SBI GROUP CORPORATE PROFILE

Creating innovative businesses
"for the good of society and for the good of people"
and growing together with society



At SBI Group, we go beyond finance to help shape the future of society.

Delivering optimal customer experiences

for each individual through innovative technologies such as AI and blockchain.

Connecting various aspects of life

— investment, insurance, healthcare, media, culture, and more.

Expanding the reach of progress from local communities to the world.

To deliver a high-quality and enriching life beyond finance to as many people as possible.

SBI GROUP

Future Begins with SBI

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Company Outline

Company Name	SBI Holdings, Inc.
Date of Establishment	July 8, 1999
Representative Director, Chairman, President & CEO	Yoshitaka Kitao
Number of Employees	18,669 consolidated
Number of Group Companies	818
Head Office	Izumi Garden Tower 19F, 1-6-1 Roppongi, Minato-ku, Tokyo
Osaka Head Office	Sumitomo Nakanoshima Building 3F, 3-2-18 Nakanoshima, Kita-ku, Osaka City, Osaka
Listed Market	Prime Market of the Tokyo Stock Exchange Code: 8473

https://www.sbigroup.co.jp/english/

(as of the end of March 2026)

Capturing Current Trends and Creating Innovative Businesses



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 strive to become the leader in creating and cultivating the core industries of the 21st century.
04	**Continual Self-Evolution**	We will continue self-evolution to flexibly adapt to changes in the operating environment through "Ingenuity" and "Self-Transformation."
05	**Fulfill Social Responsibility**	We 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.

Thorough Pursuit of the "Customer-centric Principle"

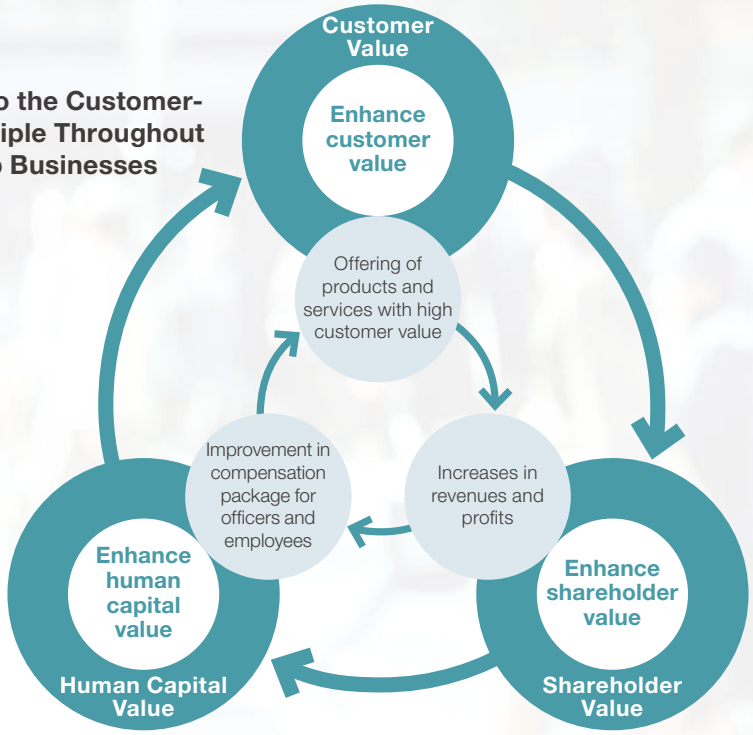
Since its founding in 1999, the SBI Group has actively utilized innovative technologies to thoroughly implement the "Customer-centric Principle" in a variety of ways, including lowering commissions, providing services with more favorable interest rates, offering attractive investment opportunities, providing safe and reliable services, and offering a wealth of high-quality financial content. We will adhere to the "Customer-centric Principle" in all the SBI Group's businesses going forward.

Unwavering commitment to the "Customer-centric Principle" is the fountainhead upon which the SBI Group creates and enhances its corporate value

Mechanism for Enhancing SBI Group's Corporate Value

Creating customer value is the cornerstone of corporate value, which is generated by intertwining shareholder value and human capital value.

Adherence to the Customer-centric Principle Throughout All Group Businesses



Building a Business Ecosystem that Maximizes Its Organizational Superiority

As a comprehensive financial group, the SBI Group has propelled its financial business forward and also expanded into various other related fields of business.
By effectively utilizing our management resources and pursuing and demonstrating synergies created by organically linking businesses and expertise within the Group, we are building a stronger corporate group. We also continue to produce new services that reflect the changing times and meet the diverse needs of customers in each of our businesses.

SBI Global Asset Management

Supporting asset formation by providing investment trusts and financial information

WEALTH ADVISOR

Providing accurate investment information and education from a neutral and objective standpoint

SBI Asset Management

Providing a wide range of global investment trusts tailored to diverse needs

SBI 岡三アセットマネジメント

[SBI Okasan Asset Management]

Providing active funds, including the AI-managed "ROBOPRO Fund"

SBI VC Trade

A crypto asset exchange ranked No.1 in terms of the number of staking-eligible assets

B2C2

A major market maker in the crypto asset field based in the UK

Providing diverse investment opportunities

Expanding Asset Management Options with Crypto Assets



Leveraging the financial expertise of the SBI Group, SBI VC Trade responds to diverse asset management needs by offering new investment methods that utilize crypto assets and stable coins.

