

Strategic Business Innovator

Until recently, the SBI Group has operated its businesses primarily in financial sectors through three core businesses: **Asset Management, Brokerage & Investment Banking, and Financial Services.** However, in seeking to leverage both financial and non-financial sectors, the SBI Group has shifted to a business structure consisting of five core businesses and is moving toward a new evolution process with the addition of the **Housing and Real Estate** and the **Lifestyle Networks** as our two new core businesses.

Under this new structure, we will strive to develop and provide appealing products with more innovative features to an even wider range of customers through both our “Internet” and “brick-and-mortar (face-to-face)” sales

channels. Moreover, we will offer upgraded comparison and search services that will allow investors and consumers to select products and services that match their respective needs, with the aim of becoming Japan’s largest financial products distributor. Taking the same approach, we will also move beyond the framework of financial services to provide a variety of services that contribute to the creation of enriched lifestyles in various areas of consumption activities.

SBI will endeavor to become a corporate group with a business portfolio that brings innovation to every type of industry as a **Strategic Business Innovator.**

Expanding from Three Core Businesses to Five Core Businesses

