

Maintaining Keen Awareness of Issues Facing the Global Community and Contributing to the Creation of a Sustainable Society through Business Activities

Contributing to the Maintenance and Development of Society

Basic Approach

The SBI Group's basic approach to business is to contribute to the maintenance and development of society while seeking harmony with various stakeholders as a constituent member of society. The basis for this approach is not the profit motive, but rather a belief in contributing to a society that is fair, comfortable, environmentally friendly and safe. In keeping with this belief, the Group aspires to be a strong, respected company that not only pursues commercialization opportunities and practices that uphold the principle of social justice, but also actively engages in direct social contribution activities (CSR activities).

Toward Achievement of the Sustainable Development Goals

The Sustainable Development Goals (SDGs), the core of the 2030 Agenda for Sustainable Development adopted by the United Nations in 2015, are attracting increasing interest in Japan and overseas as goals pursued by the global community.

Implementing the SDGs requires government organizations, businesses and citizens to join together in addressing climate change, economic inequality and other issues facing the global community, promoting sustainable consumption and production, and working toward peace.

Ever since the SBI Group was founded, we have sought to fulfill our corporate social responsibility and contribute to the maintenance and development of society through business activities and CSR activities. This contributes to achieving the SDGs. The Group will continue to embrace the SDGs and respect other international norms, and always engage in business activities from a global perspective.

Contributing to Society through Businesses Activities

Contributing to the Fostering of New Industries and Technological Innovation



One of the SBI Group's corporate missions is to become a "New Industry Creator," and we engage in investment business to achieve this mission. Ever since the Group was founded, we have made focused investments in growth sectors that will become next-generation core industries: IT, biotechnology, environment and energy, and FinTech. In particular, in the IT sector, where technological progress is rapid, we have set up funds that have targeted key investment sectors in response to changes in the times and technology. We started in the 1990s with investments in the U.S. Internet-related companies, and in 2000 we set up a venture capital fund that was the largest in Japan at the time (¥150.5 billion in total commitment amount), contributing to the development of many domestic Internet-related companies. Since then, we have continued to invest in and support companies involved in businesses such as communications infrastructure, mobile communications, smartphones and FinTech.

On the other hand, we entered the biotechnology sector in 2003, investing in a drug discovery startup company and engaging in support activities. We have since set up multiple funds and provided assistance to biotechnology companies as well as life science and healthcare-related companies. In this way, we actively assist companies that will shape the society of the future and contribute to the fostering of new industries and technological innovation.

The Spread of Renewable Energy and Regional Development



As electric power generation using renewable energy sources increases worldwide, in Japan, in addition to solar and wind power, the introduction of energy generated by effectively utilizing local resources such as geothermal heat, small-scale hydropower, and biomass is attracting attention as an important means of supporting the local economies of tomorrow. Currently, SBI ENERGY engages in solar power generation and is developing solar sharing (agricultural solar power generation, a system for operating a solar power generation business while continuing to farm the land), small-scale hydropower and small-scale wind power generation. Through such power generation projects, SBI ENERGY promotes the utilization of local resources and natural energy, contributes to



the creation of sustainable communities by increasing energy self-sufficiency and encouraging local production for local consumption, and helps invigorate local economies.

Contributing to Regional Economies through Solving the Challenges Facing Regional Financial Institutions



Uncertainty in the business environment surrounding regional financial institutions is expected to continue. This includes the negative interest rate policy, the emergence of new financial services as a result of technological innovation, and the arrival of an aging society. Accordingly, the SBI Group is utilizing the FinTech technologies and expertise we possess as a comprehensive financial group to support regional financial institutions and implement regional revitalization projects. If the asset management capabilities and product development capabilities of regional financial institutions improve as a result of utilization of the SBI Group's wide-ranging operational resources, these institutions will be able to contribute to steady asset formation by local residents. If this in turn stimulates consumption and investment by local residents, it will lead to revitalization of regional economies. In this way, through support for regional financial institutions, the SBI Group will contribute to the creation of a virtuous cycle that contributes to regional revitalization.

Initiatives to Alleviate Poverty and Solving Environmental Problems in Emerging Countries



The SBISL Telematics Loan Fund, operated by SBI Social Lending, uses a social lending mechanism to lend money for use of business funds to companies in the Philippines that sell three-wheeled taxis equipped with the Mobility Cloud Connecting System (MCCS) on an installment basis. Installation of the MCCS, a device developed by Global Mobility Service, makes it possible to remotely control vehicle engines and acquire vehicle position information.

As a general rule, a lack of credit information agencies and other factors in emerging countries limit access to installment loans and other financial services. Meanwhile, the MCCS is expected to lead to increases in customers eligible for installment loans and the number of people working as drivers. Also, in the Philippines, where environmental pollution is a serious social problem, this business will promote purchasing of low-exhaust vehicles to replace older vehicles. In this way, this is a socially beneficial initiative that improves the standard of living of Filipinos and contributes to environmental conservation.

Direct Social Contribution

Supporting Abused or Neglected Children



The SBI Group has been actively engaged in direct social contributions, in order to return the profits it earns through its businesses to society. In 2010, the SBI Children's Hope Foundation was authorized by the Office of the Prime Minister of Japan as a public interest incorporated foundation. The Foundation undertakes activities to support abused or neglected children to become self-reliant, and to improve their welfare. Its wide range of activities include the donation of funds to improve conditions at facilities that care for abused or neglected children, and the provision of practical training programs for care providers at the facilities. As of the fiscal year ended March 31, 2018, the cumulative donations amounted to approximately ¥1,010 million. The Foundation also supports the Orange Ribbon Campaign for prevention of child abuse, and officers and employees of the SBI Group are engaged in public awareness campaigns.



Orange Ribbon Campaign

Contributing to People's Health Management



SBI Wellness Bank, which provides membership-based health management support services, is partnered with and supports the operation of Tokyo International Clinic. The Clinic provides safe, high-quality medical care services, centering around premium comprehensive medical examinations across a wide range of medical fields, including internal medicine (cardiovascular, digestive organs, respiratory disease, endocrine), cranial nerve surgery, gynecology, breast surgery, dentistry and plastic surgery. Furthermore, the Clinic is promoting optimal medical care for patients by establishing a framework for medical collaboration with the University of Tokyo Hospital and other institutions. SBI Wellness Bank cooperates with the Clinic to contribute to more proactive health management, by putting forward a total package covering the three areas of preventive care, medical treatment and age management.



Tokyo International Clinic