SBI証券

[SBI SECURITIES]

A comprehensive online securities company with the largest number of accounts in the industry

SBI損保

[SBI Insurance]

A direct non-life insurance company providing auto insurance, cancer insurance, etc.

SBI新生銀行

[SBI Shinsei Bank]

A banking group with businesses such as corporate lending, housing loan, leasing and unsecured personal loan under its umbrella

SBIマネープラザ

[SBI MONEYPLAZA]

Operating a network of physical stores selling financial products

SBI生命

[SBI Life Insurance]

Providing life insurance, whole life medical insurance, etc., with premiums among the lowest in the industry

Providing highly convenient products and services

Asset Management Business

Supporting customers' optimal asset formation through investment education and investment trust management

Financial Services Business

Providing innovative and highly convenient products and services utilizing the internet as the main channel

PE Investment Business

Managing venture capital funds, including investment in domestic and overseas growing industries and incubation of portfolio companies

Next Gen Business

Developing pioneering businesses such as bio-healthcare & medical informatics business and Web3-related business

Crypto-asset Business

Providing crypto-asset (virtual currency) exchange and trading services, and market maker business that provides liquidity, etc.

SBI GROUP

The Five Business Segments

Nurturing new industries

Supporting Asset Formation at Nearby Stores



SBI MONEYPLAZA provides a wide range of financial products, including banking, securities, and insurance, through face-to-face stores on a one-stop basis. Leveraging the comprehensive strengths of the Group, it supports asset formation and management tailored to each customer's life plan.

SBI Investment

One of Japan's largest venture capital firms

SBI新生企業投資

[SBI Shinsei Corporate Investment]

An investment company handling venture capital and buyout investments on a one-stop basis

SBI地域事業承継投資株式会社

[SBI Regional Business Succession Investment]

Supporting business succession through investments in domestic mid-sized companies and SMEs facing succession issues

New Initiatives in the Media Domain

SBI舞花火

SBI NEO MEDIA HOLDINGS promotes the creation of new media domains through the convergence of finance, media, and AI. Through events such as "SBI Mai Hanabi," a fireworks festival synchronized with music, it broadcasts the charm of Japan both domestically and internationally.

SBI Pharma

Developing innovative pharmaceuticals utilizing 5-ALA

SBI NEO MEDIA HOLDINGS

Overseeing the SBI Group's media, entertainment, and marketing businesses

SBI ALApromo

Manufacturing and selling supplements (health foods) and cosmetics using 5-ALA

SBI Traceability

Providing highly transparent supply chain environment utilizing blockchain

Toward a New Standard in Finance with Solid Business Base

SBI Group is accelerating the growth of each business by thoroughly pursuing Group synergies created by a “Business Ecosystem”. Our ever-expanding customer base has established an overwhelming market presence, and our accumulated achievements in each field serve as a reliable driving force supporting our next leap forward.

Financial Services Business

SBI SECURITIES

Number of Comprehensive Accounts

15.82 million

*The sum of the accounts for SBI SECURITIES, SBI Neotrade Securities, and FOLIO

Share of Domestic Individual Stock Trading Value

60.3%

Customer Assets under Custody

JPY 66.1 trillion

(+31.9% YoY)

SBI Shinsei Bank

Number of Branches

26

branches nationwide

Individual Accounts

4.33

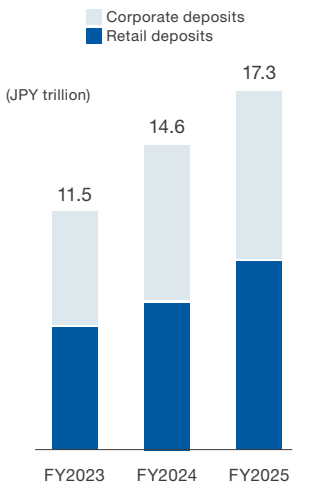
million accounts

Deposits

JPY 17.3 trillion

(Retail: JPY 9.1 trillion / Corporate: JPY 8.1 trillion)

Deposits and Certificates of Deposit



SBI Insurance Group

Total Number of Policies in Force

3.18 million

Product Line-up

Automobile insurance/ Cancer insurance/ Fire insurance/ Group credit life insurance/ Life insurance/ Medical insurance/ Nursing care insurance/ Tenant insurance/ Earthquake compensation insurance/ Pet insurance/ Rental housing insurance

SBI ARUHI

16 consecutive years

Flat 35 Housing Loan Execution Share

No.1

SBI MONEYPLAZA

Number of Branches

67 branches

(including branches operated with SBI Shinsei Bank or regional financial institutions)



SBI Group Customer Base

82.56 million

Domestic	Overseas
49.81 million	32.74 million

Asset Management Business

Assets under Management (AUM)

JPY **12** trillion

Number of Institutional Clients for Private Fund Administration

157 companies

Net Asset Ranking of Investment Trust Companies (Public & Private investment trusts)

9th

*Total net assets by management company (according to the Investment Trusts Association of Japan)

