

## At a Glance

Overview of the SBI Group's Business Operations

# SBI GROUP AT A GLANCE (FY2021)

Revenue  
breakdown  
by business  
segment\*1, 2

### BIOTECHNOLOGY, HEALTHCARE & MEDICAL INFORMATICS BUSINESS

Revenue  
**¥9.9 billion**  
YoY +76.3% ↑

1.4%

### ASSET MANAGEMENT BUSINESS

Revenue  
**¥317.8 billion**  
YoY +54.4% ↑

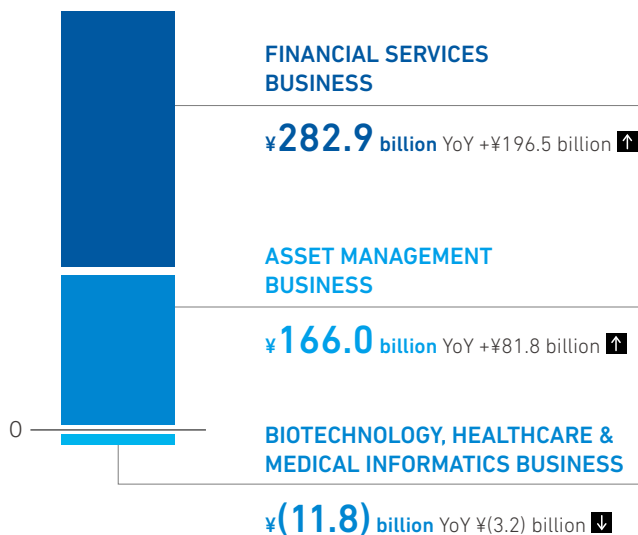
43.9%

### FINANCIAL SERVICES BUSINESS

Revenue  
**¥396.2 billion**  
YoY +26.1% ↑

54.7%

Profit before  
income tax  
expense\*2



### Changes to Business Segments

From FY2022, the SBI Group will change its business segment structure in management accounting from three core businesses (Financial Service Business; Asset Management Business; and Biotechnology, Healthcare & Medical Informatics Business) to five. This change will be made because, under the previous structure, market conditions such as the stock market had a significant impact on specific businesses within each business segment, and as non-financial fields such as Web 3.0-related businesses are expected to expand in the future, problems such as unclear affiliations became apparent.

\*1 The ratio of revenue breakdown by business segment is presented as the composite ratio of the total revenue of Financial Services Business, Asset Management Business, and Biotechnology, Healthcare & Medical Informatics Business

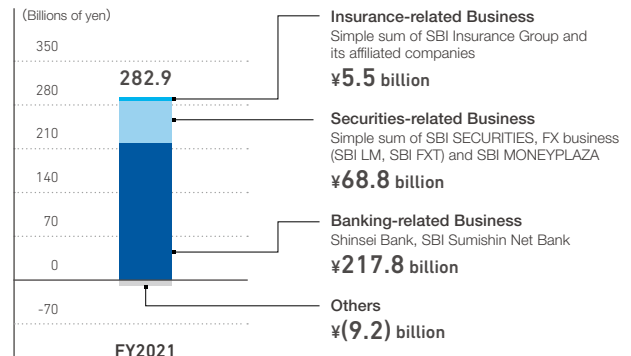
\*2 Owing to Group company segmentation realignments, the figures compared to FY2020, which reflect the relevant segment changes, are shown as year-over-year figures

## FINANCIAL SERVICES BUSINESS

### Principal Companies

SBI SECURITIES	Showa Leasing
SBI Liquidity Market (SBI LM)	Shinsei Corporate Investment
SBI FXTRADE (SBI FXT)	SBI Insurance Group (insurance holding company)
SBI VC Trade	SBI Insurance
SBI MONEYPLAZA	SBI Life Insurance
SBI NEOMOBILE SECURITIES	SBI IKIKI SSI
SBI Neotrade Securities	SBI Nihon SSI
Rheos Capital Works	SBI Resta SSI
SBI Benefit Systems	SBI PRISM SSI
SBI BITS	JOGUCHI SAFETY SSI
SBI NEO FINANCIAL SERVICES	SBI FinTech Solutions
Japannext	SBI Remit
Osaka Digital Exchange	SBI Business Solutions
SBI Sumishin Net Bank	SBI Ripple Asia
Shinsei Bank	B2C2
Shinsei Financial	
APLUS	

