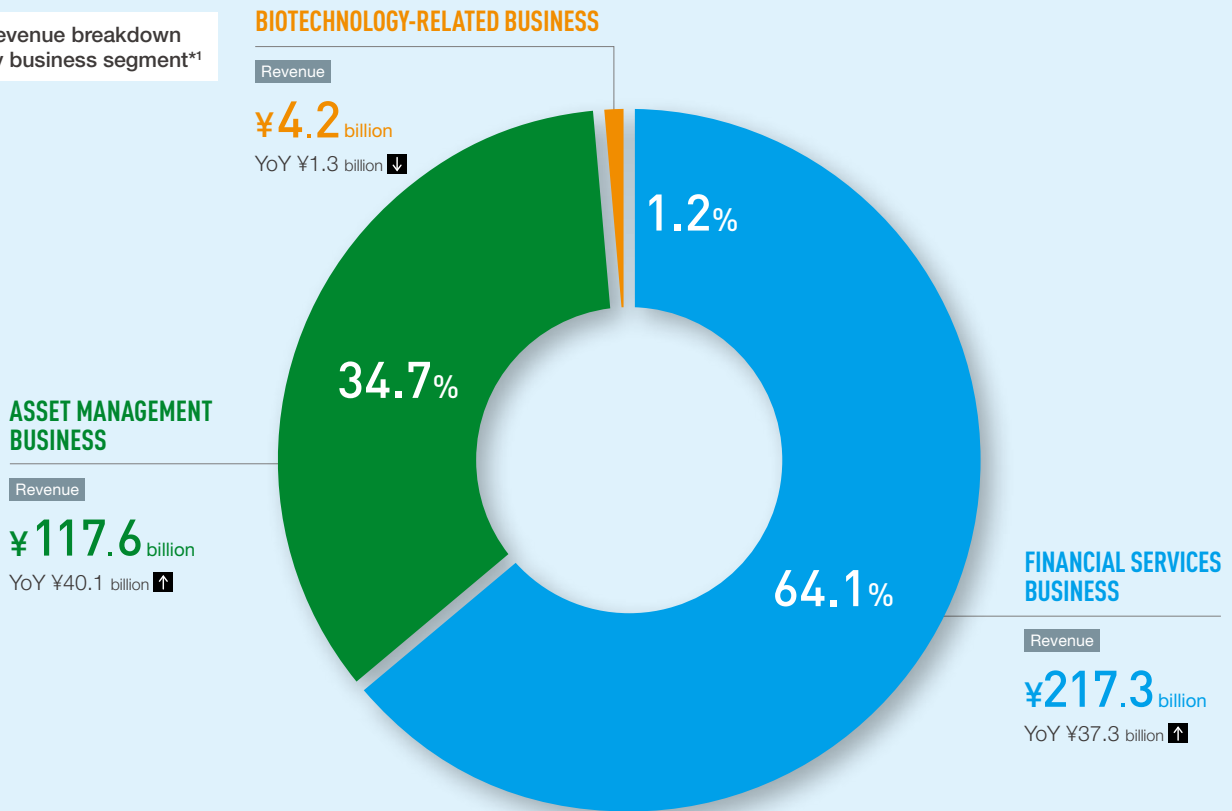


At a Glance

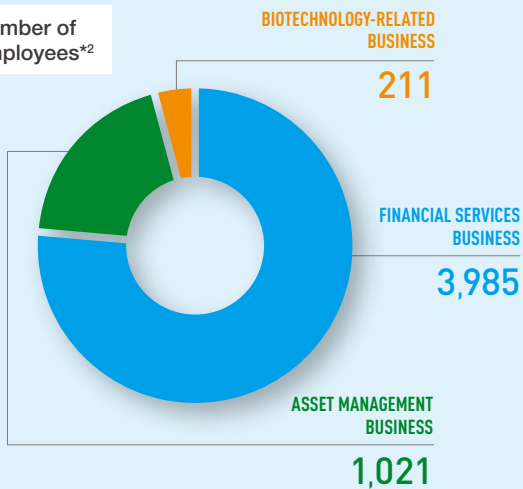
Overview of the SBI Group's Business Operations (FY2017)

SBI GROUP AT A GLANCE

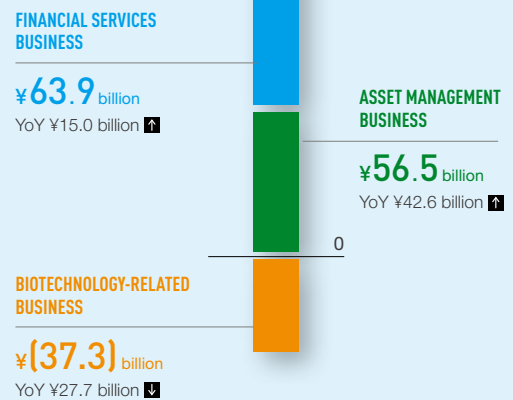
Revenue breakdown
by business segment*1



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 174 people, such as shared group employees.



FINANCIAL SERVICES BUSINESS

»» P.26

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]

SBI SECURITIES achieved record highs as a result of favorable stock market conditions. In addition, owing to the diversification of products and services, expansion of sales channels and the introduction of FinTech to improve the efficiency and sophistication of operations, the banking and insurance-related businesses other than the securities business are also now contributing to the performance of the segment as a whole.



ASSET MANAGEMENT BUSINESS

»» P.28

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]

In addition to the fact that the SBI SAVINGS BANK of South Korea continued to increase its profits, the change in fair value of securities held, primarily of FinTech investments, at the end of each fiscal year under IFRSs also had a positive effect on the financial performance, resulting in record highs for both revenue and profit before income tax expense upon the adoption of IFRSs.



BIOTECHNOLOGY-RELATED BUSINESS

»» P.30

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]

The 5-ALA-related business achieved its first full-year of profitability since its founding. However, owing to a review of business plans at Quark Pharmaceuticals, and the results of clinical trials of the drug discovery pipeline announced by Kubota Pharmaceutical Holdings, which is an equity method associate, impairment losses were incurred, and consequently the loss before income tax expense for the Biotechnology-related Business increased compared to the previous fiscal year.