PE Investment Business

SBI Investment

Portfolio Companies

1,350 companies

Commitment Capital

JPY **849.4** billion

Investment Amount

JPY **620.6** billion

Crypto-asset Business

Number of Accounts

1.931 million accounts

Total Assets under Custody

JPY **520.0** billion

SBI ALApromo

Cumulative Sales of "ALA PLUS TOH DOWN" Series (Foods with Functional Claims)

Surpassed **3** million units

Number of Domestic Stores that Offer Health Foods Containing 5-ALA

Over **34,500** stores

SBI MUSIC CIRCUS

Cumulative Attendance at Events (Osaka and Fukuoka)

Surpassed **350** thousand people

Next Gen Business

(Note: All figures are as of Mar. 2026)

From Japan's SBI to the World's SBI

SBI Group has accelerated the development of its investment framework in emerging countries with high potential, primarily in the Asian region, and has invested by establishing funds jointly with prominent local partners. Furthermore, the SBI Group has established overseas bases primarily in ASEAN countries, which are growth markets, and is promoting global business expansion in various fields. Currently, the SBI Group is promoting the integration of domestic and overseas Financial Services Business, and strives to further enhance the profitability of overseas businesses.



01 UK

SBI International

B2C2
A major crypto asset market maker with bases worldwide, starting with London

Man Group
A major European asset management company. Co-established SBI-Man Asset Management in Japan

02 Germany

Boerse Stuttgart Digital Holdings
A group company of Boerse Stuttgart, which operates the German stock exchange. Operates the first digital asset exchange compliant with the German Banking Act

Solaris
A fintech company that provides banking functions to partner companies

Photonamic

SBI Ventures Europe

Future Industry Ventures

SBI Cosmetics & Health GmbH

03 Switzerland

SIX Digital Exchange

Sygnum Bank
A Swiss digital asset bank. Co-manages a fund in Singapore

04 Africa

Novastar Ventures

05 Saudi Arabia

SBI Middle East

06 UAE (United Arab Emirates)

TradeFinex Tech

07 Thailand

SBI Thai Online Securities
The first internet-only securities company in Thailand (Investment ratio 100%, made a subsidiary in August 2017)

08 Cambodia

SBI Royal Securities
The only Japanese-affiliated comprehensive securities company (Investment ratio 65.29%, established in February 2010)

SBI Bank (Cambodia)
A commercial bank primarily engaged in retail microfinance (Investment ratio 100%, Investment date: November 2019)

Ly Hour SBI Insurance
A non-life insurance company providing comprehensive insurance products (Investment ratio 40%, Investment date: May 2024)

09 Australia

Latitude Group
A major Australian non-bank

10 Vietnam

TPBank
A commercial bank, head office (Hanoi City) 63 branches (Investment ratio 20.0%, became an equity-method affiliate in February 2023)

FPT Securities
A major securities company (Investment ratio 23.30%)

MB Shinsei Consumer Credit Finance
Provision of personal loans (Investment ratio 49.0%, established in March 2016)

11 Hong Kong

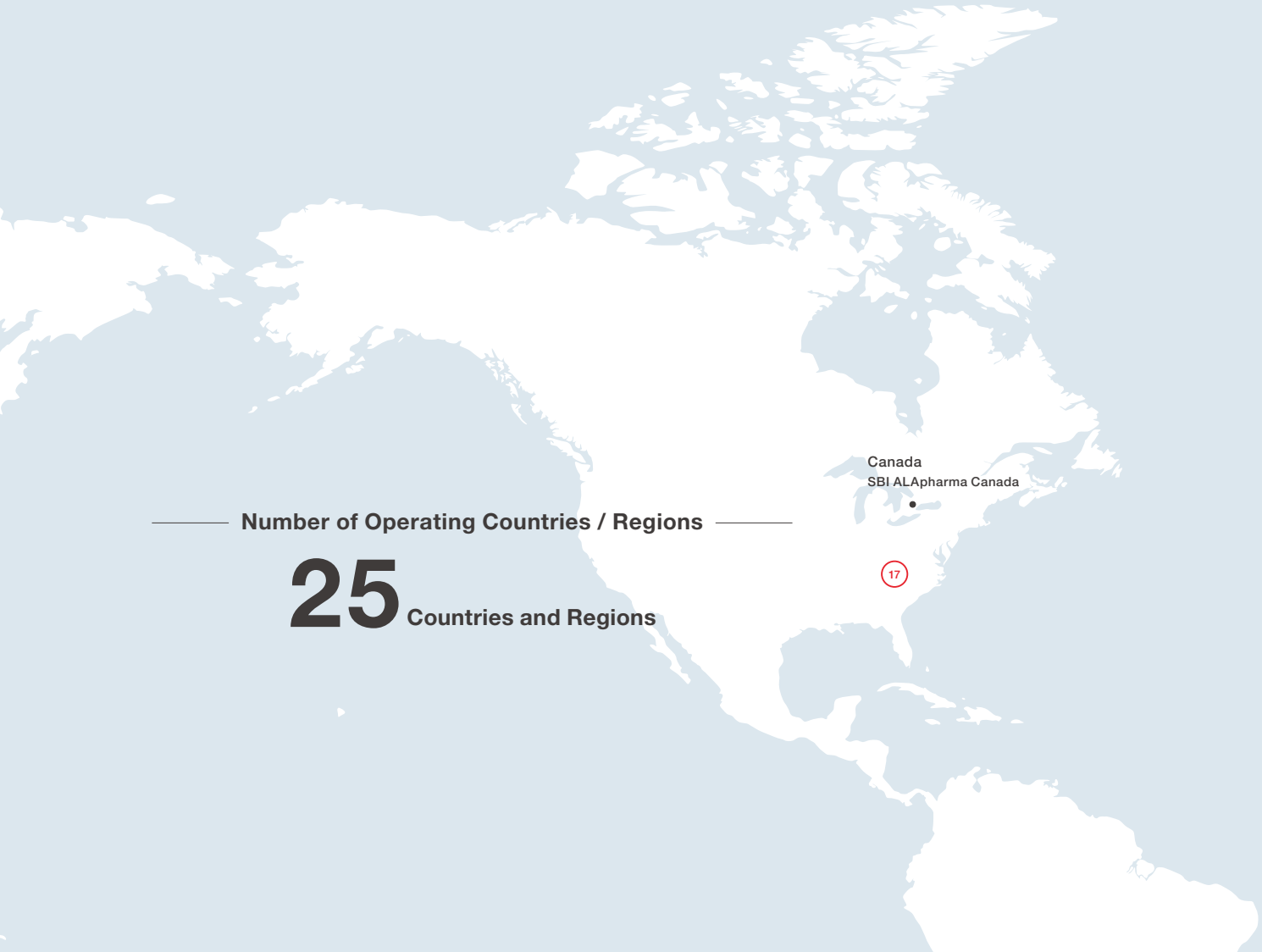
SBI Securities (Hong Kong)

