

## Fact Sheet

### Financial Services Business Key Indicators

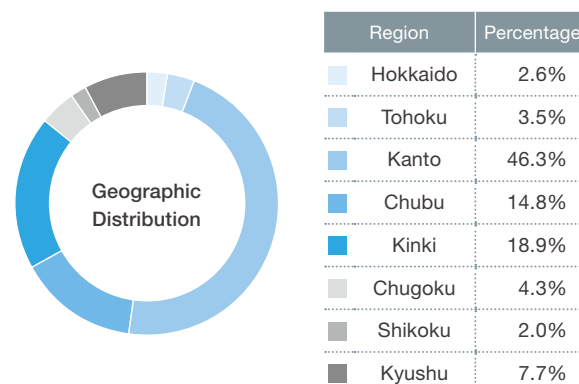
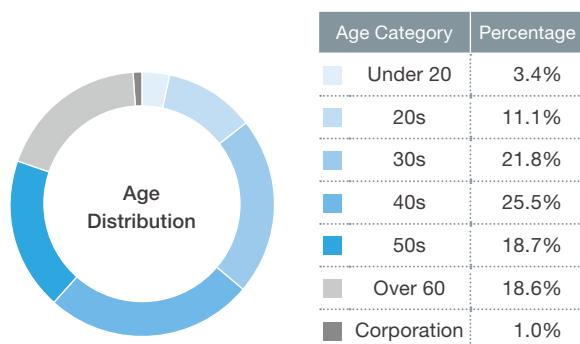
#### Full-year Profit before Income Tax Expense of the Major Businesses of the Financial Services Business (Based on IFRS)

	Unit	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
SBI SECURITIES (non-consolidated)	¥ million	33,043	46,169	45,597	31,604	47,394	51,186
FX business*1	¥ million	5,734	5,188	9,334	8,138	10,684	14,327
SBI MONEYPLAZA	¥ million	1,975	2,768	1,956	995	3,762	3,305
SBI Sumishin Net Bank [Net income based on JGAAP]	¥ million	3,185 (9,873)	3,770 (10,447)	7,249 (11,975)	5,845 (12,570)	7,240 (13,928)	5,040 (17,113)
Shinsei Bank [Net income based on JGAAP]	¥ million	—	—	—	—	—	212,780 (20,385)
Insurance business*2	¥ million	1,881	2,263	1,480	(1,291)	5,771	5,519

#### Securities (SBI SECURITIES, SBI Liquidity Market, SBI MONEYPLAZA)

	Unit	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
Accounts*3	Thousands	3,840	4,261	4,631	5,428	6,813	8,453
Net increase in accounts	Thousands	276	422	369	797	1,385	1,640
Accumulated number of accounts via SBI Sumishin Net Bank	Thousands	452	538	600	668	732	798
NISA accounts	Thousands	974	1,197	1,404	1,656	2,135	2,816
Customer deposit assets*3	¥ trillion	10.8	12.9	13.0	12.9	19.7	23.2
Share of individual stock holdings by value*4	%	11.2	11.7	12.7	13.9	15.5	17.9
Commission rate	Basis point	2.9	3.0	2.9	3.2	2.9	2.4
Share of individual stock brokerage trading value*5, 6	%	34.7	35.1	36.2	36.4	42.8	44.1
Share of individual stock brokerage margin trading value*5, 6	%	35.9	36.4	37.1	37.1	45.0	45.6
Open interest credit balance	¥ billion	799	1,001	838	647	1,149	1,115
Investment trust balance	¥ billion	1,323	1,675	1,874	2,101	3,657	5,571
Investment trust fees	¥ million	4,215	5,181	5,200	4,935	5,256	7,466
Number of IPO underwriting*7	Companies	77	75	90	86	80	117
Number of lead managed underwritings	Companies	13	6	11	9	15	20
Capital adequacy ratio	%	276.2	372.7	349.9	338.2	231.9	264.4
FX accounts (SBI Group*6)	Thousands	906	1,066	1,196	1,334	1,527	1,726
SBI MONEYPLAZA's customer deposit assets	¥ million	801,279	1,105,023	937,327	756,356	1,332,959	1,173,014

#### SBI SECURITIES' Customer Attribution (As of March 31, 2022)



### Banking (SBI Sumishin Net Bank)

	Unit	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
Accounts	Thousands	2,827	3,210	3,543	3,929	4,510	5,353
Net increase in accounts	Thousands	242	383	333	386	581	843
Accumulated number of accounts via SBI SECURITIES	Thousands	1,073	1,259	1,430	1,633	1,999	2,459
Deposits* <sup>9</sup>	¥ billion	4,006.8	4,426.0	4,857.1	5,392.3	6,293.8	7,115.8
Deposits (hybrid deposit)	¥ billion	1,386.1	1,450.1	1,538.8	1,836.3	2,320.6	2,467.8
Deposits (foreign currency)	¥ billion	173.9	246.0	232.7	268.1	285.9	292.1
Cumulative total of housing loans* <sup>10</sup>	¥ billion	729.3	697.0	819.9	850.9	856.6	1,089.7

