



Utilizing distinctive approaches

Evolving a Unique Business Model

The SBI Group has established three core business segments, the Financial Services Business, which provides various financial products and services through the Internet, the Asset Management Business, which primarily invests in venture capital companies both domestically and abroad, and the Biotechnology-related Business, which pursues global business developments through original research and development in the areas of pharmaceuticals, health foods and cosmetics. Particularly in the Financial Services Business, securities, banking and insurance are the three core businesses, where synergies between those businesses and their supporting companies are thoroughly pursued.

20 countries

International operations

Business activities in approximately twenty countries and regions around the world

3 million

Number of accounts at SBI SECURITIES

No. 1 in online securities (As of June 30, 2014)

Over **¥3** trillion

Deposits at SBI Sumishin Net Bank

Only company among the pure-play Internet banks (As of March 31, 2014)

48.5%

Compound annual growth rate of auto insurance contracts

Auto insurance at SBI Insurance (March 31, 2010 to March 31, 2014)

17.4%

Exit ratio in investments

SBI Group's Asset Management Business (As of March 31, 2014)

Over **3,000**

Number of pharmacies and drugstores

Offering SBI ALApromo products (As of July 2014)