SBI Hong Kong Holdings

12 Taiwan

SBI Capital 22 Management

SNSI Capital Management



Number of Operating Countries / Regions

25 Countries and Regions

13 South Korea

SBI SAVINGS BANK
The industry's top savings bank

Kyobo Life Insurance
One of South Korea's leading life insurance companies

SBI Investment KOREA

16 **EVERSPIN**

SBI Capital

SBI Cosmoney
International remittance service business

14 Singapore

SBI VEN CAPITAL

SBI Venture Singapore

SBI Securities (Singapore)

SBI Digital Markets

Startale Group

15 Indonesia

BNI SEKURITAS
The first securities company established under an Indonesian state-owned bank (Investment ratio 25.0%, Investment date: July 2011)

SBI Kejora Venture Partnership

Jakarta Representative Office

16 New Zealand

UDC Finance
New Zealand's largest non-bank (Investment ratio 100%, made a subsidiary in September 2020)

17 USA

KKR
One of the world's leading comprehensive asset management companies. Co-established SBI Alternative Asset Management in Japan

FRANKLIN TEMPLETON
A comprehensive asset management company boasting a 77-year history and investment track record. Partnering with the SBI Group from July 2024

CARLYLE
One of the world's leading private asset management companies. Reached a basic agreement for collaboration with the SBI Group in October 2025

ALLIANCE BERNSTEIN
One of the world's leading asset management companies with over 50 years of history. Agreed to establish a joint venture specializing in active ETF management with the SBI Group

Ripple Labs
Develops and provides a next-generation payment platform utilizing blockchain technology

R3
Develops and provides the blockchain platform Corda

Circle Internet Holdings
Established a joint venture to popularize USDC, one of the world's largest stablecoins, in Japan

Plug and Play
The world's largest accelerator/innovation platform. Co-manages the SBI US Gateway Fund

STARTUP CAPITAL VENTURES x SBI FUND

SBI Holdings USA

NX Development

SBI Cosmetics & Health Corp

Carret Asset Management

*Blue text indicates alliance partners, such as those involved in establishing joint ventures (JVs)



Enhancement of Collaboration with the SBI Shinsei Bank Group

Since the joining of SBI Shinsei Bank Group into the SBI Group in December 2021, the two groups have been pursuing synergies, primarily through collaboration between their banking and securities businesses. As part of these initiatives, we are providing new services, including simultaneous account opening for SBI Shinsei Bank and SBI SECURITIES accounts, as well as the expansion of co-managed stores with SBI MONEYPLAZA under “SBI Shinsei Wealth Management.”
In September 2025, we also launched “SBI Hyper Yokin,” which can be used both as an ordinary deposit account at SBI Shinsei Bank and as investment funds at SBI SECURITIES, further evolving collaboration between banking and securities.

To Create New Customer Value

As the times change, we have continued to create new value by constantly considering services from the customer’s standpoint and thoroughly pursuing synergies with the Group companies and alliance partners.

Building a Digital Space Ecosystem

The era of the “token economy,” in which real-world assets (RWA) such as stocks and real estate are tokenized on blockchain, is approaching. This is beginning to link various fields, including finance, real estate, and entertainment, with the digital space, forming new economic spheres. In anticipation of this change, the SBI Group is working to build a “digital space ecosystem” that utilizes blockchain technology. As a pioneer of this trend, the SBI Group issued Japan’s first corporate bond security token (ST) for retail investors. STs are securities in which assets such as stocks, bonds, and real estate are digitized on blockchain. In addition, the SBI Group is working to form new digital financial markets, including the opening of “START,” a secondary market for STs, on Osaka Digital Exchange (ODX).



