conditions in principal markets, service demand trends and currency exchange rate fluctuations. Further, statements contained herein should not be construed to encompass tax, legal, or financial advice, and should not be considered to be solicitations to invest in SBI Holdings, or any of the SBI Group companies.