



### Further Strengthening of the Retail Business

SBI SECURITIES launched its Internet-based stock trading in 1999, and as of March 31, 2019, its customer base has increased to 4.63 million accounts. This increase is the result of Group synergies, such as the enhancement of services linked to improvements in customer satisfaction brought about by collaborations between securities-related Group companies, including SBI Liquidity Market and SBI Japannext, and improved collaborative services, such as SBI Hybrid Deposits and mutual customer transfers with SBI Sumishin Net Bank. In addition to collaborations within the Financial Services Business, collaborations across all business segments have also progressed. When a startup company invested in by the venture capital business, a business that is categorized as the Asset Management Business, proceeds to conduct an initial public offering, the SBI SECURITIES underwriting business can take charge of the newly issued shares. By strategically exerting Group synergies to increase added value, rather than to compete as individual business units, it allows for business development opportunities even if the business field is entered into at a later stage.

SBI NEOMOBILE SECURITIES started its operations in April 2019 to further strengthen the retail business, in which we have already secured a dominant position. Specializing in smartphone-based stock trading, it is working to attract investment novices and the younger generation by partnering with CCC Marketing, which conducts a marketing platform business based on lifestyle data from “T-Point,” whose membership includes 80% of all Japanese in their twenties. Throughout the Group, in the years to

## Making Greater Strides in the Securities Business through Group Synergies

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come we will endeavor to strengthen the retail business by coordinating services between SBI NEOMOBILE SECURITIES and the various financial services companies within the Group, as well as by coordinating mutual customer transfers to expand our customer base.

### Business Expansion through Corporate Business Growth

Over the past four years, SBI SECURITIES has been rapidly expanding not only the retail business, but also the corporate business for business corporations and financial institutions, and it feels as if the corporate customer base has been solidified. Specifically, we launched a Financial Institutional Sales Department, and expanded the associated underwriting business to include trading and research, which we had traditionally done on a small scale. In addition, since sales to institutional investors on a global level have so far not been functioning as we would have liked, we are accelerating the overseas development by setting up specialized departments and making arrangements for appropriate staffing. There are plans to expand our network from just Hong Kong and Singapore to include, for example, Europe, and to cover overseas institutional investors as well. By strengthening the corporate business in addition to the retail business, which already has a dominant customer base, SBI SECURITIES will endeavor to become a comprehensive securities company, and will achieve further significant progress as a core company of the SBI Group.

As a part of contributing to regional revitalization (see “Glossary” on p. 107), on which the Group is focused, we are promoting the creation of partnerships with regional financial institutions to provide financial instruments intermediary services. This will enable us to provide our extensive offerings of financial products at a low cost to local individual investors. We are also strengthening face-to-face sales activities by having our subsidiary SBI MONEY PLAZA operate co-managed shops with regional banks, such as The Shimizu Bank, CHIKUHO BANK, THE SENDAI BANK, The Ehime Bank, THE MIE BANK, and THE TOWA BANK.