Advancing “Open Alliance”

SBI Group is advancing “Open Alliance,” which materializes win-win relationships with numerous external companies across various industries. In this way, the SBI Group is cooperating to build a system that can provide comprehensive services that meet a variety of customer needs, which cannot be achieved by a single company on its own. Among these partners, SMBC Group and NTT Group are the most important partners, as these alliances also involve capital relationships.



Deepening the Strategic Capital and Business Alliance with SMBC Group

In addition to the investment trust accumulation service at SBI SECURITIES using Sumitomo Mitsui Card, the SBI Group is strengthening its collaboration with “Olive,” a comprehensive financial service. In September 2025, the SBI Group and SMBC Group jointly established a new company, Olive Consulting.



New Value Co-creation with NTT Group

SBI Group will pursue synergies between companies not only in the financial field, but also in next-generation fields such as Web3, security tokens, and media business, and will work to co-create new businesses.

Realizing the Fourth Megabank Concept

The “Fourth Megabank Concept” is a new financial network being built through collaboration between the SBI Group’s business ecosystem and regional financial institutions across Japan. With the SBI Shinsei Bank Group playing a central role, the SBI Group is working with regional financial institutions, leveraging its diverse financial functions, to help revitalize regional economies and address their challenges.
Through co-financing with regional financial institutions and the provision of investment and financing opportunities, including deals structured by SBI Shinsei Bank, the SBI Group is creating new revenue opportunities for regional financial institutions. In addition, by providing the “Next-generation Banking System,” a cloud-based core banking system jointly developed from the ground up, the SBI Group enables improvements in operational efficiency and the rapid provision of new services, while working with regional financial institutions to create new value.

Working with all Stakeholders for a Sustainable Society



Contributing to society not only through business activities but also more direct initiatives

SBI Group's primary goal is to contribute to society through its business activities, and we will continue to demonstrate how the Group's growth contributes to the development of society and the realization of a sustainable society. We will strive for the perpetual evolution of the SBI Group to exist as a going concern in solidarity with society.

Our approach to sustainability

Stakeholders surrounding a business are more than just its customers, shareholders, and employees. They also consist of general consumers, business partners, and the community at large. Indeed, the SBI Group, with a keen awareness of the social nature of companies, is obliged to contribute to the maintenance and development of society. We believe that a company's social nature can be enhanced continuously through the development and implementation of strategies to ensure that the company not only contributes to society through its business activities but also contributes to society more directly.
In addition to contributing to society through our main business, we also remain committed to giving profits from our business operations back to society via direct social contributions such as the improvement of children's welfare through SBI Children's Hope Foundation and the development of capable human resources through SBI Graduate School.

Our Direct Initiatives to Resolve Social Issues

What we can do for the children who will shape the future

SBI Children's Hope Foundation

SBI Children's Hope Foundation was established in October 2005 as a foundation which carries out social contribution activities of the SBI Group to improve the welfare of children in difficult circumstances, such as being abused or neglected. In March 2010, it changed to a public interest incorporated foundation. The activities of the foundation include donation to improve the environment at residential facilities for abused children, providing training to the facility staffs, and support for the independence of children after leaving the facilities. The foundation is also actively engaged in raising awareness to prevent child abuse, including the support of the orange ribbon campaign.

SBI Children's Hope Foundation

https://www.sbigroup.co.jp/zaidan/
(Japanese only)

Total donations to date

JPY 1.278 billion



Providing business people with the opportunity to acquire an MBA while improving their "humanity"

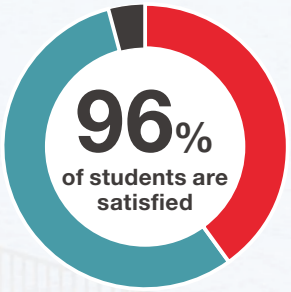
SBI Graduate School

Established in April 2008, SBI Graduate School is a professional graduate school authorized by the MEXT. SBI Graduate School offers entrepreneurial business people the opportunity to acquire an MBA (Master of Business Administration) without location or time constraints. Together with practical studies that have been substantiated by theory, SBI Graduate School attaches a great deal of importance to moral education for cultivating humanity and an ethical sense of values which are essential qualities for a businessperson.
Furthermore, the School offers a wide range of courses on next-generation technologies that will shape the future, including AI and digital technologies, enabling students to develop the capabilities needed to adapt to a rapidly changing business environment.

SBI Graduate School

https://www.sbi-u.ac.jp/sbiuniv_eng

Levels of student satisfaction



Extremely satisfied	40%	Slightly dissatisfied	0%
Generally satisfied	56%	Extremely dissatisfied	0%
Neither satisfied nor dissatisfied	4%		

By a survey conducted in September 2025
Target: Masters graduates Response rate: 96%

History of Challenge and Evolution

SBI Group has formulated and executed strategies, in accordance with the times and anticipating the future, based on the basic viewpoints of adhering to the "Customer-centric Principle," forming a "corporate ecosystem" and comprehensively pursuing group synergies, and thoroughly devoting itself to innovative technology. Moreover, the Group has expanded its business through the pursuit of synergies centered on its core financial business rooted in the belief that "public benefit leads to private benefit" and "going beyond finance with finance at its core." While reinforcing synergies with subsidiaries within the SBI Group, including the SBI Shinsei Bank Group, the SBI Group has continued to achieve further growth and development driven by synergies and mutual evolution.

