

The Purpose of the SBI Group

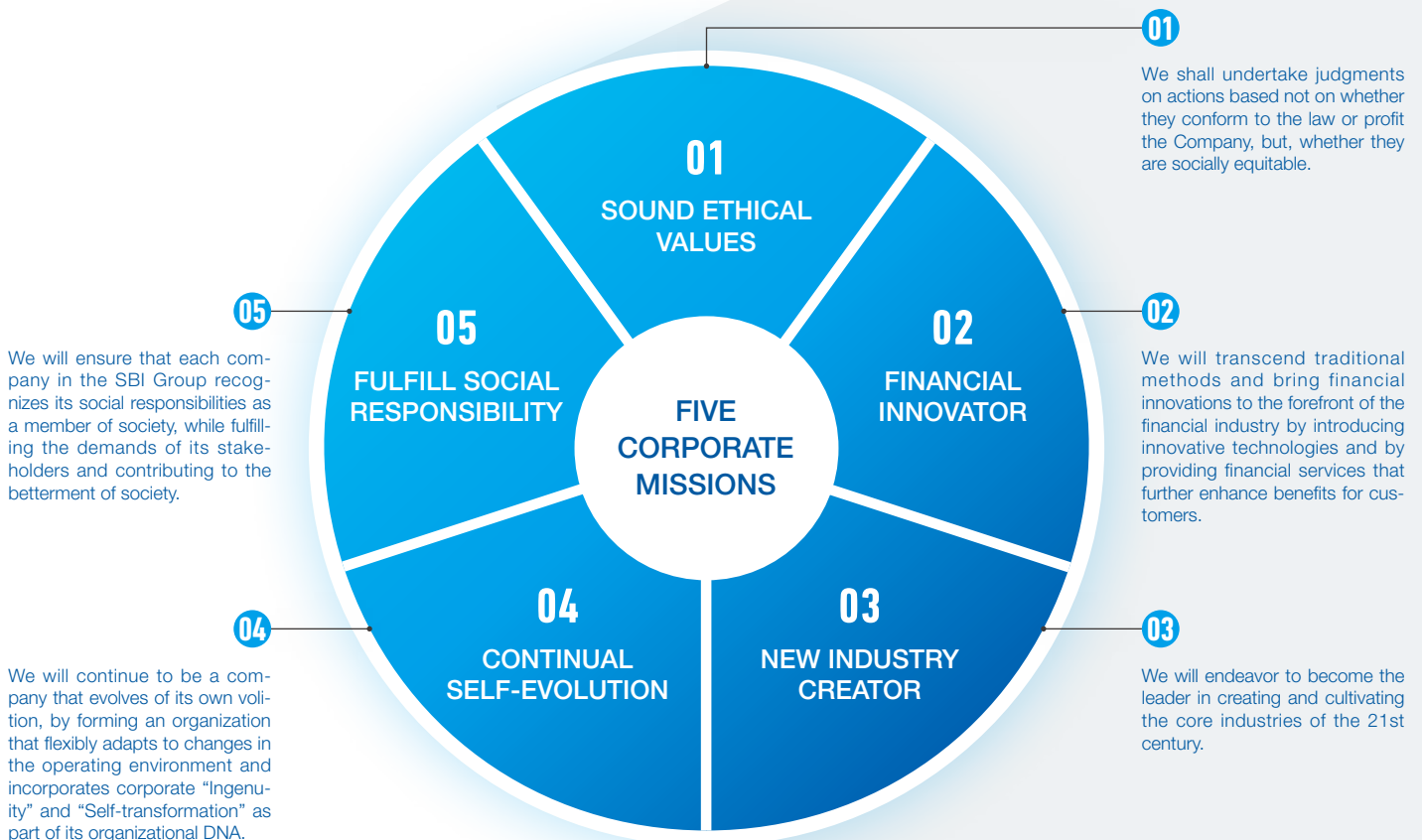
PURPOSE

Since our founding, it has been our constant desire to capture current trends to create innovative businesses that benefit people and society

“Corporate mission” is another way of describing a company’s management philosophy or values and raison d’être that do not change easily because of top management shifts or market changes. In other words, a corporate mission serves as the foundation, allowing it to establish a clear long-term goal for the company and provide a sense of purpose for its employees. Prior to the SBI Group’s establishment in 1999, it defined its management philosophy in terms of the “Five Corporate Missions” listed below.

In addition to these five corporate missions, we are also determined to contribute to the maintenance and development of society, in line with our belief that a company is a member of society and can only exist as an entity that belongs to society. Since our founding, it has been our desire to capture current trends to create innovative businesses that benefit people and society.

The SBI Group's Corporate Missions



Activities that Embody the SBI Group's Corporate Missions

Internet technologies were still in their infancy when the SBI Group was founded and began operating in the online securities business⁰². Our uncompromising commitment to the "Customer-centric Principle" resulted in continuous, incremental reductions in the commissions charged by SBI SECURITIES on brokerage transactions, leading to provision of services that truly reflect customer perspectives⁰¹. As a result, SBI SECURITIES has grown into a securities company with the leading share of the retail market. By creating innovative businesses that benefit both people and society, the SBI Group has been able to achieve sustainable growth while also contributing to the maintenance and development of society⁰⁵. However, we have no intention of becoming complacent based on our past successes. Instead, we are determined to achieve continual evolution⁰⁴ by accurately monitoring trends in the rapidly changing digital world, and by moving forward with new concepts in the digital space, such as security tokens (STs) and non-fungible tokens (NFTs)⁰³.

Fundamental Business Building Concepts of the Group

Thorough Pursuit of the "Customer-centric Principle"

Since its founding, the SBI Group has been implementing the "Customer-centric Principle," which places the highest priority on customer benefits. In addition to offering low commission fees on brokerage transactions, by providing deposit products with favorable interest rates and realizing the industry's lowest insurance premiums, we have harnessed the power of innovative technologies to offer products and services at competitive prices. In addition to this, we are focusing our efforts on enhancing our product offerings, as well as integrating the online and physical store outlets, in order to meet our customers' needs.

Formation of a "Business Ecosystem" and Exhaustive Pursuit of Group Synergies

A business ecosystem is an economic community based on mutual interaction that is supported by an organizational structure. Based upon the two major principles of complex systems "The whole should be geared toward the objective of being greater than the sum of the parts" and "The whole should have new qualities that an individual part cannot achieve," the SBI Group has established a business ecosystem that realizes its high growth potential from synergy and mutual evolution, which cannot be achieved by a single company alone.

Thorough Devotion to Innovative Technology

The SBI Group is proactively utilizing new technologies, such as artificial intelligence (AI), blockchain, big data, and the Internet of Things (IoT). In the fin-tech sector, where revolutionary technologies are being developed and advancing globally, as well as in the AI and blockchain sectors, we are pursuing growth through the three processes of "Investment" in promising startup companies, the "Adoption" of the new technologies held by investee companies to the Group's individual financial service businesses, and the "Diffusion" of these technologies across multiple industries.

Formulate and Implement Strategies that Anticipate the Near Future

The SBI Group is working on its business by establishing "overall strategies" and "individual strategies" to align and mobilize the Group companies to create efficient synergies and strengthen the sense of unity among them. The overall strategy of the SBI Group is a Group-wide effort that is consistent with social issues, national goals, etc., while keeping an eye on the changing times. The overall strategy will be efficiently spread to each subsidiary and then will transform into an individual strategy to achieve a unified goal.