Entering a Dramatic Growth Phase

Established in 1999 as a pioneer of Internet-based financial services in Japan, the SBI Group has achieved rapid growth by recognizing the significance of two key trends, the diffusion and evolution of the Internet and financial deregulation. Today, the SBI Group has formed the world's first Internet-based financial conglomerate in the Financial Services Business, providing financial services in a wide range of categories, including securities, banking and insurance. Additionally, along with the Asset Management Business, where investments in venture companies has been principally involved since before the establishment of the Group, it entered into the Biotechnology-related Business, as a third business domain for further evolution and growth.

In this dramatic growth phase, the SBI Group will endeavor to further strengthen its customer base that was established in Japan, while also utilizing its unique business models to expand into the overseas markets, especially in the emerging countries of Asia. Also, the Group will strive to achieve a sustained expansion of its corporate value by building a global business structure.

Making Choices Based on ...

Our Mission: Five Corporate Missions

()1 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 will work to become the leader in creating and cultivating the core industries of the 21st

04 Self-

Evolution

We will continue to be a company that evolves of its own volition by forming an organization that flexibly adapts to changes in the operating environment and incorporates corporate "Ingenuity" and "Self-transformation" as part of its organizational DNA.

05 Social Responsibility

We will 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.

Endeavoring to Achieve Further Rapid Growth by Leveraging Synergies Among the Three Major Businesses

The SBI Group has three major businesses. The first is the Financial Services Business, in which various financial products and services are provided, primarily via the Internet. The second is the Asset Management Business, in which the main business is investments in venture companies in Japan and abroad. The third is the Biotechnology-related Business, in which research and development, commercialization of products and sales relating to pharmaceuticals, health foods and cosmetics are globally expanded. The Group is working to strengthen its earnings capacity, and to expand the customer base by thoroughly pursuing every synergistic opportunity among these business segments.

Synergy

Synergy-focused Business Development

Establishment of a Financial Ecosystem that Creates Group Synergies

The two great maxims of complexity science are that the whole is greater than the sum of the parts, and that the whole has new qualities that an individual part does not possess. Based on these concepts, the SBI Group has sought to build a "business ecosystem," which is a new organizational structure designed to realize high growth potential through synergies and mutual evolution, which would not be possible for a stand-alone company. This philosophy has led the Group to create a "financial ecosystem" by expanding into diverse financial business areas, and has resulted in the establishment of the world's first financial conglomerate that uses the Internet as its main business channel.

Synergy

• Endeavoring to extend the Internet-based financial services into the overseas markets, by leveraging the know-how and experience cultivated in Japan.

 In conjunction with the management of the venture capital funds, SBI SECURITIES is strengthening an integrated initial public offering (IPO) underwriting system.



Synergy

In the Financial Services Business, the Group thoroughly pursues every synergy opportunity, not only among the three core businesses of securities, banking and insurance, but also among businesses that provide the functions needed to support these core businesses. Owing to the mutual growth achieved by reciprocally referring customers and providing collaborative services, today the SBI Group is one of the leading companies in Japan in various financial services. Moreover, in addition to financial services provided via the Internet, the Group is also actively developing additional ways to serve its customers, including the establishment of "face-to-face shops," to provide optimal financial products to meet the needs of the individual customer. The SBI Group is targeting further improvements in customer convenience, by organically developing financial services, both in the online and face-to-face operations.

Synergy

Endeavoring to establish a win-win situation between the Group and its customers, by offering health foods and other products from the Biotechnology-related Business to insurance policy holders to contribute to the maintenance of their health and well-being, which may result in the reduction of the cost of insurance payouts for the insurance business.

- Along with targeted investments into the biotechnology field, directly operating the biotechnology-related business, as a designated next generation growth area.
- Utilizing the Group's expanded network, globall promoting the Biotechnology-related Business.

Value

Corporate Value Creation

Shareholder Value

ncreases in venue and profits Improvement in compensation package for officers and employees Human Capital Value

Offering of products and services with high customer value

Customer Value

Enhancement of Corporate Value by Creating Cycles Based on the Three Values

The creation of customer value, which is the intrinsic value of goods and services a company provides to its customers, is the foundation of corporate value. Customer value, shareholder value and human capital value are mutually interconnected, and increase over time in a virtuous cycle.

Increase in customer value, by closely adhering to the "Customer-centric Principle" on a Groupwide basis, will contribute toward an improvement in business performance, and an increase in shareholder value. As a result, it becomes possible to recruit and retain superior personnel, which leads to an increase in human capital value. If it is able to recruit and retain superior personnel, better products and services can be created and will lead to an increase in customer value. By creating this type of virtuous cycle, the SBI Group is endeavoring to increase corporate value.