Total assets — **Revenue (net sales)**

The birth of the SBI Group

1999

July Established as SOFTBANK INVESTMENT (currently, SBI Holdings); start of venture capital business.

Oct. E*TRADE SECURITIES (currently, SBI SECURITIES) commenced Internet trading services.

Nov. Softbank Ventures (currently, SBI Investment) became a wholly-owned consolidated subsidiary.

2000

July Established the INTERNET TECHNOLOGY FUND with JPY 150.5 billion in initial contributions, at that time, the largest fund commitment of its kind in Japan.

2002

Feb. Listed on First Section of the TSE.

2005

July Changed name from SOFTBANK INVESTMENT to SBI Holdings and transitioned to a holding company structure.

Sept. Established a representative office in Beijing, China as the first overseas office.

Oct. Established SBI Children's Hope Foundation to improve the welfare of abused or neglected children and help them become self-reliant.

2006

Aug. A wholly-owned subsidiary of SoftBank (currently, SoftBank Group) sold its entire stake in SBI Holdings.

2007

Sept. SBI Sumishin Net Bank commenced its business.

2008

Jan. SBI Insurance commenced its business.

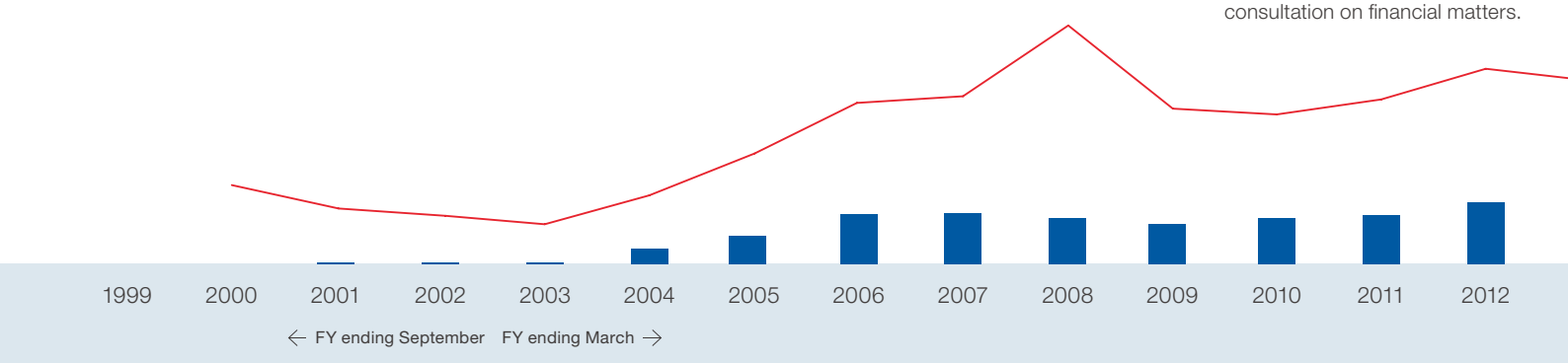
Apr. SBI Graduate School commenced its operations.

2010

Mar. SBI Children's Hope Foundation became a Public Interest Incorporated Foundation.

2012

June Opening of SBI MONEYPLAZA, which provides face-to-face consultation on financial matters.



Social trends

- Financial Big Bang in Japan
- Internet revolution
- Japan's trade/income balances reverse
- Global financial crisis
- Rise of fintech

FY2025

Total assets

JPY 38,290.8 billion

Revenue (net sales)

JPY 1,896.6 billion

Profit before income tax expense

JPY 516.7 billion

2025

May SBI NEO MEDIA HOLDINGS commenced its operations.

May Concluded a capital and business alliance between SBI Holdings and NTT Group.

Dec. SBI Shinsei Bank was relisted on the Tokyo Stock Exchange.

2023

Sept. SBI SECURITIES launched “ZERO Revolution”.

2022

Apr. Transitioned to Prime Market of the TSE.

June Entered into a comprehensive capital and business alliance with the SMBC Group.

2021

Sept. Established the Osaka Head Office.

Dec. Shinsei Bank Group (currently, SBI Shinsei Bank Group) became a consolidated subsidiary.

2019

June Announced “Neo-securities initiative” that endeavors to eliminate a part of trading fees for domestic stock transactions and other various fees incurred by investors.

Sept. Concluded capital and business alliance agreement with Shimane Bank as part of SBI Group’s regional revitalization project, subsequently paving the way for the formation of more strategic alliances with regional financial institutions.

