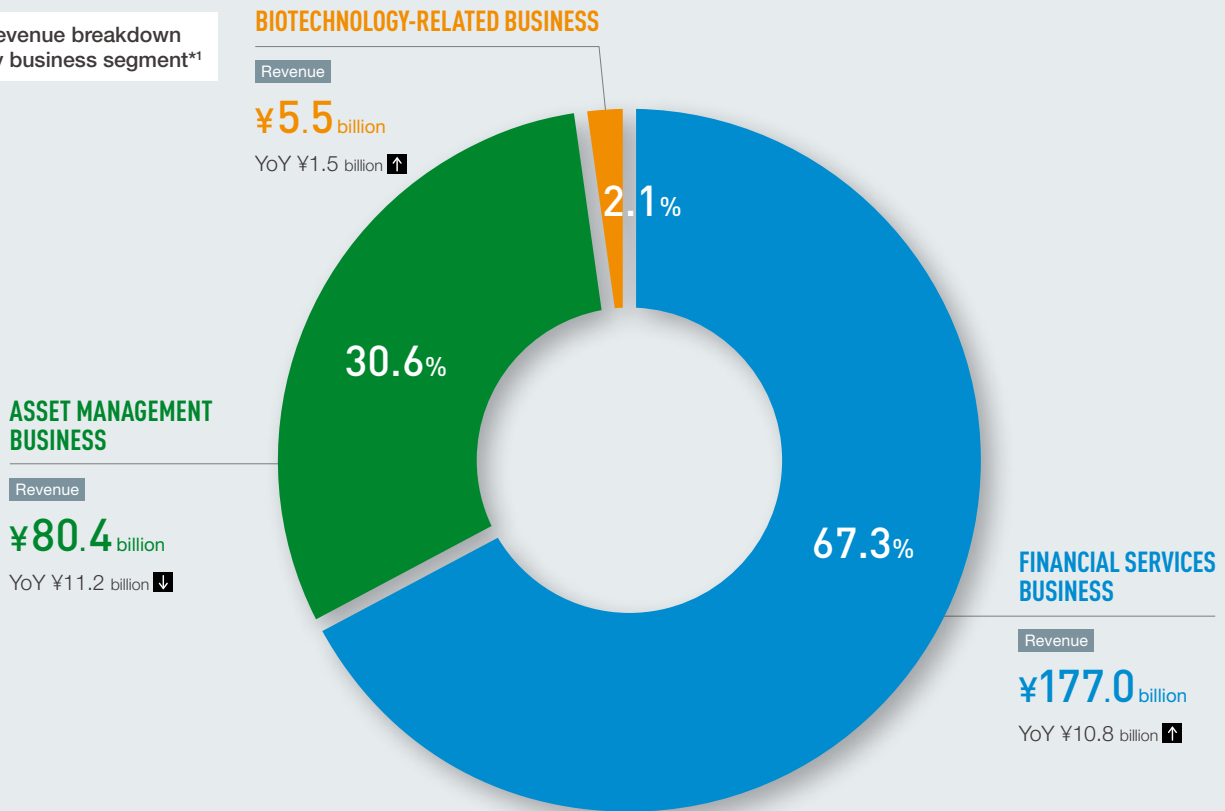


At a Glance

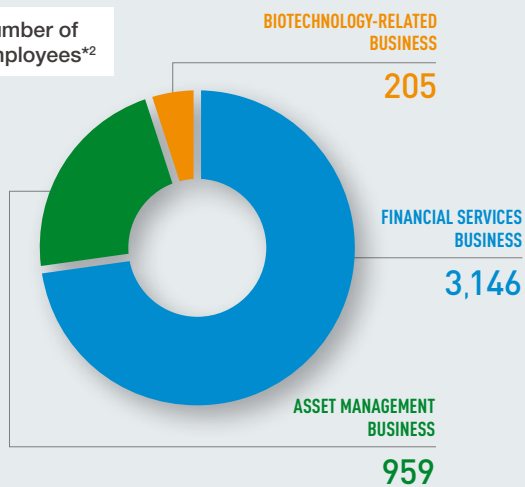
Overview of the SBI Group's Business Operations (FY2016)

SBI GROUP AT A GLANCE

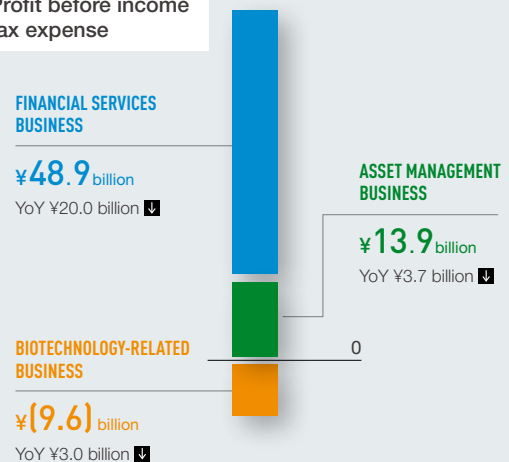
Revenue breakdown
by business segment*1



Number of
employees*2



Profit before income
tax expense



*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-related Business.

*2 Excluding 133 people, such as shared group employees.



FINANCIAL SERVICES BUSINESS

P.24

Provision of innovative, highly convenient financial products and services via the Internet

[Main Business]

- Securities-related business
- Banking-related business
- Insurance-related business

[Performance Highlights]

Business performance improved due to the steady expansion of operations in non-securities financial services businesses, including the FX-related business and insurance business, in spite of a decrease in profit before income tax expense at SBI SECURITIES, owing to the sluggish stock market. All subsidiaries except those established in the past two years achieved profitability, contributing to the overall segment performance.



ASSET MANAGEMENT BUSINESS

P.30

Investment in venture companies in Japan and abroad in fields including IT and biotechnology, and provision of asset management-related services

[Main Business]

- Venture capital business
- Asset management services business
- Overseas financial services business

[Performance Highlights]

Although change in the fair value of securities held at the end of each fiscal year affected the business performance, SBI SAVINGS BANK of South Korea, which posted record-high net income (KGAAP), and Morningstar Japan, which engages in asset management services business and achieved a profit increase for an eighth consecutive year, underpinned the overall segment performance.



BIOTECHNOLOGY-RELATED BUSINESS

P.34

Research and development, manufacture and sales of pharmaceuticals, health foods and cosmetics in collaboration with various business partners

[Main Business]

- Research and development of medical treatments and pharmaceutical products that utilize leading-edge biotechnologies
- Research and development of pharmaceuticals, health foods and cosmetics containing 5-ALA

[Performance Highlights]

Although loss before income tax expense expanded, due to the increase in R&D expenses at Quark Pharmaceuticals, a wholly owned subsidiary of SBI Biotech where multiple clinical trials are steadily progressing, full-year profitability was achieved at SBI Biotech (non-consolidated basis) and SBI Pharmaceuticals, which engages in the 5-ALA-related business.