## FY2021 Profit (Loss) before Income Tax Expense of the Major Businesses by Business Area (Based on IFRS)



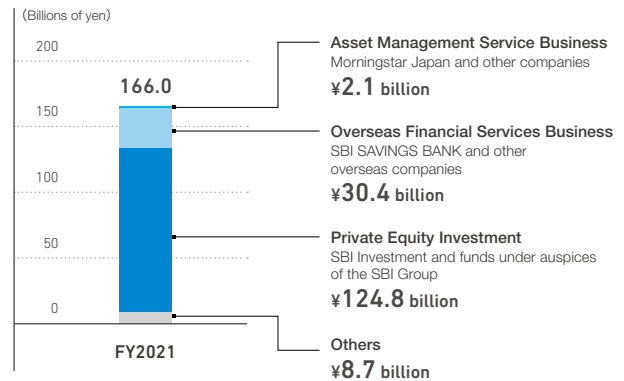
Note: Including a negative goodwill of ¥263.8 billion due to inclusion of Shinsei Bank in the Financial Services Business from the third quarter of FY2021

## ASSET MANAGEMENT BUSINESS

### Principal Companies

SBI Investment	SBI Bank
SBI FinTech Incubation	PT BNI SEKURITAS
SBI VEN CAPITAL	SBI LY HOUR BANK
SBI Hong Kong Holdings	SBI Regional Bank Holdings
SBI (China)	SBI Estate Finance
SBI & TH (Beijing) Venture Capital Management	SBI Leasing Services
SBI Ventures Malaysia	
SBI GLOBAL ASSET MANAGEMENT	
Morningstar Japan	
SBI Asset Management	
Carret Asset Management	
SBI SAVINGS BANK	
SBI Investment KOREA	
SBI Royal Securities	
SBI Thai Online Securities	

## FY2021 Profit before Income Tax Expense of the Major Businesses by Business Area (Based on IFRS)



## BIOTECHNOLOGY, HEALTHCARE & MEDICAL INFORMATICS BUSINESS

### Principal Companies

SBI ALApharma	SBI ALApharma Canada
SBI Biotech	Photonics Healthcare
Quark Pharmaceuticals ("Quark")*	Medical Data Vision
SBI Pharmaceuticals	
SBI ALApromo	
photonamic	
NX Development	

\* Shares of Quark were completely sold in February 2022

## Profit (Loss) before Income Tax Expense of the Biotechnology, Healthcare & Medical Informatics Business Companies (Based on IFRS)

	FY2020	FY2021
SBI Biotech	(278)	366
Quark Pharmaceuticals	(4,234)	(68)
5-ALA-related business	(1,726)	(1,103)
SBI ALApromo	348	298
photonamic	71	328
Medical Data Vision (Equity method affiliate)*	36	239

\* The results of the previous quarter are recorded as SBI Holdings' equity method, FY2020 includes only the December results after the acquisition of its shares. The SBI Holdings' equity interest in Medical Data Vision's fiscal year ending December 2021 is included in SBI Holdings' results for FY2021.

### 5-ALA-related Products (Products sold as of the end of June 2022)

#### Ethical drug



ALAGLIO®  
Divided Granules 1.5g

#### Health foods and cosmetics



ALA PLUS  
GOLD EX



ALA PLUS  
TOH (Sugar) DOWN



ALA PLUS TOH (Sugar)  
DOWN ALACIA



ALA PLUS FUKAI  
NEMURI (Deep Sleep)



ALA PLUS GOLD  
HIROU-KAN KEIGEN



ALA PLUS  
Cosmetic Series