### Banking (Shinsei Bank)

	Unit	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
Retail accounts	Thousands	—	—	—	—	—	3,050
Deposits* <sup>11</sup>	¥ billion	—	—	—	—	—	6,398.0
Balance of consumer loans	¥ billion	—	—	—	—	—	414.0
Loan-deposit rate (term-end balance)	%	—	—	—	—	—	81.9
Core capital adequacy ratio	%	—	—	—	—	—	11.72

### Insurance (SBI Group's Insurance Companies)

	Unit	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
Number of contracts (SBI Insurance)	Thousands	925	985	1,052	1,091	1,137	1,172
Number of contracts (SBI Life Insurance)* <sup>12</sup>	Thousands	108	121	141	189	248	316
Number of contracts in effect (total of five small-amount, short-term insurance companies)* <sup>13, 14</sup>	Thousands	582	625	675	801	942	976
Combined ratio (SBI Insurance)	%	96.7	91.9	98.4	103.2	86.6	88.7
Direct loss ratio	%	82.5	80.7	84.1	85.5	68.3	68.7
Direct operating expenses ratio	%	14.2	11.2	14.3	17.7	18.3	20.0
Total actuarial reserves (SBI Insurance)	¥ million	13,333	14,456	15,338	15,255	18,262	17,702
Solvency margin ratio (SBI Life Insurance)	%	1,165.5	1,172.2	1,045.4	957.6	898.1	821.3
Total Assets (SBI Life Insurance)	¥ million	131,484	125,348	120,011	119,095	124,035	123,640
Balance of legal reserve (SBI Life Insurance)	¥ million	103,400	98,049	90,915	86,202	90,918	90,724

\*1 Simple total of profit before income tax expense at SBI Liquidity Market and SBI FXTRADE

\*2 Simple total of profit before income tax expense at the SBI Insurance Group and the insurance companies under its auspices

\*3 The figures as of March 31, 2022 are the sum of the accounts for SBI SECURITIES, SBI NEOMOBILE SECURITIES, SBI Neotrade Securities and FOLIO

\*4 Calculated from customer deposit assets divided by the amount of financial assets held by households (listed shares), which is based on the Bank of Japan's statistics on flow of funds

\*5 The figures from FY2020 are the sum of the accounts for SBI SECURITIES and SBI Neotrade Securities

\*6 Calculated by dividing the company's individual stock trading value or individual margin trading value, with the total individual stock trading value and individual margin trading value of the Tokyo Stock Exchange and Nagoya Stock Exchange, including that of ETF and REIT trading value, respectively

\*7 Totals apply to the issues underwritten in Japan and do not include additional secondary offerings or overseas issues

\*8 The total number of accounts at SBI FXTRADE, SBI SECURITIES, SBI NEOMOBILE SECURITIES, and SBI Sumishin Net Bank

\*9 Figures of SBI Sumishin Net Bank (non-consolidated)

\*10 Cumulative total is the total of the individual loan execution amounts for housing loans (MR. Housing Loan, Affiliate housing loan) sold by SBI Sumishin Net Bank; housing loans (Internet Exclusive Housing Loan) sold by SBI Sumishin Net Bank as an agent for Sumitomo Mitsui Trust Bank; housing loans (MR. Housing Loan REAL) sold by agents of our company; and Flat 35

\*11 Total value of retail deposits and corporate deposits

\*12 Includes the number of people using Group Credit Life Insurance

\*13 The total number of contracts held by five companies: SBI IKIKI SSI, SBI Nihon SSI, SBI Resta SSI, SBI PRISM SSI and JOGUCHI SAFETY SSI

\*14 The figures include the number of contracts held by SBI PRISM SSI since FY2019 and JOGUCHI SAFETY SSI since FY2020

## Asset Management Business Key Indicators

## Full-year Profit before Income Tax Expense of the Asset Management Business (Based on IFRS)

	Unit	FY2016	FY2017	FY2018	FY2019*1	FY2020	FY2021
Profit/loss from the change in fair value, and profit/loss on sales of investment securities	¥ million	6,836	44,409	33,699	20,305	66,342	133,042
SBI SAVINGS BANK	¥ million	5,649	14,018	17,473	18,230	28,364	34,178

## Private Equity Investment and Exit Figures of the Asset Management Business

	Unit	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
Investment balance*2	¥ million	152,765	254,671	355,683	459,574	614,462	713,320
Investment amount*3	¥ million	41,762	56,540	108,125	140,465	107,056	118,192
Number of investments made	Companies	132	193	230	206	195	258
Number of companies exited*4	Companies	15	13	20	24	22	22