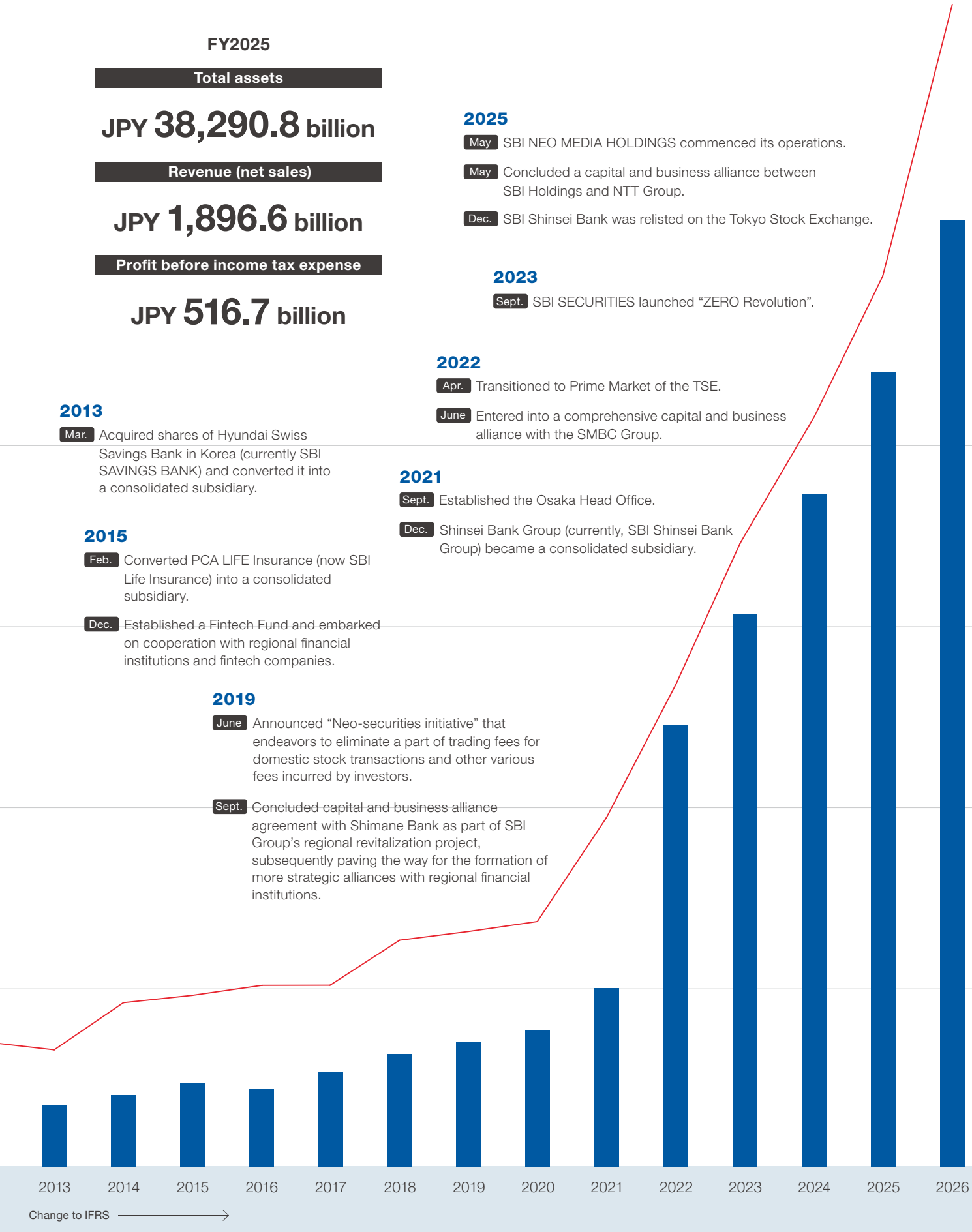
2015

Feb. Converted PCA LIFE Insurance (now SBI Life Insurance) into a consolidated subsidiary.

Dec. Established a Fintech Fund and embarked on cooperation with regional financial institutions and fintech companies.

2013

Mar. Acquired shares of Hyundai Swiss Savings Bank in Korea (currently SBI SAVINGS BANK) and converted it into a consolidated subsidiary.



