SELF-EVOLUTION

Twenty Years of Business Expansion

Since its founding, the SBI Group has driven the development of Internet finance in Japan. Concurrently, we have also been involved in the investment in and incubation of startup companies, with investments focused in the Asia region and on growth fields of the 21st century, including IT and biotechnology. Today, the three core businesses are the Financial Services Business, the Asset Management Business, which includes venture investments and the overseas financial services business, and the Biotechnology-related Business, which has become an independent and major business segment. We continue to evolve our solid business foundation to a higher level, while creating synergies among the core businesses.

Septembe 2007

Start of operations of SBI Sumishin Net Bank, a pure-play Internet bank. As a result of a seamless service alliance with SBI SECURITIES, SBI Sumishin Net Bank experienced a significant customer inflow from SBI SECURITIES' customer base, which resulted in a rapid customer base, which resulted in a rapid customer base expansion at SBI Sumishin Net Bank. Although a late comer to the business, it has grown to be No.1 in deposit balance among domestic pure-play Internet banks.

October 1999

SBI SECURITIES* starts Internet trading. As a pioneer in the full-service online securities business in Japan, rode the trend of bringing the Internet to the financial sector, and established itself as the No.1 company in the domestic retail business. *Formerly E*TRADE SECURITIES

July 2000

Established the SOFTBANK INTERNET TECHNOLOGY FUND, a venture capital fund capitalized at ¥150.5 billion, which was the largest fund of its kind in Japan at that time. Endeavoring to become a "New Industry Creator" as stated in the corporate mission, we focused our investments on the Internet field, a growth field of the 21st century.

December 2003

Established a fund focused on investing in the biotechnology field, where significant growth was expected. Through this fund, we have supported R&D activities at promising startup companies, and established a global network by leveraging advanced know-how and expertise related to biotechnology that was accumulated within the Group. May 2005

Together with an investment company in Singapore, we established the New Horizon Fund that targets investments in promising Chinese companies. Starting with this fund, we established a global investment framework, by establishing a multiple number of funds in cooperation with major local partners. These funds focused on newly developing countries with high latent growth potential, and were established to achieve higher growth through a diversification of Group risk.

January 2007

Through SBI Biotech, a drug discovery bio-venture, we entered the biotechnology field on an operating basis. Upon encountering 5-Aminolevulinic Acid (5-ALA) while operating the Biotechnology-related Business, and taking note of its properties and potential, in April 2008, we established SBI Pharmaceuticals to conduct R&D and the manufacturing of products containing 5-ALA. January 2008 February 2016

Following the start of business at SBI Insurance in January 2008, SBI Life Insurance, which became a consolidated subsidiary in February 2015, resumed the underwriting of insurance in February 2016. As a result, we are now engaged in all of the major financial services, with a primary focus on securities, banking and insurance, and have completed the financial ecosystem, a goal that we had sought to establish since our founding. In March 2017, we established the SBI Insurance businesses within the SBI Group under its auspices.

March 2013

SBI SAVINGS BANK* of South Korea, which was one of our venture investments since 2002, was converted into a consolidated subsidiary. As a result of accumulating performing loans through the leveraging of the SBI Group's expertise in the financial industry and online business development, the SBI SAVINGS BANK is now a profit pillar in the Asset Management Business.

*Formerly Hyundai Swiss Savings Bank

December January 2015 2018

At the advent of the fintech era, and before other companies, we established the Fintech Fund in December 2015, which focuses investments in promising startup companies that possess elemental technology in this field, both in Japan and abroad. In addition, we established the SBI Al&Blockchain Fund as a successor fund to invest mainly in the fields of Al and blockchain in January 2018.

FINANCIAL SERVICES BUSINESS

Establish a financial ecosystem utilizing the Internet as its primary channel, which is unprecedented in the world

ASSET MANAGEMENT BUSINESS

Promoting global business development focused on Asia

BIOTECHNOLOGY-RELATED BUSINESS

Developing new revenue sources that are less affected by the vagaries of the financial markets

April 2012

SBI ALApromo was established for the domestic sales of health foods and cosmetics containing 5-ALA. The company is a subsidiary that currently conducts 5-ALArelated business, under the auspices of SBI ALApharma, an intermediate holding company. In addition to its global business expansion, SBI ALApharma is now preparing for an IPO.