## Breakdown of Assets Under Management, Including Private Equity Investment\*5 (As of March 31, 2022)

Breakdown by Industry	Amount (¥ million)	Companies
Internet/AI/IoT	177,560	133
Fintech services	104,926	54
Digital assets/Blockchain	77,397	33
Finance	97,228	54
Biotechnology/Health/Medical	42,545	59
Environmental/Energy	8,111	6
Machine/Automobile	13,784	16
Services	30,555	42
Retail/Food	1,126	8
Materials/Chemicals	8,173	4
Construction/Real estate	915	5
Others	5,701	11
Equity interests in external and non-consolidated funds	39,782	62
Total	607,802	487

Breakdown by Region	Amount (¥ million)	Companies
Japan	263,061	331
China	8,084	20
Korea	6,801	7
Southeast Asia	102,731	25
India	7,090	8
United States	92,811	23
Europe	56,327	30
Others	70,897	43
Total	607,802	487

Investment from Non-consolidated Group Management Funds	Amount (¥ million)	Companies
Corporate venture capital (CVC)	22,967	87
Others (overseas JV funds, etc.)	82,551	173
Total	105,519	260

## Top Three Investment Items in Private Equity and Others\*3 (As of March 31, 2022)

	Amount (¥ million)	Companies
Internet/AI/IoT	36,413	34
Biotechnology/Health/Medical	15,376	25
Fintech services	11,061	31

### Breakdown of Investments and Exit Figures\*4 (As of March 31, 2022; Unit: Companies)

Cumulative Number of Investee Companies	Domestic	Overseas	Cumulative Exit	Domestic		Overseas	
				IPO	M&A	IPO	M&A
1,876	1,091	785	316	141	22	115	38

### SBI Investment's Deal Sourcing Results\*6

Business Results	Unit	Sourcing	Due Diligence	Investment
FY2019	Companies	1,649	88	60
FY2020	Companies	1,428	67	43
FY2021	Companies	1,588	66	58

### SBI Investment's Management Results\*6, 7

Commitment Amount (¥ billion)	Cumulative Distribution (¥ billion)	Investment Return Ratio (times)	Internal Rate of Return (%)
282.6	385.8	1.37	6.1

### SBI SAVINGS BANK (As of the end of March for each Fiscal Year)

	Unit	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
Balance of performing loans	KRW billion	4,106.5	5,029.6	6,123.4	7,596.6	9,531.1	12,191.5
of which, balance of retail performing loans	KRW billion	2,650.9	3,159.6	4,106.5	5,412.0	7,042.1	9,201.7
Delinquency ratio	%	8.8	5.3	3.9	2.3	1.6	1.38
of which, delinquency ratio of retail performing loans	%	5.0	4.2	3.8	2.7	1.8	1.7

### Breakdown of Assets Under Management in Investment Trusts, etc.\*8

	Unit	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
Investment trusts	¥ billion	254.7	490.0	969.4	1,427.4	3,354.4	4,893.7
Investment advisors	¥ billion	88.6	138.0	333.4	297.1	470.1	534.7
Investment corporations	¥ billion	4.6	—	—	—	—	—
Total	¥ billion	347.9	628.0	1,302.8	1,724.5	3,824.5	5,428.4

\*1 Profit/loss from the change in fair value and profit/loss on sales of investment securities for FY2019 has been changed to align with the segment changes for some subsidiaries in FY2020

\*2 For investment balance amounts until FY2016, direct investments are valued at fair value, and investments by consolidated investment funds are valued at market price for listed stocks, and at acquisition cost for unlisted stocks without a market price (investments that have been impaired will be valued at the total amount after impairment). From FY2017, investment from non-consolidated Group management funds has been added to the breakdown of the operational investment securities category of the consolidated financial statement and is recorded herewith

\*3 Total investment amount through direct investments by the SBI Group and consolidated investment funds operated by the SBI Group

\*4 Figures for investee companies who have held an initial public offering or have undergone a stock swap or M&A with a listed company

\*5 Breakdown of assets under management, including private equity investments, which is tantamount to "The balance of operational investment securities" in the consolidated financial statements

\*6 Results for specialized investment funds under management are not included

\*7 Figures are based upon redemption results (cumulative total) of investment partnerships managed by SBI Investment

\*8 For funds that SBI Asset Management provides investment instructions, if Morningstar Asset Management provides investment advisory services, assets are recorded in both "investment trusts" and "investment advisory," respectively, thus there may be some overlapping amounts for numbers through FY2018

Biotechnology, Healthcare & Medical Informatics Business Performance and Pipeline

Full-year Profit before Income Tax Expense of the Major Biotechnology, Healthcare & Medical Informatics Business Companies (Based on IFRS)\*

	Unit	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021
SBI Biotech	¥ million	737	(432)	(166)	16	(278)	366
Quark Pharmaceuticals	¥ million	(8,270)	(7,902)	(8,193)	(7,668)	(4,234)	(68)
SBI Pharmaceuticals	¥ million	91	42	(1,395)	(1,272)	(1,726)	(1,103)
SBI ALApromo	¥ million	(233)	40	263	193	348	298
photonamic	¥ million	(41)	55	412	173	71	328

Note: Excluding impairment losses from drug pipeline, etc.