Group Companies

Financial Services Business

	Company name	Business
Securities-related Business	SBI SECURITIES	Provision of comprehensive online securities services
	SBI Neotrade Securities	Provision of securities services with a focus on margin trading
	SBI Benefit Systems	Operation and management of defined-contribution pension plans
	SBI MONEYPLAZA	Expansion and operation of branches for face-to-face sales of financial instruments
	SBI Liquidity Market	Provision of market infrastructure to supply liquidity to FX trading
	SBI FXTRADE	Provision of FX trading services
	FOLIO Holdings	Provision of asset management services and infrastructure for discretionary investment systems for financial institutions
	SBI Thai Online Securities	Provision of online securities services in Thailand
	PT BNI SEKURITAS	Provision of securities services in Indonesia
	SBI Royal Securities	Provision of comprehensive securities service in Cambodia
	Osaka Digital Exchange	Operation of PTS (Proprietary Trading System) and an exchange for security tokens
Banking-related Business	SBI Shinsei Bank	Provision of banking services, such as deposits, asset management products, and mortgages
	SBI Shinsei Trust & Banking	Trust banking business
	Shinsei Financial	Provision of retail loans
	APLUS	Provision of shopping credit and issuance of credit cards and prepaid cards
	Showa Leasing	Provision of financial solutions, centered on leases
	SBI SAVINGS BANK	Provision of deposit and loan products, etc., in Korea
	SBI Bank (Cambodia)	Commercial bank in Cambodia
	SBI Bank	Commercial bank in Russia
	TIEN PHONG COMMERCIAL JOINT STOCK BANK	Commercial bank in Vietnam
	SBI Regional Bank Holdings	Management and operation of businesses relating to regional financial institutions with which the Group has formed capital and business alliances
	SBI ARUHI Corporation	Lending and arranging of housing loans
	SBI Estate Finance	Provision of real estate secured loans
	Solaris	A digital bank with a banking license in the EU
Insurance-related Business	SBI Insurance Group	A business management holding company of SBI Group's insurance companies
	SBI Insurance	Direct insurance company offering car insurance, cancer insurance and fire insurance
	SBI Life Insurance	Insurance company offering life insurance, income protection insurance and medical insurance, and provider of group credit life insurance to financial institutions
	SBI SSI Holdings	A business management holding company of each small-amount, short-term insurance business company
	SBI IKIIKI SSI	Provision of life insurance, medical insurance, pet insurance and earthquake compensation insurance
	SBI Nihon SSI	Provision of tenant insurance for residents of rental housing, and motorcycle and bicycle insurance
	SBI Resta SSI	Provision of earthquake compensation insurance
	SBI PRISM SSI	Provision of pet insurance
	SBI JOGUCHI SAFETY SSI	Provision of rental housing insurance
	SBI Pet SSI	Small-amount, short-term insurance business
	LY HOUR SBI Insurance	Non-life insurance business in Cambodia
Others	SBI Remit	Provision of international remittance service
	SBI FinTech Solutions	Operation of e-commerce settlement and Group fintech-related businesses
	SBI Business Solutions	Provision of back-office support services
	SBI Ripple Asia	Provision of international money transfer system to financial institutions and money transfer service providers
	SBI NEO FINANCIAL SERVICES	Support for the introduction of fintech-related services
	SBI Private REIT Advisors	Operation of real estate investment trust (REIT)
	SBI REIT Advisors	Operation of listed real estate investment trust (J-REIT)
	SBI Guarantee	Provision of rent guarantee service for rental housing agreements
	SBI Insurance Labo	Promotion of the digitization of insurance sales
	Regional Revitalization Partners	Planning and proposals for the promotion of regional revitalization and presentation of strategies and guidelines for regional revitalization, etc.
	SBI Regional Revitalization Services	Planning, proposal, and implementation of regional revitalization projects
	SBI Regional Revitalization Investment and Loan	Investment in and loans to companies that contribute to regional revitalization
	SBI Leasing Services	Arrangement and provision of operating lease business

For details of each Group company's business, please refer to our website
https://www.sbigroup.co.jp/english/company/group/

Asset Management Business

Company name	Business
SBI Global Asset Management	A holding company of asset management and financial services businesses
SBI Asset Management	Establishment and operation of investment trusts
Wealth Advisor	Provision of financial information and delivery of asset management and investment advisory services to financial institutions
Carret Asset Management	Investment management and investment advisory services
SBI Okasan Asset Management	Investment management and investment advisory services
SBI-Man Asset Management	Investment advisory and investment management services for specified assets
SBI Alternative Asset Management	Investment management and investment advisory services

PE Investment Business

Company name	Business
SBI PE Holdings	Supervision and operation of private equity business
SBI Investment	Venture capital fund operation and management
SBI Shinsei Corporate Investment	Venture investment, and management support to small and medium sized enterprises with business succession needs
SBI Ven Capital	Investment in financial institutions and FinTech firms in Southeast Asia
SBI Investment KOREA	Operation and management of venture capital funds in Korea
SBI (China)	Management of China operations
SBI Neo Banking System	Fintech service implementation support
SBI Regional Business Succession Investment	Nationwide Small and Medium-sized Enterprise (SME) investment addressing business succession issues through collaboration with regional banks

Crypto-asset Business

Company name	Business
SBI VC Trade	Operation of crypto-asset exchange and trading services, and systems
B2C2	Crypto asset liquidity provider (market maker)
HashHub	Software development and provision of related services

Next Gen Business

Company name	Business
SBI R3 Japan	Sales of various fintech solutions utilizing blockchain technology and support for their introduction
SBI Security Solutions	Operation and development of cybersecurity systems
SBI Financial and Economic Research Institute	Research, study, and policy recommendations in the field of digital finance
SBI Traceability	Provision of traceability services using a blockchain platform
SBI Digital Hub	Operation of matching platform connecting API providers and users, and consulting for Web3-related business
SBI Mainichi Art Holdings	Management of the art auction business
SBI Wellness Bank	Provision of membership-based healthcare services
SBI Smart Energy	Power generation using renewable energy sources
SBI Pharmaceuticals	Development, manufacturing and selling of pharmaceuticals and medical devices using 5-Aminolevulinic acid (5-ALA)
SBI ALApromo	Manufacturing and selling cosmetics and health foods using 5-Aminolevulinic acid (5-ALA)
photonamic	R&D, manufacturing and selling of pharmaceuticals containing 5-Aminolevulinic acid (5-ALA)
SBI NEO MEDIA HOLDINGS	Management of the Group's media, entertainment, and marketing businesses
SBI MUSIC CIRCUS	Planning and operation of various events, such as the music festivals "SBI MUSIC CIRCUS" and "SBI Mai Hanabi"

SBI GROUP

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