

SBI GROUP PHILOSOPHY

SBI Group's Management Philosophy

Since our founding, it has been our constant desire to capture current trends to create innovative businesses that benefit people and society. At the same time, a company is a constituent of society and exists only because it belongs to society, and in adherence with this concept, we have sought to contribute to the maintenance and development of society.

We also think that a company has "Corporate Virtue" just as a person has "Human Virtue." Just as a virtuous person receives respect from the people around them, a company wins respect from society by heightening its virtue.

Furthermore, within our corporate culture, there are four

strands of DNA that we believe should be inherited. They are, to "Continuously maintain the entrepreneurial spirit," by continually taking on new challenges without fear of failure, "Emphasize speed," to always be quick to decide and act, "Facilitate innovation," by demonstrating a creative spirit that will not be unnecessarily attached to past successful experiences, and "Continuous self-evolution," which sensitively detects and flexibly adapts to environmental changes.

By establishing and inheriting corporate culture based on these four strands of DNA, we believe in the sustainability of a strong corporate group that will continue to grow without pause.

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, by utilizing opportunities provided by the powerful price-cutting forces of the Internet, and providing financial services that further enhance benefits for customers.

03

New Industry Creator

We will endeavor to become the leader in creating and cultivating the core industries of the 21st century.

04

Continual 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

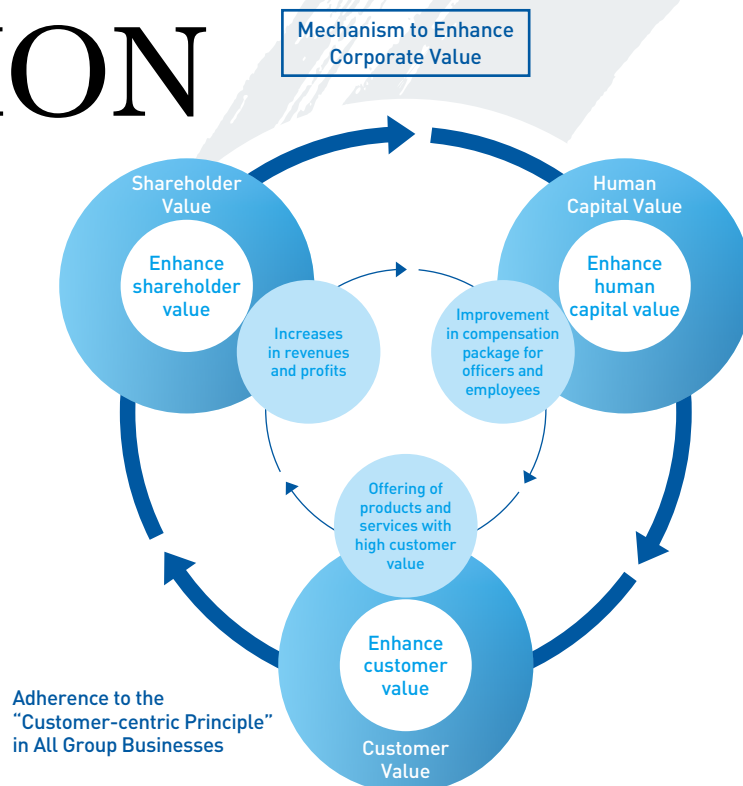
Fulfill Social Responsibility

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, and contributing to the betterment of society.

VALUE CREATION

Definition of Corporate Value

The SBI Group believes that corporate value is built on a foundation of customer value, and that together with shareholder value and human capital value, when the three values are merged into a virtuous cycle, corporate value will consequently increase. By prioritizing the “Customer-centric Principle,” we expand customer value that leads to the improvement of financial performance, which in turn enhances shareholder value and allows us to attract talented individuals, resulting in an improvement in our human capital value. By maintaining this virtuous cycle, we will endeavor to improve our corporate value over the medium- to long-term.



Solving Social Challenges through Business Activities and Direct Social Contribution

The Sustainable Development Goals (SDGs), the core of the 2030 Agenda for Sustainable Development adopted by the United Nations in 2015, are attracting increasing interest in Japan and overseas as goals pursued by the global community.

Implementing the SDGs requires government organizations, businesses and citizens to join together in addressing climate change, economic inequality and other issues facing the global community, promoting sustainable consumption and production, and working toward peace.

Ever since the SBI Group was founded, it has sought to contribute to the maintenance and development of society by solving social challenges through business activities, and with direct social contribution activities, in order to return the profits earned through its businesses to society.

One of the SBI Group’s direct social contribution activities is the SBI Children’s Hope Foundation, which was authorized by the Office of the Prime Minister of Japan as a public interest incorporated foundation in 2010. The Foundation undertakes activities to support abused or neglected children to become self-reliant, and to improve their welfare. Another direct social contribution comes from SBI Wellness Bank, which provides membership-based health management

support services, and is partnered with and supports the operation of Tokyo International Clinic. The Clinic provides safe, high-quality medical care services, such as comprehensive medical examinations.

While increasing corporate value by addressing the social challenges facing both citizens and businesses, the SBI Group will continue to embrace the SDGs and respect other international norms, and always engage in business activities from a global perspective.