List of SBI Biotech's Drug Discovery Pipeline

Pipeline	Main Diseases Effective Against	Licensed to
ILT7(HZN-7734)	Systemic lupus erythematosus, Cutaneous lupus erythematosus, Alopecia Areata (AA), Discoid lupus erythematosus (DLE), Lupus nephritis (LN), Dermatomyositis (DM)	Viela Bio*1
SBI-9674	Autoimmune diseases	Kyowa Kirin*2
SBI-3150	Autoimmune diseases (Various diseases caused by pDC/activated B cells)	ASAHI KASEI PHARMA*3
Cdc7(AS-0141)	Solid cancers	Carna Biosciences*4

\*1 Licensed to MedImmune, LLC of the AstraZeneca Group in 2008. License transferred to Viela Bio, a spin-out from MedImmune, LLC in February 2018  
 \*2 Licensed to Kyowa Hakko Kirin Co., Ltd. (currently Kyowa Kirin Co., Ltd.) in the winter of 2016  
 \*3 Licensed to ASAHI KASEI PHARMA CORPORATION in March 2020  
 \*4 Transferred the Company's intellectual property rights to Carna Biosciences, Inc. in 2014

SBI Pharmaceuticals' Major Drug Discovery Pipeline Progress

Launch and Out-licensing (Total 5 Cases)

- "ALAGLIO® Oral 1.5g," photodynamic diagnostic agent for brain tumor treatment (malignant glioma). (Launched in September 2013)
- Therapeutic drugs for diabetes and malaria infection (to Neopharma, UAE pharmaceutical company, in October 2016)
- "ALAGLIO® Divided Granules 1.5g," photodynamic diagnostic agent for bladder cancer treatment (carcinoma vesicae). (Launched in Japan in December 2017 by CHUGAI Pharmaceuticals, which was granted exclusive domestic marketing rights. Sold by Nippon Kayaku Co., Ltd. from June 2021)
- Pharmaceuticals including "ALAGLIO® Divided Granules 1.5g" in the territory of MENA and India (to Neopharma, in March 2018)

Fields	Pipeline Projects	Current Status		
		Phase I	Phase II	Phase III
Photodynamic diagnostic agent (PDD)	Bladder cancer Usage change of intraoperative diagnostic agent (Extension of dosing time) (by SBI Pharmaceuticals)		Phase III underway	Conducted domestically
	Breast tumor Intraoperative diagnostic agent (by SBI ALApharma Canada)		Phase III underway	Conducted in the U.S. and Canada
	Meningioma Expansion of Indication for Intraoperative Diagnostics for Malignant Glioma (by NXDC)		Phase III underway	<ul style="list-style-type: none"> <li>• Obtained orphan drug designation from the FDA</li> <li>• Conducting in the U.S., Germany, and Austria</li> </ul>
Interstitial photodynamic therapy (iPDT)	Malignant glioma (second primary)* (by photonamic)		Phase II underway	Conducted in University of Münster (Germany) and 4 other institutions
	Malignant glioma (primary) (by photonamic)		Phase II underway	Conducted in LMU Munich (Germany) and 2 other institutions
Therapeutic agent	Cardiac ischemiareperfusion injury* (by SBI Pharmaceuticals)		Phase II underway	Conducted at Oxford University (UK)

\* Investigator-led trial

Number of Patents Obtained by SBI Pharmaceuticals in Japan and Overseas

	Registered Patents
Japan	53
Overseas	277

Note: As of March 31, 2022

Products Submitted by SBI ALApromo under the System of "Foods with Functional Claims" and Approved by the Consumer Affairs Agency (Launch Date in Parentheses)

- ALA PLUS TOH (Sugar) DOWN (December 2015)
- SBI ICHOHA (December 2017)
- ALA PLUS TOH (Sugar) DOWN RICH (November 2018)
- ALA PLUS FUKAI NEMURI (Deep Sleep) (March 2019)
- ALA PLUS KARADA ACTIVE (October 2019)
- HATSUGAGENMAI NO SOKOJIKARA (April 2021)
- ALA PLUS MENTAL CARE (July 2021)
- ALA PLUS TOH (Sugar) DOWN ALACIA (December 2021)
- ALA PLUS GOLD HIROU-KAN KEIGEN (May 2022)

Note: As of June 30, 2022