

STRATEGIC BUSINESS INNOVATOR

The SBI Group was established in 1999 as a pioneer of Internet-based financial services in Japan, and currently has formed the world's first Internet-based financial conglomerate, providing financial services in a broad range of fields including securities, banking and insurance. In addition to this business, there are the Asset Management Business, whose prime focus is investment in venture companies, an activity undertaken since before the Group's founding, and the Biotechnology-related Business, which is embarking on global expansion from R&D and product development to sales in the pharmaceuticals, health foods and cosmetic fields. As a Strategic Business Innovator, the SBI Group takes on the challenge of realizing sustainable growth, placing these business segments as its three core businesses.

Financial
Services
Business

The Group engages in a wide variety of finance-related businesses, as well as the provision of information regarding financial products.

Principal Group Companies

SBI FINANCIAL SERVICES
(Intermediate Holding Company)

SBI SECURITIES

SBI Liquidity Market

SBI FXTRADE

SBI Japannext

SBI Sumishin Net Bank

SBI Card

SBI Insurance

SBI Life Insurance

SBI SSI

SBI IKIIKI SSI

SBI MONEY PLAZA

SBI Remit

SBI Benefit Systems

SBI Business Solutions

SBI Business Support

SBI Trade Win Tech

SBI Social Lending

SBI AutoSupport

SBI BITS

SBI Ripple Asia



The Group engages in businesses related to investment in venture companies in Japan and abroad, in fields including the Internet, biotechnology, environment and energy, and finance, and also provides asset management-related services.

Principal Group Companies

SBI Capital Management
(Intermediate Holding Company)

SBI Investment
SBI VEN CAPITAL [Singapore]
SBI Hong Kong Holdings [Hong Kong]
SBI Investment KOREA [Korea]
SBI (China) [China]
SBI SAVINGS BANK [Korea]
SBI Royal Securities [Cambodia]
SBI Thai Online Securities [Thailand]
CSJ-SBI Financial Media [China]
YAR Bank [Russia]

SBI GLOBAL ASSET MANAGEMENT
(Intermediate Holding Company)

Morningstar Japan
Morningstar Asset Management
SBI Asset Management
SBI Arsnova Research
SBI ENERGY
SBI Bond Investment Management
SBI Estate Finance

The Group globally expands its business not only in the fields of research and development of pharmaceutical products but also health foods and cosmetics.

Principal Group Companies

SBI ALA Hong Kong [Hong Kong]
(Intermediate Holding Company)

SBI Biotech
SBI Pharmaceuticals

SBI ALApromo
photonamic [Germany]



KNOWING
OUR
DIRECTION

OUR PHILOSOPHY



Management Guidelines Leading to Innovation



Corporate missions are a set of guidelines that do not simply change with rotation of top management or alterations in the environment. Rather, they embody the long-term, universal viewpoint of corporations and their reason for being, and continuously point the way forward for the company. At the SBI Group, the long-term guidelines are the clearly stated corporate missions, which lay out the goals for which all employees work.

The Spirit of the Founding and Corporate Philosophy

The SBI Group strives to contribute to society's preservation and growth under the belief that a company is a structural element of society, and continues to exist precisely because it is ascribed to society. Just as there is virtue in people, there is "corporate virtue" in a company as well. And in the same way that people with benevolence are revered by those around them, it is vital to raise this corporate virtue so that the company is revered by society. Based on this spirit, the SBI Group has run its business affairs as it raises its virtuous nature.

Today's society is constantly changing, owing to the spread of revolutionary technology starting with the Internet. The changes of the times bring about large transformations in the way things should be for the economy and finance, and in the lifestyles and needs of customers. As a result of this state, the SBI Group places the "Customer-centric Principle," present since the establishment of the Group, at the heart of its business activities, and dares to create innovative products and services for the world's people by always embracing the flow of the times, in order to raise the corporate value over medium- to long-term.

Universal Guidelines of the Corporation

[SBI Group's Five Corporate Missions]

01 Sound Ethical Values

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.

02 Financial Innovator

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.

03 New Industry Creator

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

04 Self-Evolution

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.

05 Social Responsibility

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.

▼

VENTURING INTO A NEW PHASE





Taking on the Challenge toward Sustainable Growth through the Creation of New Value



The SBI Group, in order to exercise its competitive superiority in the Internet era, upholds its belief in the necessity of establishing a “business ecosystem”—a new organizational form that realizes the high growth potential from synergies and mutual evolution that a single-role corporation cannot achieve on its own—and has established an “Internet-based financial ecosystem” centering on the field of financial services businesses, and have thereby achieved a great leap in growth. Now that the domestic Internet-based financial ecosystem has been completed, the SBI Group will promptly grasp the new trend of the times, and continue to take on challenges, in order to achieve sustainable growth.

The Path toward Achieving a Leap Forward in Growth

The Financial Services Business, toward the goal of forming an Internet-based financial ecosystem, expanded its business domain starting from the securities business when the Group was founded in 1999, to establishing the securities-related companies to support this business, along with sequentially establishing a series of businesses that have high affinity with the securities business, including the banking and insurance businesses. Then by setting securities, banking and insurance as the three core businesses, which will mutually evolve while demonstrating synergies amongst the businesses, the SBI Group has formed a system that embodies its competitive superiorities. At the same time, the investment business has expanded its asset management size by investing in Internet financial businesses in the U.S., and establishing joint ventures with those companies in Japan as well. This expansion has also proceeded with investments focused toward the growth industries of the 21st century, namely the IT and mobile fields, as a “New Industry Creator.”

Furthermore, in accordance with its orientation towards stable and sustainable growth, the Group has focused its efforts in the field of biotechnology, which is one of the new growth industries of the 21st century with strong prospects for growth in profit, since it is relatively unaffected by economic trends. The Group has therefore been investing in promising bio-ventures and nurturing these ventures, and in order to add the Biotechnology-related Business to its business portfolio, it entered into the same field on its own by establishing subsidiaries.

The Future Picture that the SBI Group Envisions

[Contributing to a Sustainable Society
by Creating New Value]

Since its founding, the SBI Group has been riding the two tidal waves of the era: the Internet revolution and financial deregulation. The Group has thereby created new value by catering to customers’ changing lifestyles, and their needs in various types and forms, and now as the development of innovative new technologies including FinTech, along with the Internet of Things (IoT), artificial intelligence (AI) and big data are accelerating, these new trends may become the largest tide seen in the period since the Group’s founding. Also, while people’s health consciousness is on the rise, the realization of a vibrant and affluent society is a major wish of mankind—large expectations await therein for the progress of biotechnology. The SBI Group, which will thoroughly practice the “Customer-centric Principle” as heretofore while re-acknowledging the corporate philosophy and the DNA that should be passed on to the future, will continue to take on challenges towards the realization of sustainable growth in the respective business segments. This will be done by promptly incorporating the new tidal flows of society.

The SBI Group is transitioning to a new phase in which it accurately grasps the growth opportunities in each business segment, and will thus contribute to the formation of a sustainable society by constantly creating new value.