

## At a Glance

Overview of the SBI Group's Business Operations (FY2013)

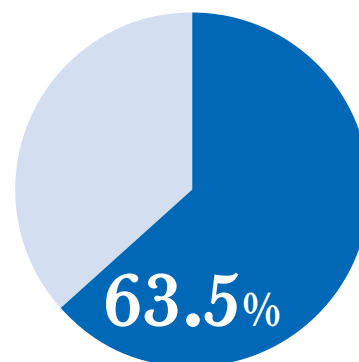
Business segment

Operating revenue breakdown  
by business segment

### Financial Services Business

Provision of innovative, highly convenient financial products and services via the Internet

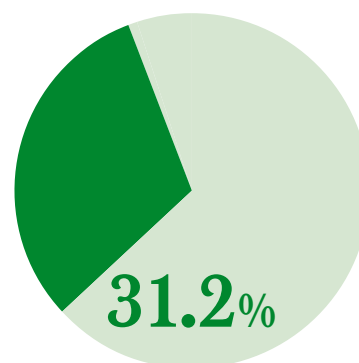
- Securities-related businesses
- Banking business
- Insurance business
- Financial media business
- Credit card business



### Asset Management Business

Investment in venture companies in Japan and abroad in fields including IT, biotechnology, the environment and energy, and finance

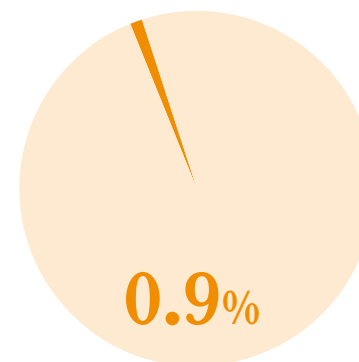
- Venture capital
- Buyout investment
- Overseas investment business
- Overseas financial services business



### Biotechnology-related Business

Research and development, manufacture, and sale of pharmaceuticals, health foods, and cosmetics in collaboration with business partners

- Research and development of pharmaceuticals, health foods, and cosmetics containing 5-ALA
- Research and development of medical treatments and pharmaceutical products that utilize leading-edge biotechnologies



\* Other businesses include housing and real estate business such as developing and selling investee real estate, and mediation services by websites.

## Operating revenue

¥147.8  
billion

Up  
¥34.5  
billion  
YoY

Profit before income  
tax expense

¥37.3  
billion

Up  
¥18.6  
billion  
YoY

With the advantage of a tailwind from a favorable market environment, SBI SECURITIES, SBI Japannext, SBI MONEY PLAZA, and Morningstar Japan all recorded record-high incomes, while both SBI FXTRADE and SBI SSI attained full-year profitability. Overall, the Financial Services Business achieved substantial increases in revenue and income, recording operating revenue of ¥147,835 million (up 30.4% year-on-year) and profit before income tax expense of ¥37,298 million (up 99.0%).

In the Financial Services Business, as a financial conglomerate with securities, banking and insurance as its core businesses, the financial ecosystem will be fine-tuned to complete an ecosystem that will generate steady earnings.

## Operating revenue

¥72.7  
billion

Up  
¥39.7  
billion  
YoY

Profit before income  
tax expense

¥9.0  
billion

Up  
¥2.7  
billion  
YoY

In spite of a significant downward pressure on results from a steep fourth quarter decline in the listed share prices of the Group's portfolio biotechnology companies, there was a strong contribution from SBI Savings Bank in South Korea on a consolidated IFRSs basis, as well as support from a firm IPO environment. As a result, the Asset Management Business achieved full-year increases in revenue and income, recording operating revenue of ¥72,725 million (up 120.3% year-on-year) and profit before income tax expense of ¥8,990 million (up 43.6%).

In the Asset Management Business, by increasing the overseas assets under management, develop into a global private equity firm that invests both domestically and internationally.

## Operating revenue

¥2.2  
billion

Up  
¥1.2  
billion  
YoY

Profit before income  
tax expense

¥(2.4)  
billion

Up  
¥1.5  
billion  
YoY

Owing to SBI Biotech's wholly owned subsidiary, U.S. based Quark Pharmaceuticals' planned partial receipt of a contingency fee slipping into FY2014 or later, a full-year profitability was not achieved, but a sharp increase in operating revenue to ¥2,195 million (up 126.3% year-on-year) was achieved, although a loss before income tax expense of ¥2,432 million was recorded, which was still a significant improvement of approximately ¥1,500 million.

In the Biotechnology-related Business, which is a core 21st century growth industry, domestically and internationally promote the development and sales of pharmaceutical drugs, health foods and cosmetics, to establish it as a new core business of the Group.